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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 Ave., NW Washington DC 20036 U				
3. Principal place of business (if different than line 2) City _____ State/Zip or Country _____				
4a. Contact Name Ms. C. Dawn Causey		b. Telephone number 202-663-5434		c. E-mail dcausey@aba.com
				5. Senate ID # 1785-1
7. Client Name <input checked="" type="checkbox"/> Self American Bankers Association				6. House ID # 304680

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 Activities

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> ⇒ \$ _____	EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>2,740,000</u>
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).	14. REPORTING METHOD. Check box to indicate expected accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions <input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(b) Internal Revenue Code <input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code

3000201146



Signature C. Dawn Causey

Senate Password

Date 8/14/2006



Registrant Name American Bankers Association

Client Name American Bankers Association

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

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

16. Specific lobbying issues

S. 1566, the Commodity Exchange Reauthorization Act of 2005 – To reauthorize and amend the Commodity Exchange Act to promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes.

H.R. 5384, the Agriculture, Rural Development, and related Agencies Appropriations Act for FY 2007 (Farm Service Agency fees provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
John Blanchfield	
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Donna Fisher	

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

0000201147

Signature

Date

8/14/2006

Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area AGR

16. Specific lobbying issues (continued from previous page)

Farm Credit System "Horizons Project" Proposal.

Wind Energy Loan Combination Rules.

H.R. 399, Rural Economic Incentives Act – To amend the Internal Revenue Code of 1986 to exclude from income interest received on loans secured by agricultural real property.

H.R. 1638, Commodity Exchange Improvements Act of 2005 – To give CFTC authorization to regulate futu swaps of hybrid instruments involving natural gas.

H.R. 2744, the Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act of 2006. (Farm Credit System urban housing provision)

H.R. 4473, CFTC Reauthorization Act of 2005 – To reauthorize and amend the Commodity Exchange Act promote legal certainty, enhance competition, and reduce systemic risk in markets for futures and over-the-counter derivatives, and for other purposes.

H.R. 4854, the Rural Economic Incentives Act – To amend the Internal Revenue Code of 1986 to exclude gross income interest received on loans secured by agricultural real property.

Fiscal year 2007 budget legislation. (Farm Service Agency fees)

S. 1566, CEA Reauthorization Act of 2006.

Draft legislation to reauthorize the Commodity Futures Trading Commission.

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Registrant Name American Bankers Association

Client Name American Bankers Association

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

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

16. Specific lobbying issues

S. 12, Targeting Terrorists More Effectively Act of 2005 – Sets forth provisions to detect terrorist financing.
S. 98, the 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

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, House Financial Services Committee, Senate Banking committee, FRB, SEC, OCC, OTS, FDIC, Treasury

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
James Ballentine	
Sepideh Behram	
Peter Blocklin	
William Boger	
Dawn Causey	
Jim Chessen	
Jamie Clark	
Ken Clayton	

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

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Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16 Specific lobbying issues (continued from previous page)

purposes.

S. 393, Credit Card Minimum Payment Warning Act of 2005 – To require enhanced disclosure to consumers regarding the consequences of making only minimum required payments in the repayment of credit card debt for other purposes.

S. 499, Credit Card Accountability Responsibility and Disclosure Act of 2005 – To amend the consumer Credit Card Protection Act to ban abusive credit practices, enhance consumer disclosures, protect underage consumers for other purposes.

S. 1037, Mutual Fund Transparency Act of 2005 – To require disclosure of financial relationships between mutual fund companies and of certain brokerage commissions paid by mutual fund companies.

S. 1040, Credit Card Minimum Payment Notification Act – To amend the Truth in Lending Act to provide for enhanced disclosure under an open end credit plan.

S. 1461, Consumer Identity Protection and Security Act – To establish procedures for the protection of consumers from misuse of, and unauthorized access to, sensitive personal information contained in private information maintained by commercial entities engaged in, or affecting, interstate commerce, provide for enforcement procedures by the Federal Trade Commission, and for other purposes.

S. 1562, Safe and Fair Deposit Insurance Act of 2005 (all provisions) – To provide for the merger of the FDIC savings association deposit insurance funds, to modernize and improve the safety and fairness of the Federal deposit insurance system, and for other purposes.

S. 1586, the Interest on Business Checking Act of 2005 – To allow all businesses to make up to 24 transfers per month from interest-bearing transaction accounts to other transaction accounts, to require the payment of interest on reserves held for depository institutions at Federal reserve banks, to repeal the prohibition of interest on business accounts, and for other purposes.

S. 2856, the Financial Services Regulatory Relief Act – To provide regulatory relief and improve productivity of insured depository institutions, and for other purposes.

S. 2654, the Protection of Young Consumers Act – To protect consumers, and especially young consumers, from skyrocketing consumer debt and the barrage of credit card solicitations, to establish a financial literacy and education program in elementary and secondary schools to help prepare young people to be financially responsible consumers, and for other purposes.

