

## LOBBYING REPORT

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

1. Registrant Name:

**SMITH-FREE GROUP**

2. Address:

1401 K STREET, NW SUITE 1200, WASHINGTON, DC 20005

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

4. Contact Name: DEENA FLORENCE

Telephone: 2023934760

E-mail (optional): dflorence@smithfree.com

Senate ID #: 35800-808

House ID #:

7. Client Name:  Self

**BANK OF AMERICA**

### TYPE OF REPORT

8. Year 2007 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): 140,000.00

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

#### 13. Organizations

**EXPENSES** relating to lobbying activities for this reporting period were:

Less than \$10,000:

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

#### 14. Reporting Method.

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

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

Registrant Name: SMITH-FREE GROUP Client Name: BANK OF AMERICA

## LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

H.R. 1461 Credit Card Accountability Responsibility and Disclosure Act of 2007 H.R. 1510 Credit Card Repayment Act of 2007 H.R. 2146 Universal Default Prohibition Act of 2007 S. 239 Notification of Risk to Personal Data Act of 2007 S. 495 Personal Data Privacy and Security Act of 2007 S. 1178 Identity Theft Prevention Act S. 1176 Credit Card Minimum Payment Warning Act of 2007 S. 1260 Data Security Act of 2007 S. 1309 Universal Default Prohibition Act of 2007 S. 1395 Government Credit Card Abuse Prevention Act Legislative activity related to "interchange payments" in the bank card industry Issues related to federal preemptive protection of national bank powers H.R. 698 Industrial Bank Holding Company Act of 2007 H.R. 873 Credit Card Payment Fee Act of 2007 H.R. 946 Consumer Overdraft Protection Fair Practices Act H.R. 958 Data Accountability and Trust Act

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

HOUSE OF REPRESENTATIVES  
SENATE

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

Name: DUMONT, SARAH

Covered Official Position (if applicable): N/A

Name: FREE, JAMES C.

Covered Official Position (if applicable): N/A

Name: HICKMOTT, ROBERT W.

Covered Official Position (if applicable): N/A

Name: SMITH, JAMES E.

Covered Official Position (if applicable): N/A

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

Registrant Name: SMITH-FREE GROUP Client Name: BANK OF AMERICA

### LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

5. 1762 Higher Education Access Act of 2007

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

SENATE

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

Name: DEUSER, JON S.

Covered Official Position (if applicable): N/A

Name: DUMONT, SARAH

Covered Official Position (if applicable): N/A

Name: HICKMOTT, ROBERT W.

Covered Official Position (if applicable): N/A

Name: SMITH, JAMES E.

Covered Official Position (if applicable): N/A

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

Registrant Name: SMITH-FREE GROUP Client Name: BANK OF AMERICA

### LOBBYING ACTIVITY

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

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

16. Specific lobbying issues:

Monitored issues associated with hedge funds Monitored administration "tax gap" recommendations affecting credit card issuers and/or acquirers

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

SENATE  
Treasury, Dept of

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

Name: DEUSER, JON S.  
Covered Official Position (if applicable): N/A  
Name: DUMONT, SARAH  
Covered Official Position (if applicable): N/A  
Name: SMITH, JAMES E.  
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: Aug 13, 2007

Printed Name and Title: ALICIA W. SMITH, SR. VP & CORP. SECRETARY -

**Information Update Page:**

**Complete ONLY where registration information has changed.**

**LOBBYIST UPDATE**

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

**ISSUE UPDATE**

**24. General lobbying issues previously reported that NO LONGER pertain**

**AFFILIATED ORGANIZATIONS**

**25. Add the following organization(s)**

**26. Name of each previously reported organization that is NO LONGER affiliated with the registrant or client**

**FOREIGN ENTITIES**

**27. Add the following foreign entities**

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

Signature: ON FILE      Date: Aug 13, 2007

Printed Name and Title: -