

UNDERSERVED AREA SUMMARY
January 1, 2003 – December 31, 2003

FAITH BASED FCUS ADDING UNDERSERVED AREAS

Region	Name of FCU	Approved	Location (City, State)	Potential Members
1	St. John united	10/17/03	Buffalo, NY	292,648
5	Catholic Family	12/19/03	Wichita, KS	83,071
6	Northwest Baptist	5/19/03	Seattle, WA	28,516
	Total Potential Added			404,235

ALL FCUS ADDING UNDERSERVED AREAS

Region	Approved	# FCU Expanding	Potential Members
1	26	14	2,381,916
2	46	26	5,114,650
3	58	34	2,264,555
4	38	18	1,627,295
5	68	54	8,568,549
6	33	24	5,196,449
Totals	269	170	25,153,414

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UNDERSERVED AREA DETAILED REPORT

1/1/2003 - 12/31/2003

TOTAL Number of Credit Unions	170
TOTAL Number of Groups Added	269
TOTAL Potential Members	25,153,414

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
5	2131	PRIMEWAY	TX	\$191,047,364	1,953,631	12/04/03
6	3804	KERN SCHOOLS	CA	\$1,026,428,718	695,059	09/16/03
5	1409	EL PASO AREA TEACHERS	TX	\$217,516,942	679,622	06/18/03
2	1407	HEW	DC	\$128,321,536	572,059	11/14/03
2	5754	ANDREWS	DC	\$635,979,522	571,822	06/10/03
5	24446	HONEYWELL	MN	\$236,539,383	551,036	08/26/03
6	11504	OREGON	OR	\$126,318,928	487,641	09/04/03
2	1015	NORTH JERSEY	NJ	\$147,872,848	473,548	06/17/03
6	12067	BAY	CA	\$301,565,656	462,727	07/15/03
5	2285	ADVANCIAL	LA	\$565,428,569	425,020	05/15/03
6	643	BUTTE	CA	\$19,867,675	416,080	08/22/03
6	24520	SANTA ANA	CA	\$61,870,548	337,512	07/18/03
2	1015	NORTH JERSEY	NJ	\$147,872,848	336,907	06/17/03
5	5337	FT WORTH T & P	TX	\$21,897,415	328,172	06/13/03
5	7129	CHEMCEL	TX	\$43,171,149	313,645	11/21/03
2	13242	CHARTWAY	TX	\$821,822,883	298,911	03/12/03
2	13242	CHARTWAY	TX	\$835,506,132	298,685	06/03/03
2	13242	CHARTWAY	TX	\$835,506,132	297,645	04/23/03
6	15732	TRW SYSTEMS	CA	\$463,973,149	296,912	01/15/03
1	21355	ST. JOHN UNITED	NY	\$877,974	292,648	10/17/03
6	7835	SCE	CA	\$302,736,710	291,346	05/29/03
3	22458	SHARONVIEW	NC	\$469,792,857	289,384	06/20/03
2	13242	CHARTWAY	RI	\$835,506,132	285,839	09/05/03
5	24382	SAN ANTONIO	TX	\$1,525,639,300	285,000	04/22/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	280,869	08/29/03
2	13242	CHARTWAY	TX	\$835,506,132	280,558	07/29/03
5	926	RIVER CITY	TX	\$94,840,882	260,028	03/17/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
5	6175	OLD OCEAN	TX	\$22,900,858	249,832	08/22/03
6	15732	TRW SYSTEMS	CA	\$463,973,149	236,001	01/15/03
5	24468	UNITY ONE	TX	\$98,028,600	230,749	04/25/03
6	15732	TRW SYSTEMS	CA	\$463,973,149	228,930	01/15/03
2	7238	PHILADELPHIA	PA	\$431,447,887	224,508	06/25/03
5	8111	RANDOLPH-BROOKS	TX	\$1,930,253,386	224,206	04/14/03
6	20068	XEROX	NY	\$636,448,201	222,872	06/18/03
1	24181	ADVANTAGE	NY	\$75,999,165	219,773	04/18/03
1	817	ROCHESTER & MONROE CO EMP	NY	\$24,826,397	219,773	01/09/03
6	9032	SOUTHERN OREGON	OR	\$147,173,211	212,847	06/26/03
