

From: Lisa Vatnsdal [lisa.vatnsdal@ci.moorhead.mn.us]  
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To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

All sizes of federally insured financial institutions should continue to be accountable under CRA for making investments and providing services. CRA provides an incentive for financial institutions to be creative in their outreach to lower income households and businesses. 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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