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**From:** Statkus, Caroline [Caroline.Statkus@hamilton-co.org]  
**Sent:** Monday, January 24, 2005 10:10 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I think the CRA has brought great benefits to our lower-income areas. All, not just some, federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I definitely oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or their communities.

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