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Subject: Reb. BB - CRA Regulations

Comments:

Date: Aug 11, 2010

Proposal: Community Reinvestment Act Regulations
Document ID: R-1387
Document Version: 1
Release Date: 06/17/2010
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Comments:

The advantages banks currently have over the common citizen are outrageous and unfair. It is time to level the playing field, so it is not necessary to be a lawyer or financier to open a simple bank account. Banks like Bank of America and Wells Fargo that took down our economy should not receive "outstanding" ratings. Banks should no longer be allowed to pick which parts of the country they are graded on or pick which parts of their company get counted! Banks must get failing grades if discriminate by offering toxic loans, less credit, worse credit or inadequate services to African-American and Latino communities - or any minority! Banks get all kinds of special subsidies that aren't available to you and me--they should have to give back to the communities they are in.
Thank you!