

## Regional Director's Actions Taken Under Insurance Report of Activity

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

# OCTOBER 2003

**Office of Examination and Insurance** 

	SING	LE COMMO	N BOND EX	PANSION	
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	1	1	10
2	0	0	2	0	0
3	0	0	0	0	0
4	2	0	0	2	9,575
5	0	0	0	0	0
6	2	0	0	1	760
Total	5	0	3	4	10,345
%	62.5%	0.0%	37.5%		
		COMMUNI			
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	1	0	1	1	343,833
3	0	0	0	0	0
4	0	0	0	0	0
5	2	0	0	2	366,962
6	1	0	0	1	79,166
Total	4	0	1	4	789,961
%	80.0%	0.0%	20.0%		
			MMUNITY EX		
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
	0	•		0	0
1	0	0	0	0	0
2	0	0	0	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	0	0	0
%	0.0%	0.0%	0.0%		

	MULTIPL	E COMMON	N BOND EXF	PANSION	
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	84	0	2	39	29,044
2	208	2	10	77	29,539
3	227	0	4	81	24,881
4	80	1	2	41	14,067
5	119	0	0	37	7,529
6	119	0	4	28	33,629
Total	837	3	22	303	138,689
%	97.1%	0.3%	2.6%		
	CC		CONVERSIC		
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	6	2	61,161
2	0	0	0	0	0
3	2	0	2	2	815,854
4	3	0	1	3	1,073,163
5	2	0	0	2	196,833
6	4	0	0	4	538,590
Total	13	0	9	13	2,685,601
%	59.1%	0.0%	40.9%		
			RVED AREA	-	
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
			_	-	
1	2	0	7	2	411,855
2	2	1	0	2	31,877
3	3	0	0	2	16,707
4	1	0	2	1	36,999
5	6	0	1	6	342,745
6	4	0	0	3	146,133
Total	18	1	10	16	986,316
%	62.1%	3.4%	34.5%		

	Charter Conversions							
	FIS	CU to FCU	FC	U 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	0	0	0	0				
6	2	316,508,503	0	0				
Total	2	316,508,503	0	0				

	Insurance Applications								
	NICU to	NICU to	Non CU	Non CU					
	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			

CHARTER APPLICATIONS									
	F	CU Charter	s	FI	SCU Charte	ers			
	Number	Number Number Potential			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	86,500			
Total	0	0	0	0	1	86,500			

MERGERS							
		Conti	nuing	Mer	ging	Assets of	f Merging
	Number						
Region	Approved	FCU	SCU	FCU	SCU	FCU	SCU
1	4	3	1	4	0	8,611,417	0
2	3	3	0	3	1	4,492,958	5,187,376
3	7	3	4	5	2	29,904,264	18,882,008
4	8	1	7	3	5	10,614,998	32,547,801
5	4	2	2	3	1	3,064,846	790,800
6	10	5	5	4	6	27,292,161	83,098,491
Total	36	17	19	22	15	83,980,644	140,506,476

HOUSEKEEPING								
Region	Number	Number	Number	Number of				
	Approved	Denied	Deferred	FCUs				
1	6	0	1	3				
2	31	0	1	5				
3	6	0	0	5				
4			1	3				
5			0	4				
6	25	0	0	1				
Total	<b>81</b>	0	3	<b>21</b>				

TIP									
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs					
	_	_	_						
1	0	0	0	0					
2	0	0	0	0					
3	0	0	2	0					
4	0	0	0	0					
5	0	0	0	0					
6	0	0	0	0					
Total	0	0	2	0					

#### STATE APPLICATIONS APPROVED

Charter No.		Region	Name ar	d Location	Date of Appr	oval Po	tential Members			
68528		6	TULIP CO	OPERATIVE	10/17/200	3	86,500			
			OLYM	PIA, WA						
Field of Memb	ership:	Residents of Thurst nation, and member	•	U	hold income falls at o	r below 80 percent of the	median household income for the			
FIELD OF MEMBERSHIP EXPANSIONS										
						Number of Members (5300)	Potential Membership Increase			
Charter No.	Region	Name and	Location	Type of Group	Assets	· · ·				
Multiple Common Bond Expansion										
2760	1		JCATORS FCU JRY, NY	Occupational	\$837,469,277.00	154,872	13,000			
FIELD OF N	MEMBEI	<b>RSHIP:</b> Students at	tending Hofstra Uni	versity in Hempstead, I	NY.					

