

From: Arts Kentucky [connect@artsky.org]
Sent: Monday, December 20, 2004 2:57 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Importance: High

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

If you decide they should not, it could undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts.

Kentuckians cannot afford to lose any of the investments made in small, rural communities. Times are tough enough for low-income people, please keep Banks and Thrifts FULLY accountable under CRA!

Thank you for your time.

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