



05 August 2022

Office of the Comptroller of the Currency (OCC)
Attention: Comment Processing,
400 7th Street SW, Suite 3E-218
Washington, DC 20219.

Board of Governors of the Federal Reserve System
Attention: Ann E. Misback, Secretary
20th Street and Constitution Avenue NW
Washington, DC 20551

Federal Deposit Insurance Corporation
ATTN of James P. Sheesley
550 17th Street NW building
Washington, DC 20429.

RE: Community Reinvestment Act Proposed Rulemaking

OCC: 12 CFR Part 25; Docket ID OCC-2022-0002; RIN 1557-AF15
Federal Reserve: 12 CFR Part 228; Regulation BB Docket No. R-1769; RIN 7100-AG29
FDIC: 12 CFR Part 345; RIN 3064-AF81

To whom it may concern,

Attached are the signatures and comments of **4,067** individuals who signed onto the following statement through the Sierra Club:

Thank you for your important work in updating the Community Reinvestment Act (CRA) regulatory framework. This thoughtful proposal would provide additional opportunities for investment that communities have been seeking, including opportunities to build climate resilience, in addition to providing greater clarity and consistency for all stakeholders involved.

Though the updates are indeed promising, I urge the agencies to strengthen the proposal to better ensure that the CRA effectively serves and protects the most vulnerable communities. To do this, the updates should explicitly prioritize investment in communities of color, alongside low- and moderate-income (LMI) communities. Additionally, the final rule should properly incentivize banks to reduce their contributions to climate risk -- specifically around banks' ongoing financing of fossil fuels. Climate change is a risk multiplier that exacerbates racial and economic inequality, and it is progressing at an alarming rate. The agencies must update CRA regulations with this reality in mind so that the banking system meets the needs of all communities. This rulemaking has taken important steps in the right direction but needs to be strengthened to ensure that those most vulnerable to the impacts of climate change have fair access to the financial services they need.

The rulemaking should be strengthened to ensure that:

1. The list of climate-related eligible activities under the CRA is expanded to include community solar, operational support for climate justice organizations, and electrification and water efficiency measures for residential homes.
2. Race is explicitly used as a metric in order to ensure that historically redlined communities receive improved access to financial services
3. CRA examinations are used to hold banks accountable for the financing of fossil fuels and other polluting activities which drive climate change and disproportionately burden LMI communities and communities of color.

Financial regulators tasked with the implementation of the CRA have a responsibility to use the full authority of the law to protect vulnerable communities, hold banks accountable for their harmful actions, and ensure that no community gets left behind. Thank you.

596 of these signers, you might also notice, added their own additional personal comments. If there are any questions about this statement or our positions on this matter do not hesitate to contact us.

Sincerely,
Adele Shraiman
Campaign Representative, Fossil-Free Finance
Sierra Club
adele.shraiman@sierraclub.org

1. Jodi Lozano
San Diego, CA 92138

"Community" is more important now than ever. Please, make significant changes right now before there is irreversible & catastrophic disasters!

2. Laurel Facey
Millers Falls, MA 1349

"This is coming to a house near you" - and it may even be yours! Bringing the message home!

3. Royal Graves
Wethersfield, CT 6109

A great opportunity to have a meaningful impact on citizens lives. Please act now to update the Community Reinvestment Act.

4. Janice Bergeron
North Branford, CT 6471

A landmark civil rights-era law from 1978 called the Community Reinvestment Act could help protect frontline communities from the worst impacts of climate change and rein in the reckless big banks funding climate chaos. Almost half a century after its passage, federal regulators headed by the Federal Reserve are updating the rule to better protect vulnerable communities and ensure banks are held accountable for their actions. It's a necessity for the safety of frontline communities. Poor communities need more support!

5. Rajwantee Robinson
Seatac, WA 98188

A safe community and less pollution

6. Katherine Sewell
Madison, AL 35758

A system that isn't good for all of us isn't good for any of us. I urge you to protect our most vulnerable neighbors from the havoc of more frequent and more severe storms, flooding, heat, and fires.

7. Richard Van Aken
Churchville, PA 18966

Act now the climate crisis is here and no one is doing anything but talk. Action is required if we're to stand a chance of holding warming to 1.5 degrees.

8. Sarah K
Mountain Brk, AL 35213

Act to protect vulnerable communities

9. Garry Johnson
Humble, TX 77396

Action is needed

10. Gar Smith
Berkeley, CA 94703

Add my voice to the chorus of citizens demanding that the needs of frontline communities must be underlined.

11. Sheila Bell
Sparks, NV 89434

Additionally, the mere fact that the planet is in climate crisis currently (heat domes, polar ice melts, massive forest fires, roads & train tracks melting, people and animals dying) should lead you to act decisively and quickly to curb the fossil fuels expansion!

12. Cathleen Weston
Hauser, ID 83854

AGAIN WHY am I writing a letter to request you do the right thing???

13. JUDITH DETLOFF
Longbranch, WA 98351

All communities matter and so does our planet. But we all know that certain communities are impacted more than others in ways that we can stop. Banks and huge corporations don't seem to care about the folks that bank with them and the climate change that is impacting us all. What I can do is continue to add my voice to others and for those who do not speak or can not by stating that all corporations and banks need to care for the planet and care for those that are underserved or in cancer cluster zones from continued oil, coal, fracking and other nasty practices that taint the land, air and water. Time to take note, in fact, past time for the window in protecting the planet may have already closed as many like me, have been advocating practical planet responsibility and practice to attempt to reverse some of the impact of the irresponsible and destructive practices that are destroying the planet and all life upon it. TAKE NOTE AND DO SOMETHING ABOUT THIS BEFORE WE ALL DIE!

14. Donald Rothberg
Berkeley, CA 94703
redmountain@donaldrothberg.com
All hands on deck to address the climate emergency! Help on all levels, including here developing community resilience! Please! For the sake of all being!

15. Thomas Grout
Ithaca, NY 14850

All people need to be treated equally. The disadvantaged need more support because they have fewer resources. Climate change is likely to affect these communities harder because they are more likely to be in less desirable locations; for instance, more subject to flooding.

16. Kathleen Vorce
Boxborough, MA 1719

Almost always local people know best what is needed in their communities. Make use of local resources and build them into the planning - and spending - process. Start from the "ground up." It will pay back for a long time!!

17. Geoffrey Michaelson
Waialua, HI 96791

Aloha,
You must act now!

18. Diane Loughbom
Manhattan Beach, CA 90266

Any support of continued destruction of planet Must end.

19. Sara Bruce
San Jose, CA 95110

Anybody who denies that devastating climate changes are happening is both arrogant and ignorant. We need to do all that we can to protect those most impacted by climate change.

20. Antonia Matthew
Bloomington, IN 47401

Anything we can do to slow climate change is worth doing.

21. Sonya Crum
Garden City, ID 83714
sonya.crum@primaryhealth.com
As a health care provider I am requesting this....

22. John Dalton
Manasquan, NJ 8736

As a long-time resident of a coastal community, I urge that the Community Reinvestment Act be strengthened.

23. Susan Butler-Graham
San Jose, CA 95125

As a mother and grandmother, I'm urging you to help these families by updating the Community Reinvestment Act and invest in community climate resilience.

24. Marsha Williams
Gig Harbor, WA 98329

As a Native American in Washington state I am deeply aware of the impact of ocean rise on communities like Taholah and LaPush. Soon the sea will be encroaching on more coastal and inland sea cities. We have go to address this NOW.

25. Deborah Gordon-Brown
Kingston, NY 12401

As a society we are only as strong as our care for one another. With all the troubles in our climate and our economy we must band together. Without that we will disintegrate as a society. We are already doing so.

26. Harlan Smith
Huntington, WV 25701
smithh@marshall.edu

As a trained economist, I always prick up my ears when I hear about the possibility of a win-win situation. This, most definitely is a win-win. For communities in desperate need of help, an environment that needs support, and our one and only planet - on which we all depend for life. Please, do right by us all.

27. Jen Jones
Sapulpa, OK 74066
jjones@prettywater.k12.ok.us
As a veteran public educator, I believe teachers must help ensure a healthy safe environment now and for future generations.

28. Linda Schneider
Arlington, VA 22202

As discussed below, I urge you to strengthen regulatory support for laws that promote reinvestment in communities. Climate change needs to be added to the mix, because it causes and exacerbates many of the strains the law was intended to address. We may not be able to immediately eliminate our dependence on fossil fuels, but as we seek to transition away from them, we need to deal with the problems that climate change is causing for those most vulnerable!

29. Jennie Gosche
Kensington, MD 20895

As our planet warms at an alarming rate, we must ensure big banks assist communities to be more resilient.

30. Carolyn Fisher
Kansas City, MO 64111

As someone who works at a bank, I'd very much like to see these protections increased to include climate change.

31. Martha Boose
Tucson, AZ 85710

At this time in our Nation's history, this is a terribly necessary Act that needs and deserves our support. It is beyond time for this country to do everything it can for not only equality, but more importantly equity for all citizens.

32. Robin Greene
Estancia, NM 87016

Banks by nature are capitalist. They will not invest in these communities because they are poor and don't represent enough profit. Please update these regulations.

33. Derek Caelin
Rocky Hill, CT 6067

Banks can be trusted to maximize profit, but need guidance from the people to make them an effective instrument for social good. We need to regulate banks to make sure they invest in climate-related projects, consider race so that historically underserved communities get access to funding, and stop investing in the fossil fuels that are driving the warming of our planet. Please act as though lives were on the line - because they are.

34. Nancy Anne Earl
San Francisco, CA 94131

Banks lending money for projects that will continue to pollute our water supplies, the air we breathe, and harm our fisheries and oceans need to be identified and fined or suffer other consequences. Fracking, mining, and agricultural and other runoffs into our lakes, rivers, underground water supplies must be stopped.

35. Deedee Tostanoski
Alexandria, VA 22314

Banks make billions and they only serve some customers. CRA was designed to correct that and has done so in some measure. But at the time that CRA became law, no one fully understood the damage of climate disruption and its unfair impact on lower income communities. Now that we "get" it, it's time to strengthen the law and explicitly cover the damage created by environmental racism.

36. Adria Tenisson
Ventura, CA 93003

Banks must be held accountable for climate chaos. It is a necessity for frontline communities.
Thank you

37. Mary Troland
Oceanside, NY 11572

Banks must be held accountable for their investments in fossil fuels.

38. Dorothy Frisch
Grand Rapids, MI 49512

Banks must be held accountable to invest in ALL the communities they serve. No more discrimination against low-income communities!

39. Anne Lusby-Denham
Roanoke, VA 24015

Banks need to be held responsible for investing in fossil fuel projects that impact climate change. Frontline communities have had to deal with environmental racism and its impact on their communities for far too long. Times are changing, and it is time for banks to become far more accountable to the citizens they are serving! The economic impacts of climate change need to be considered as well. Investments in fossil fuels equals economic disasters and more to frontline communities!

40. Eugene Carino
Desert Hot Springs, CA 92241

Banks need to inform home buyers of the risk of climate changes in the communities that they wish to purchase a home in.

41. Remi Tan
Pacifica, CA 94044

Banks should be incentivized to invest in marginalized and previously redlined communities, and communities negatively impacted by pollution from industry.

42. Patricia Martin
Indian Head Park, IL 60525

Because big banks have repeatedly failed to adequately serve all communities equally, regardless of relative wealth or racial demographics it necessitates that the Federal Regulators update the Community Reinvestment Act to bring about justice for low income communities. Please don't allow banks to continue their 50 year discriminatory practices.

43. Jennifer Lin
Los Angeles, CA 90013

Before it's too late?

44. Diane Ingram
Clearwater, FL 33756

better protect vulnerable communities and ensure banks are held accountable for their actions. Thank you.

45. Sharon Peariso
Leesburg, FL 34748

Big banks have repeatedly failed to adequately serve all communities equally, regardless of relative wealth or racial demographics. After decades of racist redlining policies and disinvestment had left low-income communities and communities of color behind, Congress passed the CRA, a landmark civil rights-era law, which ended the discriminatory practice of redlining and obligated banks to reinvest in these low-income communities. These traditionally neglected communities need assistance to move forward. At this time climate resilience is a must.

46. Ellen Shapiro
Highland Park, IL 60035

Boggles the mind how any non-lobotomized individual (Republicans - talkin' about your behaviors!) could not literally jump at the chance to provide jobs, better health and great education.

No one is that proverbial island (altho rich brains think they can 'escape'.... (?)).....by owning one.....

47. Arlana Gottlieb
Havertown, PA 19083

Building climate resilience is essential. Please listen to the Sierra Club

48. Bettyann Benware
Albany, NY 12203

By investing in projects which are on or whose lines cross indigenous lands and water sources, banks and bank-like institutions are prime factors in destroying the homes and survival environments of indigenous as well as promoting climate-destroying fossil fuels. Federal Regulators should clarify the role of effects of these types of investments when evaluating institutions for compliance with CRA and that evaluation should be clarified in the Act.

49. Mary Rojeski
Santa Monica, CA 90405

CARE!!

50. Patricia Hinneburg
Carnation, WA 98014

Climate change impacts all and therefore all communities need help; not a selective few or you just planned a failure! Do the right thing and protect ALL our communities.

51. Christine Thomas-Melly
Santa Rosa, CA 95401

Climate change impacts disadvantaged people and poor communities more than others, but we are all affected. Please strengthen the Community Reinvestment Act to address this issue.

52. Joan Bordeau
, - 33542

Climate change is a threat to us ALL!
BUT THESE COMMUNITIES R AT A
GREATER RISK! THIS HAS TO
CHANGE! NOW!!!

53. Timothy Whitcombe
Henrico, VA 23228

Climate Change is a very serious problem. Almost every atmospheric scientist in the world says it is caused by CO2 emissions and methane emissions. Climate Change is causing severe storms and global warming and sea level rise. Already, sea level rise is causing flooding at the Norfolk Naval Base and in the city of Norfolk here in Virginia. It is also causing flooding in other parts of Hampton Roads here in Virginia.

Thank you for your consideration.

54. Susan Anderson
Valrico, FL 33594

Climate change is affecting all of us weather we contribute to pollution or not. Save the earth.

