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## **LOBBYING REPOF**

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City WASHINGTON State	DC	Zip Code	20006	-	Countr
3. Principal place of business (if different than line 2)					, <u></u>
City State		Zip Code		-	Countr
4a. Contact Name  b. Telephone Number	c. E-mail			<u> </u>	5. Senate
Mr. Michael D. Calhoun (919) 313-8513	Mike.Calhou	n@Responsib	oleLending	g.org	2836-1
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Printed Name and Title Michael D. Calhoun, President

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ADDENDUM for General Lobbying Issue Area:	BAN - Banking	·

- H.R. 3492, Consumer Credit Card Protection Act of 2005, all provisions regarding credit card regulation and disclosure
- H.R. 3426, Preservation of Federalism in Banking Act, all provisions regarding preemption of state consumer laws
- H.R. 969, Taxpayer Abuse Prevention Act, all provisions regarding loans for tax refunds
- S. 1502, Preservation of Federalism in Banking Act, all provisions regarding preemption of state consumer protection laws
- S. 1347, Low-Cost Alternatives to Payday Loans Act, all provisions regarding regulation of payday loans
- S. 3224, Taxpayer Abuse Prevention Act, all provisions regarding preventing predatory loans for tax refunds
- S. 2766, National Defense Authorization Act for Fiscal Year 2007, all provisions regarding preventing high-cost loans to active-duty military
- H.R. 97, Servicemembers Anti-Predatory Lending Protection Act, all provisions regarding preventing predatory lending to military servicemembers
- S. 2856, Financial Services Regulatory Relief Act of 2006, all provisions regarding adequate consumer access to responsible credit products
- H.R. 3505, Financial Services Regulatory Relief Act of 2005, all provisions regarding adequate consumer access to respons credit products
- S. 2654, Protection of Young Consumers Act of 2006, all provisions regarding protecting children from abusive practices by credit card companies
- S. 2655, Credit Card Reform Act of 2006, all provisions regarding preventing abusive practices by credit card companies H.R. 1815, National Defense Authorization Act for Fiscal Year 2006, all provisions regarding protecting military personnel from predatory loans
- H.R. 3449, Consumer Overdraft Protection Fair Practices Act, all provisions regarding preventing abusive overdraft fees H.R. 5350, Federal Payday Loan Consumer Protection Amendments of 2006, all provisions regarding preventing predatory payday loans
- S. 1874, Predatory Payday Loan Prohibition Act of 2005, all provisions regarding preventing predatory payday loans S. 2280, Stopping Transactions which Operate to Promote Fraud, Risk, and Underdevelopment Act

Federal Reserve regulation of overdraft loan programs

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Printed Name and Title Michael D. Calhoun, President