H.R. 4636, the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 – To enact the technical and conforming amendments necessary to implement the Federal Deposit Insurance Reform Act of 2005, and for other purposes.

President's proposal to create Health Savings Accounts

Proposals on Credit Card Interchange Fees

OCC Letter Rulings on Bank-Owned Real Estate

Implementation of Basel II Capital Accords

0000201151

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16 Specific lobbying issues (continued from previous page)

H.Con. Res. 257, Expressing the sense of the Congress with regard to a moratorium on the payment of principal or interest on certain mortgage loans, small business loans, and consumer loans for residents

H.Res. 369, Providing for consideration of the bill H.R. 3199 – To extend and modify authorities needed to combat terrorism and for other purposes.

H.R. 458, Military Personnel Financial Services Protection Act – To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel.

H.R. 461, Military Personnel Financial Services Protection Act – To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel.

H.R. 799, Consumer Checking Account Fairness Act – To amend the Expedited Funds Availability Act to address imbalances between the faster withdrawals permitted under the Check 21 and the slower rates for credit deposits, and for other purposes.

H.R. 815, Financial Customer Identification Verification Improvement Act – To amend section 5318 of title 31, United States Code, to prohibit financial institutions from accepting matricula consular issued in the United States as a valid form of identification.

H.R. 858, Identity Theft Penalty Enhancement Act – To amend Title 18, United States Code, to establish penalties for aggravated identity theft, and for other purposes.

H.R. 913, Broad-based Stock Option Plan Transparency Act – To direct the SEC to require enhanced disclosure of employee stock options and to require a study on the economic impact of broad-based employee stock plans.

H.R. 1185, the Federal Deposit Insurance Reform Act of 2005.

H.R. 1208, College Student Credit Card Protection Act – To amend the Consumer Credit Protection Act to prohibit credit card issuers from taking unfair advantage of full-time, traditional-aged, college students, to protect privacy of traditional college student credit card holders, and for other purposes.

H.R. 1224, the Business Checking Freedom Act – To repeal the prohibition on the payment of interest on business checking deposits, and for other purposes.

H.R. 1226, U.S. Financial Policy Committee for Fair Capital Standards Act – To establish a mechanism for developing uniform United States positions on issues before the Basel Committee on Banking Supervision Bank for International Settlements, to require a review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes.

H.R. 2990, Credit Rating Agency Duopoly Relief Act of 2005 – To amend the Securities Exchange Act of 1934 to revise the definition of statistical rating organization (SRO) to include an entity: (1) whose primary business is the issuance of publicly available ratings; and (2) whose primary business for at least the most recent three consecutive years, has been the issuance of publicly available ratings; and (3) employs either a quantitative or qualitative model to determine its publicly available ratings.

H.R. 3007, Combating Terrorism Financing Act of 2005 – To add certain new crimes to Title 18 section on money laundering.

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16 Specific lobbying issues (continued from previous page)

H.R. 3140, Consumer Data Security and Notification Act of 2005 – To expand the protections for sensitive personal information in Federal law to cover the information collection and sharing practices of unregulated information brokers; to enhance information security requirements for consumer reporting agencies and information brokers; and to require consumer reporting agencies, financial institutions, and other entities to notify consumers of data security breaches involving sensitive consumer information for other purposes.

H.R. 3199, USA Patriot Act Reauthorization Act of 2005 – To extend and modify authorities needed to combat terrorism, and for other purposes.

H.R. 3206, the CU Charter Choice Act -- To amend the Federal Credit Union Act provisions relating to any conversion of a credit union charter to a mutual savings bank or savings association charter, and for other purposes.

H.R. 3375, Financial Data Security Act of 2005 – To amend the Fair Credit Reporting Act to provide for secure financial data, and for other purposes.

H.R. 3449, the Consumer Overdraft Protection Fair Practices Act – To extend the protections of the Truth in Lending Act to overdraft protection programs and services provided by depository institutions, to require consumer consent before a depository institution may initiate overdraft protection services and fees, to enhance the information made available to consumers relating to overdraft protection services and fees, to prohibit systematic manipulation in the posting of checks and other debits to a depository account for the purpose of generating overdraft protection fees, and for other purposes.

H.R. 3492, the Consumer Credit Card Protection Act of 2005 – To amend the Truth in Lending Act to protect consumers from unfair practices of credit card issuers, and for other purposes.

H.R. 3505, Financial Services Regulatory Relief Act of 2005 – To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

H.R. 3909, Hurricane Check Cashing Relief Act of 2005 – To provide emergency authority for the Federal Insurance Corporation and the National Credit Union Administration, in accordance with guidance issued by the Board of Governors of the Federal Reserve System, to guarantee checks cashed by insured depository institutions and insured credit unions for the benefit of noncustomers who are victims of certain 2005 hurricanes and for other purposes.

H.R. 3945, the Hurricane Katrina Financial Services Relief Act of 2005 – To facilitate recovery from the effects of Hurricane Katrina by providing greater flexibility for, and temporary waivers of certain requirements and fees imposed on, depository institutions, credit unions, and Federal regulatory agencies, and for other purposes.