55. Sharon Sprouse
Poway, CA 92064

Climate change is already causing heat waves throughout Europe and in the americas, both North and South. There are record numbers of fires in many countries. You use act now before it is too late to save our planet!!

56. Steven Hayashi
Los Gatos, CA 95032

Climate Change is an existential problem that must be addressed. The low income communities need help to address the issue.

57. Jordan Schuman
Toledo, OH 43614

Climate change is an issue that affects all of us, but some feel the effects more than others. It is vital that we mitigate the effects we have had on the planet, not just for its own sake, but also to protect our vulnerable communities. It is completely unfair that those most at risk and who contribute least to climate change should have to deal with the strongest effects.

58. Eric Troyer
Fairbanks, AK 99709

Climate change is caused mainly by those with means, like me. I am changing my ways, but climate change is still coming. We need to do more to help low-income communities fight the damages from climate change.

59. Mary Lou Zeis
Hamburg, NY 14075

Climate change is critical and it starts in communities

60. Karen Campbell
Epsom, NH 3234

Climate change is gradually destroying our world and greedy bank owners are becoming wealthy at the expense of the rest of us by financing fossil fuels. This has to stop.

61. Andrea Zemel
Chagrin Falls, OH 44023
andrea.zemel@siemens-
healthineers.com

Climate change is hitting everyone.
please support these communities

62. Janis Snead
Parker, CO 80134

Climate change is killing people and our planet due to the use of fossil fuels. We need to correct this devastation by investing in clean energy like solar and

wind power. This cannot wait any longer.

63. Bruce Krawisz
Marshfield, WI 54449

Climate change is likely to be the biggest health problem of this century.

64. Gerald Caldeira
Sonoma, CA 95476

Climate change is real . Look at the news everyday. We must work now to provide solutions.

65. Laureen Elizabeth
Kingston, WA 98346

Climate change is real and accelerating faster than expected! We need to protect all communities from its devastating effects, especially the underprivileged.

66. Scott Oppenheimer
Arvada, CO 80007

Climate change is real and effecting communities NOW. The people who can least afford it, are being hit the hardest. We need to support those on the front lines that have little left to fight this onslaught. Please give your support to this bill.

67. David Arndt
Baltimore, MD 21230

Climate change is real and here. We must use every lever we can to minimize the effects that we are going to see for generations.

68. William Carbley
Largo, FL 33778

Climate Change is REAL. Get busy!!!!

69. Robert Grammer
Upland, CA 91784

Climate change is requiring that all of us, including banks, re-think how we are doing things to ensure that we have a habitable world to live on. Please use this opportunity to also ensure it is a world more just and equitable to all.

70. Wade Johnson
Minneapolis, MN 55407

Climate change is the genuine playing field we are all going to be on.

71. Karen Waters
Springfield, IL 62707

Climate change is the most pressing issue we have to deal with in our current political and environmental world. Climate change impacts lower income communities more we need to do everything we can to stop burning fossil fuels.

72. Catherine Clement
Lexington, KY 40502

Climate change will negatively impact even the richest Americans, but it is and will impact vulnerable communities the soonest and hardest. It is essential that we increase investment in communities of color and low and moderate income communities to mitigate and adapt to climate change. Every day of the week you can read a new story, or travel in your community, to see how vulnerable communities are suffering climate impacts. The investment in fossil fuels must stop, and the job creating investment in vulnerable communities must step up (investing in community solar is a great example).

73. Carol Barker
Hilton Head Island, SC 29926

Climate changes that threaten any of us are a threat to all of us in time.

74. Charles Loubert
Baltimore, MD 21230

Climate damage will not let up so you cannot let up investing in the Community Reinvestment Act. Stop supporting the fossil fuel industry that is the major cause of this environmental destruction.

75. Arthur Keller
Palo Alto, CA 94303

Climate resilience for all!

76. Edward Costello
Santa Monica, CA 90402

Climate resilience is key. Please update the CRA to emphasize it.

77. Natalie Dowd
Nashville, TN 37203

Climate resilience is not going to be optional... get ahead of it! Quick!

78. Chris Osborne
Raytown, MO 64133

Climate resilience updates to the CRA make sense and should assist at risk communities from corporate bad behavior.

79. Susan Demark
New Paltz, NY 12561

Climate sense makes economic and financial sense. Please do not neglect these frontline communities.

80. Angie Cruz
Fabens, TX 79838

Climate should be our main priority we cannot blind ourselves and turn the other way we all see what is happening to parts of the world we can't say that it won't happen to our community.

81. Barbara Miller
Champaign, IL 61821

Climate warming is the most urgent threat to the continued existence of all life on earth. It affects or will affect us all. At the present time, during the past ten years the weather catastrophes caused by warming temps have begun to kill and severely target those living in marginal areas, and those people are most often the lower income, less privileged populations who have less control over their environment. This is the result of historical inequalities in opportunities and wealth, that should have been addressed long ago. If such had been addressed there would not be resistance on the part of more powerful and privileged groups to switching from fossil to renewable and safe energy sources. This is because all of us would be affected equally. I urge you to work to secure climate justice for all, and simultaneously, to do everything necessary to break the chains of deadly dependence on fossil fuel energy. Our world depends upon it, and upon you to do this work.

82. Tom Quinn
Washington, DC 20015

Come on man!

83. robin aitro
Cheshire, CT 6410

Commit to Community Reinvestment and protect frontline communities

84. Patricia Halderman
Lincoln, NE 68506

Commit to protect front line communities.

85. Donna Corbin
Tucson, AZ 85743

Communities all over this country are dealing with the effects of climate change. Low income communities are particularly impacted. I'm writing to urge federal regulators to update the Community Reinvestment Act.

86. Shelly Meyer
Missoula, MT 59801

Communities are the bedrock of our country. Protect and reinvest in them!

87. Jean Avery
Vancouver, WA 98683

Communities need urgent and equitable climate action.

88. Ken Sanford
Escondido, CA 92029

Communities of color and low income do not have the same opportunities of services traditionally provided by banks and other financial organizations that have been provided to well healed communities. This situation must be corrected if the nations economy and all citizens are to realize anything near their potential. It is a glaring omission that must be addressed with positive results.

89. Joseph Illick
San Francisco, CA 94110

Community is so central to human survival, and our government is in a position to fund this matter.

90. Anne Hepfer
Seattle, WA 98101

Community reinvestment will create a strong tax base and stable population that we all need.

91. Derek Benedict
Lynnwood, WA 98036

Congress (Manchin and McConnell) are blocking and delaying most aspects of Biden's "BBB Bill".

So I'm relying on you to support individual states' and cities' rights to improve ecological laws, but NOT reverse them unless Trump's Supreme Court rules otherwise.

92. Jerry Lindhorst
Saint Louis, MO 63146

Consider if you and your family were living on the frontline of climate disasters. You would be suffering more because low-income families are pushed by banks and realtors into areas that are impacted more by climate change. Big banks are also supporting the climate changing fossil fuel companies.

93. Marcella Varnado
Canoga Park, CA 91304

CRA will elevate communities and lessen the climate racial inequality. Do what's right! Thank you!

94. Nancy Bennett
Chicago, IL 60613

Dealing with the climate reality is our most important issue and we are at the crisis stage. We must respond dramatically and fully.

95. Sherry Dinner
Beachwood, OH 44122

Dear Regulators: The recent Supreme Court ruling on the EPA, and the financial influence of large corporations and large banks on carbon output are making it more and more difficult to prevent various environmental disasters. These disasters are occurring even BEFORE the 1.5 C. degree increase in Earth's temperature (considered to be the point-of-no-return for the worst climate impacts) has been reached.

96. Richard Tully
Redlands, CA 92374

Disparity in income and domicile needs
review of Community Reinvestment.

97. Gloria Kemper-O'Neil
Louisville, KY 40205

Do it NOW!!!

98. Roxane Blake
Perkinsville, VT 5151

Do NOT delay ...act now to address
climate issues locally.

99. rob kaminski
pine beach, NJ 8741

do the right thing

100. Dr Christine Meisenheimer
Kingman, AZ 86401

Do the right thing ... invest in America:-)
stay well and peace to you and yours:-)

101. Ann Duck
Wilmette, IL 60091

Do the right thing for the People. Get
beyond your lust for greed and power.

102. Ellen Koivisto
San Francisco, CA 94122

Don't let the poorest and most
disenfranchised pay for the greed of the
few.

103. Marcel Liberge
Grants Pass, OR 97527

DUH!!!

104. Sue DeVall
Castle Valley, UT 84532

Earth is our only home. Protect it!

105. Michael Hunkins
Tallahassee, FL 32304

Earth won't die. But humans are dieing
and our extinction is in our hands.

106. Denise Payne
Richmond, VA 23224

Equity for all

107. Mark Nolan
Albuquerque 1990s, NM 87110

Every American deserves equal
protection under the law from climate
change.

108. Melissa Johnson
Crowley, TX 76036

Every human deserves equal rights,
regardless of their wealth. Protect
frontline communities and communities
of color by upholding and strengthening
the Community Reinvestment Act.

109. Larry Barker
Buckingham, VA 23921

Every moment we delay costs future
generations multi-fold..Please act now!

110. Linda Unger
Danville, PA 17821

Every year we see more and more
destruction from violent storms resulting
from climate change. The 1978
Community Reinvestment Act aimed to
help communities suffering the worst
effects, but more needs to be done. The
large banks that fund the obsolete and
climate destroying fossil fuel industry
must be held accountable for their poor
choices in lending to these irresponsible
businesses. The vulnerable
communities are not being protected
enough through the CRA. Please
update this landmark bill and help those

underserved, frontline communities who were originally meant to be served, before redlining and racism interfered. Thank you.

111. Robert Marcum
Springfield, OH 45504

Everyone affected of course benefits from help in natural emergencies, but these communities are hit disproportionately and need more. Please update this legislation!

112. Arne Johanson
Jackson, WY 83001

Everyone must have clean air and water! Now we must also provide clean energy so people can withstand climate change and the utility disruptions that comes with it.

113. Frances Urban
Lexington, MA 2421

Everyone needs protection from climate change. Everyone!

114. Caroline Newman
Tualatin, OR 97062

Everyone should be given respect and equal rights. Monopoly's should not be allowed.

115. Grace Wong
Miramar, FL 33023

Everything should be done to bring all communities together.

116. Lowell Sasser
Fort Pierce, FL 34981

Everything we lose to climate change compounds climate degradation!

117. Michael Distelrath
Port Huron, MI 48060

Far too often minority families and communities are the victims of unfair financial practices by banks and other lending institutions. It is time to take action to correct this issue. There are repeated news stories about climate related disasters disproportionately affecting the impoverished. Please take action to improve their lives.

118. Howard Iwahashi
West Caldwell, NJ 7006

Fight this blatant, but subtle discrimination.

119. Kathleen Smith
San Jose, CA 95112

Financial regulators implementing the CRA must use the full authority of the law to protect vulnerable communities, hold banks accountable for their harmful actions, and ensure that no community gets left behind.

120. Sharon Furlong
Feasterville Trevose, PA 19053

Financiers have to be held accountable to the world, and in particular, to disadvantaged people all over the world who have had to endure the worst of their rape and pillage philosophy. We are all tired of pandering to corporate and financial world whores, but disenfranchised people die from their behavior.

121. Dennis Fox
Bensalem, PA 19020

For future generations

122. Samuel McIntyre
Fairfield, CT 6824

For God's sake do SOMETHING about climate change before it's too late!

123. William Fisher

South Salt Lake, UT 84115

Frontline communities deserve protection from the worst effects of climate change!

124. Sharron Sell
Peoria, AZ 85345

Frontline Communities are struggling to deal with climate change. Big banks need to be accountable for investing in fossil fuels. Please strengthen the Community Reinvestment Act!

125. Janet Muir
Marcellus, NY 13108

Frontline communities are usually poor communities built on undesirable land subject to extreme weather events. Banks financed the developers and they finance the corporations that build their polluting businesses next to these communities. Banks are essentially culpable for the harm done and need to apply humane standards when approving loan applications by these entities.

126. Melissa Buhler
Saint Petersburg, FL 33705

Frontline communities face the brunt of climate-change extreme events due to their placements, in Florida's case, usually, nearest to some body of water. Flooding destruction is possible, and banks must follow updated regulations and uphold their investments in properties there as the CRA has directed. It has been the responsibility of Congress to set this law in motion, but now banks that serve the frontline communities must do their job of investing in them and supporting their investments.

127. Elizabeth Watson
Hilton Head Island, SC 29926

Frontline communities should not bear the brunt of bad decisions made by banks.

128. Joseph Aguado
Atlanta, GA 30315

Fuck the banks and corporations. Protect the environment. The earth. Or get lost.

129. Lecil Mcglocklin
Bluff City, TN 37618

Fund CRA

130. Charlotte Pusey
Earlsville, VA 22936

Global climate change is our most urgent enemy Lets fight it now.

131. Stanly Steinberg
Albuquerque, NM 87110

global warming is going to get all of us.

132. Sheryl Sparling
Lynden, WA 98264

Globally and in the U.S. communities who contribute the least to climate change are and will suffer the most from its effects. There must be justice in our response to this crisis.

133. Gloria Watts
Lansing, MI 48910

God created this earth. Man has no right to use their greed to destroy it. We need clean water, climate, etc. It is common and caring sense for the earth and our families.

134. Jean Chagnon
New York, NY 10001

Great urgency

135. Tara Spires

Broomfield, CO 80020

Help

136. Colleen Cabot
San Jose, CA 95132

help frontline communities deal with the ravages of the climate crisis and updating the Community Reinvestment Act to to this

137. William Murrell
Columbus, OH 43219

Help low income families restore their homes and their properties, From climate change.
Thank you

138. Leith Hopkins
La Jolla, CA 92092

Help our Communities, who are you, who are us, we are in this together...

139. Kerry McCarthy
Chico, CA 95926

Help the Communities that need the most help.

140. Barbara Mathes
Rio Rico, AZ 85648

help the environment and animals

141. Lynn Jamison
Louisville, KY 40219

Here in my town we witness unfairness in the ability of sectors of the citizens to protect property and lives due to the language of these regulations. Change is indicated.

142. Debra Mrazek
Summerville, SC 29485

Hold banks accountable for funding Climate so communities can be safe from being destroyed.

