

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

RECEIVED
FEDERAL ELECTION
COMMISSION MAIL ROOM

FEB 4 11 38 AM '99

January 29, 1999

Gus B. Denton
Chairman
Charles A. Neale
Treasurer

Federal Election Commission
999 E. Street NW
Washington, DC 20463

Re: FEC Identification No. C00095786

Gentlemen:

Enclosed is the January 31, 1998 Year End Report.

This report covers the period November 24, 1998 through December 31, 1998.

Sincerely,



Charles A. Neale
Treasurer

Enclosures

REPORT OF RECEIPTS AND DISBURSEMENTS

For Other Than An Authorized Committee
(Summary Page)

RECEIVED
FEDERAL ELECTION
COMMISSION MAIL ROOM

FEB 4 11 36 AM '99

USE FEC MAILING LABEL
OR
TYPE OR PRINT

1. C00095786 120798 P 219
CHARLES A NEALE
NATIONAL BANK OF COMMERCE COMM
ITTEE ON POLITICAL AFFAIRS
ONE COMMERCE SQUARE
MEMPHIS TN 38150

2. FEC IDENTIFICATION NUMBER
C00095786
3. This committee has qualified as a multicandidate committee. (see FEC FORM 1M)

4. TYPE OF REPORT

- (a) April 15 Quarterly Report
 July 15 Quarterly Report
 October 15 Quarterly Report
 January 31 Year End Report
 July 31 Mid Year Report (Non-election Year Only)
 Termination Report

Monthly Report Due On:

- February 20 June 20 October 20
 March 20 July 20 November 20
 April 20 August 20 December 20
 May 20 September 20 January 31

- 12-Day Pre-Election Report for the _____
(Type of Election)
election on _____ in the State of _____
 30-Day Post-Election Report following the General Election
on _____ in the State of _____

(b) Is this Report an Amendment? YES NO

SUMMARY	COLUMN A This Period	COLUMN B Calendar Year-to-Date
5. Covering Period <u>November 24, 1998</u> through <u>December 31, 1998</u>		
6. (a) Cash on Hand January 1, 19 <u>91</u>		\$ 23,090.00
(b) Cash on Hand at Beginning of Reporting Period	\$ 17,825.26	
(c) Total Receipts (from Line 18)	\$ 724.24	\$ 9,616.00
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	\$ 18,549.50	\$ 32,706.00
7. Total Disbursements (from Line 30)	\$.00	\$ 14,156.50
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	\$ 18,549.50	\$ 18,549.50
9. Debts and Obligations Owed TO the Committee (Itemize all on Schedule C and/or Schedule D)	\$.00	
10. Debts and Obligations Owed BY the Committee (Itemize all on Schedule C and/or Schedule D)	\$.00	

For further information contact:
Federal Election Commission
999 E Street, NW
Washington, DC 20483
Toll Free 800-424-9530
Local: 202-219-3420

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

1/29/99

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

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FEC FORM 3X
(revised 9/83)

**DETAILED SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS
PAGE 2, FEC FORM 3X**

(revised 1/1/81)