H.R. 4636, Federal Deposit Insurance Reform Conforming Amendments Act of 2005.

H.R. 5068, the Export-Import Bank Reauthorization Act of 2006 – To reauthorize the operations of the Export-Import Bank, and to reform certain operations of the Bank, and for other purposes.

H.R. 5177, to amend the Internal Revenue Code of 1986 to allow bonds guaranteed by the Federal Home Loan Bank System to be treated as tax exempt bonds.

H.R. 5341, the Seasoned Customer CTR Exemption Act of 2006 – To amend section 5313 of title 31, United States Code, to reform certain requirements for reporting cash transactions, and for other purposes.

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16 Specific lobbying issues (continued from previous page)

H.R. 5522, the Foreign Operations, Export Financing, and Related Programs Appropriations Act, 2007. (p to prevent Export-Import Bank from funding oil and gas exploration projects)

H.R. 5576, the Transportation, Treasury, Housing and Urban Development, the Judiciary, the District of C and Independent Agencies Appropriations Act, 2007. (bank real estate activity, matricula consular cards provisions)

"Dear Colleague" Letter re Credit Card Industry Standards.

Fiscal year 2007 budget proposal to require credit and debit card issuers to report to the IRS each year the aggregate reimbursement payments made to merchants.

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

S.RES 88 – Designating April 2005 as "Financial Literacy Month."

S. 1332, Personal Data Privacy and Security Act of 2005 – A bill to prevent and mitigate identity theft, to e privacy, and to enhance criminal penalties, law enforcement assistance and other protections against sect breaches, fraudulent access and misuse of personally identifiable information.

S. 1408, Identity Theft Protection Act – A bill to strengthen data protection and safeguards, require data br notification and further prevent identity theft.

S. 2824, Compete Act – To reduce the burdens of implementing Section 404 of SOX.

H.R. 5024, Promoting Transparency in Financial Reporting Act of 2006 – To require SEC, FASB, PCAOB provide annual oral testimony before the House Financial Services Committee.

H.R. 5405, Compete Act – To reduce the burdens of Section 404 of SOX.

H.R. 3140, Consumer Data Security and Notification Act of 2005 – To expand the protections for sensitive personal information in Federal law to cover the information collection and sharing practices of unregulated information brokers; to enhance information security requirements for consumer reporting agencies and information brokers; and to require consumer reporting agencies, financial institutions, and other entities to consumers of data security breaches involving sensitive consumer information for other purposes.

H.R. 3505, Financial Services Regulatory Relief Act of 2005 – To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

H.R. 5024, Promoting Transparency in Financial Reporting Act of 2006 – To require SEC, FASB, PCAOB provide annual oral testimony before the House Financial Services Committee.

H.R. 5459, Honest Income Disclosure Act – To require corporate income reported to the IRS to be include annual reports to the SEC.

H.R. 5712, Securities and Exchange Commission Authority Restoration Act of 2006 – To amend the Inves Advisors Act of 1940 to authorize the SEC to require registration of hedge fund advisers.

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BAN

16 Specific lobbying issues (continued from previous page)

H.R. 5946, Fair Fund Improvement Act – To make all civil penalties collected by the SEC in enforcement actions available for the benefit of victims of securities violations.

Industrial Bank Holding Company Act of 2006 – Bill to amend the FDIC Act to establish bank holding company regulation, and for other purposes.

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Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code BNK - Bankruptcy (one per page)

16. Specific lobbying issues

S. 256, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 – To amend title 11 of the United States Code, and for other purposes.

H.R. 3697, the Hurricane Katrina Bankruptcy Relief and Community Protection Act of 2005 – To amend title 11 of the United States Code to provide relief with respect to disaster-related debts incurred by victims of Hurricane Katrina and other natural disasters.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
John Blanchfield	
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Debbie Shannon	

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

000201157



Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code BUD - Budget/Appropriations (one per page)

16. Specific lobbying issues

S. 1932, the Deficit Reduction Act of 2005 – To provide for reconciliation pursuant to section 202(a) of the concurrent resolution on the budget for fiscal year 2006. (H. Con. Res. 95) (deposit insurance provisions)
H.R. 4939, the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Hurricane Recovery, 2006. (hurricane relief provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Peter Blocklin	
William Boger	
Jim Chessen	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Joe Pigg	

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

0000201159

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Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area BUD

16 Specific lobbying issues (continued from previous page)

Fiscal year 2007 Agriculture budget proposal. (FSA guaranteed farm lending program fee increases)

H.R. 4241, the Deficit Reduction Act of 2005 – To provide for reconciliation pursuant to section 201(a) of the concurrent resolution on the budget for fiscal year 2006. (deposit insurance provisions)

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Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code CPT - Copyright/Patent/Trademark (one per page)

