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| 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 |
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SECRETARY OF THE SENATE
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LOBBYING REPORT

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

| | | | |
|---|----------------------------------|--|----------------------------------|
| 1. Registrant Name America's Community Bankers | | | |
| 2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 900 19th Street, NW, Suite 400 City Washington State/Zip (or Country) DC 20006 USA | | | |
| 3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____ | | | |
| 4. Contact Name Charlotte M. Bahin | Telephone 202-857-3121 | E-mail (optional) cbahin@acbankers.org | 5. Senate ID # 3845-24 |
| 7. Client Name <input checked="" type="checkbox"/> Self | | | 6. House ID # 30327000 |

TYPE OF REPORT 8. Year 2005 Midyear (January 1-June 30) OR Year End (July 1-Dec)

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 Lobbyist

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

| | |
|--|---|
| <p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> >> \$ _____ Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000 of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p> | <p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>782,180.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate reporting method. See instructions for description of method.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(c) the Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p> |
|--|---|

Signature Charlotte M. Bahin Date 8/15/2005

1000023429

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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 ACC (one per page)

16. Specific Lobbying issues
 H.R.2317, Credit Union Regulatory Improvements Act of 2005,
 HR 1042, Net Worth Amendment For Credit Unions Act,
 SEC Registration of Federal Home Loan Banks

17. House(s) of Congress and Federal agencies contacted Check if None
 Federal Housing Finance Board
 Federal Reserve Board
 Financial Accounting Standards Board
 House of Representatives
 Securities & Exchange Commission
 Senate
 White House

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

| Name | Covered Official Position (if applicable) |
|---------------------|---|
| Bahin, Charlotte M. | |
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Casey-Landry, Diane | |
| Davis, Robert R. | |
| Hild, Dennis | Supervisory Financial Analyst - Federal Reserve |
| Koonjy, Diane | |
| | |

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

Signature Charlotte M Bahin Date 8/15/2005

0000023430

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

| Item | Description | Data |
|------|-----------------|--|
| 16 | Lobbying Issues | Sarbanes-Oxley Act Securities Exchange Act of 1934 Corporate governance Fair value accounting Impairment of investment securities Registration parity for savings associations Stock options expensing Accounting for loan participations |

0000023431

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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. 1224, the Business Checking Freedom Act of 2005,
- H.R.200, Prevention of Predatory Lending Through Education Act,
- H.R.4237, To provide for congressional disapproval of certain regulations issued by the Comptroller of the currency in accordance with section 802 of title 5, United States Code,
- H.R.799, Consumer Checking Account Fairness Act,
- HR 1182, Prohibit Predatory Lending Act,
- HR 1461, Federal Housing Finance Reform Act of 2005,
- HR 3206, Credit Union Charter Choice Act,
- HR1295, Responsible Lending Act,
- S.190, Federal Housing Enterprise Regulatory Reform Act of 2005,

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

Check if None

- Department of Treasury
- Federal Deposit Insurance Corporation
- Federal Housing Finance Board
- Federal Reserve Board
- Federal Trade Commission
- House of Representatives
- National Credit Union Administration

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

| Name | Covered Official Position (if applicable) |
|---------------------|--|
| Bahin, Charlotte M. | |
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Briggs, Michael W. | |
| Davis, Robert R. | |
| Dayananda, Priya | Legislative Director - Office of Rep. Steve Israel |
| Drozdowski, Robert | |
| Frank, Janet L. | |

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

Check if None

Signature Charlotte M Bahin

Date 8/15/2005

0000023432

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

| Item | Description | Data |
|------|----------------------------|---|
| 16 | Lobbying Issues | Check 21 Act Community Reinvestment Act (CRA) Fair Credit Reporting Act (FCRA) Fair and Accurate Credit Transactions Act (FACTA) Electronic Fund Transfer Act (EFTA) Equal Credit Opportunity Act (ECOA) Truth in Lending Act (TILA) Truth in Savings Act Designation of OTS as a consolidated financial regulator under European U Directive 2002/87/EC Conversion of mutual institutions to stock ownership; conversions of credit to mutuals; regulation of government sponsored enterprises; check truncation; Basel II Accord; regulatory relief; electronic funds transfer; consumer leasing; interstate branching; small business lending limits; stored-value cards, transactions with affiliates; privacy and conforming loan limits. |
| 17a | House of Congress/Agencies | Office of Federal Housing Enterprise Oversight |
| 17a | House of Congress/Agencies | Office of the Comptroller of the Currency |
| 17a | House of Congress/Agencies | Office of Thrift Supervision |
| 17a | House of Congress/Agencies | Senate |
| 18a | Lobbyist Name | Hild, Dennis |
| 18b | Covered Official Position | Supervisory Financial Analyst - Federal Reserve |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Jones, William I. |
| 18b | Covered Official Position | Minority Counsel - Financial Services Committee |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Mesack, Gregory P. |
| 18b | Covered Official Position | Legislative Director - Office of Rep Bob Ney |
| 18c | New Lobbyist | No |
| 18a | Lobbyist Name | Shonk, Krista |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |

