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# LOBBYING REPORT

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

1. Registrant name <b>America's Community Bankers</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>900 19th Street, NW Suite 400 Washington DC 20006 USA</b>			
3. Principal place of business (if different than line 2) City _____ State/Zip or Country _____			
4a. Contact Name <b>Mr. Robert R. Davis</b>	b. Telephone number <b>202-857-5088</b>	c. E-mail <b>rdavis@acbankers.org</b>	5. Senate ID # <b>3845-24</b>
7. Client Name <input checked="" type="checkbox"/> Self <b>America's Community Bankers</b>			6. House ID # <b>30327000</b>

**TYPE OF REPORT** 8. Year 2005 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 Activities

## INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center"><b>12. Lobbying Firms</b></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"/> ⇨ \$ _____</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"><b>13. Organizations</b></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>880,000</u></p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of option:</p> <p><input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033(b)(8) of Internal Revenue Code</p> <p><input checked="" type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) of the Revenue Code</p>
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Edit Form >

Signature *Robert R. Davis* Date 2-14-2006

Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations

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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 is 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 - Accounting (one per page)

16. Specific lobbying issues

Sarbanes-Oxley Act, Section 404.  
Securities Exchange Act of 1934.  
Corporate Governance.  
Fair value accounting.  
Impairment of Investment securities.  
Registration parity for savings associations.

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; PCAOB, Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision (OTS).

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

Name	Covered Official Position (if applicable)
Charlotte Bahin	
B. Daniel Berger	Chief of Staff - Rep. Katherine Harris
Diane Casey-Landry	
Robert Davis	
Dennis Hild	Supervisory Financial Analyst - Federal Reserve
Diane Koonjy	
William I. Jones	Minority Counsel - House Financial Services Cmte.
Sharon Lachman	
Gregory Mesack	Legislative Director - Rep Bob Ney

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

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area ACC**

16. Specific lobbying issues (continued from previous page)

Stock options expensing.  
Accounting for loan participations.  
Filing of Reports on Internal Controls.

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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 is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 2317, Credit Union Regulatory Improvements Act of 2005.  
H.R. 1042, Net Worth Amendment For Credit Unions Act.  
H.R. 1224, Business Checking Freedom Act of 2005.  
H.R. 200, Prevention of Predatory Lending Through Education Act.  
H.R. 799, Consumer Checking Account Fairness Act.

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

Department of the Treasury; Federal Deposit Insurance Corporation; Federal Housing Finance Board; Federal Reserve Board; Federal Trade Commission; FinCEN; House of Representatives; National Credit Union Administration; Office of Federal Housing Enterprise Oversight; Office of the Comptroller of the Currency; Office of Thrift Supervision; Senate

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

Name	Covered Official Position (if applicable)
Charlotte Bahin	
B. Daniel Berger	Chief of Staff - Rep. Katherine Harris
Michael Briggs	
Robert Davis	
Priya Dayananda	Legislative Director - Rep. Steve Israel
Robert Drozdowski	
Janet Frank	
Dennis Hild	Supervisory Financial Analyst - Federal Reserve
William I. Jones	Legislative Director - Rep. Steve Israel

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

Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations



Registrator Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area BAN**

16. Specific lobbying issues (continued from previous page)

H.R. 3426, Preservation of Federalism in Banking Act, To clarify the applicability of State law to national bank and Federal savings associations, and for other purposes.

H.R. 1182, Prohibit Predatory Lending Act.

H.R. 1295, Responsible Lending Act.

H.R. 1461, Federal Housing Finance Reform Act of 2005;

S. 190, Federal Housing Enterprise Regulatory Reform Act of 2005.

H.R. 4636 Federal Deposit Insurance Conforming Amendments Act of 2005.

H.R. 1185, Federal Deposit Insurance Reform Act of 2005.

S. 1562, Safe and Fair Deposit Insurance Act of 2005.

S. 1932, Deficit Reduction Omnibus Reconciliation Act of 2005 (Federal Deposit Insurance Reform Act of 2005)

H.R. 3505, Financial Services Regulatory Relief Act of 2005: All provisions.