16. Specific lobbying issues

H.R. 2795, the Patent Reform Act of 2005 – To amend title 35, United States Code, relating to the procurement, enforcement, and validity of patents.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
William Boger	
Donna Fisher	
Fran Mordi	
Larry Seyfried	
Debbie Shannon	
Shawn Smith	
Floyd Stoner	
Ed Yingling	

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

1000201162

Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

Registrant Name American Bankers Association

Client Name American Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client was 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 EDU - Education (one per page)

16. Specific lobbying issues

H.R. 609, College Access and Opportunity Act of 2005 – To reauthorize the Higher Education Act. (student loan consolidation provisions)

H.R. 3784, the Higher Education Extension Act of 2005 – To temporarily extend the programs under the Higher Education Act of 1965, and for other purposes. (student loan provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

Name	Covered Official Position (if applicable)
William Boger	
Jamie Clark	
Ken Clayton	
Kerry Early	
Joe Pigg	
Debbie Shannon	
Shawn Smith	
Floyd Stoner	
Ed Yingling	

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

0000201163

Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area EDU

16 Specific lobbying issues (continued from previous page)

H.R. 5603, the Second Higher Education Extension Act of 2006.

H.R. 3784, the Higher Education Extension Act of 2005 (student loan provisions) - to temporarily extend th programs under the Higher Education Act of 1965, and for other purposes.

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Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code ENG - Energy/Nuclear (one per page)

16. Specific lobbying issues

H.R. 6, the Energy Policy Act of 2005. (provisions granting the FTC authority to regulate disclosures of consumer information, gas excise tax provisions)

H.R. 3893, the Gasoline for America's Security Act of 2005 – To expedite the construction of new refining capacity in the United States, to provide reliable and affordable energy for the American people, and for other purposes. (credit card interchange fees amendment)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

	Name	Covered Official Position (if applicable)
James	Ballentine	
William	Boger	
Jamie	Clark	
Ken	Clayton	
Kerry	Early	
Sally	Miller	
Larry	Seyfried	
Debbie	Shannon	
Shawn	Smith	

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

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Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area ENG

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Floyd	Stoner		
Ed	Yingling		

2000201166

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

S. 418, Military Personnel Financial Services Protection Act – To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel.

S. 1502, Preservation of Federalism in Banking Act – To clarify the extent to which national banks must comply with state consumer protection laws.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

	Name	Covered Official Position (if applicable)
Wayne	Abernathy	
James	Ballentine	
Peter	Blocklin	
William	Boger	
Dawn	Causey	
Jamie	Clark	
Ken	Clayton	
Dionne	Davies	
Kerry	Early	

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

0000201167

Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area FIN

16 Specific lobbying issues (continued from previous page)

Proposals to encourage implementation of Regulation B under the Gramm-Leach-Bliley Act.

Wal-Mart Deposit Insurance Application for Proposed Industrial Bank.

Proposals regarding adjusted basis reporting for securities brokers.

H.R. 1077, Realtime Investor Protection Act – To improve the access of investors to regulatory records with respect to securities brokers, dealers, and investment advisers.

H.R. 2061, the Communities First Act – To enhance the ability of community banks to foster economic growth, serve their communities, and for other purposes.

H.R. 2317, the Credit Union Regulatory Improvements Act – To modernize credit union net worth standards, advance credit union efforts to promote economic growth, and modify and ease credit union regulatory standards and burdens, and for other purposes.

H.R. 2660, the Fair Choice and Competition in Real Estate Act – To amend the Bank Holding Company Act of 1956 to clarify that real estate brokerage activities and real estate management activities are authorized financial activities for financial holding companies and financial subsidiaries of national banks, and for other purposes.

H.R. 3199, the USA PATRIOT Improvement and Reauthorization Act of 2005 – To extend and modify authorities needed to combat terrorism, and for other purposes. (provisions on remittances by financial institutions)

H.R. 3206, the Credit Union Choice Act – To amend the Federal Credit Union Act provisions relating to a conversion of a credit union charter to a mutual savings bank or savings association charter, and for other purposes. (provisions on remittances by financial institutions)

H.R. 3505, the Financial Services Regulatory Relief Act of 2005 – To provide regulatory relief and improve productivity for insured depository institutions, and for other purposes.

S. 1037, Mutual Fund Transparency Act of 2005 – To require disclosure of financial relationships between mutual fund companies and of certain brokerage commissions paid by mutual fund companies.

H.R. 458, Military Personnel Financial Services Protection Act - To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel.

S. 2141, To make improvements to the Federal Deposit Act.

H.R. 461, Military Personnel Financial Services Protection Act – To amend the federal securities laws to address abuses involving periodic payment plans sold to military personnel.

