

**From:** Ron Turley [rturle@us.ibm.com]  
**Sent:** Friday, January 21, 2005 12:36 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern,

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. I have been a Board member of a local charity that has benefited from these funds for the past 11 years and I can't begin to tell you the impact that we have made in the St. Louis community during this time. If you pull this money away you will be leaving a "HUGE" void that I believe will be impossible to replace.

I am totally opposed to the dismantling of CRA.

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