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AMERICAN BANKERS ASSOCIATION  
1120 Connecticut Avenue, NW  
Washington, DC 20036

1-800-BANKERS  
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2004 JUL 14 P 1:47

July 14, 2004

Ms. Kristine Adams  
Campaign Finance Analyst  
Reports Analysis Division  
Federal Election Commission  
999 E Street NW  
Washington, DC 20463

Reference: April Monthly Report (3/1/04-3/31/04)

**This letter was filed electronically on 7/14/04 (FEC-126142)**

Dear Ms. Adams:

In response to your letter dated June 16, 2004 we have notified all candidates who received primary designated contributions from BankPac after their primary election dates and asked them to refund the contributions (see attached letters).

We apologize for the inadvertent error.

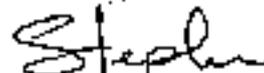
As we receive the refunds from the candidates we will report them on Line 16 of Schedule A on our monthly FEC reports.

Also, our connected organization, the American Bankers Association, is now listed in the name of our political committee as, American Bankers Association PAC (BankPac). All subsequent reports and filings with the FEC will reflect this change.

At your request, I am sending you, by courier, photocopies of the above-mentioned letters asking for the refunds.

If you have any questions you may contact me at (202) 663-5115.

Sincerely,

  
Stephen Crochet  
Assistant Director

enclosures

**NATIONAL BANKPAC  
COMMITTEE**

**Chairman**  
Arthur C. Johnson  
Chairman and CEO  
United Bank of Michigan  
900 E. Paris Ave. SE, Ste. 200  
Grand Rapids, MI 49546  
Phone: 616-359-4545  
ajohnson@unitedbankofmichigan.com

**Treasurer**  
Gary W. Fields  
Phone: 202-663-5113  
gfields@sba.com

**Assistant Director**  
Stephen L. Crochet  
Phone: 202-663-5113  
scrochet@sba.com



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ajohnson@unitedbankofmichigan.com

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Gary W. Fields  
Phone: 202-663-5115  
gfields@aba.com

Assistant Director  
Stephen L. Crochet  
Phone: 202-663-5115  
scrochet@aba.com

July 12, 2004

Gene Taylor for Congress Committee  
Attn: Carroll Gordon, Treasurer  
P.O. Box 38  
Bay St. Louis, MS 39520

Dear Ms. Gordon:

Prompted by the Federal Election Commission, we have discovered that the primary designated contribution we made to your campaign committee on March 29, 2004 in the amount of \$1,000 was made in error as the primary election in Mississippi had already been held on March 9, 2004.

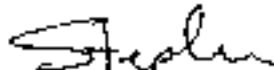
Since we discovered this matter after the 60-day redesignation window, BankPac is respectfully requesting a \$1,000 refund from the Gene Taylor for Congress Committee.

Once we receive the refund we will return the contribution, this time correctly designated for the general election.

With this refund both the Gene Taylor for Congress Committee and ABA BankPac will be in compliance with FEC laws and regulations.

We certainly apologize for this mix-up. Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 202-663-5115. Thank you for your time and patience.

Sincerely,

  
Stephen Crochet  
Assistant Director

cc: Chad Driskell, Mississippi Bankers Association



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Phone: 616-559-4505  
ajohnston@unitedbankofmichigan.com

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gfields@aba.com

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scrochet@aba.com

July 12, 2004

Richard Pombo for Congress  
Attn: Randall Pombo, Treasurer  
P.O. Box 1070  
Tracy, CA 95378

Dear Mr. Pombo:

Prompted by the Federal Election Commission, we have discovered that the primary designated contribution we made to your campaign committee on March 10, 2004 in the amount of \$1,000 was made in error as the primary election in California had already been held on March 2, 2004.

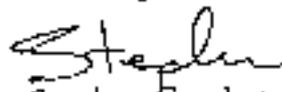
Since we discovered this matter after the 60-day redesignation window, BankPac is respectfully requesting a \$1,000 refund from Richard Pombo for Congress.

Once we receive the refund we will return the contribution, this time correctly designated for the general election.

With this refund both Richard Pombo for Congress ABA BankPac will be in compliance with FEC laws and regulations.

We certainly apologize for this mix-up. Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 202-663-5115. Thank you for your time and patience.

Sincerely,

  
Stephen Crochet  
Assistant Director

cc: Mary Boruff, California Bankers Association



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gfields@nba.com

Assistant Director  
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scrochet@nba.com

July 12, 2004

Charles A. Gonzalez Congressional Committee  
Attn: Irene S. Baldrige  
PO Box 12612  
San Antonio, TX 78212

Dear Ms. Baldrige:

Prompted by the Federal Election Commission, we have discovered that the primary designated contribution we made to your campaign committee on March 31, 2004 in the amount of \$2,000 was made in error as the primary election in Texas had already been held on March 9, 2004.

