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RQ-2

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Charles A. Neale, Treasurer
National Bank of Commerce Committee on
Political Affairs
One Commerce Square
Memphis, TN 38150

FEB 20 2003

Identification Number: C000095786

Reference: 30 Day Post-General Report (10/1/02-11/25/02)

Dear Mr. Neale:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Please provide the Column B totals for the Summary and Detailed Summary Pages. Note that changes in your figures may affect your Column B totals on this report and/or on subsequent reports.

-The beginning cash balance of this report should equal the ending balance of your October Quarterly Report (7/1/02-9/30/02). Please clarify this discrepancy and amend any subsequent report(s) that may be affected by this correction.

A response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. Electronic filers must file amendments (to include statements, designation 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 need assistance, please feel free to contact me on our toll-free number, (800) 424-9530 (at the prompt press 1, then press 2 to reach the Reports Analysis Division). My local number is (202) 694-1130.

Sincerely,

Maureen Benitz
Campaign Finance Analyst
Reports Analysis Division

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

Gus B. Denton
Chairman
Charles A. Neale
Treasurer

January 10, 2003

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

Via Federal Express

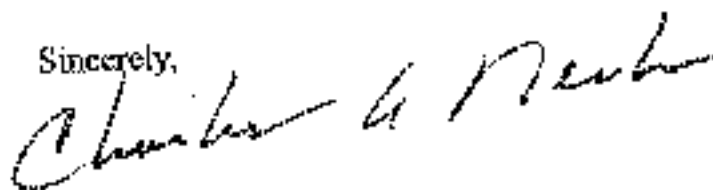
Re: **FEC Identification No. C00095786**

Ladies and Gentlemen:

Enclosed is the December 31, 2002 Quarterly Report.

This report covers the period November 26, 2002 through December 31, 2002.

Sincerely,



Charles A. Neale

Enclosure

RECEIVED
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7003 MAR 10 A 11:43

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 (N) OR

AMENDED (A) AMENDED

4. TYPE OF REPORT (Choose One)

(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 (YE)

(a) Quarterly Report:

April 15 Quarterly Report (Q1)

July 15 Quarterly Report (Q2)

October 15 Quarterly Report (Q3)

X January 31 Year-End Report (YE)

July 31 Mid-Year Report (Non-election Year Only) (MY)

Termination Report (TER)

(c) 12-Day PRE-Election Report for the:

Primary (12P)

Convention (12C)

General (12G)

Special (12S)

Runoff (12R)

Election on

In the State of

(d) 30-Day POST-Election Report for the:

General (30G)

Runoff (30R)

Special (30S)

Election on

In the State of

5. Covering Period

11 / 26 / 2002

through:

12 / 31 / 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 CHARLES A. NEALE

Signature of Treasurer

Charles A. Neale

Date

1-10-03

3/7/03

NOTE: Submission of false, erroneous, or incomplete information may subject the person signing this Report to the penalties of 2 U.S.C. 8437g.

Office Use Only

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 ON POLITICAL AFFAIRS

Report Covering the Period: From: **11 / 26 / 2002** To: **12 / 31 / 2002**

	COLUMN A This Period	COLUMN B Calendar Year-to-Date
6. (a) Cash on Hand January 1, 2002		19 696.74
(b) Cash on Hand at Beginning of Reporting Period	1,963.38	
(c) Total Receipts (from Line 19)	2,482.50	15 649.14
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(a) and 6(c) for Column B)	4,445.88	35 745.88
7. Total Disbursements (from Line 30)	2,500.00	33 800.00
8. Cash on Hand at Close of Reporting Period (subtract Line 7 from Line 6(d))	1,945.88	1 945.88
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 noncandidate 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

Page 3

FEC Form 3X (Revised 1/01)

Write or Type Committee Name

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

Report Covering the Period:

From:

11 / 26 / 2002

To:

12 / 31 / 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 (see Schedule A)		
(ii) Unitemized	2,482.50	
(b) TOTAL (add Lines 11(a)(i) and 11(a)(ii))	2,482.50	15,849.14
(c) 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)	2,482.50	15,849.14
12. Transfers From Affiliated/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)	2,482.50	15,849.14
20. Total Federal Receipts (subtract Line 16 from Line 19)	2,482.50	15,849.14

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 H4)		
(i) Federal Share	1	
(ii) Non-Federal Share	1	
(b) Other Federal Operating Expenditures	1	
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii), and (b))	1	
22. Transfers to Affiliated/Other Party Committees	1	
23. Contributions to Federal Candidates/Committees and Other Political Committees	2,000.00	4,200.00
24. Independent Expenditures (use Schedule E)	1	
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. 5441a(d)) (use Schedule F)	1	
26. Loan Repayments Made	1	
27. Loans Made	1	
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees	1	
(b) Political Party Committees	1	
(c) Other Political Committees (such as PACs)	1	
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c))	1	
29. Other Disbursements	500.00	29,600.00
30. Total Disbursements (add Lines 21(c), 22, 23, 24, 25, 26, 27, 28(d), and 29)	2,500.00	33,800.00
31. Total Federal Disbursements (subtract Line 21(a)(i) from Line 30)	2,500.00	33,800.00
III. Net Contributions/Operating Expenditures		
32. Total Contributions (other than loans) (from Line 11(d), page 3)	2,482.50	15,849.14
33. Total Contribution Refunds (from Line 28(d))	1	
34. Net Contributions (other than loans) (subtract Line 33 from Line 32)	2,482.50	15,849.14
35. Total Federal Operating Expenditures (add Line 21(a)(i) and Line 21(b))	1	
36. Offsets to Operating Expenditures (from Line 15, page 3)	1	
37. Net Operating Expenditures (subtract Line 36 from Line 35)	1	

**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 OF

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

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 official committee to solicit institutions from such committee.

NAME OF COMMITTEE (in Full)

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

Full Name (Last, First, Middle Initial)

A. TN Bankers Association Political Action Committee

Date of Disbursement

12 / 20 / 2002

Mailing Address

201 Venture Circle

Amount of Each Disbursement This Period

1,000.00

City

State

Zip Code

Nashville

TN

37228

Purpose of Disbursement

Political Contribution

011
Category/
Type

Candidate Name

Office Sought

House
 Senate
 President

Disbursement For:

Primary General
 Other (specify) ▼

State:

District:

Full Name (Last, First, Middle Initial)

B. Friends of Senator Blanche Lincoln

Date of Disbursement

12 / 20 / 2002

Mailing Address

912 West Fourth Street

Amount of Each Disbursement This Period

1,000.00

City

State

Zip Code

Little Rock

AR

72201

Purpose of Disbursement

Campaign Contribution

011
Category/
Type

Candidate Name

Blanche Lincoln

Office Sought

House
 Senate
 President

Disbursement For:

Primary General
 Other (specify) ▼

State:

District:

Full Name (Last, First, Middle Initial)

C.

Mailing Address

Date of Disbursement

12 / 20 / 2002

City

State

Zip Code

Amount of Each Disbursement This Period

Purpose of Disbursement

Candidate Name

Category/
Type

Office Sought:

House
 Senate
 President

Disbursement For:

Primary General
 Other (specify) ▼

State:

District:

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)

2,000.00

- 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>3-10-07</i>
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<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>SMU</i> PREPARER		<i>3-10-07</i> DATE PREPARED