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May 5, 2005

I am a young member and employee of Central Minnesota Federal Credit Union. Looking to my future, with the possibility of some day building a house or possibly purchasing my parents farm that would need some improvements, I would want to do my financing with Central Minnesota Federal Credit Union. Having dealt with other Financial Institutions, nobody looks out for their members the way Central Minnesota Federal Credit Union does. They look out for the little guys.

Being from a rural community – all we have around here is the little guy. I personally feel that Central Minnesota Federal Credit Union does everything they can to help small businesses. If the proposed modifications go into effect, it will extremely limit how much we can help to keep the small towns going.

Members that have current loans with Central Minnesota Federal Credit Union should be able to come back for any additional loans they would need to make any improvements or updates needed, not have to go to a separate Financial Institution to get a second loan. Just doing simple maintenance to their property should not be classified as an improvement or development. Everyone needs to maintain their property.

Please consider all aspects and the range of members this would be affecting. I feel it would be an extreme negative impact on this credit union as well as all other credit unions.

Sincerely,



Shelly Primus  
Member - Central Minnesota Federal Credit Union