

Regional Director's Actions Taken Under Delegation of Authority

For More Information Contact the Appropriate Regional Director or the Office of Public and Congressional Affairs (703) 518-6330

SEPTEMBER 2002

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

9/1/2002 THRU 9/30/2002

	SING	Е СОММО	N BOND EX	PANSION	
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	1	1	6	1	992
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	1	0	0	1	310
Total	2	1	7	2	1,302
%	20.0%	10.0%	70.0%		
			TY EXPANSI		
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
	-			-	-
1	0	0	2	0	0
2	0	0	1	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	3	0	0
%	0.0%	0.0%	100.0%		
Desia					DetMan
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
4	0	0	0	0	0
1	0	0	0	0	0
3	-	-		-	0
4	0	0 0	0	0 0	0
4 5	0 0	0	0 0	0	0 0
6	0	0	0	0	0
Total	0	0	0	0	0
10tai %	0.0%	0.0%	0.0%	0	0
/0	0.070	0.070	0.070		

	MULTIPL	E COMMON	N BOND EXP	ANSION	
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	129	0	6	47	19,185
2	186	1	19	74	15,706
3	258	0	18	92	27,056
4	72	0	0	40	19,706
5	80	0	7	52	14,811
6	97	1	2	38	10,443
Total	822	2	52	343	106,907
%	93.8%	0.2%	5.9%		
	CC		CONVERSIC		
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	1	0	1	20,727
2	3	0	3	3	514,343
3	0	0	0	0	0
4	2	0	0	2	1,214,469
5	2	0	0	2	362,149
6	0	0	0	0	0
Total	8	1	3	8	2,111,688
%	66.7%	8.3%	25.0%		
			RVED AREA	-	
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
		_	_		
1	3	0	9	1	42,311
2	1	0	6	1	78,380
3	4	0	4	4	390,038
4	5	0	1	3	252,424
5	5	0	0	5	1,150,090
6	2	0	1	1	192,241
Total	20	0	21	15	2,105,484
%	48.8%	0.0%	51.2%		

SUMMARY OF DELEGATED ACTIONS

9/1/2002 THRU 9/30/2002

Charter Conversions							
	FIS	CU to FCU	FC	FCU to FISCU			
Region	Number Assets		Number	Assets (millions)			
1	0	0	0	0			
2	0	0	0	0			
3	0	0	0	0			
4	0	0	0	0			
5	1	7,294,033	1	481			
6	0	0	0	0			
Total	1	7,294,033	1	481			

Insurance Applications								
	NICU to NICU to Non CU Non C							
	FCU	FISCU	to FCU	to FISCU				
Region	Number	Number	Number	Number				
1	0	0	0	0				
2	0	0	0	0				
3	0	0	0	0				
4	0	0	0	0				
5	0	0	0	0				
6	0	0	0	0				
Total	0	0	0	0				

	Insurance Conversion									
	FCU	to NICU	FCU t	o Non CU	FISC	U to NICU	FISCU	to Non CU		
Region	Number	Assets	Number	Assets	Number	Assets	Number	Assets		
1	0	0	0	0	0	0	0	0		
2	0	0	0	0	0	0	0	0		
3	0	0	0	0	0	0	0	0		
4	0	0	0	0	0	0	0	0		
5	0	0	0	0	0	0	0	0		
6	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0		

SUMMARY OF DELEGATED ACTIONS

9/1/2002 THRU 9/30/2002

CHARTER APPLICATIONS								
	F	CU Charter	Ś	FI	SCU Charte	ers		
	Number	Number	Potential	Number	Number	Potential		
Region	Denied	Approved	Members	Denied	Approved	Members		
1	0	0	0	0	0	0		
2	0	0	0	0	0	0		
3	0	0	0	0	0	0		
4	0	0	0	0	0	0		
5	0	0	0	0	0	0		
6	0	0	0	0	1	1,445,219		
Total	0	0	0	0	1	1,445,219		

HOUSEKEEPING								
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs				
1	63 24	0	5 4	11 9				
3	9	0	3	4				
4 5	3 9	0	0	3 7				
6	10	0	0	7				
Total	118	0	12	41				

MERGERS								
		Conti	nuing	Mer	ging	Assets of	Merging	
Region	Number Approved	FCU	SCU	FCU	SCU	FCU	SCU	
1	1	1	0	1	0	5,652,391	0	
2	0	0	0	0	0	0	0	
3	5	4	1	4	1	4,663,682	7,520,297	
4	9	2	7	3	6	105,410,220	44,007,121	
5	3	2	1	2	1	12,000,924	66,224,702	
6	3	0	3	0	3	0	81,950,845	
Total	21	9	12	10	11	127,727,217	199,702,965	

STATE APPLICATIONS APPROVED

Charter No.	Regio	Region Name and Location Date of Appro		Date of Approval	Po	tential Members			
68504	6		ACIENDA COMMUNITY 9/11/2002 PORTLAND, OR			1,445,219			
FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)									
Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase			
		Multi	ole Common Bon	d Expansion					
7723	1 H	IAMILTON SUNDSTRAND WINDSOR LOCKS, CT	Occupational	\$148,984,290.00	56,241	500			
FIELD OF N	MEMBERSHIP:	Employees of Nucon Administra	ative and Technical Se	rvices who work in or are	paid from New Lor	ndon, CT			
3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Associational	\$162,861,702.00	140,088	1,100			
FIELD OF N	MEMBERSHIP:	Employees of Lawrence Hospita	l Center who work in	or are paid from Bronxvi	lle, NY.				

