
From: Freida Bailey [FreidaK@tds.net]
Sent: Saturday, January 22, 2005 3:00 PM
To: Comments, Regs
Subject: CRA Comment

Rural communities are the general area of small banks and rural community areas are where the neediest areas are located. The proposed ruling on CRA could dramatically change the economics of rural communities. Right now, small banks realize they must live up to current CRA standards, please do not change up the regulations.