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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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Banks should not be allowed to have subsidiaries to cover their mistakes and increase their obscene profits. Wachovia is paying me .04% on my Money Market account. How many millions did their management take home in bonuses?