



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RECEIVED
FEC MAIL
OPERATIONS CENTER
RQ12

2006 MAR -6 A 8:30

January 25, 2006

Rosanne Palacios, Treasurer
International Bank of Commerce Committee
for Improvement and Betterment of the Country
1200 San Bernardo
Laredo, TX 78040

Response Due Date:
February 27, 2006

Identification Number: C00276592

Reference: October Quarterly Report (7/1/05 – 9/30/05)

Dear Ms. Palacios:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. This notice requests information essential to full public disclosure of your federal election campaign finances. **An adequate response must be received at the Commission by the response date noted above.** An itemization of the information needed follows:

-Schedule B of your report discloses a transfer(s) totaling \$8,000.00 to what appears to be a non-federal account of your committee. Please be advised that committees that make disbursements in connection with federal and non-federal elections and have established separate federal and non-federal accounts, must allocate their expenses pursuant to 11 CFR §106.6. Please provide further clarification regarding this transfer(s). The Commission recommends that you take steps to correct any non-compliance, and that you establish procedures to ensure future compliance with the allocation regulations.

-Schedule B of your report (see attached) discloses one or more contributions which appear to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) prohibits a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If any apparently excessive contribution in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information.

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INTERNATIONAL BANK OF COMMERCE COMMITTEE FOR IMPROVEMENT AND
BETTERMENT OF THE COUNTRY

Page 2

If any contribution you made exceeds the limits, you must request a refund of the excessive amount or provide a written authorization for a redesignation of the contribution pursuant to 11 CFR §110.2(b) within 60 days of the treasurer's receipt.

If the foregoing conditions for redesignations were not met within 60 days of the treasurer's receipt, your committee must obtain a refund of the excessive amount.

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund or redesignation request sent to the recipient committee(s). 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)

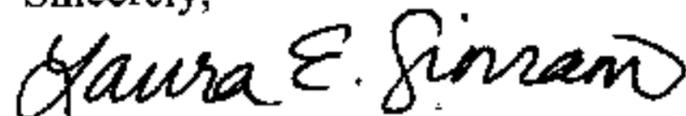
Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

Please note, you will not receive an additional notice from the Commission on this matter. Adequate responses received on or before this date will be taken into consideration in determining whether audit action will be initiated. **Requests for extensions of time in which to respond will not be considered.** Failure to provide an adequate response by this date may result in an audit of the committee. Failure to comply with the provisions of the Act may also result in an enforcement action against the committee. Any response submitted by your committee will be placed on the public record and will be considered by the Commission prior to taking enforcement action.

Electronic filers must file amendments (to include statements, designations and reports) in an electronic format and must submit an amended report in its entirety, rather than just those portions of the report that are being amended. If you should have any questions regarding this matter or wish to verify the adequacy of your response, please contact me on our toll-free number (800) 424-9530 (at the prompt press 5 to reach the Reports Analysis Division) or my local number (202) 694-1157.

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Sincerely,



Laura E. Sinram
Campaign Finance Analyst
Reports Analysis Division

Excessive Contribution To a Candidate:

Recipient Name	Date	Amount	Election	Report
Henry Cuellar	3/2/05	\$200.00	P2006*	2005 April Quarterly
Texans for Henry Cuellar	8/30/05	\$10,000.00	P2006*	2005 October Quarterly

*Schedule B of your report does not disclose an election designation for this contribution. Therefore, this contribution has been attributed to the next scheduled Federal election for this candidate, the 2006 Primary election.

26039010438

as per request from the FEC

qualified committee
limits in contributions
multicandidate
\$5000 - per election

PRIMARY - designate
GENERAL -

request a refund of \$5000. -
cut another check for \$5000. - to General 2006

✓

copy of check

✓

mail copy of check then mail

✓

send copy of refund request to Clerk

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2006 MAR -6 A 8:30

February 22, 2006

Federal Election Commission
Attn: Laura E. Sinram
Campaign Finance Analyst
Reports Analysis Division
Washington, D.C. 20463

RE: Federal Election Commission notice dated January 25, 2006
International Bank of Commerce Committee for the Improvement and Betterment of the Country
Identification Number: C00276592

Dear Ms. Sinram:

The International Bank of Commerce Committee for the Improvement and Betterment of the Country received a notice from the Federal Election Commission notifying us that we made an excessive contribution to Henry Cuellar on 3/2/2005 in the amount of \$200.00 that we reported on our 2005 April Quarterly PAC report.

As per our conversation on Tuesday, February 21, 2006, I am attaching a copy of the check that the Texans for Henry Cuellar Congressional Campaign in the amount of \$200.00 refunded to our PAC. The deposit to our PAC was made on 01/03/2006 and will be reported in the next Quarterly Report. There is also a copy of the deposit slip attached.

Should you have any questions please contact me at 956.726.6636.

Sincerely,

Selina Villarreal
PAC Treasurer Assistant

Rosanne Palacios
PAC Treasurer

2091

TEXANS FOR HENRY CUELLAR 07-03
CONGRESSIONAL CAMPAIGN
1519 WASHINGTON 955-724-1212
LADEDO, TX 78040

TELLER #10

12/8/05

ES-990
1142

JAN 03 2006

PAY
TO THE
ORDER OF

International Bank of Commerce PAC \$ 200⁰⁰

Two hundred dollars ⁰⁰/₁₀₀

98-252P

DOLLARS

Return of			
Contribution	200		

THIS CHECK IS GUARANTEED FOR PAYMENT ON THE ACCOUNTS LISTED

⑆002091⑆ ⑆14909903⑆6000277970⑆

⑆0000020000⑆

IBIC
COMMERCIAL BANK
LEWIS, TX 77421 701-1818

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26039010440



February 22, 2006

Texans for Henry Cuellar
Campaign Treasurer
1520 Victoria Ste 100
Laredo, Texas 78040

Attention Campaign Treasurer:

The International Bank of Commerce Committee for the Improvement and Betterment of the Country made a contribution in the amount of \$10,000.00 on August 30, 2005 to your campaign. We received a notice from the Federal Election Commission stating that our type of PAC is unable to make contributions that exceed \$5,000.00 to one single candidate. As per the FEC, *a multicandidate committee and its affiliates are prohibited from making a contribution to a candidate for federal office in excess of \$5,000.00 per election.*

At this time we are requesting a check from your campaign in the amount of \$5,000.00. Upon receipt of the refunded check we will gladly issue another check for \$5,000.00 to be designated towards your general election.

Should you have any questions please contact me at 956.726.6636.

Sincerely,

Rosanne Palacios
PAC Treasurer

COPY

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.

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<input type="checkbox"/> Hand Delivered	Date of Receipt
<input checked="" type="checkbox"/> USPS First Class Mail	Postmarked 2/24/06
<input type="checkbox"/> USPS Registered/Certified	Postmarked (R/C)
<input type="checkbox"/> USPS Priority Mail	Postmarked
Delivery Confirmation™ or Signature Confirmation™ Label <input type="checkbox"/>	
<input type="checkbox"/> USPS Express Mail	Postmarked
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Overnight Delivery Service (Specify):	Shipping Date
Next Business Day Delivery <input type="checkbox"/>	
<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

See
 PREPARER
 (3/2005)

3/6/06
 DATE PREPARED