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August 4, 1999

Secretary of the Senate
Office of Public Records
232 Hart Senate Office Building
Washington, DC 20510

Clerk of the House of Representatives
Legislative Resource Center
B-106 Cannon House Office Building
Washington, DC 20515

Re: Mid-Year filing of Form LD-2, Lobbying Report

Dear Secretary and Clerk:

A copy of the Form LD-2 completed by the Pennsylvania Bankers Association is enclosed for filing with your offices in compliance with the Lobbying Disclosure Act of 1995.

Please let me know if you have any questions.

Yours truly,

A handwritten signature in cursive script, appearing to read 'Louise A. Rynd'.

Louise A. Rynd
General Counsel

Enclosure

3897 North Front Street, Harrisburg, PA 17110
717/255-6935 (ph) 717/233-6937 (fax)
e-mail: lrynd@pobanker.com

Every man owes some of his time to the upbuilding of the profession to which he belongs. - Theodore Roosevelt

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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 717/255-6913	E-mail (optional) jbiery@pabanker.com	5. Senate ID # 31053-12
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 30651000

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	
<p>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"/> ⇒ \$ _____ <small>Income (nearest \$20,000)</small></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>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>24,000.00</u> <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature James R. Biery

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

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

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

16. Specific lobbying issues

- H.R. 10 - Financial Modernization
- H.R. 882 - PHLB (Revise Capital Structure & Membership)

- S. 900 - Financial Modernization

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)	New
<u>James R. Biery</u>		<input type="checkbox"/>
<u>Louise A. Rynd, Esq.</u>		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature James R. Biery Date 8/4/99

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

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, 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. 2488 - Financial Freedom Act

S. 8753 - Small Business and Financial Institutions Tax Relief Act

S. 1429 - Taxpayer Relief 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)	New
James R. Biery		<input type="checkbox"/>
Louise A. Rynd, Esq.		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
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Signature James R. Biery Date 8/4/00

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Registrant Name PA Bankers Association Client Name Self

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

16. Specific lobbying issues

- H.R. 833 - Bankruptcy Reform
- H.R. 808 - Agriculture Bankruptcies

- S. 625 - Bankruptcy Reform

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

- U.S. House of Representatives
- U.S. Senate
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15. General issue area code BAN (one per page)

16. Specific lobbying issues
- | | |
|---|--|
| H.R. 775 - Y2K | S. 761 - Electronic Signatures & Internet |
| H.R. 1131 - ATM Public Safety & Crime Control | S.R. 787 - Truth in Lending Act Amendments |
| H.R. 1400 - Bond Price Comp. Improvement | H.R. 1585 - Dep. Institution Streamlining |
| H.R. 1435 - Sm. Bus. Banking Regulatory | H.R. 1586 - Subchapter S Corporation |
| H.R. 1539 - Legis. to Repeal Sec. 11(m) of Fed. Reserve Act | H.R. 1658 - Civil Asset Forfeiture |
| H.R. 1572 - Digital Sign. Act | H.R. 1929 - Banking Privacy |
| H.R. 1575 - The Fair ATM Fees for Cons. | H.R. 1931 - CRA Sunshine |
| | S. 96 - Y2K |
| | S. 641 - Cons. Credit |
| | S. 646 - Private Savings |

Check if None

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

U.S. House of Representatives
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Signature James R. Biery Date 8/4/99

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