143. Timothy Stebler
Stillwater, OK 74074

Hold banks responsible for the funds they've loned the fossil fuel industry.

144. Patricia Rowell
Alexandria, VA 22308

Homelessness is one of the most expensive outcomes of failure to help people stay in their homes.

145. Ann Miller
Duluth, MN 55812

How sad is it that we have gone from preventing climate change to mitigating its worst effects. A little late to the party.

146. Art Hanson
Lansing, MI 48917

However, you MUST do MUCH more. We MUST keep ALL climate-changing fossil fuels IN THE GROUND! We MUST achieve 100% clean, renewable energy by 2030.

147. Keith Hammond
Santa Rosa, CA 95401

I agree with the Sierra Club -- climate change disproportionately affects neighborhoods of color and the nation's financial system needs to fix it.

148. Pamela Webster
Ridgefield, WA 98642

I am 68 and white, a retired therapist. When I was selling my mother's house in the Bay Area last summer I reconnected with a black family I used to babysit for as a teenager. They lived in the court above us and were the only black family in the neighborhood and in

our elementary school. I learned from the mom recently that she and her husband had been prevented from buying their house, so a white friend bought the house using the black family's money--and then sold it to them for \$5.

For over fifty years, it never occurred to me that this black family had to go to such extremes to buy a house in my childhood neighborhood. No one should ever have to go through this demeaning process again.

149. Lydia McCloskey
Hayward, CA 94541

I am 76 years old. Significant action to protect the climate is required for my children and grandchildren. Top priority for governments, here and around the world.

150. Randall Wayne
Eugene, OR 97403

I am a business owner living in Oregon, where we are already experiencing destructive effects of fossil-fuel driven climate change.

151. Katie Stabb
Oak Park, IL 60304

I am a young person and climate change is of the utmost importance to me. The choices those in power make now will determine whether or not my generation will inherit a healthy, livable planet. The proposed updates to the CRA have made me hopeful that America will make the shift towards sustainability that we so desperately need. This transition must center equitable community investment, especially in historically disadvantaged areas. It must also include disinvestment from destructive climate projects that many banks have funded for so long. If my and future generations are to avoid the damage done by 1.5

degrees Celsius of warming, emissions must peak by 2025, according to the recent IPCC report. We don't have any time to spare continuing to finance polluting projects. Banks that do need to be held accountable. Please make bold updates to the CRA focusing on equity and sustainability, to advance environmental justice and ensure a healthy planet for the younger generation.

152. M. A. Ryan
Carmel, IN 46033

I am asking you to update the Community Reinvestment Act to help protect frontline communities by investing in climate resilience. We must hold big banks accountable for climate change!

153. John Hudspeth
Huntersville, NC 28078

I am deeply concerned about negative impacts of the fossil fuel industry on vulnerable communities, indigenous lands and their efforts to continue "business as usual" in face of the existential threat of global warming.

154. Eva Lorini
Austin, TX 78745

I am deeply concerned and troubled at what is happening to our planet and the lack of strong action needed to protect it for us and future generations. Please step it up and strengthen these proposals.

155. Cynthia Kimball
Sparks, NV 89436

I am fortunate that I have a pension and can afford to run my A/C during periods of record heat. I don't know how those without air conditioning systems are able to cope, especially the elderly.

156. Cate White
Manteca, CA 95336

I am particularly concerned about water quality issues and water projects in my area, California's San Joaquin Delta. We need to ensure water is distributed equitably, including a fair balance between agriculture and our areas residents. We also need to strengthen ourselves for flood and drought. Smaller community projects may be more important than large scale water transferring projects.

157. Lucy Clark
Bakersfield, CA 93308

I am writing as a resident of Kern County, CA, where a huge amount of CA's oil is produced. All of the residents of the San Joaquin Valley portion of Kern Co. are immersed in terrible quality air many weeks of the year. Our county is full of small towns which are inhabited by poor farmworkers, who are affected twice: Once in their work outdoors, and again in their neighborhoods. As a person who has developed chronic bronchitis over the years, I am writing to ask you to prevent banks from supporting oil businesses.

158. Marie Smith
North Canton, OH 44720

I believe that enhancing the lives of those less fortunate than we also enhances our lives.

159. Esther Flicek
Lombard, IL 60148

I don't understand why everyone isn't on the same page about climate change. Every storm or natural disaster is historic! St. Louis is under water. That's never happened. It's historic! What is the federal government doing? Are you waiting for more evidence, information, what? Do we accept this

lack of urgency? Do we expect future generations to survive? The smallest efforts have a huge impact. Update the Community Reinvestment Act. Protect frontline communities.

160. J. Wackowski
Nashville, IN 47448

I echo the statements from the Sierra Club. The community Reinvestment Act needs to be strengthened to hold banks accountable. Not just in words? in strict enforced rules!

161. Linda Knudson
Portland, OR 97224

I have lived in vulnerable communities. They are populated with many people who are poor or marginally making a living. Neither of these categories have political power in the USA. These same people suffer from ailments that do not populate other more wealthy communities, like rampant asthma or lung diseases. They often don't have access to healthy foods close to home, another reason they don't prosper. They are entitled to better air and resources. Impoverished people are just as precious as anyone else. Their lives matter. If you can do anything to help these communities to thrive, you should do it. There are people in that group who could enrich our society if they had better odds of being successful. Give them back their right to breathe clean air. Do what you can to further care of our planet Earth. It is your duty.

162. Carl Hujet
Green Bay, WI 54304

I hope you have been paying attention to the news so far this year. If you have, you have seen communities across the US hit disasters - fire, rain,

heat waves. They need help or they will be overwhelmed.

Soon our coastal communities will be under assault by sea levels rising, Some like Miami, FL already are. Please take action now.

163. Susan Morrison
Austin, TX 78757
susan_morrison@lawyer.com

I joined a credit union because of the racist conduct perpetuated by American bankers. If you hope to ever reclaim me as a customer, (yes, Wells Fargo I'm talking to you) banks better support this effort with religious zeal. Americans are tired of bailing out banks for their stupidity.

164. Cat Ransom
Cottonwood, AZ 86326

I listened to a story about rising storm surge due to climate change on NPR today. Low-income communities will suffer the most; nothing new there. What can be new is that we anticipate the problem before it leaves families homeless. We need to update the CRA to help protect against devastation.

165. Jo Kerner
Moraga, CA 94556

I live in a condominium community in California in a wildcard interface area (we are surrounded by dry grasses, brush and trees). Most of my neighbors are seniors. We now spend more than 4 times what we spent four years ago to clear a safe space around our homes. Our HOA dues have had to increase so much that many of us can no longer afford to live here and could add to the already huge homeless population in the bay area.

166. Faith Delaney
Haverhill, MA 1830

I live in a front line community where various low income workers are vital to the local manufacturing in human services economy. This redlining has to stop impacting our vulnerable communities

167. Thomas Ventre
Baltimore, MD 21212

I live in Baltimore City, where I teach many middle-schoolers from low-income or otherwise marginalized neighborhoods. The communities in which these kids live have experienced decades of disinvestment, including by banks large and small. Such disinvestment makes resiliency in the face of carbon pollution even more difficult these communities; regulations put in place by the Community Reinvestment Act are a strong vehicle through which we can create increased resiliency. Let's strengthen and update these rules.

168. Valerie Gray
St. Gabriel, LA 70776

I live in Louisiana and used to do work throughout 9 parishes, along back country roads, bayous and inner city low income areas. I personally saw the impact many projects, plants, and highways had on the environment and people in these types of areas. I believe stronger efforts need to be made to reinvest in these communities to offset environmental damage and that banks should be held accountable for financing projects that significantly harm the environment and/or harm the people and wildlife who live in these areas.

169. Shelby Reeder
Twin Peaks, CA 92391

I live in the San Bernardino/Riverside California area and see firsthand the effects of pollution on these vulnerable communities.

170. Rik Farrow
Sedona, AZ 86336
rik@rikfarrow.com

I see too much being done to help those already well-off, and not enough for those who really need the help. The CRA seems like a way to enforce action that may help those most in need, while not harming others. Actually, supporting home owners of any stripe helps all by preventing insured losses, and can help the environment if a bank loan is used to insulate, replace old windows, or install a heat pump.

171. Dottie Bell
Franklinton, NC 27525

I strongly urge you to do your part to help investments in community climate resilience. Federal Regulators need to update the Community Reinvestment Act NOW.

172. David Harrison
Salem, OR 97302

I support this important update to the Community Reinvestment Act.

173. Kelly Doolittle
Locke, NY 13092

I think updating the Community Reinvestment Act is a vitally important portion of our response to climate change in this country!

174. Winifred Shaw Hope
Chesterbrook, PA 19087

I trust you will make thoughtful and equitable decisions in your important work.

175. Rosie Miller
Oldenburg, IN 47036

I urge you to invest in climate resilience and serve all communities without

redlining districts in low income communities and address environmental racism. Please prioritize investments in these communities.

176. David and Ingrid Cook
Joseph, OR 97846

I urge you to update the Community Reinvestment Act to invest in community climate resilience. This is an important opportunity for regulators to ensure more investment goes into community climate resilience, especially for low-income communities and communities of color,

177. Louise Pillai
Copake, NY 12516

I would like to see banks encouraged and incentivized to invest in clean, renewable, nontoxic energy, and DIScouraged from financing any aspect of the continuation of fossil fuels. Banks must be held accountable for their investments in worsening climate outcomes - they will not do this by themselves, for themselves. This is one of the most important roles of government, to ensure the regulation of profit-driven entities for the protection of the citizenry.

178. Jeffrey Courter
Forest Hills, NY 11375

I write this as a concerned Christian minister.

179. Jana Birch
Cardiff By The Sea, CA 92007

I'm fortunate to live in a relatively affluent community, but many are not and we must do all we can to protect all communities. As I see my children trying to establish homes of their own this becomes especially relevant because I want them to be able to afford to live in a safe and healthy community.

180. K C Curry
Temple, TX 76501

If all politics are local, this would do the most for each community.

181. Debbie Perlmutter
Toledo, OH 43617

If frontline communities are strengthened in their ability to protect themselves from the worst impacts of climate change, the rest of us will gain some protection as well. We must help all parts of our communities if these actions are to truly be successful in fighting climate change. Trees need to be planted, renewable resources need to be used more and fossil fuels less. Also, we need to add to the trees in neighborhoods and forested areas overall. We need to make public transportation in cities a priority, too. These things will help all parts of our communities. Finally, businesses must do their share to clean up after themselves and to stop using practices that threaten the safety of all of us on the Earth. Big banks can do their share by refusing to fund the climate chaos that big businesses have been causing with no real concern for what will happen to future generations.

182. Marie Laporte
Reisterstown, MD 21136

If our country isn't going to make meaningful changes to limit global warming, we need to find ways to mitigate the damage. We have significant populations residing in coastal areas that are going to be impacted. We need policies to help people move out of harm's way.

183. Jan Hughes
Reading, PA 19601

If we don't immediately do something now we all die if animals die we die if plants/trees die we die because trees help with breathing healthy air in the world by preventing toxic carbon monoxide pollution spread over the planet!

Signed,
Jan Hughes
No Titles

184. Janice Phelps
Villanueva, NM 87583

If you don't think climate change is already here, you're not paying attention: out of control fires, back to back 1,000 year flooding, massive extinctions, temperatures soaring across the globe, drought, etc. if you're not going to be part of the solution, get out!

185. Abigail O'Neill
Durham, NC 27707

If you don't protect these communities, who will?

186. Edward Thornton
Swarthmore, PA 19081
ert@sas.upenn.edu
Ignoring climate change is a case of property vs. people. To deniers, property is foremost. So they ignore climate change in the belief that taking any action will badly hurt their profits and the value of their energy stock shares. They then pay lobbyists and advertise to sucker the rest of the people into believing that any action would be based on false scientific research designed by scheming scientists. Those who know the consequences of ignoring the need for action are concerned about the inevitable dangers to millions of people. They want to take immediate action because they believe the overwhelming scientific research that demonstrates the disasters to come if we don't take action now. The deniers figure that the

loss of a few thousand lives in climatic event after climatic event is just part of the cost of doing business. After all, they can't own people any more, so dead people don't count as a property loss to those for whom profit is the only criterion of success.

187. Laura Bernstein
Alameda, CA 94501

I'm a grandmother who believes we must do everything possible (including the "impossible") to address the climate catastrophe that is upon Planet Earth. The CRA is part of that "everything." Getting the big banks to change course and reduce their contribution to climate change is an essential piece of the package. Financing fossil fuels is financing disaster.

188. Leah Redwood
Berkeley, CA 94703

I'm a mother asking you to protect all our children from the oil industry and its funders, which are creating a toxic environment particularly in frontline and BIPOC communities.

189. Robert Patterson
Carson City, NV 89701

I'm low income so this matters to me a lot.

190. Lynnette Saunders
Huntingdon Valley, PA 19006

I'm lucky. As my area broils under record heat, I can afford air conditioning and I'm in the process of adding solar panels to my house. Every American should have these same opportunities, especially as climate change progresses even faster than predicted. Banks should not be able to fuel the destabilization of global climate by funding fossil fuel projects. Instead they

should be funding renewable energy projects.

Banks should also be required to help undo the heinous history of redlining and denying the opportunity to build equity and personal wealth.

191. Marilyn Conrad
Worcester, MA 1607

Imperative this is accomplished!

192. Rhonda TwoEagle
PORCUPINE, SD 57772

In light of all the major climate impacts to our people with floods, tornadoes, and increasing heat across our Country. All of our Leaders across the United States need to see the reality of our immediate need to address the climate issues and work toward the betterment and survival of people as a whole . Please remember that all American People do not have the same resources that is supposed to be available for the low income and underpaid employees when they seek financial assistance. The Community Reinvestment Act needs to be reviewed and strengthened for all of our American people who apply for such assistance. I was brought up by my parents and grandparents to work toward the betterment of our people, so our leadership and decision makers need to re-evaluate our needs as Americans, and not to judge by race or color and to look at the bigger picture which is made up of all of our Communities. Major changes have happened and more deaths may occur if nothing is done by our decision.

