



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

JAN 21 1998

Gary W. Fields, Treasurer
American Bankers Association BANKPAC
1120 Connecticut Avenue NW, Suite 851
Washington, DC 20036

Identification Number: C00004275

Reference: February Monthly (1/1/95-1/31/95), May Monthly (4/1/97-4/30/97),
June Monthly (5/1/97-5/31/97) and November Monthly (10/1/97-
10/31/97) Reports

Dear Mr. Fields:

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 of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

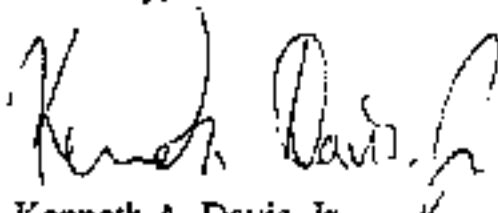
Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are

received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

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

A written 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. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 219-3580.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth A. Davis, Jr.", written in a cursive style.

Kenneth A. Davis, Jr.
Reports Analyst
Reports Analysis Division

SCHEDULE B ITEMIZED DISBURSEMENTS

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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) AZA BankPac

Name/Address	Purpose of Disbursement	Date of Disbursement	Amount
Committee to Re-elect Congresswoman Marge Roukema P. O. Box 625 Ridgewood, NJ 07451	Marge Roukema REP-5-NJ, 19971998 CYCLE Disbursement for: Primary	04/11/1997	\$2,000.00
Congressman Bart Gordon Committee P. O. Box 2008 Murfreesboro, TN 37133	Bart Gordon DEM-6-TN, 19971998 CYCLE Disbursement for: Primary	04/23/1997	\$1,000.00
Coverdell Senate Committee 2622 Piedmont Road NE PO box 14503 Atlanta, GA 30324	Paul Coverdell REP-SENA-GA, 19971998 CYCLE Disbursement for: Primary	04/07/1997	\$1,000.00
Dick Arney Campaign P. O. Box 85 Louisville, TX 75067	Dick Arney REP-26-TX, 19971998 CYCLE Disbursement for: Primary	04/11/1997	\$1,000.00
Ed Bryant For Congress P.O. Box 1961 Cordova, TN 38018	Edward G Bryant REP-7-TN, 19971998 CYCLE Disbursement for: Primary	04/20/1997	\$1,000.00
Friends of Eric Serna for Cong	Eric Serna DEM-3-CA, 19971998 CYCLE Disbursement for: Special Election	04/17/1997	\$1,000.00
Gerald C "Jerry" Waller For Congress P.O. Box 687 Morris, IL 60450	Gerald C Waller REP-11-IL, 19971998 CYCLE Disbursement for: Primary	04/16/1997	\$1,000.00
Grassley Committee	Charles E Grassley REP-SENA-IA, 19971998 CYCLE Disbursement for: Primary	04/30/1997	\$1,000.00
Hoyer for Congress Committee 6106 Old Silver Hill Road District Heights, MD 20747	Steny Hoyer DEM-5-MD, 19971998 CYCLE Disbursement for: Primary	04/18/1997	\$1,000.00

SUBTOTAL of Disbursements This Page (optional)

\$10,000.00

SCHEDULE B ITEMIZED DISBURSEMENTS

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NAME OF COMMITTEE (in Full) ABA BankPac

Name/Address	Purpose of Disbursement	Date of Disbursement	Amount
Americans for Rep. Majority	Tom O Delany REP-22-TX, 19971998 CYCLE		
	Disbursement for: Primary	05/12/1997	\$2,500.00
Bennett for Senate '98	Robert F Bennett REP-SENA-UT, 19971998 CYCLE		
	Disbursement for: Primary	05/19/1997	\$3,000.00
Bersuter for Congress Committee P. O. Box 94794 Lincoln, NE 68509	Doug Bersuter REP-1-NE, 19971998 CYCLE		
	Disbursement for: Primary	05/19/1997	\$1,000.00
Bob Barr For Congress 231 Maxham Rd., Suite 100 Austell, GA 30001	Bob L Barr REP-7-GA, 19971998 CYCLE		
	Disbursement for: Primary	05/30/1997	\$500.00
Bob Wise for Congress Committee P. O. Box 5336 Charleston, WV 25361	Bob Wise DEM-2-WV, 19971998 CYCLE		
	Disbursement for: Primary	05/15/1997	\$1,000.00
Citizens for Arien Specter 5th and Chestnut Streets Suite 216 Philadelphia, PA 19106	Arien Specter REP-SENA-PA, 19971998 CYCLE		
	Disbursement for: Primary	05/07/1997	\$1,000.00
Citizens for Arien Specter 5th and Chestnut Streets Suite 216 Philadelphia, PA 19106	Arien Specter REP-SENA-PA, 19971998 CYCLE		
	Disbursement for: Primary	05/07/1997	\$4,000.00
Comm to Elect John Baldacci 185 Karlow Street Bangor, ME 04401	John Baldacci DEM-2-ME, 19971998 CYCLE		
	Disbursement for: Primary	05/02/1997	\$500.00
Coverdell Senate Committee 2622 Piedmont Road NE PO box 16503 Atlanta, GA 30324	Paul Coverdell REP-SENA-GA, 19971998 CYCLE		
	Disbursement for: Primary	05/21/1997	\$3,000.00