NAME OF COMMITTEE NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS	REPORT COVERING PERIOD		
	FROM 11-24-98	TO: 12-31-98	
	COLUMN A Total This Period	COLUMN B Calendar Year	
I Receipts			
11. Contributions (other than loans) From:			
a. Individual/Persons Other Than Political Committees			
i. Itemized (use Schedule A)	548.74	4,848.00	11(c)
ii. Unitemized	175.50	4,628.00	11(d)
iii. Total (add i and ii) >	724.24	9,476.00	11(e)
b. Political Party Committees			11(f)
c. Other Political Committees (such as PACs)			11(g)
d. Total Contributions (add a ii, b and c) >	724.24	9,476.00	11(h)
12. Transfers From Affiliated/Other Party Committees			12
13. All Loans Received			13
14. Loan Repayments Received			14
15. Offsets To Operating Expenditures (Refunds, Rebates, etc.)			15
16. Refunds of Contributions Made to Federal Candidates and Other Political Committees	.00	140.00	16
17. Other Federal Receipts (Dividends, Interest, etc.)			17
18. Transfers from Nonfederal Account for Joint Activity			18
19. Total Receipts (add 11d, 12, 13, 14, 15, 16, 17, and 18) >	724.24	9,616.00	19
20. Total Federal Receipts (subtract line 18 from line 19) >			20
II Disbursements			
21. Operating Expenditures:			
a. Shared Federal/Non-Federal Activity (from Schedule H4)			21(a)
i. Federal Share			21(b)
ii. Non-Federal Share			21(c)
b. Other Federal Operating Expenditures			21(d)
c. Total Operating Expenditures (add a i, a ii, and b) >			21
22. Transfers to Affiliated/Other Party Committees			22
23. Contributions to Federal Candidates/Committees and Other Political Committees	.00	4,106.50	23
24. Independent Expenditures (use Schedule E)			24
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 441a(d)) (use Schedule F)			25
26. Loan Repayments Made			26
27. Loans Made			27
28. Refunds of Contributions To:			28(a)
a. Individual/Persons Other Than Political Committees			28(b)
b. Political Party Committees			28(c)
c. Other Political Committees (such as PACs)			28(d)
d. Total Contribution Refunds (add a, b and c) >	.00	10,050.00	28
29. Other Disbursements	.00	14,156.50	29
30. Total Disbursements (add 21c, 22, 23, 24, 25, 26, 27, 28d, and 29) >	.00	14,156.50	30
31. Total Federal Disbursements (subtract line 21 a ii from line 30) >			31
III Net Contributions/Operating Expenditures			
32. Total Contributions (other than loans) (from line 11d)	724.24	9,476.00	32
33. Total Contribution Refunds (from line 28d)			33
34. Net Contributions (other than loans) (subtract line 33 from 32)	724.24	9,476.00	34
35. Total Federal Operating Expenditures (add 21 a i and 21 b) >			35
36. Offsets to Operating Expenditures (from line 15)			36
37. Net Operating Expenditures (subtract line 36 from 35) >			37

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE 1 OF 3
FOR LINE NUMBER 11.a.i.

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)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Thomas M. Garrett 4001 S. Galloway Memphis, TN 38111	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	83.37
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 1,000.00		
B. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Lewis Holland c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	83.37
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 1,000.00		
C. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Gus B. Denton c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	60.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 720.00		
D. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Paul A. Calame 326 S. Goodlett Pl Memphis, TN 38117	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	36.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 432.00		
E. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Charles A. Neale 2467 Turpins Glen Memphis, TN 38138	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	36.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 432.00		
F. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
William R. Reed 1801 Forrest Memphis, TN 38112	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	60.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 720.00		
G. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Ron Reddin c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	25.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 300.00		

SUBTOTAL of Receipts This Page (optional)

183.74

TOTAL This Period (last page this line number only)

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE 11 OF 11
FOR LINE NUMBER 11, 8, 11

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NAME OF COMMITTEE (in Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Connie Hammons c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	25.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 300.00		
Rita Burgess c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 240.00		
Alan Catmur c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 240.00		
Dick Grantham c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 240.00		
Ashby Campbell c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 240.00		
Wise Jones c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 240.00		
Jamie Lynch c/o National Bank of Commerce One Commerce Square Memphis, TN 38150	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation: Banker	Monthly Payroll Deduction	20.00
Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Aggregate Year-to-Date > \$ 240.00		

SUBTOTAL of Receipts This Page (optional)

145.00

TOTAL This Period (last page this line number only)

SCHEDULE A

ITEMIZED RECEIPTS

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

PAGE OF
FOR LINE NUMBER

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NAME OF COMMITTEE (In Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS (COPA)

A. Full Name, Mailing Address and ZIP Code	Name of Employer	Date (month, day, year)	Amount of Each Receipt this Period
Clint Pearson c/o National Bank of Commerce One Commerce Square Memphis, TN 38150 Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	National Bank of Commerce One Commerce Square Memphis, TN 38150 Occupation Banker Aggregate Year-to-Date > \$ 2400.00	Monthly Payroll Deduction	20.00
B. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
C. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
D. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
E. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
F. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period
G. Full Name, Mailing Address and ZIP Code Receipt For: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify):	Name of Employer Occupation Aggregate Year-to-Date > \$	Date (month, day, year)	Amount of Each Receipt this Period

SUBTOTAL of Receipts This Page (optional)

20.00

TOTAL This Period (last page this line number only)

548.74

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 type="checkbox"/> Hand Delivered	Date of Receipt
<input type="checkbox"/> First Class Mail	POSTMARKED
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<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	
 O.A.O. PREPARER	 2/4/99 DATE PREPARED