193. Helen Findley
Madison, WI 53705

In order to protect the all the residents of our planet from the effects of climate change, especially low income communities and communities of color, the Community Reinvestment Act must

be updated, made stronger and put into action.

194. Marian Reisman
Scottsdale, AZ 85254

In the face of the multiple climate disasters we are seeing around the country we must strengthen the CRA.

195. Kevin Richards
Eureka, CA 95503

In the wake of climate chaos we must go after the funders of these terrible climactic disasters which are all too prevalent now all over this one earth...our only home. We must hold the funding banks and corporations which horrifically still dance to the tempo of the obscene funding agents holding on to their connection to the fossil fuel companies and those who pay for business as usual!

196. Donelle Sawyer
Vienna, VA 22180
donelle@donelle.com

In this climate, we can't afford to wait until hindsight is 20/20. We must act now. In fact, we should have acted 20 years ago.

197. David Peterson
San Jose, CA 95112

insulate house/apts with "Reflective Insulation" - floor, walls, roof.....this will make a serious cut into electricity for cooling or heating.

198. steven nasta
New City, NY 10956

INVEST AND PROTECT FRONT LINE COMMUNITIES

199. Richard Barshow
San Jose, CA 95128

Invest in communities in need. Not everyone can afford to upgrade their properties.

200. Nancy Earle
Bangor, ME 4401

Invest in communities to make them strong. Destruction of low-income communities is inhumane and brutal. Change your practices now.

201. john pasqua
Escondido, CA 92025

Invest in our community

202. Michael Carter
Annandale, VA 22003

Investing in existing communities now is the right thing to do, especially as the climate changes. Think upgrade.

203. Seth Pullen
Wayne, NJ 7470

Investing in local communities should be a cornerstone of American investment.

204. Michael Marek
Phoenix, AZ 85044

Investment starts small.

205. Frederick White
Piscataway, NJ 8854

Investments in fossil fuel extraction amounts to suicide. Let's stop it.

206. Emily Herbert
Portland, OR 97232

Investments in fossil fuels are driving the destruction. Banks must be held accountable.

207. Iris Carman
Wilkesboro, NC 28697

Investments to aid historically vulnerable and disenfranchised communities in becoming more resilient in the face of climate change is a benefit for all.

208. Carolyn Riddle
Austin, TX 78758

Isn't time to provide opportunities to everyone equally? Or is America simply a land of empty egalitarian platitudes?

209. Donna Bening
Plano, TX 75075

It can be shaming to admit you treat one of your children better than another. We can find ways to correct that. Please strengthen the federal Community Reinvestment Act to better protect communities at risk from climate change or past decisions that were harmful or neglecting. Banks should do their part -- that's where the money is.

210. Elliot Bronwein
Newhall, CA 91321

It is absolutely necessary that the Reinvestment Act be updated to better protect frontline communities from the destructive impact of Climate Change.

211. Ardis Cox
Austin, TX 78731

It is clear that our planet is under incredible stress as are we who live here. Some of us are already enduring life changing, even life- ending changes. We need to act now to update our laws and policies to deal with this ongoing threat. Time is if the essence.

212. J Leimert
Fremont, CA 94539

It is critical that the Community Reinvestment Act be strengthened to protect vulnerable communities. You

hold the power to make the changes necessary and the time is now!

213. Janet Parkins
Oakland, CA 94611

It is critical that we plan and fund community climate resiliency now. We do not have time to wait.

214. Rose Allen
Portland, OR 97212
rose@roseallengigong.com

It is critical that we start to take more action - both the people in charge and the people themselves. Thank you for your attention to this important step.

215. Sherry Vatter
Los Angeles, CA 90034

It is essential to provide assistance locally where those in need can best access it.

216. Marvis Phillips
San Francisco, CA 94102

It is extremely important that you know from the individual community how to best rebuild and invest in that community, this ? Community Reinvestment Act? will bring all the players from around the country to the same table to show why this is vital to maintaining our neighborhoods and their communities!

217. Barbara Winner
Arnold, MD 21012

It is far past time to update CRA, the Communities Reinvestment Act. Banks over the past 44 years continued to invest in fossil fuels rather than the development of clean energy. Many communities of color live close to these air, water, and soil polluting industries, putting these individuals at greater risk of damage spurred by climate change.

218. Nancy Smith
Chagrin Falls, OH 44023

It is incumbent upon those of us who have contributed to human-caused climate change to try to protect frontline communities that are being impacted even though they are not as responsible. I urge you to carry forward the updates to the Community Reinvestment Act.

219. Diane Arbour
Hickory, NC 28601

It is not communities of color who created this global climate crisis yet you will not help them when they suffer from the results. So you continue to kick people when they are down and support those who need it less. This is a major problem!!

220. Lisa Hecht
Boise, ID 83716

It is not only fair and the duty of government to protect its citizens, but it is also the financially prudent thing to do to protect our financial stability and environment.

221. Cheryl Downey
Deland, FL 32724

It is past time to get serious about the environment. Please take climate change seriously and have the courage to stand up for us all!!!

222. Skye Barkschat
Asheville, NC 28804

It is ridiculous that this government chooses to LIMIT access to medications & then complains about being LAST in the list of WHO's healthy countries!

223. Bryan Wyberg
Roseville, MN 55113

It is time that we as a nation start to truly respect the communities among us that bear the worst effects of our destructive practices worsening the climate crisis. The actions of financial institutions are the most important driver of the problem, therefore it can also be the driver of change for the better. I ask that the Community Investment Act be updated and enforced to ensure that no more harm is done to the environment and the hardest impacted communities.

224. Shawn Blaisdell
Albuquerque, - 87106

It is time to do the right thing. In a country this wealthy with such power, how can we continue to let poverty and despair increase?

225. Herbert Reed
Tavares, FL 32778

IT IS TIME TO STOP MAKING THE POOR PAY FOR GREEDY LIFESTYLES!

226. David Weiner
Brooklyn, NY 11229

It is time to think of our environment, as our planet is running out of time

227. Sydney Pitcher
Lemon Grove, CA 91945

It is very disturbing that low income communities and communities of color have been way more affected by the consequences of climate change than higher income communities and white counterparts. For example, communities of color are way more likely to be stuck in areas with immense toxic air pollution as well as being at a higher risk of experiencing dangerous flooding. Here are some ways you can help. Invest in low income and communities of color by

helping them implement green spaces, plant trees, get dirty fossil fuel operations away from where they live, fix water infrastructure to reduce pollution, including lead pipes and help fund recovery relief after they experience extreme weather events such as floods, wildfires and complications from heat. Putting in rain gardens and implementing rain harvesting systems can help reduce flooding, pollution, emissions and save water.

228. Thomas Monroe
Pompano Beach, FL 33064

IT MATTERS!!!

229. Robert Baxter
Norfolk, VA 23504

It's a fairness opportunity for those who are vulnerable.

230. Zaine Baird
Boise, ID 83706

It's a shame that 50 years after the passage of the Community Reinvestment Act was passed, banks are still using redline and other tactics to discriminate against non-Whites. Please strengthen the Act and hold banks and other similar institutions accountable. Ending racism and implementing antiracism regulations and policies as well as holding offenders accountable is the way forward to improve our communities.

231. Walter Vos
Eugene, OR 97401

It's in the realm of criminality for corporations and politicians that deny humans caused climate change!

232. Jan Garrett
BowlingGreen, KY 42104

It's not fair that the same demographics suffer the worst from repeated climate generated disasters. Thanks for your efforts making government policy more just.

233. James Benton
Placerville, CA 95667
james@goldenideas.net
It's our duty to take care of this ? planet Earth and people who don't care about it need to leave.

234. Sid Kollars
New Braunfels, TX 78133

It's time to act because we only have one Mother Earth! Thank you!

235. Jane Bartosz
Salem, OR 97306

It's time to invest in ALL communities to help them be resilient and healthy.

236. Steve Towers
Worcester, MA 1603

It's time we worked on bringing equality into every arena of black Americans lives! America is supposed to be about always improving, getting better, providing more equality for minority groups in America! Let's continue to do the right thing!

237. Neal Ryder
Rangeley, ME 4970

It's time to update!

238. Nancy Koran
Bethesda, MD 20814

It's all hands on deck for strengthening our communities against the destructive impacts of climate change. Because of years of inaction at the federal level, we need to do everything all at once. And here is a clear cut way to get some impact.

239. Diana Bastian
Liberty, PA 16930

It's extremely important to me as a taxpayer that we invest in vulnerable communities to protect all of us from the damaging effects of climate change.

240. Francine Shannon
Southbury, CT 6488

It's important to invest in the people , the environment....our communities

241. Cynthia Roth
Lancaster, CA 93535

It's past the time to make banks accountable for their actions that are harmful to poor communities and the environment. They must be held responsible and it is imperative to update the CRA now!

242. Edith Simpson
Asheville, NC 28805

It's the job of the federal government to protect citizens, not to increase corporate profits from fossil fuels that endanger our environment.

243. Diane LeDuc
Harwich, MA 2645

It's the smart thing to do.

244. Lorraine Brabham
Hoboken, NJ 7030

It's time to live up to the Community Reinvestment Act of 1978 and force banks to own their greed and lack of humanity towards lower income/black and brown communities. Facing the fact that banks have funded fossil fuel companies and the disastrous onset of climate change these front line communities deserve all the protection they can get. The CRA exists;

strengthen it and make it count for our neighbors!!

245. Jan Hansen
San Diego, CA 92122

It's time to right this long-standing wrong!

246. Kat Gelles
San Francisco, CA 94116

It's time to take action and stop procrastinating - our children's lives are at stake.

247. William Spadel
Woodbury Heights, NJ 8097

It's too late to wait!

248. Clara Cleve
Edmonds, WA 98020

Just tree canopy?s can lower temperatures in lower income communities. We need to act now! Strengthen the Community Reinvestment Act. Clara Cleve

249. Nicolette Moore
, - 92620

Kin

250. Ronnie Endre
Phillips, WI 54555

KNOCK OFF YOUR HAARP WEATHER MODIFICATION, YOU'RE DIGGIN EARTHS BURIAL HOLE, KILLIN THE BUTTERFLIES, MAKIN IT HARD FOR AMERICANS TO BREATHE, CAUSIN WORLDWIDE DISASTERS, AND THROWIN CLIMATE CHANGE IN OVERDRIVE! SHAME, SHAME, SHAME ON OUR GOVERNMENT! YOU ARE NOT GOD AND MUST NOT MESS WITH MOTHER NATURE-YOU ARE KILLIN ALL LIVIN CREATURES, GREAT AND

SMALL, PEOPLE, CHILDREN, AND YOU DON'T HAVE A RIGHT! WE HIRED YOU AND NOW YOU ARE FIRED! YOU'VE PUSHED US IN A CORNER AS FAR AS WE CAN GO, CAUSE WATCH OUT, WE ARE GOING TO TAKE MATTERS INTO OUR OWN HANDS AND BAN YOU FROM HARMING EVERY LIVING THING ON THIS PLANET! BACK OFF! I LIVE IN THE MOST REMOTE PART OF A NATIONAL FOREST AND CAN'T EVEN OPEN MY WINDOWS IN SUMMER BETWEEN HAARP AND THE PLASTIC FACTORIES FILLIN THE FOREST WITH HIGHLY TOXIC FUMES AS SO NO ONE CAN BREATHE:(

251. Patricia Gallup
, - 44094

Let?s be our best selves

252. Paul and Katherine Malchiodi
San Diego, CA 92110

Let?s concentrate on things that do not end up destroying our planet.

253. Lane Stewart
Grand Rapids, MI 49546

Let's do this right this time. Let's protect our communities of color. A law was passed in 1978 - isn't it about time we actually enforced it?!

254. J. Cuci
Orland Park, IL 60467

LET'S STOP THE PSYCHOPATHIC TREATMENT OF FRONTLINE WORKERS!

255. JUDY OHS
city Fort Collins, CO 80525

Like anything else, if the poorest and lowest are not included we are not succeeding

256. Kelly Cerione
Hollywood, FL 33019

Listen to the people
We care

257. Christine Brown
Norfolk, VA 23509

Living in a city that is daily impacted by climate change and water level changes I support the Community Reinvestment Act whole heartedly.

258. Martha Cottle
Chilmark, MA 2535

Living on an island, I am especially concerned about climate change & rising sea levels. Personally, I have signed on to multiple petitions to get banks & investment groups to stop supporting dirty energy. I hope that I can count on you to make them listen.

259. Carol Book
York, PA 17406

Lose the middle/lower working classes, the millionaires/billionaires/corporations/politicians lose all that green they've been worshipping for all these decades.

260. Harry Westlund
Angel Fire, NM 87710

Low income and minority communities take the brunt of environmental calamities. Hopefully, the CRA will help mitigate this.

261. Kathryn Keenan
Redmond, WA 98052

Low-income communities are the least equipped to deal with the effects of the rapid climate change we are all experiencing. They deserve to be first in line to be helped, as these communities have historically been impacted the

most by policies resulting in unhealthy air, water and soil where they live. You must change your investments to make these communities more resilient NOW.

262. Paul Tick
Albany, NY 12206

make a difference now--you have the power to do something meaningful--use it while we still have time.

263. John Cavaliere
West Warwick, RI 2893

Make it work

264. Theresa Acerro
Chula Vista, CA 91911

Make sure you are protecting the most vulnerable communities to the maximum extent possible.

265. Jonathan Hancock
Chicago, IL 60622

Make this right, compassionate and just investment please.

266. Gail Landy
Gaithersburg, MD 20877

Minority communities are likely to be burdened by fossil fuel projects such as coal plants, incinerators, and chemical plants. Bank investments are needed to clean up these projects and provide financial backing for local businesses with low-interest loans to transform these communities.

267. Sherry Milburn
Billings, MT 59105

Montana has seen its worst flooding this year as an effect of climate change. The communities effected by this flooding have significant need for funding to rebuild and reconstruct infrastructure which is long past needing

improvements. Please help to rebuild these communities and the infrastructure they so desperately need.

268. Lizbeth Giletto
New York, NY 10036

More and more severe weather events are happening. It is low-income communities who suffer the most. Please help and protect them ! Update the Community Reinvestment Act NOW!

