

FEDERAL CREDIT UNION COMMUNITY CHARTER REPORT

(Action: CE=Community Expansion; CC = Community Conversion; LI = Low Income Community Expansion)

| From 1/1/2003 to 12/31/2003 | | | | | | | |
|-----------------------------|-------|---------------------|--------|-------|--------------|------------|---|
| Region | CU # | Name of FCU | Action | State | Effect. Date | Pot. Mbrs. | FOM Wording Approved |
| 1 | 20290 | TWIN RIVERS | CC | NY | 1/9/2003 | 111,931 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in St. Lawrence County, NY |
| 1 | 18435 | NIAGARA COUNTY | CC | NY | 1/9/2003 | 219,846 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Niagara County, New York. |
| 1 | 6332 | ISHPEMING COMMUNITY | CE | MI | 1/23/2003 | 64,634 | Marquette County, Michigan |
| 1 | 3962 | HUDSON HERITAGE | CC | NY | 2/13/2003 | 799,266 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Orange, Dutchess or Ulster Counties, NY |
| 1 | 21012 | FULTON COUNTY | CC | NY | 3/17/2003 | 108,777 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Fulton County, New York; Montgomery County, New York; or the Towns of Arietta, Benson, Hope, Lake Pleasant, Wells, or Indian Lake in Hamilton County, NY |
| 1 | 11723 | UNIT NO. 1 | CC | NY | 3/20/2003 | 219,846 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Niagara County, New York; |
| 1 | 18635 | PORT WASHINGTON | CE | NY | 4/16/2003 | 44,819 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the villages of Port Washington, Sands Point, Roslyn, Manhasset, Plandome, Great Neck or Kings Point in the Town of North Hempstead, NY, except employees of the Board of Education in Port Washington, NY |
| 1 | 3913 | SJB | CE | MA | 4/25/2003 | 167,581 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Fall River or the towns of Somerset, Swansea, Westport, or Freetown, Massachusetts or the towns of Tiverton or Little Compton, RI |

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| 1 | 13601 | SHREWSBURY M E | CC | MA | 5/14/2003 | 43,129 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Towns of Shrewsbury, Boylston or West Boylston, Massachusetts; |
| 1 | 6804 | UNITED SHORELINE | CC | CT | 5/16/2003 | 330,890 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of New Haven or the towns of Hamden, North Haven, East Haven, Branford, North Branford, Guilford, Madison, or Clinton, Connecticut; |
| 1 | 1033 | LANSING AUTOMAKERS | CC | MI | 5/16/2003 | 449,118 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton County, Eaton County, or Ingham County in Michigan and volunteers in the community. |
| 1 | 3551 | JAMESTOWN TEACHERS | CC | NY | 5/19/2003 | 90,508 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the town of Busti, town of Carroll, town of Charlotte, town of Chautauqua, town of Cherry Creek, town of Clymer, town of Conewango, town of Ellery, town of Ellicott, town of Ellington, town of French Creek, town of Gerry, town of Harmony, city of Jamestown, town of Kiantone, town of Leon, town of Mina, town of North Harmony, town of Poland, town of Randolph, town of Sherman, town of South Valley, or town of Stockton, New York. |
| 1 | 7797 | CASCADES COMMUNITY | CE | MI | 5/19/2003 | 158,422 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jackson County, Michigan. |
| 1 | 7873 | MARQUETTE COMMUNITY | CE | MI | 5/19/2003 | 64,634 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Marquette County, Michigan; volunteers in the community. |
| 1 | 7658 | CITIZENS CHOICE | CE | MI | 5/28/2003 | 75,599 | Persons who live, work, worship, or attend school in, and businesses and other legal entites located in Montcalm County, Michigan or Grattan or Oakfield or Spencer Townships in Kent County, Michigan, or Otisco Township in Ionia County, Michigan and volunteers in the community. |
| 1 | 5890 | OCEAN COMMUNITIES | CE | ME | 5/28/2003 | 452,354 | Persons who live, work, worship, or attend school in York County, Maine or Cumberland County, Maine; |

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| 1 | 15584 | BOWDOINHAM | CE | ME | 5/29/2003 | 75,398 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sagadahoc County; Maine, or the towns of Brunswick, Freeport or Harpswell in Cumberland County; Maine, or the towns of Dresden, Westport, or Wiscasset in Lincoln County, Maine. |
| 1 | 19304 | FAMILY FIRST OF NY | CC | NY | 6/17/2003 | 419,258 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the portion of Monroe County, New York east of the Genessee River or the towns of Macedon, Walworth, or Ontario, in Wayne County, New York; |
| 1 | 2792 | NOTRE DAME COMMUNITY | CE | MA | 6/20/2003 | 163,988 | Persons who live, work, worship, or attend school in and businesses or other legal entities located in the city of Fall River or the towns of Somerset, Swansea, Westport, or Freetown, Massachusetts, or the town of Tiverton, Rhode Island; |
| 1 | 17914 | SUFFOLK | CC | NY | 7/1/2003 | 1,418,594 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Suffolk County, New York; |
| 1 | 1606 | WORKERS | CE | CT | 7/7/2003 | 58,541 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Ashford, Ellington, Somers, Stafford, Tolland, Union, or Willington, Connecticut. |
| 1 | 5546 | ADIRONDACK REGIONAL | CC | NY | 7/10/2003 | 169,879 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton County, Essex County, or Franklin County, New York; |
| 1 | 9919 | CAPITAL AREA | CE | ME | 7/21/2003 | 187,010 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Kennebec County, Lincoln County, or Waldo County, Maine |
| 1 | 42 | WATERBURY FIREFIGHTERS & MUNICIPAL | CC | CT | 7/30/2003 | 246,592 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Waterbury, Naugatuck, Cheshire, Watertown, Wolcott, Plymouth, Prospect, Oakville, Thomaston, or Middlebury, Connecticut; |

