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big banks should not be able to avoid the rules that require them to reinvest in communities. Banks like Bank of America and Wells Fargo that took down our economy should not receive "outstanding" ratings. Banks should no longer be allowed to pick which parts of the country they are graded on or pick which parts of their company get counted! Banks must get failing grades if discriminate by offering toxic loans, less credit, worse credit or inadequate services to African-American and Latino communities Banks get all kinds of special subsidies that aren't available to you and me--they should have to give back to the communities they are in.