5	926	RIVER CITY	TX	\$94,840,882	206,465	03/17/03
6	15732	TRW SYSTEMS	CA	\$463,973,149	198,558	01/15/03
1	3633	PEOPLE'S ALLIANCE	FL	\$174,909,358	195,560	11/21/03
4	2918	JEEP COUNTRY	OH	\$34,816,270	188,598	12/01/03
5	3238	DESERT SCHOOLS	AZ	\$1,754,849,019	179,727	06/13/03
5	9099	PINAL COUNTY	AZ	\$49,543,541	179,727	12/29/03
5	9090	TULSA POSTAL	OK	\$19,328,435	175,809	09/15/03
1	51	STATE EMPLOYEES	NY	\$1,088,631,226	171,713	11/06/03
6	5082	CANNON ELECTRIC	CA	\$35,633,807	167,333	07/15/03
5	2285	ADVANCIAL	LA	\$565,428,569	164,615	05/15/03
5	8111	RANDOLPH-BROOKS	TX	\$1,808,400,493	157,574	03/25/03
4	21100	UNION TRADES	OH	\$11,384,482	151,237	11/25/03
1	51	STATE EMPLOYEES	NY	\$921,101,125	147,306	03/14/03
1	11703	SUNFIRST	NY	\$44,103,594	147,306	11/07/03
5	7590	GREATER TEXAS	TX	\$196,655,007	145,340	10/15/03
6	5082	CANNON ELECTRIC	CA	\$35,633,807	142,178	07/15/03
1	4043	GENERAL ELECTRIC EMPLOYEES	CT	\$89,774,250	139,529	01/16/03
2	1015	NORTH JERSEY	NJ	\$147,872,848	136,705	06/17/03
2	4616	BRONCO	VA	\$106,841,668	132,653	02/12/03
6	10395	KINGS	CA	\$56,778,994	132,119	06/06/03
2	1394	PARAGON	PA	\$393,831,129	127,521	12/05/03
2	5867	WILKES BARRE VA EMPLOYEES	PA	\$38,553,493	124,469	01/15/03
1	23521	DIGITAL	MA	\$2,109,613,262	119,207	10/09/03
3	19448	U. T.	TN	\$100,368,815	118,093	04/10/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	117,104	08/29/03
5	16367	COMANCHE COUNTY	OK	\$15,336,238	112,466	11/06/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
4	7168	RELIABLE	IN	\$11,164,122	110,388	02/14/03
4	7688	PHILIPS ELECTRONICS	IN	\$211,890,081	109,500	01/21/03
5	24297	US	TN	\$498,837,127	109,210	10/07/03
1	12666	M/A-COM	MA	\$14,150,107	105,167	07/01/03
3	13828	FORT JACKSON	SC	\$347,269,139	104,646	09/26/03
3	13638	MEMBERS HERITAGE	KY	\$170,805,229	103,683	04/29/03
5	3080	SAN ANGELO	TX	\$11,004,396	103,079	09/10/03
3	9331	ROBINS	GA	\$685,478,615	101,800	07/03/03
3	12320	GEORGIA	GA	\$289,218,933	101,489	06/09/03
5	10379	EASTEX EMPLOYEES	TX	\$31,983,664	99,600	03/18/03
4	24649	HUNTINGTON AREA POSTAL	WV	\$37,996,860	96,784	01/06/03
4	24236	HUNTINGTON C & O RAILWAY EMPLOY	WV	\$28,292,685	96,784	09/04/03
2	1542	GNC COMMUNITY	PA	\$31,103,232	96,246	04/01/03
2	6665	FINANCIAL RESOURCES	NJ	\$275,056,465	95,486	06/26/03
3	14692	ASI	LA	\$173,368,729	94,640	12/19/03
3	7450	MOUNT SINAI	FL	\$13,010,835	93,479	02/20/03
4	8709	LAKESHORE	MI	\$17,842,824	90,782	11/03/03
5	6743	ABILENE TEACHERS	TX	\$150,254,504	87,854	03/07/03
3	15261	ST. LANDRY PARISH EDUCATION ASSN	LA	\$6,751,282	87,700	07/28/03
5	10913	SOUTHWEST RESEARCH CENTER	TX	\$38,553,493	87,667	05/23/03
5	6655	BEXAR COUNTY TEACHERS	TX	\$1,452,155	86,063	07/31/03
4	5431	FORT FINANCIAL	NC	\$159,587,615	84,236	06/26/03
5	5510	CATHOLIC FAMILY	KS	\$20,317,573	83,071	12/19/03
5	3494	BUREAU OF PRISONS	TX	\$5,218,470	80,467	08/18/03
