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LOBBYING REPORT

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

1. Registrant Name Venable, Baetjer, Howard & Civiletti, L.L.P.			
2. Registrant Address <input type="checkbox"/> Check if different than previously reported Address 1201 New York Avenue, N.W. Suite 1000 City Washington State/Zip (or Country) DC 20005 U.S.A.			
3. Principal Place of Business (if different from line 2) City _____ State/Zip (or Country) _____			
4. Contact Name Thomas H. Quinn		Telephone (202) 513-4701	E-mail (optional) thquinn@venable.com
			5. Senate ID # 39941-214
7. Client Name <input type="checkbox"/> Self Visa, U.S.A., Inc.		6. House ID # 31958-031	

TYPE OF REPORT 8. Year 2002 Midyear (January 1-June 30) **OR** Year End (July 1-Dec)

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 Lobbyi

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
<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 checked="" type="checkbox"/> >> \$ <u>\$60,000.00</u> Income (nearest \$20,000)</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>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 type="checkbox"/> >> \$ _____ Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 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 _____ Date 7/24/2002

Registrant Name: Venable, Baetjer, Howard & Civiletti, L.L.P.

Client Name: Visa, U.S.A., Inc.

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.1061, Consumer Banking Services Costs Assessment Act of 2001,
 Monitor ATM fee legislation; Gramm-Leach-Bliley oversight; monitor all consumer lending issues.**

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)
Harmala, Robert	
O'Donnell, Patrick E.	
Quinn, Thomas H.	

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

Signature _____ Date 7/24/2002

Registrant Name: Venable, Baetjer, Howard & Civiletti, L.L.P.

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

16. Specific Lobbying issues
H.R.333, Bankruptcy Abuse Prevention and Consumer Protection Act of 2001,
S.420, Bankruptcy Reform Act of 2001,

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)
Harmala, Robert	
O'Donnell, Patrick E.	
Quinn, Thomas H.	

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

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

16. Specific Lobbying issues
H.R.1052, Consumer Credit Card Protection Amendments of 2001,
H.R.1060, Credit Card Predatory Practices Prevention Act of 2001,
H.R.2032, Credit Card Consumer Protection Act of 2001,
H.R.296, Credit Card Consumer Protection Act of 2001,

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)
Harmala, Robert	
O'Donnell, Patrick E.	
Quinn, Thomas H.	

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

16. Specific Lobbying issues
H.R.184, College Student Credit Card Protection Act,

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)
Harmala, Robert	
O'Donnell, Patrick E.	
Quinn, Thomas H.	

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

16. Specific Lobbying issues
H.R.583, Privacy Commission Act,
H.R.89, Online Privacy Protection Act of 2001,
H.R.91, Social Security On-line Privacy Protection Act,

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

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Quinn, Thomas H.	

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

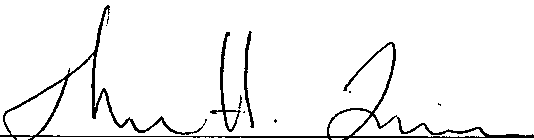
16. Specific Lobbying issues
**H.R.556, Unlawful Internet Gambling Funding Prohibition Act,
Monitor internet gambling legislation.**

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

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Harmala, Robert	
O'Donnell, Patrick E.	
Quinn, Thomas H.	

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Signature  Date 7/24/2002

