10/11/2002 17 : 43

FEC FORM 3X

REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee

Office Use Only

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

International Bank of Commerce Committee for Improvement and Betterment of the Country

ADDRESS (number and street) ▼ 1200 San Bernardo

Check if different than previously reported. (ACC)

Laredo | TX | 78040 –

2. **FEC IDENTIFICATION NUMBER** ▼ C00276592

CITY ▲ STATE ▲ ZIPCODE ▲

3. IS THIS REPORT X NEW (N) **OR** AMENDED (A)

4. TYPE OF REPORT (Choose One)

(a) Quarterly Reports:

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

(b) Monthly Report Due On:

Feb 20 (M2)	May 20 (M5)	Aug 20 (M8)	Nov 20 (M11) (Non-Election Year Only)
Mar 20 (M3)	Jun 20 (M6)	Sep 20 (M9)	Dec 20 (M12) (Non-Election Year Only)
Apr 20 (M4)	Jul 20 (M7)	Oct 20 (M10)	Jan 31 (M13)

(c) 12-Day **PRE**-Election Report for the: Primary (12P) General (12G) Runoff (12R) Convention (12C) Special (12S)

Election on in the State of

(d) 30-Day **P**ost -Election Report for the: General (30G) Runoff (30R) Special (30S)

Election on in the State of

5. Covering Period 07 01 2002 through 09 30 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 Rosanne Palacios

Signature of Treasurer Electronically Filed by Rosanne Palacios Date 10 09 2002

NOTE : Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C 437g.

Office Use Only			**FEC FORM 3X** (Revised 1/2001)

SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS

FEC **Form 3X** (Revised 1/2001)

Write or Type Committee Name

International Bank of Commerce Committee for Improvement and Betterment of the Country

Report Covering the Period: From: M M 07 D D 01 Y Y Y Y 2002 To: M M 09 D D 30 Y Y Y Y 2002

	COLUMN A This Period	COLUMN B Calendar Year-to-Date
6. (a) Cash on Hand January 1 Y Y Y Y 2002		36779.64
(b) Cash on Hand at Begining of Reporting Period	17510.91	
(c) Total Receipts (from Line 19)	16593.67	44826.94
(d) Subtotal (add lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	34104.58	81606.58
7. Total Disbursements (from Line 30)	21000.00	68502.00
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	13104.58	13104.58
9. Debts and Obligations owed **TO** the committee (Itemize all on Schedule C and/or Schedule D)	0.00	
10. Debts and Obligations owed **BY** the committee (Itemize all on Schedule C and/or Schedule D)	0.00	

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 1/2001)

Write or Type Committee Name

International Bank of Commerce Committee for Improvement and Betterment of the Country

Report Covering the Period: From: 07 01 2002 To: 09 30 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)	2563.38	
(ii) Unitemized	14030.29	
(iii) TOTAL (add Lines 11(a)(i) and (ii) ..... ▶	16593.67	44826.94
(b) Political Party Committees	0.00	0.00
(c) Other Political Committees (such as PACs)	0.00	0.00
(d) Total Contributions (add Lines 11(a)(iii),(b) and (c)) (Carry Totals to Line 32, page 4) ..... ▶	16593.67	44826.94
12. Transfers From Affiliated/Other Party Committees	0.00	0.00
13. All Loans Received	0.00	0.00
14. Loan Repayments Received	0.00	0.00
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.) (Carry Totals to Line 36, page 4)	0.00	0.00
16. Refunds of Contributions Made to Federal candidates and Other Political Committees	0.00	0.00
17. Other Federal Receipts Dividends, Interest, etc.)	0.00	0.00
18. Transfers from Nonfederal Account for Joint Activity	0.00	0.00
19. Total Receipts (add Lines 11(d), 12, 13, 14, 15, 16, 17, and 18) ..... ▶	16593.67	44826.94
20. Total Federal Receipts (subtract Line 18 from Line 19) ..... ▶	16593.67	44826.94

DETAILED SUMMARY PAGE
of Disbursements

FEC Form 3X (Revised 1/2001)