H.R. 3997, Financial Data Protection Act of 2005: All provisions.

H.R. 4100, Louisiana Recovery Corporation Act

H.R. 3945, Hurricane Katrina Financial Services Relief Act of 2005; H.R. 4146, Hurricanes Rita and Wilma Financial Services Relief Act of 2005 (extends the provisions of H.R. 3945); H.R. 3909, Check Cashing Relief Act of 2005.

H.R. 1765, Louisiana Katrina Reconstruction Act: provisions that would waive mortgage payments for victims Hurricane Katrina for six months.

H.R. 3882, Financial Safety and Equity Act of 2005: All provisions.

Deposit Insurance for Wal-Mart Bank

H.R. 3206, Credit Union Charter Choice Act.

H.R. 4411, Unlawful Internet Gambling Enforcement Act of 2005: provisions that would have allowed banks and credit card companies to not honor credit card debt for internet gambling.

H.R. 458, Military Personnel Financial Services Protection Act.

H.R. 749, The Expanded Access to Financial Services Act, to provide expanded services to person in federal credit unions' fields of membership

H.R. 815, Financial Customer Identification Verification Improvement Act.

H.R. 858, Identify Theft Penalty Enhancement Act.

H.R. 1226, U.S. Financial Policy Committee for Fair Capital Standards Act.

H.R. 3140, Consumer Data Security and Notification Act of 2005.

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Registrant Name America's Community Bankers Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area** BAN

16. Specific lobbying issues (continued from previous page)

H.R. 1263, Consumer Privacy Protection Act of 2005.  
 H.R. 3374, Consumer Notification and Financial Data Protection Act of 2005.  
 H.R. 3375, 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.  
 S. 499, Credit Card Accountability and Disclosure Act of 2005.

Truth in Lending Act (TILA).  
 Designation of OTS as a Consolidated Financial Regulator under European Union Director 2002/87/EC.  
 Conversion of Mutual Institutions to Stock Ownership.  
 Regulation of Government-Sponsored Enterprises.  
 Check Truncation.  
 Regulatory Relief.  
 Electronic Funds Transfer.  
 Consumer Leasing.  
 Interstate Branching.  
 Small Business Lending Limits.  
 Stored-Value Cards.  
 Transactions with Affiliates.  
 Privacy Issues.  
 Conforming Loan Limits.  
 Internal Controls Requirements under FDICIA.  
 SEC Registration of Federal Home Loan Banks.  
 Basel II Risk-Based Capital Accord., including Basel 1A proposal  
 Deposit Insurance and Stored Value Cards.  
 Fair and Accurate Credit Transaction Act.  
 Bank Secrecy Act.  
 Patriot Act.

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Registrant Name America's Community Bankers Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area BAN**

16. Specific lobbying issues (continued from previous page)

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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 is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

H.R. 685, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.  
S. 256, Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.  
S. 1787, Relief to Victims of Hurricane Katrina and Other Natural Disasters Act,  
to provide bankruptcy relief for victims of natural disasters.

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

House of Representatives  
Senate  
Judicial Conference of the United States

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

Name	Covered Official Position (if applicable)
B. Daniel Berger	Chief of Staff - Rep. Katherine Harris
Robert Davis	
Priya Dayananda	Legislative Director - Rep. Steve Israel
William I. Jones	Minority Counsel - House Financial Services Cmte.
Gregory Mesack	Legislative Director - Rep. Bob Ney

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

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Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations



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,** information as requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

- Home Mortgage Disclosure Act (HMDA)
- Real Estate Settlement Procedures Act
- Affordable Housing
- Appraisal Quality
- Conforming Loan Limits
- Small Denomination Debt Issuance by Government-Sponsored Enterprises (GSEs)

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)
Charlotte	Bahin	
B. Daniel	Berger	Chief of Staff - Rep Katherine Harris
Robert	Davis	
Priya	Dayananda	Legislative Director - Rep. Steve Israel
Janet	Frank	
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep Bob Ney

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

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Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations



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,** information as requested. Attach additional page(s) as needed.

