

From: Jeff Caiola [jeff@empowerment-inc.org]  
Sent: Friday, January 21, 2005 6:24 AM  
To: Comments, Regs  
Subject: Maintain CRA regulaory standards for all Federally InsuredFinancial  
Institutions

Do not let banks off the hook--CRA investment is vital to Low-Income Communities

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.

Thank you for hearing my comments.

Sincerely,  
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