

From: waterplanning@hotmail.com [mailto:waterplanning@hotmail.com]
Sent: Saturday, May 07, 2005 1:53 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:

Please do not change the Community Reinvestment Act. We all have a duty to help those less fortunate help themselves.

CRA exams SHOULD review how many branches a bank operates in underserved communities, and banks SHOULD have to disclose data on how much credit they provide for community development, small farms, and small businesses. You should hold banks accountable for serving struggling communities, and the public must be able to make sure they are meeting their obligations.

Yours Sincerely,

Kristin Anderson