

**From:** Joy Entzminger [jlentzm@earthlink.net]  
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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.

This is very important to those organizations who help with low income rehabilitation. The money should be allowed to stay in the communities where the financial institutions conduct business.

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