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| 1 | 10898 | MIDCOAST | CE | ME | 7/31/2003 | 142,659 | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Sagadahoc County, Maine; Lincoln County, Maine, Knox County, Maine, or the following towns in Cumberland County, Maine: Brunswick, Harpswell, or Freeport; |
| 1 | 3757 | WINDSOR LOCKS | CC | CT | 8/26/2003 | 857,183 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hartford County, CT; |
| 1 | 12671 | COOPERS CAVE | CC | NY | 8/26/2003 | 63,303 | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Warren County, New York; |
| 1 | 4735 | BETHPAGE | CC | NY | 9/24/2003 | 2,676,750 | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Nassau County, New York or the following portions of Suffolk County, New York: Town of Huntington; Town of Babylon; Town of Smithtown; Town of Islip; Town of Brookhaven; the Poospatuck Reservation; Town of Riverhead; or Town of Southold. |
| 1 | 24199 | COMMUNITY FIRST | CE | MI | 9/26/2003 | 48,000 | Persons who live, work, worship, or go to school in, and businesses and other legal entities in eight townships in Mecosta County, MI, and 13 townships in Montcalm County, MI. |
| 1 | 14003 | TORRINGTON MUNICIPAL AND TEACHERS | CC | CT | 9/26/2003 | 182,193 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Litchfield County, Connecticut. |
| 1 | 13781 | WEST SPRINGFIELD M E FCU | CC | MA | 10/8/2003 | 27,899 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Town of West Springfield, Massachusetts. |
| 1 | 22749 | NORTH TONAWANDA COMMUNITY | CC | NY | 10/17/2003 | 33,262 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of North Tonawanda, New York. |

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| 1 | 7280 | MOTOR PARTS | CC | MI | 10/17/2003 | 575,237 | Persons who live, worship, work, regularly conduct business in, or attend school in, and businesses and other legal entities that regularly conduct business in the following political jurisdictions located within Oakland County, Michigan: Addison Township, Auburn Hills, Bloomfield Hills, Bloomfield Township, Brandon Township, Clarkston, Groveland Township, Independence Township, Keego Harbor, Lake Angelus, Lake Orion, Leonard, Oakland Township, Orchard Lake Village, Orion Township, Ortonville, Oxford, Oxford Township, Pontiac, Rochester, Rochester Hills, Springfield Township, Sylvan Lake, Troy, Waterford, and West Bloomfield Township. |
| 1 | 2186 | MORTON MANISTEE | CC | MI | 10/21/2003 | 13,362 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Manistee, Michigan, or the Township of Manistee, Filer, or Stronach in Manistee County, Michigan and volunteers in the community. |
| 1 | 10065 | PITTSFIELD MUNICIPAL | CC | MA | 11/24/2003 | 134,953 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Berkshire County, Massachusetts. |
| 1 | 9537 | GREATER NIAGARA | CC | NY | 12/3/2003 | 219,846 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Niagara County, New York. |
| 1 | 8693 | NIAGARA'S CHOICE | CC | NY | 12/11/2003 | 219,846 | Persons who live in, work, worship, or attend school in, and businesses and other legal entities located in Niagara County, New York |
| 1 | 2209 | BUFFALO METROPOLITAN | CC | NY | 12/11/2003 | 950,265 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, New York. |
| 1 | 20258 | W.C.T.A. | CC | | 12/19/2003 | 929,332 | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Monroe County, Ontario County, or Wayne County, New York; |
| 2 | 12450 | FRANKFORD-QUAKER | CC | PA | 1/29/2003 | 261,550 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the area known as Northeast Philadelphia, Pennsylvania as described by the following boundaries: Route 73 to the south, Montgomery County and Bucks County to the west and north and the Delaware River to the east |