4	15882	DESCO	OH	\$172,984,034	79,195	12/12/03
6	3050	ONOMEA	HI	\$14,914,531	77,872	10/15/03
5	14091	HOUSTON	TX	\$204,617,502	76,712	03/07/03
6	16700	PARK SIDE	MT	\$38,928,904	76,269	03/10/03
6	2860	KA'U	HI	\$8,310,903	73,760	07/31/03
3	10197	PARK	KY	\$215,420,075	72,591	06/23/03
3	1220	SQUARE D EMPLOYEES	KY	\$43,437,558	72,591	06/24/03
5	3571	PANTEX	TX	\$134,937,237	71,938	04/10/03
5	6503	ABILENE	TX	\$11,957,315	68,459	12/01/03
5	24524	TINKER	OK	\$1,126,260,391	68,190	03/03/03
2	6160	SUN EAST	PA	\$247,410,046	65,211	06/23/03
6	12047	CHETCO	OR	\$136,536,136	62,779	05/01/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
6	5912	DENALI ALASKAN	AK	\$264,200,449	62,426	05/15/03
4	24649	HUNTINGTON AREA POSTAL	WV	\$37,996,860	62,319	01/06/03
4	24236	HUNTINGTON C & O RAILWAY EMPLOY	WV	\$28,292,685	62,319	09/04/03
3	13660	MITCHELL ENG. EMPLOYEES	MS	\$3,022,921	61,586	12/18/03
2	3951	SOUTH JERSEY	NJ	\$115,796,642	61,160	07/23/03
2	776	ERIE TIMES	PA	\$7,291,596	60,793	06/25/03
2	6070	CONRAIL ERIE	PA	\$12,927,623	56,795	08/20/03
2	8831	ALTOONA CONRAIL	PA	\$29,205,839	56,615	06/24/03
3	11203	SPELC	LA	\$8,535,673	55,999	11/25/03
1	1317	REDIFORM NIAGARA FALLS NY	NY	\$7,984,295	55,677	06/04/03
3	11477	UNIVERSAL COOP	PR	\$13,243,736	52,362	01/10/03
5	456	TEXACO COMMUNITY	TX	\$206,844,320	50,676	06/20/03
2	7448	1ST ADVANTAGE	VA	\$324,132,797	47,967	05/30/03
5	2632	CHAMPION EMPLOYEES	TX	\$12,160,389	47,770	03/26/03
4	20324	ALLOY EMPLOYEES	WV	\$12,912,443	47,579	09/08/03
5	5935	COWBOY COUNTRY	TX	\$2,837,882	47,302	08/22/03
3	1220	SQUARE D EMPLOYEES	NC	\$43,437,558	47,227	06/19/03
5	5029	RED RIVER EMPLOYEES	TX	\$250,383,080	46,819	10/14/03
6	11504	OREGON	OR	\$57,225,427	45,749	06/10/03
3	9986	HERITAGE TRUST	SC	\$298,802,698	44,883	03/27/03
2	5134	COMMONWEALTH ONE	VA	\$205,246,322	44,236	07/25/03
3	4999	UNITED 1ST	GA	\$62,942,669	44,034	05/28/03
4	24649	HUNTINGTON AREA POSTAL	WV	\$37,996,860	42,903	01/06/03
4	24236	HUNTINGTON C & O RAILWAY EMPLOY	WV	\$28,292,685	42,903	09/04/03
2	2796	COPPER & GLASS	PA	\$6,579,332	41,796	07/08/03
3	3096	LA DOTD	LA	\$71,545,802	41,261	12/18/03
5	21279	MOORE COMBINED	TX	\$9,228,950	40,321	06/16/03
3	18335	COASTAL WATERS	AL	\$4,114,086	40,117	01/22/03
5	9998	NAVY ARMY	TX	\$234,428,672	39,326	12/06/03
3	24702	GULF WINDS	AL	\$214,660,560	38,440	09/12/03
3	11477	UNIVERSAL COOP	PR	\$13,243,736	37,105	01/10/03
4	5254	COLOFAB	OH	\$2,012,427	36,999	10/10/03
4	23784	COMMUNITY CHOICE	IN	\$5,723,832	36,471	07/23/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	36,046	08/29/03
6	9160	WYOMING EMPLOYEES	WY	\$108,650,020	35,804	07/16/03
3	7450	MOUNT SINAI	FL	\$13,010,835	35,705	02/20/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
5	1608	MESA COUNTY TEACHERS	CO	\$296,406,135	35,339	09/17/03
2	5867	WILKES BARRE VA EMPLOYEES	PA	\$38,553,493	33,867	01/15/03
1	4261	NORSTATE	ME	\$82,267,525	33,479	12/17/03