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10684	1	HAMBURG CENTRAL HAMBURG, NY	Associational	\$21,200,528.00	4,700	3,421		
FIELD OF N	/IEMBERSHII	Members of the Hilbert College A with its charter/bylaws dated Apri		Hamburg, New York who qualif	y for membership in accordar	nce		
2760	1	NASSAU EDUCATORS VALLEY STREAM, NY	Occupational	\$726,246,556.00	195,553	7,244		
FIELD OF N	FIELD OF MEMBERSHIP: Registered students attending Aldephi University in Garden City, New York, New York, New York or Hauppauge, New York;							
Community Conversion								

19969	1	FALLS	Community	\$2,706,779.00	3,175	20,727
		HOOSICK FALLS, NY				
FIELD OF M	EMBERSHIP:	Persons who live, work, worship, o Grafton, Hoosick, Petersburg, Pitts		e	es located in the towns of E	Berlin,

Underserved

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18800	1	WO	DDLAWN AUTO WORKERS BLASDELL, NY	Underserved area	\$72,271,595.00	22,000	4,870
FIELD OF M	IEMBER	RSHIP:	Persons who live, work, worship Hanover, New York that is defin		Ũ	entities in the portion of t	he Town of
			Bounded on the north by Lake E Lake Erie, a local community w				
18800	1	WO	DDLAWN AUTO WORKERS BLASDELL, NY	Underserved area	\$72,271,595.00	22,000	17,095
FIELD OF M	IEMBER	RSHIP:	Persons who live, work, worship Portland, Stockton and Westfield §109(c)(2) of the Federal Credit	d, New York, a local co	Ũ		1 /

18800	1	WOO	DDLAWN AUTO WORKERS BLASDELL, NY	Underserved area	\$72,271,595.00	22,000	20,346			
FIELD OF MEMBERSHIP:		SHIP:		Persons who live, work, worship or attend school in and businesses and other legal entities in the City of Dunkirk, New York and the portion of the Town of Pomfret, New York that is defined by the following street boundaries:						
			Beginning at the intersection of Bennett Road to Route 60, proc Webster Road, proceeding west Main Street, proceeding southwe Street, proceeding northwest alo Avenue, proceeding north along Street, proceeding northwest alo of Dunkirk, New York town line a local community which meets	eeding south along Rou along Webster Road to est along West Main Str ng Center Street to Terr Central Avenue to Map ng Temple Street to Bri e, and proceeding east a	te 60 to Wilson Road, proc Water Street, proceeding n reet to Forest Place, procee race Street, proceeding nor ble Avenue, proceeding we gham Road, proceeding no long the Town of Dunkirk,	ceeding southwest along W northwest along Water Stra ding along Forest Place to theast along Terrace Street st along Maple Avenue to orth along Brigham Road to New York town line to Bo	Vilson Road to eet to West Center to Central Temple o the Town ennett Road,			

Single Common Bond Expansion

5536	2	NAVY	Occupational	\$15,106,552,525.00	2,987,100	992
		MERRIFIELD, VA				
FIELD OF M	IEMBERSHIP:	Civilian and military personnel of	the Department of	the Navy who work at or are stat	ioned at Naval Security Group	
		Activity, Kunia, Hawaii;				

Multiple Common Bond Expansion

8313	2	KEYSTONE UNITED METHODIST CRANBERRY TOWNS, PA	Associational	\$6,903,080.00	3,600	570
FIELD OF N	MEMBER	SHIP: Employees and members of the in accordance with the United		e ,	5 7 1 5	1
857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$1,179,284,825.00	165,000	645
FIELD OF N	MEMBER	SHIP: Employees of Alpharma USHI	• who work in or are h	eadquartered from Elizabeth,	NJ and a corp. acct.	
6878	2	VACAP RICHMOND, VA	Occupational	\$51,542,231.00	41,000	680
FIELD OF N	MEMBER	SHIP: Emps of Bon Secours Shared S Regional Medical Center, St. N				d: Memorial
5754	2	ANDREWS SUITLAND, MD	Occupational	\$631,579,834.00	190,138	800
FIELD OF N	MEMBER	SHIP: Employees of Janjer Enterprise	es, Inc. who work in o	r are paid from Silver Spring,	MD.	

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1151	2	TRI-CO Randolph, Nj	Occupational	\$110,230,472.00	28,000	900
FIELD OF N	MEMBERSHIP:	Employees of County of Warren	who work in or are p	aid from Belvidere, NJ.		
6694	2	MEMBERS 1ST MECHANICSBURG, PA	Associational	\$764,460,659.00	123,131	1,160
FIELD OF N	MEMBERSHIP:	Members of the Dillsburg Post No the American Legion, and the Ho with its constitution and bylaws a	me Association, in Di			
5869	2 N	1ETUCHEN ASSEMBLERS EDISON, NJ	Associational	\$4,179,160.00	4,000	1,800
FIELD OF N	MEMBERSHIP:	Regular members of the Metuche headquartered in Edison, New Jer		e National Assoication for t	he Advancement of Colore	d People
		C	Community Conv	ersion		
11891	2 SHE	NANGO VALLEY TEACHERS SHARON, PA	Community	\$28,479,154.00	9,000	120,293
FIELD OF N	MEMBERSHIP:	persons who live, work, worship,	or go to school in, an	d businesses and other legal	entities in Mercer County,	

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8523	2	CACL POTTSVILLE, PA	Community	\$33,372,438.00	10,000	150,336
FIELD OF N	AEMBERSHIP:	Persons who live, regularly work headquartered in Schuylkill Cou located in Schuylkill County, PA in Schuylkill County, PA.	nty, PA; persons partici	pating in programs to alleviate	e poverty or distress wh	ich are
11111	2	TECH SALEM, VA	Community	\$105,946,927.00	145,000	243,714
FIELD OF N	AEMBERSHIP:	persons who live, work, worship County, Virginia, including the				banoke
			Underserved			
20138	2	CTCE READING, PA	Underserved area	\$52,417,694.00	27,456	78,380
FIELD OF N	IEMBERSHIP:	Persons who live, work, worship Pennsylvania	, or go to school in, and	businesses and other legal en	tities in the City of Rea	ding,