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| 2 | 82 | FIRST ATLANTIC | CC | NJ | 2/20/2003 | 1,126,217 | Persons who live, work, worship or go to school in, and businesses and other legal entities located in Monmouth or Ocean Counties, New Jersey |
| 2 | 12438 | ARMSTRONG ASSOCIATES | CC | PA | 2/21/2003 | 72,392 | Persons who live, regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in Armstrong County, Pennsylvania; persons participating in programs to alleviate poverty or distress which are located in Armstrong County, Pennsylvania; and incorporated and unincorporated organizations located in Armstrong County, Pennsylvania, or maintaining a facility in Armstrong County, Pennsylvania. |
| 2 | 15332 | REYMET | CC | PA | 3/14/2003 | 259,903 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Chesterfield County, Virginia |
| 2 | 1394 | PARAGON | CC | NJ | 3/27/2003 | 884,118 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bergen County, New Jersey. |
| 2 | 1021 | MON-OC | CC | NJ | 3/31/2003 | 1,126,217 | Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Monmouth or Ocean Counties, New Jersey; converted to community common bond 03/25/03 |
| 2 | 6694 | MEMBERS 1ST | CC | PA | 4/24/2003 | 1,102,444 | Persons who live, work, worship, or go to school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, or Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, PA). |
| 2 | 2540 | ABERDEEN PROVING GROUND | CC | MD | 4/24/2003 | 313,058 | Persons who live, worship, work, or attend school in, and businesses and other legal entities located in Harford or Cecil counties, Maryland; |
| 2 | 1476 | ERIE SCHOOL EMPLOYEES | CC | PA | 5/2/2003 | 280,843 | Persons who live, work, worship, attend school in, and businesses and other legal entities located in Erie County, Pennsylvania, except those persons eligible for primary membership in Manufacturer's Association Employer FCU. |
| 2 | 10540 | BLENNERHASSETT | CC | WV | 5/23/2003 | 87,986 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Wood County, West Virginia, and volunteers in the community. |

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| 2 | 18847 | FRICK | CC | PA | 6/23/2003 | 129,313 | Persons who live, work, worship, attend school, or regularly conduct business in, and businesses and other legal entities located in Franklin County, Pennsylvania. |
| 2 | 19867 | URW 831 MEMBERS | CC | VA | 6/25/2003 | 133,657 | Persons who live, regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in City of Danville and Pittsylvania County, Virginia or Caswell County, North Carolina; persons participating in programs to alleviate poverty or distress which are located in City of Danville and Pittsylvania County, Virginia or Caswell County, North Carolina; and incorporated and unincorporated organizations located in, or maintaining a facility in City of Danville and Pittsylvania County, Virginia or Caswell County, North Carolina. |
| 2 | 18716 | MID-ATLANTIC | CE | MD | 6/26/2003 | 873,341 | Persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entities located in Montgomery County, Maryland. |
| 2 | 5594 | BARTA-BERKS EMPLOYEES | CC | PA | 7/3/2003 | 373,638 | Persons who live, work, (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berks County, Pennsylvania. |
| 2 | 7448 | 1ST ADVANTAGE | CC | VA | 7/23/2003 | 496,465 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the area know as the Virginia Peninsula Region, consisting of Gloucester, James City, and York Counties, Virginia, and Hampton, Newport News, Poquoson and Williamsburg Cities, Virginia; |
| 2 | 1127 | SALEM VA MEDICAL CENTER | CC | VA | 7/23/2003 | 213,218 | Serve persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in Roanoke County, including the City of Roanoke and the City of Salem in Virginia. |
| 2 | 4693 | PENNFORMER | CC | PA | 7/23/2003 | 202,897 | Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Washington County, PA |
| 2 | 12935 | READING WORKS | CC | PA | 8/12/2003 | 373,638 | Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berks County, PA. |
| 2 | 19655 | PRIORITY FIRST | CC | PA | 8/18/2003 | 45,932 | Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in Jefferson County, PA. |

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| 2 | 20814 | WINCHESTER INDUSTRIAL | CC | VA | 8/29/2003 | 82,794 | Persons who live, work, worship, attend school in, and businesses and other legal entities in Frederick County, including the City of Winchester, VA. |
| 2 | 4566 | ALLEGHENY METAL | CC | PA | 9/10/2003 | 2,386 | Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the Borough of Leechburg, Pennsylvania |
| 2 | 15065 | DELAWARE FIRST | CC | DE | 9/12/2003 | 505,829 | Persons who live, work , worship, or go to school in, and businesses and other legal entities located in New Castle County, Delaware |
| 2 | 4446 | LORD | CC | PA | 9/17/2003 | 371,209 | bcc: Reading / DOI Reading / SE Obidowski / EX Manzella persons who live, work, worship, or go to school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania. |
| 2 | 14180 | TRW | CC | PA | 9/23/2003 | 176,095 | persons who live, work, worship, or attend school in, and businesses and other legal entities located in Northumberland, Montour, and Columbia Counties, Pennsylvania. |
| 2 | 13605 | ABNB | CC | VA | 9/25/2003 | 1,078,642 | Persons who live, work, worship, volunteer, or go to school in, and businesses and other legal entities in Isle of Wight and Southampton Counties, including the cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach in Virginia. |
| 2 | 1664 | MAYFAIR | CE | PA | 10/3/2003 | 343,833 | People who live in, worship, attend school in, and business and other legal entities in the northeast section of Philadelphia, Pennsylvania having the following boundaries: beginning from the southern corner of Castor Street and the Delaware River west to Erie Avenue north on to Front Street; east on Cayuga Street, north on to D Street, north on to Tabor Road, west on to Comly Street and north and west on the Philadelphia/Montgomery County line and east on Red Lion Road to the Philadelphia/Bucks County border south to the Delaware River. The remainder of the eastern boundary is defined as the Delaware River Bridge Road (north) to Castor Avenue (south). |
| 2 | 6095 | HERSHEY | CC | PA | 11/7/2003 | 372,125 | Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Dauphin and Lebanon Counties, Pennsylvania. |

