

FEDERAL CREDIT UNION COMMUNITY CHARTER REPORT

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

From 1/1/2004 to 9/30/2004							
Region	CU #	Name of FCU	Action	State	Effect. Date	Pot. Mbrs.	FOM Wording Approved
1	3413	CHARTER OAK	CE	CT	1/2/2004	368,179	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in New London County or Windham County, Connecticut;
1	24274	GREECE CENTRAL	CC	NY	1/30/2004	94,141	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the town of Greece, New York;
1	4260	ST. CROIX	CE	ME	1/30/2004	266,931	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the counties of Washington, Waldo, Penobscot, or Hancock, Maine;
1	17429	VISIONS	CE	NY	2/10/2004	303,721	Persons who live, work, worship, or attend school in Broome County, Tioga County, or Chenango County, New York;
1	24645	ALLIANCE BLACKSTONE VALLEY	CC	RI	2/10/2004	425,755	Persons who live, work, worship, or attend school in and businesses and other legal entities located in the following municipalities within Providence County, Rhode Island: Town of Burrillville; City of Central Falls; Town of Cumberland; City of East Providence; Town of Lincoln; Town of North Providence; City of Pawtucket; Town of North Smithfield; or City of Providence;
1	4281	ATLANTIC REGIONAL	CE	ME	2/26/2004	300,826	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cumberland County or Sagadahoc County, Maine;
1	6870	LOCAL 424 UAW CIO	CC	NY	3/31/2004	293,255	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Cheektowaga, Sloan, Depew, Lancaster, West Seneca, Orchard, Park, Hamburg, Blasdell, or Lackawanna, New York;
1	10100	MEDICAL SERVICES	CC	ME	4/2/2004	265,612	Persons who live, work, worship, or attend school in Cumberland County, Maine;
1	1404	NASSAU COUNTY FCU	CC	NY	4/22/2004	1,334,544	Persons who live, work, worship, or attend school in Nassau County, New York;

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1	13727	NATIONSHERITAGE	CC	MA	5/6/2004	167,741	Persons who live, work, worship, or attend school in and businesses or other legal entities located in the following contiguous municipalities in Massachusetts: City of Attleboro; Town of Mansfield; Town of North Attleboro; Town of Norton; Town of Rehoboth; Town of Seekonk; Town of Foxboro; Town of Plainville; or Town of Wrentham;
1	7652	WESTPORT	CE	MA	5/11/2004	298,481	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the cities of Fall River or New Bedford, or the towns of Westport, Dartmouth, Fairhaven, Acushnet, Freetown, Swansea, or Somerset, Massachusetts;
1	1467	ACCESS FIRST	CC	MI	6/9/2004	314,866	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Kalamazoo County or Van Buren County, Michigan;
1	9107	SOUTHERN CHAUTAUQUA	CC	NY	6/15/2004	139,750	. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Chautauqua County, New York;
1	1148	COREPLUS	CC	CT	6/30/2004	368,179	Persons who live, work, worship, or attend school in and businesses and other legal entities located in New London County or Windham County, Connecticut;
1	11400	GOLDMARK	CC	MA	7/7/2004	139,433	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Attleboro, Massachusetts or the towns of North Attleboro, Norton, Mansfield, Seekonk, Rehoboth, or Dighton, Massachusetts;
1	731	DOT	CC	NY	7/30/2004	799,266	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Dutchess County, Ulster County, or Orange County, New York;
1	21694	ULSTER	CC	NY	8/9/2004	177,749	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ulster County, New York;
1	24312	NORTH COUNTRY	CE	VT	8/18/2004	400,340	Persons who live, work, worship, or attend school in the counties of Caledonia, Orange, or Orleans, Vermont;
1	6164	STAMPERS	CC	MI	8/19/2004	574,335	Persons who live, work, worship, or attend school in Kent County, Michigan;