1000023433

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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

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

16. Specific Lobbying issues

**HR 685, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005,
S.1920, A bill to extend for 6 months the period for which chapter 12 of title 11 of the United States Code is
S.256, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005**

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

Check if None

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

| Name | Covered Official Position (if applicable) |
|--------------------|---|
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Davis, Robert R. | |
| Dayananda, Priya | |
| Jones, William I. | Minority Counsel - Financial Services Committee |
| Mesack, Gregory P. | Legislative Director - Office of Rep Bob Ney |
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19. Interest of each foreign entity in the specific issues listed on line 16 above

Check if None

Signature Charlotte M. Ball

Date 8/15/2005

0000023434



Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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 COM (one per page)

16. Specific Lobbying issues
S.714, Junk Fax Prevention Act of 2005,

Do Not Call Registry
Do Not Fax
Fair and Accurate Credit Transactions Act

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

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

| Name | Covered Official Position (if applicable) |
|--------------------|--|
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Briggs, Michael W. | |
| Davis, Robert R. | |
| Drozdowski, Robert | |
| Mesack, Gregory P. | Legislative Director - Office of Rep Bob Ney |
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature Charles M. Bae Date 8/15/2005

0000023435



Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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

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

16. Specific Lobbying issues
 H.R.1461, the Federal Housing Finance Reform Act of 2005,
 S.190, The Federal Housing Enterprise Regulatory Reform Act of 2005,
 Home Mortgage Disclosure Act
 Real Estate Settlement Procedures Act
 Affordable housing
 Appraisal quality
 Conforming loan limits
 Small denomination debt issuance by government sponsored enterprises

17. House(s) of Congress and Federal agencies contacted Check if None
 Department of Housing & Urban Development
 Federal Housing Administration
 Federal Housing Finance Board
 House of Representatives
 Office of Federal Housing Enterprise Oversight
 Senate
 White House

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

| Name | Covered Official Position (if applicable) |
|---------------------|--|
| Bahin, Charlotte M. | |
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Davis, Robert R. | |
| Dayananda, Priya | Legislative Director - Office of Rep. Steve Israel |
| Frank, Janet L. | |
| Jones, William I. | Minority Counsel - Financial Services Committee |
| Mesack, Gregory P. | Legislative Director - Office of Rep Bob Ney |

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

Signature Charlotte M Bahin Date 8/15/2005

0000023436



Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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 INS (one per page)

- 16. Specific Lobbying issues
 - HR 1185, The Federal Deposit Insurance Reform Act of 2005,
 - Terrorism Risk Insurance Act
 - National Flood Insurance Program
 - Natural Disaster Insurance
 - Private Mortgage Insurance
 - Corporate-owned life insurance
 - Bank-owned life insurance
 - Deposit insurance reform

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

- Department of Treasury
- Federal Deposit Insurance Corporation
- House of Representatives
- Senate
- White House

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

| Name | Covered Official Position (if applicable) |
|--------------------|---|
| Bahin, Charlotte | |
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Davis, Robert R. | |
| Frank, Janet L. | |
| Jones, William I. | Minority Counsel - Financial Services Committee |
| Mesack, Gregory P. | Legislative Director - Office of Rep Bob Ney |
| | |
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature Charlotte M Bahin Date 8/15/2005

Printed Name and Title Charlotte M. Bahin - Senior Vice President, Regulatory Affairs

1000023437

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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 LAW (one per page)

16. Specific Lobbying issues

- H.R.1263, Consumer Privacy Protection Act of 2005,
- HR 3374, Consumer Notification and Financial Data Protection Act of 2005,
- HR3375, Financial Data Security Act of 2005,
- S. 1332, Personal Data Privacy and Security Act of 2005,
- S.1408, Identity Theft Protection Act,
- S.768, Comprehensive Identity Theft Prevention Act,
- "FairPay" overtime regulations
- Bank Secrecy Act
- PATRIOT Act
- Class action reform

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

Check if None

- Department of Labor
- Financial Crimes Enforcement Network
- House of Representatives
- Senate

