

2004-53 Community Reinvestment Act
From: Bartley, Yvonne - Corporate
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Sent: Thursday, January 20, 2005 6:07 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

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

The low income communities need a 'watchdog' agent to ensure their needs are adequately met. This is a critical need for communities who lack wherewithal to obtain services, loans etc., without financial institutions' accountability.

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