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1	2885	FIRST COMMUNITY	CE	MI	9/23/2004	937,037	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Allegan County, Michigan; Barry County, Michigan; Berrien County, Michigan; Branch County, Michigan; Calhoun County, Michigan; Cass County, Michigan; Kalamazoo County, Michigan; St. Joseph County, Michigan; or Van Buren County, Michigan;
1	10684	HAMBURG CENTRAL	CC	NY	9/30/2004	229,085	1. Persons who live, work, worship, or attend school in and businesses and other legal entities located in the following municipalities within Erie County, New York: Town of West Seneca; Town of Elma; Town of Marilla; Town of Hamburg; Town of Orchard Park; Town of Aurora; Town of Wales; Town of Evans; Town of Eden; Town of Boston; Town of Colden; Town of Holland; Town of Brant; Town of North Collins; Town of Collins; Town of Concord; or Town of Sardinia;
2	1759	BUCKS COUNTY SCHOOLS	CC	PA	1/27/2004	597,635	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Bucks County, Pennsylvania.
2	19510	LEBANON	CC	PA	2/4/2004	120,327	Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Lebanon County, Pennsylvania.
2	4726	RARITAN BAY	CE	NJ	2/6/2004	750,162	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Middlesex County, New Jersey
2	7304	ZURN	CC	PA	3/29/2004	280,843	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, Pennsylvania.
2	7297	BELLCO EMPLOYEES	CC	PA	3/29/2004	369,993	Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Westmoreland County, Pennsylvania.
2	373	NEW ALLIANCE	CC	PA	5/4/2004	181,412	Persons who live, work, worship, or attend school in, and businesses and other legal entities in Beaver County, Pennsylvania
2	6179	LINDEN	CC	NJ	6/2/2004	523,396	Persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entities located in Union County, New Jersey

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2	24658	FAIRFAX COUNTY	CC	VA	7/1/2004	1,019,635	The proposed community consists of persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities in Fairfax County, Virginia, including the independent City of Fairfax.
2	13028	167TH TFR	CC	WV	9/15/2004	133,038	Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berkely, Jefferson, or Morgan counties, West Virginia.
2	9007	US AIRWAYS	CC	PA	9/23/2004	2,656,007	Persons who live, work, worship, or go to school in, and businesses and other legal entities in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland counties in Pennsylvania.
2	2625	PENNSYLVANIA CENTRAL	CC	PA	9/24/2004	585,799	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cumberland, Dauphin, and Lebanon Counties, Pennsylvania.
3	1520	TENNESSEE VALLEY	CC	TN	2/19/2004	691,863	Persons, who live, work, worship, volunteers, or attend school in, and businesses and other, legal entities located in Bledsoe, Bradley, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea or Sequatchie Counties, Tennessee or Walker, Catoosa or Dade Counties, Georgia.
3	9260	L & N	CC	KY	3/15/2004	1,053,708	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Jefferson, Bullitt, Oldham, Trimble, Henry, Shelby or Spencer Counties, Kentucky or Clark or Floyd Counties, Indiana;
3	159	THREE RIVERS	CC	IN	4/23/2004	551,205	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Adams, Allen, DeKalb, Huntington, Noble, Wells or Whitley Counties, Indiana;
3	7532	TUSCALOOSA V A	CC	AL	5/7/2004	166,512	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tuscaloosa County, Alabama;
3	23077	APP	CC	FL	5/12/2004	210,184	1. Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in the prescribed area below in Palm Beach County, Florida: Prescribed community: Bounded on the north by 45th street, on the south by Lake Worth Road, on the west by the Florida Turnpike and on the east by the Atlantic Ocean.

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3	14163	AVONDALE	CC	IN	5/17/2004	118,197	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Delaware County, Indiana.
3	8472	CITY UTILITIES	CC	IN	5/17/2004	195,719	Persons who live, work, worship, or attend school in, businesses and other legal entities located in Aboite, Eel River, Lake, Perry, Washington or Wayne Townships in Allen County, IN.
3	19853	JEFFERSON COUNTY	CC	KY	6/10/2004	1,053,708	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, or Trimble Counties in Kentucky or Clark or Floyd Counties in Indiana.
3	13940	BUSINESS AND INDUSTRIAL	CC	IN	6/15/2004	131,721	Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Bartholomew, Jennings, or Jefferson Counties, Indiana.
3	13828	ALLSOUTH	CC	SC	7/2/2004	664,229	Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Saluda, Fairfield, Kershaw, Lexington, Richland, and Calhoun, Counties, South Carolina.
3	22421	CLEVELAND CENTER	CC	OH	7/7/2004	288,360	Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Lorain County, Ohio.
3	362	FIRSTDAY FINANCIAL	CC	OH	7/15/2004	848,513	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Greene, Miami, Montgomery or Preble Counties, Ohio; (App. 7/13/04)

