

From: Elizabeth DeSCHRYVER [REDACTED]
Sent: Wednesday, April 08, 2020 8:34 PM
To: cra.reg@occ.treas.gov; Comments
Cc: robyn@marylandconsumers.org
Subject: [EXTERNAL MESSAGE] RIN:1557-AE34 OCC-2018-0008-1960

To whom it may concern,

I am a first-time home owner, and many small businesses in our area are struggling. The proposal would allow banks to reinvest zero dollars in these communities and still pass their CRA exam. If this happens, the wealth divide will continue to grow at a time when these neighborhoods are already disproportionately hit with Covid19. *Please don't make these changes.*

Thank you,

Elizabeth DeSchryver
Evanston, Illinois