

FEDERAL FLECTION COMMISSION WASHINGTON, D.C. 20163

RQ-5

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

Identification Number:

C00095786

Reference:

October Quarterly Report (7/1/02-9/30/02)

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:

-Your report disclosed a category of financial activity that has been reflected on the wrong line of the Detailed Summary Page. Contributions to federal candidates and committees and contributions to non-federal candidates and committees should be properly disclosed on a separate Schedule B, supporting Line 23 and 29, respectively of the Detailed Summary Page. Please refer to the instructions contained on the forms to determine the proper categorization when preparing your next filing.

-For your information, each category on the Detailed Summary Page for which your committee discloses activity must have a separate schedule. Please note this for future filings.

Any amendment or clarification should be filed with the Federal Election Commission. 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 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,

Campaign Finance Analyst Reports Analysis Division