Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515 Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510

Secretary of the Senate Received: Feb 12, 2007

LOBBYING REPORT

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

1. Registrant Name:

INDEPENDENT COMMUNITY BANKERS OF AMERICA
2. Address: 1615 L Street, N.W. 9th FLOOR, WASHINGTON, DC 20036
3. Principal place of business (if different from line 2):
4. Contact Name: SANDRA DELONY Telephone: 2026598111 E-mail (optional): sandra.delony@icba.org
Senate ID #: 19194-12 House ID #:
7. Client Name: X Self
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):
Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to tregistrant 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: X => Expenses (nearest \$20,000): 941,428.00
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

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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: AGR (one per page)
- 16. Specific lobbying issues:

FSA User Fees | House FY 2007 Agricultural Appropriations bill has passed the House. It contains language to block FSA user fees. The Senate bill also contained the prohibition on user fees. This language has not passed congress. USDA Farm Service Agency Waiver of Prohibition on Loans to Farmers after 15 Years | This legislation was adopted by Congress in December, 2006. We supported the legislation, which blocks USDA from implementing a prohibition on farmers receiving guaranteed farm loans if they've had such loans for a total of 15 previous years. Agricultural Disaster Aid | The Senate's FY 2007 ag appropriations bill contains a \$4 billion+ disaster aid package, similar to the one that was cut from the Military and Hurricane Katrina supplemental appropriations bill at the end of last year. Legislation was introduced in both the House and Senate. ICBA and many farm groups supported the legislation, which has not been passed by Congress. Farm Credit Administration proposal / final rule to adopt a "Termination" regulation. In essence makes it impossible for an FCS entity to ever leave the FCS. Final rule was adopted by FCA. AGAINST Farm Credit Administration proposal / Scope & Eligibility for CoBank | Removes 10% cap on rate of return for determining cooperatives eligible to borrow from CoBank. Final rule was adopted by FCA. AGAINST Farm Credit Administration proposal / Scope & Eligibility Expansion for Processing and Marketing Loans | Expands FCS loans to processing and marketing firms that are not farmer-owned cooperatives, but investor-owned businesses. ICBA asked for an extension of the comment period (Dec 15, 2006) which was granted. New comment deadline Feb. 26, 2007. AGAINST HR 5384, Agriculture Appropriations & Agriculture Committees

17. House(s) of Congress and Federal agencies contacted: Agriculture, Dept of (USDA) Farm Credit Administration HOUSE OF REPRESENTATIVES SENATE

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

Name: FINE, CAMDEN
Covered Official Position (if applicable): N/A
Name: SCANLAN, MARK K.

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: BAN (one per page)

