

109

MAY 10 '05 PM 2:25 BOARD

May 4, 2005

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

Dear Ms Rupp:

As a member and employee of Central Minnesota Federal Credit Union, I am writing in response to your definition of Construction and Development lending regulation. These changes would have a negative impact on members business lending activities. Please reconsider your decision. Thank You

Sincerely,

Sheri Rademacher