SUBTOTAL of Disbursements This Page (optional)

\$16,500.00

SCHEDULE B ITEMIZED DISBURSEMENTS

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NAME OF COMMITTEE (in Full) ABA BankFax

Name/Address	Purpose of Disbursement	Date of Disbursement	Amount
Bob Ney For Congress P.O. Box 490 St. Clairsville, OH 43980	Robert W Ney REP-18-OH, 9394 CYCLE Disbursement for: Debt Retirement	01/23/95	\$500.00
Burr For Congress '94 P.O. Box 5732 Winston-Salem, NC 27113	Richard M Burr REP-5-NC, 9394 CYCLE Disbursement for: Debt Retirement	01/06/95	\$2,500.00
Citizens For Keusmann '93 6450 Milton Ave., Suite 104 Jamestown, WI 53546	Mark W Keusmann REP-3-WI, 9394 CYCLE Disbursement for: Debt Retirement	01/06/95	\$750.00
Comm to Elect John Seldacci 105 Harlow Street Bangor, ME 04401	John Seldacci DEM-2-ME, 9394 CYCLE Disbursement for: Debt Retirement	01/09/95	\$500.00
Covardell Senate Committee 2622 Piedmont Road NE PO Box 14503 Atlanta, GA 30324	Paul Covardell REP-SENA-GA, 9394 CYCLE Disbursement for: Primary	01/04/95	\$1,000.00
Cremens For Congress 2796 St. Rt. 7N Gallipolis, OH 45631	Frank A Cremens REP-6-OH, 9394 CYCLE Disbursement for: Debt Retirement	01/20/95	\$1,500.00
Dave Weldon For Congress 1502 Willard Rd., NW Palm Bay, FL 32907	David J Weldon REP-13-FL, 9394 CYCLE Disbursement for: Debt Retirement	01/26/95	\$500.00
Democratic Senatorial Campaign Committee 430 South Capitol St., SE Washington, DC 20003	Democratic Senatorial Campaign Committee 1993 CYCLE Disbursement for: Annual Contribution	01/31/95	\$15,000.00
Fox for Congress 312 Glen Lena Elkins Park, PA 19117	John D Fox REP-13-PA, 9394 CYCLE Disbursement for: Debt Retirement	01/17/95	\$2,500.00

SUBTOTAL of Disbursements This Page (optional)

\$24,750.00

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NAME OF COMMITTEE (in full) Ann Bencher

Name/Address

Purpose of Disbursement

Date of Disbursement Amount

Ben Cardin for Congress
20 E. Charles Street
18th Floor
Baltimore, MD 21201

Benjamin Cardin
SEN-3-MD, 93rd CYCLE

Disbursement for: Primary

01/05/94

\$1,000.00

Bencher for Congress Committee
P. O. Box 94794
Lincoln, NE 68509

Doug Bencher
REP-1-NE, 93rd CYCLE

Disbursement for: Primary

01/10/94

\$2,500.00

Citizens for Bush
3361 S. King Drive
Chicago, IL 60616

Bobby Bush
SEN-1-IL, 93rd CYCLE

Disbursement for: Primary

01/12/94

\$1,500.00

Committee To Elect Mel Reynolds
P.O. Box 368217
Chicago, IL 60616

Mel Reynolds
SEN-2-IL, 93rd CYCLE

Disbursement for: Primary

01/19/94

\$2,500.00

Committee for Sen Gibbons
4603 Wiskart Boulevard
Tampa, FL 33603

Sen Gibbons
SEN-13-FL, 93rd CYCLE

Disbursement for: Primary

01/12/94

\$1,000.00

Coverdell Senate Committee
2682 Piedmont Road NE
PO Box 14503
Atlanta, GA 30324

Paul Coverdell
REP-SEN-CA, 93rd CYCLE

01/10/94

\$5,000.00

Disbursement for: Primary

Democratic National Committee
430 S. Capitol Street SE
Washington, DC 20003

Democratic National Committee
90th CYCLE

Disbursement for:

