

From: Howard S. Goldberg  
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Name: Howard S Goldberg

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

The Large banks in America should be required to give back to local communities if they are to receive "outstanding" ratings. Banks should be held accountable for improperly and unfairly lending to members of minority communities.