Since we discovered this matter after the 60-day redesignation window, BankPac is respectfully requesting a \$2,000 refund from the Charles A. Gonzalez Congressional Committee.

Once we receive the refund we will return the contribution, this time correctly designated for the general election.

With this refund both the Charles A. Gonzalez Congressional Committee and ABA BankPac will be in compliance with FEC laws and regulations.

We certainly apologize for this mix-up. Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 202-663-5115. Thank you for your time and patience.

Sincerely,

Stephen Crochet  
Assistant Director

cc: John Heasley, Texas Bankers Association



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scrochet@sba.com

July 12, 2004

Christopher Cox Congressional Committee  
Attn: David Syme  
PO Box 8088 PMB-C  
Newport Beach, CA 92660

Dear Mr. Syme:

Prompted by the Federal Election Commission, we have discovered that the primary designated contribution we made to your campaign committee on March 16, 2004 in the amount of \$1,000 was made in error as the primary election in California had already been held on March 2, 2004.

Since we discovered this matter after the 60-day redesignation window, BankPac is respectfully requesting a \$1,000 refund from the Christopher Cox Congressional Committee.

Once we receive the refund we will return the contribution, this time correctly designated for the general election.

With this refund both the Christopher Cox Congressional Committee and ABA BankPac will be in compliance with FEC laws and regulations.

We certainly apologize for this mix-up. Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 202-663-5115. Thank you for your time and patience.

Sincerely,

Stephen Crochet  
Assistant Director

cc: Mary Boruff, California Bankers Association



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 scrochet@aba.com

July 12, 2004

Friends of Lois Capps  
 Attn: David Powdrell, Treasurer  
 P.O. Box 23940  
 Santa Barbara, CA 93121

Dear Mr. Powdrell:

Prompted by the Federal Election Commission, we have discovered that the primary designated contribution we made to your campaign committee on March 10, 2004 in the amount of \$1,000 was made in error as the primary election in California had already been held on March 2, 2004.

Since we discovered this matter after the 60-day redesignation window, BankPac is respectfully requesting a \$1,000 refund from the Friends of Lois Capps Committee.

Once we receive the refund we will return the contribution, this time correctly designated for the general election.

With this refund both the Friends of Lois Capps Committee and ABA BankPac will be in compliance with FEC laws and regulations.

We certainly apologize for this mix-up. Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 202-663-5115. Thank you for your time and patience.

Sincerely,

Stephen Crochet  
 Assistant Director

cc: Mary Buruff, California Bankers Association



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ajohnso@unitedbankofmichigan.com

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gfields@aba.com

Assignment Director  
Stephen L. Crochet  
Phone: 202-663-5115  
scrochet@aba.com

July 12, 2004

Davis for Congress  
Attn: Vera G. Davis  
5956 W. Race Ave.  
Chicago, IL 60644

Dear Mrs. Davis:

Prompted by the Federal Election Commission, we have discovered that the primary designated contribution we made to your campaign committee on March 23, 2004 in the amount of \$1,000 was made in error as the primary election in Illinois had already been held on March 16, 2004.

Since we discovered this matter after the 60-day redesignation window, BankPac is respectfully requesting a \$1,000 refund from the Davis for Congress Committee.

Once we receive the refund we will return the contribution, this time correctly designated for the general election.

With this refund both the Davis for Congress Committee and ABA BankPac will be in compliance with FEC laws and regulations.

We certainly apologize for this mis-up. Your expedient response to this letter is greatly appreciated. If you have any questions please feel free to contact me at 202-663-5115. Thank you for your time and patience.

Sincerely,

Stephen Crochet  
Assistant Director

cc: Laura Drennan, Illinois Bankers Association

Federal Election Commission  
**ENVELOPE REPLACEMENT PAGE  
 FOR INCOMING DOCUMENTS**

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

<input checked="" type="checkbox"/> Hand Delivered	Date of Receipt 7-14-04
<input type="checkbox"/> USPS First Class Mail	Postmarked
<input type="checkbox"/> USPS Registered/Certified	Postmarked (R/C)
<input type="checkbox"/> USPS Priority Mail	Postmarked
Delivery Confirmation™ Label <input type="checkbox"/>	
<input type="checkbox"/> USPS Express Mail	Postmarked
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<input type="checkbox"/> Received from House Records & Registration Office	Date of Receipt
<input type="checkbox"/> Received from Senate Public Records Office	Date of Receipt
<input type="checkbox"/> Received from Electronic Filing Office	Date of Receipt
<input type="checkbox"/> Other (Specify):	Date of Receipt or Postmarked
<i>ja</i> PREPARER	7-14-04 DATE PREPARED