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#### **Community Conversion**

13781	1		WEST SPRINGFIELD WEST SPRINGFILE, MA	Community	\$19,898,554.00	4,000	27,899
FIELD OF M	EMBI	ERSHIP:	Persons who live, work, worship, o Massachusetts.	r attend school in, and	d businesses and other legal entition	es located in the Town of V	Vest Springfield,
22749	1	NORTI	H TONAWANDA COMMUNITY	Community	\$7,166,645.00	1,500	33,262
		N	ORTH TONAWANDA, NY				
FIELD OF M	EMBI	ERSHIP:	Persons who live, work, worship, o	r attend school in, and	d businesses and other legal entitie	es located in the City of No	orth Tonawanda,

New York.

#### Underserved

23521	1	DIGITAL MARLBOROUGH , MA	Underserved area	\$2,109,613,262.00	280,000	119,207
FIELD OF N	IEMBERSHIP:	Persons who live, work, worship Middlesex County, Massachuset of the Federal Credit Union Act:	ts that collectively for			
		The City of Lowell, Massachuse The portion of the Town of Tew		s bounded by:		
		The Billerica, Massachusetts and The Lowell, Massachusetts and The Dracut, Massachusetts and Massachusetts and Tewksbury, J The power line that runs geograp ending at the Billerica, Massach	Tewksbury, Massachu Tewksbury, Massachu Massachusetts border phically south beginni	setts border to the west; setts border, which proceed to the north; and ng at the Andover, Massach	usetts and Tewksbury, M	
		The portion of the Town of Chel	lmsford, Massachuset	ts bounded by:		
		The City of Lowell, Massachuse Dunn Hill Road to the West; The Concord River and the Chel The following street boundary to Beginning at the intersection of	msford, Massachusett the south:			
		along Fletcher Street to Golden Warren Avenue, west along War Mill Road, Northeast on Mill Ro	Cover Road, south alerren Avenue to Conco	ong Golden Cove Road to T rd Road, south along Conco	urnpike Road, southeast a	along Turnpike Road to

21355 1	ST. JOHN UNITED BUFFALO , NY	Underserved area	\$877,974.00	9,300	292,648	
FIELD OF MEMBERSHIP	Persons who live work, worsh a local community that meets	<b>T</b> ·	0		•	
Multiple Common Bond Expansion						
227 2	PENTAGON ALEXANDRIA, VA	Associational	\$5,175,320,825.00	1,150,000	3,200	
FIELD OF MEMBERSHIP: Voting Members of the Chief Warrant and Warrant Officers Association, United States Coast Guard who qualify for membership in accordance with its constituion and bylaws in effect as of April 2003						
5356 2	FORT BELVOIR WOODBRIDGE, VA	Associational	\$169,691,036.00	60,000	15,258	
FIELD OF MEMBERSHIP	Employees and voting member membership in accordance wit	-		, Inc., located in Lake Rio	lge, VA, who qualify for	

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## **Community Expansion**

1664	2	MAYFAIR PHILA, PA	Community	\$12,748,647.00	60,000	343,833	
FIELD OF N	1EMBERSHIP:	People who live in, worship, atte Pennsylvania having the followi Erie Avenue north on to Front S and north and west on the Philac border south to the Delaware Ri Castor Avenue (south).	ng boundaries: beginnin treet; east on Cayuga Stre lelphia/Montgomery Cou	g from the southern corner of C eet, north on to D Street, north o nty line and east on Red Lion R	astor Street and the Delawa on to Tabor Road, west on to coad to the Philadelphia/Buc	re River west to Comly Street Cks County	
Underserved							
12654	2	SRU SIIPPERY ROCK, PA	Underserved area	\$15,508,221.00	7,500	4,936	
FIELD OF N	1EMBERSHIP:	Persons who live, work, worship Borough and Slippery Rock Tow Slippery Rock Borough line to F Kiester Road on the south.	vnship, Bulter County, Pe	ennsylvania, bounded by Slippe	ry Rock Borough line on the	e west and north;	
7238	2	PHILADELPHIA PHILADELPHIA, PA	Underserved area	\$457,605,016.00	250,000	26,941	
FIELD OF N	IEMBERSHIP:	Persons who live, work (or reguli in the underserved portion of Co			businesses and other legal	entities located	
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#### **Community Conversion**