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3	8794	GULF COAST POSTAL	CC	FL	7/30/2004	101,896	<p>Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed area of Bay County, Florida.</p> <p>Prescribed community: The portion of Bay County, Florida bounded by the following:</p> <p>That portion of Bay County, Florida bounded by the following: Beginning at the intersection of US Highway 231 and County Road 388, proceeding west along County Road 388 to its intersection with State Highway 77; then south along State Highway 77 across the Bailey Bridge to its intersection with the shoreline, proceeding west and then south along the shoreline across the Hathaway Bridge and then proceeding south and east along the shoreline to the mouth of Boggy Creek, north along Boggy Creek to State Highway 22, proceeding west to its intersection with County Road 2315 (Star Road), proceeding north to its intersection with US Highway 231, then north and east to its junction with County Road 388.</p>
3	22159	MED-HEALTH	CC	FL	7/31/2004	628,010	<p>Persons who live, work, worship, or attend school in, and businesses and other legal entities located as prescribed below, in Broward County, Florida in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;</p> <p>Prescribed community: Portion of Broward County, Florida bounded by the following:</p> <p>Beginning at the intersection of the Atlantic Ocean shoreline and the Broward County Line; proceeding west to the intersection of the Broward County Line and US Route 441; then proceeding south on US Route 441 to the intersection of State Route 869; proceeding west on State Route 869 to the intersection of University Drive (State Route 817); proceeding south on University Drive (State Route 817) to the intersection of Interstate-595; then proceeding east on Interstate-595 to its connection with US Highway 1; then continuing east on Eller Drive and following Eller Drive to the Atlantic Ocean shoreline; proceeding north along the Atlantic Ocean shoreline to where it intersects the Broward County line.</p>

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3	14228	AUGUSTA METRO	CC	GA	8/20/2004	488,538	Persons who live, work, worship or attend school in, businesses and other legal entities located in Columbia, Richmond, or McDuffie Counties, Georgia or Aiken or Edgefield Counties, South Carolina.
3	12648	KING'S DAUGHTER HOSPITAL EMP	CC	KY	8/23/2004	49,554	Persons who live, work, worship, or attend school in, and businesses and other legal entities in the community, located in Boyd County, Kentucky, a community as defined in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.
4	4584	AUSTIN TELCO	CC	TX	1/22/2004	1,249,763	persons who live, work, worship, or attend school in and businesses and other legal entities located in the Austin-San Marcos Metropolitan Statistical Area, which includes Travis County, Williamson County, Bastrop County, Caldwell County, and Hayes County, Texas
4	24540	MUTUAL FIRST	CC	NE	2/17/2004	716,998	Persons who live, work, worship, or attend school in and businesses and other legal entities in Cass, Douglas, Sarpy, or Washington Counties in Nebraska or Pottawattamie County in Iowa;
4	15788	TEXAS COASTAL COMMUNITY	CE	TX	2/27/2004	26,031	persons who live, work, worship or attend school in, and businesses and other legal entities located within Chambers County, Texas
4	19960	PROCTOR	CE	MN	3/19/2004	106,383	persons who live, work, worship or attend school in, and businesses and other legal entities located within the Proctor, Minnesota, Independent School District No. 704, the city of Duluth, or the city of Hermantown, a contiguous area located within St. Louis County, Minnesota
4	8801	WATERTOWN EMPLOYEES	CC	SD	3/30/2004	25,897	Person who live, work, worship or attend school in and businesses and other legal entities located in Codington County, South Dakota.
4	18473	NORTH SHORE	CE	MN	4/27/2004	3,750	persons who live, work, worship, or attend school in and businesses and other legal entities located in Cook County or Lake County, Minnesota.
4	10257	SENTINEL	CC	SD	5/4/2004	141,895	Persons who live, work, worship, or attend school in and businesses and other legal entities in Meade, Pennington, Lawrence, and Custer Counties, South Dakota.

