

**From:** LisaBreckenridge [breck@ctuir.com]  
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**To:** Comments, Regs  
**Cc:** BarbaraRoloff; LisaGanuelas  
**Subject:** 2004-53 Community Reinvestment Act

The Confederated Tribes of the Umatilla Indian Reservation are located in a rural area with limited access to banking services. In the past few years, we have observed the expansion of credit available to rural Tribal communities nationally through initiatives such as the Community Reinvestment Act. We strongly support the Community Reinvestment Act and urge the Office of Thrift Oversight to reconsider its proposal to scale back any reporting or reviewing requirements under this Act. We believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. We 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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The opinions expressed by the author are his or her own and are not necessarily those of the Confederated Tribes of the Umatilla Indian Reservation