14578	3	GRACEWOOD GRACEWOOD, GA	Community	\$19,174,532.00	10,000	199,775
FIELD OF N	AEMBERSHIP:	1. Persons, who live, work, wors County, Georgia;	hip, volunteer or attend	l school in, and businesses and o	ther legal entities located in	Richmond
6778	3	K 25 OAK RIDGE, TN	Community	\$227,713,900.00	45,000	616,079
FIELD OF N	AEMBERSHIP:	Persons who live, work, worship Metropolitan Statistical Area cor				oxville
			Underserved			
24438	3	ALLEGACY WINSTON-SALEM, NC	Underserved area	\$893,084,912.00	102,000	3,970
FIELD OF N	FIELD OF MEMBERSHIP: Persons who live, work worship or attend school in, and business and other legal entities located in the prescribed underserved community in Mecklenburg County, North Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and Field of Membership Manual.					
		Prescribed community: Census	Tract # 48 bounded by	the following:		
Beginning at the intersection of Beatties Ford Road and Interstate 85, then east to the intersection of Interstate 77, then southwest to the intersection of the Seaboard Coastal Railroad, then north on Beatties Ford Road to the intersection of Interstate 85.						

24438	3	ALLEGACY WINSTON-SALEM, NC	Underserved area	\$893,084,912.00	102,000	5,560		
FIELD OF M	EMBERSHIP:	Persons who live, work, worship community in Stokes County, N Chapter 2, Section V of the NCU	orth Carolina, an unders	erved community as defined i				
		Prescribed community: Census Tract # 707 bounded by the following:						
	Beginning at the intersection with the Stokes/Forsyth County line, following the Stokes/Forsyth County line west to the intersection with Town Fork Creek, then northeast to the intersection with Voss Creek, then north to the intersection with Rosebud Rd., then east to East Rd., then northeast to State Road 89, then north to Powder Dam Rd., then northeast to the intersection with the Dan River, then southeast to the intersection with the Stokes/Rockingham County line and south along the Stokes/Rockingham County line to the intersection of the Stokes/ Forsyth County line.							
10197	3	PARK LOUISVILLE, KY	Underserved area	\$1,380,181.00	105,890	7,177		
FIELD OF M	IEMBERSHIP:	Persons who live, work, worship prescribed below, in Clark Coun Chapter 2, Section V of the NCU	ty, Kentucky an underse	erved community as defined ir				
		Prescribed underserved commun	nity: Clark County, Ken	tucky census tract 202 bounde	d by the following:			
		Starting at the northern most point of census tract 202 follow Woodruff Creek southeast until running into Combs Mountain Pkwy. Continue on Combs Mountain Pkwy southeast until intersecting with Irvine Rd. Follow Irvine Rd southwest and then northwest until running into Lexington Ave. Continue on Lexington Ave until intersecting with Strodes Creek. Follow Strodes Creek northeast to the starting point at the intersection of Strodes Creek and Woodruff Creek.						

#### **Single Common Bond Expansion**

13115	4	FASSON EMPLOYEES PAINESVILLE, OH	Occupational	\$9,552,131.00	3,000	9,000		
FIELD OF M	EMBERSHIP:	Employees of Avery Dennison Corporation who work in the United States.						
Community Conversion								
2186	4	MORTON MANISTEE MANITSEE, MI	Community	\$4,663,393.00	2,000	13,362		
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entites located in the City of Manistee Michigan, or the Township of Manistee, Filer, or Stronach in Manistee County, Michigan and volunteers in the communi								
24078	4	INLAND EMPLOYEES SCHERERVILLE, IN	Community	\$130,938,174.00	27,248	484,564		
FIELD OF M	EMBERSHIP:	Persons who live, work, worship, o volunteers in the community.	or attend school in, and	businesses and other legal entitie	es located in Lake County,	Indiana and		

