



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](mailto:adele.shraiman@sierraclub.org)

1. Jodi Lozano  
San Diego, CA 92138  
jlozano68@hotmail.com  
"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  
lfacey88@crocker.com  
"This is coming to a house near you" - and it may even be yours! Bringing the message home!

3. Royal Graves  
Wethersfield, CT 6109  
royal2203@outlook.com  
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  
catchique@yahoo.com  
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 necessity for the safety of frontline communities. Poor communities need more support!

5. Rajwantee Robinson  
Seatac, WA 98188  
rajwanteer@yahoo.com  
A safe community and less pollution

6. Katherine Sewell  
Madison, AL 35758  
katherine.p.sewell@gmail.com

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  
rlva@comcast.net  
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  
chomby@hotmail.com  
Act to protect vulnerable communities

9. Garry Johnson  
Humble, TX 77396  
glj1@aol.com  
Action is needed

10. Gar Smith  
Berkeley, CA 94703  
gar.smith@earthlink.net  
Add mu voice to the chorus of citizens demanding that the needs of frontline communities must be underlined.

11. Sheila Bell  
Sparks, NV 89434  
shebeemam@gmail.com  
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  
westcat78@gmail.com  
AGAIN WHY am I writing a letter to request you do the right thing???

13. JUDITH DETLOFF  
Longbranch, WA 98351  
treehugsfvr@gmail.com

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  
stgrout@frontiernet.net  
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  
ktjd@verizon.net

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  
niche\_site\_concrete\_inc@hotmail.com  
Aloha,  
You must act now!

18. Diane Loughbom  
Manhattan Beach, CA 90266  
jacklyn721@roadrunner.com  
Any support of continued destruction of planet Must end.

19. Sara Bruce  
San Jose, CA 95110  
hen\_solo@yahoo.com  
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  
antonia.matthew@gmail.com  
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  
jldalton1@verizon.net  
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  
biglady@yaho.com

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  
mjwtms@centurytel.net

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  
dgbrwn@gmail.com

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  
dogsin@earthlink.net

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  
polarbearpals@gmail.com

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  
cosmic.cat.kc@gmail.com

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  
mamaphd64@gmail.com

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  
robinelainegreene@gmail.com

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  
derekcaelin@protonmail.com

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  
anneoverearl@sbcglobal.net  
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  
ddtmagnolia@gmail.com  
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  
adriatenisson@icloud.com  
Banks must be held accountable for climate chaos. It is a necessity for frontline communities.  
Thank you

37. Mary Troland  
Oceanside, NY 11572

mktroland@gmail.com  
Banks must be held accountable for their investments in fossil fuels.

38. Dorothy Frisch  
Grand Rapids, MI 49512  
dfrisch@charter.net  
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  
anneunitypoet@cox.net  
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  
genebrendacarino@live.com  
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  
remitan@sbcglobal.net  
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  
patdesignr@aol.com

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  
jenlinpa@hotmail.com  
Before it's too late?

44. Diane Ingram  
Clearwater, FL 33756  
ingram1016@gmail.com  
better protect vulnerable communities and ensure banks are held accountable for their actions. Thank you.

45. Sharon Peariso  
Leesburg, FL 34748  
speariso@hotmail.com  
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  
elleneshapiro@earthlink.net  
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  
arlanajoy@verizon.net  
Building climate resilience is essential.  
Please listen to the Sierra Club

48. Bettyann Benware  
Albany, NY 12203  
benwarel@aol.com  
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  
jero.book@gte.net  
CARE!!

50. Patricia Hinneburg  
Carnation, WA 98014  
cactuswash@earthlink.net  
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  
thomasmell@aol.com  
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

summerose2@hotmail.com  
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  
tracker424@prodigy.net  
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  
susangirl1@outlook.com  
Climate change is affecting all of us  
weather we contribute to pollution or  
not. Save the earth.

55. Sharon Sprouse  
Poway, CA 92064  
sharonsprouse999@gmail.com  
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  
sj.hayashi@yahoo.com  
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  
jordanaschuman@gmail.com

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  
erictroyer1234@gmail.com  
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  
misssarge6@aol.com  
Climate change is critical and it starts in  
communities

60. Karen Campbell  
Epsom, NH 3234  
klynncampbell50@gmail.com  
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  
janissnead@yahoo.com  
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  
linco64@outlook.com  
Climate change is likely to be the biggest health problem of this century.

64. Gerald Caldeira  
Sonoma, CA 95476  
jccaldeira.jc@comcast.net  
Climate change is real . Look at the news everyday. We must work now to provide solutions.

65. Laureen Elizabeth  
Kingston, WA 98346  
laureenelizabeth1@gmail.com  
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  
scottd.oppenheimer@gmail.com  
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  
roseca2010@gmail.com  
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  
williamcarbley@hhotmail.com  
Climate Change is REAL. Get busy!!!!

69. Robert Grammer  
Upland, CA 91784

redgrammer@gmail.com  
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  
yammiq@hotmail.com  
Climate change is the genuine playing field we are all going to be on.

71. Karen Waters  
Springfield, IL 62707  
karenh2os@hotmail.com  
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  
caclement@gmail.com  
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  
cjbarker@earthlink.net  
Climate changes that threaten any of us are a threat to all of us in time.

74. Charles Loubert  
Baltimore, MD 21230  
folkspirit28@gmail.com  
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  
arthur@kellers.org  
Climate resilience for all!

76. Edward Costello  
Santa Monica, CA 90402  
arbormed@gmail.com  
Climate resilience is key. Please update the CRA to emphasize it.

77. Natalie Dowd  
Nashville, TN 37203  
nataliedowd@gmail.com  
Climate resilience is not going to be optional... get ahead of it! Quick!

78. Chris Osborne  
Raytown, MO 64133  
mtruculent1@yahoo.com  
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  
scdemark@aol.com  
Climate sense makes economic and financial sense. Please do not neglect these frontline communities.

80. Angie Cruz  
Fabens, TX 79838  
cruzangel.cruz7@gmail.com  
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  
mibabo56@gmail.com  
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  
tomquinn71@gmail.com  
Come on man!

83. robin aitro  
Cheshire, CT 6410  
robin91a@yahoo.com  
Commit to Community Reinvestment and protect frontline communities

84. Patricia Halderman  
Lincoln, NE 68506  
cyclecrow@gmail.com  
Commit to protect front line communities.

85. Donna Corbin  
Tucson, AZ 85743  
donnac724@gmail.com

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  
crone.1753@gmail.com  
Communities are the bedrock of our country. Protect and reinvest in them!

