

DATE: _____

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TRANSMITTAL COVER PAGE

TO: Robert E. Feldman, Executive Secretary
ATTENTION: Comments / Legal ISS
Federal Deposit Insurance Corporation

FAX: (202) 898-8788

FROM: TERRENCE J. HAND

FAX:

RE: RIN 3064-AC50

PAGES: 1 (including this sheet)

COMMENTS:

I strongly oppose the proposed rule changing the Community Reinvestment Act regulations. In my opinion, it will really undermine rural communities. Please do not adopt this rule.

Respectfully,

Terrence J. Hand
222.57 Eleventh Street
Abita Springs, LA 70420