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

| Name | Covered Official Position (if applicable) |
|---------------------|---|
| Bahin, Charlotte M. | |
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Briggs, Michael W. | |
| Davis, Robert R. | |
| Drozdowski, Robert | |
| Jones, William I. | Minority Counsel - Financial Services Committee |
| Mesack, Gregory P. | Legislative Director - Office of Rep Bob Ney |

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

Check if None

Signature Charlotte M Bahin

Date 8/15/2005

0000023458

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

| Item | Description | Data |
|------|---------------------------|---------------|
| 18a | Lobbyist Name | Shonk, Krista |
| 18b | Covered Official Position | |
| 18c | New Lobbyist | No |

0000023439

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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 POS (one per page)
- 16. Specific Lobbying issues
H.R.22, Postal Accountability and Enhancement Act,
S.662, Postal Accountability and Enhancement Act,

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

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

| Name | Covered Official Position (if applicable) |
|-------------------------|---|
| <u>Davis, Robert R.</u> | |
| <u>Dayananda, Priya</u> | <u>Legislative Director - Office of Rep. Steve Israel</u> |
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- 19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature Charlotte M. Bahin Date 8/15/2005

Printed Name and Title Charlotte M. Bahin - Senior Vice President, Regulatory Affairs
Filing #cdbad72d-f09e-42ae-a983-242576899ee9 - Page 23 of 30

0000023440

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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 SMB (one per page)

16. Specific Lobbying issues
 H.R.230, National Small Business Regulatory Assistance Act of 2005,
 HR 2862, Commerce-Justice-Science Appropriations Act,
 S.1411, National Small Business Regulatory Assistance Act of 2005,
 SBA 7(a) loan guarantee program
 Small business lending limits
 credit union SBA rules interpretation

17. House(s) of Congress and Federal agencies contacted Check if None
 House of Representatives
 National Credit Union Administration
 Senate
 Small Business Administration

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

| Name | Covered Official Position (if applicable) |
|--------------------|---|
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Davis, Robert R. | |
| Jones, William I. | Minority Counsel - Financial Services Committee |
| Koonjy, Diane | |
| Mesack, Gregory P. | Legislative Director - Office of Rep Bob Ney |
| Shonk, Krista | |
| | |

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

Signature Charlotte M Bahin Date 8/15/2005

Printed Name and Title Charlotte M. Bahin - Senior Vice President, Regulatory Affairs

1000023441

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

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

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

16. Specific Lobbying issues

- H.R.1010, To amend the Internal Revenue Code of 1986 to allow certain modifications to be made to qualifie held by a REMIC or a grantor trust,
- H.R.2251, COLI Best Practices Act of 2005,
- H.R.3, Transportation Equity Act: A Legacy for Users ,
- H.R.440, Bipartisan Retirement Security Act of 2005,
- H.R.530, Individual Social Security Investment Program Act of 2005 ,
- H.Res 209, Expressing the sense of the House of Representatives that any Social Security reform legislation s include a 'Community Bank Option'. ,
- HR.1776, Social Security Personal Savings Guarantee and Prosperity Act of 2005,
- HR.1800, Retirement Security Act of 2005,
- HR.750, Social Security Guarantee Plus Act of 2005,

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

House of Representatives
 Internal Revenue Service
 National Credit Union Administration
 Senate
 White House

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

| Name | Covered Official Position (if applicable) |
|---------------------|---|
| Bahin, Charlotte M. | |
| Berger, B. Daniel | Chief of Staff - Rep Katherine Harris |
| Davis, Robert R. | |
| Hild, Dennis | Supervisory Financial Analyst - Federal Reserve |
| Jones, William I. | Minority Counsel - Financial Services Committee |
| | |
| | |

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

Signature Charlotte M Bahin Date 8/15/2005

Printed Name and Title Charlotte M. Bahin - Senior Vice President, Regulatory Affairs
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0000023442

Registrant Name: America's Community Bankers

Client Name: America's Community Bankers

| Item | Description | Data |
|------|-----------------|--|
| 16 | Lobbying Issues | S.219, National Employee Savings and Trust Equity Guarantee Act of 2005, |
| 16 | Lobbying Issues | S.857, Social Security Personal Savings Guarantee and Prosperity Act of 200 |
| 16 | Lobbying Issues | Taxation of Credit Unions Individual Development Accounts Lifetime Savings Accounts Texas usury limits Subchapter S Corporations Social Security Reform Tax Reform REMIC Modernization Tax Treatment of Bank-Owned Life Insurance CEO Signature of Corporate Tax Returns State taxation of interstate commerce |

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