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September 23, 2005

Ms. JoAnn Johnson
 National Credit Union Administration
 1775 Duke Street
 Alexandria, VA 22314-3428

Dear Ms. Johnson:

Lake Michigan Credit Union would like to express its concerns regarding NCUA's proposed bylaw amendment which would allow for member's motions to be recognized at an Annual or Special Meeting of the credit union.

The focal point of the Annual Meeting is to bring the membership up-to-date on the financial condition of the credit union and how it has operated over the previous year. If members were given an opportunity to make a motion from the floor, the entire focus of the meeting could change. It would be an inappropriate time for disgruntled members, who are delinquent or have been turned down for a loan, to cause a major disruption at a meeting that would normally run very smoothly.

As the current bylaws state members already have the ability to request a special meeting to discuss specific issues. This is where existing problems should be brought up for discussion, not the credit union Annual Meeting.

We hope that you will reconsider making this change to the current bylaws.

Sincerely,

Sandy Jelinski
 President/CEO

SJ/bjf