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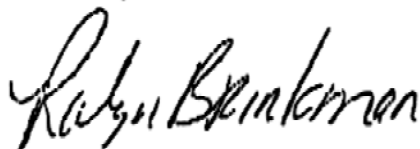
Mary Rupp, Secretary of the board, National Credit Union Administration
1775 Duke St
Alexandria, VA 22314-2428

My name is Robyn and I am employed by Central Minnesota Federal Credit Union. I am sending this letter in regards to the proposed changes for the Construction and Development loans-Regulation 723. I am opposed to this potential regulation. I feel it is not in the best interest of the Credit Unions and their members.

I have lived and worked in a small town my whole life and feel the passing of this bill would strongly impair the ability for a lot of small businesses or potential small businesses to succeed. The small business owner is very important to Central Minnesota Federal and we worry that we will not be able to appropriately serve our members and our community.

There have been so many success stories from the Construction and Development loans that Central Minnesota Federal Credit Union has offered and we hope to have many, many more stories from all the loans we will be able to continue to offer.

Sincerely,



Robyn Brinkman