Multiple Common Bond Expansion

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7840	3	TRULIANT WINSTON SALEM, NC	Occupational	\$835,316,259.00	512,916	568
FIELD OF N	MEMBERSHIP:	Employees of Ramtex, Inc. who w	vork in, or are paid or	supervised from Ramseur, NC.		
5797	3	ORNL OAK RIDGE, TN	Occupational	\$630,045,612.00	179,607	600
FIELD OF N	MEMBERSHIP:	Employees of Whirlpool Corporati	ion Customer Interact	ion Center who work in Knoxvi	lle, TN.	
22458	3	SHARONVIEW	Occupational	\$424,337,857.00	100,000	689
	AFMDEDCHID.	CHARLOTTE, NC	- 1	1	NC	
FIELD OF N	MEMBERSHIP:	Employees of GDX automotive w	no work in, or are pai	a or supervised from Salisbury,	NC.	
361	3	S. C. TELCO	Occupational	\$93,136,352.00	32,105	750
		GREENVILLE, SC	-			
FIELD OF N	MEMBERSHIP:	Employees of J. M. Smith Corpora	ation who work in or a	re paid from Spartanburg, South	Carolina;	

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14568	3	LA CAPITOL BATON ROUGE, LA	Associational	\$216,319,487.00	140,000	800
FIELD OF N	1EMBERSHIP:	Voting members of the Louisiana accordance with its charter and by			who qualify for membership in	
10920	3	ARKANSAS JACKSONVILLE, AR	Occupational	\$329,378,196.00	127,707	809
FIELD OF N	IEMBERSHIP:	Employees of Cooper Clinic, P.A	who work in, or are	paid or supervised from Fort Sm	ith, Arkansas;	
19659	3 IBM	I SOUTHEAST EMPLOYEES BOCA RATON, FL	Occupational	\$540,159,517.00	99,337	853
FIELD OF N	IEMBERSHIP:	Employees of SBA Network Serv	ices, Inc. who work i	n, or are paid from or supervised	from Boca Raton, Florida;	
24404	3 (CAROLINA COLLEGIATE COLUMBIA, SC	Occupational	\$48,677,514.00	25,000	1,170
FIELD OF N	IEMBERSHIP:	a				

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9931	3	BAYOU BATON ROUGE, LA	Occupational	\$33,784,012.00	21,000	1,400
FIELD OF N	MEMBERSH	IP: Employees of Louisiana Health	Care Group and its s	subsidiaries who work in or are	e headquartered in Lafayette,	Louisiana;
12999	3	DOCO SCHOOL EMPLOYEES ALBANY, GA	Occupational	\$51,570,738.00	32,500	1,400
FIELD OF N	MEMBERSH	IP: Employees of Procter & Gamble	Paper Products Con	npany who work in Albany, C	GA.	
9589	3	BARKSDALE	Associational	\$368,996,364.00	238,787	1,500
		BARKSDALE AFB, LA			,	,
FIELD OF N	MEMBERSH	IP: Voting members of the Herndon accordance with its charter and b	-		a, who qualify for membership	o in
196	3	GTE	Occupational	\$1,117,555,493.00	277,354	2,499
		TAMPA, FL				
FIELD OF N	MEMBERSH	IP: Employees of Kforce Profession	al Staffing who wor	k in or are paid from Tampa, l	FL.	

Underserved

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20438	3	ARH MIDDLESBORO, KY	Underserved area	\$14,494,312.00	10,000	31,506
FIELD OF M	EMBERSHIP:	Persons who live, work, worship Kentucky an underserved comm the NCUA Chartering and FOM	unity as defined in Chapte			V of
8840	3	OLD SOUTH NATCHEZ, MS	Underserved area	\$21,832,575.00	5,000	55,711
FIELD OF M	EMBERSHIP:	Persons who live, work, worship Louisiana and Adams County, M legal entities located in Concord in Chapter 2, Section V of the N	lississippi .Persons who li a Parish, Louisiana and A	ive, work, worship, or attend sch Adams County, Mississippi an u	nool in, and businesses and	other

