

## COMMUNITY CHARTER APPROVALS

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

| From 1/1/2003 to 6/30/2003 |       |                 |        |       |              |            |   |
|----------------------------|-------|-----------------|--------|-------|--------------|------------|---|
| 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                          | 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 |

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| 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  |
| 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      | 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      | 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;  |
| 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;  |

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| 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;   |
| 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  |
| 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).  |

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| 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      | 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.   |
| 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      | 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      | 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)   |

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| 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;                               |
| 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      | 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.                  |
| 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      | 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                                    |
| 4      | 6332  | ISHPEMING COMMUNITY  | CE     | MI    | 1/23/2003    | 64,634     | Marquette County, Michigan   |
| 4      | 13113 | BELLEFONTAINE I G A  | CC     | OH    | 1/31/2003    | 46,005     | Logan County, Ohio   |
| 4      | 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.    |
| 4      | 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.  |
| 4      | 3316  | ALTONIZED            | 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      | 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.     |

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| 4      | 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.  |
| 4      | 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.   |
| 4      | 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.  |
| 4      | 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.                                     |
| 4      | 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.   |
| 4      | 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.   |
| 4      | 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.   |
| 4      | 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. |
| 4      | 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.   |
| 5      | 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;   |

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| 5      | 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  |
| 5      | 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 . |
| 5      | 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.  |
| 5      | 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  |
| 5      | 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   |
| 5      | 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.   |
| 5      | 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   |
| 6      | 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;  |
| 6      | 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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| 6      | 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; |
| 6      | 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;  |
| 6      | 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;   |
| 6      | 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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| 6      | 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>  |
| 6      | 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>   |
| 6      | 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> |
| 6      | 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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| 6      | 687   | LARAMIE PLAINS<br>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. |
| 6      | 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.  |
| 6      | 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.  |
| 6      | 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.   |
| 6      | 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.   |
| 6      | 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.   |