

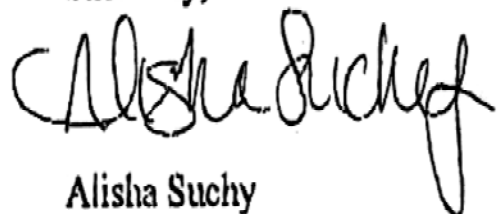
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Mary Rupp, Secretary of the board, National Credit Union Administration  
1775 Duke St.  
Alexandria, VA 22314-3428

This letter is in regards to the proposed changes to the definition of Construction and Development loans-Regulation 723. I am vastly opposed to this proposal for countless reasons. I feel that this proposal would have a negative impact on our ability to serve our current and potential members. These changes would also allow our banks, our main competition, to gain an advantage over us. I believe any further discussion of this proposal should be discontinued.

Central Minnesota Federal Credit Union is located in the heart of the agricultural industry; many of our members are farmers who are looking to expand their current operations. These farmers and other small businesses are a large part of the credit union's assets. Our credit union has been involved in many business success stories and we would like to continue helping our small town members with all of their financial needs.

Sincerely,



Alisha Suchy