9986	3	HERITAGE TRUST CHARLESTON, SC	Underserved area	\$298,802,698.00	120,248	115,072
FIELD OF N	IEMBERSHIP:	Persons who live, work, worshi underserved area of Richland C in accordance with Chapter 2, S County to the west, Calhoun C sector. Beginning at the north/ Percival Road, follow this road Percival until it joins I- 77. Co Congaree Road; take a right and until you come to Air Base Roa head due north until you come to Drive. Take a left and head du head north on Maple until you Street, and then a right onto Ma you will take a right onto Fores Blvd. Follow this road until it you hit Cushman Drive, then tu Notch road until you hit Westre come to Farrow Road. Take a to and head due north until you hi road. Take the left hand fork u reach Fairfield Road/Hwy. 321 Take a left and continue headin reach Monticello Road. Take a west until you reach the Broad Lexington County line. Exclud Census Tract #1 is bounded by and Prescott Road to the east. Street to the west and Colonial	Sounty, South Carolina, a Section V of the Manual. Jounty to the south and St east sector the tracts are b until you reach the intersent innue down I-77 until you d head due east until it tu ad. Follow Air Base Roa to Devine Street. Take a te south on Rosewood un come to Millwood Avenu unning Avenue. Head no t, and then a left onto No comes to the railroad trac tran right onto Cushman an hore Drive. Take a left on right onto Farrow and the t Farrow Road again. Ta ntil it dead ends into Inte . Take a right on Fairfiel g north until you reach H a right onto Monticello an River. Follow the Broad ling census tracts 1 and 8 Ames Road to the south, Census Tract #8 is bound	n underserved community The prescribed underserv unter and Kershaw Counti- bordered by Percival Road section of Percival road and ou reach Fort Jackson Arm rns into Congaree Road. The d until it ends at Gill's Crea- left onto Devine until you til you come to Maple Streater. Take a left onto Millwo rth on Manning Avenue un orth Beltline Blvd that will eks. Turn right and continu- nd then left onto Two Note the a right on I-20. When y ke a left onto Farrow and H rstate 20. Take a left and H d/Hwy. 321 and head north leyward Brockington Road ad head north until you reac- bounded by the following Columbia College Drive to	as defined in Chapter 3, S yed community is bordered es bringing up the east to and Kershaw County. Be d Forest Drive. Turn left y Base. Follow the perim Taking a right on Congare eek. Turning right onto G come to the intersection of eet. Turn right onto Maple bod, a right on King, a left ntil you come to Forest Dr eventually turn into West the following the tracks not ch Road, head northeast on ollow west on Westview u ou come to Parklane Road head due west along I-20 u n until you reach Crane Cl I. Take a left and head so ch Burgess Creek. Follow h the Congaree River and ch west, Holmes Avenue	Section III, and d by Lexington north/east eginning at and follow eter to e, head south ill's Creek, of Rosewood e Street and t on Gervais rive where Beltline rth/east until n Two ntil you d, take a left a fork in the until you hurch Road. uth until you v the creek the

11246	3	BORINQUEN SUR PENUELAS, PR	Underserved area	\$6,132,107.00	10,000	187,749	
FIELD OF N	MEMBERSHIP:	Persons who live, work, worshi an underserved community as Chartering and FOM Manual.					
	Multiple Common Bond Expansion						
159	4	THREE RIVERS FT. WAYNE, IN	Occupational	\$366,906,252.00	170,000	510	
FIELD OF N	MEMBERSHIP:	Employees of TI AUTOMOTIV	VE -OSSIAN who wor	k in OSSIAN, IN.			
12306	4	NEW TRIER KENILWORTH, IL	Occupational	\$17,352,020.00	10,000	530	
FIELD OF N	MEMBERSHIP:	Employees of ROTARY INTE	RNATIONAL who wo	rk in EVANSTON, IL.			
511	4	BFG AKRON, OH	Occupational	\$156,961,143.00	125,000	539	
FIELD OF N	MEMBERSHIP:	Employees of AMERICHEM,	INC. who work in or a	re paid from CUYAHOGA	FALLS, OH.		

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21100	4	UNION TRADES PARKERSBURG, WV	Associational	\$9,092,332.00	1,500	600
FIELD OF M	1EMBERSHIP	: Regular members of the Sheet Me accordance with its charter and by		<u> </u>	, who qualify for membership	in
1682	4	EVANSVILLE TEACHERS EVANSVILLE, IN	Occupational	\$351,555,381.00	43,000	800
FIELD OF N	IEMBERSHIP	: Employees of GUARDIAN AUT	OMOTIVE TRIM, IN	C. who work in or are paid from	n EVANSVILLE, IN.	
14120	4	STARK CANTON, OH	Associational	\$49,184,579.00	12,000	900
FIELD OF N	1EMBERSHIP	: Members of the CARPENTERS I and bylaws in effect as of July, 19		I, OH, who qualify for members	hip in accordance with its cha	rter
6288	4	FIRST RESOURCE ST. JOSEPH, MI	Occupational	\$320,814,373.00	127,000	2,200
FIELD OF N	IEMBERSHIP	: Employees of HAWORTH, INC.	who work in or are pa	aid from HOLLAND, MI.		

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1682	4	EVANSVILLE TEACHERS EVANSVILLE, IN	Occupational	\$326,106,572.00	43,000	9,400	
FIELD OF N	IEMBERSHIP	: Students attending UNIVERSITY	OF SOUTHERN INI	DIANA in EVANSVILLE, IN.			
		С	ommunity Conve	rsion			
16752	4	CARDINAL NEWARK, OH	Community	\$19,359,479.00	6,000	145,491	
FIELD OF N	IEMBERSHIP	: Persons who live, work, worship, volunteers in the community.	or go to school in, and	l businesses and other legal entiti	es in Licking County, Ohio	; and	
294	4	CME COLUMBUS, OH	Community	\$136,361,234.00	40,000	,068,978	
FIELD OF N	FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Franklin County, Ohio; and volunteers in the community						
			Underserved				
12470	4	MOUNTAIN HERITAGE PARKERSBURG, WV	Underserved area	\$20,776,063.00	6,000	2,953	
FIELD OF N	IEMBERSHIP	: Census tract 0108.00 in Wood Co	., WV. 1990 Census o	lata.			

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12470	4	MOUNTAIN HERITAGE PARKERSBURG, WV	Underserved area	\$20,776,063.00	6,000	5,192
FIELD OF N	MEMBEI	RSHIP: All of Wirt Co., WV. 1990 Cer	isus data.			
12470	4	MOUNTAIN HERITAGE PARKERSBURG, WV	Underserved area	\$20,776,063.00	6,000	45,322
FIELD OF N	MEMBEI	RSHIP: 17 census tracts in Wood Count 0102.00, 0104.00, 0105.01 and			, 008.02, 009.01, 009.02, 01	01.01,
7509	4	MUSKEGON GOVERNMENTAL EMP	• Underserved area	\$27,301,283.00	17,287	96,229
		MUSEKGON, MI				
FIELD OF N	MEMBEI	RSHIP: 29 census tracts in Muskegon C 0013.00, 0014.01, 0014.02, 001 0036.00, and 0040.00.				
12351	4	PORT CONNEAUT CONNEAUT, OH	Underserved area	\$14,831,345.00	12,000	102,728
FIELD OF 1	MEMBEI	RSHIP: Ashtabula County, OH qualifies	s based on less than 80%	of MSA Median Family I	ncome.	