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Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code GAM - Gaming/Gambling/Casino (one per page)

16. Specific lobbying issues

H.R. 2862, the Science, State, Justice, Commerce, and Related Agencies Appropriations Act of 2006. (Internet gambling amendment)

H.R. 3426, Preservation of Federalism in Banking Act – To clarify the extent to which national banks must comply with state consumer protection laws.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
James Ballentine	
William Boger	
Jamie Clark	
Ken Clayton	
Kerry Early	
Larry Seyfried	
Debbie Shannon	
Shawn Smith	

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

0000201170

Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code GOV - Government Issues (one per page)

16. Specific lobbying issues

S. 190, the Federal Housing Enterprise Regulatory Improvements Act – To address the regulation of secondary mortgage market enterprises, and for other purposes.

Rudman Report on Fannie Mae Internal Controls.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

	Name	Covered Official Position (if applicable)
Wayne	Abernathy	
James	Ballentine	
Peter	Blocklin	
William	Boger	
Jamie	Clark	
Ken	Clayton	
Dionne	Davies	
Kerry	Early	
Joe	Pigg	

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

0000201172

Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area GOV

16 Specific lobbying issues (continued from previous page)

H.R. 1461, the Federal Housing Finance Reform Act of 2005 – To reform the regulation of certain housing Government-sponsored enterprises, and for other purposes.

000201173

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area GOV

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Larry	Seyfried		
Debbie	Shannon		
Shawn	Smith		
Floyd	Stoner		
Ed	Yingling		

000020117A

Registrant Name American Bankers Association

Client Name American Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client was 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 HOM - Homeland Security (one per page)

16. Specific lobbying issues

H.R. 3199, USA PATRIOT and Terrorism Prevention Reauthorization Act of 2005 – To extend and modify authorities needed to combat terrorism, and for other purposes.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

Name	Covered Official Position (if applicable)
William Boger	
Ken Clayton	
Kerry Early	
Larry Seyfried	
Debbie Shannon	
Shawn Smith	
Floyd Stoner	
Ed Yingling	

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

0000201175

Registrant Name American Bankers Association

Client Name American Bankers Association

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

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

16. Specific lobbying issues

H.R. 1295, the Responsible Lending Act – To protect consumers against unfair and deceptive practices in connection with higher cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, to provide for certain uniform lending standards, to improve housing counseling, to better mortgage servicing, to enhance appraisal standards and oversight, to establish licensing and minimum standards for mortgage brokers, and for other purposes.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
James Ballentine	
William Boger	
Jamie Clark	
Ken Clayton	
Kerry Early	
Joe Pigg	
Larry Seyfried	
Debbie Shannon	

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

0000201176

Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area HOU

16 Specific lobbying issues (continued from previous page)

H.R. 2892, the Reverse Mortgages to Help America's Seniors Act – To amend section 255 of the National Housing Act to remove the limitation on the number of reverse mortgages that may be insured under the F mortgage insurance program for such mortgages.

H.R. 3043, the Zero Downpayment Pilot Program Act of 2006 – To authorize the Secretary of Housing and Development to carry out a pilot program to insure zero-downpayment mortgages for one-unit residences.

H.R. 3894, the Hurricane Katrina Emergency Housing Act of 2005 – To provide for waivers under certain assistance programs of the Department of Housing and Urban Development to assist victims of Hurricane Katrina in obtaining housing.

H.R. 3895, the Rural Housing Hurricane Relief Act of 2005 – To amend title V of the Housing Act of 1949 to provide rural housing assistance to families affected by Hurricane Katrina.

H.R. 3896, the Hurricane Katrina Emergency Relief CDBG Flexibility Act of 2005 – To temporarily suspend, for communities affected by Hurricane Katrina, certain requirements under the community development block grant program.

H.R. 4100, the Louisiana Recovery Corporation Act – To establish the Louisiana Recovery Corporation for purposes of economic stabilization and redevelopment of devastated areas in Louisiana, and for other purposes.

H.R. 4939, Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Hurricane Recovery. (hurricane recovery, housing provisions, Community Development Block Grants amendment)

H.R. 5039, the Saving America's Rural Housing Act – To establish a program to revitalize rural multifamily housing assisted under the Housing Act of 1949.

H.R. 5117, to exempt persons with disabilities from the prohibition against providing section 8 rental assistance to college students.

H.R. 5121, the Expanding American Homeownership Act of 2006 – To modernize and update the National Housing Act and enable the Federal Housing Administration to use risk-based pricing to more effectively reach underserved borrowers, and for other purposes.

H.R. 5347, the HOPE VI Reauthorization Act of 2006 - Amends the United States Housing Act of 1937 to increase appropriations for FY2007-FY2011 for demolition, site revitalization, replacement housing, and tenant based assistance grants for public housing projects.