87. Jean Avery  
Vancouver, WA 98683  
jeanmavery@gmail.com  
Communities need urgent and equitable climate action.

88. Ken Sanford  
Escondido, CA 92029  
kenssailtime@gmail.com  
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  
jeillick@gmail.com  
Community is so central to human survival, and our government is in a position to fund this matter.

90. Anne Hepfer  
Seattle, WA 98101  
anneoverseas@yahoo.com  
Community reinvestment will create a strong tax base and stable population that we all need.

91. Derek Benedict  
Lynnwood, WA 98036  
dsbened@frontier.com

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  
geraldw lindhorst@yahoo.com  
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  
marcellavarnado@yahoo.com  
CRA will elevate communities and lessen the climate racial inequality. Do what's right! Thank you!

94. Nancy Bennett  
Chicago, IL 60613  
nnjbennett@gmail.com  
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  
ssg1996@aol.com  
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  
rtully2@verizon.net  
Disparity in income and domicile needs  
review of Community Reinvestment.

97. Gloria Kemper-O'Neil  
Louisville, KY 40205  
myrecycledstuff@gmail.com  
Do it NOW!!!

98. Roxane Blake  
Perkinsville, VT 5151  
roxane.blake@gmail.com  
Do NOT delay ...act now to address  
climate issues locally.

99. rob kaminski  
pine beach, NJ 8741  
m800soldier@gmail.com  
do the right thing

100. Dr Christine Meisenheimer  
Kingman, AZ 86401  
createpeace10@gmail.com  
Do the right thing ... invest in America:-)  
stay well and peace to you and yours:-)

101. Ann Duck  
Wilmette, IL 60091  
scduck@gmail.com  
Do the right thing for the People. Get  
beyond your lust for greed and power.

102. Ellen Koivisto  
San Francisco, CA 94122  
offstage@earthlink.net  
Don't let the poorest and most  
disenfranchised pay for the greed of the  
few.

103. Marcel Liberge  
Grants Pass, OR 97527  
dustypuns@gmail.com  
DUH!!!

104. Sue DeVall  
Castle Valley, UT 84532  
sdev.cv@gmail.com  
Earth is our only home. Protect it!

105. Michael Hunkins  
Tallahassee, FL 32304  
hunkinsdouglas@gmail.com  
Earth won't die. But humans are dieing  
and our extinction is in our hands.

106. Denise Payne  
Richmond, VA 23224  
pta0001@aol.com  
Equity for all

107. Mark Nolan  
Albuquerque 1990s, NM 87110  
mnstretch@gmail.com  
Every American deserves equal  
protection under the law from climate  
change.

108. Melissa Johnson  
Crowley, TX 76036  
melissamjohnson12@gmail.com  
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  
barker.lh@gmail.com  
Every moment we delay costs future  
generations multi-fold..Please act now!

110. Linda Unger  
Danville, PA 17821  
ljunger55@gmail.com  
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  
rlmarcum@twc.com  
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  
arne\_kj@yahoo.com  
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  
lurban@hushmail.com  
Everyone needs protection from climate change. Everyone!

114. Caroline Newman  
Tualatin, OR 97062  
thebassplyr@hotmail.com  
Everyone should be given respect and equal rights. Monopoly's should not be allowed.

115. Grace Wong  
Miramar, FL 33023  
gracie@gralyn.org  
Everything should be done to bring all communities together.

116. Lowell Sasser  
Fort Pierce, FL 34981  
lfonzo007@outlook.com  
Everything we lose to climate change compounds climate degradation!

117. Michael Distelrath  
Port Huron, MI 48060  
dism60@yahoo.com

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  
woodhockey456@hotmail.com  
Fight this blatant, but subtle discrimination.

119. Kathleen Smith  
San Jose, CA 95112  
kms\_smith@yahoo.com  
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  
sfurlong5@verizon.net  
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  
den.phil67@verizon.net  
For future generations

122. Samuel McIntyre  
Fairfield, CT 6824  
samuelmc42@yahoo.com  
For God's sake do SOMETHING about climate change before it's too late!

123. William Fisher

South Salt Lake, UT 84115  
billfisher747@yahoo.com  
Frontline communities deserve  
protection from the worst effects of  
climate change!

124. Sharron Sell  
Peoria, AZ 85345  
sharcox2121@gmail.com  
Frontline Communities are struggling to  
deal with climate change. Big banks  
need to be accountable for investing in  
fossil fuels. Please strenghten the  
Community Reinvestment Act!

125. Janet Muir  
Marcellus, NY 13108  
jmmuir66@twcny.rr.com  
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  
mkbuhler@gmail.com  
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  
libbtttdw@yahoo.com

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

128. Joseph Aguado  
Atlanta, GA 30315  
josephaguado@gmail.com  
Fuck the banks and corporations.  
Protect the environment. The earth. Or  
get lost.

129. Lecil Mcglocklin  
Bluff City, TN 37618  
isabelleml722@gmail.com  
Fund CRA

130. Charlotte Pusey  
Earlsville, VA 22936  
cpusey00@hotmail.com  
Global climate change is our most  
urgent enemy Lets fight it now.

131. Stanly Steinberg  
Albuquerque, NM 87110  
stanlyleesteinberg@gmail.com  
global warming is going to get all of us.

132. Sheryl Sparling  
Lynden, WA 98264  
ssparling47@mac.com  
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  
gloriawatts123@icloud.com  
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  
jeanchagnon@hotmail.com  
Great urgency

135. Tara Spires

Broomfield, CO 80020  
tarapaulson@gmail.com  
Help

136. Colleen Cabot  
San Jose, CA 95132  
colleencabot@earthlink.net  
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  
credosr912@gmail.com  
Help low income families restore their homes and their properties, From climate change.  
Thank you

138. Leith Hopkins  
La Jolla, CA 92092  
uncle.eagle@gmail.com  
Help our Communities, who are you, who are us, we are in this together...