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| 2 | 1015 | NORTH JERSEY | CC | NJ | 12/2/2003 | 489,049 | Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities in Passaic County, New Jersey. |
| 2 | 1394 | PARAGON | CE | NJ | 12/18/2003 | 1,377,687 | Persons who live, work, worship, or attend school in, and businesses and other legal entities in Bergen County and Passaic County New Jersey: community charter expanded 12/18/03 |
| 3 | 6079 | JOHNSON CITY | CC | TN | 1/23/2003 | 107,198 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Washington County, Tennessee. |
| 3 | 13113 | BELLEFONTAINE I G A | CC | OH | 1/31/2003 | 46,005 | Logan County, Ohio |
| 3 | 6774 | COOSA PINES | CC | AL | 2/10/2003 | 143,293 | Person who live, work, worship or attend school in, and businesses located in Shelby County, Alabama; |
| 3 | 6949 | ARO EMPLOYEES | CC | OH | 2/19/2003 | 39,188 | Persons who live, worship, work, or attend school in, and businesses and other legal entities located in Williams County, Ohio and volunteers in the community. |
| 3 | 6747 | DYNAMIC | CC | OH | 3/24/2003 | 40,924 | Persons who live, work, worship, or attend school in or businesses and other entities in Mercer County, Ohio. |
| 3 | 8947 | SOUTHEASTERN | CC | GA | 3/26/2003 | 172,097 | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Ben Hill, Berrien, Brooks, Cook, Echols, Irwin, Lanier, Lowndes, Tift, and Turner Counties, Georgia. |
| 3 | 1022 | SOUTH CAROLINA | CC | SC | 3/27/2003 | 554,831 | Persons who live, work, worship or attend school in and businesses and other legal entities located in Berkeley, Charleston or Dorchester Counties, South Carolina; (App. 3/27/03) |
| 3 | 3897 | UNICORP | CC | IN | 5/15/2003 | 484,564 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lake County, Indiana and volunteers in the community. |
| 3 | 18855 | LOUCHEM | CC | KY | 5/16/2003 | 693,604 | Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in the Jefferson County, Kentucky. |
| 3 | 24508 | DADE COUNTY | CC | FL | 5/21/2003 | 2,253,362 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Miami-Dade County, Florida; |

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| 3 | 16805 | EAST ALLEN | CC | IN | 5/23/2003 | 61,785 | Persons who live, work, worship, or go to school in and businesses and other legal entities in the townships of Cedar Creek, Springfield, Scipio, Milan, Maumee, Adams, Jefferson, Jackson, Marion, Madison, and Monroe in Allen County, Indiana. |
| 3 | 1115 | COASTLINE | CC | FL | 5/23/2003 | 792,000 | Persons who live, work , worship, or attend school in, and businesses and other legal entities located in Duval County, Florida; |
| 3 | 6204 | RIVER BEND | CC | IN | 5/23/2003 | 95,026 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Porter Township, in St. Joseph County, Indiana, and volunteers in the community. |
| 3 | 7392 | CONSUMER ELECTRONICS EMPL | CC | IN | 5/27/2003 | 72,606 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Grant County, Indiana. |
| 3 | 9915 | MCCOY | CE | FL | 6/4/2003 | 374,376 | Persons who live, work, worship, or attend school in and businesses and other legal entities located Orange County, Florida, |
| 3 | 24410 | SAVANNAH RIVER PLANT | CC | SC | 6/5/2003 | 622,793 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Augusta, Georgia and Aiken, South Carolina MSA. |
| 3 | 19070 | FREEDOM FINANCIAL | CC | IN | 6/10/2003 | 210,787 | Persons who live, work, worship, attend school in, and businesses and other legal entities located in Adams, St. Joseph and Wayne Townships, Allen County, Indiana, plus volunteers in the community. |
| 3 | 24183 | PAN AM HORIZONS | CC | FL | 6/30/2003 | 2,253,362 | Persons who live, work, worship or attend school in and business and other legal entities located in Miami-Dade County, Florida |
| 3 | 224 | JACKSON V A | CC | MS | 7/10/2003 | 497,107 | Persons who live, work, worship, or attend school in, businesses and other legal entities located in Copiah, Hinds, Madison, Rankin, Simpson, Counties Mississippi |
| 3 | 19507 | PUBLIC EMPLOYEES IN MIAMI COUNTY | CC | OH | 7/11/2003 | 98,868 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Miami County, Ohio and volunteers in the community. |
| 3 | 2454 | FIRST OHIO COMMUNITY | CE | OH | 7/25/2003 | 378,098 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio and volunteers in the community. |

