

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
---	--

SECRET
04 AUG**LOBBYING REPORT**

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

1. Registrant Name Pennsylvania Bankers Association			
2. Address <input type="checkbox"/> Check if different than previously reported 3897 North Front Street			
3. Principal Place of Business (if different from line 2) City: Harrisburg State/Zip (or Country) PA 17110			
4. Contact Name James R. Biery	Telephone 717.255.6911	E-mail (optional)	5. Senate ID 31052-
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 306510

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-E
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 Lobby

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 the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations
EXPENSES relating to lobbying activities for this period were:
Less than \$10,000 \$10,000 or more ⇨ \$ 33,192
Expenses (near**14. REPORTING METHOD.** Check box to indicate accounting method. See instructions for description **Method A.** Reporting amounts using LDA def **Method B.** Reporting amounts under section (Internal Revenue Code **Method C.** Reporting amounts under section Internal Revenue Code

Signature _____

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasu

LD-2 (REV. 6/98)

Registrant Name PA Bankers Association Client Name Self

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 RES (one per page)

16. Specific lobbying issues

H.R. 111 - House version of Realtors' Bill

S. 98 - Senate version of Realtors' Bill

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

U.S. House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Signature James R. Biery Date August 11, 20

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasu

Form LD-2 (Rev.6/98)

Page

Registrant Name PA Bankers Association Client Name Self

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 TAX (one per page)

16. Specific lobbying issues

- H.R. 714 - Would provide several changes to the tax laws governing Subchapte
- H.R. 1896 - Subchapter S Modernization Act of 2003
- H.R. 2896 - Corporate Tax Legislation

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

- U.S. House of Representatives
- U.S. Senate

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Signature James R. Biery Date August 11, 200

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasurer

Form LD-2 (Rev. 6/98)

Page

Registrant Name PA Bankers Association Client Name Self

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 BAN (one per page)

16. Specific lobbying issues

- H.R. 522 - Federal Deposit Insurance Reform Bill
- H.R. 1375 - Regulatory Relief Bill
- H.R. 4236 - Overturn the OCC's preemption and visitorial powers rulings
- H.R. 4237 - Overturn the OCC's preemption and visitorial powers rulings

- S. 229 - Federal Deposit Insurance Reform Act of 2003
- S. 913 - The Federal Deposit Insurance Fairness and Economic Opportunity Act

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

- U.S. House of Representatives
- U.S. Senate
- Office of the Comptroller of the Currency
- Federal Deposit Insurance Corporation
- Federal Reserve Board

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Signature James R. Biery Date August 11, 2004

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasu:

Form LD-2 (Rev.6/98)

Pag

Registrant Name PA Bankers Association Client Name Self

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 CSP (one per page)

16. Specific lobbying issues

- H.R. 395 - Do Not Call Implementation Act
- H.R. 1000 - Pension Security Act
- H.R. 1776 - Pension Preservation and Savings Expansion Act
- H.R. 3108 - Pension Funding Act

- S. 877 - Anti-spam Measure
- S. 2062 - Class Action Fairness Act

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

Check if None

U.S. House of Representatives

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Check if None

Signature James R. Biery Date August 11, 2004

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasur

Form LD-2 (Rev.6/98)

Page

Registrant Name PA Bankers Association Client Name Self

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 FIN (one per page)

16. Specific lobbying issues

- H.R. 100 - Service members Civil Relief Act
- H.R. 657 - Emergency Securities Response Act of 2003
- H.R. 658 - Accountant, Compliance and Enforcement Staffing Act of 2003
- H.R. 758 - Allow businesses to make up to 24 transfers each month from inter transaction accounts to other accounts
- H.R. 859 - Repeal the prohibition on the payment of interest on demand deposits
- H.R. 957 - Broker Accountability through Enhanced Transparency Act of 2003

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

Check if None

(See Attached)

- U.S. House of Representatives
- U.S. Senate
- Office of the Comptroller of the Currency
- Federal Deposit Insurance Corporation
- Federal Reserve Board

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Check if None

Signature James R. Biery Date 8 August 11

Printed Name and Title James R. Biery, President, Chief Executive Officer and Treasurer

Form LD-2 (Rev.6/98)

Page

PA Bankers Association**(FIN CONTINUED)**

- H.R. 1474 - Check Clearing for the 21st Century
- H.R. 1766 - National Uniform Privacy Standards Act
- H.R. 2120 - Financial Contracts Bankruptcy Reform Act
- H.R. 2179 - Securities Fraud Deterrence and Investor Restitution Act
- H.R. 2420 - Mutual Funds Integrity and Fee Transparency Act
- H.R. 2622 - Would reauthorize the Fair Credit Reporting Act
- H.R. 3579 - Credit Union Regulatory Improvements Act of 2003
- H.R. 3755 - Zero Downpayment Act of 2004
- H.R. 4520 - Corporate Tax REform Legislation

- S. 660 - Would make permanent the limitations on state preemptions under the
Credit Reporting Act
- S. 850 - Small Business and Financial Institutions Tax Relief Act of 2003
- S. 2059 - Would end 12b-1 fees

Registrant Name PA Bankers Association Client Name Self

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 BNK (one per page)

16. Specific lobbying issues

- H.R. 975 -- Bankruptcy Abuse Prevention and Consumer Protection Act of 2003
- H.R. 2673 - Appropriations Bill

- S. 1920 - Bankruptcy Reform Legislation

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

- U.S. House of Representatives
- U.S. Senate
- Office of the Comptroller of the Currency
- Federal Deposit Insurance Corporation
- Federal Reserve Board

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

Name	Covered Official Position (if applicable)
James R. Biery	
Louise A. Rynd, Esq.	

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

Signature *James R. Biery* Date August 11, 200

