

From: isabel [ichiquoi@hamilton.edu]  
Sent: Monday, January 10, 2005 7:10 AM  
To: Comments, Regs  
Subject: cra-2004-53 &2004-54

Dear Sirs:

I am writing because I am concerned about the proposed changes to the Community Reinvestment Act: 2004-53 & 2004-54. As the thrifts get larger and larger, it becomes more and more important that they be required to meet the needs of the communities. Low and moderate income citizens need to be able to invest in homes and businesses. Larger thrifts should have more rather than less commitment to the community.

I have had dealings recently with a bank which has merged and found the caring and service inferior. I am not in need of borrowing funds and still miss the personal service.

It is necessary for the health of our communities that all people can benefit.

Please do not allow the CRA to be weakened.

Sincerely,

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