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MAY 06 '05 PM 2:32 BOARD

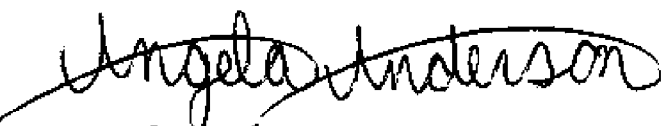
May 4, 2005

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

Dear Mary,

As a member of Central Minnesota Federal Credit Union I believe that NCUA's proposed changes in the Construction and Development lending will affect the ability to serve the members to the fullest ability. If this proposal becomes a reality, it will not only prevent the Credit Union from fully serving the members, but it will also give the Credit Union's greatest competitors more business. As a member of the Credit Union I would like to see NCUA consider this matter as to how it will really affect the members as a whole at Central Minnesota Federal Credit Union.

Sincerely,



Angela Anderson