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**Sent:** Thursday, May 05, 2005 6:21 PM  
**To:** regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; Comments  
**Subject:** Docket No. R-1225, RIN 3064-AC89, and Docket No. 05-04

Federal Reserve Board  
Re: Docket No. R-1225

Federal Deposit Insurance Corporation  
Re: RIN 3064-AC89

Office of the Comptroller of the Currency  
Re: Docket Number 05-04

Dear Sir or Madam:

Greetings. I'm writing to support the Community Reinvestment Act, which has helped ensure that people and businesses in underserved communities have access to vitally needed capital. Originally this was a canned letter, but I'm modifying it some to show I'm sincere.

I thank you for withdrawing your earlier proposal to allow midsize banks to pursue only one type of community development activity — loans, investments, or services — rather than all three. It's a good idea. These activities are a reasonable U.S. equivalent to the microcredit strategies used to help the poor in countries much poorer than our fair republic.

However, I urge you to withdraw the proposed new changes under which CRA exams would no longer look at how many branches a bank operates in underserved communities, and banks would no longer have to disclose data on how much credit they provide for community development, small farms, and small businesses. Banks should work in struggling communities, and the public needs to be able to wield the power of government towards that noble end. The transparency provided by required disclosure is essential to ensuring that the CRA remains effective.

Yours Sincerely,

M. Herman Yam