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Washington, DC 20515

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Office of Public Records  
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Washington, DC 20510

SECRETARY OF THE SENATE

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H. D.

## 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 ID No. 30327000</b>			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address <b>900 19th Street, NW, Suite 400</b> City <b>Washington</b> State/Zip (or Country) <b>DC 20006</b> <b>United States</b>			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name <b>Robert R. Davis</b>	Telephone <b>202-857-5088</b>	E-mail (optional) <b>rdavis@acbankers.org</b>	5. Senate ID # <b>3845-24</b>
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # <b>30327000</b>

**TYPE OF REPORT** 8. Year 1999 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	
<b>12. Lobbying Firms</b> INCOME relating to lobbying activities for this reporting period was: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input type="checkbox"/> >> \$ _____ 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).	<b>13. Organizations</b> EXPENSES relating to lobbying activities for this reporting period were: Less than \$10,000 <input type="checkbox"/> \$10,000 or more <input checked="" type="checkbox"/> >> \$ <u>\$1,540,000.00</u> Expenses (nearest \$20,000) <b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of options. <input type="checkbox"/> Method A. Reporting amounts using LDA definitions only <input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code <input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code

Signature *C. Dawn Causey* Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 1 of 16

Registrant Name: America's Community Bankers ID No. 30327000

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, 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.10, Financial Services Act of 1999,
- H.R.1435, Small Business Banking Regulatory Relief Act of 1999,
- H.R.1585, Depository Institution Regulatory Streamlining Act of 1999,
- H.R.1714, Electronic Signatures in Global and National Commerce Act,
- H.R.173, Community Reinvestment Improvement Act of 1999,
- H.R.2614, Certified Development Company Program Improvements Act of 1999,
- H.R.2615, To amend the Small Business Act to make improvements to the general business loan program, and for other purposes,
- H.R.2626, Electronic Disclosures Delivery Act of 1999,
- H.R.3278, Financing Corporation Assessment Elimination Act of 1999,

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

Department of Housing & Urban Development  
Department of Treasury  
FDIC  
Federal Reserve  
FHFB  
Internal Revenue Service

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

Name	Covered Official Position (if applicable)	New
Bahn, Charlotte M.		No
Causey, C. Dawn		No
Cohen, Arnold D.		No
Davis, Robert R.		No
Eider, III, Aibsr L.		No
Gilbert, Gary G.		No
Gimble, Glenn S.		No

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

Signature  Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 2 of 16

Client Name: Self

Item	Description	Data
16	Lobbying Issues	H.R.3320, Consumer's Right to Financial Privacy Act,
16	Lobbying Issues	H.R.665, Financial Services Modernization Act,
16	Lobbying Issues	H.R.775, Y2K Act,
16	Lobbying Issues	H.R.822, Federal Home Loan Bank System Modernization Act of 1999,
16	Lobbying Issues	S.349, Small Business Banking Act of 1999,
16	Lobbying Issues	S.377, To eliminate the special reserve funds created for the Savings Association Insurance Fund and the Deposit Insurance Fund, and for other purposes,
16	Lobbying Issues	S.458, Federal Home Loan Bank System Modernization Act of 1999,
16	Lobbying Issues	S.461, Year 2000 Fairness and Responsibility Act,
16	Lobbying Issues	S.761, Millennium Digital Commerce Act,
16	Lobbying Issues	S.900, Financial Services Modernization Act of 1999,
16	Lobbying Issues	S.96, Y2K Act,
16	Lobbying Issues	Regulatory Burden Relief; legislative proposals Electronic Benefit Transfer; legislative proposals FDIC Examination Fees; Administration budget proposal
16	Lobbying Issues	Federal Reserve: lifting of ban on Reg B data collection. National Credit Union Administration: prompt corrective action. Department of Treasury: taxation of large credit unions. Office of Management and Budget: collection of CRA data by community banks.
17a	House of Congress/Agencies	National Credit Union Administration
17a	House of Congress/Agencies	OCC
17a	House of Congress/Agencies	Office of Management and Budget
17a	House of Congress/Agencies	OTS
17a	House of Congress/Agencies	Securities & Exchange Commission
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate
17a	House of Congress/Agencies	White House
18a	Lobbyist Name	Hong, Peter
18b	Covered Official Position	Press Secretary for Senator Rod Grams R-MN
18c	New Lobbyist	No
18a	Lobbyist Name	Motaya, James M.
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Mondres, Eric M.
18b	Covered Official Position	TDPOB, Dir. Cong. Affairs
18c	New Lobbyist	No
18a	Lobbyist Name	O'Connor, James E.
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Schosberg, Paul A.

