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MAY 16 '05 AM 8:20 BOARD

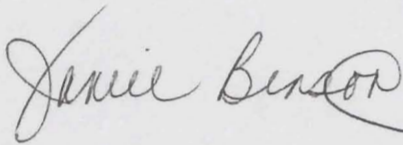
May 9, 2005

Attention: Mary Rupp, Secretary of the Board
National Credit Union Administration

I am writing this letter in regards to the proposed modifications to the Member Business Lending Rule, Part 723. Being a member and employee of a credit union both past and present I oppose the proposed amendments to this rule.

For Central Minnesota Federal Credit Union to continue to carry out our mission statement "Member owned, service driven, financial solution center", the proposed amendment would not let us continue with this statement. A complete solution center means would can offer and assist current and potential business members with all of their needs to become a profitable and successful business. Our area of membership contains many rural agricultural and small businesses. Being able to conduct all of their financial requests at our credit union allows for a more personable and trusting relationship. Imposing such restrictions would only allow these members to complete additional needs for their business elsewhere and therefore cost them potentially more dollars.

Thank you for your consideration of the strong impact the amendment would have on Central Minnesota Federal Credit Union and other Credit Unions as well.



Janice Benson
Central Minnesota Federal Credit Union
Member Service Representative Supervisor