269. Olga Mandrussow
San Francisco, CA 94114

My greatest concerns have to do with expanding the CRA to include, in LMI communities: solar, electrification/decarbonization, and water efficiency. Again, thank you for your work.

270. Nancy Munro
Oak Ridge, TN 37830

My husband and I are very concerned about the disproportionate effects of climate change on the most vulnerable people and communities. Please do all you can to protect them?it helps everyone and our economy!!!

271. Robin Vosburg
Bakersfield, CA 93308

My low income community is at risk. My county?s tax base is dependent on fossil fuels industries in multiple ways. This can?t go on. Please help us survive the necessary transition to renewable, nonpolluting energy. Please help us to survive the increasing heat waves & water shortages. This is why you were sent to Washington DC, to represent us and work for us, your constituents.

272. Alan Solomon
Palm Desert, CA 92261

My name is Alan Solomon. I live in southern California. I completely agree with and strongly support the above statement/petition today and for many years and generations to come. Thank you for your time Today.
Alan Solomon

273. Mary Pummer
San Antonio, TX 78221

No discrimination based on anything!
Protect all people in need!

274. Lisa Hammermei
Granada Hills, CA 91344

No more redlining. Help poor communities.

275. Cheryl Barnds
Takoma Park, MD 20912

No More Sacrifice Zones - time to make amends.

276. Mark Ritchey
Bethlehem, PA 18015

NO ONE benefits from delaying or diluting action on climate change. We all live on Earth. Everyone must do their part! Help communities to do what needs done.

277. Glenn Gutsche
Pittsboro, NC 27312

North Carolina needs community reinvestment!

278. Dianne Maughan
Grand Lake Stream, ME 4668

Nothing is more important to me than adapting to climate change. Nothing.

279. Angelica Smith
Ojai, CA 93023

Nothing matters if we don't have a planet. This should be everyone's number one priority. Thank you for your time and consideration on the matter.

280. Brian Russo
North Haledon, NJ 7508

Nothing matters more than preserving the planet for our kids. We must do everything we can!

281. Dawn Casper
Madison, WI 53705

Now more than ever my husband and I fear for our 2 daughter's future. We need to make sure we protect all communities with the Community Reinvestment Act. To insure peace and prosperity for all we must not neglect communities of color and /or families who have financial struggles. Our kids are counting on us to make the right choices today, so they even have a future tomorrow!!!

282. Carol Greenstreet
Millbrook, NY 12545

Now more than ever underserved communities need support. They are on the frontlines of climate disasters and derangement and need our help.

283. Mary Scully
Fresno, CA 93710

Now or never. Help save this planet.

284. Hazel Weiss
Berkeley, CA 94708

One of the key elements of the update must be holding banks responsible for reducing their carbon footprint. These financial institutions benefit from their investments. It is fair and reasonable to ask them to do their part to improve climate resilience.

285. Allison Lemke
Norman, OK 73072
allison.k.lemke@ou.edu
Our children deserve a world that is
equally as hospitable and beautiful as
the world we grew up in.

286. Paula Palotay
Marana, AZ 85653

Our communities are important to save.
These people are citizens and deserving
of a decent roof over their heads.
Climate change has hit the most
vulnerable. All should be equal in
accessing appropriate financing. They
need and equal "break".

287. Sophia Milone
Pittsgrove, NJ 8318

Our communities depend on funding to
effectively address climate change.
Unlike wealthy areas that are offered
more energy alternatives or are hosts of
sustainable innovation, frontline
communities are left to fend for
themselves. In order to protect everyone
from climate change, it's imperative that
financial institutions and other funders
are able and incentivized to fund
projects in small/more vulnerable
communities. Instead of funding fossil
fuel projects and worsening the climate
crisis, banks must be pushed to fund
local, state, and regional efforts to
mitigate and adapt to changing
temperatures, weather patterns, natural
disasters, and other symptoms.

288. Marie Uffelmann Burns
Staatsburg, NY 12580

Our communities need more financial
support to deal with climate devastation.
Please help. Thanks!

289. Annalyn Earley
Austin, TX 78728

Our earth, our flourished, the
disabled..all need your help now.

290. Barbara Buck
Apache Junction, AZ 85119

Our lives do not happen in D.C. We
need funds to effect the changes
necessary in our community.

291. Mary Anne Michelet
Peoria, IL 61614

Our local South Side Community in
Peoria, along with bordering
communities have felt the biggest
impact from local coal plants. The plants
are closing in the years to come but
their lingering effects will last way
beyond the closings. Please make
investing in renewable and clean energy
as well as justice for these communities
a priority. We are ALL helped by these
investments.

292. Gerry Fitzgerald
Sanibel, FL 33957

Over the past several years, we have
seen increasingly frequent and severe
extreme weather events caused by
climate change wreak havoc on our
communities.

293. Lyn Blackston
Goodyear, AZ 85338

Pay close attention to our cry's. It's
your problem also.

294. Connie Grundhofer
Circle Pines, MN 55014

People are entitled to be treated the
same.

295. Julia DeNiro
Greensboro, NC 27407

People in marginalized communities
need our help!

296. Licitia Fernandez
Sausalito, CA 94965

People matter!

297. Judith Bentley
Oregon City, OR 97045

People of color bear the brunt of pollution and climate events. Equality should include awareness & action to correct this situation.

298. Rachel Miller
Canandaigua, NY 14424

People of means will always be able to survive these catastrophic events, but as we're seeing RIGHT now in St. Louis, low-income folks are losing their ability to get to their jobs, may not have a place to live right now, or the safety net they need. Equity is needed NOW!!

299. Trula Thompson
Gig Harbor, WA 98335

People, not 'products' should be a priority.

300. Kathryn Dorn
Tempe, AZ 85284

People's lives are in your hands now. The more you strengthen the CRA, and the more clearly you specify that "community reinvestment" must include climate-change-minimizing and adaptation measures - such as discouraging banks from life-endangering investments in fossil-fuel extraction, transportation, and combustion projects, and funding lifesaving community-resilience projects such as rooftop and community-microgrid solar energy and energy storage installations - the more lives you can save, and the more equitable our country can become. Please act with all the swiftness and authority you legally

have to protect people from banks' deadly investments in climate-change-exacerbating activities, and to help America's most vulnerable communities guard themselves against climate change!

301. Theresa Ryan
Healdsburg, CA 95448

Please update the community reinvestment act so that banks have to reinvest in low income communities. They must be held accountable for their investments in fossil fuels and other projects that destroy the air quality and water and cause wildfires and drought. One of the projects banks invest in is incinerator and gasification plants in poor communities and this releases toxic, carcinogenic and climate change pollutants into the air. These communities and other communities, even more fortunate ones, suffer from these investments. Stop the banks please from destroying all of us with their monopolistic power devoted to environment wrecking projects.

302. Nancy Preston
New York, NY 10028

Please update the Community Reinvestment Act to help to help with climate resilience.

303. Anita Watkins
Oakland, CA 94611

PLEASE - so many communities need help to combat climate change!

304. Ivy Mathieu
La Place, LA 70069

Please act urgently and intentionally to center the everyday citizen and equity at the heart of this update. The people and planet is cannot afford the pendulum only swinging in favor of institutions and industries that serve the

1-5% of this nation---let it swing in the direction of everyday People! Ivy M.

305. Kathy Faklis
Florissant, CO 80816

Please care for those who need it most!

306. Joseph Kollar
Mahopac, NY 10541

please commit to community
reinvestment and protect frontline
communities

307. Timothy Harris
Lincoln, NE 68505

PLEASE commit to COMMUNITY
REINVESTMENT and PROTECT front-
line communities!!!

308. Quenna Moore
, - 48306

Please commit to reducing climate
change and also help the low income
areas as well

309. sue roberts
Albuquerque, NM 87110

Please commit to the CRA!

310. Alaina Moon
Olympia, WA 98501

Please consider the message written
below carefully. Climate change is a
matter of urgency, and we cannot
postpone action.

311. Gail Alling
York, ME 3909

PLEASE do all you can to assist poor
communities in the fight against climate
change ravishings. Thank you.

312. Charlotte Feck
Plummer, ID 83851

Please do as we ask hold them
accountable for what they do to us and
the planet.

313. Teresa Roberts
Hagerstown, MD 21742

Please do continue to work on support
the updating of the Community
Reinvestment Act.

314. Sandra Ayala
Harlingen, TX 78552

Please do more to protect our
communities from the ever increasing
effects of climate change.

315. Angie Seib
Merrillville, IN 46410

Please do something about climate
change.

316. Paul Palla
Greencastle, PA 17225

PLEASE DO THE RIGHT THING!

317. Thorsten & Gail Ostrander
San Diego, CA 92131

Please do the right thing.

318. Gary Schenk
Evavsville, IN 47712

Please do the right thing. We are out of
time for Republican law makers
dragging their feet on climate change
issues. we are almost at a point of no
return for the planet. Put the partisan
politics away and save the earth.

319. Elizabeth Anderson
Columbus, OH 43235

Please do the right things for the world!,

320. SandraJean Searcy

Bend,, OR 97701

Please do this for our precious Earth!
Thank you@
Sincerely,
SandraJean Searcy

321. Michael Swiger
Granite Falls, WA 98252

Please don't let us voters down. Support
this very important matter.

322. Christine Munsterman
Rancho Cucamonga, CA 91730

Please fulfill the promises made for the
past 50 years!!

323. Sarah Freeman
Jamaica Plain, MA 2130

Please help - the evidence is growing
that climate change is here, and the
most vulnerable communities are often
the most impacted. Thank you in
advance for considering updates that
will help.

324. Paige Temple
Chicago, IL 60645

Please help all of us by helping these
communities first.

325. Beth Shepherd
Bloomfield Hills, MI 48304

Please help get these additional
proposals accepted. They are needed
to help Americans and the world as they
will help prevent worse climate change.

326. Ruselle Revenaugh
Santa Cruz, CA 95060

please help make a difference!

327. Phil Hernick
Eagan, MN 55123

Please help our WHOLE community!

328. David Desante
Forest Knolls, CA 94933
ddesante@birdpop.org
Please help protect my grandchildren
and yours from the ravages of climate
change and, especially, please protect
those who live in the most vulnerable
communities in our country.

329. Omar Abraham
Florida, NY 10921

Please help these communities before
it's too late!

330. Michael Stoyanow
San Diego, CA 92129

Please help to stop the destruction of
our communities and the environment.
Do the right thing...

331. Miles Bergeson
Saint Paul, MN 55116

Please help us

332. Joy Poston
Fernley, NV 89408

Please help with climate resistance. It
will help all of us whether rich or poor.

333. Michael Quinn
Phoenix, AZ 85051

Please help with Community
Reinvestment.

334. Darlene Leslie
Murrysville, PA 15668

Please help!!!! Pittsburgh and
surrounding communities are still trying
to clean up after steel mills and coal
mining. We have abandoned coal mines
and gas wells that are polluting our
environment and now we have
unconventional gas wells with injection

wells. Know wonder we are losing population especially of the younger generation. Who wants to raise children in pollution.

335. Joyce Mast
Champaign, IL 61821
jmast@illinois.edu
Please invest in community climate resilience. Front-line communities have been discriminated against with redlining and disproportionately been the site of toxic plants. Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

336. Ahmi Stone
Talent, OR 97540

please invest in individual communities to do what they can to fight climate change. many small actions add up to big change.

337. Meryum Kazmi
Jamaica Plain, MA 2130

Please invest in protecting vulnerable low income communities from climate change disaster! This is a matter of safety and justice. The poorest should not suffer so disproportionately.

338. Ken Hillier
St Petersburg, FL 33710

please lets stop this bickering between two political parties and concentrate on working together towards a solution to improve environmental and other issues we are faced with so we can even make America even grater again thank you

339. Angela Hawkins
San Diego, CA 92107

Please make a difference and actually do something to address environmental racism and climate change. Not enough is being done now. I want this world to be livable for my children and grandchildren.

340. Teresa English
Los Angeles, CA 90068

Please pass the CRA asap! Please also Include the stipulation that big banks financing fossil fuel extraction will be sanctioned!

341. Eugene Kawaguchi
Honolulu, HI 96826

Please protect front line communities!

342. Ravid Raphael
Santa Barbara, CA 93111

Please protect frontline communities from the effects of climate change.

343. Vicki Weiss
Sarasota, FL 34238

Please Protect Frontline Communities with & Strengthen
THE COMMUNITY REINVESTMENT
ACT NOW!!!!!!!
YOU NEED TO TAKE ACTION!!!!
PLEASE VOTE FOR THIS NOW!!!!
THANK YOU!!
Vicki Weiss
Sarasota 34238

344. Michele Hamm
Macomb, MI 48042

Please protect frontline communities!!

345. Deeann Bradley
Hemet, CA 92544

Please Protect frontline communities:
Hold big banks accountable for funding climate change.

346. Kathy Aprile
Califon, NJ 7830

Please protect frontline communities:
Hold big banks accountable for funding
climate change. Thank you.

347. Dennis Hester
Imlay City, MI 48444

Please protect our air, water and land
from climate change and preserve it for
our future generations!!

348. Patricia Forgey
Vancouver, WA 98684

Please protect our communities from
this terrible impact of climate change by
passing the Community Reinvestment
Act.

349. Maryellen Redish
Palm Springs, CA 92264

Please protect these communities

350. Kay Ward
Santa Monica, CA 90406

Please protect these communities!

351. Jean Zeller
Harrison, TN 37341

Please READ this it is important. It is
essential to strengthen and modernize
this rule in order to protect the
communities on the front lines of the
climate crisis.

352. Bonnie Jaskolka
Waukesha, WI 53188

Please reinforce the project and be sure
bank's are complying.

353. Warren Whitehead
Tucson, AZ 85741

Please support the Community
Reinvestment Act (CRA). Climate
change is wreaking havoc on the USA,
especially in underprivileged citizens
tend to live in substandard housing.
Continue to re-authorize the CRA and
increase its annual funding.
Warren C. Whitehead
85741

354. Dianne Shannon
Salinas, CA 93907

Please support this. Since we have not
been able to overcome corporate greed
to fix climate change we must mitigate it
in the most vulnerable communities.

355. Julie Ray
Ogden, UT 84403

Please take action to protect those from
threats beyond their control.

356. Linda Walker
Sun City, AZ 85351

Please take climate change seriously
and do all you can to help. Thank you.

