



FEDERAL ELECTION COMMISSION

WASHINGTON, D.C. 20463

RQ-3

February 21, 2002

Lonnie L. Bone, Treasurer
Michigan Credit Union League Legislative
Action Fund
15800 N. Haggerty
Plymouth, MI 48170

Identification Number: C00139279

Reference: Mid-Year Report (1/1/01-6/30/01)

Dear Treasurer:

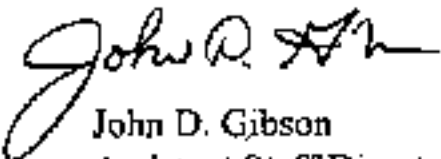
This letter is to inform you that as of February 20, 2002, the Commission has not received your response to our request for additional information, dated January 30, 2002. This notice requests information essential to full public disclosure of your federal election campaign finances. To ensure compliance with the provisions of the Federal Election Campaign Act (the Act), please respond to this request (copy enclosed).

An adequate response must be received at the Commission by March 13, 2002. 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 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, please contact Colleen Manning on our toll-free number (800) 424-9530 (at the prompt press 1, then press 2 to

reach the Reports Analysis Division) or our local number (202) 694-1130.

Sincerely,

A handwritten signature in black ink, appearing to read "John D. Gibson". The signature is fluid and cursive, with a large initial "J" and a stylized "G".

John D. Gibson
Assistant Staff Director
Reports Analysis Division

Enclosure



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

Lonnie L. Bone, Treasurer
Michigan Credit Union League Legislative
Action Fund
15800 N. Haggerty
Plymouth, MI 48170

JAN 30 2002

Identification Number: C00139279

Reference: Mid-Year Report (1/1/01-6/30/01)

Dear Treasurer:

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:

-Schedule B supporting Line 21(b) discloses refunds made to "Dow Chemical ECU", "Ottawa County School ECU", "CPFCU", and "Frankenmuth Credit Union"; however, it appears that the receipts for these contributions have not been reported by your committee. Please provide the original date of the receipts of the contributions. In addition, you must amend the report covering the period during which the contributions were received to disclose the receipt on Schedule A supporting the appropriate line of the Detailed Summary Page. 11 CFR §103.3(b)(1)

-Please amend your report by providing the full address and purpose for each disbursement itemized on Schedule B supporting Line(s) 21(b).

-Records at the Commission indicate that your committee and your affiliates may have made contributions which exceed the limits set forth in the Act (pertinent portions attached). 2 U.S.C. §441a(a) prohibits multicandidate committees and their affiliates from making contributions to a candidate for federal office which, when combined, exceed \$5,000 per election.

If any apparently excessive contribution in question was incompletely or

MICHIGAN CREDIT UNION LEAGUE LEGISLATIVE ACTION FUND
PAGE 2

incorrectly disclosed, you should amend your original report with clarifying information.

If you have made an excessive contribution, 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.

If your committee is not an affiliated committee, then your committee must demonstrate its independence from party committees within its state, by petitioning the Commission in the form of an Advisory Opinion to determine if it satisfies the criteria of independence described in 11 CFR. §110.3(b).

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). Refunds are reported on Line 16 of the Detailed Summary Page and on Schedule A of the report covering the period during which they are received. Redesignations are reported as memo entries on Schedule B of the report covering the period during which the redesignation is made. 11 CFR §110.2(b)

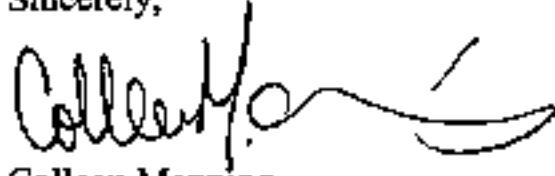
Although the Commission may take further legal action concerning the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

-Your report disclosed a category of financial activity that has been reflected on the wrong line of the Detailed Summary Page. Other disbursements (for example, contributions to a non-federal account/committee) should be properly disclosed on a separate Schedule B, supporting Line 29 of the Detailed Summary Page. Please refer to the instructions contained on the forms to determine the proper categorization when preparing your next filing.

A response or 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 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,

A handwritten signature in cursive script, appearing to read "Colleen Manning", with a long, sweeping flourish extending to the right.

Colleen Manning
Reports Analyst
Reports Analysis Division

**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 15/17

21b 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 political committee to solicit contributions from such committee

NAME OF COMMITTEE (In Full)
Michigan Credit Union League Legislative Action Fund

Full Name (Last, First, Middle Initial) A. Michigan Democratic Party		Date of Disbursement M M / D D / Y Y Y Y 02 / 05 / 2001	
Mailing Address 608 Townsend		Amount of Each Disbursement this Period 150.00	
City Lansing	State MI	Zip Code 48933	24K Category/ Type
Purpose of Disbursement Candidate Name			
Office Sought: House Senate President	Disbursement For: Primary General X Other (specify) ▼	Transaction ID: 1000000122500024	
State: District:			

Full Name (Last, First, Middle Initial) B. Abraham Senate 2000		Date of Disbursement M M / D D / Y Y Y Y 03 / 30 / 2001	
Mailing Address P.O. Box 700859		Amount of Each Disbursement this Period 1000.00	
City Plymouth	State MI	Zip Code 48170	24K Category/ Type
Purpose of Disbursement YTD:\$1000.00 Spencer Abraham, U.S. SENAT Candidate Name Spencer Abraham			
Office Sought: House x Senate President	Disbursement For: Primary General Other (specify) ▼	Transaction ID: 1000000131400025	
State: MI District:			

