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Dear Mary Rupp,

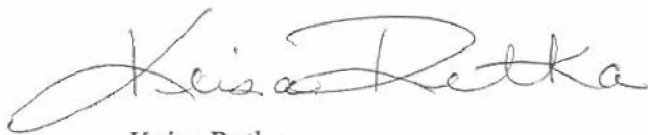
I am a member of Central Minnesota Federal Credit Union and an employee. I am writing to you today about the proposed modifications to the Member Business Lending rule part 723.

As a member, it was brought to my attention that could possibly be some damaging changes to the business lending. These proposed changes could severely limit the Credit Union. These changes will not help the small town people who have dreams and hopes for a better place to live. These small businesses depend on us for their line of credits and ready reserves to keep a community going. Their buildings need repair and need to stay up to date. Even when there are hard times, when money is tight, and business is slow. They depend on these .

What about the farmers' who have had their families' farms for centuries? They also depend on the line of credit and ready reserves for the purchasing of seed, fences, and cattle to keep the farms running until the crops come in.

Please consider the how the changes would hurt the little people and our small communities. Thank you for your time.

Sincerely,



Keisa Retka

MAY10'05 PM 2:25 BOARD