357. Charlotte Vrooman
Los Angeles, CA 90034

Please think of the average person first.

358. Johnny Whitright
Pickens, SC 29671

Please think of the people who pay your
salary instead of the lobbyists who make
you rich. There are so many people who
really need help.

359. Amador Rivera
Chicago, IL 60617

Please this is of the outmost
importance.

360. Fred Herrera
Sun Valley, CA 91352

Please update the community reinvestment act for climate protection. Thank you and God Bless!

361. Jean Carman
Spokane, WA 99223

Please update the community reinvestment act to community climate resilience.

362. Douglas C. Smyth
High Falls, NY 12440

Please update the Community Reinvestment Act to invest in climate resilience for communities.

363. Saran K.
Los Angeles, CA 90035

Please update the Community Reinvestment Act to invest in community climate resilience NOW. Time is of the essence.

364. Noreen Harder Print
Hilliard, OH 43026

Please update the Community Reinvestment Act to invest in community climate resilience!

365. Helen Huntley
Albuquerque, NM 87114

Please update the community Reinvestment Act to invest in making low-income communities and communities of color resilient to climate change. Thank you.

366. Jeanne Jordan
Carrollton, TX 75007

Please update the Community Reinvestment Act. It's the right thing to do!!

367. Ross Miller

Carrollton, GA 30117

Please work to pass y the e community reinvestment bill.

368. Marilyn Eng
Diamond Bar, CA 91765

Please work to protect vulnerable communities which are often lower income and include persons of color.

369. Pam Brown
Saint Charles, MO 63301

Please work to update the community reinvestment act to better invest in community climate resilience.

370. Ella Joan Fenoglio
Albuquerque, NM 87110

Please! This is so very important now and for our future.

371. Georgia Neill
North Truro, MA 2652

Please! Invest in vulnerable communities and protect our environment!

372. Erin Mccune
Goleta, CA 93117

Please!! There is not a minute to waste!!

373. Mary Ann and Frank
Graffagnino
Tucson, AZ 85747

PLEASE, FOR THE HEALTH AND WELL-BEING OF ALL, THIS IS THE RIGHT, FAIR, JSUT, HUMANE AND HEALTHY ACTION TO TAKE!!!!!!1111

374. Mary Kornegay
Avon Park, FL 33825

Please, help us stop climate change and save our planet and everything on it before it's too late by holding those causing it accountable for their actions and getting them to stop. Thank you for your assistance. We all appreciate it very much.

375. Erin Hayes
Danville, PA 17821

Please, protect my three young children!

376. Fran Post
Port Townsend, WA 98368

PLEASE: Update the Community Reinvestment Act - People of color and low income folks need attention too. Big banks MUST serve all of us!

377. Fred Mccutchon
Corpus Christi, TX 78412
fjm@wbwpc.com
Policy and funding decisions must set sustainability as the prime criterion. We have already passed the tipping point in the future survival of our planet?our only home. Immediate action is needed to drastically reduce carbon use, and to preserve oxygen-producing vegetation globally.

378. Charles Correll
Albemarle, NC 28001

Poor and disenfranchised people should, under law, have the same rights and protections as the upper class. To say they already have those rights is bs!

379. Cynthia Flaherty
Upper Arlington, OH 43221

Preparing for climate change is my number one concern.

380. Boyd Purcell
Dunbar, WV 25064

Protect all communities, especially the most vulnerable ones from the climate change by slowing and then eliminating such catastrophic change!

381. Judith Castagnola
Gloucester, VA 23061

Protect front line communities, stop racist behavior. Do your part in investing in community climate resilience

382. Phillip Callaway
Crawfordsville, OR 97336

Protect frontline communities!

383. Roberta Jeracka
Selkirk, NY 12158

Protect frontline communities. It must start NOW. Too much time has been wasted. There is no time left to turn your back on what is happening all around us.

384. Carolyn Cooper
Newport Beach, CA 92660

Protect frontline communities: Hold big banks accountable for funding climate change. This is a civil rights issue and about equality and justice for all.

385. Cara Lou Wicks
Oceanside, CA 92057

PROTECT IT NOW OR THERE WON'T BE ANYTHING LEFT TO PROTECT IN A GRAVE FUTURE!

386. Joe Dancygier
Encino, CA 91436

PROTECT MOTHER EARTH OUR WE ALL WILL DIE!!!!

387. Conor Soraghan
San Diego, CA 92107

Protect our children - protect our earth - NOW!!!

388. Dianne Hudson
Grand Marais, MN 55604

PROTECT OUR EARTH!!

389. K Schaetzel-Hill
Olympia, WA 98516

Protect those most impacted by climate change!

390. Joan Lewin
Towson, MD 21286

Protecting frontline communities protects all of us.

391. Adam Casey
Washington, ME 4574

Put some "teeth" behind the CRA to protect the resiliency of frontline communities from the worst effects of the climate emergency and hold banks accountable for bankrolling those responsible for it, i.e. the fossil fuel industry/

392. Allison Perrett
Hendersonville, NC 28739

Put yourself, your children, or your grandchildren in the position - living in an underserved community, a community decision makers (who often serve the interests of money and big business) ignore. The place you live in bears the brunt of polluting energy industries. The air is full of particulate matter, the safety of the water is questionable. And you belong to a societal group that has been historically disenfranchised. Law makers, in their actions (or inactions) tell you that your voices, your lives don't matter as much as other people's lives.

Is that the life you want? Is that the life you would want for you kids and descendants?

We all deserve clean air and water. And what hurts one of us hurts all of us.

393. Jason Smith
Knoxville, TN 37921

Ready to fire any person in office that does not support this and equal rights for all

394. Irene and Stephen
Bachhuber
Portland, OR 97202

Regulation is needed to align ethical behavior with business practices.

395. Jean Kroll
Bellingham, WA 98225

Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

396. Karen Desmond
East Rochester, NY 14445

Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

397. Matt Williams
Oakland, CA 94602

Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make

communities more resilient in the face of climate change.

398. Jeannie Hubbard
Towson, MD 21286

Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

Update the Community Reinvestment Act to invest in community climate resilience

399. Mike and Kathy Sherman
Alfred, NY 14802

Responsibility and Accountability;
Clean, Renewable and Sustainable
Energy and Economic Policy and Social
Justice and Equity....

400. Hari Iyer
West Bloomfield Township, MI 48322

Right now, I'm working on a pulmonary medicine hospital floor in Detroit. The sickness we see here is tragic. Our community members don't deserve to have greater risk by no choice of their own or by virtue of their race or poverty. To deliver health for all Americans, we need to assure access to safe and healthy environments and a financial system that facilitates this.

401. Elizabeth Krainer
Oakland, CA 94706

Ruin for the planet lies ahead, if you do not do your job.
Please have the courage to act wisely.

402. Marilyn Fuss
Los Angeles, CA 90039

Safeguards in at-risk communities are more important than ever before.

Maintenance of bridges, roads, beaches, riversides; access to pure water: all these safety factors must be assured and improved in communities in accordance with laws which were set into place decades ago. These actions will help to preserve a future as changes continue to befall the climate.

403. Rob Hill
Brooklyn, NY 11238
rpuca@brightpointhealth.org
Save earth

404. Robert Puca
Brooklyn, NY 11217

Save earth

405. Rodney Hill
Grass Valley, CA 95949

Save our communities!

406. Melissa Herren
White Rock, NM 87547

Save our environment

407. Diane Keeney
Nashville, TN 37215

Seems the government would rather payout enormous billions of dollars in response to extreme weather events rather than invest \$\$ to take measures to mitigate the risk of such threats.

408. Donna Delin
Lombard, IL 60148

Shame on banks ignoring these communities.

409. Philip De Vos
Monroe, VA 24574

Shouldn't the industries which have harmed people be responsible for

bringing remediation to those populations?

410. Edward Berry
Bronx, NY 10463

Some folks have no protection from sudden and drastic changes in their lives, Just turn on your T V or Radio and we see this happening daily, both in our own country and around the world. We all need to work together to protect all of our people. We are all in the same leaky rowboat.

411. Elizabeth Seltzer
Media, PA 19063

STOP DESTROYING OUR PLANET

412. Al Triebold
Cook, WA 98605

Stop funding fossil fuel industries which are responsible for the climate warming. Banks that have a history of funding the fossil fuel polluters must now also share in funding the clean up of polluted land, water & air, just as they supported the polluting.. if the bank funded the destruction they now need to participate financially in the restoration as well. Stop funding NOW. The banks clean up share only gets larger the longer they allow greed to dictate policy. STOP FUNDING NOW!!!!
Thank you. Al

413. Elisa Plauche
Haiku, HI 96708

Stop funding global warming!

414. Frank Collins
Cincinnati, OH 45244

Stop selling ou to corporate interests and help the people

415. Matt Mailander
Palm Desert, CA 92260

Stop the fossil funding!

416. Amy Floyd
Manassas Park, VA 20113

Strengthening this act will help vulnerable communities fight climate change.

417. Sheryl Schultz
Ephrata, PA 17522

Strong communities are necessary for our children and grandchildren.

418. Rand Friedenfels
Medford, WI 54451

Take care of our people!

419. Russell Fletcher
Santa Fe, NM 87507

Thank you for carefully considering my request; and for your work toward a healthy, just, and peaceful planet; because the earth is the only planet for all of us.

420. Sheila Marshall
Vero Beach, FL 32963

Thank you for updating the Community Investment Act to help protect vulnerable communities. Banks must be required and monitored to invest in low-income and racially diverse communities.

421. Jenny Adair
San Antonio, TX 78215

Thank you for work in updating the Community Reinvestment Act. I am passionate about this act because of the impact it has on marginalized and low-income communities. I believe that it is up to each individual and every organization to protect and lift each other up because we are truly all

connected. I encourage the agencies to strengthen the proposal to help protect our vulnerable communities and individuals. Thank you.

422. Gina Ness
Eureka, CA 95501

Thank you for your attention to this extremely important issue.

423. Gary Shamshoian
Cupertino, CA 95014

Thank you for your work to improve our country.

424. Kyle Bloomstein
Durham, ME 4222

Thanks for your public service! Much appreciated!

425. Cris Naser
Alexandria, VA 22304

The banking industry has failed to stop supporting the fossil fuel industry. It's time to hold them accountable for making profits at the expense of the entire world!!

426. Douglas Throp
Norfolk, VA 23518

The changing climate is a threat to much of the country. Help protect low income communities from the worst impacts of climate change.

427. Coppelia Kahn
Providence, RI 2906

The climate crisis just getting started. Worse is to come. Let's be proactive to help those who will need it most.

428. megan ross
Nashville, TN 37203

The climate crisis needs to be averted, and one way to stop it is community reinvestment!

429. Melissa Gordon
Forest Park, IL 60130

The climate is the most important issue facing our country and the world. The Community Reinvestment Act needs to be updated to help solve the climate issues that are at a critical level.

430. Mary Anne McDonald
Durham, NC 27701

The community reinvestment Act could be key to helping communities combat climate change. Please support it as much as you possibly can. Thank you.

431. Gerry Masurat
Maywood, NJ 7607

The Community Reinvestment Act Must be updated to ensure that everything is done to mitigate the extreme weather caused by climate change and ensure that all communities, regardless of wealth and race are able to respond quickly.

432. Steve Yaffe
Charlotte, NC 28210

The Community Reinvestment Act needs to be a multipronged effort. First, include weatherization in the financing. Second, recession-proof these communities by enabling mortgage-holders to use what they've paid into interest to cover their mortgages and postpone the mortgage interest during high unemployment. Third, subsidize replacement of lead pipes !!!!

433. David & Susan Clark
Concord, MA 1742
sbc@mercury.lcs.mit.edu
the Community Reinvestment Act was a fine idea 50 years ago. Now it should

be brought up-to-date and reinvigorated to include meaningful climate resilience. Help these frontline areas.

434. Betsy Lyman
Boyertown, PA 19512

The CRA is also a Climate Redirection Action which is CRUCIAL to our future survival! Please make this vital proposal a reality!!

435. Joan Mullee
Ossining, NY 10562

The crisis is upon us! We must do what we can to help mitigate the financial fallout in our communities

436. Kraig Schweiss
Sterling, IL 61081

The DEATHS and DEVASTATION that has just occurred in Eastern Kentucky, West Virginia, and other areas is just the BEGINNING of CLIMATE CHANGE DISASTERS that will KEEP ESCALATING until WE DO SOMETHING NOW to MITIGATE GLOBAL WARMING! WE CANNOT WAIT ANY LONGER! WE are the REASON for the DEATHS and DEVASTATION of the PLANET and WE CAN DO WHAT'S RIGHT and JUST TO SAVE OURSELVES FROM THE WORST WHICH IS TO COME UNLESS WE GET OUR ACT TOGETHER NOW!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

437. Margaret Aguilar
Chicago, IL 60626

The earth and the life it supports should ALWAYS be before the profits of fossil fuel and other polluting industries.

438. Evan Elias
San Francisco, CA 94109

The harm that has been done to communities of color by institutionalized

racism in the USA is huge in scope. Communities of color

439. Shelly Hutchinson
Redding, CA 96003

The high cost of gas and other goods will not matter when we're struggling to get drinking and farming water, and battling fires and floods. Climate change problems cannot take last place any longer!

440. allison lehenbauer
Oceanside, CA 92057

The homeless and disabled matter and are Americans too. The Government is supposed to represent them and their rights like everyone else.

441. Heidi Hickman
Irving, TX 75038

The idea of updating the CRA is a good one, and I highly approve.

442. David Latham
New York, NY 10025

The impacts of climate change grow from year to year. We must help those most at risk.

443. Jacob Hackman
Warrenton, VA 20187

The job of a bank manager is to make money. If they try to sacrifice profit to the right thing, they will be fired. Therefore, the government has to use regulations to make it so that doing the right thing is also the most profitable thing.

444. Alaina Norzagaray
Cary, NC 27513

The majority of U.S. citizens cannot afford to pick up their lives and move to avoid increasing weather catastrophes.

We need help from investors to protect our communities by becoming more sustainable. Without this commitment, America is going to be swept away by floods and fires.