16. Specific lobbying issues:

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H.R. 3882
                                                                                                                  For H.B.
                         Financial Safety and Equity Act of 2005
                                                                                                  For H.B.
3505
                 Financial Services Regulatory Relief Act of 2005
                                                                                                         For H.R.
3909
                 Hurricane Check Cashing Relief Act of 2005
                                                                                                         NPHB
3922
                 Retroactive Flood Insurance
                 Hurricane Katrina Financial Services Relief Act of 2005
3945
                                                                                                  For H.R. 3997
                                                                                                                           Financial
Data Protection Act of 2005
                                                                                 For H.B. 4100
                                                                                                          Louisiana Recovery
                                                                 For H.B. 4127
                                                                                          Data Accountability and Trust
Corporation Act
                                                                 NP H.R. 4133
                                                                                          National Flood Insurance Program Further
Act
                                          For H.R. 4146
Enhanced Borrowing Authority Act '05
                                                                 Hurricanes Rita and Wilma Financial Services Relief Act of
2005
                         For H.R. 4320
                                                 National Flood Insurance Program
                                                 For H.R. 4411
Reform
                                                                         Internet Gambling Prohibition and Enforcement Act (as
introduced)
                               NP H.R. 4411
                                                         Internet Gambling Prohibition and Enforcement Act (as
passed)
                         For H.R. 4777
                                                 Internet Gambling Prohibition Act
NP H.R. 5122
                         Talent "Payday Lending" Amendment (to DoD Approps bill
                                                                                                          Against H.R.
5341
                 Seasoned Customer CTR Exemption Act of 2006
                                                                                                          For H.R.
5405
                 COMPETE Act
                                                                                                          For H.R.
5746
                 Industrial Bank Holding Company Act of 2006
                                                                                                          For H.R.
4973
                 Flood Insurance Reform and Modernization act of 2006
                                                                                                          NΡ
                 Bank broker regulations
                                                                                                          NP
                 Consumer data security
                                                                                                          NΡ
Regulatory Relief
                                                                                         For
                 Legislation to bar federal pre-emption by the OCC
                                                                                                  Against
                 Risk-based capital requirements for banks
                                                                                                          NP
                                                                                                         For
NP
                 Sarbanes-Oxley Act relief for community banks
                 Corporate governance requirements
Relief from securities law requirements for small companies
                                                                                  For
                                                                                                          Federal Home Loan Bank
                                                                 NP
advances and collateral
                                                                                          Federal Home Loan Bank System
                                                         ΝP
issues
                                                                                  Separation of banking and
commerce
                                                                 For
                                                                                          Payments system
                                                                         NΡ
                                                                                                  Bank Secrecy Act and anti-money
issues
                                                 NP
laundering issues
                                                                          Securities activities of
                                                                                           Bringing ILC's under the Bank Holding
                                                                 NΡ
banks
Company Act
                                                                          Credit card/debit card interchange
                                                 For
fees
                                                         NP
                                                                                  Deposit insurance reform implementation
                                                NΡ
                                                                          Commercial real estate lending guidelines, as
rules
                                                                          Federal Housing Finance Board retained earnings capital
proposed
                                                 Against
                                                 ILC applications by commercial
rule, as proposed
                         Against
companies
                                                                   S. 190
                                                                                          Federal Housing Enterprise Regulatory
                                                         Against
Reform Act of 2005 (as introduced)
                                                 For S. 190
                                                                          Federal Housing Enterprise Regulatory Reform Act of 2005
                         Against S. 500
(as passed by SBC)
                                                 Information Protection and Security Act
                         Notification of Risk to Personal Data Act
768
                 Comprehensive Identity Theft Prevention Act
                                                                                                         NP S
1326
                 Notification of Risk to Personal Data Act
                                                                                                  NP S. 1332
                                                                                                                           Personal
Data Privacy and Security Act of 2005
                                                                          NP S. 1408
                                                                                                  Identity Theft Protection
Act
                                                         NP S. 1461
                                                                                  Consumer Identity Protection and Security
Act
                                         NP S. 1568
                                                                  Communities First
Act
                                                                  For S. 1765
                                                                                          Louisiana Katrina Reconstruction
                                                                          Louisiana Katrina Reconstruction
Act
                                                 For S. 1766
Act
                                                 For S. 1932
                                                                          Deficit Reduction Act for
                                                         For S. 2856
                                                                                  Financial Services Regulatory Relief Act of
2005
                                 For St. 3568
2006
                                                         Data Security Act of
                                                                 For S. 3589
2006
                                                                                          Flood Insurance Reform and Modernization
Act of 2006
                                                         Community Choice in Real Estate
                                 NP H R 111
                                                 Against H.R 399
                                                                          Rural Economic Investment Act of
Act
                                                 NP H.R. 461
2005
                                                                          Military Personnel Financial Services Protection
                                 NP H.R. 1080
                                                         Information Protection and Security
Act
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NP H.R. 1099
                                                                         Anti-phishing Act of
2005
                                                                 NP H.R. 1182
                                                                                         Prohibit Predatory Lending
Act
                                                         NP H.R. 1263
                                                                                 Consumer Privacy Protection Act of
2005
                                         NP H.R. 1295
                                                                 Responsible Lending
                                                                 NP H.R. 1461
                                                                                         Federal Housing Enterprise Regulatory
Act
Reform Act of 2005
                                        For H.R. 1745
                                                                 Social Security Number Privacy and Identity Theft Prevention Act of
2005
        NP H.R. 2061
                                Communities First Act
                                                                                                                 For H.R.
                Credit Union Regulatory Improvements Act of 2005
2317
                                                                                         Against H.R. 2660
                                                                         For H.R. 3206
Choice and Competition in Real Estate Act of 2005
                                                                                                 Credit Union Charter Choice
                                                         For S. 238
Act
                                                                                 Rural Economic Investment Act of
                                                 NP
2005
                                                         S. 29
                                                                         Social Security Number Misuse Prevention
                                        NP S. 98
                                                                 Community Choice in Real Estate
Act
Act
                                                 Against S. 116
                                                                         Privacy Act of
NP
2005
17. House(s) of Congress and Federal agencies contacted:
Federal Deposit Insurance Commission (FDIC)
Federal Housing Finance Board (FHFB)
Federal Reserve System
HOUSE OF REPRESENTATIVES
Office of Management & Budget (OMB)
Office of Thrift Supervision (OTS)
Office of the Comptroller of the Currency (OCC)
SENATE
Securities & Exchange Commission (SEC)
Treasury, Dept of
White House Office
18. Name of each individual who acted as a lobbyist in this issue area:
Name: BRESETT, ABIGAIL FOX
   Covered Official Position (if applicable): N/A
Name: COLE, CHRISTOPER
  Covered Official Position (if applicable): N/A
Name: DEPERRO, DENYETTÉ
   Covered Official Position (if applicable): N/A
Name: ENCE, RONALD K.
  Covered Official Position (if applicable): N/A
Name: FINE, CAMDEN
Covered Official Position (if applicable): N/A
Name: KANOY, ERIN
  Covered Official Position (if applicable): N/A
Name: MERSKI, PAUL
  Covered Official Position (if applicable): N/A
Name: ROWE, ROBERT
  Covered Official Position (if applicable): N/A
Name: SCANLAN, MARK K.
  Covered Official Position (if applicable): N/A
Name: THOMAS, KAREN M.
   Covered Official Position (if applicable): N/A
Name: VERDIER, STEPHEN
   Covered Official Position (if applicable): N/A
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19. Interest of each foreign entity in the specific issues listed on line 16 above. None