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4	4316	MIDWEST PARTNERS	CC	SD	5/13/2004	172,412	persons who live, work, worship or attend school in, and businesses and other legal entities located in Lincoln or Minnehaha Counties, South Dakota
4	5721	TWO HARBORS	CE	MN	5/26/2004	19,919	Request addition of the portion of St. Louis County, MN served by the Lake Superior School District #381, and the service area of the Cooperative Light and Power Association of Lake County. FCU part of this area since 1965, but lost it when they expanded the FOM to all of Lake County.
4	24297	US	CC	MN	6/24/2004	2,642,056	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties, Minnesota.
4	21788	VALWOOD PARK	CC	TX	6/25/2004	157,948	persons who live, work, worship, or attend school in and business and other legal entities located in Addison, Carrollton, or Farmers Branch, Texas
4	4365	BLACK HILLS	CE	SD	7/6/2004	14,253	persons who live, work, worship or attend school in, and businesses and other legal entities in Meade County, SD
4	4951	BRITTON	CE	SD	7/19/2004	16,789	persons who live, work, worship, or attend school in and businesses and other legal entities located in Marshall County, Day County, or the portion of Brown County east of County Road 16 in South Dakota or in Sargent County, North Dakota
4	18304	IBM TEXAS EMPLOYEES	CC	TX	7/31/2004	1,249,763	servicing persons who live, work, worship, or attend school in and businesses and other legal entities located in the Austin-San Marcos Metropolitan Statistical Area (ASMMSA) consisting of Travis County, Williamson County, Bastrop County, Hays County, and Caldwell County, Texas
4	1726	BATON ROUGE TELCO	CC	LA	8/16/2004	705,973	Persons who live, work, worship or attend school in, and businesses and other legal entities located in Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, Saint Helena, West Baton Rouge, and West Feliciana Parishes, Louisiana, also known as the Baton Rouge Louisiana Metropolitan Statistical Area.
4	10756	FIRST LINCOLN	CC	NE	8/16/2004	250,291	persons who live, work, worship or attend school in, and businesses and other legal entities located in Lancaster County, Nebraska;
4	17540	SECURITY ONE	CE	TX	9/24/2004	28,031	persons who live, work, worship or attend school in, and businesses and other legal entities located in Mansfield, Texas

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5	24713	PEOPLE'S COMMUNITY	CC	WA	1/9/2004	474,799	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Clark, Cowlitz, and Skamania Counties, Washington.
5	1827	MINT VALLEY	CC	WA	3/30/2004	94,400	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Cowlitz County, Washington;
5	9148	BURLINGTON CO-OP	CC	WY	4/1/2004	79,769	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Natrona and Converse Counties, Wyoming. Persons who live in Big Horn County, Wyoming; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Big Horn County, Wyoming; persons participating in programs to alleviate poverty or distress which are located in Big Horn County, Wyoming; incorporated and unincorporated organizations located in Big Horn County, Wyoming or maintaining a facility in Big Horn County, Wyoming; Big Horn County, Wyoming meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act. (6-20-01)
5	24719	MCKAY DEE	CC	UT	4/5/2004	460,771	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in the Ogden Clearfield Metropolitan Statistical Area comprised of Davis, Morgan, and Weber Counties, Utah. Members of record in McKay Dee Credit Union as of the date of the conversion to a federal charter, (April, 6, 2004).
5	1608	WESTERN ROCKIES	CC	CO	4/9/2004	216,577	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Eagle County, Garfield County, Mesa County, and Pitkin County, Colorado.
5	2576	KOLOA	CE	HI	5/26/2004	58,463	Persons who live, work, worship, or attend school in, volunteers in the community, and businesses or other legal entities in Kauai, Hawaii.
5	2024	LA FINANCIAL	CC	CA	7/2/2004	9,637,494	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Los Angeles County, California.
5	14415	HEALTHCARE	CC	CA	8/18/2004	458,614	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sonoma County, California.

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5	3238	DESERT SCHOOLS	CC		8/23/2004	3,072,149	Persons who live, work, worship, or attend school in, and businesses and other legal entities in Maricopa County, Arizona.
5	8037	FORT PECK COMMUNITY	CE	MT	8/25/2004	7,675	Persons who live in Valley County, Montana; persons who work, worship, attend school, perform volunteer services, or participate in associations headquartered in Valley County, Montana; persons participating in programs to alleviate poverty or distress which are located in Valley County, Montana; incorporated and unincorporated organizations located in Valley County, Montana, or maintaining a facility in Valley County, Montana; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. (08/23/2004)
5	3945	BURBANK	CC	CA	9/8/2004	100,316	Persons who live, work, worship, attend school, and businesses and other legal entities in Burbank, California.