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| 3 | 7066 | HENRY COUNTY COMMUNITY | CE | | 7/29/2003 | 66,769 | Persons who live, work, worship, or go to school in, and businesses and other legal entities in the counties of Henry or Rush in Indiana; volunteers in the community. |
| 3 | 9097 | ST. ANTHONY | CC | IN | 7/31/2003 | 201,620 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clark, Floyd, or Harrison Counties in Indiana and volunteers in the community. |
| 3 | 13573 | BOWATER CAROLINA | CC | SC | 8/1/2003 | 225,965 | Persons who live, work, worship, attend school in and businesses and other legal entities located in Lancaster and York Counties, South Carolina |
| 3 | 15007 | MIDWEST FAMILY | CC | IN | 8/1/2003 | 146,798 | Persons who live, work, worship, or attend school in, and businesses and other legal entities in Porter County, Indiana, and Volunteers in the community. |
| 3 | 24536 | SPARTANBURG REGIONAL | CC | | 8/26/2003 | 253,791 | Persons who live, work, worship, attend school in and businesses and other legal entities located in Spartanburg County, South Carolina; (App. 08/26/03) |
| 3 | 7674 | TIFFIN ST. JOSEPH | CC | OH | 8/27/2003 | 58,683 | Persons who live, work, worship, or go to school in, and businesses and othr legal entities in Seneca County, Ohio, and volunteers in the community. |
| 3 | 10772 | LAKES | CC | IN | 9/10/2003 | 89,230 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Carroll, Jasper, Pulaski or White Counties in Indiana, plus Volunteers in the community. |
| 3 | 264 | HEARTLAND | CC | OH | 9/12/2003 | 950,558 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Dayton-Springfield, Ohio, Metropolitan Statistical Area (MSA) that is comprised of Montgomery, Clark, Greene, and Miami Counties in Ohio; Members of record of this credit union as of the date of conversion to a community field of membership; and Volunteers in the Community. |
| 3 | 7393 | COLUMBUS METRO | CC | OH | 9/22/2003 | 1,068,978 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Franklin County, Ohio. |
| 3 | 395 | DAYTON FIREFIGHTERS | CC | OH | 9/24/2003 | 559,062 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Montgomery County, Ohio and volunteers in the community. |

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| 3 | 6778 | K 25 | CC | TN | 10/10/2003 | 616,079 | Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in the Knoxville Metropolitan Statistical Area consisting of Knox, Anderson, Blount, Loudon and Union Counties, Tennessee |
| 3 | 24078 | INLAND EMPLOYEES | CC | IN | 10/10/2003 | 484,564 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lake County, Indiana and volunteers in the community. |
| 3 | 14578 | GRACEWOOD | CC | GA | 10/27/2003 | 199,775 | 1. Persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Richmond County, Georgia; |
| 3 | 24603 | UAW LOCAL 1853 | CC | TN | 11/1/2003 | 204,201 | Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in Maury and Williamson Counties, Tennessee |
| 3 | 24491 | FIRST PALMETTO | CC | SC | 11/6/2003 | 126,607 | Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in Florence County, South Carolina |
| 3 | 9845 | SUPERIOR | CE | OH | 11/7/2003 | 292,338 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Allen, Auglaize, Hardin, Mercer, Putnam, and Van Wert Counties in Ohio, and volunteers in the community. |
| 3 | 2966 | MASSILLON INDUSTRIAL | CC | OH | 11/12/2003 | 129,974 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bethlehem, Jackson, Lawrence, Perry, Sugar Creek, or Tuscarawas Townships and the City of Massillon in Stark County, Ohio, and Volunteers in the community. |
| 3 | 6775 | Y-12 | CC | | 11/12/2003 | 623,953 | Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in the Knoxville Metropolitan Statistical Area consisting of Knox, Anderson, Blount, Loudon and Union Counties, Tennessee. |
| 3 | 2535 | CANTON SCHOOL EMPLOYEES | CC | OH | 11/14/2003 | 378,098 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio and volunteers in the community. |
| 3 | 19552 | LANIER | CC | GA | 11/14/2003 | 139,277 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hall County, GA. |
| 3 | 297 | DUVAL | CC | FL | 11/18/2003 | 792,434 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Duval County, FL. |