Name: WARE, VIVECAY.

Covered Official Position (if applicable): N/A

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

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

16. Specific lobbying issues:

S. 1603

FOR H.R. 2862 SBA Additional Disaster Funds FOR H.R. 5352 / S. 2594 SBA Reforms NP H.R. 4745 Appropriations SBA Reauthorization FOR H.R. 1868

17. House(s) of Congress and Federal agencies contacted: HOUSE OF REPRESENTATIVES Office of Management & Budget (OMB) SENATE Treasury, Dept of White House Office

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

Name: FINE, CAMDEN Covered Official Position (if applicable): N/A Name: MERSKI, PAUL 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: TAX (one per page)

16. Specific lobbying issues:

IRA Savings FOR S. S. 3838 Subchapter S7 Small bus, tax relief FOR H.R. 3574 / S. 2431 FOR H.R. 4421 expansion Subchapter S tax relief AMT FOR H.R. 1186 / H.R. 4096 Individual tax relief FOR S. 1103 / H.R. 1599 AMT relief FOR S. relief Subchapter S Reforms FOR H. RES. 209 FOR H.R. 3574 965/H.R.2239 Expanded savings FOR S. 545 / Soc. Security bank option FOR S. 546 / H.R. 1162 incentives Lifetime savings incentives FOR H.R. 809 / S. 1424 Retirement savings H.R. 1163 Dividend and capital gains relief FOR H.R. 1388 / S. 1523 FOR S. 1424 / H.R. incentives Capital gains and dividend relief 4296 Small business tax FOR S. 3857 relief Small business tax relief FOR H.R. 2061 / S. Community bank tax relief 1568 FOR H.R. 2317 Credit union AGAINST H.R. 4297 / S. 2020 Tax relief FOR H.R. powers 3841 Small business tax relief FOR H.R. 4 Expanded Pension / Enhanced Health Savings Accts. FOR H.R. 8 / H.R. 5638 Retirement Acts. FOR H.R. 6111 Estate FOR H.R. 64 / S. 1523 tax relief Estate tax relief FOR

17. House(s) of Congress and Federal agencies contacted:
Federal Deposit Insurance Commission (FDIC)
Federal Reserve System
HOUSE OF REPRESENTATIVES
Internal Revenue Service (IRS)
Natl Economic Council (NEC)
Office of Management & Budget (OMB)
Office of Thrift Supervision (OTS)

SENATE Small Business Adminstration (SBA) Treasury, Dept of

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

Name: FINE, CAMDEN

White House Office

Covered Official Position (if applicable): N/A

Name: MERSKI, PAUL

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 12, 2007

Printed Name and Title: SANDRA DELONY OFFICE ADMINISTRATOR -

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

Name: JACKSON, TONY

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 12, 2007

Printed Name and Title: -