II. DISBURSEMENTS	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
21. Operating Expenditures:		
(a) Shared Federal/Non-Federal Activity (from Schedule H4)		
(i) Federal Share	0.00	0.00
(ii) Non-Federal Share	0.00	0.00
(b) Other Federal Operating Expenditures	0.00	2.00
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii) and (b)) ▶	0.00	2.00
22. Transfers to Affiliated/Other Party Committees	20000.00	65000.00
23. Contributions to Federal Candidates/Committees and Other Political Committees	1000.00	2500.00
24. Independent Expenditure (use Schedule E)	0.00	0.00
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F)	0.00	0.00
26. Loan Repayments Made	0.00	0.00
27. Loans Made	0.00	0.00
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees	0.00	1000.00
(b) Political Party Committees	0.00	0.00
(c) Other Political Committees (such as PACs)	0.00	0.00
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c)) ▶	0.00	1000.00
29. Other Disbursements	0.00	0.00
30. Total Disbursements (add Lines 21(c), 22, 23,24,25,26,27,28(d),and 29) ▶	21000.00	68502.00
31. Total Federal Disbursements (subtract Line 21(a)(ii) from Line 30) ▶	21000.00	68502.00
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans) from Line 11(d), page 3)	16593.67	44826.94
33. Total Contribution Refunds (from Line 28(d))	0.00	1000.00
34. Net Contributions (other than loans) (subtract Line 33 from Line 32)	16593.67	43826.94
35. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b)) ▶	0.00	2.00
36. Offsets to Operating Expenditures (from Line 15, page 3)	0.00	0.00
37. Net Operating Expenditures (subtract Line 36 from Line 35) ▶	0.00	2.00

SCHEDULE A (FEC Form 3X)
ITEMIZED RECEIPTS

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

FOR LINE NUMBER: (check only one) PAGE 5 / 11

[X] 11a [ ] 11b [ ] 11c [ ] 12 [ ] 13 [ ] 14 [ ] 15 [ ] 16 [ ] 17

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)
International Bank of Commerce Committee for Improvement and Betterment of the Country

A.
Full Name (Last, First, Middle Initial): Bobby Fisher
Mailing Address: 1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
FEC ID number of contributing federal political committee.
Name of Employer: International Bank of Commerce
Occupation: Banker
Receipt For: Primary General
Other (specify)
Aggregate Year-to-Date: 300.00
Date of Receipt: 09 30 2002
Amount of Each Receipt this Period: 300.00
Transaction ID: SA11A1.4889

B.
Full Name (Last, First, Middle Initial): R. David Guerra
Mailing Address: PO Box 579
City: McAllen State: TX Zip Code: 78504
FEC ID number of contributing federal political committee.
Name of Employer: International Bank of Commerce
Occupation: Banker
Receipt For: Primary General
Other (specify)
Aggregate Year-to-Date: 1010.04
Date of Receipt: 09 30 2002
Amount of Each Receipt this Period: 510.00
Transaction ID: SA11A1.4874

C.
Full Name (Last, First, Middle Initial): Dennis Nixon
Mailing Address: 510 McPherson Drive
City: Laredo State: TX Zip Code: 78041
FEC ID number of contributing federal political committee.
Name of Employer: International Bank of Commerce
Occupation: Banker
Receipt For: Primary General
Other (specify)
Aggregate Year-to-Date: 1098.78
Date of Receipt: 09 30 2002
Amount of Each Receipt this Period: 441.30
Transaction ID: SA11A1.4861

SUBTOTAL of Receipts This Page (optional) ..... ▶ **1251.30**

TOTAL This Period (last page this line number only) ..... ▶

SCHEDULE A (FEC Form 3X)
ITEMIZED RECEIPTS

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

FOR LINE NUMBER: (check only one) PAGE 6 / 11

[X] 11a [ ] 11b [ ] 11c [ ] 12 [ ] 13 [ ] 14 [ ] 15 [ ] 16 [ ] 17

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NAME OF COMMITTEE (In Full)
International Bank of Commerce Committee for Improvement and Betterment of the Country

A. Full Name (Last, First, Middle Initial): Renato Ramirez
Mailing Address: PO Box 125
City: Zapata State: TX Zip Code: 78076
FEC ID number of contributing federal political committee.
Name of Employer: International Bank of Commerce
Occupation: Banker
Receipt For: Primary General
Other (specify)
Aggregate Year-to-Date: 1800.00
Date of Receipt: 09 30 2002
Amount of Each Receipt this Period: 600.00
Transaction ID: SA11A1.4869