445. Carol Hayman
Austin, TX 78703
chayman@austincc.edu
the most vulnerable communities are those most affected by climate change

446. Gregory Monahan
Portland, OR 97219

The most vulnerable people who are experiencing the impacts of extreme weather events deserve to be helped! Please strengthen the Community Reimbursement Act.

447. Janice McCann
Rochester, VT 5767

The people that are less able to deal with climate change will be the first to perish. Please do something.

448. Bill Nierstedt
Garwood, NJ 7027

The purpose of the CRA is to make banks return some dollars that they have made from communities back into those same communities. It is clear-given the profits that banks make out of low- and moderate-income neighborhoods -those banks have a long way to go to make this reinvestment equal to what they have taken out of the community. Now we have climate change disproportionately negatively affecting these communities! These banks must be required to reinvest in these same communities in order to reduce the climate change impacts - plant trees, reduce asphalt surfaces, obliterate blight, clean up vacant lots and create community gardens, and so many other things!

CRA must be the funding source for these improvements.

449. Bill King
Austin, TX 78756

The purpose of this act is to protect communities and the people who live in them, not the banks. The banks have plenty of ways to protect themselves. Please do what the law is intended to do. Thank you.

450. STEPHANIE Mohr
Bondurant, IA 50035

The PURSUIT FOR LIFE AND LIBERTY FOR ALL. Humanity has to pull together over all the Crises in the World. Its time you do your share! The RIGHT THING for all, not selfishness or prejudice.

451. Eric Thompson
Bismarck, ND 58503

The reason that most people have developed fortunes is that they have taken advantage of those who are poor. When that happens, society is developing the types of people who feel anger and want to seek revenge. Give those people the ability to take that revenge, say an assault rifle, and we have a society that is in chaos. A lot of people want to blame the Black Community for the crime that is rampant within that community. What those people don't want to admit is that the White Community is the major contributor to that development. Blacks feel that they don't count in this society so they might as well do whatever they can to make themselves count. To not protect these people will come back to haunt us. We were told to treat our neighbors as we would ourselves. Failing to do so will prove that the warning was legitimate.

452. James Franzi

Fiddletown, CA 95629
jim@elmackcabinetry.com
The right action to take for all people

453. Bruce Tillery
Las Vegas, NV 89113

The time has come

454. Lisa Napolitan
Winfield, IL 60190

The time is now to act and save our planet before we pass the tipping point!

455. Christine Harris
Portland, OR 97267

The time is now!

456. Teresa Schader
Bend, OR 97703

The time to act is now, particularly for our vulnerable communities.

457. Jennifer Jones
Phoenix, AZ 85008

The time to act is YESTERDAY!

458. Caryle Cammisa
Tampa, FL 33629

The tremendous costs of the warming climate are being borne by those least able to afford it - the poor and non-human creatures. Those who profit from activities that contribute to global warming are literally getting away with murder.

459. Michael Forster
Waldport, OR 97394

The West Coast is being ripped apart and needs help! Highway 101 is the major artery and in many places the only way to travel & it is under threat from climate change.

460. Anita Knight
West Lake Hills, TX 78746

There are many people with Defend the Gulf activities here in Texas that care about frontline communities and the future buildup of fossil fuel plants. So this is important for all of us.

461. Kate Kenner
Guilford, VT 5301

There are people who can not afford to move from vulnerable areas and they need help. Banks must be held accountable for it is not they who suffer but the people they are exploiting,

462. Polly Carmona
San Diego, CA 92177

There is a long history of not protecting the most vulnerable communities and now is an opportunity to reset that long trajectory of harm and move towards climate equity. Please make sure banks are held accountable and that financial investments move toward climate health and not towards more climate caused harm. All beings should have access to clean air, water and not be subject to dangerous pollutants.

463. Lary Graves
Gladstone, OR 97027

There is no dollar amount that can be placed on clean water, air, and soil that will be accurate! Lakes and reservoirs are drying up, Corporations are polluting and expecting that citizens will pay for the damage and the clean up so their profits will pay CEO's and investors the most they can squeeze from everybody. This cannot go unchecked without dire consequences. The very rich believe they will be insulated from the worst, lol, but when we live in a closed system every one suffers.

464. Sandra Hodges

Castro Valley, CA 94546

There is no lack of funding to invest in the sound improvements that must be made to counter the devastation we are experiencing that will continue to ramp up due to climate change. These investments must be targeted to low income and disadvantaged communities that should not be left behind.

465. Catherine Martinez
Poulsbo, WA 98370

There is no need for government that does not take care of its people; especially those who are most vulnerable. Soon, all people will be vulnerable to the ravages of global warming.

466. Raven Eggert
Elverson, PA 19520

There is no Planet B! I am asking you to hold big banks accountable for protecting communities from environmental racism and climate change.

467. Desean Freeman
Pike Road, AL 36064

There must be a humane approach to this issue. But far too many inhumane individuals occupy seats of power in federal and state government.

468. Charles Huber
Westminster, MD 21157

There must be financial fairness for investments in traditionally underserved communities. Everyone should have equal access to the resources necessary to improve their individual situations.

469. Mariana Mellor
Thousand Oaks, CA 91360

There's no room for greedy companies in our planet anymore. It is time to do what is right instead of what is convenient or profitable. No one takes a U-haul with money or possessions when they die.

We have the moral responsibility to protect this planet for future generations NOW!

470. Susan Safford
Tallahassee, FL 32301

These changes are needed to recognize that action is needed, especially to encourage banks to change policies and stop funding fossil fuels and other short term money making projects and invest in the long term needs of all our communities, especially those already economically disadvantaged.

471. William Jorth
Torrance, CA 90501

These communities have become the disaffected masses so frustrated with American society and its government. Reinvestment and rehabilitation are urgently to invigorate these communities. Building infrastructure for economic development while restoring the local environment is a critically important factor to return faith in our democracy. Please make this effort a priority.

472. Diane Difante
Martinsburg, WV 25403

These communities need help more than any others. Please do the maximum you are able for them.

473. Robert Giambruno
Glendale, AZ 85307

These personal messages do nothing to sway officials. Nice campaign donations to elected officials receive the most attention and results. That is why

corporations give them. If curtailing bank investment in oil and gas companies brings in more in "bribes," we will experience some very rapid results toward positive climate changes.

474. Adam Love
Denver, CO 80223

This Act is a direct reflection on our legislator's ability to have empathy and compassion for communities that are feeling the brunt of climate change more strongly and have fewer access to tools to fight it. Please exercise empathy and compassion in strengthening this Act and demonstrate your commitment to the community of common humanity.

475. Anne Winkle
Kenosha, WI 53142

This at one time used to be a country that was willing to be number one in doing the right thing. Now we are number one in providing WELFARE to the evil, greedy and immoral oligarchs who have spent the last 40 yrs. brainwashing the people of this country and destroying the unions because these creeps couldn't allow the employees that make them rich and evil have anything. /the real history in this country that the cowards are now afraid to let the people know about. COWARDS and little insecure little bully's.

476. GERALYN WARNER
Albuquerque, NM 87114

This has a significant impact on communities here in New Mexico ? we need this accountability!

477. Wally Elton
Middlebury, VT 5753

This is a good start, but let's build on it to ensure it helps the most vulnerable communities and addresses environmental justice concerns while

calling for banks to reduce financing for fossil fuel projects.

478. Michael Merenda
Santa Barbara, CA 93105

This is a no brainer! Don't need brains in skulls to know how important this !

479. Laura Le Voir-Barry
Minneapolis, MN 55413

This is a step in the right direction for environmental justice for vulnerable frontline communities.

480. Marilyn K Coats
Asheville, NC 28805

This is a VITAL ISSUE.

481. Dick Cookman
, - 49682

This is a wonderful opportunity to address systemic issues with minority treatment and climate change and set the USA on track to fulfill the promise of our heritage.

482. Marjorie Berk
New York, NY 10003

This is absolutely crucial!!!!

483. Kate Ellison
Melrose, FL 32666

This is absolutely essential. Why haven't you already protected vulnerable communities?

484. Robert Guilmette
Long Beach, CA 90808

This is an important Act that needs the attention it's getting! It's only fair to demonstrate racial justice through providing more care to these affected communities and hold banks accountable for their contribution to the

negative affects of climate change through their investments and at the same time help to bring balance to racial injustice that has gone on for too long.

485. thomas webster
Boyne City, MI 49712

this is an important bill especially for senior citizens, many of which live on Social Security benefits, alone.

486. Nancy Williamson
Encinitas, CA 92024

This is critical to address and once again without your help it will be the low income and people of color who have the biggest problems because they were routinely don't have money to fix things and to carry the best insurance

487. Ledlie Bell
Charleston, SC 29407

This is critical.

488. Carol Yost
New York, NY 10011

This is crucial!

489. Janet Roberts
Minneapolis, MN 55409

This is so crucial!

490. Brian Tingle
Talent, OR 97540

This is the only habitable globe we can live on, so using a re-vamped CRA could be helpful to our kids' future. Update the CRA!
Thank you.

491. Meredith Commons Russo
Beaufort, SC 29907

This is the right thing to do for America!!!

492. Mary Warlick
Claremont, CA 91711

This is VERY much needed!

493. Joseph Kaleel
Sebewaing, MI 48759

This issue matters because this is just the beginning: climate change is coming for us all!

494. Beth Kuhn
Charlottesville, VA 22901

This issue matters to me because communities affected by redlining have been prevented from accumulating wealth, and do not have equal access to technologies that increase climate resiliency.

495. Adele Gladstone-Gilbert
Amherst, MA 1002

This proposal is a necessity for the safety of frontline communities!

496. Liz Amsden
Los Angeles, CA 90042

This should be a priority because the ancillary costs - in infrastructure, clean-up, healthcare and liability - will end up costing far more than any investment now

497. Susan O'Rourke
St. Petersburg, FL 33710

This sounds like it is needed very bad-how many times have companies hoodwinked American citizens? Far too often in my opinion.

498. jannette morales
Castroville, TX 78009

This summer has been one of the hottest on record. We must act now. We must acknowledge those that profit from

short term thinking & we must act to protect our environment. We are at a precipice that we can pull back from. Please act. Please be brave. Please be actionable.

499. Robin Evers
INTERLACHEN, FL 32148

This update of the CRA can help to make right of a century of misdeeds by the banking industry on two fronts, Civil Rights and Climate Change. It's about time, and we're literally running out of time on the Climate!

500. Jen Crum
La Mesa, CA 91942

This updating isn't strong enough. We need to protect ourselves from big banks

501. Nancy Shaw
Cabin John, MD 20818

This will ensure that ALL communities acknowledge and participate in addressing climate change ... the sooner the better.

502. James Klein
Corpus Christi, TX 78411

This, like numerous other issues (climate change, gun safety, immigration reform, prison reform, education reform, short-term lending regulation, healthcare reform, banking regulation, opioid regulation) remains a vexing problem primarily due to corporations' ability to curry favor with elected officials. The corrupting influence of money in our political system is undermining our democratic traditions and discouraging Americans from voting and/or running for office. This ominous development may well end our experiment in representative democracy unless we alter this decades-long trend. For the sake of the republic, we must amend the

US Constitution to state that corporations are not people (and do not have constitutional rights) and money is not speech (and thus can be regulated by state and/or federal campaign finance laws). Short of accomplishing this, no other reform of significance will be achieved.

503. Jeff Wildt
La Crosse, WI 54601

Time to be fair!

504. Patricia Taylor
Poughkeepsie, NY 12603

Time to move forward and fix what was neglected up to the present.

505. Elizabeth Potter
Oakland, CA 94605

Time to update the Community Reinvestment Act to protect vulnerable communities from climate change and environmental racism.

506. Sandra Brown
Sandra, - 76137

To make a stronger, more sustainable country, we need the investment in people and communities.

507. Harry King
Phoenix, AZ 85007

To rebuild churches spreading the gospel, Lessening the burdens of our government, and erection or maintenance of public buildings, monuments, or works.

508. Diane Langejans
Irvine, CA 92606

To: Federal Regulators
Please update the Community Reinvestment Act to invest in community climate resilience.

Regulators must ensure banks are held accountable for their investments. The climate-warming fossil fuels and other non- environmental projects have gone on that are harming our earth are effecting all people. For almost 50 years low-income communities of color have been left behind due to the redlining policies and disinvestment in these communities, in spite of the passage of the Community Reinvestment Act. This CRA should have been working many years ago to address climate change and environmental racism. Federal regulators must ensure that banks are finally going to be held accountable for their investments in climate-warming fossil fuels that are destroying our Earth. The planet-wrecking projects have been going on for far too long. We need these environmentally friendly urgent projects that can help lower income communities become more prosperous. Thank you.

509. Edward James
Rockport, MA 1966
ejames@bridgew.edu
Too too many communities that are vulnerable to climate encroachments are left unprotected by insurance companies. The CRA will work to correct that profound inj,

510. Janice Jones
El Cerrito, CA 94530

Ultimately, climate change affects all of us, rich or poor. Investment companies need to do what will mitigate rising global temperatures. There is no other place for us to live: save the planet or die!

511. Gail Weininger
Oakland, CA 94611

Ultimately, their conditions affect us all -- in energy use, health conditions, school

children being unable to function adequately, etc.

512. Cheryl Gerth
Coon Rapids, MN 55433

Underserved communities suffer the most from the results of banks focussing their financing towards dirty fossil fuels. The time for change is now.

513. James Maggi
Pine City, MN 55063

Update the Community Reinvestment Act to invest in community climate resilience!

514. Marie Kahle
Chicago, IL 60618

Update the Community Reinvestment Act to invest in community climate resilience.

515. Maryell Weiner
Sandy Hook, CT 6482

update the community reinvestment act to invest in community climate resilience. Do it NOW!

516. Carol Uschyk
Calistoga, CA 94515

Update the Community Reinvestment Act to invest in community CLIMATE resilience. This act will help everyone!

517. Dorothy Scott
Evanston, IL 60201

Update the Community Reinvestment Act to invest in community climate resilience. Climate change is a risk multiplier that exacerbates racial and economic inequality, and it is progressing at an alarming rate. The agencies must update CRA regulations with this reality in mind.

518. Kathy Machan
Severna Park, MD 21146

Update the Community Reinvestment Act to invest in community climate resilience. Regulators must ensure banks are held accountable for their investments in climate-warming fossil fuels and other planet-wrecking projects, and instead actively drive investment that will make communities more resilient in the face of climate change.

