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**National Bank of Commerce
Committee on Political Affairs**
One Commerce Square
Memphis, Tennessee 38150

APR 10 P 2 28

Glenn B. Denton
Chairman
Charles A. Neale
Treasurer

April 9, 2003

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

Via Federal Express

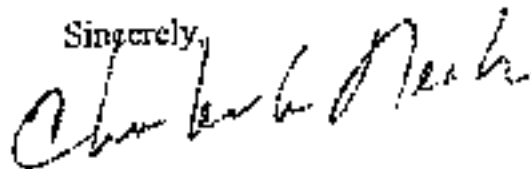
Re: FEC Identification No. C00095786

Ladies and Gentlemen:

Enclosed is the March 31, 2003 Quarterly Report.

This report covers the period January 1, 2003 through March 31, 2003.

Sincerely,



Charles A. Neale

Enclosure

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2003 APR 10 P 2:28

Office Use Only

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. 12FE4M5

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

ADDRESS (number and street) ONE COMMERCE SQUARE

Check if different than previously reported. (ACC)

MEMPHIS TN 38150-0001

2. FEC IDENTIFICATION NUMBER CITY STATE ZIP CODE

C 00095786

3. IS THIS REPORT NEW OR AMENDED

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports:

- April 15 Quarterly Report (Q1)
July 15 Quarterly Report (Q2)
October 15 Quarterly Report (Q3)
January 31 Year-End Report (YE)
July 31 Mid-Year Report (Non-election Year Only) (MY)
Termination Report (TR)

Table with columns for report dates: Feb 20 (M2), Mar 20 (M3), Apr 20 (M4), May 20 (M5), Jun 20 (M6), Jul 20 (M7), Aug 20 (M8), Sep 20 (M9), Oct 20 (M10), Nov 20 (M11), Dec 20 (M12), Jan 31 (YE)

Table with columns for election types: Primary (12P), General (12G), Runoff (12R), PRE-Election Report for this Election on, Convention (12C), Special (12S)

Table with columns for election types: General (30G), Runoff (30R), Special (30S), 30-Day POST-Election Report for this Election on

5. Covering Period 01 01 2003 through 03 31 2003

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 4/9/03

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

Office Use Only grid and FEC FORM 3X (Revised 1/01)

**SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS**

FEC Form 3X (Revised 1/01)

Page 2

Write or Type Committee Name

NATIONAL BANK OF COMMERCE COMMITTEE OF POLITICAL AFFAIRS

Report Covering the Period: From: 01 01 2003 To: 03 31 2003

		COLUMN A This Period	COLUMN B Calendar Year-to-Date
6.	(a) Cash on Hand January 1, 2003		1,945.88
	(b) Cash on Hand at Beginning of Reporting Period	1,945.88	
	(c) Total Receipts (from Line 19)	1,015.88	1,015.88
	(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	2,961.76	2,961.76
7.	Total Disbursements (from Line 30)	1,000.00	1,000.00
8.	Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	1,961.76	1,961.76
9.	Debts and Obligations Owed TO the Committee (Itemize all on Schedule C and/or Schedule D)		
10.	Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D)		

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: 01 01 2003 To: 03 31 2003

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) Realized (use Schedule A)		
(ii) Unitemized	1,015.88	
(iii) TOTAL (add Lines 11(a)(i) and (ii))	1,015.88	1,015.88
(b) Political Party Committees		
(c) Other Political Committees (such as PACs)		
(d) Total Contributions (add Lines 11(a)(i), (b), and (c)) (Carry Totals to Line 32, page 4)	1,015.88	1,015.88
12. Transfers From Affiliates/Other Party Committees		
13. All Loans Received		
14. Loan Repayments Received		
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.) (Carry Totals to Line 36, page 4)		
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees		
17. Other Federal Receipts (Dividends, Interest, etc.)		
18. Transfers from Nonfederal Account for Joint Activity		
19. Total Receipts (add Lines 11(d), 12, 13, 14, 15, 16, 17, and 18)	1,015.88	1,015.88
20. Total Federal Receipts (subtract Line 18 from Line 19)	1,015.88	1,015.88

DETAILED SUMMARY PAGE
of Disbursements

FEC Form 3X (Revised 1/01)

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 144)		
(i) Federal Share	-	-
(ii) Non-Federal Share	-	-
(b) Other Federal Operating Expenditures	-	-
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii), and (b))	-	-
22. Transfers to Affiliated/Other Party Committees	-	-
23. Contributions to Federal Candidates/Committees and Other Political Committees	1,000.00	1,000.00
24. Independent Expenditures (use Schedule E)	-	-
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. §441a(f)) (use Schedule F)	-	-
26. Loan Repayments Made	-	-
27. Loans Made	-	-
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees	-	-
(b) Political Party Committees	-	-
(c) Other Political Committees (such as PACs)	-	-
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c))	-	-
29. Other Disbursements	-	-
30. Total Disbursements (add Lines 21(c), 22, 23, 24, 25, 26, 27, 28(d), and 29)	1,000.00	1,000.00
31. Total Federal Disbursements (subtract Line 21(a)(i) from Line 30)	1,000.00	1,000.00
iii. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans) (from Line 11(d), page 3)	1,015.88	1,015.88
33. Total Contribution Refunds (from Line 28(d))	-	-
34. Net Contributions (other than loans) (subtract Line 33 from Line 32)	1,015.88	1,015.88
35. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b))	-	-
36. Offsets to Operating Expenditures (from Line 15, page 3)	-	-
37. Net Operating Expenditures (subtract Line 35 from Line 35)	-	-

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

Use separate schedule(s) for each category of the Detailed Summary Page	FOR LINE NUMBER: (check only one)								PAGE 1 OF 1
	<input type="checkbox"/> 21b	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25	<input type="checkbox"/> 26a	<input type="checkbox"/> 26b	<input type="checkbox"/> 26c	<input type="checkbox"/> 29

Any information copied from such Reports and Statements may not be used 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) A. Re-Elect Harold Ford		Date of Disbursement 03 10 2003
Mailing Address 227 Massachusetts Ave NE #101		Amount of Each Disbursement This Period 1,000.00
City Washington	State DC	
Zip Code 20002	Purpose of Disbursement Campaign Contribution	Category/Type 011
Candidate Name	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:

Full Name (Last, First, Middle Initial) B.		Date of Disbursement
Mailing Address		Amount of Each Disbursement This Period
City	State	
Zip Code	Purpose of Disbursement	Category/Type
Candidate Name	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) C.		Date of Disbursement
Mailing Address		Amount of Each Disbursement This Period
City	State	
Zip Code	Purpose of Disbursement	Category/Type
Candidate Name	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:

SUBTOTAL of Disbursements This Page (optional)	
TOTAL This Period (last page this line number only)	1,000.00

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 checked="" type="checkbox"/> Hand Delivered	Date of Receipt <i>4/10/03</i>
<input type="checkbox"/> First Class Mail	POSTMARKED
<input type="checkbox"/> Registered/Certified Mail	POSTMARKED (R/C)
<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
<input type="checkbox"/> Other (Specify):	Postmarked _____ and/or Date of Receipt
<input type="checkbox"/> Electronic Filing	
<i>PA</i> PREPARER	<i>4/10/03</i> DATE PREPARED