



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

Charles A. Neale, Treasurer
National Bank of Commerce Committee on
Political Affairs
One Commerce Square
Memphis, TN 38150

FEB 20 2003

Identification Number: C000095786

Reference: October Quarterly Report (7/1/02-9/30/02)


Dear Mr. Neale:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-All reports filed by unauthorized political committees must be on FEC FORM 3X. FEC FORM 3, state or non-FEC forms, or reports filed by letter are not acceptable. Your filing will not be considered complete until a report is submitted on FEC FORM 3X. 11 CFR §104.2

A response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. Electronic filers must file amendments (to include statements, designation and reports) in an electronic format and must submit an amended report in its entirety, rather than just those portions of the report that are being amended. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530 (at the prompt press 1, then press 2 to reach the Reports Analysis Division). My local number is (202) 694-1130.

Sincerely,


Maureen Benitz
Campaign Finance Analyst
Reports Analysis Division

23037993030