**From:** domini@michaelminn.com [mailto:domini@michaelminn.com]

Sent: Thursday, May 05, 2005 8:46 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 am writing to urge you to withdraw proposed new changes under which Community Reinvestment Act exams would no longer consider bank branches in underserved communities or require disclosure of data on how much credit banks provide for community development, small farms, and small businesses. The CRA has helped ensure that underserved communities have access to vitally needed capital and disclosure is essential to ensuring that the CRA remains an effective contributor to the economic life of our country.

Sincerely,

Michael Minn