B. Full Name (Last, First, Middle Initial): J. Allen Rogers
Mailing Address: 3314 Sunset
City: Houston State: TX Zip Code: 77005
FEC ID number of contributing federal political committee.
Name of Employer: International Bank of Commerce
Occupation: Banker
Receipt For: Primary General
Other (specify)
Aggregate Year-to-Date: 212.04
Date of Receipt: 09 30 2002
Amount of Each Receipt this Period: 212.04
Transaction ID: SA11A1.4885

C. Full Name (Last, First, Middle Initial): Fred Rustaberg
Mailing Address: 1100 Avenida Tesoro
City: Rancho Viejo State: TX Zip Code: 78575
FEC ID number of contributing federal political committee.
Name of Employer: International Bank of Commerce
Occupation: Banker
Receipt For: Primary General
Other (specify)
Aggregate Year-to-Date: 750.06
Date of Receipt: 09 30 2002
Amount of Each Receipt this Period: 250.02
Transaction ID: SA11A1.4881

SUBTOTAL of Receipts This Page (optional) ..... ▶ **1062.06**

TOTAL This Period (last page this line number only) ..... ▶

SCHEDULE A (FEC Form 3X)
ITEMIZED RECEIPTS

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

FOR LINE NUMBER: (check only one) PAGE 7 / 11

[X] 11a [ ] 11b [ ] 11c [ ] 12 [ ] 13 [ ] 14 [ ] 15 [ ] 16 [ ] 17

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NAME OF COMMITTEE (In Full)
International Bank of Commerce Committee for Improvement and Betterment of the Country

A.
Full Name (Last, First, Middle Initial)
Charles White

Mailing Address
4621 Weiskopf

City: Corpus Christi
State: TX
Zip Code: 78413

FEC ID number of contributing federal political committee.

Name of Employer: International Bank of Commerce
Occupation: Banker

Receipt For:
Primary General
Other (specify) ▼

Aggregate Year-to-Date ▼ 750.06

Date of Receipt
M M D D Y Y Y Y
09 30 2002

Amount of Each Receipt this Period
250.02

Transaction ID: SA11A1.4879

B.

C.

SUBTOTAL of Receipts This Page (optional) ..... ▶	**250.02**
TOTAL This Period (last page this line number only) ..... ▶	**2563.38**

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)

☐ 21b	☒ 22	☐ 23	☐ 24	☐ 25	
☐ 26	☐ 27	☐ 28a	☐ 28b	☐ 28c	☐ 29

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NAME OF COMMITTEE (In Full)
International Bank of Commerce Committee for Improvement and Betterment of the Country

A.
Full Name (Last, First, Middle Initial)
International Bank of Commerce Committee for Improvement and Betterment of the Country
Mailing Address
1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
Purpose of Disbursement
Transfer to StatePAC for non-federal use
Candidate Name
Category/Type
Office Sought: House / Senate / President
State: District:
Disbursement For: Primary / General / Other (specify)
Date of Disbursement: 07 03 2002
Amount of Each Disbursement this Period: 1000.00
Transaction ID: SB22.4751

B.
Full Name (Last, First, Middle Initial)
International Bank of Commerce Committee for Improvement and Betterment of the Country
Mailing Address
1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
Purpose of Disbursement
Transfer to StatePAC for non-federal use
Candidate Name
Category/Type
Office Sought: House / Senate / President
State: District:
Disbursement For: Primary / General / Other (specify)
Date of Disbursement: 07 10 2002
Amount of Each Disbursement this Period: 2000.00
Transaction ID: SB22.4753

C.
Full Name (Last, First, Middle Initial)
International Bank of Commerce Committee for Improvement and Betterment of the Country
Mailing Address
1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
Purpose of Disbursement
Transfer to StatePAC for non-federal use
Candidate Name
Category/Type
Office Sought: House / Senate / President
State: District:
Disbursement For: Primary / General / Other (specify)
Date of Disbursement: 09 05 2002
Amount of Each Disbursement this Period: 7000.00
Transaction ID: SB22.4754

SUBTOTAL of Disbursements This Page (optional) ..... ▶ **10000.00**

TOTAL This Period (last page this line number only) ..... ▶

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)

☐ 21b	☒ 22	☐ 23	☐ 24	☐ 25	
☐ 26	☐ 27	☐ 28a	☐ 28b	☐ 28c	☐ 29

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NAME OF COMMITTEE (In Full)
International Bank of Commerce Committee for Improvement and Betterment of the Country

