

---

**From:** Wendall Brown [ezdirector@stny.rr.com]  
**Sent:** Monday, January 24, 2005 3:56 PM  
**To:** Comments, Regs  
**Subject:** OTS Proposal to Relax CRA Credit Protections

As a rural economic development agency for New York State the Friendship Empire Zone strongly opposes the OTS proposal to give CRA credit to thrift institutions for credit in rural and disaster areas with no benefit for low and moderate income people and places.

Large institutions **MUST** remain accountable for investments and services as well as their lending practices within rural areas.

Existing CRA protections must be maintained to protect rural and urban low-income families that benefit from the Community Reinvestment Act.

Thank you for your attention to maintaining existing policy regulations.

Wendall E. Brown  
Friendship Empire Zone Director  
50 West Main Street  
PO Box 129  
Friendship, NY 14739-0129  
Phone 585-973-2322  
Fax 585-973-3014  
**email address: [ezdirector@stny.rr.com](mailto:ezdirector@stny.rr.com)**