

From: Tom McKenzie
Subject: CRA Regulations Hearings

Comments:

Submitted values are:

Submit your comment letter to bank regulators:

Body (please personalize the bracketed areas to ensure your letter is not overlooked):

Accountability and sensibility:

Customer's needs first. Those leaders who make mistakes which cost the banks money must be held accountable for those mistakes. Ill advised actions must have consequences.

Compensation for executives must be tied to the success of banks which needs to be judged by how well the customers are being served.

Golden Rule stuff. Honesty. Integrity. That kind of stuff. You know.

Peace

Tom McKenzie