

From: Elaine Neumann [eneumann@kcna.org]
Sent: Friday, January 21, 2005 9:26 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I believe that all federally insured financial institutions should continue to be accountable under CRA for providing services and making investments. Also, I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities, as many rural areas struggle for survival now.

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