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To: Comments, Regs; Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

To the Federal Regulators

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.

Without CRA, financial institutions would not voluntarily aid in the development and support of rural and or low income communities. It is essential that people in these communities be given access to credit and to receive investments in their community especially when financial institutions take their money via member deposits. To not reinvest in those very same communities is unacceptable.

Nicole Carbone