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**Evans, Sandra E**

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**From:** Jennifer Regan [regans7@msn.com]  
**Sent:** Friday, April 02, 2004 11:21 AM  
**To:** regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; comments@fdic.gov;  
regs.comments@ots.treas.gov  
**Subject:** CRA

Dear Officials of Federal Bank and Thrift Agencies:

For more than 25 years, the CRA has encouraged banks to better serve U.S. communities

It is an outrage that you propose to block that citizen oversight of 1,111 banks that account for more than \$387 billion in assets. Those not-so-small banks may seem small in comparison with the megabanks, but they are HUGE to the communities they serve. Poor and minority communities deserve the right to a watchdog and, if necessary, to discipline their banks to fulfill every bank's public obligation to serve ALL of their community, without unfair exclusion and without predatory practices. We cannot go back to redlining policies of the past.

CRA is a law that makes capitalism work for all Americans. It is far too vital to be gutted by harmful regulatory changes and neglect.

Thank you for your attention to this critical matter.

Sincerely,

Jennifer Regan

04/14/2004