139. Kerry McCarthy  
Chico, CA 95926  
vkdvth9@gmail.com  
Help the Communities that need the most help.

140. Barbara Mathes  
Rio Rico, AZ 85648  
lilydeanamy89@live.com  
help the environment and animals

141. Lynn Jamison  
Louisville, KY 40219  
jnlparkies@twc.com  
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  
mrazek391@gmail.com

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

143. Timothy Stebler  
Stillwater, OK 74074  
timstebler1943@gmail.com  
Hold banks responsible for the funds they've loned the fossil fuel industry.

144. Patricia Rowell  
Alexandria, VA 22308  
rowellpat3@gmail.com  
Homelessness is one of the most expensive outcomes of failure to help people stay in their homes.

145. Ann Miller  
Duluth, MN 55812  
agmiller51@msn.com  
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  
ahanson47@comcast.net  
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  
keith@hammond.net  
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  
pam@pamelawwebster.com  
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  
lydiamccloskey9@gmail.com  
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  
rushwayne@aol.com  
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  
krstabb37@gmail.com  
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  
cosmoz123@gmail.com  
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  
skiphudspeth@gmail.com  
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  
ecl1130@gmail.com  
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  
cindykimball25@hotmail.com  
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  
blckbrd98@aol.com  
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  
lucyg391@gmail.com  
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  
mes@neo.rr.com  
I believe that enhancing the lives of those less fortunate than we also enhances our lives.

159. Esther Flicek  
Lombard, IL 60148  
essie\_flicek@yahoo.com  
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  
hfo66@icloud.com  
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  
linda46pdx@gmail.com  
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  
chujet@twc.com  
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  
c\_ransom@hotmail.com

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  
jvkrnr@aol.com

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  
fdelaney8@gmail.com

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  
tommy.ventre@gmail.com

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  
valbayou@cox.net

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  
shelbyreeder11@yahoo.com

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  
toggle75700@gmail.com

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  
harrirad@yahoo.com

I support this important update to the Community Reinvestment Act.

173. Kelly Doolittle  
Locke, NY 13092  
kellydoolittle@earthlink.net

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  
whope2@verizon.net

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

175. Rosie Miller  
Oldenburg, IN 47036  
rosieosf67@gmail.com

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  
ianddcook@gmail.com

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  
louisepillai@yahoo.com

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  
jeffreycourter@yahoo.com

I write this as a concerned Christian minister.

179. Jana Birch  
Cardiff By The Sea, CA 92007  
janabirch@gmail.com

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  
kc.curry7315@gmail.com  
If all politics are local, this would do the most for each community.

181. Debbie Perlmutter  
Toledo, OH 43617  
debbieaperlmutter@frontier.com  
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  
marielaporte@verizon.net  
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  
animaldoglover1990@yahoo.com

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  
14leatherwizards@gmail.com  
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  
adoneill87@yahoo.com  
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  
ljbernstein339@gmail.com  
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  
leahredwood@icloud.com  
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  
boxman2002@msn.com  
I'm low income so this matters to me a lot.

190. Lynnette Saunders  
Huntingdon Valley, PA 19006  
odonata96@gmail.com  
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  
mlcon777@msn.com  
Imperative this is accomplished!

192. Rhonda TwoEagle  
PORCUPINE, SD 57772  
rhondatwoeagle0@gmail.com  
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  
hcfindley@gmail.com  
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  
mmreisman@gmail.com  
In the face of the multiple climate disasters we are seeing around the country we much strengthen the CRA.

195. Kevin Richards  
Eureka, CA 95503  
mossphlox@www.hotmail.com  
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  
montanagayman@comcast.net  
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  
lebeckg1@gmail.com  
INVEST AND PROTECT FRONT LINE COMMUNITIES

199. Richard Barshow  
San Jose, CA 95128  
dirtcardick@yahoo.com

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

200. Nancy Earle  
Bangor, ME 4401  
crowmother123@earthlink.net  
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  
jpd drums72@gmail.com  
Invest in our community

202. Michael Carter  
Annandale, VA 22003  
avndoc@gmail.com  
Investing in existing communities now is the right thing to do, especially as the climate changes. Think upgrade.

203. Seth Pullen  
Wayne, NJ 7470  
pullen.seth@gmail.com  
Investing in local communities should be a cornerstone of American investment.

204. Michael Marek  
Phoenix, AZ 85044  
housetoads@cox.net  
Investment starts small.

205. Frederick White  
Piscataway, NJ 8854  
fjbwhite@gmail.com  
Investments in fossil fuel extraction amounts to suicide. Let's stop it.

206. Emily Herbert  
Portland, OR 97232  
ewh1960@gmail.com  
Investments in fossil fuels are driving the destruction. Banks must be held accountable.

207. Iris Carman  
Wilkesboro, NC 28697  
icarman@2carmans.com

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  
riddlegame@gmail.com  
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  
donnabening@verizon.net  
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  
elbron02@yahoo.com  
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  
ardisinaustin@gmail.com  
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  
jleimert@comcast.net  
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  
snikrap@telus.net  
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@roseallenqigong.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  
sgv@chem.ucla.edu  
It is essential to provide assistance locally where those in need can best access it.

216. Marvis Phillips  
San Francisco, CA 94102  
marvisphillips@gmail.com  
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  
blwinner57@gmail.com  
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  
nancykingsmith@mac.com  
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  
dcarbour@hotmail.com  
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  
heartfeltsong@msn.com  
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  
cheryldowney60@yahoo.com  
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  
skyebarkschat@gmail.com  
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

bryan.wyberg@juno.com  
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  
shawnblaisdell@gmail.com  
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  
herbmreed@gmail.com  
IT IS TIME TO STOP MAKING THE POOR PAY FOR GREEDY LIFESTYLES!

226. David Weiner  
Brooklyn, NY 11229  
dajowe51@gmail.com  
It is time to think of our environment, as our planet is running out of time

227. Sydney Pitcher  
Lemon Grove, CA 91945  
syditude@gmail.com  
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  
thomasmonroe0587@comcast.net  
IT MATTERS!!!

229. Robert Baxter  
Norfolk, VA 23504  
rlbaxter@aol.com  
It's a fairness opportunity for those who are vulnerable.

230. Zaine Baird  
Boise, ID 83706  
zainebaird@gmail.com  
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  
waltervos45@gmail.com  
It's in the realm of criminality for corporations and politicians that deny humans caused climate change!

232. Jan Garrett  
BowlingGreen, KY 42104  
jangarr\_bg@twc.com

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  
sid\_k7@hotmail.com  
It's time to act because we only have one Mother Earth! Thank you!