000201177

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code INS - Insurance (one per page)

16. Specific lobbying issues

S. 2275, the National Flood Insurance Program Enhanced Borrowing Authority Act of 2006.
S. 2509, the National Insurance Act of 2006. (provisions creating an Optional Federal Charter)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Donna Fisher	
Kevin McKechnie	

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

2000201179

Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (Rev. 4.07)

Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area INS

16 Specific lobbying issues (continued from previous page)

- S. 3589, the Flood Insurance Reform and Modernization Act of 2006 – To amend the National Flood Insurance Act of 1968, to restore the financial solvency of the flood insurance fund, and for other purposes.
- H.R. 804, to exclude from consideration as income certain payments under the national flood insurance program.
- H.R. 3669, the National Flood Insurance Program Enhanced Borrowing Authority Act of 2005 – To temporarily increase the borrowing authority of the Federal Emergency Management Agency for carrying out the national flood insurance program.
- H.R. 4133, the National Flood Insurance Program Further Enhanced Borrowing Authority Act of 2005 – To temporarily increase the borrowing authority of the Federal Emergency Management Agency for carrying out the national flood insurance program.
- H.R. 4314, the Terrorism Risk Insurance Revision Act of 2005.
- H.R. 4320, the National Flood Insurance Program Commitment to Policyholders and Reform Act of 2005 – to restore the financial solvency of the national flood insurance program, and for other purposes.
- H.R. 4973, the Flood Insurance Reform and Modernization Act of 2006 – To restore the financial solvency of the national flood insurance program, and for other purposes.
- H.R. 5637, the Non-admitted and Reinsurance Reform Act of 2006.
- S. 467, the Terrorism Risk Insurance Extension Act of 2005 – To extend the applicability of the Terrorism Risk Insurance Act of 2002.

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Registrant Name American Bankers Association

Client Name American Bankers Association

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 and information as requested. Attach additional page(s) as needed.

15. General issue area code LAW - Law Enforcement/Crime/Criminal Justice (one per page)

16. Specific lobbying issues

S. 751, the Notification of Risk to Personal Data Act – To require Federal agencies and persons engaged in interstate commerce in possession of data containing personal information to disclose any unauthorized acquisition of such information.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
James Ballentine	
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Nessa Feddis	

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

0000201182



Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area LAW

16 Specific lobbying issues (continued from previous page)

S. 1326, the Notification of Risk to Personal Data Act – To require agencies and persons in possession of computerized data containing sensitive personal information and to disclose security breaches where such poses a significant risk of identity theft.

S. 1332, the Personal Data Privacy and Security Act of 2005 – To prevent and mitigate identity theft; to ensure privacy; and to enhance criminal penalties, law enforcement assistance, and other protections against security breaches, fraudulent access, and misuse of personally identifiable information.

S. 1408, the Identity Theft Protection Act – To strengthen data protection and safeguards, require data breach notification, and further prevent identity theft.

S. 1789, the Personal Data Privacy and Security Act of 2005 – To prevent and mitigate identity theft, to ensure privacy, to provide notice of security breaches, and to enhance criminal penalties, law enforcement assistance, and other protections against security breaches, fraudulent access, and misuse of personally identifiable information.

S. 3568, the Data Security Act of 2006 – To protect information relating to consumers, to require notice of breaches, and for other purposes.

H.R. 3140, the Consumer Data Security and Notification Act of 2005 – To expand the protections for sensitive personal information in Federal law to cover the information collection and sharing practices of unregulated information brokers; to enhance information security requirements for consumer reporting agencies and information brokers; and to require consumer reporting agencies, financial institutions, and other entities to notify consumers of data security breaches involving sensitive consumer information, and for other purposes.

H.R. 3997, the Financial Data Protection Act of 2005 – To amend the Fair Credit Reporting Act to provide secure financial data, and for other purposes.

H.R. 4127, the Data Accountability and Trust Act – To protect consumers by requiring reasonable security and procedures to protect computerized data containing personal information, and to provide for nationwide notification in the event of a security breach.

H.R. 4411, the Internet Gambling Prohibition and Enforcement Act. (payment system provisions)

H.R. 4777, the Internet Gambling Prohibition Act – To amend title 18, United States Code, to expand and modernize the prohibition against interstate gambling, and for other purposes. (payment system provision)

H.R. 5318, the Cyber-Security Enhancement and Consumer Data Protection Act of 2006.

0000201183

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code MON - Minting/Money/Gold Standard (one per page)

16. Specific lobbying issues

H.R. 902, the Presidential \$1 Coin Act – To improve circulation of the \$1 coin, create a new bullion coin, provide for the redesign of the reverse of the Lincoln 1-cent coin in 2009 in commemoration of the 200th anniversary of the birth of President Abraham Lincoln.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

Name	Covered Official Position (if applicable)
John Rasmus	
Debbie Shannon	
Floyd Stoner	
Ed Yingling	

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

000201185



Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

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 and information as requested. Attach additional page(s) as needed.

