

From: Stephanie Gingerich [SGinger@ci.east-lansing.mi.us]
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I support leaving the current review threshold at banks with \$250 million or more in assets, not raising it to \$1 Billion or more. The CRA enforcement makes a difference and weakening it by not enforcing it for a large number of banks will not lead to a more successful outcome for our communities. While I agree that rural areas are included in the scope of community development, I would not favor changing the CRA to give favorable status to rural activities, particularly those that do not primarily benefit low and moderate income persons.

Thank you for the opportunity to comment.

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