519. Kim P Lundgreen
Unknown, - 3000

Update the Community Reinvestment Act to invest in community climate resilience.
Big banks have repeatedly failed to adequately serve all communities equally, regardless of relative wealth or racial demographics. After decades of racist redlining policies and disinvestment had left low-income communities and communities of color behind, Congress passed the CRA, a landmark civil rights-era law, which ended the discriminatory practice of redlining and obligated banks to reinvest in these low-income communities. Yet almost 50 years since the law was first passed, banks are still leaving these communities behind

520. Michael Gardner
Spring Valley, CA 91977

Updates to the CRA should include language to hold large financial institutions, private equity REITs, and developers accountable such that the CRA funds are not just another handout to wealthy individuals, LLC's, and corporations to reap profits off of low and middle income disadvantaged communities.

521. Ellen Rozek
Saint Paul, MN 55105

Updating the Community Reinvestment Act to ensure that historically underserved communities are able to adapt to and protect themselves from the ravages of climate change is exactly the kind of smart, people-first environmental policy I expected to see from this administration. I am absolutely in support of the strongest possible rules that financial regulators can pass, and in holding big banks accountable for their investments in climate-warming fossil fuel projects.

522. Martha Klein
Norfolk, CT 6058

Updating this rule is quite literally going to be a matter of life or death. Right now, low income people of color and others marginalized by economic inequality, are drowning in their homes in extreme floods, or dying from excessive heat, especially due to urban heat island effect. Investing in the homes of the most vulnerable will save lives. Investment in locally generated, renewably powered microgrids will improve air quality, reduce heat and provide affordable energy for the population that is most harmed by the climate crisis.

523. Robert Glass
Oak Park, IL 60302

Wake up and smell the coffee. Don't let it be too late.

524. Latifa Agius
Santa Fe, NM 87502

Wake up! There is only 1 earth.

525. Katherine Trimm
Tucson, AZ 85712

We have a diverse, affordable community. The banks about destroyed us with the mortgage fraud crisis. Our annual blanket hazard policy just

increased by 25% -- as a result of the soaring insurance cost of climate change damages. We had damages from extreme climate last year that impacted our community. This is real. The costs are being born by those who can least afford them.

526. Allan Tweddle
Charleston, WV 25304

We absolutely must reverse the climate change crisis. That means end emissions from fossil fuels. And my native Province of Ontario is an excellent example. They have shut down and dismantled all coal power plants replacing them with renewables. Not only did their bold action eliminate GHGs in power generation but as they replaced them with renewables they were able to reduce power rates by as much as 30%. Why not here?

527. Paul Staples
San Antonio, TX 78228

We all deserve the same protections under the law from those elected to represent us in the government. No matter the color of our skin, our religious beliefs, gender, income, or sexual identity. Please protect those of us who, because of their specific circumstances, are consistently taken advantage of.

528. Judith Beaver
SEQUIM, WA 98382

We all must do our part to stop the abuse of planet Earth that is manifesting as wild fires, droughts, megastorms, and record-breaking heat and represents the new normal. We must take corrective actions now to have any chance at survival of the planet and all forms of life on the planet.

529. Jo Hannan
Salem, OR 97304

We all need to survive together, rich and poor, it's who we are!

530. Judith Walsworth
Springfield, MO 65809

We are all members of the same community - the global community - and for all to succeed we must work FOR one another.

531. William Funari
Stillwater, MN 55082

We are fast running out of time to address the climate issues. At a minimum, please update CRA regulations to give us a chance.

532. Melanie Lipton
Sarasota, FL 34241

WE ARE IN A CRISIS

533. Stamatina Podes
Bensalem, PA 19020

We are in a live or die situation! Our planet is suffering through a climate crisis that, if not changed will mean the end of our planet!!!!

SDP

534. Donna Ridlen
Waukee, IA 50263
dridlen@mchsi.com

We can no longer take a back seat in this crisis. Executive orders, congressional action is critical.

535. Sara Roderer
Heathsville, VA 22473

We can protect communities by investing in them especially by using green technology. The have too many tornados, too much flooding and lack of industries means many younger citizens will move on and away from smaller towns!

536. Susan Wisniewski
Geneva, IL 60134

We do not need fossil fuels. We do need to assist people of color and low-income people.

537. David Simon
Los Altos, CA 94022

We don't have a choice about preparing for climate change and working to reduce its severity. Please pass a rule supporting these goals.

538. Lauren Mork
Bend, OR 97703

We have a responsibility to protect and defend frontline communities in the face of extreme weather events resulting from climate change. To do this effectively the CRA must explicitly prioritize investments in communities of color and low and moderate income communities, and incentivize banks to reduce the contributions to climate risk they make by financing fossil fuels. Please incorporate these important actions into the CRA.

539. David Dow
East Falmouth, MA 2536

We have an affordable housing/apartment crisis here on Cape Cod. A proposal to convert a Golf Course to an apartment complex in Hyannis lists affordable housing apartment rents at \$1500-2000 per month which is not affordable to frontline workers in the service industries which are desperately seeking new employees. The average price for a house is \$650 K which is not affordable by most year round residents. The situation is worse in Boston, Ma.

540. Janet Glidden
Saint Anne, IL 60964

We have eliminated 'red-lining' of neighborhoods, but not the results of institutionalized discrimination. We need help for folks taking the brunt of this problem.

541. Chris Krusa
Glen Carbon, IL 62034

We have low income communities near the Mississippi here that are impacted by various industries and air pollution from Missouri. Please take significant action.

542. Linda Bedre Vaughn
Jemez Springs, NM 87025

We have many frontline communities update this reinvestment act to aid in climate resilience.

543. Karl Aldinger
Fallbrook, CA 92028
karl.aldinger@sierraclub.org
We have only seen the tip of the iceberg in regards to Climate Catastrophe, because Climate Lag means the effects from today's emissions are only partially exposed today and fully exposed 10 to 20 years from now. We will all be severely tested and challenged for not having addressed the Climate Crisis soon enough. Environmental Justice communities are the hardest hit despite having been smaller contributors to the problem. It's time to step up and protect vulnerable communities. As always, we ask you to take much more aggressive action to address the Crisis.

544. Susanne Hesse
Alachua, FL 32615

We have seen rural clinics close and those they served not getting care

545. Linda Evinger
Evansville, IN 47720
levinger@usi.edu

We have to make a difference right now.
Too much damage has already been
done!

546. Nett Hart
Foreston, MN 56330

We have to protect frontline
communities as a government because
we cannot count on private investors to
do right by these communities in need of
resilience measures to remain in their
homes without this act.

547. Bruce Eugene
Parma, OH 44134

We have to start worrying about the
America that has been forgotten about

548. Kirk Fast
Ozawkie, KS 66070

We must do everything we can,
whenever we can and wherever we can!

549. Susan Gustafson
Cave Junction, OR 97523

We must ensure everyone has equal
protection

550. Charles Warner
Fontana, CA 92337

We must fight climate NOW, later will be
too late!!!

551. Joan Allekotte
Albany, CA 94706

We must give more support to these
communities that have been neglected
for so long, that will address the present
and dire effect of climate impacts.

552. Cristina Vazquez
Waynesville, NC 28786

We must help ALL communities!!

553. Christina Farnsworth
Pacific Grove, CA 93950

We MUST help our fellow Americans. It
is simply the right and kind thing to do.
PLEASE do everything in your power to
support communities in need. Thank
you!

554. Dan Crawford
Roanoke, VA 24018

We must help those communities most
threatened by severe weather.

555. Niki Learn
New Brunswick, NJ 8901

We must invest in all our communities.

556. Julian Yerena Jr
Parlier, CA 93648

We must protect and invest in our
communities!

557. Tom McCartney
Pittsburgh, PA 15206

We must protect low-income
communities from the ravages of climate
change.

558. Arthur Leibowitz
Richmond, VA 23235

We must reduce the effect of man made
poluton to reduce the negative effects of
Climate Change.

559. Calley Oneill
Kamuela, HI 96743
calley@theramaexhibition.org
We must remedy the wrongs that have
been done to those who deserve a good
and HEALTHY life...all people in all
neighborhoods.

560. Robert Smith
Clackamas, OR 97015

We N a healthy planet!!!!.....NOT more pollution/poison/environmental rape just for profit/greed!!!!!!!!!!!!!!!!.....PLZ/THX

561. Tina Wener
Morro Bay, CA 93442

we need a plan for all aspects of climate change and impact

562. Carrie Drees
Versailles, OH 45380

We need all the help we can get to avoid as much climate related disasters as possible.

563. Joe Jennings
Seattle, WA 98115

We need environmental justice protections in the USA. Too often, these fence line communities are sacrificial zones.

564. Judy Windt
Menlo Park, CA 94025

We need every inch of help we can get in this climate catastrophe, and if banks can invest in climate resilience for low-income people, that's another piece in the mosaic of changes we need to turn this disaster around.

565. Gail Ladd
Jupiter, FL 33458

We need to do all we can to help these communities

566. Nan Duerling
Cambridge, MD 21613

We need to do everything possible to help all communities become more resilient to climate change. It's especially important to bolster those communities that may be seriously impacted but not able to afford such action.

567. Diana Dundore
Gig Harbor, WA 98335

We need to do the right thing for everyone!--not just banks

568. Dorothy Jordan
Lynden, WA 98264

We need to ensure that the CRA is helping the communities which are the most at risk from climate change and these are generally low income and communities of color.

569. Gaynell Meij
East Haddam, CT 6423

We need to inspire corporations to be ecologically responsible entities. This update to the law would add momentum to financial institutions stepping up for their communities.

570. Sybil Schlesinger
Moretown, VT 5660

We need to invest in communities that have been red-lined and suffered. This update would jump start reparations.

571. Jane Crane
Clark, NJ 7066

We need to invest in people and communities not just big businesses to have a stable thriving country.

572. Heidi Zwyghuizen
Bellefonte, PA 16823

We need to keep our communities healthy for generations to come.

573. William Huggins
, NV 89183

We need to prepare our communities for the emerging climate crisis, especially communities that have historically been

marginalized and left out of wise planning. In order to create an equitable society we must level the playing field for the challenges that are coming as the planet warms. We are all in the same boat.

574. Rita Willoughby
Seattle, WA 98144

We need to protect vulnerable human beings from the worst effects of climate change. It's imperative that the Community Reinvestment Act be updated to achieve some measure of climate justice.

575. Jonathan Krall
Alexandria, VA 22301
jonathan@jonathankrall.net
We need to reduce car dependence and support safe/affordable housing as a matter of climate justice.

576. David Warlick
Claremont, CA 91711

We need to think of everyone. We're all connected.

577. Joel Abrahamson
Minneapolis, MN 55406

We need to use our public resources to prepare for continuing climate disruption impacts.

578. Jo-Ann Sramek
Hermantown, MN 55811

We only have one planet and we have been careless about its care. Many are still denying that climate change exists. This is stupid since we were warned as far back as 1960 that the effects of pollution were altering our environment. I have the articles to prove it. If we don't make serious moves to convert to green energy, we won't have to worry about money which is so important to the wealthy because the earth will be

uninhabitable and so far, no other planets are habitable.

579. Melissa Waters
Laguna Niguel, CA 92677

We should treat low income communities as fairly as we treat well off communities.

580. Miguel Ossorio
Johnson City, TN 37604

We're all in the climate boat together. We need to help each other out or we're totally screwed!

581. Suzanne LeMay
Fort Walton Beach, FL 32548

We're facing issues with climate changes that impact our lives right now. Let's not wait until there are more problems before we adjust to the status quo!!

582. Mary Brown
Durham, NC 27707

What are we waiting for ???

583. Everett And Jean Riehl
Fairfield, CA 94533

What are you Waiting For ?

584. Camille Doucet
Ithaca, NY 14850

What more will be needed to wake up to this apocalypse?

585. Erv and Jane Kelman
Greensboro, NC 27410

When is the time to start being proactive, if not now?

586. Nancy Peters
Kirkland, WA 98033

When we all work together huge we
have enormous results
Everything is connected

587. David Scheer
Bellingham, WA 98225

While climate change and climate
problems weren't a big deal in 1978
when the Community Reinvestment Act
began, they certainly are NOW! So the
Community Reinvestment Act "must" be
updated to include work on climate
change and the havoc and destruction
that extreme weather patterns is having
on our cities and towns!!

588. Kara Gonterman-Yoder
Astoria, OR 97103

While I agree with most of the
statements below, I do not advocate the
funding of climate justice organizations.
Additionally, I support the funding of
movement of low income persons from
flood prone areas.

589. Chris Chrissos
North Stonington, CT 6359

WITH CLIMATE CHANGE, THE MOST
VULNERABLE WILL SUFFER MOST
AND DIE OFF FIRST. WE AS A
COMPASSIONATE SPECIES MUST
NOT LET THIS HAPPEN.

590. Constance Minerovic
Concord Township, OH 44077

Work on behalf of the People!

591. Brian Barrett
Glenview, IL 60025

Wouldn't it be nice to see investors
helping rather than their to date greedy
activities ?

592. Weslie Walker-Phillips
Wickenburg, AZ 85390

YES!!!

593. Robert & Pamela Chester
Menomonee Falls, WI 53051

You must do more to protect the future
of our climate. You must do it NOW.
Time is running out. The time to act is
NOW.

594. Sandra Rountree
Swannanoa, NC 28778

You must ensure that banks are held
accountable for their investments in
climate-warming fossil fuels and other
planet-wrecking projects and invest in
making communities more resilient as a
result of climate change.

595. Sherrill Futrell
Davis, CA 95618

YOUR JOB IS TO PROTECT US. DO
IT.

596. John Underwood
Phoenix, AZ 85020

Your 'magic of the markets' housing
policies are an utter flop. Hedge Funds
and investors' large unregulated
purchases and out-of-control Air B&B's
have twisted the markets out of control
while you do nothing. Homelessness
and affordable housing are disaster
areas. Meanwhile you lounge around in
your second and their homes. Your job
is the welfare of the nation, not the
welfare of the 1%

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2446. Kim Cronan

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2451. Kimberlee Valentine
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