

RECEIVED
FEC MAIL
OPERATIONS CENTER

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

7003 MAR 21 A 11:29

Gus B. Derron
Chairman
Charles A. Neale
Treasurer

March 20, 2003

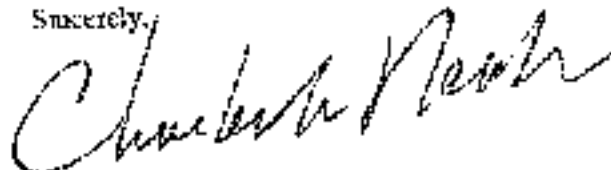
Federal Election Commission
999 East Street, NW
Washington, DC 20463

Re: FEC Identification No. C00095786

Ladies and Gentlemen:

I am in receipt of your letter regarding the Year-End Report (11/26/02-12/31/02). An amendment to this report was sent to you on March 7, 2003. Enclosed you will find a copy of that report. If there are any questions concerning the amended report, please contact Cheryl Doo at 901-523-3133.

Sincerely,



Charles A. Neale

Enclosure (1)



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20543

RQ-2



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

MAR 12 2003

Identification Number: C00095786

Reference: Year End Report (11/26/02-12/31/02)

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.

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 (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,

Maureen Benitz
Campaign Finance Analyst
Reports Analysis Division

FEC FORM 3X

REPORT OF RECEIPTS AND DISBURSEMENTS For Other Than An Authorized Committee

RECEIVED
FEDERAL
OPERATIONS CENTER
703 MAR 21 A 11:29
Office Use Only

1. NAME OF COMMITTEE (in full) USE FEC MAILING LABEL OR TYPE OR PRINT * Exempt: If typing, type over the text. 12FB0M5

NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

ADDRESS (number and street) ONE COMMERCE SQUARE
MEMPHIS TN 38159-0001

2. FEC IDENTIFICATION NUMBER C 00095786
3. IS THIS REPORT NEW (N) OR AMENDED (A) AMENDED

Table with columns for Type of Report (a) Quarterly Reports, (b) Monthly Report Due On, (c) 12-Day PRE-Election Report for the, (d) 30-Day POST-Election Report for the, and various report codes like Q1, Q2, Q3, YE, etc.

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
Charles A. Neale 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. §437g.

Table with 7 columns and 1 row, labeled 'Office Use Only'.

FEC FORM 3X (Revised 1/01)

**SUMMARY PAGE
OF RECEIPTS AND DISBURSEMENTS**

FEC Form 3X (Revised 10/01)

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		19,896.74
(b) Cash on Hand at Beginning of Reporting Period	1,963.38	
(c) Total Receipts (from Line 30)	2,482.50	15,649.14
(d) Subtotal (add Lines 6(b) and 6(c) for Column A and Lines 6(b) and 6(c) for Column B)	4,445.88	35,545.88
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 multicandidate 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 10/1)

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 (use Schedule A)		
(ii) Unitemized	2,482.50	
(iii) TOTAL (add Lines 11(a)(i) and (ii))	2,482.50	15,849.14
(b) Political Party Committees		
(c) Other Political Committees (such as PACs)		
(d) Total Contributions (add Lines 11(a)(iii), (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 35, 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 (subtotal Line 19 from Line 19)	2,482.50	15,849.14

DETAILED SUMMARY PAGE
of Disbursements

Page 4

FEC Form 3X (Revised 1/01)

II. Disbursements	COLUMN A Total This Period	COLUMN B Calendar Year-to-Date
21. Operating Expenditures:		
(a) Shared Federal/Non-Federal Activity (from Schedule H)		
(i) Federal Share		
(ii) Non-Federal Share		
(b) Other Federal Operating Expenditures		
(c) Total Operating Expenditures (add 21(a)(i), (a)(ii), and (b))		
22. Transfers to Affiliated/Other Party Committees		
23. Contributions to Federal Candidates/Committees and Other Political Committees	2,000.00	4,200.00
24. Independent Expenditures (use Schedule E)		
25. Coordinated Expenditures Made by Party Committees (2 U.S.C. §441a(d)) (use Schedule F)		
26. Loan Repayments Made		
27. Loans Made		
28. Refunds of Contributions To:		
(a) Individuals/Persons Other Than Political Committees		
(b) Political Party Committees		
(c) Other Political Committees (such as PACs)		
(d) Total Contribution Refunds (add Lines 28(a), (b), and (c))		
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))		
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))		
36. Offset to Operating Expenditures (from Line 15, page 3)		
37. Net Operating Expenditures (subtract Line 36 from Line 35)		

**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
<input type="checkbox"/> 21a	<input type="checkbox"/> 22	<input checked="" type="checkbox"/> 23	<input type="checkbox"/> 24	<input type="checkbox"/> 25			
<input type="checkbox"/> 26	<input type="checkbox"/> 27	<input type="checkbox"/> 28a	<input type="checkbox"/> 28b	<input type="checkbox"/> 28c	<input type="checkbox"/> 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)
NATIONAL BANK OF COMMERCE COMMITTEE ON POLITICAL AFFAIRS

Full Name (Last, First, Middle Initial)
A. TN Bankers Association Political Action Committee

Mailing Address
201 Venture Circle

City State Zip Code
Nashville TN 37228

Purpose of Disbursement
Political Contribution

Candidate Name

Office Sought: House Senate President
State: District:

Disbursement For: Primary General Other (specify) ▼

Date of Disbursement
12 / 20 / 2002

Amount of Each Disbursement this Period
1,000.00

Full Name (Last, First, Middle Initial)
B. Friends of Senator Blanche Lincoln

Mailing Address
912 West Fourth Street

City State Zip Code
Little Rock AR 72201

Purpose of Disbursement
Campaign Contribution

Candidate Name
Blanche Lincoln

Office Sought: House Senate President
State: AR District:

Disbursement For: Primary General Other (specify) ▼

Date of Disbursement
12 / 20 / 2002

Amount of Each Disbursement this Period
1,000.00

Full Name (Last, First, Middle Initial)
C.

Mailing Address

City State Zip Code

Purpose of Disbursement

Candidate Name

Office Sought: House Senate President
State: District:

Disbursement For: Primary General Other (specify) ▼

Date of Disbursement

Amount of Each Disbursement this Period

SUBTOTAL of Disbursements This Page (optional) **2,000.00**

TOTAL This Period (last page this line number only)

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>3-21-03</i>
<input type="checkbox"/>	First Class Mail	POSTMARKED
<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>SL</i> PREPARER		<i>3-21-03</i> DATE PREPARED