

From: Sheila Gray
Subject: Reb. BB - CRA Regulations

Comments:

Date: Aug 13, 2010

Proposal: Community Reinvestment Act Regulations
Document ID: R-1387
Document Version: 1
Release Date: 06/17/2010
Name: Sheila Gray
Affiliation:
Category of Affiliation:
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

Banks should be made to use the monies they received in the bailout to help small business's Banks should be prohibited from instituting and increasing fees whenever they wish for the sole purpose of increasing their bottomline. And all fee increases first must be approved federally approved. Banks and other financial institutions should be legally barred from writing and/or submitting regulations or policies to the Fed, SEC and other government agencies charged with regulating them. 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