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Sent: Thursday, May 05, 2005 11:55 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
I support the Community Reinvestment Act. I understand that it helps ensure that people and businesses in underserved communities have access to vitally needed capital. Please withdraw the proposed new changes under which CRA exams would no longer look at how many branches a bank operates in underserved communities. Also, banks would no longer have to disclose data on how much credit they provide for community development, small farms, and small businesses. I believe that banks must be held accountable for serving struggling communities, and that the public must be able to make sure they are meeting their obligations. The transparency provided by required disclosure is essential to ensuring that the CRA remains effective. Yours Sincerely, Henry Frank