

MITT ROMNEY GOVERNOR

KERRY HEALEY LIEUTENANT GOVERNOR

STEVEN L. ANTONAKES COMMISSIONER OF BANKS

The Commonwealth of Massachusetts

Office of the Commissioner of Banks One South Station Boston, Massachusetts 02110

DIRECTOR
OFFICE OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

April 29, 2004

This is to certify that the Division of Banks has complied with all pertinent provisions of Massachusetts General Laws chapter 30A regarding publication and notice of its April 20, 2004 public hearing on its proposed amendments to 209 CMR 50.00 et seq., Parity with Federal Credit Unions, pursuant to Massachusetts General Laws chapter 171, section 6A, as added by Chapter 223 of the Acts of 1998.

Sincerely, Cough a Seonard &

Joseph A. Leonard, Jr.

Deputy Commissioner of Banks

and General Counsel