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**FEC
FORM 3X**

**REPORT OF RECEIPTS
AND DISBURSEMENTS**

For Other Than An Authorized Committee

1. NAME OF COMMITTEE (in full) **USE FEC MAILING LABEL OR TYPE OR PRINT** Example: If typing, type over the lines. **12PB4M5**

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

ADDRESS (number and street) **ONE COMMERCE SQUARE**
Check if different than previously reported. (ACC)
MEMPHIS TN 38150-0601

2. **FEC IDENTIFICATION NUMBER** **C 00095786**
3. **IS THIS REPORT** **N** **NEW (N) OR** **AMENDED (A)**
CITY STATE ZIP CODE

4. TYPE OF REPORT (Choose One)	(a) Monthly Report Due On:				
	Feb 20 (M2)	May 20 (M5)	Aug 20 (M8)	Nov 20 (M11) <small>(Non-Election Year Only)</small>	Dec 20 (M12) <small>(Non-Election Year Only)</small>
(a) Quarterly Reports:	Mar 20 (M3)	Jun 20 (M6)	Sep 20 (M9)	Jan 21 (YE)	
April 15 Quarterly Report (Q1)	Apr 20 (M4)	Jul 20 (M7)	Oct 20 (M10)		
July 15 Quarterly Report (Q2)	(c) 12-Day PRE-Election Report for the:		Primary (12P)	General (12G)	Runoff (12R)
October 15 Quarterly Report (Q3)	Report for the:		Convention (12C)	Special (12S)	
January 31 Year-End Report (YE)	Election on				In the State of
July 31 Mid-Year Report (Non-election Year Only) (MY)	(d) 30-Day POST-Election Report for the:		General (30G)	Runoff (30R)	Special (30S)
Termination Report (TER)	Election on 11 05 2002				In the State of TN

5. Covering Period **10 01 2002** through **11 25 2002**

I certify that I have examined this Report and to the best of my knowledge and belief it is true, correct and complete.
Type or Print Name of Treasurer **CHARLES A. NEALE**
Signature of Treasurer *Charles A. Neale* Date **12 27 2002**

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. 5437g.

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SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS

FEC Form 3X (Revised 1/01)

Page 2

Write or Type Committee Name

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

Report Covering the Period: From: 10 01 2002 To: 11 25 2002

	COLUMN A This Period	COLUMN B Calendar Year-to-Date
6. (a) Cash on Hand January 1, 2002		
(b) Cash on Hand at Beginning of Reporting Period	3,918,51	
(c) Total Receipts (from Line 19)	1,278,25	
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	5,196,76	
7. Total Disbursements (from Line 30)	4,700,00	
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	496,76	
9. Debts and Obligations Owed TO the Committee (Itemize all on Schedule C and/or Schedule D)	-0-	
10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D)	-0-	

This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

For further information contact:

Federal Election Commission
999 E Street, NW
Washington, DC 20463

Toll Free 800-424-9530
Local 202-694-1100

DETAILED SUMMARY PAGE

of Receipts

FEC Form 3X (Revised 1/01)

Page 3

Write or Type Committee Name

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

Report Covering the Period: From: 10 01 2002 To: 11 25 2002

I. Receipts	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
11. Contributions (other than loans) From:		
(a) Individuals/Persons Other Than Political Committees:		
(i) Itemized (use Schedule A)	-0-	
(ii) Unitemized	1,278.25	
(iii) TOTAL (add Lines 11(a)(i) and (ii))	1,278.25	
(b) Political Party Committees	-0-	
(c) Other Political Committees (such as PACs)	-0-	
(d) Total Contributions (add Lines 11(a)(iii), (b), and (c)) (Carry Totals to Line 32, page 4)	1,278.25	
12. Transfers From Affiliated/Other Party Committees	-0-	
13. All Loans Received	-0-	
14. Loan Repayments Received	-0-	
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.) (Carry Totals to Line 36, page 4)	-0-	
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees	-0-	
17. Other Federal Receipts (Dividends, Interest, etc.)	-0-	
18. Transfers from Nonfederal Account for Joint Activity	-0-	
19. Total Receipts (add Lines 11(d), 12, 13, 14, 15, 16, 17, and 18)	1,278.25	
20. Total Federal Receipts (subtract Line 18 from Line 19)	1,278.25	