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7280	4	MOTOR PARTS AUBURN HILLS, MI	Community	\$128,610,859.00	20,000	575,237
FIELD OF MEMBERSHIP: Persons who live, worship, work, regularly conduct business in, or attend school in, and businesses and other legal entities that regularly conduct business in the following political jurisdictions located within Oakland County, Michigan: Addison Township, Auburn Hills, Bloomfield Hills, Bloomfield Township, Brandon Township, Clarkston, Groveland Township, Independence Township, Keego Harbor, Lake Angelus, Lake Orion, Leonard, Oakland Township, Orchard Lake Village, Orion Township, Ortonville, Oxford, Oxford Township, Pontiac, Rochester, Rochester Hills, Springfield Township, Sylvan Lake, Troy, Waterford, and West Bloomfield Township.						
Underserved						
5254	4	YOUR NEIGHBORHOOD COLUMBUS, OH	Underserved area	\$2,012,427.00	4,000	36,999
FIELD OF MEMBERSHIP: Persons who live work worship or go to school in and businesses and other legal entities in the underserved area comprised of census tracts 0012.00, 0013.00 - 0017.00, 0018.10, 0018.20, 0020.00, 0021.00, 0022.00, 0023.00, 0030.00, 0030.00 in Franklin County, Ohio (Refer to the Summary for additional information).						
Community Expansion						
5721	5	TWO HARBORS TWO HARBORS, MN	Community	\$41,366,456.00	7,700	11,058

FIELD OF MEMBERSHIP: Persons who live, work, or worship in, and businesses and other legal entities located in, Lake County, Minnesota

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24579	5	WAKOTA SOUTH ST PAUL, MN	Community	\$18,913,124.00	20,000	355,904
FIELD OF M	EMBERSHIP:	persons who live, work, worship, o	or attend school in and	businesses and other legal entiti	es located in Dakota Count	y, Minnesota
		C	ommunity Conve	rsion		
15815	5	SOUTHLAND LUFKIN, TX	Community	\$20,129,671.00	6,000	80,513
FIELD OF M	EMBERSHIP:	persons who live, work, worship,	or attend school in and	businesses and other legal entities	es located in Angelina Cou	inty, Texas
10335	5	COCONINO FLAGSTAFF, AZ	Community	\$32,992,742.00	25,000	116,320
FIELD OF M	EMBERSHIP:	persons who live, work, worship o Arizona	r attend school in, and	businesses and other legal entitie	es located within Coconinc	County,

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#### Underserved

12274	5	PLAINS PLAINVIEW, TX	Underserved area	\$4,278,382.00	2,500	13,229
FIELD OF MEMBERSHIP:		persons who live, work, worship area in Hale County, Texas:	p or attend school in, an	d businesses and other legal	entities located in the foll	lowing underserved
		Beginning at the intersection of on North Columbia Street to the 27 to Highway 194, heading son south on Oakland Street to the r Independence Street to West 13 9th Street, heading east on West Street to an invisible line, headi West, heading south on County 400 to County Road 110, headin east on FM 2286 to County Roa	HI-27 access road, hea uth on Highway 194 to ailroad tracks, heading th Street, heading west t 9th Street to Joliet Street ng south along the invis Road West to County F ng east on County Road	ding northwest on the IH-27 West 24th Street, heading east southeast along the railroad t on West 13th Street to Highy eet, heading south on Joliet S sible line to SW 20th Street, J Road 115, heading east on Co 110 to County Road Y, head	access road to IH-27, hea st on West 24th Street to 6 tracks to Independence St way 194, heading south o treet to SW 3rd Street, he heading east on SW 20th bunty Road 115 to FM 400 ding north on County Roa	ading southwest on IH- Oakland Street, heading treet, heading south on on Highway 194 to West eading west on SW 3rd Street to County Road 0, heading north on FM ad Y to FM 2286, heading
11065	5	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$3,022,998,145.00	1,494,183	25,926
FIELD OF M	EMBERSHIP:	persons who live, work, worship Uvalde County, Texas	p, or attend school in an	d businesses and other legal	entities located in the und	lerserved area of