15. General issue area code POS - Postal (one per page)

16. Specific lobbying issues

S. 662, the Postal Accountability and Enhancement Act – To reform the postal laws of the United States.
H.R. 22, the Postal Accountability and Enhancement Act – To reform the postal laws of the United States.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

Name	Covered Official Position (if applicable)
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Fisher	
Fran Mordi	
Joe Pigg	
Larry Seyfried	
Debbie Shannon	

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

0000201185

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area POS

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

<u>First Name</u>	<u>Name Last Name</u>	<u>Suffix</u>	<u>Covered Official Position (if applicable)</u>
Shawn	Smith		
Floyd	Stoner		
Ed	Yingling		

0000201187

Registrant Name American Bankers Association

Client Name American Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 RES - Real Estate/Land Use/Conservation (one per page)

16. Specific lobbying issues

S. 98, the Community Choice in Real Estate Act – To amend the Bank Holding Company Act of 1956 and the Revised Statutes of the United States so as 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. (banking restrictions provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
James Ballentine	
Peter Blocklin	
William Boger	
Jim Chessen	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Fran Mordi	

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

0000201188

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Printed Name and Title C. Dawn Causey, General Counsel

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Page 4

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area RES

16 Specific lobbying issues (continued from previous page)

H.R. 111, the Community Choice in Real Estate Act – To amend the Bank Holding Company Act of 1956 ; Revised Statutes of the United States so as to prohibit financial holding companies and national banks fro engaging, directly or indirectly, in real estate brokerage or real estate management activities, and for other purposes.

000201189

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area RES

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

First Name	Name	Suffix	Covered Official Position (if applicable)
Last Name			
Joe	Pigg		
Larry	Seyfried		
Debbie	Shannon		
Shawn	Smith		
Seaver	Sowers		
Floyd	Stoner		
Ed	Yingling		

2000201190

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code RET - Retirement (one per page)

16. Specific lobbying issues

S. 219, the National Employee Savings and Trust Equity Guarantee Act of 2005 – to amend the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974 in order to protect the retirement security of American workers by ensuring that pension assets are adequately diversified and by providing workers with adequate access to, or information about, their pension plans, and for other purposes.

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Lisa Bleier	
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Donna Fisher	

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

2000201191

Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area RET

16 Specific lobbying issues (continued from previous page)

S. 1783, the Pension Security and Transparency Act of 2005 – To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes.

H.R. 2830, the Pension Protection Act of 2005 – To amend the Employee Retirement Income Security Act and the Internal Revenue Code of 1986 to reform the pension funding rules, and for other purposes.

H.R. 3574, the Lifetime Prosperity Act of 2005 – To amend the Internal Revenue Code of 1986 to expand incentives for saving. (provisions to expand ROTH IRAs)

H.R. 4 – Pension Protection Act of 2006 – To amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 to reform the pension funding rules and for other purposes.

2000201192

Registrant Name American Bankers Association

Client Name American Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the Registrant was 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 SMB - Small Business (one per page)

16. Specific lobbying issues

S. 1603, Small Business Lending Improvement Act of 2005 – To establish a National Preferred Lender Program, facilitate the delivery of financial assistance to small businesses, and for other purposes. (preferred lending program provisions)

Fiscal year 2007 budget proposal for the State, Justice, and Commerce Departments. (Small Business Administration Loan Guaranty Program provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

	Name	Covered Official Position (if applicable)
Wayne	Abernathy	
James	Ballentine	
Peter	Blocklin	
William	Boger	
Jamie	Clark	
Dionne	Davies	
Kerry	Early	
Larry	Seyfried	
Debbie	Shannon	

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

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Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area SMB

16 Specific lobbying issues (continued from previous page)

H.R. 5352, the Small Business Reauthorization Act of 2006. (Small Business Administration Loan Guaranty Program provisions)

H.R. 5672, the Science, State, Justice, Commerce, and Related Agencies Appropriations Act for FY 2007 (Small Business Administration Loan Guaranty Program provisions)

2000201195

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area SMB

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Shawn	Smith		
Floyd	Stoner		
Ed	Yingling		

2000201196

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

S. 420, Death Tax Repeal Permanency Act – To make the repeal of the estate tax permanent. (all provisions)
S. 1447, the Tax Technical Corrections Act. v(Subchapter S, definition of "descendent" provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Othe

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Lisa Bleier	
Peter Blocklin	
Ken Clayton	
Dionne Davies	
Kerry Early	
Donna Fisher	
Fran Mordi	
Cris Naser	

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

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Printed Name and Title C. Dawn Causey, General Counsel

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American Bankers Association
Registrant Name _____

American Bankers Association
Client Name _____

ADDENDUM for General Lobbying Issue Area TAX

16 Specific lobbying issues (continued from previous page)

S. 2020, Tax Relief Act of 2005. (codification of the economic substance doctrine, repeal of sale-in/lease-grandfathering, repeal of the deduction for penalties and fines, supporting organization trusts, research and experimentation credits, small business expensing, capital gain rates, dividends, and corporate jet provisions)

S. 2721, the Business Activity Tax Simplification Act – To simplify the taxation of business activity, and for other purposes.

S. 3488, the Tax-Free Healthcare Savings, Access, and Portability Act – To amend the Internal Revenue Code of 1986 to expand the permissible use of health savings accounts to include health insurance payments, to increase the dollar limitation for contributions to health savings accounts, to allow the rollover of unused funds from reimbursement arrangements to health savings accounts, and for other purposes.