Multiple Common Bond Expansion

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4015	5	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	Occupational	\$205,305,498.00	69,208	540
FIELD OF N	IEMBE	RSHIP: employees of EduCare Commu	nity Living Corporatio	n who work in or are paid fro	om San Antonio, Texas	
13300	5	SCHOOL DISTRICT 3 COLORADO SPRING, CO	Occupational	\$11,273,426.00	2,500	8,500
FIELD OF M	FIELD OF MEMBERSHIP: Students attending Widefield School District 3 in Colorado Springs, CO.					
			Community Conv	version		
6434	5	HERITAGE USA MIDLAND, TX	Community	\$19,529,967.00	7,950	116,318
FIELD OF N	IEMBE	RSHIP: persons who live, work, worship Texas.	o or attend school in a	nd businesses and other legal	entities located within M	idland County,

17955	5	AUSTIN AUSTIN, TX	Community	\$18,421,076.00	7,970	245,831	
FIELD OF N	AEMBERSHIP	errors who live, work, worship Travis County, Texas bounded b and U.S. Highway 290, east alor Expressway to its intersection w the Travis County line, then sou	by the following: Beginning U.S. 290 to its intersection that the Colorado River, t	ing at the intersection of the sou ction with the MoPac Expresswa hen southeast along the Colorado	thwestern Travis County y, then north along the M o River to its intersection	line oPac with	
			Underserved				
11721	5	SAN PATRICIO COUNTY TEACHERS SINTON, TX	Underserved area	\$9,457,573.00	3,000	67,138	
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and business and other legal entities located within the underserved area of San Patricio County, Texas.							
6434	5	HERITAGE USA MIDLAND, TX	Underserved area	\$19,309,384.00	7,950	121,123	
FIELD OF N	MEMBERSHIP	e persons who live. Work, worship area of Ector County, Texas	p or attend school in, and	l businesses and other legal entiti	es located within the und	erserved	

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11065	5	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$2,505,617,259.00	1,494,183	195,780
FIELD OF N	MEMBERSHIP:	persons who live, work, worship area in El Paso County, Colorad beginning in the northeast at the west on Little Corona Road to N north on North Rush Road to Jue west on Judge Orr Road to Curti south on Curtis Road to Colorad west on Colorado Highway 94 to north on Peterson Road to Palme west on Palmer Park Boulevard north on Colorado Highway 83 to west on Constitution Avenue to south on North Circle Drive to U west on Uintah to Interstate 25 north on Interstate 25 to West Fi west on West Fillmore Street be southwest on Fontmore Road to south on 31st Street to US Highw southeast on US Highway 24 to southwest on Bear Creek Road to following Bear Creek southwest	o defined by the follow intersection of the eas lorth Rush Road dge Orr Road is Road lo Highway 94 o Peterson Road er Park Boulevard to Colorado Highway to Constitution Avenue North Circle Drive Jintah illmore Street coming Fontmore Roa 31st Street way 24 South 26th Street becoming Bear Creek to Bear Creek	wing boundaries: (9/19/02) stern county line and Little 83 e ud Road line	Corona Road	ie underserved

5929	5	SPUR EL PASO, TX	Underserved area	\$32,181,373.00	8,000	279,350
FIELD OF N	IEMBERSHIP:	Persons who live, work, wors in El Paso County, Texas, de		nd businesses and other legal	entities located in the unde	erserved area
		Beginning at the junction of S Paso County Line, heading al- State Line to the eastern boun Reservation boundary to US 6 on Fred Wilson Road to Alaba Avenue to Mesa Street, headin on Santa Fe Street to the begin Paisano Drive and IH-10, hea heading west on US 62-180 to	ong the El Paso County I dary of Fort Bliss Militar 52-180 to Airport Road, F ama Drive, heading south ng south on Mesa Street nning point. The underse ding east on IH-10 to Zar	ine north to the Texas State y Reservation, heading south leading north on Airport Roa h on Alabama Drive to Arizo to IH-10, heading west on IH rved area excludes the area b	Line, heading west on the h along the Fort Bliss Milits ad to Fred Wilson Road, hea ona Drive, heading west on I-10 to Santa Fe Street, hea bounded by starting at the ju	Texas ary ading west Arizona ding south unction of
1747	5	ARIZONA PHOENIX, AZ	Underserved area	\$1,028,475,608.00	588,000	486,699
FIELD OF N	IEMBERSHIP:	Persons who live, work, wors of Tucson, Arizona.	hip or attend school in, a	nd businesses and other legal	entities located in the unde	erserved area

Multiple Common Bond Expansion

15732	6 N	TRW SYSTEMS IANHATTAN BEACH, CA	Occupational	\$463,973,149.00	117,378	500
FIELD OF N	IEMBERSHIP:	Employees of Benton County who	work in Bentonville	, AR		
1999	6	LOCKHEED BURBANK, CA	Occupational	\$1,444,543,344.00	146,621	850
FIELD OF N	IEMBERSHIP:	Employees of Henry Mayo Newha	all Memorial Hospita	l who work in Valencia, CA.		
1815	6	HAWAIIUSA HONOLULU, HI	Associational	\$517,054,346.00	255,000	1,000
FIELD OF MEMBERSHIP: Voting members of the American Society of Civil Engineers Hawaii Section in Honolulu, HI who qualify for membership in accordance with its charter and bylaws in effect on September 21, 2002.						
528	6	UTAH FIRST SALT LAKE CITY, UT	Occupational	\$111,768,385.00	100,000	1,000
FIELD OF M	IEMBERSHIP:	Employees of Innovative Staffing	Inc. who work in So	uth Jordan, UT.		