5029	5	RED RIVER EMPLOYEES TEXARKANA, TX	Underserved area	\$250,383,080.00	203,000	46,819
FIELD OF M	IEMBERSHIP:	persons who live, work, worship Bowie County Texas and Miller		d businesses and other legal enti	ties located in the underserv	red areas of
24297	5	US BURNSVILLE, MN	Underserved area	\$498,837,127.00	270,000	109,210
FIELD OF M	IEMBERSHIP:	26 Census tracts in Shelby Cour	nty, Tennessee.			
7590	5	GREATER TEXAS AUSTIN, TX	Underserved area	\$196,655,007.00	200,000	145,340
FIELD OF M	IEMBERSHIP:	persons who live, work, worship Hidalgo County, Texas, bounde	•	d businesses and other legal enti	ties located in the underserv	red area in
		beginning at the intersection of on Foster Rd. to Mile 17 Rd. E., east on El Gato Rd. to S. Alamo N. Jackson Rd. to Expressway & then east on US Highway 83 to then north on N. Jackson Rd. to Dr., then west on W. Hobbs Dr. N. McColl Rd., then north on N	, then east on Mile 17 R Rd., then south on S. A 33, then west on Express N. 29th St., then north o Owasso Rd., then west to N. 10th St., then north	d. E. to Cesar Chavez Rd., then Jamo Rd. to FM3072, then west way 83 to S. Taylor Rd., then no on N. 29th St. to Pecan Blvd., the on Owasso Rd. to N. Cynthia S th on N. 10th St. to w. State Hig	south on Cesar Chavez Rd. t on FM 3072 to N. Jackson orth on S. Taylor Rd. to W. <sup>7</sup> en east on Pecan BLVD. to <sup>1</sup> t., then north on N. Cynthia	to El Gato Rd., then Rd., then north on US Highway 83, N. Jackson Rd., St. to W. Hobbs

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## Multiple Common Bond Expansion

24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Occupational	\$419,234,807.00	100,000	4,300			
FIELD OF M	FIELD OF MEMBERSHIP: Students attending Independence High School in San Jose, CA.								
24692	6	MOUNTAIN AMERICA SALT LAKE CITY, UT	Occupational	\$1,221,913,153.00	175,000	6,900			
FIELD OF M	IEMBERSHII	P: Employees of A Plus Benefits, In	nc. who work in, or ar	re paid or supervised from Lindor	ı, UT.				
24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Occupational	\$419,234,807.00	100,000	9,000			
FIELD OF M	IEMBERSHII	P: Employees of the city of San Jos	e who work in San Jo	ose, CA.					
			Community Exp	ansion					
2403	6	HAWAII HONOLULU, HI	Community	\$42,348,944.00	25,000	79,166			
FIELD OF N	1EMBERSHII	, , <b>1</b>	orhood, Neighborhoo	l businesses and other legal entitio od District 15, the Kalihi-Palama N y of Honolulu, Hawaii.	6				

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	Community Conversion							
16264	6	DEVILS SLIDE MORGAN, UT	Community	\$4,172,170.00	825	15,236		
FIELD OF N	FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Morgan County and the adjacent North Summit School District located in Summit County, Utah.							
24709	6	EASTERN UTAH COMMUNITY PRICE, UT	Community	\$44,142,926.00	12,000	19,879		
FIELD OF N	<b>AEMBERSI</b>	<b>HIP:</b> Persons who live, worship, work	in, or attend school i	n, and businesses and other l	egal entities located in Ca	rbon County, Utah,		
18115	6	OLYMPIC COMMUNITY PORT TOWNSEND, WA	Community	\$2,106,928.00	2,200	26,761		
FIELD OF N	FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Jefferson County, Washington.							
9436	6	O.S.U. CORVALLIS, OR	Community	\$346,715,296.00	289,843	476,714		
FIELD OF N	<b>MEMBERSI</b>	HP: Persons who live, worship, work County, and Marion County, Ore		and businesses and other leg	gal entities located in Ben	ton County, Linn		

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#### Underserved

24709	6	EASTERN UTAH COMMUNITY	Underserved area	\$44,142,926.00	12,000	14,844
	PRICE, UT					

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Duchesne County, Utah; Duchesne County, Utah meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

24692	6	MOUNTAIN AMERICA	Underserved area	\$1,221,913,153.00	175,000	20,275		
		SALT LAKE CITY, UT						
FIELD OF MEMBERSHIP:		Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Duchesne County, Utah						
and the following prescribed underserved communities; Duchesne County, Utah and the following prescribed underserv								
	nion Act;							

