

**From:** [REDACTED]  
**To:** [Comments](#)  
**Cc:** [Robyn@marylandconsumers.org](mailto:Robyn@marylandconsumers.org)  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF22  
**Date:** Tuesday, February 11, 2020 4:14:56 PM

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February 11, 2020

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It may concern:

I am a senior citizen and longtime resident of Baltimore City. I was able to attend a seminar given in my community by MCRC that informed me about several ways I could navigate the web while keeping my information secure. I was then able to pass that information along to friends who have become increasingly concerned about identity theft and fraud aimed at our age group.

The proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens, MCRC may lose funding and be unable to serve senior citizens such as myself and my friends.

Please do not pass these regulations.

Sincerely,

Anne Dorsey

Baltimore, Maryland

Sent from [Mail](#) for Windows 10