01/25/94

\$15,000.00

Democratic Senatorial Campaign Committee
430 South Capitol St., SE
Washington, DC 20003

Democratic Senatorial Campaign Committee
1993 CYCLE

Disbursement for:

01/26/94

\$15,000.00

Ewing for Congress
201 S. Mill Street
Pontiac, IL 61764

Tom Ewing
REP-15-IL, 93rd CYCLE

Disbursement for: Primary

01/19/94

\$2,500.00

SUBTOTAL of Disbursements This Page (optional)

\$48,000.00

SCHEDULE B ITEMIZED DISBURSEMENTS

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NAME OF COMMITTEE (in Full) A&A BankPac

Name/Address	Purpose of Disbursement	Date of Disbursement	Amount
Linder For Congress 5039 Winding Branch Drive Atlanta, GA 30338	John Linder REP-11-GA, 19971998 CYCLE Disbursement for: Primary	10/01/1997	\$2,000.00
Louise Slaughter For Congress 1 Exchange St. Rochester, NY 14614	Louise Slaughter SEN-28-NY, 19971998 CYCLE Disbursement for: Primary	10/09/1997	\$1,000.00
Lucas For Congress Committee P.O. Box 26825 Oklahoma City, OK 73126	Frank Lucas REP-6-OK, 19971998 CYCLE Disbursement for: Primary	10/15/1997	\$1,500.00
Maloney For Congress 15 Wooster Heights Danbury, CT 06810	James Maloney SEN-5-CT, 19971998 CYCLE Disbursement for: Primary	10/15/1997	\$500.00
McNulty for Congress PO Box 1560 Green Island, NY 02183	Michael McNulty SEN-21-NY, 19971998 CYCLE Disbursement for: Primary	10/20/1997	\$500.00
Minge for Congress 520 North 9th Street Montevideo, MN 56265	David Minge SEN-2-MN, 19971998 CYCLE Disbursement for: Primary	10/27/1997	\$500.00
Minge for Congress 520 North 9th Street Montevideo, MN 56265	David Minge SEN-2-MN, 19971998 CYCLE Disbursement for: Primary	10/27/1997	\$500.00
Missourians For Kit Bond 911 Main St., Suite 1702 Kansas City, MO 64105	Christopher S Bond REP-SENA-MO, 19971998 CYCLE Disbursement for: General	10/15/1997	\$1,500.00
Pete King For Congress Committee P.O. Box 1421 Seaford, NY 11789	Peter King REP-3-NY, 19971998 CYCLE Disbursement for: Primary	10/27/1997	\$1,000.00

SUBTOTAL of Disbursements This Page (optional)

\$9,000.00

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NAME OF COMMITTEE (in Full) ABA BankPac

Name/Address

Purpose of Disbursement

Date of Disbursement

Amount

Lincoln Diaz-Balart For Congress Committee
9737 N.W. 41st St., #131
Miami, FL 33178

Lincoln Diaz-Balart
REP-21-FL, 19971998 CYCLE

Disbursement for: Primary

05/14/1997

\$1,000.00

Maloney For Congress
15 Wooster Heights
Danbury, CT 06810

James Maloney
DEM-5-CT, 19971998 CYCLE

Disbursement for: Primary

05/22/1997

\$1,000.00

Missourians For Kit Bond
911 Main St., Suite 1702
Kansas City, MO 64105

Christopher S Bond
REP-SEN-MO, 19971998 CYCLE

'98 General \$2,000.00
Disbursement for: Primary \$1,000.00

05/21/1997

\$3,000.00

Murkowski '98
P.O. Box 240468
Anchorage, AK 99524

Frank Murkowski
REP-SENA-AK, 19971998 CYCLE

Disbursement for: Primary

05/21/1997

\$2,000.00

Neumann For Congress
17 S. River St., Box 101
Janetville, MI 53545

Mark W Neumann
REP-7-MI, 19971998 CYCLE

Disbursement for: Primary

05/12/1997

\$1,000.00

New Mexicans for Bill Redmond
2650 Sawhill Road
Suite 0
Santa Fe, NM 87505

Bill T Redmond
REP-3-NM, 19971998 CYCLE

Debt Retirement
Disbursement for: Special Election

05/19/1997

\$1,000.00

Oxley for Congress
P. O. Box 1968
Findlay, OH 45839

Michael Oxley
REP-4-OH, 19971998 CYCLE

Disbursement for: Primary

05/30/1997

\$3,000.00

People For Ganske
5907 Grand Avenue
Des Moines, IA 50312

John Q Ganske
REP-4-IA, 19971998 CYCLE

Disbursement for: Primary

05/02/1997

\$500.00

Rangel for Congress Committee
2090 Allen Place, NW
Washington, DC 20009

Charles Rangel
DEM-15-NY, 19971998 CYCLE

Disbursement for: Primary

05/28/1997

\$500.00

\$73,000.00

SUBTOTAL of Disbursements This Page (optional)

