

From: Graves, Steven M [<mailto:steve.graves@csun.edu>]

Sent: Monday, October 22, 2012 11:08 AM

To: Comments

Subject: October 19, 2012 - NationalSurvey of Unbanked and UnderbankedHouseholds (3064-0167)

Dear FDIC / US Census Bureau,

This is a very badly needed data set.

I have worked with FDIC and US Census bureau data for more than 10 years now on a very regular basis, trying to deduce from indirect evidence answers to questions this data would go a long way to answer.

I applaud this long overdue interagency effort to help us all better understand the conditions of the underbanked or unbanked, so that we may better help keep many of our most vulnerable citizens from predatory lending practices that removed billions of dollars from neighborhoods already badly undercapitalized by the logic of our economy.

Please don't hesitate to contact me if you need further comment.

Steve

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