

From: Heli Meltsner [hmeltsner@verizon.net]
Sent: Wednesday, December 29, 2004 11:05 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir/Madame,
Thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Banks are publically regulated so that they serve all customers, and it is far too easy to forget the poor and rural populations. Please consider this matter carefully.

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