H.R. 8, the Death Tax Repeal Permanency Act.

H.R. 4297, the Tax Relief Extension Reconciliation Act of 2005. (capital gains rate and dividends, alternative minimum tax, IRA rollover provisions)

H.R. 3, the Transportation Equity Act. (revenue-raiser, gas excise tax, vicarious liability provisions)

H.R. 804, to exclude from consideration as income certain payments received under the National Flood Insurance Program – To exclude from consideration as income certain payments under the national flood insurance program.

H.R. 1956, Business Activity Tax Simplification Act of 2005 – To regulate certain State taxation of interstate commerce; and for other purposes.

H.R. 3376, Tax Technical Corrections Act – To amend the Internal Revenue Code of 1986 to make technical corrections, and for other purposes.

H.R. 3768, the Katrina Emergency Tax Relief Act of 2005 – To provide emergency tax relief for persons affected by Hurricane Katrina.

H.R. 4440, the Gulf Opportunity Zone Act of 2005.

H.R. 4511, the Flex Health Savings Accounts Act of 2005.

H.R. 5262, the Tax Free Health Savings Act of 2006.

H.R. 5638, the Permanent Estate Tax Relief Act of 2006 – To amend the Internal Revenue Code of 1986 to increase the unified credit against the estate tax to an exclusion equivalent of \$5,000,000 and to repeal the provision for the estate and generation-skipping taxes, and for other purposes.

H.R. 4, Pension Protection Act – Title XII provisions relating to tax exempt organizations and charitable gifts

0000201198

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area TAX

16 Specific lobbying issues (continued from previous page)

Public 109-122, Tax Increase Prevention Reconciliation Act of 2005, Section 502 – to apply information re to tax-exempt bond.

0000201199

Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area TAX

18. Name of each individual who acted as a lobbyist in this issue area (continued from previous page)

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Joe	Pigg		
Larry	Seyfried		
Debbie	Shannon		
Andrew	Shapiro		
Shawn	Smith		
Floyd	Stoner		
Ed	Yingling		

2000201200

Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code TEC - Telecommunications (one per page)

16. Specific lobbying issues

S. 714, the Junk Fax Prevention Act of 2005 – To amend section 227 of the Communications Act of 1934 (47 U.S.C. 227) relating to the prohibition on junk fax transmissions.

H.R. 5252, the Communications Opportunity, Promotion, and Enhancement Act of 2006. (net neutrality provisions)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC, FCC, FTC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Peter Blocklin	
William Boger	
Ken Clayton	
Dionne Davies	
Kerry Early	
Nessa Feddis	
Larry Seyfried	
Debbie Shannon	

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

1000201201



Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area TEC

16 Specific lobbying issues (continued from previous page)

H.R. 5417, the Internet Freedom and Nondiscrimination Act of 2006. (all net neutrality provisions)

3000201202

Registrant Name American Bankers Association

Client Name American Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the client was 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 TOR - Torts (one per page)

16. Specific lobbying issues

H.R. 3, Safe, Accountable, Flexible and Efficient Transportation Equity Act of 2005. (state vicarious liability laws provision)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

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

Name	Covered Official Position (if applicable)
William Boger	
Jamie Clark	
Ken Clayton	
Kerry Early	
Joe Pigg	
Larry Seyfried	
Debbie Shannon	
Shawn Smith	
Floyd Stoner	

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

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Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

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

15. General issue area code TRD - Trade (Domestic & Foreign) (one per page)

16. Specific lobbying issues

S. 1307, legislation to implement the Dominican Republic – Central American Free Trade Agreement, DR-CAFTA. (market access, uniform treatment, investor protection provisions)

S. 3549, the Foreign Investment and National Security Act of 2006. (all provisions to reauthorize and reform the Committee on Foreign Investment in the United States)

17. House(s) of Congress and Federal agencies contacted None House Senate Other

House, Senate, FRB, OCC, OTS, Treasury, FDIC, SEC

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

Name	Covered Official Position (if applicable)
Wayne Abernathy	
Peter Blocklin	
William Boger	
Jamie Clark	
Ken Clayton	
Dionne Davies	
Kerry Early	
Joe Pigg	
Larry Seyfried	

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

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Printed Name and Title C. Dawn Causey, General Counsel

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Registrant Name American Bankers Association

Client Name American Bankers Association

ADDENDUM for General Lobbying Issue Area TRD

16 **Specific lobbying issues** (continued from previous page)

H.R. 3045, to implement DR-CAFTA. (market access, uniform treatment, investor protection provisions)

0000201207

Registrant Name American Bankers Association

Client Name American Bankers Association

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different than line 20)

City

State/Zip

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

ISSUE UPDATE

24. General lobbying issues that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Busin (city and state or cour

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	C P cl

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

Signature _____

Date

8/14/2006

1000201209

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Printed Name and Title C. Dawn Causey, General Counsel

LD-2DS (REV)

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