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

Item	Description	Data
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Smith, Brian P.
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Verdier, Stephen J.
18b	Covered Official Position	
18c	New Lobbyist	No

Registrant Name: America's Community Bankers ID No. 30327000

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

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

16. Specific Lobbying issues  
H.R.833, Bankruptcy Reform Act of 1999 ,  
H.R.900, Consumer Credit Card Protection Amendments of 1999 ,  
S.625, Bankruptcy Reform Act of 1999 ,  
S.641, Consumer Credit Act of 1999 ,

17. House(s) of Congress and Federal agencies contacted  Check if None  
Department of Justice  
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)	New
<u>Davis, Robert R.</u>		<u>No</u>
<u>Elder, III, Albert L.</u>		<u>No</u>

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

Signature:  Date: 2/11/2000

Printed Name and Title: C. Dawn Causey, General Counsel & Corp. Sec'y Page 5 of 16

Registrant Name: America's Community Bankers ID No. 30327000

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

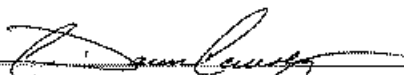
- 15. General issue area code BUD (one per page)
- 16. Specific Lobbying issues

- 17. House(s) of Congress and Federal agencies contacted  Check if None
  - FDIC
  - Federal Reserve
  - FHFB
  - OCC
  - OTS
  - 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)	New
Bahin, Charlotte M.		No
Cohen, Arnold B.		No
Davis, Robert R.		No
Elder, III, Albert L.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No
Schosberg, Paul A.		No
Smith, Brian P.		No

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

Signature  Date 2/11/2009

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 6 of 16

Registrant Name: America's Community Bankers ID No. 38327800

Client Name: Self

Item	Description	Data
17a	House of Congress/Agencies	U.S. Senate
17a	House of Congress/Agencies	White House
18a	Lobbyist Name	Verdler, Stephen J.
18b	Covered Official Position	
18c	New Lobbyist	No

Registrant Name: America's Community Bankers ID No. 30327000

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

- 15. General issue area code DIS (one per page)
- 16. Specific Lobbying issues  
**H.R.1297, Repetitive Flood Loss Reduction Act of 1999,**  
**H.R.21, Homeowners' Insurance Availability Act of 1999,**  
**H.R.2778, Taunton River Wild and Scenic River Study Act of 1999,**

- 17. House(s) of Congress and Federal agencies contacted  Check if None  
**Department of Housing & Urban Development**  
**Department of Treasury**  
**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)	New
Davis, Robert R.		No
Elder, III, Albert L.		No
Mondres, Eric M.	<b>IDPOB, Dir. Cong. Affairs</b>	No
Smith, Brian P.		No

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

Signature  Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 8 of 16

Registrant Name: America's Community Bankers ID No. 30327000

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


- 15. General issue area code EDU (one per page)
- 16. Specific Lobbying issues

- 17. House(s) of Congress and Federal agencies contacted  Check if None
  - Department of Education
  - Department of Treasury
  - U.S. House of Representatives
  - U.S. Senate
  - White House

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

Name	Covered Official Position (if applicable)	New
Cohen, Arnold D.		No
Davis, Robert R.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No

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

Signature  Date 2/11/2009

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 9 of 16

Registrant Name: America's Community Bankers ID No. 30327000

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

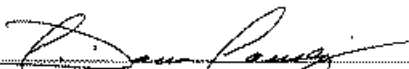
15. General issue area code FIN (one per page)
16. Specific Lobbying issues  
**Government Sponsored Enterprises -- Legislative proposals related to housing issues, agency consolidations  
Federal Housing Finance Board; actions related to the establishment of pilot programs within individual FHLBanks.**

17. House(s) of Congress and Federal agencies contacted  Check if None  
**Department of Housing & Urban Development  
Department of Treasury  
FDIC  
Federal Reserve  
FHFB  
OCC**

