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MAY09'05 PM 1:55 BOARD

May 5, 2005

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

RE: Member Business Lending Rule, part 723

Dear Ms. Rupp:

As a Retail Loan Processor for Central Minnesota Federal Credit Union, I am writing in response to the National Credit Union Administration's proposed changes to the Member Business Lending Rule, part 723.

In our credit union, we work as a team and one of our goals is great Member service. To serve our members, we need to do loans of all types and there are risks involved. But, in order for our small community to grow with the times, it is necessary to do Construction and Agricultural loans to keep the "little guy" in business and keep our community strong.

The changes proposed in this rule would greatly affect our credit union's ability to meet our member's needs and the whole community.

Sincerely,


Dawn Niemeyer