

June 13, 2019

Attn: Planning Commission
City of Northfield
801 Washington Street
Northfield MN 55057

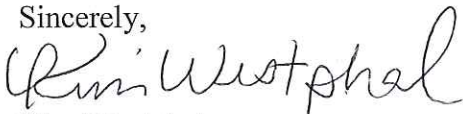
Re: 2280 Cannon Road

Home Town Federal Credit Union owns Outlot B Gleason 2nd Addition in Northfield, which is property adjacent to 2280 Cannon Road. We received notice of a public hearing being held on Thursday June 20th to address the zoning of 2280 Cannon Road. Home Town Federal Credit Union purchased Outlot B in this area with plans to build a retail branch on this lot, with the understanding this area was being developed as a retail sector. Zoning 2280 Cannon Road as Industrial could have an adverse effect on the Credit Union as a retail business, along with other retail businesses in the area.

We are currently in the beginning stages of planning to build a new branch on our lot in Northfield, and are expecting to break ground in the spring of 2020. As part of this planning, we are looking at options to add retail tenant space in addition to our branch office. We feel strongly that changing the zoning of this area could have a negative impact on the Credit Union financially, significantly devalue the potential for retail rental space on our lot, and have the potential to inhibit the future success of the Credit Union as a retail business in Northfield.

We will have representatives attending the hearing on June 20th, but would appreciate any information you can share prior.

Sincerely,



Kim Westphal
President/CEO
Home Town Federal Credit Union
(507)455-6728