235. Jane Bartosz  
Salem, OR 97306  
janemir@msn.com  
It's time to invest in ALL communities to help them be resilient and healthy.

236. Steve Towers  
Worcester, MA 1603  
patrickinmass@charter.net  
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  
nealryder3@gmail.com  
It's time to update!

238. Nancy Koran  
Bethesda, MD 20814  
nancykoran@hotmail.com  
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  
harryboyer@frontier.com  
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  
frfresh66@gmail.com  
It's important to invest in the people , the environment....our communities

241. Cynthia Roth  
Lancaster, CA 93535  
imcindyroth@gmail.com  
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  
mailedie@aol.com  
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  
dianejleduc@comcast.net  
It's the smart thing to do.

244. Lorraine Brabham  
Hoboken, NJ 7030  
tweety336@gmail.com  
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  
firepig1948@gmail.com  
It's time to right this long-standing wrong!

246. Kat Gelles  
San Francisco, CA 94116  
gellesretour@yahoo.com  
It's time to take action and stop procrastinating - our children's lives are at stake.

247. William Spadel  
Woodbury Heights, NJ 8097  
w\_spadel@hotmail.com  
It's too late to wait!

248. Clara Cleve  
Edmonds, WA 98020  
dancer.ca64@gmail.com  
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  
nmsoftball13@gmail.com  
Kin

250. Ronnie Endre  
Phillips, WI 54555  
visionrke@gmail.com  
KNOCK OFF YOUR HAARP WEATHER MODIFICATION, YOU'RE DIGGIN EARTH'S 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  
patriciagallup7@gmail.com  
Let?s be our best selves

252. Paul and Katherine Malchiodi  
San Diego, CA 92110  
malchiodi@yahoo.com  
Let?s concentrate on things that do not end up destroying our planet.

253. Lane Stewart  
Grand Rapids, MI 49546  
laney.leslie@yahoo.com  
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  
cuci4@mybluelight.com  
LET'S STOP THE PSYCHOPATHIC TREATMENT OF FRONTLINE WORKERS!

255. JUDY OHS  
city Fort Collins, CO 80525  
jualohs@yahoo.com  
Like anything else, if the poorest and lowest are not included we are not succeeding

256. Kelly Cerione  
Hollywood, FL 33019  
kacerione@yahoo.com  
Listen to the people  
We care

257. Christine Brown  
Norfolk, VA 23509  
cmbrown.ot@gmail.com  
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  
mpcottle@verizon.net  
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  
clgarber55@comcast.net  
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  
hew3rd1964@yahoo.com  
Low income and minority communities take the brunt of environmental calamities. Hopefully, the CRA will help mitigate this.

261. Kathryn Keenan  
Redmond, WA 98052  
kathyk24@sbcglobal.net  
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  
tick.paul@gmail.com  
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  
jcavaliere22@gmail.com  
Make it work

264. Theresa Acerro  
Chula Vista, CA 91911  
thacerro@yahoo.com  
Make sure you are protecting the most vulnerable communities to the maximum extent possible.

265. Jonathan Hancock  
Chicago, IL 60622  
jbeahancock@sbcglobal.net  
Make this right, compassionate and just investment please.

266. Gail Landy  
Gaithersburg, MD 20877  
ag7dollar@msn.com  
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  
smilburn@bresnan.net  
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  
lizkeefe@verizon.net  
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  
mandrussow@gmail.com  
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  
munronb@comcast.net  
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  
ravosburg@icloud.com  
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  
asolomon777@gmail.com

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  
mjpummer7@gmail.com  
No discrimination based on anything!  
Protect all people in need!

274. Lisa Hammermei  
Granada Hills, CA 91344  
necrohead56@gmail.com  
No more redlining. Help poor communities.

275. Cheryl Barnds  
Takoma Park, MD 20912  
goocheryl@gmail.com  
No More Sacrifice Zones - time to make amends.

276. Mark Ritchey  
Bethlehem, PA 18015  
mtritchey@protonmail.com  
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  
glenngutsche112@gmail.com  
North Carolina needs community reinvestment!

278. Dianne Maughan  
Grand Lake Stream, ME 4668  
fredweinhagen@gmail.com  
Nothing is more important to me than adapting to climate change. Nothing.

279. Angelica Smith  
Ojai, CA 93023  
asmith51588@gmail.com

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  
brusso1@yahoo.com  
Nothing matters more than preserving the planet for our kids. We must do everything we can!

281. Dawn Casper  
Madison, WI 53705  
dawnrcasper@sbcglobal.net  
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  
catgreenstreet@gmail.com  
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  
mescully991@yahoo.com  
Now or never. Help save this planet.

284. Hazel Weiss  
Berkeley, CA 94708  
samnhazel@comcast.net  
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  
palotay.paula5@outlook.com

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  
spmilone@gmail.com

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  
mabu1945@icloud.com  
Our communities need more financial support to deal with climate devastation. Please help. Thanks!

289. Annalyn Earley  
Austin, TX 78728  
norwegianqueen@gmail.com

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

290. Barbara Buck  
Apache Junction, AZ 85119  
brbrbuck0@gmail.com  
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  
maryannemichelet@hotmail.com  
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  
gerryfitzgerald45@gmail.com  
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  
lynkevin1@msn.com  
Pay close attention to our cry?s. It?s your problem also.

294. Connie Grundhofer  
Circle Pines, MN 55014  
cgwren3@gmail.com  
People are entitled to be treated the same.

295. Julia DeNiro  
Greensboro, NC 27407  
julia.deniro@gmail.com  
People in marginalized communities need our help!

296. Licitia Fernandez  
Sausalito, CA 94965  
licitiafernandez@comcast.net  
People matter!

297. Judith Bentley  
Oregon City, OR 97045  
judbentley@aol.com  
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  
ram5233@mac.com  
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  
tjthompsonmd@centurytel.net  
People, not 'products' should be a  
priority.

300. Kathryn Dorn  
Tempe, AZ 85284  
kathryn.m.dorn@gmail.com  
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  
theresa411@comcast.net  
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  
presto@interport.net  
Please update the Community  
Reinvestment Act to help to help with  
climate resilience.

303. Anita Watkins  
Oakland, CA 94611  
watanita@gmail.com  
PLEASE - so many communities need  
help to combat climate change!