15. General issue area code INS - Insurance (one per page)

16. Specific lobbying issues

H.R. 3669, National Flood Insurance Program Enhanced Borrowing Authority Act of 2005.  
H.R. 4135, National Flood Insurance Program Further Enhanced Borrowing Authority Act of 2005.  
S. 2275, National Flood Insurance Program Enhanced Borrowing Authority Act of 2006.  
H.R. 4320, National Flood Insurance Program Commitment to Policyholders and Reform Act of 2005.

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)
Charlotte Bahin	
B. Daniel Berger	Chief of Staff - Rep Katherine Harris
Robert Davis	
Janet Frank	
William I. Jones	Minority Counsel - House Financial Services Cmte.
Gregory Mesack	Legislative Director - Rep Bob Ney
Priya Dayananda	Legislative Director - Rep. Steve Israel

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

Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations

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Registrant Name America's Community Bankers Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area** INS

16. Specific lobbying issues (continued from previous page)

S. 467, Terrorism Insurance Backstop Extension Act of 2005; H.R. 4314, Terrorism Risk Insurance Revision / of 2005; H.R. 4313, Terrorism Risk Insurance Program Temporary Extension Act of 2005: provisions relating reinsurance for property and casualty losses.

Terrorism Risk Insurance Act.  
National Flood Insurance Program.  
Natural Disaster Insurance.

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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 is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code POS - Postal (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)
Priya Dayananda	Legislative Director - Rep. Steve Israel

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

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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 is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code SMB - Small Business (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)
B. Daniel	Berger	Chief of Staff - Rep Katherine Harris
Davis	Robert	
William I.	Jones	Minority Counsel - House Financial Services Cmte.
Gregory	Mesack	Legislative Director - Rep Bob Ney
Krista	Shonk	
Priya	Dayananda	Legislative Director - Rep. Steve Israel
Robert	Seiwert	

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

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Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations



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 is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code TAX - Taxation/Internal Revenue Code (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 qualified mortgages held by a REMIC or a grantor trust,  
H.R.2251, COLI Best Practices Act of 2005,  
H.R.440, Bipartisan Retirement Security Act of 2005,  
H.R.530, Individual Social Security Investment Program 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  
Department of the Treasury; President's Tax Advisory Task Force

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

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

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

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Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations

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Registrant Name America's Community Bankers

Client Name America's Community Bankers

**ADDENDUM for General Lobbying Issue Area TAX**

16. Specific lobbying issues (continued from previous page)

H.Res 209, Expressing the sense of the House of Representatives that any Social Security reform legislation should 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.  
 H.R. 4440, Gulf Opportunity Zone Act of 2005, all provisions relating to subchapter S.  
 H.R. 1956, Business Activity Tax Simplification Act of 2005, provisions creating a bright-line physical presence standard.  
 H.R. 4096, Stealth Tax Relief Act of 2005, provisions dealing with the alternative minimum tax  
 H.R. 3376 and S. 1447, Tax Technical Corrections Act of 2005, provisions correcting problems in the Subchapter S provisions of last year's export tax bill.

S.219, National Employee Savings and Trust Equity Guarantee Act of 2005.  
 S.857, Social Security Personal Savings Guarantee and Prosperity Act of 2005.  
 S. 580, REMIC Modernization Act  
 S. 1783, Pension Security and Transparency Act of 2005, provisions relating to Corporate Owned Life Insurance (COLI).

Taxation of Credit Unions.  
 Individual Development Accounts.  
 Lifetime Savings Accounts.  
 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.  
 Mortgage Interest Deductions and Tax Reform

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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 is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code TEC - Telecommunications (one per page)

16. Specific lobbying issues

S.714, Junk Fax Prevention Act of 2005, proposal by FCC for limits on duration of an established business relationship and delay in prior written permission from recipient.  
Do Not Fax Rules

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)
Michael Briggs	
Robert Davis	
Robert Drozdowski	
Janet Frank	

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

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Printed Name and Title Robert R. Davis, Executive Vice President & Managing Director, Government Relations

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