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| 3 | 4590 | GREATER WARREN COMMUNITY | CE | OH | 11/19/2003 | 225,116 | Persons who live, work, worship, or attend school in, businesses and other legal entities located in Trumbull County, Ohio, and volunteers in the community. |
| 3 | 7783 | NCSC | CC | FL | 11/25/2003 | 148,217 | Persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Bay County, Florida. |
| 3 | 15882 | DESCO | CE | KY | 12/12/2003 | 49,752 | 1) <input type="checkbox"/> Persons who live, work, worship, or attend school in and businesses and other legal entities located in Boyd County, Kentucky, and volunteers in the community. |
| 3 | 24421 | UNIVERSITY | CC | AL | 12/18/2003 | 1,068,177 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, Alabama. |
| 3 | 10197 | PARK | CC | KY | 12/18/2003 | 1,043,444 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jefferson, Bullitt, Spencer, Shelby, Oldham, Henry or Trimble Counties in Kentucky or Clark or Floyd Counties in Indiana. |
| 3 | 11171 | AP | CC | OH | 12/22/2003 | 455,054 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lucas County, Ohio. |
| 4 | 10585 | LINCOLN GOODYEAR EMPLOYEES | CC | NE | 3/14/2003 | 250,291 | persons who live, work, worship or attend school in, and businesses and other legal entities located within Lancaster County, Nebraska; |
| 4 | 3316 | ALTONIZED COMMUNITY | CC | IL | 4/9/2003 | 258,941 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Madison County, Illinois and volunteers in the community. |
| 4 | 7916 | HUNTSMAN | CE | TX | 5/2/2003 | 385,090 | persons who live, work, worship or attend school in, and businesses and other legal entities located within Hardin, Jefferson or Orange Counties, Texas |
| 4 | 10742 | CANOMA | CC | NE | 5/16/2003 | 77,437 | Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following designated area in Omaha, Nebraska: the area bounded by Pacific Street on the north, 42nd Street on the east, 120th Street on the west, and Harrison Street (the Douglas-Sarpy county line) on the south . |

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| 4 | 5023 | HERMANTOWN | CE | MN | 5/20/2003 | 179,460 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in St. Louis County, Minnesota. |
| 4 | 9194 | HEARTLAND AREA | CE | NE | 5/27/2003 | 373,615 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Douglas County or Washington County, NE |
| 4 | 24390 | TRUSERVICE | CC | AR | 5/30/2003 | 477,488 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Faulkner and Pulaski Counties, Arkansas. |
| 4 | 21163 | SOUTHEAST TEXAS EMPLOYEES | CC | TX | 6/12/2003 | 96,000 | persons who live, work, worship, or attend school in, and businesses and other legal entities located in Orange County or Newton County, Texas |
| 4 | 12697 | COMPLEX COMMUNITY | CE | TX | 6/18/2003 | 108,646 | Persons who live, work, worship or attend school in, and businesses and other legal entities located in Midland County or Ector County, Texas. |
| 4 | 135 | OMAHA | CC | NE | 6/20/2003 | 689,564 | persons who live, work, worship, or attend school in and business and other legal entities located in Douglas County, Sarpy County, or Washington County in Nebraska or Pottawattamie County, Iowa |
| 4 | 14965 | NORTHEAST NEBRASKA | CC | NE | 7/7/2003 | 66,841 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Madison County, Pierce County, Wayne County, Stanton County, and Antelope County, Nebraska (July 2, 2003) |
| 4 | 4122 | HIGHMARK | CE | SD | 7/22/2003 | 53,330 | Persons who live, work, worship or attend school in, and businesses and other legal entities located in Lawrence, Meade, and Custer Counties, South Dakota. |
| 4 | 4098 | U.P. CONNECTION | CC | NE | 8/4/2003 | 679,373 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Douglas County or Sarpy County, Nebraska or Pottawattamie County, Iowa |
| 4 | 4060 | GULF COAST | CC | TX | 8/18/2003 | 380,783 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Nueces County or San Patricio County, Texas (7/31/03); |
| 4 | 10706 | DYESS | CC | TX | 8/22/2003 | 226,584 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Fisher, Jones, Shackelford, Nolan, Taylor, Callahan, Eastland, Coke, Runnels, or Coleman Counties Texas |

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| 4 | 24396 | POST OFFICE | CC | NE | 8/22/2003 | 673,884 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Douglas County or Sarpy County, Nebraska or Pottawattamie County, Iowa |
| 4 | 9587 | MINER COUNTY | CC | SD | 9/9/2003 | 2,884 | Persons who live, work, worship or attend school in, and businesses and other legal entities located Miner County, South Dakota. |
| 4 | 2874 | SIOUX EMPIRE | CC | SD | 9/29/2003 | 172,412 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Minnehaha County or Lincoln County, South Dakota |
| 4 | 24579 | WAKOTA | CE | MN | 10/6/2003 | 355,904 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Dakota County, Minnesota |
| 4 | 15815 | SOUTHLAND | CC | TX | 10/6/2003 | 80,513 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Angelina County, Texas |
| 4 | 5721 | TWO HARBORS | CE | MN | 10/24/2003 | 11,058 | Persons who live, work, or worship in, and businesses and other legal entities located in, Lake County, Minnesota |
| 4 | 24666 | SOURCEONE | CC | MN | 11/12/2003 | 675,846 | persons who live, work, worship or attend school in and businesses and other legal entities located within the cities of Brooklyn Center, Brooklyn Park, Crystal, Golden Valley, Maple Grove, Minneapolis, New Hope, Osseo, Plymouth and Robbinsdale, Minnesota; (11/03/03) |
| 4 | 24654 | CENTRAL MINNESOTA | CE | MN | 11/25/2003 | 170,000 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Stearns County, Sherburne County, or Benton County, Minnesota |
| 4 | 12697 | COMPLEX COMMUNITY | CE | TX | 12/1/2003 | 323,914 | persons who live, work, worship or attend school in and businesses and other legal entities located in Ector, Midland, Gaines, Pecos, Reeves, Crane, Winkler, Ward, Andrews, Martin and Upton Counties, Texas. |
| 4 | 10367 | COPO | CC | LA | 12/8/2003 | 602,894 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in East Baton Rouge, West Baton Rouge, Ascension or Livingston Parishes, Louisiana. |