304. Ivy Mathieu  
La Place, LA 70069  
ivy\_mathieu@yahoo.com  
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  
kath92110@gmail.com  
Please care for those who need it most!

306. Joseph Kollar  
Mahopac, NY 10541  
joseph.kollar1@verizon.net  
please commit to community  
reinvestment and protect frontline  
communities

307. Timothy Harris  
Lincoln, NE 68505  
tharris@inetnebr.com  
PLEASE commit to COMMUNITY  
REINVESTMENT and PROTECT front-  
line communities!!!

308. Quenna Moore  
, - 48306  
dusty115@juno.com  
Please commit to reducing climate  
change and also help the low income  
areas as well

309. sue roberts  
Albuquerque, NM 87110  
extendthefield@gmail.com  
Please commit to the CRA!

310. Alaina Moon  
Olympia, WA 98501  
moon.alaina@gmail.com  
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  
gailetal101@gmail.com  
PLEASE do all you can to assist poor  
communities in the fight against climate  
change ravishings. Thank you.

312. Charlotte Feck  
Plummer, ID 83851

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

313. Teresa Roberts  
Hagerstown, MD 21742  
roberlte@gmail.com  
Please do continue to work on support  
the updating of the Community  
Reinvestment Act.

314. Sandra Ayala  
Harlingen, TX 78552  
sayala7.89@gmail.com  
Please do more to protect our  
communities from the ever increasing  
effects of climate change.

315. Angie Seib  
Merrillville, IN 46410  
anglsieb@aol.com  
Please do something about climate  
change.

316. Paul Palla  
Greencastle, PA 17225  
paulpalla69@yahoo.com  
PLEASE DO THE RIGHT THING!

317. Thorsten & Gail Ostrander  
San Diego, CA 92131  
ttostr@gmail.com  
Please do the right thing.

318. Gary Schenk  
Evavsville, IN 47712  
garyschenk50@gmail.com  
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  
bettyca48@aol.com  
Please do the right things for the world!,

320. SandraJean Searcy



Bend,, OR 97701  
sandrajeanosea@gmail.com  
Please do this for our precious Earth!  
Thank you@  
Sincerely,  
SandraJean Searcy

321. Michael Swiger  
Granite Falls, WA 98252  
michaelswiger157@gmail.com  
Please don't let us voters down. Support  
this very important matter.

322. Christine Munsterman  
Rancho Cucamonga, CA 91730  
cmuntz99@verizon.net  
Please fulfill the promises made for the  
past 50 years!!

323. Sarah Freeman  
Jamaica Plain, MA 2130  
freemansherwood@hotmail.com  
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  
innervoyaging@gmail.com  
Please help all of us by helping these  
communities first.

325. Beth Shepherd  
Bloomfield Hills, MI 48304  
jandbshepherd@ozemail.com.au  
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  
rusellerev@gmail.com  
please help make a difference!

327. Phil Hernick  
Eagan, MN 55123  
phernick@comcast.net

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  
omar.abraham@gmail.com  
Please help these communities before  
it's too late!

330. Michael Stoyanow  
San Diego, CA 92129  
miguelhammer@yahoo.com  
Please help to stop the destruction of  
our communities and the environment.  
Do the right thing...

331. Miles Bergeson  
Saint Paul, MN 55116  
meshebe8@aim.com  
Please help us

332. Joy Poston  
Fernley, NV 89408  
joyposton@yahoo.com  
Please help with climate resistance. It  
will help all of us whether rich or poor.

333. Michael Quinn  
Phoenix, AZ 85051  
mikepq2020@gmail.com  
Please help with Community  
Reinvestment.

334. Darlene Leslie  
Murrysville, PA 15668  
lazy111@yahoo.com  
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  
ahrivestone@gmail.com  
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  
meryumkazmi@gmail.com  
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  
kayakken47@gmail.com  
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  
ammhawkins@gmail.com

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  
english\_terri@yahoo.com  
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  
genek@lava.net  
Please protect front line communities!

342. Ravid Raphael  
Santa Barbara, CA 93111  
rraphael@twodancers.net  
Please protect frontline communities from the effects of climate change.

343. Vicki Weiss  
Sarasota, FL 34238  
1savione1@gmail.com  
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  
hammmichele@yahoo.com  
Please protect frontline communities!!

345. Deeann Bradley  
Hemet, CA 92544  
irishfiregirrl@yahoo.com  
Please Protect frontline communities:  
Hold big banks accountable for funding climate change.

346. Kathy Aprile  
Califon, NJ 7830  
newlife4mekka@gmail.com  
Please protect frontline communities:  
Hold big banks accountable for funding  
climate change. Thank you.

347. Dennis Hester  
Imlay City, MI 48444  
biggdee2010@gmail.com  
Please protect our air, water and land  
from climate change and preserve it for  
our future generations!!

348. Patricia Forgey  
Vancouver, WA 98684  
pat4gey@live.com  
Please protect our communities from  
this terrible impact of climate change by  
passing the Community Reinvestment  
Act.

349. Maryellen Redish  
Palm Springs, CA 92264  
mredish@aol.com  
Please protect these communities

350. Kay Ward  
Santa Monica, CA 90406  
kartichoke@aol.com  
Please protect these communities!

351. Jean Zeller  
Harrison, TN 37341  
zjk954@comcast.net  
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  
baj1123@aol.com  
Please reinforce the project and be sure  
bank's are complying.

353. Warren Whitehead  
Tucson, AZ 85741  
warrenwhitehead2@gmail.com

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  
dlshannon2000@yahoo.com  
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  
julieray@mail.weber.edu  
Please take action to protect those from  
threats beyond their control.

356. Linda Walker  
Sun City, AZ 85351  
ljwalker1017@aol.com  
Please take climate change seriously  
and do all you can to help. Thank you.

357. Charlotte Vrooman  
Los Angeles, CA 90034  
charlottevrooman@gmail.com  
Please think of the average person first.

358. Johnny Whitright  
Pickens, SC 29671  
marleynataraj@yahoo.com  
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  
amador\_rivera1@yahoo.com  
Please this is of the outmost  
importance.

360. Fred Herrera  
Sun Valley, CA 91352

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

361. Jean Carman  
Spokane, WA 99223  
jeancarman7@gmail.com  
Please update the community  
reinvestment act to community climate  
resilience.

362. Douglas C. Smyth  
High Falls, NY 12440  
douglassmyth70@gmail.com  
Please update the Community  
Reinvestment Act to invest in climate  
resilience for communities.

