



August 5, 2022

James P. Sheesley  
Assistant Executive Secretary  
Federal Deposit Insurance Corporation  
550 17th Street NW, Washington, DC 20429.

VIA EMAIL TO: [comments@fdic.gov](mailto:comments@fdic.gov)

Attention: Comments RIN 3064-AF81

Dear Mr. Sheesly,

The undersigned to this letter are nonprofit organizations that provide a variety of services to our communities. The support we receive from financial institutions through the Community Reinvestment Act (CRA) are important and valued. While we do not have specific comments as to the technical aspects of the proposed amendments, we do reiterate our support for CRA.

The undersigned also work with a variety of depository institutions in their CRA obligations. This includes a strong working relationship with the National Association of Industrial Bankers (NAIB), which represents industrial banks chartered in Utah and Nevada. (NAIB has filed a comment letter with information specific to the proposed amendments.) Industrial banks have been an enthusiastic and helpful partner in many of our CRA projects and endeavors.

Therefore, we respectfully request that any amendments to CRA acknowledge the contributions made by industrial banks and allow for the flexibility for them to continue the same dedication after any changes are implemented.

We appreciate the opportunity to provide this input.

Sincerely,

Ability Found

The Children's Center Utah

The Family Support Center

Maliheh Free Clinic

The Road Home

YMCA of Northern Utah