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| 4 | 9229 | BATON ROUGE TEACHERS | CC | LA | 12/17/2003 | 710,323 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in West Baton Rouge, Iberville, Pointe Coupee, West Feliciana, East Feliciana, Saint Helena, Livingston, Ascension or East Baton Rouge Parishes, Louisiana; |
| 4 | 8503 | SHAWNEE DISTRICT BELL | CC | OK | 12/19/2003 | 65,521 | persons who live, work, worship or attend school in, and businesses and other legal entities located in Pottawatomie County, Oklahoma. |
| 5 | 9096 | WESC | CC | WY | 3/18/2003 | 78,984 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Converse County and Natrona County, Wyoming; |
| 5 | 14802 | CODY SCHOOLS | CC | WY | 3/21/2003 | 25,974 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Park County, Wyoming; |

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| 5 | 14830 | EDWARDS | CC | CA | 3/27/2003 | 393,525 | Persons who live, work, worship, attend school in, businesses and other legal entities located in that portion of Los Angeles and Kern Counties, California known as the Antelope Valley Region: Beginning at: the northeast intersection of the Randsburg-Mojave Road and the Kern /San Bernardino County line, proceeding south along the Kern County Line to the Los Angeles County Line, proceeding south along the Los Angeles County Line south to the northern boundary of the Angeles National Forest, proceeding west along the northern boundary of the Angeles National Forest to Sand Canyon Road, proceeding north on Sand Canyon Road to Sierra Highway, proceeding north on Sierra Highway to the southern border of the Angeles National Forest, proceeding north, east and west, along the boundary of the Angeles National Forest to the California Aqueduct, proceeding northeast along the California Aqueduct to Pastoria Creek, proceeding north along Pastoria Creek to Rancho Road, proceeding north on Rancho Road to Herring Road, proceeding east on Herring Road to Comanche Point Road, proceeding east on Comanche Point Road, to Bear Valley Road, proceeding east on Bear Valley Road to State Road 202, proceeding east on State Road 202 to Old Town Road, proceeding north on Old Town Road to Tehachapi Boulevard, proceeding east along Tehachapi Boulevard to State Highway 58, proceeding east along State Highway 58 to the Randsburg Cutoff-California City Boulevard, proceeding east on the Randsburg Cutoff-California City Boulevard to the Randsburg-Mojave Road, proceeding east along the Randsburg-Mohave Road to the San Bernardino County line; |
| 5 | 17990 | WAUNA | CE | OR | 3/27/2003 | 80,133 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clatsop County, and Columbia County, Oregon; |
| 5 | 12044 | TLC | CC | OR | 3/27/2003 | 104,158 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clatsop County, Lincoln County, and Tillamook County, Oregon; |
| 5 | 5799 | TOOELE | CE | UT | 4/29/2003 | 1,411,514 | Persons who live, work, worship, or attend school in, and businesses and other legal entities in Davis County, Morgan County, Salt Lake County, Summit County, Tooele County, and Weber County, Utah . |

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| 5 | 60069 | AMERICA FIRST | CC | UT | 5/2/2003 | 1,411,514 | <p>Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Davis, Morgan, Salt Lake, Summit, Tooele, and Weber Counties, Utah;</p> <p>As a result of the purchase and assumption, meeting emergency merger criteria, of Virgin Valley Credit Union, effective April 3, 2000, the following is added:</p> <p>Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in a 12 mile radius of the Mesquite, Nevada Post Office.</p> |
| 5 | 62364 | GOLDENWEST | CC | UT | 5/2/2003 | 1,431,243 | <p>Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Davis, Morgan, Salt Lake, Summit, Tooele, and Weber Counties, Utah.</p> |
| 5 | 10938 | HAWAII FIRST | CE | HI | 5/8/2003 | 152,083 | <p>Persons who live on the Island of Hawaii, Hawaii; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered on the Island of Hawaii, Hawaii; persons participating in programs to alleviate poverty or distress which are located on the Island of Hawaii, Hawaii; incorporated and unincorporated organizations located on the Island of Hawaii, Hawaii or maintaining a facility on the Island of Hawaii, Hawaii; the Island of Hawaii, Hawaii meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations;(revised 5/12/03)</p> |
| 5 | 18204 | NORTHERN SKIES | CC | AK | 5/15/2003 | 264,937 | <p>Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Municipality of Anchorage, Alaska;</p> |