363. Saran K.  
Los Angeles, CA 90035  
sarank@mac.com  
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  
nharderprint@gmail.com  
Please update the Community  
Reinvestment Act to invest in  
community climate resilience!

365. Helen Huntley  
Albuquerque, NM 87114  
helenhuntley@comcast.net  
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  
jeanne\_jordan@verizon.net  
Please update the Community  
Reinvestment Act. It's the right thing to  
do!!

367. Ross Miller

Carrollton, GA 30117  
rmiller7434@charter.net  
Please work to pass y the e community  
reinvestment bill.

368. Marilyn Eng  
Diamond Bar, CA 91765  
mreng5@yahoo.com  
Please work to protect vulnerable  
communities which are often lower  
income and include persons of color.

369. Pam Brown  
Saint Charles, MO 63301  
pbrown6726@sbcglobal.net  
Please work to update the community  
reinvestment act to better invest in  
community climate resilience.

370. Ella Joan Fenoglio  
Albuquerque, NM 87110  
ellajoan@highfiber.com  
Please! This is so very important now  
and for our future.

371. Georgia Neill  
North Truro, MA 2652  
georgianeill@comcast.net  
Please! Invest in vulnerable  
communities and protect our  
environment!

372. Erin Mccune  
Goleta, CA 93117  
sottovocepro@gmail.com  
Please!! There is not a minute to  
waste!!

373. Mary Ann and Frank  
Graffagnino  
Tucson, AZ 85747  
fmagraffagnino@msn.com  
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  
msmarykornegay@yahoo.com

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  
erinhayes22@yahoo.com  
Please, protect my three young children!

376. Fran Post  
Port Townsend, WA 98368  
franpost254@gmail.com  
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  
shrimpburger@hotmail.com  
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  
cdaflaherty@aol.com  
Preparing for climate change is my number one concern.

380. Boyd Purcell  
Dunbar, WV 25064  
dr.boydpurcell@gmail.com

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  
clouis710@cox.net  
Protect front line communities, stop racist behavior. Do your part in investing in community climate resilience

382. Phillip Callaway  
Crawfordsville, OR 97336  
phillip\_callaway@msn.com  
Protect frontline communities!

383. Roberta Jeracka  
Selkirk, NY 12158  
rsjeracka2@gmail.com  
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  
carolina.e.cooper@gmail.com  
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  
cara\_lou@cox.net  
PROTECT IT NOW OR THERE WON'T BE ANYTHING LEFT TO PROTECT IN A GRAVE FUTURE!

386. Joe Dancygier  
Encino, CA 91436  
jdancygier@aol.com  
PROTECT MOTHER EARTH OUR WE ALL WILL DIE!!!!

387. Conor Soraghan  
San Diego, CA 92107  
csoragha@hotmail.com

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

388. Dianne Hudson  
Grand Marais, MN 55604  
dianne.hudson01@gmail.com  
PROTECT OUR EARTH!!

389. K Schaetzel-Hill  
Olympia, WA 98516  
kburnellsh@gmail.com  
Protect those most impacted by climate  
change!

390. Joan Lewin  
Towson, MD 21286  
joanlewin@yahoo.com  
Protecting frontline communities  
protects all of us.

391. Adam Casey  
Washington, ME 4574  
caseyadam7@gmail.com  
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  
allison.perrett@rocketmail.com  
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  
jdsmithknox@aol.com  
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  
srbachhuber1@gmail.com  
Regulation is needed to align ethical  
behavior with business practices.

395. Jean Kroll  
Bellingham, WA 98225  
artiseverywhere@yahoo.com  
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  
desilou17@gmail.com  
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  
mwillia@mac.com  
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  
jmhubbard315@gmail.com  
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  
mlsherm16@gmail.com  
Responsibility and Accountability;  
Clean, Renewable and Sustainable  
Energy and Economic Policy and Social  
Justice and Equity....

400. Hari Iyer  
West Bloomfield Township, MI 48322  
hiyer01@gmail.com  
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  
elizabethkrainer@gmail.com  
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  
marilynfuss6@gmail.com  
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  
robpuca@gmail.com  
Save earth

405. Rodney Hill  
Grass Valley, CA 95949  
rod cynhill@gmail.com  
Save our communities!

406. Melissa Herren  
White Rock, NM 87547  
melissaherren50@gmail.com  
Save our environment

407. Diane Keeney  
Nashville, TN 37215  
chickasawplum@outlook.com  
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  
donna.delin@yahoo.com  
Shame on banks ignoring these communities.

409. Philip De Vos  
Monroe, VA 24574  
phipfox1@gmail.com  
Shouldn't the industries which have harmed people be responsible for

bringing remediation to those populations?

410. Edward Berry  
Bronx, NY 10463  
berried3@gmail.com  
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  
ees01@earthlink.net  
STOP DESTROYING OUR PLANET

412. Al Triebold  
Cook, WA 98605  
altriebld@gmail.com  
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  
elisa8094@aol.com  
Stop funding global warming!

414. Frank Collins  
Cincinnati, OH 45244  
collinfm@yahoo.com  
Stop selling ou to corporate interests and help the people

415. Matt Mailander  
Palm Desert, CA 92260

matthewmailander@gmail.com  
Stop the fossil funding!

416. Amy Floyd  
Manassas Park, VA 20113  
afloyd3@gmail.com  
Strengthening this act will help vulnerable communities fight climate change.

417. Sheryl Schultz  
Ephrata, PA 17522  
sherylschultz@yahoo.com  
Strong communities are necessary for our children and grandchildren.

418. Rand Friedenfels  
Medford, WI 54451  
friedrand7@yahoo.com  
Take care of our people!

419. Russell Fletcher  
Santa Fe, NM 87507  
russfltchr@gmail.com  
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  
smars4114@gmail.com  
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  
jennyadair22@gmail.com  
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  
ginavness@comcast.net  
Thank you for your attention to this extremely important issue.