Prescribed underserved community: Wasatch County, Utah census tract 940300 bounded the junction of the Wasatch, Duchesne, and Summit County borders, go southwest along the Uintah and Ouray Indian Reservation boundary to the intersection of the Strawberry Ridge, go southseast along the ridgeline of Strawberry Ridge to the intersection of the Willow Creek Ridge, continue southeast along the ridgeline of the Willow Creek Ridge to the intersection of the Indian Reservation ridgeline, continue south on the Indian Reservation ridgeline to the Wasatch and Utah County border, go east along the Wasatch and Utah County border to the Wasatch, Utah, and Duchesne County junction, go north along the Wasatch and Duchesne County border to the junction of the Wasatch, Duchesne, and Summit County border junction;

Prescribed underserved community: Uintah County, Utah census tracts 940100 and 940200 bounded the junction of the Daggett, Duchesne, and Uintah County borders, go southeast along the Ouray and Uintah Indian Reservation boundary, continue due east along Ouray and Uintah Indian Reservation boundary to the Utah and Colorado state border, go south along the Utah and Colorado state border to the Uintah and Grand County border, go west along the Uintah and Grand County border to the Emery, Grand, Carbon, and Uintah border junction, go north along the Carbon and Uintah County border to the Carbon, Uintah, and Duchesne County border junction, continue north along the Uintah and Duchesne County border to the Daggett, Duchesne, and Uintah County border junction.

24709	6	EASTERN UTAH COMMUNITY	Underserved area	\$44,142,926.00	12,000	33,142			
		PRICE, UT							
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Emery County, Grand									
County and San Juan County, Utah; combined Emery County, Grand County and San Juan County, Utah meets the under									

"investment area" definition of Section 109(c)(2) of the Federal Credit Union Act;

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3050 6	ONOMEA PAPAIKOU, HI	Underserved area	\$14,914,531.00	6,000	77,872
FIELD OF MEMBERSHIP:	Persons who live, work, worship underserved community; the foll Section 109©(2) of the Federal (	lowing prescribed unders	6		01
The	Prescribed underserved commun Tracts of 020100, 020200, 0203 area bounded by the intersection on Pipeline to Mana Road, go w Paauhau-Paauilo Census County Paauilo Census County Division Flow of 1859, go southeast on th to the Mauna Loa Trail and the i County Division boundary to th southeast on Piimauna Drive to the Mountain View Census County go south and east on Chain of Ch intersection with Kauhaupa Gul- Iwalani Street to West Kawailan Street, go east on Haihai Street t	aoo, 020400, 020500, 020 of the Pacific Ocean and est on Mana Road to the Division boundary to A boundary, go southwest he Lava Flow of 1859, co ntersection with the Nor le Puu Oo Volcano Trail the Keaau-Mountain Vie Division boundary to Cr raters Road to the Pacific ch; the area is further bo i Street, go west on Wes	2600, 020701, 020801, 02080 d Kauhaupa Gulch, go south Paauhau-Paauilo Census Co uwaiake akua Gulch, go east along the Paauhau-Paauilo C ontinue southeast on the Paau th Hilo Census County Divis go southeast on the Puu Oo w Census County Division b ater Rim Drive, go southwes cocean at Kupapau Point, go unded by the intersection of I t Kawailani Street to Kupuia	02, 020900, 021001, 021 west on Kauhaupa Gulcl ounty Division boundary along Auwaiakeakua Gu Census County Division thau-Paauilo Census Cou sion boundary, go east or Volcano Trail to Piimau oundary, continue south t on Crater Rim Drive to o north along the Pacific Haihai Street and Iwalan	1002, 021100, 022000, 022100: the to Pipeline, go west , go southwest on the lich to the Paauhau- boundary to the Lava unty Division boundary the North Hilo Census na Drive, continue east on the Keaau- O Chain of Craters Road, Ocean to its i Street, go north on

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Single Common Bond Expansions	Current Month	<u>YTD</u>
Number of Expansions Approved	5	91
Number of Expansions Denied	0	0
Number of Expansions Deferred	3	23
Number of FCUs Receiving Expansions	4	32
Number of Potential Members Added	10,345	2,292,581
Multiple Common Bond Expansions	Current Month	<u>YTD</u>
Number of Expansions Approved	840	9,422
Number of Expansions Denied	3	34
Number of Expansions Deferred	24	400
Number of FCUs Receiving Expansions	305	1,016
Number of Potential Members Added	154,255	1,634,120
Community Expansions	Current Month	<u>YTD</u>
Number of Expansions Approved	4	17
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	11
Number of FCUs Receiving Expansions	4	16
Number of Potential Members Added	789,961	4,905,019