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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Occupational	\$463,973,149.00	117,378	1,800
FIELD OF N	IEMBER	SHIP: Employees of BCBG who work	in or are paid from Ve	rnon, CA.		
			Underserved	L		
5892	6	ALASKA STATE EMPLOYEES JUNEAU, AK	Underserved area	\$73,070,572.00	130,000	46,187
FIELD OF N	AEMBER:	 SHIP: Persons who live, work, worshi prescribed underserved commu- area" definition of Section 109(Prescribed underserved commu- Alaskan boroughs or census are Nome Census Area North Slope Borough 	nity; the following pres c)(2) of the Federal Cre nity: The area made up	cribed underserved commu dit Union Act; of the following six contigu	nity meets the underserved	
		Arctic Borough Southeast Fairbanks Census Arc Valdez-Cordova Census Area Youkon-Koyukuk Census Area				NOLUIWESI

5892	6	ALASKA STATE EMPLOYEES JUNEAU, AK	Underserved area	\$72,383,003.00	130,000	146,054
FIELD OF M	IEMBERS	,	ity; the following prescri)(2) of the Federal Credi ity: The area made up of	bed underserved commun t Union Act; the following ten contigu	ity meets the underserved "	
		Matanuska-Susitna Borough Wade Hampton Census Area; (ad Single Common Bond Expansion Number of Expansions Approved Number of Expansions Denied	<u>ns Curren</u>	t <u>Month</u> <u>YT</u> 2 50 1 8		

Number of Expansions Deferred7Number of FCUs Receiving Expansions2

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Number of Potential Members Added	1302	36765
Multiple Common Bond Expansions	Current Month	YTD
Number of Expansions Approved	822	8990
Number of Expansions Denied	2	36
Number of Expansions Deferred	52	504
Number of FCUs Receiving Expansions	343	1076
Number of Potential Members Added	106907	1495815
Community Expansions	Current Month	<u>YTD</u>
Number of Expansions Approved	0	8
Number of Expansions Denied	0	1
Number of Expansions Deferred	3	20
Number of FCUs Receiving Expansions	0	8
Number of Potential Members Added	0	1898319

Community Conversions	Current Month	<u>YTD</u>
Number of Expansions Approved	8	72
Number of Expansions Denied	1	4

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Number of Expansions Deferred Number of FCUs Receiving Expansions Number of Potential Members Added	3 8 2111688	70 72 18468243
<u>Underserved</u>	Current Month	<u>YTD</u>
Number of Expansions Approved	20	303
Number of Expansions Denied	0	15

Number of Expansions Defiled	0	10
Number of Expansions Deferred	21	196
Number of FCUs Receiving Expansions	15	184
Number of Potential Members Added	2105484	17000344

Housekeeping	Current Month	<u>YTD</u>
Number of Housekeeping Approved	118	2201
Number of Housekeeping Denied	0	4
Number of Housekeeping Deferred	12	110
Number of FCUs Receiving Housekeeping	41	238

MERGERS APPROVED

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Continuing Charter No.	g Name and Continuin		Location of J CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger		
	Reg.									
24670	1	1199 SE NEW YORF		\$26,704,340.00	24080	LOCAL 144 S.E.I.U. NEW YORK, NY	\$5,652,391.00	LOSS / DECLINING FIELD OF MEMBERSHIP		
Continuing Field of			NEW YORK W		MEMBERSH	IAN SERVICE UNION 1199/SEI IIP IN ACCORDANCE WITH TH).				
Merging Field of Membership:		oership:	UNION, S. E. I.	U., AFL-CIO, IN NE	EW YORK, N	, HOSPITAL, NURSING HOME EW YORK WHO QUALIFY FOI ID BYLAWS AS OF JANUARY	R MEMBERSHIF			
62728		APCO EMPL BIRMINGHA		\$938,868,068.00	11278 F	ONTAINE EMPLOYEES BIRMINGHAM, AL	\$739,281.00	LACK OF SPONSOR SUPPORT		
Continuing Field of Merging Field of Membership:		EMPLOYEES OF ALABAMA POWER COMPANY AND SEVERAL SEGS. EMPLOYEES OF FONTAINE INDUSTRIES, INC., AND ITS WHOLLY OWNED SUBSIDIARIES.								

9441	3	METRO N JACKSONVI	-	\$11,786,745.00	357	KING EDWARD EMPLOYEES JACKSONVILLE, FL	\$1,016,991.00	POOR FINANCIAL CONDITION			
Continuir	ng Fiel	d of	EMPLOYEES O	F CHAMPION IN	TERNAT	TIONAL CORPORATION AND 29 SEI	LECT EMPLOY	EE GROUPS;			
Merging Field of Membership:			KING EDWARD JACKSONVILL		MPLOYE	EES OF SWISHER INTERNATIONAL	INC. WHO WO	RK IN			
20509	3	COWETA CITIES EMPLOY NEWNAN	YEES	\$11,995,369.00	20832	NEWNAN CANCO NEWNAN, GA	\$618,753.00	LOSS / DECLINING FIELD OF MEMBERSHIP			
Continuing Field of		EMPLOYEES OF THE CITY OF NEWNAN AND COWETA COUNTY, GEORGIA, EMPLOYEES OF THE COWETA COUNTY BOARD OF EDUCATION, AND MULTIPLE SEG'S.									
Merging Field of Membership:			EMPLOYEES OF THE AMERICAN CAN COMPANY WHO WORK IN NEWNAN, GEORGIA.								

