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Comments:

Large banks have depleted resources from so many communities across the U.S. over the last several decades, even depleted entire communities themselves through unfair, unreasonable interest rates -- and in the case of credit cards, rates that would be considered "usurious" only a little over three decades ago -- all the while receiving subsidies, "corporate welfare", tax breaks, legislative passes, lobbying coups, and TARP bailout money in the billions without the kind of legislation asking for anything in return for the public -- that it now has become time, even long overdue -- for legislation that will require these same banking recipients of public largesse to finally give back -- hopefully in many large and magnanimous ways -- to the communities they are supposed to serve -- and make a viable contribution to the fabric of the United States of America and its growth, community by community. Not only is this idea a fair one to our communities and our people, but also a prudent one for the overall improvement of our nation in so many obvious ways, but also in so many ways that we cannot even foresee.