Full Name (Last, First, Middle Initial) C. Michigan Democratic Party		Date of Disbursement M M / D D / Y Y Y Y 04 / 27 / 2001	
Mailing Address 608 Townsend		Amount of Each Disbursement this Period 25.00	
City Lansing	State MI	Zip Code 48933	011 Category/ Type
Purpose of Disbursement April 21 fundraiser Candidate Name			
Office Sought: House Senate President	Disbursement For: Primary General X Other (specify) ▼	Transaction ID: 1000000136000026	
State: District:			

SUBTOTAL of Disbursements This Page (optional)	1175.00
TOTAL This Period (last page this line number only)	

SCHEDULE B

ITEMIZED DISBURSEMENTS

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

PAGE 1 OF 1
FOR LINE NUMBER

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NAME OF COMMITTEE (in full)

Michigan Credit Union League Legislative Action Fund

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
Abraham Senate 2000 P.O. Box 700859 Plymouth, MI 48170	Spencer Abraham, U.S. SENATE MI Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input checked="" type="checkbox"/> Other (specify) X	04/04/00	430.00
Dave Camp For Congress 2000 5901 Woodview Pass Midland, MI 48640	Dave Camp, U.S. HOUSE 4th MI Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input checked="" type="checkbox"/> Other (specify) X	04/27/00	700.00
Knollenberg For Congress Comm. 1130 Park Place Ct Bloomfield Hills, MI 48302	Joe Knollenberg, U.S. HOUSE 11th MI Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input checked="" type="checkbox"/> Other (specify) X	04/27/00	1,000.00
Knollenberg For Congress Comm. 1130 Park Place Ct Bloomfield Hills, MI 48302	Joe Knollenberg, U.S. HOUSE 11th MI Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	05/17/00	500.00
Knollenberg For Congress Comm. 1130 Park Place Ct Bloomfield Hills, MI 48302	Joe Knollenberg, U.S. HOUSE 11th MI Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	06/15/00	2,500.00
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)	5,130.00
TOTAL This Period (last page this line number only)	5,130.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate sheets for each category of the Detailed Summary Page

PAGE 1 OF 1
FOR LINE NUMBER 33

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)
Michigan Credit Union League Legislative Action Fund

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
John Dingell 13912 Michigan Ave. Dearborn, MI 48126	CONTRIBUTION Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	5/14/99	300.00
Lynn Rivers P.O. Box 8293 Ann Arbor, MI 48107	CONTRIBUTION Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	4/5/99	1,500.00
Dave Camp P.O. Box 423 Midland, MI 48640	CONTRIBUTION Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	6/8/99	600.00
Abraham Senate 2000 P.O. Box 1957 Royal Oak, MI 48068	CONTRIBUTION Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	5/25/99	1,377.34
The Ehlers for Congress Committee P.O. Box 3340 Grand Rapids, MI 49501	CONTRIBUTION Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	6/25/99	250.00
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

TOTAL This Period (last page this line number only)

4,027.34

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s) for each category of the Decided Summary Page
 PAGE 2 OF 7
 FOR LINE NUMBER 23

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NAME OF COMMITTEE (in Full)
 Credit Union Legislative Action Council of CUNA

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
Stephanie Tubbs Jones for Congress 2201 Stokes Blvd Cleveland, OH 44106	Stephanie Tubbs Jones, U.S. HOUSE 11th OH Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/12/99	500.00
Tommy Baldwin for Congress P.O. Box 898 Madison, WI 53701	Tommy Baldwin, U.S. HOUSE 2nd WA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/12/99	1,000.00
Abraham for Senate P.O. Box 1488 Royal Oak, MI 48068	Spencer Abraham, U.S. SENATE MI Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/12/99	2,000.00
Abraham for Senate P.O. Box 1488 Royal Oak, MI 48068	Spencer Abraham, U.S. SENATE MI Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General Other (specify) 2000	05/12/99	3,000.00
Gary Miller for Congress 721 S Brea Canyon Road Suite 7 Diamond Bar, CA 91789	Gary G. Miller, U.S. HOUSE 41st CA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 3000	05/12/99	500.00
Grace F. Napolitano for Congress 566 Capitol Mall Suite 1426 Sacramento, CA 95814	Grace F. Napolitano, U.S. HOUSE 30th CA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/12/99	1,000.00
Friends For Slade Gorton 2366 Eastlake Avenue E., #318 Seattle, WA 98102	Slade Gorton, U.S. SENATE WA Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/12/99	1,000.00
Friends of Roy Blunt P.O. Box 378 Spafford, MO 65757	Roy Blunt, U.S. HOUSE 7th MO Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/12/99	1,000.00
Charles A Gonzalez Congressional Campaign 138 Schreiner Place San Antonio, TX 78212	Charles Gonzalez, U.S. HOUSE 20th TX Disbursement for: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General Other (specify) 2000	05/14/99	1,000.00

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CM

(A) TOTAL of Disbursements on this Page (optional) 11,000.00

TOTAL This Period (last page this line number only)

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial statements. This includes not only sales and purchases but also expenses, income, and transfers between accounts.

Next, the document outlines the process of reconciling bank statements with the company's records. This involves comparing the bank's record of transactions with the company's ledger to identify any discrepancies. Common reasons for discrepancies include timing differences, such as deposits in transit or outstanding checks, and errors in recording or transcription.

The document then provides a detailed explanation of the accounting cycle, which consists of eight steps: 1) identifying and recording transactions, 2) journalizing, 3) posting to the ledger, 4) calculating the trial balance, 5) adjusting entries, 6) preparing financial statements, 7) closing the books, and 8) reversing entries. Each step is described in detail, including the necessary journal entries and ledger postings.

Finally, the document discusses the importance of internal controls to prevent fraud and errors. It suggests implementing measures such as segregation of duties, requiring approvals for transactions, and conducting regular audits. The document concludes by stating that a strong internal control system is essential for the success of any business.