

From: AMFlynn@rcac.org
Sent: Thursday, January 20, 2005 7:50 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I work with rural communities throughout the West that are in desperate need of financial support and services. Even under the current CRA scenario, these needs are not being adequately met. I strongly urge you to ensure that 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.

Sincerely,

Anne-Marie Flynn
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