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<u>Community Conversions</u> Number of Expansions Approved Number of Expansions Denied	<u>Current Month</u> 13 0	<u>YTD</u> 89 1
Number of Expansions Deferred	10	87
Number of Potential Members Added	2,685,601	38,938,913
Underserved	Current Month	<u>YTD</u>
Number of Expansions Approved	18	230
Number of Expansions Denied	1	5
Number of Expansions Deferred	10	158
Number of FCUs Receiving Expansions	16	144
Number of Potential Members Added	986,316	20,130,880
TIP	Current Month	YTD
Number of TIPs Approved	0	0
Number of TIPs Denied	0	0
Number of TIPs Deferred	2	3
Number of FCUs Receiving TIPs	0	0

<u>Housekeeping</u>	Current Month	<u>YTD</u>
Number of Housekeeping Approved	81	1594
Number of Housekeeping Denied	0	3
Number of FCUs Receiving Housekeeping	21	286

#### **MERGERS APPROVED**

Continuing Charter No.	Name and of Contin Reg.		Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
13186	10GDENSBURG PU	BLIC SCHOOL EI	MP \$6,543,402.00	19870	A.B.H.H. EMPLOYEES	\$4,664,035.00	EXPANDED SERVICES
	OGDENSB	URG, NY			OGDENSBURG, NY		521111025
Continuing	Field of Membership:	1.		U	nsburg, Morristown, or Hammor College who work in or are pair	Ũ	0

Merging Field of Membership: Employees of Hepburn Medical Center who work in Ogdensburg, New York and other employee groups.

6870	1	LOCAL 424 U CHEEKTOW		\$20,008,640.00	11829	KAY BEE DEE-LOCAL 264 CHEEKTOWAGA, NY	\$768,846.00	EXPANDED SERVICES	
Continui	ng Field of	Membership:	Employees of Buffalo Axle and Linkage Facility of American Axle and Manufacturing, Inc. and of Local #424, United Automobile, Aircraft, and Agricultural Implement Workers of American (UAW CIO) in Buffalo, New York; and many other groups.						
Merging	Field of M	embership:	America in Cheel		k, excep	ational Brotherhood of Teamsters, Chauf t for those members who work in Erie Co		1	
9478	1	ST. REGIS/ DEFERIE		\$3,838,041.00	12389	TELCO WATERTOWN DISTRICT EMPLOYEES WATERTOWN, NY	\$2,737,236.00		
Continui	ng Field of	Membership:	Employees of Newstech, N.Y., Inc. who work in Deferiet, New York, along with other employee groups and the underserved area of Jefferson County, New York.						
Merging	Field of M	embership:	Employees of the New York Telephone Company, Watertown, New York, District, who work in Jefferson and St. Lawrence Counties, New York; employees of Township Telephone Company who work in Chaumont, New York.						

66479	1	WORKI FITCHBUR		\$450,867,611.00	22162	WESTFORD MUNICIPAL EMPLOYEES WESTFORD, MA	\$441,300.00	EXPANDED SERVICES			
Continuir	ng Field of	Membership:	Membership in t associations.	the corporation is lit	mited princi	pally to those who are members of la	abor organizations a	and co-operative			
Merging l	Field of Me	embership:	Employees and	Employees and elected and appointed officials of the Town of Westford, Massachusetts and other employee groups.							
2405	2	G.A.I JOHNSTOV		\$18,980,101.00	5017	CAM - CO. TRANSIT JOHNSTOWN, PA	\$275,115.00	LACK OF SPONSOR SUPPORT			
Continuir	<b>Continuing Field of Membership:</b> Employees of the United States Government who live or work in Johnstown, Pennsylvania, or in Cambria or Somerset Counties Pennsylvania, except those persons who are eligible for other credit union service, and other select employee groups.										
Merging l	Field of Me	embership:		e Cambria County ' nuitants from the al		ority who work in Cambria County, ment group.	Pennsylvania, and	persons retired as			
18195	2	UNITED TEI TINTON FA	-	\$273,347,920.00	5869	METUCHEN-EDISON EDISON, NJ	\$3,719,256.00	POOR FINANCIAL CONDITION			
	-	Membership: embership:	A federally chartered credit union serving over 100 occupational and associational groups. A federally chartered, multiple common bond credit union serving employees of the Ford Motor Company in Metuchen, Mahwah, or Teterboro, NJ and several other small occupational and associational groups.								

