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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required to Complete This Page**

1. Registrant name

Morrison & Foerster LLP

2. Address ☐ Check if different than previously reported

2000 Pennsylvania Ave., N.W. Suite 5500

Washington DC 20006 USA

3. Principal place of business (if different than line 2)

San Francisco CA 94105 USA

City State/Zip or Country

4a. Contact Name b. Telephone number c. E-mail

Ms. Rachel Howell (202) 778-1650 rhowell@mofo.com

5. Senate ID # 285897101

7. Client Name ☐ Self

Visa U.S.A. Inc.

6. House ID # 31752006

TYPE OF REPORT 8. Year 2006 Midyear (January 1-June30) ☒ OR Year End (July 1-December 31

9. Check if this filing amends a previously filed version of this report ☐

10. Check if this is a Termination Report ☐ ⇨ Termination Date _____ 11. No Lobbying Activit

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms

INCOME relating to lobbying activities for this reporting period was:

Less than $10,000 ☐

$10,000 or more ☒ ⇨ $ 140,000

Provide a good faith estimate, rounded to the nearest $20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

13. Organizations

EXPENSES relating to lobbying activities for this reporting p were:

Less than $10,000 ☐

$10,000 or more ☐ ⇨ $ _____

14. REPORTING METHOD. Check box to indicate expens accounting method. See instructions for description of option

☐ **Method A.** Reporting amounts using LDA definitions only

☐ **Method B.** Reporting amounts under section 6033(b)(8) of Internal Revenue Code

☐ **Method C.** Reporting amounts under section 162(e) of the Revenue Code

Edit Form > File with

Senate Password File with S

Signature Rachel Howell 8/14/06 Date 8/14/2006

Printed Name and Title Rachel Howell, Associate Attorney

Filing #a1e0c96f-cdce-4893-967b-2efe9f2a820a - Page 1 of 32

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Department of Treasury
Federal Reserve Board
Federal Trade Commission
Office of the Comptroller of the Currency

18. Name of each individual who acted as a lobbyist in this issue area

Name		Covered Official Position (if applicable)
L. Richard	Fischer	
Oliver	Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Document digitally signed on Page 1. 8/14/06 Date 8/14/2006

Printed Name and Title Rachel Howell, Associate Attorney

30000200964

Registrant Name Morrison & Foerster LLP

Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area BAN

16. Specific lobbying issues (continued from previous page)

Credit Card Reform Act of 2006 [S.2655]
Credit Card Minimum Payment Notification Act [H.R.4413]
Credit CARD Act of 2006 [H.R.5383]
Financial literacy..[H.RES. 7 37]
Government Credit Card Abuse Prevention Act of 2006 [S.3480]
Government Credit Card Abuse Prevention Act of 2006 [H.R.5581]
Eliminate Warehousing of Consumer Internet Data Act of 2006 [H.R.4731]
Protection of Young Consumers Act of 2006 [S.2654]
Data Security Act of 2006 [S.3568]
Currency Overhaul for an Industrious Nation Act [H.R.5818]
USA PATRIOT Improvement and Reauthorization Act of 2005 [H.R.3199]
SPY BLOCK Act [S.687]
Data Accountability and Trust Act (DATA) [H.R.4127]
Hurricane Katrina Recovery Act of 2006 [S.2319]
Notification of Risk to Personal Data Act [H.R.5582]
Data Accountability and Trust Act (DATA) [H.R.4127]
Independent Health Record Bank Act of 2006 [S.3454]
Katrina Health Access, Recovery, and Empowerment Act of 2006 [H.R.4858]
Katrina Disaster Relief (Introduced in House)[H.R.4020]
Financial Services Regulatory Relief Act of 2006 [S.2856]
Seasoned Customer CTR Exemption Act [H.R.5341]
Native American Housing Assistance and Self-Determination Act of 1996 [S.598]
Financial Services Regulatory Relief Act of 2006 [S.2856]
Seasoned Customer CTR Exemption Act of 2006[H.R.5341]
Seasoned Customer CTR Exemption Act of 2006 [H.R.5341]
Seasoned Customer CTR Exemption Act of 2006 [H.R.5341]
Federal Payday Loan Consumer Protection Amendments of 2006[H.R.5350]
Commission on Economic Indicators Act of 2006 [S.2815]
Port Security Act of 2006 [S.2334]
Rural Health Care Capital Access Act of 2006 [H.R.4912]
Foreign Investment Security Improvement Act of 2006 [S.2333]
Iran Sanctions Extension Act of 2006 [S.2657]
Federal Housing Fairness Act of 2006 [S.2597]
Financial Literacy[H.CON.RES.387]
Foreign Investment and National Security Act of 2006 S.3549]
Export-Import Bank Reauthorization Act of 2006 [H.R.5068]
Export-Import Bank Reauthorization Act of 2006[H.R.5068]
Military Personnel Financial Services Protection Act [S.418]
Promoting Transparency in Financial Reporting Act of 2006 [H.R.5024]
Flood Insurance Reform and Modernization Act of 2006 [S.3589]
Commission on Economic Indicators Act of 2006[H.R.4950]
Industrial Bank Holding Company Act of 2006 [H.R.5746]
Export-Import Bank Reauthorization Act of 2006[H.R.5068]
Section 8 rental assistance to college students. [S.2591]
Foreign Investment and National Security Act of 2006 [S.3549]
Homeowners Preservation of Equity Act of 2006 [H.R.4991]
21st Century Housing Act [S.3173]