3	12356	IBERVILLE	LA	\$3,885,902	33,320	09/18/03
6	24709	EASTERN UTAH COMMUNITY	UT	\$44,142,926	33,142	10/16/03
3	23079	MIDFLORIDA	FL	\$525,526,125	32,209	03/20/03
5	11762	SOLTEX	TX	\$14,458,663	32,125	06/19/03
1	18800	WOODLAWN AUTO WORKERS	NY	\$77,487,345	31,730	04/18/03
6	7065	FOREST PARK	OR	\$34,188,070	31,619	11/06/03
4	23784	COMMUNITY CHOICE	IN	\$5,723,832	31,581	07/23/03
4	5431	FORT FINANCIAL	IN	\$165,985,494	31,291	12/10/03
3	23810	QUITMAN/TRI-COUNTY	MS	\$5,297,966	30,622	03/05/03
2	3951	SOUTH JERSEY	NJ	\$115,796,642	30,518	07/23/03
3	3096	LA DOTD	LA	\$71,545,802	30,162	12/18/03
2	8831	ALTOONA CONRAIL	PA	\$30,704,726	30,111	07/10/03
3	7450	MOUNT SINAI	FL	\$13,010,835	29,713	02/20/03
3	23042	SUNCOAST SCHOOLS	FL	\$3,823,838,611	29,643	12/18/03
5	24359	CITY-COUNTY	MN	\$371,904,104	29,172	06/18/03
6	15597	OREGON TERRITORY	OR	\$39,189,260	29,086	02/14/03
6	11504	OREGON	OR	\$18,679,568	29,033	06/10/03
5	24654	CENTRAL MINNESOTA	MN	\$248,659,387	28,707	03/17/03
6	12281	NORTHWEST BAPTIST	WA	\$4,024,184	28,516	06/19/03
2	11689	WYROPE WILLIAMSPORT	PA	\$16,451,302	28,473	12/22/03
3	11477	UNIVERSAL COOP	PR	\$13,243,736	28,348	01/10/03
2	7238	PHILADELPHIA	PA	\$457,605,016	26,941	10/28/03
2	1394	PARAGON	PA	\$393,831,129	26,263	12/05/03
5	10257	SENTINEL	SD	\$38,416,727	26,205	01/31/03
4	16993	PEOPLES	WV	\$55,577,933	25,957	09/12/03
5	11065	SECURITY SERVICE	TX	\$3,022,998,145	25,926	10/21/03
4	5431	FORT FINANCIAL	WI	\$159,587,615	25,911	05/01/03
4	5254	COLOFAB	OH	\$1,941,572	25,448	08/12/03
2	3487	FREEDOM UNITED	PA	\$23,242,423	24,053	08/14/03
3	24410	SAVANNAH RIVER PLANT	SC	\$354,388,300	23,478	04/23/03
4	7688	PHILIPS ELECTRONICS	VA	\$211,485,038	23,177	05/23/03
5	22130	MY	TX	\$24,629,697	22,965	12/10/03
4	21014	UNITED	MI	\$159,970,784	21,889	08/28/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
5	4365	BLACK HILLS	SD	\$413,718,117	21,802	05/23/03
5	9469	MARISOL	AZ	\$24,962,603	21,576	09/11/03
6	9501	GUERNSEY COMMUNITY	WY	\$1,172,518	21,171	04/24/03
3	7476	B. F. GOODRICH EMPLOYEES	AL	\$280,803,396	20,949	05/01/03
6	24692	MOUNTAIN AMERICA	UT	\$1,221,913,153	20,275	10/17/03
3	23079	MIDFLORIDA	FL	\$525,526,125	20,150	03/20/03
5	3938	SHAMROCK	TX	\$39,061,212	20,121	01/09/03
2	370	PPG & ASSOCIATES	PA	\$22,576,103	19,687	05/28/03
5	24297	US	MN	\$469,430,089	19,507	07/22/03
2	3951	SOUTH JERSEY	NJ	\$121,173,136	19,487	01/30/03
3	24591	NEW HOPE COMMUNITY DEVELOPMEI	AL	\$1,231,500	19,122	01/23/03
5	24359	CITY-COUNTY	MN	\$371,904,104	18,520	07/31/03
3	7524	C PLANT	KY	\$84,073,048	17,895	03/27/03
5	24354	TEACHER	MN	\$401,780,668	17,659	07/11/03
3	11487	1ST SELECT	KY	\$1,646,775	17,289	05/01/03
4	21014	UNITED	NC	\$159,970,784	17,268	08/28/03
3	10197	PARK	KY	\$226,606,736	17,193	01/24/03
2	13242	CHARTWAY	TX	\$835,506,132	15,466	07/29/03
5	491	MOBILOIL	TX	\$147,144,937	15,072	03/21/03
