

# John Kerry

P R E S I D E N T

March 31, 2004

Dan Mica  
President and CEO  
Credit Union National Association & Affiliates  
601 Pennsylvania Avenue NW  
Suite 600  
Washington, DC 20004

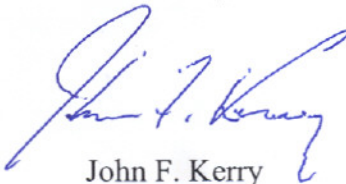
Dear Mr. Mica:

I am writing to express my support of the important work being done by America's credit unions. Today, credit unions help working families that do not have easy access to credit pool their savings to make loans available at competitive interest rates. This provides new opportunities in low- and moderate-income communities and has helped countless members avoid predatory loan practices from unscrupulous lenders. Additionally, credit unions have led in the effort to increase the financial literacy of their members and through credit union branches in schools across America.

During the 105<sup>th</sup> Congress, I supported the Credit Union Membership Access Act because I strongly believe we must do everything possible to maintain the credit union model as a key piece of the financial services system. Credit union's focus on member service means that your organization is constantly evolving to expand and enhance products and services for your members. While you continue this important work, I want you to know that I will continue to support America's credit unions and oppose any efforts to change the existing tax-exempt status of credit unions.

I look forward to working with you to address the needs and concerns of America's credit unions in the future.

Sincerely,



John F. Kerry

901 15<sup>th</sup> Street, NW • Suite 700 • Washington, D.C. 20005 • 202.172.3000 • 202.712.3001 fax

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