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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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LOBBYING REPORT

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

1. Registrant name			
Organization	Pennsylvania Bankers Association		
2. Address <input type="checkbox"/> Check if different than previously reported			
Address1	3897 North Front Street		
City	Harrisburg	State	PA
		Zip Code	17110
		Country	USA
3. Principal place of business (if different than line 2)			
City	State	Zip Code	Country
	State/Zip or Country		
4a. Contact Name		b. Telephone number	c. E-mail
Prefix	Full Name		
Mr.	James R. Biery	717.255.6911	jbiery@pabanker.com
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID #
Pennsylvania Bankers Association			31052-12
			6. House ID #
			3065100

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 Activity

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"/> ⇨ \$ _____</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>49,800</u></p> <p>14. REPORTING METHOD. Check box to indicate expert accounting method. See instructions for description of options</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions on Internal Revenue Code</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>
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Form C



Registrant Name Pennsylvania Bankers Association Client Name Pennsylvania Bankers Association

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 RES - Real Estate/Land Use/Conservation (one per page)

16. Specific lobbying issues

H.R. 111 - National Association of Realtors bill regarding real estate brokerage and property management.
S. 98 - National Association of Realtors bill regarding real estate brokerage and property management.

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

US House of Representatives
US 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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
James	Biery		
Louise	Rynd	Esq.	

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

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Registrant Name Pennsylvania Bankers Association Client Name Pennsylvania Bankers Association

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the 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 CSP - Consumer Issues/Safety/Protection (one per page)

16. Specific lobbying issues

HR 2830 - Increase in Employers' defined benefit pension premiums to the Pension Benefit Guaranty Corporation
HR 3140 - The Consumer Data Security and Notification Act
HR 3997 - The Financial Data Protection Act
HR 4127 - Data Security Legislation

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

US House of Representatives
US Senate

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
James	Biery		
Louise	Rynd	Esq.	

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

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Registrant Name Pennsylvania Bankers Association

Client Name Pennsylvania Bankers Association

ADDENDUM for General Lobbying Issue Area CSP

16. Specific lobbying issues (continued from previous page)

- S 5 - Class Action Fairness Act
- S 714 - Junk Fax Prevention Act
- S 751 - The Notification of Risk to Personal Data Act
- S 1326 - The Notification of Risk to Personal Data Act
- S 1332 - The Personal Data Privacy and Security Act
- S 1461 - Consumer Identity Protection and Security Act
- S 1783 - Pension Reform
- S 1789 - Personal Data Privacy and Security Act

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Registrant Name Pennsylvania Bankers Association Client Name Pennsylvania Bankers Association

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

S 256 - Bankruptcy Reform Legislation

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

US Senate

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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
James	Biery		
Louise	Rynd	Esq.	

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

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Registrant Name Pennsylvania Bankers Association Client Name Pennsylvania Bankers Association

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

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

HR 749 - Legislation that would permit credit unions to provide money orders, wire transfer services and check cashing to nonmembers within their field of membership.
HR 1025 - Legislation that would amend the Fair Debt Collection Practices Act
HR 1153 - Would extend the Terrorism Risk Insurance Act
HR 1185 - Deposit Insurance Reform Legislation
HR 1224 - Business Checking Freedom Act

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

US House of Representatives
US 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

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
James	Biery		
Louise	Rynd	Esq.	

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 LOUISE A. RYHO, Esq., General Counsel

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Registrant Name Pennsylvania Bankers Association

Client Name Pennsylvania Bankers Association

ADDENDUM for General Lobbying Issue Area FIN

16. Specific lobbying issues (continued from previous page)

- HR 1295 - Responsible Lending Act
- HR 1461 - House Financial Services Committee approved GSE-reform legislation
- HR 2317 - Would expand credit unions' commercial lending authority
- HR 3140 - Allow states to impose stricter security and notification requirements
- HR 3206 - Would curb the National Credit Union Administration's authority to impede credit unions' conversion to mutual savings bank charters
- HR 3374 - Consumer Notification and Financial Data Protection Act
- HR 3375 - Financial Data Security Act
- HR 3492 - Legislation regarding credit cards
- HR 3505 - Financial Institutions Regulatory Relief Act
- HR 3909 - Check indemnification legislation

- S 190 - Legislation to reform regulation of the government-sponsored enterprises (GSEs)
- S 1408 - Identity Theft Protection Act
- S 1562 - Deposit Insurance Reform

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Registrant Name Pennsylvania Bankers Association Client Name Pennsylvania Bankers Association

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

Add page to continue specific issues description for this issue 

S 1586 - Business Checking Bill
S 1603 - Legislation designed to increase efficiency in the 7(a) Preferred Lender Program (PLP) and improve small businesses' access to loans.

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

US Senate

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue area*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
James	Biery		
Louise	Rynd	Esq.	

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

Add a page for a different issue area

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Registrant Name Pennsylvania Bankers Association Client Name Pennsylvania Bankers Association

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

Address

City

State

Zip Code

Country

21. Client new principal place of business (if different than line 20)

City

State

Zip Code

Country

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

First Name

Last Name

Suffix

First Name

Last Name

Suff

1

3

2

4

ISSUE UPDATE

Find the code to select below.

24. General lobbying issues that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
	Address	City
	C/S/Z	State Country
	Address	City
	C/S/Z	State

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

1

2

3

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Street Address	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Owner per cent client
	City	State/Province Country	City		
			State Country		

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, or affiliated organization

1

3

5

2

4

6

Add a page for more up

Printed Name and Title Louise A. Rynd, Esq., General Counsel

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