

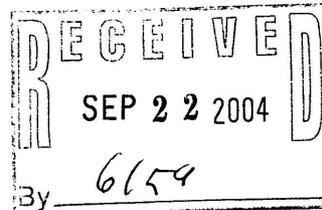
WBCO

Williamson-Burnet County Opportunities, Inc.

Jean Broach Crawford, Board Chairperson
Robert M. Howard, Executive Director

September 17, 2004

Mr. Robert E. Feldman
Executive Secretary
Attn: Comments/Legal ISS
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429-9990



Re: RIN 3064-AC50

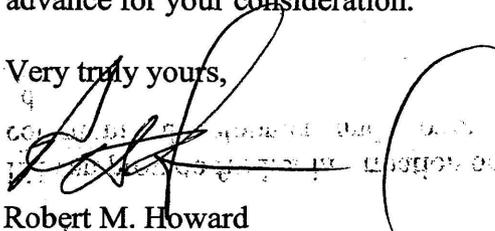
Dear Mr. Feldman:

It has come to my attention that that there are proposed changes currently being considered being made to the Community Reinvestment Act. As you know, these changes include raising the asset threshold defining "small banks" to \$1 billion and broadening the definition of community development and activities that meet this criterion.

It is my firmly held belief that these proposed changes will dilute the efficacy and intent of the Community Reinvestment Act. I therefore oppose these changes. In providing multiple community services including affordable housing, we have established excellent working relationships with at least five local banks as a result of their participation in CRA compliance.

If I can provide further information on how these proposed changes will negatively impact community development and economic growth, please feel free to contact me. Thank you in advance for your consideration.

Very truly yours,


Robert M. Howard
Executive Director

cc: Hon. Kay Bailey Hutchison, U.S. Senate
Hon. John Cornyn, U.S. Senate
Hon. John Carter, U.S. House of Representatives