6	24709	EASTERN UTAH COMMUNITY	UT	\$44,142,926	14,844	10/16/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	14,585	08/29/03
3	967	GOLD COAST	FL	\$87,875,611	14,456	08/28/03
3	10197	PARK	KY	\$226,606,736	13,866	03/05/03
3	23079	MIDFLORIDA	FL	\$525,526,125	13,803	03/20/03
5	24654	CENTRAL MINNESOTA	MN	\$248,659,387	13,748	03/17/03
3	10197	PARK	KY	\$226,606,736	13,495	03/20/03
2	8825	ALLEG-KISKI POSTAL	PA	\$16,409,224	13,429	07/22/03
5	12274	PLAINS	TX	\$4,278,382	13,229	10/20/03
2	3951	SOUTH JERSEY	va	\$115,796,642	12,925	07/23/03
4	24077	TRANE	TX	\$339,574,671	12,596	06/13/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	12,486	08/29/03
5	6503	ABILENE	TX	\$11,957,315	11,754	12/04/03
5	12015	CICOST	TX	\$14,640,903	11,657	08/19/03
2	1394	PARAGON	PA	\$393,831,129	11,553	12/05/03
4	21014	UNITED	NC	\$159,970,784	11,391	08/28/03
3	24410	SAVANNAH RIVER PLANT	SC	\$354,388,300	11,211	09/05/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
6	9160	WYOMING EMPLOYEES	WY	\$108,650,020	11,176	07/16/03
3	3096	LA DOTD	LA	\$69,006,940	10,853	01/17/03
3	10197	PARK	KY	\$215,420,075	10,833	06/23/03
4	1380	STANDARD REGISTER	OH	\$45,117,794	10,654	03/12/03
3	23079	MIDFLORIDA	FL	\$525,526,125	10,576	03/20/03
4	4853	DOWNRIVER COMMUNITY	MI	\$106,975,319	10,546	09/18/03
5	4015	SAN ANTONIO CITY EMPLOYEES	TX	\$205,305,498	10,100	02/19/03
5	24567	TEXAR	TX	\$102,573,299	9,622	05/27/03
3	23079	MIDFLORIDA	FL	\$525,526,125	9,313	03/20/03
3	22119	AMERICAN PARTNERS	NC	\$40,240,623	9,101	03/27/03
5	8715	1ST COMMUNITY	TX	\$106,434,279	8,866	03/27/03
4	5431	FORT FINANCIAL	WI	\$159,587,615	7,830	05/01/03
6	9160	WYOMING EMPLOYEES	WY	\$108,650,020	7,746	07/16/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	7,691	08/29/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	7,520	08/29/03
3	3096	LA DOTD	LA	\$69,006,940	7,440	01/17/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	7,234	08/29/03
3	10197	PARK	KY	\$1,380,181	7,177	10/07/03
6	10101	LES BOIS	ID	\$26,466,128	7,067	12/16/03
5	6503	ABILENE	TX	\$11,957,315	7,001	12/19/03
4	24077	TRANE	MN	\$339,574,671	6,336	04/30/03
4	21014	UNITED	MI	\$159,970,784	6,264	08/28/03
1	17429	VISIONS	NY	\$1,339,334,334	6,186	08/19/03
5	5458	FT. SNELLING	MN	\$28,848,966	6,060	06/04/03
5	3571	PANTEX	TX	\$134,937,237	6,028	04/02/03
3	10197	PARK	KY	\$226,606,736	5,936	01/24/03
3	10197	PARK	KY	\$215,420,075	5,684	06/23/03
3	24438	ALLEGACY	NC	\$893,084,912	5,560	10/31/03
3	23079	MIDFLORIDA	FL	\$525,526,125	5,488	03/20/03
2	13128	OIL REGION	PA	\$1,104,149	5,266	06/23/03
5	14091	HOUSTON	TX	\$222,533,481	5,239	05/12/03
4	21014	UNITED	MI	\$159,970,784	5,066	08/28/03
2	8825	ALLEG-KISKI POSTAL	PA	\$16,409,224	4,976	07/22/03
2	12654	SRU	PA	\$15,508,221	4,936	10/20/03
2	20623	JOHNS HOPKINS	MD	\$181,329,701	4,906	11/06/03
3	13573	BOWATER CAROLINA	SC	\$74,345,933	4,894	09/30/03

