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Sent: Thursday, May 05, 2005 8:31 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 Sir or Madam: The Community Reinvestment Act has helped to ensure that poor neighborhoods in need have access to capital. I both live in a poor neighborhood that has no bank branches and I am also a socially responsible investor who is trying to make a difference, so I see how important it is for there to be capital investments in poor communities. I am concerned about some proposed changes to the CRA. I have heard that under these changes CRA exams would no longer count the number of bank branches in poor communities. Also, banks would not be required to disclose how much credit they provide for small businesses, small farms, and community development. I urge you to oppose these changes. When banks are issued a charter, they take on a responsibility to support communities. So that banks meet these obligations, regulators and the public must have access to this information. Please work to keep the CRA strong and insist that banks uphold their responsibility. Sincerely, Randy Schutt