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**From:** Tom [thinterberger@cicchicago.com]  
**Sent:** Monday, January 24, 2005 4:37 PM  
**To:** Comments, Regs  
**Subject:** FW: 2004-53 Community Investment Act

> The CRA has had a bigger impact on lower income areas than any other federal law and it should not be weakened.

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> All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. Therefore I oppose any reduction of institutions required to comply. This would cause major harm to a very effective law. Do not lessen the availability of investments from banks serving their communities.

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> I also 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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