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
4	21014	UNITED	NC	\$159,970,784	4,821	08/28/03
2	20691	HIGHWAY	PA	\$18,059,368	4,819	11/18/03
4	5431	FORT FINANCIAL	NC	\$165,985,494	4,767	12/10/03
3	10197	PARK	AL	\$225,313,984	4,462	11/14/03
3	22119	AMERICAN PARTNERS	NC	\$40,240,623	4,145	03/27/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	4,058	08/29/03
3	24438	ALLEGACY	NC	\$893,084,912	3,970	10/31/03
1	23535	FAMILY & NEIGHBORS	NY	\$494,862	3,755	06/05/03
2	8825	ALLEG-KISKI POSTAL	PA	\$16,409,224	3,458	07/22/03
5	12224	CRANE GULF	TX	\$1,997,048	3,404	07/28/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	3,161	08/29/03
5	11762	SOLTEX	TX	\$14,458,663	3,024	06/10/03
2	6160	SUN EAST	PA	\$247,410,046	2,977	06/23/03
5	16195	HHA	TX	\$2,364,531	2,707	04/08/03
1	3633	PEOPLE'S ALLIANCE	NY	\$164,235,707	2,353	08/29/03
5	14091	HOUSTON	TX	\$239,650,203	2,221	10/28/03
4	5431	FORT FINANCIAL	IL	\$159,587,615	2,176	05/01/03
5	16195	HHA	TX	\$2,364,531	1,908	08/04/03
4	159	THREE RIVERS	OH	\$400,922,695	1,883	11/03/03
3	24661	EAGLE LOUISIANA	LA	\$57,160,635	1,777	05/01/03
3	20974	B.O.N.D. COMMUNITY	GA	\$33,305,772	1,607	11/04/03
2	6160	SUN EAST	PA	\$247,410,046	1,351	06/23/03
2	7448	1ST ADVANTAGE	VA	\$324,132,797	1,053	05/30/03
4	5431	FORT FINANCIAL	NC	\$165,985,494	1,038	12/10/03
4	7688	PHILIPS ELECTRONICS	IN	\$211,890,081	408	01/21/03
5	7129	CHEMCEL	TX	\$43,171,149	97	09/25/03