8694	8694 3 SINGING RIV MOSS POINT,			\$69,469,008.00	17206	PASCAGOULA CITY EMPLOYEES PASCAGOULA, MS	\$2,288,657.00	EXPANDED SERVICES				
Continuing Field of				PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN JACKSON AND GEORGE COUNTIES, MISSISSIPPI.								
Merging Field of Membership:				OF THE CITY OF I XCLUDING JACK		A, MISSISSIPPI AND EMPLOYEI Y TEACHERS.	ES OF JACKSON	N COUNTY,				
23541	3	KENTUCKY LOUISVILI		\$122,162,521.00	62584	EXAS GAS EMPLOYEES OWENSBORO, KY	\$7,520,297.00	EXPANDED SERVICES				
Continui	ng Field of				· ·	RLY BELL TELEPHONE COMPA IPLOYEE GROUPS.	NY), AT&T AN	D LUCENT				
Merging Field of Membership:		EMPLOYEES OF THE TEXAS GAS TRANSMISSION COMPANIES AND OTHER WILLIAMS COMPANIES WHO PRIMARY JOB FUNCTIONS SUPPORT TEXAS GAS OPERATIONS.										

61447	4	NUMARK JOLIET, IL	\$124,890,844.00	62732	CERGRO EMPLOYEES PALOS HILLS, IL	\$1,134,877.00	POOR MANAGEMEN T
Continuing	g Field of	SUBSEQUE		O MULTIPI	D., OR SUBSIDIARY WORKING LE GROUP COMPRISED OF 1 A FY GROUPS.		DUP; 149
Merging F	ield of Membe	CHICAGO, I	L; UNITED STEELW	ORKERS O	OTTLING COMPANY; & BEVE F AMERICA, ALSIP, IL; ALDEN &, ORLAND PARK, IL.		,
63805		ISTIAN FINANCIAL ROSEVILLE, MI	\$143,902,546.00	14364	FATHER MURRAY CENTER LINE, MI	\$30,400,126.00	EXPANDED SERVICES
Continuing	g Field of	THE MERG	ERS OF ST. BRENDA	NS PARISH	AILES OF THE CREDIT UNION CU, DE LA SALLE FCU, ST. LI ER AGE 55 RECEIVING A RET	EONDARDS PARI	SH CU
Merging F	ield of Membe	BEDE'S, ST.	BEATRICE, ST. BLA	SÉ, ST. MA	S: ST. CLEMENT, ST DOROT LACHY, ST. LOUISE, ST. MAR AS COUNCIL #7011, OTHER S	TINE DE PORRES	, ST. EPHREM,

62827	4	SDC EMPL KANKAK		\$9,906,131.00	62405	FOX EMPLOYEES DWIGHT, IL	\$866,676.00	EXPANDED SERVICES			
Continuing Field of			EMPLOYEES O CREDIT UNION		DEVELOPME	NTAL CENTER, MANTENO VI	ETERANS HOMI	E, AND			
Merging I	Field of Me	mbership:	EMPLOYEES OF THE W. W. FOX DMHD, MEMBERS OF THEIR IMMEDIATE FAMILIES, AND CREDIT UNION EMPLOYEES.								
62514	4	LAKE MIC GRAND RAI		\$623,989,998.00	63475	GRAND SHORE GRAND HAVEN, MI	\$4,667,402.00	POOR FINANCIAL CONDITION			
Continuin	g Field of		LIVE, WORK, WORSHIP, ENROLLED IN POST HIGH SCHOOL WITHIN DESIGNATED 4 COUNTY COMMUNITY; PERSONS OVER 55 WHO RECEIVE RETIREMENT FROM ADJOINING COUNTIES; CU EMPLOYEES; AND IMMEDIATE FAMILY ELIGIBLE FROM ABOVE.								
Merging Field of Membership:			RECEIVE RETI		FROM ADJO	FORY & CLARK EMP. MERGE INING COUNTIES; CU EMPLO					

21326	4	METH ARLINGTON		31,235,838.00	19248	ILLINOIS POLICE FEDERATION ELK GROVE VILLA, IL	\$329,168.00	LACK OF GROWTH, POOR FINANCIAL CONDITION, AND MORE			
Continuin	g Field (of	EMPLOYEES OF N A NUMBER OF O			TAL ENTITIES IN COOK OR L. DNAL GROUPS.	AKE COUNTIES,	ILLINOIS AND			
Merging Field of Membership:						IS POLICE FEDERATION WHO TIES IN ILLINOIS. EMPLOYEI					
68215	4	CORPORATE FAMI		68,798,612.00	96073	NICOM	\$34,388,756.00	POOR FINANCIAL			
		ELGIN	, IL			SCHAUMBURG, IL		CONDITION			
Continuin	g Field (of	OWNER/OPERATORS OF MICDONALD FRANCHISES, EMPLOYEES OF VERIZON AND SPRINT COMMUNICATIONS PLUS VARIOUS SEGS								
Merging Field of Membership:		EMPLOYEES OF AT&T INFORMATION SYSTEMS, AT&T COMMUNICATIONS, LUCENT TECHNOLOGIES, AND ANYONE WHO LIVES OR WORKS IN THE VILLAGE OF HOFFMAN ESTATES OR THE TOWNSHIPS OF PALATINE AND BARRINGTON, PLUS VARIOUS SEG AND TOWNSHIPS.									

