



June 14, 2005

Mary Rupp Secretary of the Board National Credit Union Administration 1775 Duke Street Alexandria, VA 22341-3428

Subject: Request for Comment – Proposed Rule: Member Business Loans

Dear Ms. Rupp:

We have reviewed the subject, and respectfully offer our comments for NCUA consideration. As proposed, we fully support the rule changes.

Additionally, we support expansion of the rule to include all other governmentally guaranteed programs, which would make credit unions more competitive and enable improved service to members in a safe and sound manner.

Thank you for considering the comments of Security Service Federal Credit Union. If you have any questions or require clarification, Chief of Staff Howard Baker or I am available at your convenience at (210) 476-4550.

Sincerely,

MAX GIOVANNINI Chairman of the Board