

From: [Cathy Minhoto](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-AF22
Date: Thursday, January 16, 2020 6:57:29 PM

January 16, 2020

Dear Madams and Sirs:

The Community Reinvestment Act is important in revitalizing low and middle income neighborhoods. Proposed changes to the CRA will diminish its purpose in providing much needed investment in underserved areas of our country. I urge you to enact reforms that address racial and economic disparities in banking lending practices. We need an economy that serves all persons, especially those who struggle each day to provide basic necessities to their families - a roof over their heads, healthy meals and a good education. The Community Reinvestment Act is important in revitalizing low and middle-income neighborhoods. Proposed changes to the CRA will diminish its purpose in providing much needed investment in underserved areas of our country. I urge you to enact reforms that address racial and economic disparities in banking lending practices - do not water down the CRA - make it more responsive to those in greatest need. We are the richest country in the world. Our economy must serve all persons, especially those who struggle each day to provide basic necessities to their families - a roof over their heads, healthy meals and a good education.

Sincerely,

Catherine Minhoto, RSHM

Director of Finance

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