423. Gary Shamshoian  
Cupertino, CA 95014  
ibdengineering@yahoo.com  
Thank you for your work to improve our country.

424. Kyle Bloomstein  
Durham, ME 4222  
kylebloomstein@yahoo.com  
Thanks for your public service! Much appreciated!

425. Cris Naser  
Alexandria, VA 22304  
kcnaser@comcast.net  
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  
dougthrop@mac.com  
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  
coppelia\_kahn@brown.edu  
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  
megross97210@gmail.com

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

429. Melissa Gordon  
Forest Park, IL 60130  
mlgordon822@gmail.com  
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  
m.a.mcdonald99@gmail.com  
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  
defect.outfit-0a@icloud.com  
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  
sryaffe@msn.com  
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  
bwlyman@earthlink.net  
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  
bpmnstd@gmail.com  
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  
schweiss@thewisp.net  
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  
almanest@aol.com  
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  
eeliasmail@yahoo.com  
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  
shelbell03@aol.com  
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  
allison.lehenbauer@gmail.com  
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  
heidi.hickman.rmt@gmail.com  
The idea of updating the CRA is a good one, and I highly approve.

442. David Latham  
New York, NY 10025  
wdavidlatham@aol.com  
The impacts of climate change grow from year to year. We must help those most at risk.

443. Jacob Hackman  
Warrenton, VA 20187  
jakeh2@vt.edu  
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  
alainan72@gmail.com  
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  
gregorymonahan29@gmail.com  
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  
janmccann68@gmail.com  
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  
williamnierstedt@gmail.com  
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  
billking53@gmail.com  
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  
stephaniejmohr2@gmail.com  
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  
gofaith@live.com  
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  
brucetillery81@gmail.com  
The time has come

454. Lisa Napolitan  
Winfield, IL 60190  
lisa@napolitan.com  
The time is now to act and save our  
planet before we pass the tipping point!

455. Christine Harris  
Portland, OR 97267  
cmhrjhnop@yahoo.com  
The time is now!

456. Teresa Schader  
Bend, OR 97703  
teresas62@yahoo.com  
The time to act is now, particularly for  
our vulnerable communities.

457. Jennifer Jones  
Phoenix, AZ 85008  
jennjones50@icloud.com  
The time to act is YESTERDAY!

458. Caryle Cammisa  
Tampa, FL 33629  
ccammisa@gmail.com  
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  
mhawkesforster@gmail.com  
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  
dbasknight@aol.com  
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  
faunesiegel@gmail.com  
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  
pcarmona2000@yahoo.com  
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  
ismstudio@q.com  
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  
saunhodes@gmail.com

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  
halcat42@gmail.com

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  
ravenbuscus@gmail.com

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  
freesean4@gmail.com

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  
champ24daytona@comcast.net

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  
mcns.777@gmail.com

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  
ssue1995@gmail.com

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  
wjorth@mail.com

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  
dvelmad505@gmail.com

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

473. Robert Giambruno  
Glendale, AZ 85307  
neverblowdownbuilders@yahoo.com

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  
adam.love.al@gmail.com  
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  
kawink76@att.net  
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  
gerriwarnerabq@comcast.net  
This has a significant impact on communities here in New Mexico ? we need this accountability!

477. Wally Elton  
Middlebury, VT 5753  
wally.elton@earthlink.net  
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  
merendamusicmethod@gmail.com  
This is a no brainer! Don't need brains in skulls to know how important this !

479. Laura Le Voir-Barry  
Minneapolis, MN 55413  
llevoirbarry@aim.com  
This is a step in the right direction for environmental justice for vulnerable frontline communities.

480. Marilyn K Coats  
Asheville, NC 28805  
umome43@gmail.com  
This is a VITAL ISSUE.

481. Dick Cookman  
, - 49682  
remote.enerdyne@gmail.com  
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  
vicmbb@gmail.com  
This is absolutely crucial!!!!

483. Kate Ellison  
Melrose, FL 32666  
kateclarity@gmail.com  
This is absolutely essential. Why haven't you already protected vulnerable communities?

484. Robert Guilmette  
Long Beach, CA 90808  
rob.guilmette@yahoo.com  
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  
thomasjeanwebster@gmail.com  
this is an important bill especially for senior citizens, many of which live on Social Security benefits, alone.

486. Nancy Williamson  
Encinitas, CA 92024  
nancystarkwilliamson@gmail.com  
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  
ledliebell@gmail.com  
This is critical.

488. Carol Yost  
New York, NY 10011  
yostc@hitmail.com  
This is crucial!

489. Janet Roberts  
Minneapolis, MN 55409  
phoebe56@earthlink.net  
This is so crucial!

490. Brian Tingle  
Talent, OR 97540  
btingle@ashlandoregon.org  
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  
fair.comyn@gmail.com  
This is the right thing to do for America!!!

492. Mary Warlick  
Claremont, CA 91711  
mjwarlick777@gmail.com  
This is VERY much needed!

493. Joseph Kaleel  
Sebewaing, MI 48759  
joekaleel@yahoo.com  
This issue matters because this is just the beginning: climate change is coming for us all!

494. Beth Kuhn  
Charlottesville, VA 22901  
bkuhn4@gmail.com  
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  
adeleggil@gmail.com  
This proposal is a necessity for the safety of frontline communities!

496. Liz Amsden  
Los Angeles, CA 90042  
lizamsden@hotmail.com  
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  
susanoraaurke56@yahoo.com  
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  
jettem@mac.com  
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  
evers.robin77@gmail.com

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  
zombikatpunk@yahoo.com

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

501. Nancy Shaw  
Cabin John, MD 20818  
nbshaw@aol.com

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

502. James Klein  
Corpus Christi, TX 78411  
jeklein64@yahoo.com

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  
jwildt6701@aol.com  
Time to be fair!

504. Patricia Taylor  
Poughkeepsie, NY 12603  
ttaylor31@juno.com  
Time to move forward and fix what was neglected up to the present.

505. Elizabeth Potter  
Oakland, CA 94605  
epotter@mills.edu  
Time to update the Community Reinvestment Act to protect vulnerable communities from climate change and environmental racism.

506. Sandra Brown  
Sandra, - 76137  
sande.brown@gmail.com  
To make a stronger, more sustainable country, we need the investment in people and communities.

507. Harry King  
Phoenix, AZ 85007  
apostlekingharry@yahoo.com  
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  
dkisland@att.net  
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  
jan@metrostation.com  
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  
gailweininger@gmail.com  
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  
cheryl\_gerth@yahoo.com  
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  
jandkmaggi@gmail.com  
Update the Community Reinvestment Act to invest in community climate resilience!

514. Marie Kahle  
Chicago, IL 60618  
kahlemarie@gmail.com  
Update the Community Reinvestment Act to invest in community climate resilience.

