

From: Johnson, Scott [<mailto:sjohnson@yorkstatebank.com>]  
Sent: Tuesday, April 05, 2005 9:09 AM  
To: Comments  
Subject: CRA comment

While in general I agree with the CRA requirements, for those of us managing banks in small, rural communities, this act has become extremely burdensome. Our bank is owned by a multi-million dollar holding company, which encompasses us for CRA purposes, yet many of the requirements in the act are, at times, very difficult for us to comply with (addresses not geo-coded, income levels for home purchases, etc.). Again, while the intent of the act is appropriate, it would be beneficial for some exceptions to this for small, rural banks.