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Subject: Comments, Regs
2004-53 Community Reinvestment Act

You question whether thrifts should continue to be accountable under CRA for investments and services. If you decide they should not, your decision would undermine billions of dollars annually for investments in low-income housing, small businesses, economic development, historic rehabilitation and consumer services, not limited to, but including basic banking accounts at convenient bank branches. Thrifts should continue to be fully accountable under CRA for making investments and providing services. I adamantly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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