DETAILED SUMMARY PAGE
of Disbursements

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Page 4

II. Disbursements	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
21. Operating Expenditures:		
(a) Shared Federal/Non-Federal Activity (from Schedule H-4)		
(i) Federal Share	-0-	
(ii) Non-Federal Share	-0-	
(b) Other Federal Operating Expenditures	-0-	
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii), and (b))	-0-	
22. Transfers to Affiliated/Other Party Committees	-0-	
23. Contributions to Federal Candidates/Committees and Other Political Committees	200.00	
24. Independent Expenditures (use Schedule E)	-0-	
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. §441a(d)) (use Schedule F)	-0-	
26. Loan Repayments Made	-0-	
27. Loans Made	-0-	
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees	-0-	
(b) Political Party Committees	-0-	
(c) Other Political Committees (such as PACs)	-0-	
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c))	-0-	
29. Other Disbursements	4,500.00	
30. Total Disbursements (add Lines 21(c), 22, 23, 24, 25, 26, 27, 28(d), and 29)	4,700.00	
31. Total Federal Disbursements (subtract Line 21(a)(ii) from Line 30)	4,700.00	
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans) (from Line 11(c), page 3)	1,278.25	
33. Total Contribution Refunds (from Line 28(d))	-0-	
34. Net Contributions (other than loans) (subtract Line 33 from Line 32)	1,278.25	
35. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b))	-0-	
36. Offsets to Operating Expenditures (from Line 15, page 3)	-0-	
37. Net Operating Expenditures (subtract Line 36 from Line 35)	-0-	

**SCHEDULE B (FEC Form 3X)
ITEMIZED DISBURSEMENTS**

Use separate schedules for each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)									
	<input type="checkbox"/> 21a	<input type="checkbox"/> 22	<input type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25	<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input type="checkbox"/> 28c

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)
NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

Full Name (Last, First, Middle Initial) JANICE BOWLING FOR U.S. CONGRESS		Date of Disbursement 10 22 2002
Mailing Address P.O. BOX 2016		Amount of Each Disbursement this Period 200.00
City TULLAHOMA	State TN	
Zip Code 37388		
Purpose of Disbursement CAMPAIGN CONTRIBUTION		
Candidate Name JANICE BOWLING		
Category/Type 011		
Office Sought: <input checked="" type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	Disbursement For: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼	
State: TN	District: 4	

Full Name (Last, First, Middle Initial)		Date of Disbursement
Mailing Address		Amount of Each Disbursement this Period
City	State	
Zip Code		
Purpose of Disbursement		
Candidate Name		
Category/Type		
Office Sought: <input type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	Disbursement For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼	
State:	District:	


Full Name (Last, First, Middle Initial)		Date of Disbursement
Mailing Address		Amount of Each Disbursement this Period
City	State	
Zip Code		
Purpose of Disbursement		
Candidate Name		
Category/Type		
Office Sought: <input type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	Disbursement For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼	
State:	District:	

BUSTOTAL of Disbursements This Page (optional)	200.00
TOTAL This Period (last page use line number only)	200.00

Federal Election Commission

ENVELOPE REPLACEMENT PAGE FOR INCOMING DOCUMENTS

The Commission has added this page to the end of this filing to indicate how it was received.

<input type="checkbox"/> Hand Delivered	Date of Receipt
<input type="checkbox"/> First Class Mail	POSTMARKED
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<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> Received from the House office of Records and Registration	Date of Receipt
<input type="checkbox"/> Received from the Senate Office of Public Records	Date of Receipt
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<input type="checkbox"/> Electronic Filing	
 PREPARER	1-3-03 DATE PREPARED

2003-03-03 10:03 AM