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MAY09'05 PM 1:55 BOARD

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

Dear Ms. Rupp:

I am writing in response to your proposed changes in your definition of Construction and Development lending. I have been with the CMFCU for 15 years, and my husband and I own a business in town. I believe that the construction aspect of this proposal and of the regulation should be discontinued.

We have branched out to other area communities in order to better serve our members. It has made us stronger, allowing us to offer more services and grow into one of the largest credit unions. Any regulation that threatens our ability to serve our members threatens the small businesses our communities are built upon.

Respectfully,



Charlene Van Drehle  
Receptionist