

**From:** norman osterman [nosterman@hotmail.com]  
**Sent:** Sunday, January 23, 2005 4:16 PM  
**To:** Comments, Regs  
**Subject:** Protect low-income loans, services from banks

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

There's more to life in these United States than the bottom line and saving every nickel for the stockholders.

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