515. Maryell Weiner  
Sandy Hook, CT 6482  
maryellenweiner@aol.com  
update the community reinvestment act to invest in community climate resilience. Do it NOW!

516. Carol Uschyk  
Calistoga, CA 94515  
cuschyk@hotmail.com  
Update the Community Reinvestment Act to invest in community CLIMATE resilience. This act will help everyone!

517. Dorothy Scott  
Evanston, IL 60201  
dorothy.scott@comcast.net  
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  
romanandkathy@verizon.net  
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  
kim.j.p@mail.dk  
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  
michaelg.sdse@gmail.com  
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  
erozek10@gmail.com

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  
puckyshouse@gmail.com  
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  
boblglass@mac.com  
Wake up and smell the coffee. Don't let it be too late.

524. Latifa Agius  
Santa Fe, NM 87502  
latifa.agius@gmail.com  
Wake up! There is only 1 earth.

525. Katherine Trimm  
Tucson, AZ 85712  
katherine.trimm@cox.net  
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  
tweddall@umich.edu  
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  
paul.staples1962@yahoo.com  
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  
jabeaver@q.com  
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  
timjohannan@yahoo.com

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

530. Judith Walsworth  
Springfield, MO 65809  
jwalsworth@springisland.us  
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  
funar002@umn.edu  
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  
mellee6201@yahoo.com  
WE ARE IN A CRISIS

533. Stamatina Podes  
Bensalem, PA 19020  
stamatina@mac.com  
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  
sroderer@icloud.com  
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  
susdiehl@yahoo.com  
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  
desimon@earthlink.net  
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  
laurenmork@gmail.com  
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  
ddow420@comcast.net  
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  
r2glidden@comcast.net

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  
krusachris@gmail.com  
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  
anewway@earthlink.net  
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  
bridgestohealth@windstream.net  
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  
netthartart@gmail.com  
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  
dden632@yahoo.com  
We have to start worrying about the  
America that has been forgotten about

548.        Kirk Fast  
Ozawkie, KS 66070  
wkirkfast47@icloud.com  
We must do everything we can,  
whenever we can and wherever we can!

549.        Susan Gustafson  
Cave Junction, OR 97523  
susang717@frontier.com  
We must ensure everyone has equal  
protection

550.        Charles Warner  
Fontana, CA 92337  
chucklw444@sbcglobal.net  
We must fight climate NOW, later will be  
too late!!!

551.        Joan Allekotte  
Albany, CA 94706  
surlayasangam@gmail.com  
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  
altacv@yahoo.com  
We must help ALL communities!!

553.        Christina Farnsworth  
Pacific Grove, CA 93950  
christina.joyinmotion@gmail.com  
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  
dbcrawford@cox.net  
We must help those communities most  
threatened by severe weather.

555.        Niki Learn  
New Brunswick, NJ 8901  
nikilearn@yahoo.com  
We must invest in all our communities.

556.        Julian Yerena Jr  
Parlier, CA 93648  
julianjr559@sbcglobal.net  
We must protect and invest in our  
communities!

557.        Tom Mccartney  
Pittsburgh, PA 15206  
thomasbmccartney@gmail.com  
We must protect low-income  
communities from the ravages of climate  
change.

558.        Arthur Leibowitz  
Richmond, VA 23235  
arthurleibowitz@hotmail.com  
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  
tofindbob@hotmail.com

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

561. Tina Wener  
Morro Bay, CA 93442  
wenertina@gmail.com  
we need a plan for all aspects of climate change and impact

562. Carrie Drees  
Versailles, OH 45380  
cjnichols2004@yahoo.com  
We need all the help we can get to avoid as much climate related disasters as possible.

563. Joe Jennings  
Seattle, WA 98115  
jjwestcoast12@gmail.com  
We need environmental justice protections in the USA. Too often, these fence line communities are sacrificial zones.

564. Judy Windt  
Menlo Park, CA 94025  
judy@judywindt.com  
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  
gkladd48@yahoo.com  
We need to do all we can to help these communities

566. Nan Duerling  
Cambridge, MD 21613  
nan@duerling.org  
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  
dedd48@aol.com  
We need to do the right thing for everyone!--not just banks

568. Dorothy Jordan  
Lynden, WA 98264  
dorrie.jordan@gmail.com  
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  
metttagreen@gmail.com  
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  
sybil.sch@gmail.com  
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  
jmcrane41@gmail.com  
We need to invest in people and communities not just big businesses to have a stable thriving country.

572. Heidi Zwyghuizen  
Bellefonte, PA 16823  
hzwyghuizen@yahoo.com  
We need to keep our communities healthy for generations to come.

573. William Huggins  
, NV 89183  
feerlessw@cox.net  
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  
ritawill215@gmail.com  
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  
mjwarlick77@gmail.com  
We need to think of everyone. We're all connected.

577. Joel Abrahamson  
Minneapolis, MN 55406  
joelabrahamson+adv@gmail.com  
We need to use our public resources to prepare for continuing climate disruption impacts.

578. Jo-Ann Sramek  
Hermantown, MN 55811  
jip7766@gmail.com  
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.

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msimply3@aol.com  
We should treat low income communities as fairly as we treat well off communities.

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

581. Suzanne LeMay  
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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  
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What are we waiting for ???

583. Everett And Jean Riehl  
Fairfield, CA 94533  
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What are you Waiting For ?

584. Camille Doucet  
Ithaca, NY 14850  
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What more will be needed to wake up to this apocalypse?

585. Erv and Jane Kelman  
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ekel0613@cs.com  
When is the time to start being proactive, if not now?

586. Nancy Peters  
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nano.peters@gmail.com

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

587. David Scheer  
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scheerdc@outlook.com  
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  
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cnkyoder@gmail.com  
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  
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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  
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Work on behalf of the People!

591. Brian Barrett  
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brianbarrett441@gmail.com  
Wouldn't it be nice to see investors  
helping rather than their to date greedy  
activities ?

592. Weslie Walker-Phillips  
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wwpsan@msn.com

YES!!!

593. Robert & Pamela Chester  
Menomonee Falls, WI 53051  
pamc7669@gmail.com  
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  
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srrountree@hotmail.com  
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  
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YOUR JOB IS TO PROTECT US. DO  
IT.

596. John Underwood  
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janselme@hotmail.com  
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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