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Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area BAN

16. Specific lobbying issues (continued from previous page)

Foreign Investment and National Security Act of 2006 [S.3549]
Foreign Investment Transparency and Security Act of 2006 [S.2374]
Nursing Home Fire Safety Act of 2006 [S.3489]
Military Personnel Financial Services Protection Act [S.418]
Local Port Security Act of 2006 [S.2367]
Safe Foreign Investments Act of 2006 [S.2442]
United States Security Improvement Act of 2006 [H.R.4813]
Credit Rating Agency Duopoly Relief Act of 2006 [H.R.2990]
Foreign Investment Transparency and Security Act of 2006 [S.2410]
Mark-to-Market Extension Act of 2006 [S.3511.IS]
Hurricanes Katrina and Rita [S.RES.340]
Port Security Act of 2006 [H.R.4842]
Congressional Tribute to Dr. Norman E. Borlaug Act of 2006 [S.2250]
COMPETE Act [S.2824]
Congressional Tribute to Constance Baker Motley Act of 2006 [S.2235]
Hurricane Katrina Recovery Act of 2006[S.2319]
Credit Repair Organizations Act [S.3518]
Export-Import Bank Reauthorization Act of 2006 [H.R.5068]
Smart and Secure Foreign Investment Act [S.2335]
Credit Card Reform Act of 2006 [S.2655]
Communities First Act [H.R.2061]
U.S. National Security Protection Act of 2006[S.2380]
Communities First Act [S.1568.IS]
Credit Monitoring Enhancement Act of 2006[S.3662]
Credit Rating Agency Duopoly Relief Act of 2006 ([H.R.2990]
Foreign Investment Security Improvement Act of 2006 [H.R.4807]
Homeland Security and Governmental Affairs. [S.RES.16]
Credit Rating Agency Duopoly Relief Act of 2006 [H.R.2990].
National Housing Act.[H.R.4804]
TOP FRAUD Act [S.2280]
College Literacy in Finance and Economics (College LIFE) Act [S.468]
Veterans Privacy Protection Act of 2006 [S.3176]
Veterans and Military Privacy Protection Act of 2006 [S.3486]
Predatory Mortgage Lending Practices Reduction Act [H.R.1994]
Data Security Act of 2006 [S.3568]

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Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area BAN

16. Specific lobbying issues (continued from previous page)

Homeowners Protection Act of 2006 [S.3117]
GROWTH Act of 2006 [H.R.5858]
Restitution for Victims of Crime Act of 2006 ([S.3561] ·
National Insurance Act of 2006 [S.2509]
Responsible Lending Act [H.R.1295]
Comprehensive Identity Theft Prevention Act [S.768]
Simplified USA Tax Act of 2006 [H.R.4707]
Hurricane Katrina Response Act[S.2172]
Foreign Relations Authorization Act, Fiscal Years 2006 and 2007 [H.R.2601]
MORE Act[S.6]
SAFETEA-LU [H.R.3]
Restoring America's Competitiveness Act of 2006 [H.R.5043.]

Add page to continue specific issues description for this is

30030200967

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code BNK - Bankruptcy (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Office of the Comptroller of the Currency
Federal Trade Commission

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

30002000958

Printed Name and Title Rachel Howell Associate Attorney

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area BNK

16. Specific lobbying issues (continued from previous page)

Federal Judiciary Emergency Tolling Act of 2006 [H.R.3729]
Federal Judicial Fairness Act of 2006 [H.R.5014]
Federal Judicial Fairness Act of 2006 [S.2276]
FAIR Act of 2006 ([S.3274]
Designating April 2006 as `Financial Literacy Month'. [S.RES.410]
Designating April 2006 as `Financial Literacy Month'. [S.RES.410]
Fairness and Accountability in Reorganizations Act of 2006 [H.R.5113]
Fairness and Accountability in Reorganizations Act of 2006 [S.2556]
To amend the Credit Repair Organizations Act to establish a new disclosure statement. [S.3518]
Federal District Court of American Samoa Act of 2006 [H.R.4711]
Medical Bills Interest Rate Relief Act [H.R.1238]
Credit Monitoring Enhancement Act of 2006 [S.3662]
Student Borrower Bill of Rights Act of 2006 [S.3255]
Financial Netting Improvements Act of 2006 [H.R.5585]
Credit Repair Organizations Act Technical Corrections Act [H.R.5445]
Predatory Mortgage Lending Practices Reduction Act [H.R.1994]
To make improvements to the Federal Deposit Insurance Act.[S.2141]
Accountability and Transparency in Ethics Act [H.R.4920]
College Literacy in Finance and Economics (College LIFE) Act [S.468]
Veterans Identity and Credit Security Act of 2006 [H.R.5835]
Surface Mining Control and Reclamation Act Amendments of 2006 [S.2616]
Section 115 Reform Act of 2006 [H.R.5553]
Pension Protection Act of 2006 [H.R.4.PCS]
Fair Flat Tax Act of 2006 [H.R.5176.IH]
Estate Tax and Extension of Tax Relief Act of 2006 [H.R.5970]
Data Accountability and Trust Act (DATA) [H.R.4127]
Pension Protection Act of 2006 [H.R.4]