STATES THAT HAVE ADDED UNDERSERVED AREAS BETWEEN 1/1/2003 AND 12/31/2003

UNITED STATES (Including District of Columbia)

STATE	** Underserved Areas Added	Potential Members
AK	1	62,426
AL	5	123,090
AR	0	0
AZ	3	381,030
CA	12	3,604,755
CO	1	35,339
CT	1	139,529
DC	2	1,143,881
DE	0	0
FL	12	490,095
GA	4	248,930
HI	2	151,632
IA	0	0
ID	1	7,067
IL	1	2,176
IN	6	319,639
KS	1	83,071
KY	12	358,233
LA	11	952,787
MA	2	224,374
MD	1	4,906
ME	1	33,479
MI	5	134,547
MN	9	690,745
MO	0	0
MS	2	92,208
MT	1	76,269
NC	12	482,908
ND	0	0
NE	0	0
NH	0	0
NJ	7	1,153,811
NM	0	0
NV	0	0
NY	22	2,011,846
OH	7	494,014
OK	3	356,465
OR	7	898,754
PA	25	1,096,114
RI	1	285,839
SC	5	189,112
SD	2	48,007
TN	2	227,303
TX	53	7,485,244
UT	3	68,261
VA	6	262,011
VT	0	0
WA	1	28,516
WI	2	33,741
WV	8	477,548
WY	4	75,897
State Subtotal	266	25,035,599
Other Area Subtotal	3	117,815
GRAND TOTAL	269	25,153,414

OTHER AREAS

State	** Underserved Areas Added	Potential Members
AS	0	0
GU	0	0
PR	3	117,815
VI	0	0
Other Area Subtotal	3	117,815

**** Underserved Areas Added comprise the number of areas added in that state, regardless of the location of the originating credit union.**

**UNDERSERVED AREAS ADDED BY ASSET RANGE
BETWEEN 1/1/2003 AND 12/31/2003**

<i>Asset Size</i>	<i># of Areas Added</i>	<i># of FCUs</i>	<i>Potential Members</i>	<i>% of Potential Members</i>
0 - 5 Million	18	16	739,850	2.94%
5 - 20 Million	40	30	2,144,954	8.53%
20 - 50 Million	44	33	3,846,418	15.29%
50 - 100 Million	18	14	1,580,247	6.28%
100 - 250 Million	78	34	7,727,539	30.72%
250 - 500 Million	34	23	2,670,307	10.62%
500 Million - 1 Billion	20	8	3,353,686	13.33%
Over 1 Billion	17	12	3,090,413	12.29%
Grand Totals	269	170	25,153,414	100.00%