From: Susan Artuz [artuz1926@yahoo.com]
Sent: Saturday, January 22, 2005 7:25 PM

To: Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

## To Whom It May Concern:

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

It is imperative to continue support of low-income community projects by financial institutions.

Susan Artuz Board Member Rebuilding Together with Christmas in April Dutchess County

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