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| 5 | 687 | LARAMIE PLAINS COMMUNITY | CE | WY | 5/16/2003 | 48,407 | Persons who live in Albany County and Carbon County, Wyoming and Jackson County, Colorado; persons who regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in Albany County and Carbon County, Wyoming and Jackson County, Colorado; persons participating in programs to alleviate poverty or distress which are located in Albany County and Carbon County, Wyoming and Jackson County, Colorado; incorporated and unincorporated organizations located in Albany County and Carbon County, Wyoming and Jackson County, Colorado, or maintaining a facility in Albany County and Carbon County, Wyoming and Jackson County, Colorado; Albany County and Carbon County, Wyoming and Jackson County, Colorado meet the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |
| 5 | 8362 | ELECTRIC CITY | CC | MT | 5/27/2003 | 79,298 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Cascade County, Montana. |
| 5 | 10709 | UTAH COMMUNITY | CE | UT | 6/10/2003 | 393,611 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Utah and Wasatch Counties, Utah. |
| 5 | 2223 | FIRST HAWAIIAN HOMES | CC | HI | 6/13/2003 | 7,404 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Island of Molokai, Hawaii. |
| 5 | 14916 | CATHOLICS UNITED | CC | WY | 6/13/2003 | 66,798 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Natrona County, Wyoming. |
| 5 | 14384 | MISSION | CC | CA | 6/30/2003 | 2,862,819 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located within San Diego, California. |
| 5 | 68200 | QUIMPER | CC | WA | 7/1/2003 | 92,343 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Clallam and Jefferson Counties, Washington. |
| 5 | 8690 | COOS EDUCATORS' | CC | OR | 7/2/2003 | 62,459 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Coos County, Oregon. |

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| 5 | 2226 | SUNWEST | CC | AZ | 8/4/2003 | 3,072,149 | Persons who live, work, worship or attend school in, and businesses and other legal entities located in Maricopa County, Arizona. |
| 5 | 2730 | ST. HELENS COMMUNITY | CE | OR | 8/20/2003 | 44,800 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Columbia County, Oregon, and Sauvie Island Oregon; |
| 5 | 11504 | OREGON | CC | OR | 9/4/2003 | 461,119 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Washington County, Oregon. |
| 5 | 6616 | WEST ONE | CC | CA | 9/9/2003 | 448,695 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following prescribed community: Prescribed community: That portion of Contra Costa County, California beginning at the intersection of the Caldecott Tunnel and the Contra Costa County line, proceeding north along an imaginary line to the terminus of Canyon Lake Drive and the Contra Costa County line, proceeding east along the Contra Costa County line to the McAvoy Boat Harbor, proceeding south along an imaginary line from the McAvoy Boat Harbor to terminus of Bailey Road, proceeding south along Bailey Road to the intersection of Clayton Road, proceeding southeast along Clayton Road to the intersection of Marsh Creek Road, proceeding southeast along Marsh Creek Road to the intersection of Morgan Territory Road, proceeding south along Morgan Territory Road to the intersection of the Contra Costa County line, proceeding west and north on the Contra Costa County line to the intersection of the Caldecott Tunnel. |
| 5 | 5285 | UNION-WALLOWA-BAKER | CC | OR | 9/22/2003 | 48,277 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Union, Baker, and Wallowa Counties, Oregon. |
| 5 | 2403 | HAWAII | CE | HI | 10/8/2003 | 79,166 | Persons who live, work, worship, attend school in, and businesses and other legal entities located within Oahu Neighborhood District 14, the Liliha/Kapalama Neighborhood, Neighborhood District 15, the Kalihi-Palama Neighborhood, and Neighborhood District 16, the Kalihi Valley Neighborhood, located in the County of Honolulu, Hawaii. |

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| 5 | 10335 | COCONINO | CC | AZ | 10/10/2003 | 116,320 | persons who live, work, worship or attend school in, and businesses and other legal entities located within Coconino County, Arizona |
| 5 | 24709 | EASTERN UTAH COMMUNITY | CC | UT | 10/16/2003 | 19,879 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Carbon County, Utah, |
| 5 | 18115 | OLYMPIC COMMUNITY | CC | WA | 10/22/2003 | 26,761 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Jefferson County, Washington. |
| 5 | 16264 | DEVILS SLIDE | CC | UT | 10/28/2003 | 15,236 | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Morgan County and the adjacent North Summit School District located in Summit County, Utah. |
| 5 | 9436 | O.S.U. | CC | OR | 10/30/2003 | 476,714 | Persons who live, worship, work in, or go to school in and businesses and other legal entities located in Benton County, Linn County, and Marion County, Oregon. |
| 5 | 1747 | ARIZONA | CC | AZ | 11/4/2003 | 3,072,149 | persons who live, work, worship, or attend school in and businesses and other legal entities located in Maricopa County, Arizona |
| 5 | 11793 | CLACKAMAS | CC | OR | 12/19/2003 | 351,815 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Clackamas County, Oregon. |
| 5 | 24710 | UNIVERSITY OF UTAH | CC | UT | 12/23/2003 | 1,457,968 | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Davis, Morgan, Salt Lake, Summit, Tooele, and Weber Counties, Utah. |