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Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code CSP - Consumer Issues/Safety/Protection (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Office of the Comptroller of the Currency
Federal Trade Commission

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

0000200976

Printed Name and Title Rachel Howell, Associate Attorney

Registrant Name Morrison & Foerster LLP

Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area CSP

16. Specific lobbying issues (continued from previous page)

Legislation relating to data security breach notification.
Cyber-Security Enhancement and Consumer Data Protection Act of 2006 [H.R.5318]
Eliminate Warehousing of Consumer Internet Data Act of 2006 [H.R.4731]
Protection of Young Consumers Act of 2006 [S.2654]
Federal Payday Loan Consumer Protection Amendments of 2006[H.R.5350]
Financial Literacy[H.CON.RES.387]
College Literacy in Finance and Economics (College LIFE) Act [S.468]
Designating April 2006 as `Financial Literacy Month'. [S.RES.410]
Identity Theft [H.R. 3997]
Data Accountability and Trust Act [H.R. 4127]
Data Accountability and Trust Act (DATA) Financial Data Protection Act of 2006 [H.R. 4127]

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Add page to continue specific issues description for this as

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code EDU - Education (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Department of Treasury
Federal Reserve Board
Federal Trade Commission

18. Name of each individual who acted as a lobbyist in this issue area

Name		Covered Official Position (if applicable)
L. Richard	Fischer	
Oliver	Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

30002000972

Printed Name and Title Rachel Howell, Associate Attorney

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area EDU

16. Specific lobbying issues (continued from previous page)

Designating April 2006 as `Financial Literacy Month'. [S.RES.410]
Protection of Young Consumers Act of 2006 [S.2654]
Financial Literacy[H.CON.RES.387]
College Literacy in Finance and Economics (College LIFE) Act [S.468]

Add page to continue specific issues as necessary for this iss

30002009973

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securiti (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Department of Treasury
Federal Reserve Board
Federal Trade Commission
Office of the Comptroller of the Currency

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

0002000974

Printed Name and Title Rachel Howell, Associate Attorney

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area FIN

16. Specific lobbying issues (continued from previous page)

Industrial Bank Holding Company Act of 2006 [H.R.5746]
Legislation affecting financial institutions.

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code GAM - Gaming/Gambling/Casino (one per page)

16. Specific lobbying issues

See attached

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Federal Reserve Board
Federal Trade Commission
Office of the Comptroller of the Currency

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

30000200979

Printed Name and Title Rachel Howell, Associate Attorney

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

ADDENDUM for General Lobbying Issue Area GAM

16. Specific lobbying issues (continued from previous page)

Unlawful Internet Gambling Enforcement Act of 2006 [H.R.4411]
Internet Gambling Prohibition and Enforcement Act [H.R.4411]
To create a commission to study the proper response of the United States to the growth of Internet gambling. | R.5474]
Internet Gambling Prohibition and Enforcement Act [H.R.4411]
Internet Gambling Prohibition Act ([H.R.4777]
Restoring Trust in Government Act [H.R.4696]
Trade Competitiveness Act of 2006 [S.2317]
Fraud Accountability in Emergency Response Act of 2006 [H.R.5943]
Children's Safety and Violent Crime Reduction Act of 2006 [H.R.4472]
Children's Safety and Violent Crime Reduction Act of 2006 [H.R.4472]
Louisiana Katrina Reconstruction Act [S.1766]
Louisiana Katrina Reconstruction Act [S.1765]
Louisiana Katrina Reconstruction Act [H.R.3958]

Add page to continue specific issues description for this G...

30002009977

Registrant Name Morrison & Foerster LLP Client Name Visa U.S.A. Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the re engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** information as requested. Attach additional page(s) as needed.

15. General issue area code SCI - Science/Technology (one per page)

16. Specific lobbying issues

Homeland Security Science and Technology Enhancement Act of 2006 [H.R.4941]

17. House(s) of Congress and Federal agencies contacted ☐ None ☒ House ☒ Senate ☒ Other

Federal Trade Commission
Federal Reserve Board

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
L. Richard Fischer	
Oliver Ireland	

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Printed Name and Title Rachel Howell, Associate Attorney

0002009978