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No financial institution, be it banks, credit unions, mortgagors, payday loan companies should not profile potential customers and issue risky loans or be creative with a loan based on stereotypes. The majority of debtors are honest folk who try very hard to pay their bills, on time and late. If you have less, you have to make do with what you have and rob Peter to pay Paul, then apologize to Peter and repay your debt to him later. This often happens when financial institutions refuse to extend due dates, decide to deem the loan due in full, and or take you to court because you have fallen 2 or 3 months behind because you didn't make a full payment or you made no payment even though you are keeping them abreast of your situation. Citizens face circumstances that bankers usually do not. That's mainly due to Joe Blow not having a job that hand out huge perks. It is neurotic to consider a debtors ability to repay a loan based on Gross annual income. I make xxxxxx and my net income is around \$xxxxxxx after taxes, social security, insurances, retirement fund pay in, medicare, which I do not qualify for, parking decal, and annuity accounts which I have stopped the deductions due to inflation and the fact that we do not get a cost of living adjustment. Then, utility, telephone, cable, car repair, grocery shopping, gas, home and car insurance, prescription fills, hair care, clothes replacement, and church tithe have to be paid out of the net check. After paying your debt you at times have to borrow to make ends meet until the next payday and the cycle starts all over. If you have Evil working against you, people who turn the other cheek and keep getting slapped around for trying to do the right thing and be a good citizen, will become the undesirable you have created. The Bible says, if they continue to abuse you, dispose of the Scorpion. The financial institutions and management teams from lower to upper management are those scorpions. They must be put to rest before good citizens become bad citizens, like the ones who are now robbing banks to feed their family and keep a roof over their heads. Banks

should take into consideration that there are bigger pressing and pressuring issues that make people fall behind on their obligation. Deception by these institutions and work related issues as well as family matters and health issues, can be a setback for any customer. The tactics which financial institutions use would have put Al Capone and Bugsy Siegel in jail on racketeering and extortion charges. Credit cards, loan finance charges, and U.S.A. taxes can and have devastated many lives. It is time to do a clean sweep and create bigger, better, more friendlier customer oriented financial institutions. Put people first, not out!