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67190	4	CUNA MADISON		\$238,345,705.00	66636	PORTAGE PORTAGE, WI	\$1,880,184.00	EXPANDED SERVICES
Continuing Field of				· ·		D PERSONS WHO LIVE OR WO ND SAUK COUNTIES IN WIS	,	COLUMBIA,
Merging]	Field of Me	mbership:		DA CORP., AND A	,	RAY-O-=VAC CORP., SPART OTHER OCCUPATIONAL GR	· · · · · · · · · · · · · · · · · · ·	
61995	4	SUNRISE F. BAY CITY		\$74,384,237.00	62283	RWC EMPLOYEES BAY CITY, MI	\$1,069,226.00	POOR FINANCIAL CONDITION
Continuir	ng Field of		ARENAC OR B		MBERS OF RE	IP, OR ARE ENROLLED IN K-1 CORD AS OF CONVERSION T BOVE.		
Merging	Field of Me	mbership:				PORATION, AND RWC SPARE DIATE FAMILY OF THE AFOI		<i>.</i>

13633	4	STATE FAR NEWARK		\$64,193,837.00	11085	STATE FARM SOUTH CENTRAL MURFREESBORO, TN	\$74,680,926.00 I	CORPORATE RESTRUCTUR ING			
Continuir	ng Field o	f	OFFICE EMPLO	YEES OF THE S	FIC WHO AF	COMPANIES (SFIC) WHO WO RE PAID FROM NEWARK, OHI RE PAID COMMISSION FROM	IO; INSURANCE Á	GENTS			
Merging Field of Membership:			REGIONAL OFF	ICE, INSURANC	E AGENTS V	COMPANIES WHO WORK IN WHO WORK IN THE SOUTH C ING RELATIONSHIP WITH TH	ENTRAL REGION	AL OFFICE			
24381	5	DELTA CO DELTA,		\$8,383,421.00	7570	DELTA DELTA, CO	\$7,664,583.00	EXPANDED SERVICES			
Continuing Field of			RESIDENTS OF DELTA COUNTY, AND DEFINED PORTIONS OF MONTROSE AND GUNNISON COUNTIES, COLORADO								
Merging Field of Membership:			RESIDENTS OF A DEFINED PORTION OF DELTA COUNTY, COLORADO								

67827	5	CREDIT UNIONS U TOPEKA, K	**,-**,-**	00 60699	EDUCATIONAL TOPEKA, KS	\$66,224,702.00 EXPANDED SERVICES
Continuin	ng Field	CO SU	OMMUNICATIONS, GOODY	YEAR TIRE & MEMBERS IN	E AND TELEGRAPH, SOUTHWE & RUBBER COMPANY, AND ALI NGOOD STANDING OF UNITED	
Merging I	Field of	Membership: EN	MPLOYEES, FAMILY MEMI	BERS AND P	PATRONS OF EDUCATIONAL IN	STITUTIONS
3454	5	COMMUNICAT OKLAHOMA CIT		00 6943	SOUTHERN OKLAHOMA ARDMORE, OK	\$4,336,341.00 EXPANDED SERVICES
Continuin	ıg Field	Al		CT GROUPS	, AT&T AND WESTERN ELECTR IN THE OKLAHOMA CITY AND NTY, OK	
Merging I	Field of	Membership: RI	ESIDENTS OF ARDMORRE,	OK		

97069	6	SAN FRANCI SAN FRANC		\$286,839,993.00	64459	MEDI-SERV SAN FRANCISCO, (\$10,667,590.00 C	ONVERSION TO OR MERGER WITH NFICU
Continuin	g Field of	f	FRANCISCO, O	CA, CURRENT AN	D RETIRED	ATTEND SCHOOL, O EMPLOYEES OF THE OYEES OF SAN FRAN	SAN FRANC	CISCO FIRE DEI	PARTMENT,
Merging Field of Membership:				AND MEDICAL ST L GROUP ADDITI		/ERAL HOSPITALS IN	NTHE SAN F	RANCISCO BAY	Y AREA AND
68456	6 CR	EDIT UNION C CALIFO WHITTIE	RNIA	\$225,302,458.00	67903	SAN GABRIEL VALI WALNUT, CA	LEY \$		EXPANDED SERVICES
~	_		,						
Continuin	g Field of	İ	VALLEY, CA,	,	VN AS GATI	ATTEND SCHOOL, O EWAY CITIES, CA, AN			
Merging F	Field of M	lembership:	PERSONS WHO CALIFORNIA.	O LIVE, WORK, O	R WORSHII	IN THE AREA KNOW	N AS THE S	AN GABRIEL V	ALLEY OF

 67132
 6
 UTAH POWER & LIGHT EMP.
 \$161,059,415.00
 67044
 U P & L OGDEN CREDIT UNION
 \$3,417,048.00
 EXPANDED SERVICES

 SALT LAKE CITY, UT
 OGDEN, UT
 OGDEN, UT

 Continuing Field of

 EMPLOYEES OF AND SUBSIDIARY MINING OPERATIONS OF PACIFICORP (AND WHO WORKED FOR THE COMPANY FORMERLY KNOWN AS UTAH POWER & LIGHT CO. OR THE UTAH POWER DIVISION OF PACIFICORP).

Merging Field of Membership: EMPLOYEES OF THE UTAH POWER & LIGHT COMPANY, OGDEN DIVISION.

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
21663 / 68505	5	E.D.S. EMPLOYEES	\$480,794,364	9/20/2002
		PLANO, TX		

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
63096 / 24679	5	CITY AND COUNTY EMPLOYEES	\$7,294,033	9/17/2002
		ALBERT LEA, MN		

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