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Sent: Monday, December 27, 2004 9:53 AM
To: Comments, Regs
Cc: Meulenberg, Tim
Subject: 2004-53 Community Reinvestment Act

This community, as well as hundreds more across the country, has seen the positive effects of the reporting requirements of the CRA regarding investments and services to low-income citizens and communities. Indeed, if these reporting requirements are lessened or eliminated, it is virtually certain that investments in certain areas of our community will decrease as well as financial services to low-income individuals and families.

We believe that thrift institutions must continue to be held fully accountable under CRA reporting requirements and continue investment in our community through extension of financial services in support of projects benefiting low-income individuals and families.

We oppose consideration of rural community development activities as a contribution toward the goals and objectives of CRA unless their benefit to low-income people or communities can be demonstrated.

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