

Vista Consulting Services, LLC

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Mr. Michael J. Hsu
Acting Comptroller
Office of the Comptroller of the Currency
400 7th Street SW, Suite 3E-218
Washington, DC 20219

August 1, 2022

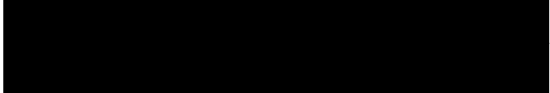
RE: Federal Deposit Insurance Corporation: 12 CFR Part 345, RIN 3064-AF81
Federal Reserve System: Docket No. R-1769, RIN 7100-AG29
Office of the Comptroller of the Currency: Docket ID OCC-2022-0002, RIN 1557-AF15

Dear Acting Comptroller Hsu:

I would like to express my strong support of utilizing the concept of Special Purpose Credit Programs (SPCP). This mechanism coupled with loan products or programs that facilitate lending to LMI individuals could have a significant impact on increasing the level of activities to this target population. Utilizing incentives along with regulatory mandates can generate a greater impact for target populations. I believe this will encourage a greater collaboration and program creativity that will leverage the involvement of other organizations and industries.

Thank you for your careful consideration of my suggestion.

Sincerely,



James P. Butler
President

Vista

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Mr. Martin J. Gruenberg
Acting Chairman
Federal Deposit Insurance Corp.
550 17th Street NW
Washington, DC 204229

August 1, 2022

RE: Federal Deposit Insurance Corporation: 12 CFR Part 345, RIN 3064-AF81
Federal Reserve System: Docket No. R-1769, RIN 7100-AG29
Office of the Comptroller of the Currency: Docket ID OCC-2022-0002, RIN 1557-AF15

Dear Acting Chairman Gruenberg:

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Mr. Jerome Powell
Chairman
Federal Reserve Board of Governors
20th Street and Constitution Avenue NW
Washington, DC 20551

August 1, 2022

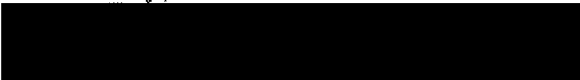
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Dear Chairman Powell;

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