SCHEDULE B ITEMIZED DISBURSEMENTS

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NAME OF COMMITTEE (in full) ABA BankPac

Name/Address	Purpose of Disbursement	Date of Disbursement	Amount
John Breaux Senate Committee P. O. Box 3326 Lafayette, LA 70502	John Breaux SEN-SENA-LA, 19971998 CYCLE Disbursement for: Primary	06/25/1997	\$3,000.00
Lathan For Congress Committee P.O. Box 117 Orange City, IA 51041	Tom Lathan REP-5-IA, 19971998 CYCLE Disbursement for: Primary	06/10/1997	\$500.00
Leonard Boswell For Congress 1401 N. Jefferson RD Indianola, IA 50125	Leonard Boswell SEN-3-IA, 19971998 CYCLE Disbursement for: Primary	06/10/1997	\$500.00
Missourians For Kit Bond 911 Main St., Suite 1702 Kansas City, MO 64105	Christopher E Bond REP-6-MA-MO, 19971998 CYCLE Disbursement for: General	06/25/1997	\$1,300.00
Moran for Congress Committee P. O. Box 2518 Alexandria, VA 22301	James P Moran SEN-8-VA, 19971998 CYCLE Disbursement for: Primary	06/24/1997	\$1,000.00
Nathan Deal For Congress PO Box 2522 Gainesville, GA 30603	Nathan Deal REP-9-GA, 19971998 CYCLE Disbursement for: Primary	06/24/1997	\$500.00
Norwood For Congress 3643 Walton Way Extension Augusta, GA 30909	Charlie W Norwood REP-10-GA, 19971998 CYCLE Disbursement for: Primary	06/24/1997	\$500.00
People For Ganske 5907 Grand Avenue Des Moines, IA 50312	John E Ganske REP-4-IA, 19971998 CYCLE Disbursement for: Primary	06/10/1997	\$1,000.00
Pete King for Congress Committee P.O. Box 1421 Searford, NY 11789	Peter King REP-3-NY, 19971998 CYCLE Disbursement for: Primary	06/03/1997	\$1,000.00

SUBTOTAL of Disbursements This Page (optional)

\$9,500.00

SCHEDULE B ITEMIZED DISBURSEMENTS

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NAME OF COMMITTEE (in full) ABA BankPac

Name/Address	Purpose of Disbursement	Date of Disbursement	Amount
Largent For Congress 124 E. 4th Street Suite 100 Tulsa, OK 74103	Stephen M Largent REP-1-OK, 19971998 CYCLE Disbursement for: Primary	09/26/1997	\$1,000.00
Latham For Congress Committee P.O. Box 117 Orange City, IA 51041	Tom Latham REP-5-IA, 19971998 CYCLE Disbursement for: Primary	09/08/1997	\$500.00
Maloney For Congress 49 East 92nd St. New York, NY 10128	Carolyn Maloney DEM-14-NY, 19971998 CYCLE Disbursement for: Primary	09/23/1997	\$2,500.00
Marion Berry For Congress P.O. Box 50840 Jonesboro, AR 72401	Marion Berry DEM-1-AR, 19971998 CYCLE Disbursement for: Primary	09/23/1997	\$1,000.00
Martin Frost Campaign Committee P. O. Box 4219 Dallas, TX 75208	Martin Frost DEM-24-TX, 19971998 CYCLE Disbursement for: Primary	09/23/1997	\$1,500.00
Max Sandlin For Congress Committee 1600 S. Washington Marshall, TX 75670	Max Sandlin DEM-1-TX, 19971998 CYCLE Disbursement for: Primary	09/24/1997	\$1,000.00
Missourians For Kit Bond 911 Main St., Suite 1702 Kansas City, MO 64105	Christopher E Bond REP-SEN-MO, 19971998 CYCLE Disbursement for: General	09/30/1997	\$1,000.00
Nathan Deal For Congress PO Box 2522 Gainesville, GA 30503	Nathan Deal REP-9-GA, 19971998 CYCLE Disbursement for: Primary	09/30/1997	\$500.00
New Mexicans for Bill Redmond 2650 Sawmill Road Suite 0 Santa Fe, NM 87505	Bill T Redmond REP-3-NM, 19971998 CYCLE Disbursement for: Primary	09/24/1997	\$500.00

SUBTOTAL of Disbursements This Page (optional)

\$5,500.00