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Putting it succinctly, big banks should not be able to avoid the rules that require them to reinvest in communities. Banks that destroyed our economy and that of European countries and other trading partners should receive ratings that characterize them accurately as deeply flawed FOR THE BENEFIT OF CONSUMERS. Banks should not be allowed to scam the rating process by selecting what parts of their business they are graded on and what parts are not! Banks must get failing grades if they offer toxic loans, less credit, worse credit or inadequate services to groups they deem less knowledgeable (and able to retaliate) like African-American and Latino communities. Banks get all kinds of special subsidies that aren't available to most of Main Street--they should be held accountable this taxpayer money and should be required to give back to the communities they are in.