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7-20-05

Mary Rupp, Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314-3428

7-20-05

Re: Comments on Proposed Interpretive Ruling and Policy Statement No. 05-1 Sales of  
Nondeposit Investment Products

Dear Ms. Rupp,

With his permission, enclosed is a letter on the proposed ruling drafted by attorney Guy Messick that strongly represents our position at DFCU Financial on this matter. I hope you will give the points it makes strong consideration in these important matters.

You have likely already received this letter from Guy himself, but I wanted to add my support and the support of our organization to his comments.

Sincerely,

James Badge  
President  
DFCU Financial Partners