



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

J. Terrence Lee, Treasurer
First Tennessee National Corporation
Federal PAC (First Tennessee Banks
Federal PAC)
165 Madison Avenue
Memphis, TN 38103

MAR 27 1996

Identification Number: C00008151

Reference: Year End Report (7/1/95-12/31/95)

Dear Mr. Lee:

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:

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the contributor. In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

Celebrating the Commission's 20th Anniversary

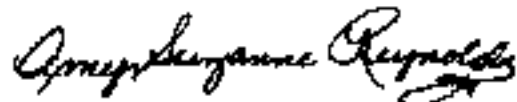
YESTERDAY, TODAY AND TOMORROW
DEDICATED TO KEEPING THE PUBLIC INFORMED

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Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

A written 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. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 219-3580.

Sincerely,



Amy Suzanne Reynolds
Reports Analyst
Reports Analysis Division

246

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SCHEDULE B

ITEMIZED DISBURSEMENTS

1994 general campaign

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE 1 OF 1
FOR LINE NUMBER 23

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)

FIRST TENNESSEE NATIONAL CORPORATION FEDERAL PAC

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A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
TENNESSEE BANK PAC 201 VENTURE CIRCLE NASHVILLE, TN 37228-1603	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	7/26/95	\$2,500.00
BILL FRIST FOR SENATE 4205 HILLSBORO RD, SUITE 306 NASHVILLE, TN 37215-2386	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	9-13-95	\$5,000.00
FRIENDS OF LARRY PRESSLER 90 DULG-BUTTREY, FED EX 1780 N WOODMAN SUITE 135 MEMPHIS, TN 38132	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	11-29-95	\$1,000.00
FRIENDS OF JOHN TANNER P.O. Box 1492 UNION CITY, TN 38261	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	12-6-95	\$1,000.00
FRIENDS OF SENATOR FRED THOMPSON 4063 CHESTNUT ST., STE 1040 CHATTANOOGA, TN 37420	(CHECK RETURNED) Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)		(\$1,000.00)

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)

\$8,500.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

1724 Primary Campaign

Use separate schedule(s) for each category of the Detailed Summary Page

PAGE 1 OF 2
FOR LINE NUMBER 23

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NAME OF COMMITTEE (In Full)
FIRST TENNESSEE NATIONAL CORPORATION FEDERAL PAC

9 95 50 03 39 0 21 94 18 20 35 4

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
FIRST FOR SENATE 96 5100 POPLAR MEMPHIS, TN 38137	CAMPAIGN CONTRIBUTION Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	1-24-95	\$ 5,000.00
DUNCAN FOR CONGRESS 96 506 CANNON HOUSE OFFICE BLDG WASHINGTON, DC 20515	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	2-15-95	\$ 150.00
ED BRYANT FOR CONGRESS COMMITTEE 40 ROSE AUSTIN PO BOX 40175 WASHINGTON, D.C. 20016	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-1-95	\$ 500.00
FRIENDS OF SENATOR FRED THOMPSON 40 GEORGE + BANOTE PLAZWAY 633 CHESTNUT ST. STE 1649 CHATTANOOGA, TN 37403	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-16-95	\$ 1,000.00
QUILLEN FOR CONGRESS COMMITTEE 40 102 CANNON HOUSE OFFICE BLDG WASHINGTON, D.C. 20515	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-23-95	\$ 1,000.00
THE COVERDELL GOOD GOVERNMENT COMMITTEE PO BOX 14503 ATLANTA, GA 30324-9914	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	3-23-95	\$ 200.00
CONGRESSMAN BART GORDON COMMITTEE P.O. BOX 2008 MURFREESBORO, TN 37133-2008	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	4-24-95	\$ 1,000.00
TENNESSEANS FOR THOMPSON '96 1808 WEST END AVE. SUITE 901 NASHVILLE, TN 37203	CAMPAIGN CONTRIBUTION Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	5-16-95	\$ 500.00
CONGRESSMAN BOB CLEMENT COMMITTEE PO. BOX 150608 NASHVILLE, TN 37215	CAMPAIGN CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	6-2-95	\$ 250.00

SUBTOTAL of Disbursements This Page (optional)	\$ 14,100.00
TOTAL This Period (last page this line number only)	

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.

Hand Delivered

DATE OF RECEIPT

4/11/96

First Class Mail

POSTMARKED

Registered/Certified Mail

POSTMARKED

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Postmark Illegible

Received from the House Office of Records
and Registration

DATE OF RECEIPT

Received from the Senate Office of Public
Records

DATE OF RECEIPT

Other (Specify):

POSTMARKED

and/or DATE OF RECEIPT

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PREPARED

4/11/96

DATE PREPARED

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