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MAY11 '05 PM 2:18 BOARD

May 9, 2005

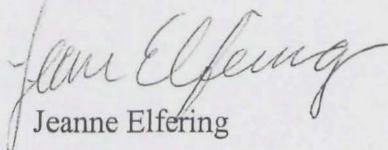
Mary Rupp, Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria VA 22314-3428

Dear Ms. Rupp:

I am responding to the proposed amendments to the definition of construction or development loans. The community we live in consists of farming and small businesses. If we are going to be restricted to the amount of loans available to them, we will struggle to maintain their relationship accounts with the credit union. It is important that we continue to serve all the member's needs or the competition will step in and convince the members to move their accounts elsewhere.

Please consider changing the proposed amendments to better suit our community credit union's needs. Thank you.

Regards,


Jeanne Elfering