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

Name	Covered Official Position (if applicable)	New
Bahio, Charlotte M.		No
Causey, C. Dawn		No
Cohen, Arnold D.		No
Davis, Robert R.		No
Elder, III, Albert L.		No
Gilbert, Gary G.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No

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

Signature  Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 10 of 16

Registrant Name: **America's Community Bankers ID No. 30327000**

Client Name: **Self**

Item	Description	Data
17a	House of Congress/Agencies	OFHEO
17a	House of Congress/Agencies	OTS
17a	House of Congress/Agencies	U.S. House of Representatives
17a	House of Congress/Agencies	U.S. Senate
17a	House of Congress/Agencies	White House
18a	Lobbyist Name	O'Connor, James E.
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Schosberg, Paul A.
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Smith, Brian P.
18b	Covered Official Position	
18c	New Lobbyist	No
18a	Lobbyist Name	Verdier, Stephen J.
18b	Covered Official Position	
18c	New Lobbyist	No

Registrant Name: America's Community Bankers ID No. 30327000

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

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

16. Specific Lobbying issues  
H.R.2245, Federalism Act of 1999,  
H.R.2376, To require executive agencies to establish expedited review procedures for granting a waiver to a State under a grant program administered by the agency if another State has already.,  
S.1214, Federalism Accountability Act of 1999,

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

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

Name	Covered Official Position (if applicable)	New
<u>Verdier, Stephen J.</u>		<u>No</u>

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

Signature  Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 12 of 16

Registrant Name: America's Community Bankers ID No. 30327000

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, 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.175, Affordable Housing Opportunity Act of 1999,**

**H.R.1776, American Homeownership and Economic Opportunity Act of 1999,**

**Department of the Treasury; actions related to issuance of proposed regulations for Financial Asset Securitization**

**Investment Trusts; actions related to U.S.-Canada lumber import quotas.**

**Federal Housing Finance Board; actions related to new mortgage pilot programs introduced without public comment; actions related to changes in financial management policy.**

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)	New
<b>Bahin, Charlotte M.</b>		No
<b>Cohen, Arnold D.</b>		No
<b>Davis, Robert R.</b>		No
<b>Mondres, Eric M.</b>	<b>TDPOB, Dir. Cong. Affairs</b>	No
<b>O'Connor, James E.</b>		No

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

Signature  Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page **13** of **16**

Registrant Name: America's Community Bankers ID No. 30327000

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

- 15. General issue area code SMB (one per page)
- 16. Specific Lobbying issues  
Small Business Administration; 7(a) program reauthorization

- 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)	New
<u>Cohen, Arnold D.</u>		<u>No</u>
<u>Davis, Robert R.</u>		<u>No</u>

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

Signature  Date 2/11/2008

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 14 of 16

Registrant Name: America's Community Bankers ID No. 30327000

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, 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.175, Affordable Housing Opportunity Act of 1999,
- H.R.2262, To amend the Internal Revenue Code of 1986 to restore the deduction for the cost of demolishing structures other than certified historic structures and other than historically residential.,
- H.R.2263, To amend the Internal Revenue Code of 1986 to encourage contributions by individuals of capital gain real property for conservation purposes, to encourage qualified conservation contributions.,,
- H.R.2264, To amend the Internal Revenue Code of 1986 to extend the expensing of environmental remediation costs to contaminated sites located outside of targeted areas,
- H.R.2488, Taxpayer Refund and Relief Act of 1999,
- S.1017, Affordable Housing Opportunity Act of 1999,
- Low income housing tax credit

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

IRS  
Treasury  
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)	New
Davis, Robert R.		No
Mondres, Eric M.	TDPOB, Dir. Cong. Affairs	No
O'Connor, James E.		No
Smith, Brian P.		No

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

Signature:  Date 2/11/2000

Printed Name and Title C. Dawn Causey - General Counsel & Corp. Sec'y Page 15 of 16

Registrant Name: America's Community Bankers ID No. 30327000

Client Name: Self

Item	Description	Data
16	Lobbying Issues	Taxability of Credit Unions legislative proposal Low income housing tax credit Pension reform (including expansion of and technical corrections to Roth IRA)