

From: [REDACTED]
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] Federal Register Number 3064-AF22
Date: Tuesday, April 07, 2020 3:13:56 PM

To Whom it May Concern:

In the few months that I have worked with the Bronx-based non-profit, University Neighborhood Housing Program, I have come to understand how important local traditional banking services are in neighborhoods with traditionally less-affluent community members. Predatory operations of alternative financial services in communities with financial challenges further highlights the need for strong regulatory practices which will ultimately support members of the community and ensure wide access to everyday banking needs like checking and savings accounts, small-business loans, and access to affordable mortgages.

As you, the regulators, reconsider the Community Reinvestment Act, I implore you to evaluate the needs of the people of the community -- those who live there, those who work there, those who give life to the streets and buildings. Any financial institution which acts on motives counter to this ideal and thereby harms the local community should be severely penalized.

Thank you for doing the right thing and acting on the best interests of the people who you are tasked to serve through your actions.

Sincerely,
Heather Hall

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Heather Hall

[REDACTED]