

From: dgardner@traer.net [mailto:dgardner@traer.net]

Sent: Thursday, May 05, 2005 9:27 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:

Thank you for withdrawing your proposal to allow midsize banks to pursue a single type of community development activity — loans, investments, or services — rather than all three.

I feel compelled to urge you to withdraw as well 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 must be held accountable for serving struggling communities, and 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,

David Gardner