A.
Full Name (Last, First, Middle Initial)
International Bank of Commerce Committee for Improvement and Betterment of the Country
Mailing Address
1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
Purpose of Disbursement
Transfer to StatePAC for non-federal use
Candidate Name
Category/Type
Office Sought: House / Senate / President
State: District:
Disbursement For: Primary / General / Other (specify)
Date of Disbursement: 09 / 09 / 2002
Amount of Each Disbursement this Period: 1500.00
Transaction ID: SB22.4755

B.
Full Name (Last, First, Middle Initial)
International Bank of Commerce Committee for Improvement and Betterment of the Country
Mailing Address
1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
Purpose of Disbursement
Transfer to StatePAC for non-federal use
Candidate Name
Category/Type
Office Sought: House / Senate / President
State: District:
Disbursement For: Primary / General / Other (specify)
Date of Disbursement: 09 / 10 / 2002
Amount of Each Disbursement this Period: 2500.00
Transaction ID: SB22.4756

C.
Full Name (Last, First, Middle Initial)
International Bank of Commerce Committee for Improvement and Betterment of the Country
Mailing Address
1200 San Bernardo
City: Laredo State: TX Zip Code: 78040
Purpose of Disbursement
Transfer to StatePAC for non-federal use
Candidate Name
Category/Type
Office Sought: House / Senate / President
State: District:
Disbursement For: Primary / General / Other (specify)
Date of Disbursement: 09 / 11 / 2002
Amount of Each Disbursement this Period: 1000.00
Transaction ID: SB22.4757

SUBTOTAL of Disbursements This Page (optional) ..... ▶ **5000.00**

TOTAL This Period (last page this line number only) ..... ▶

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)

☐ 21b	☒ 22	☐ 23	☐ 24	☐ 25	
☐ 26	☐ 27	☐ 28a	☐ 28b	☐ 28c	☐ 29

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NAME OF COMMITTEE (In Full)

International Bank of Commerce Committee for Improvement and Betterment of the Country

A.

Full Name (Last, First, Middle Initial)

International Bank of Commerce Committee for Improvement and Betterment of the Country

Mailing Address

1200 San Bernardo

City: Laredo | State: TX | Zip Code: 78040

Purpose of Disbursement

Transfer to StatePAC for non-federal use

Candidate Name

Category/Type

Office Sought: House / Senate / President

State: District:

Disbursement For: Primary / General / Other (specify)

Date of Disbursement: 09 / 13 / 2002

Amount of Each Disbursement this Period: 2000.00

Transaction ID: SB22.4758

B.

Full Name (Last, First, Middle Initial)

International Bank of Commerce Committee for Improvement and Betterment of the Country

Mailing Address

1200 San Bernardo

City: Laredo | State: TX | Zip Code: 78040

Purpose of Disbursement

Transfer to StatePAC for non-federal use

Candidate Name

Category/Type

Office Sought: House / Senate / President

State: District:

Disbursement For: Primary / General / Other (specify)

Date of Disbursement: 09 / 23 / 2002

Amount of Each Disbursement this Period: 3000.00

Transaction ID: SB22.4759

C.

SUBTOTAL of Disbursements This Page (optional) ..... ▶	**5000.00**
TOTAL This Period (last page this line number only) ..... ▶	**20000.00**

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)

☐ 21b	☐ 22	☒ 23	☐ 24	☐ 25	
☐ 26	☐ 27	☐ 28a	☐ 28b	☐ 28c	☐ 29

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NAME OF COMMITTEE (In Full)
International Bank of Commerce Committee for Improvement and Betterment of the Country

A.

Full Name (Last, First, Middle Initial)
Charles A. Gonzalez Congressional Campaign

Mailing Address
P.O. Box 12612

City: San Antonio
State: TX
Zip Code: 78212

Purpose of Disbursement
Campaign Contribution

Candidate Name

Category/ Type

Office Sought: X House / Senate / President
State: TX District: 20

Disbursement For: 2002
Primary / X General / Other (specify)

Date of Disbursement
09 10 2002

Amount of Each Disbursement this Period
1000.00

Transaction ID: SB23.4750

B.

C.

SUBTOTAL of Disbursements This Page (optional) ..... ▶	**1000.00**
TOTAL This Period (last page this line number only) ..... ▶	**1000.00**