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Western Dairyland
Community Action Agency

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September 15, 2004

Robert E. Feldman, Executive Secretary
FDIC
Attn: Comments/Legal ISS
550 17th Street, N.W.
Washington D.C. 20429

Re: RIN 3064-AC50

To Whom It May Concern:

The Community Reinvestment Act has played a significant role in promoting fairness and equity in community lending practices, particularly in rural areas and impoverished inner city neighborhoods. Proposed efforts to weaken and dilute the CRA, a program which has demonstrated positive and effective results, will have serious detrimental consequences for persons living in poor communities.

The CRA has played a pivotal role in our agency's efforts to promote micro-business development and to foster collaborations with over 17 lenders in our primarily rural service area. We request the FDIC to resist these efforts to weaken the CRA. We urge the FDIC to leave the CRA intact.

Sincerely,

James W. Schwartz
Executive Director