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5621	2	AMERICAN H PHILADELP	-	\$381,899,498.00	62610	MONTGOMERY COUNTY EMPLOYEES NORRISTOWN, PA	\$5,187,376.00	EXPANDED SERVICES		
Continuin	ng Field o	of Membership:	MBC FCU serv	ving various SEGs th	roughout	the metropolitan Philadelphia, PA are	a.			
Merging l	Field of N	Membership:		MCB SCU serving the employees of Montgomery County, PA., and numerous townships and boroughs throughout Montgomery County, PA.						
3951	2	SOUTH JE DEPTFOR		\$125,710,948.00	15082	OCEAN COUNTY POSTAL EMPLOYEES POINT PLEASANT, NJ	\$498,587.00	EXPANDED SERVICES		
Continuin										
Continuin	ig Field (	of Membership:	MCBFCU serving various SEGs throughout NJ.							
Merging l	Field of <b>N</b>	Membershi p:	SCBFCU servi Sea Girt, NJ.	ng employees of the	United Po	ostal Service who work in Ocean Cour	nty, NJ, or Allenwoo	od, Brielle, Manasquan, or		
60160	3	PIEDMONT A WINSTON-SA		\$217,252,835.00	63033	ALPHA COMMUNITY GREENSBORO, NC	\$5,305,381.00	LACK OF GROWTH		
Continuin	ng Field o	of Membership:		Membership in the credit union is limited to those having the following common bond of association, occupation or residence; employees of Piedmond Aviation, Inc., members of their immediate families and/or any association of same.						
Merging l	Field of N	Membership:	Membership co	onsists of Community	y charters	for Guilford and Duplin Counties, and	l also Guilford Mill	S.		

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67720	3	U. S. COURT NASHVILL		85,038,178.00	68088	METRO EMPLOYEES NASHVILLE, TN	\$13,576,627.00	LACK OF GROWTH	
Continuir	ng Field o	f Membership:	Employees of U.S. Government departments, agencies, services, or corporations, members of the Armed Forces, employees of American Red Cross, employees of Metro Development and Housing agency, employees of the credit union, retired Federal employees.						
Merging ]	Field of M	lembership:		epartment, and		Metropolitan Transit Authority exco lospitals Membership also includes			
196	3	GTE TAMPA,	1 7 -	18,722,359.00	20154	NORTH FLORIDA WHITE SPRINGS, FL		POOR FINANCIAL CONDITION	
Continuir	ng Field o	f Membership:	Employees of GTE Corporation in Tampa, FL and three hundred SEGs in West Central Florida.						
Merging 1	Field of N	lembership:	Persons who live, work, worship, attend school in, and businesses and other legal entities located in Hamilton County, Florida plus the underserved communities of Suwanne and Columbia Counites, FL.						

9260	9260 3 L & N LOUISVILL			\$404,640,527.00	21206	O-SCC-VS EMPLOYEES SOMERSET, KY	\$3,434,808.00	EXPANDED SERVICES	
Continui	ng Field o	of Membership:	Employees of CSX Transportation, Inc. and its subsidiaries who work in the United States (operating under common ownership) and 343 core groups.						
Merging	Field of <b>N</b>	Aembership:	College in Som			o work at the Oakwood Hospital in So ea Vocational-Technical Schools in S			
68275	3	AMERICAN MEMPH		\$49,211,418.00	15411	T M C TUNICA, MS	\$402,505.00 ]	LOSS / DECLINING FIELD OF MEMBERSHIP	
Continui	ng Field o	of Membership:	Several SEGs in TN, MS, and AR.						
Merging Field of Membership:			Employees of Tunica Manufacturing Company who work in Tunica, Mississippi.						

7385	3	SLOS BIRMINGH		\$50,721,565.00	24515	TUSCALOOSA COMMUNITY TUSCUALOOSA, AL	\$559,581.00				
Continuing Field of Membership:			Fifty nine SEGs.								
Merging Field of Membership:			Persons who live, worship or work in and bu Alabama bounded on the northwest by the in where U.S. Highway 82 and the Oliver Lock the river to the point where it intersects with Road, then south to Rice Mine Road, then w Avenue, then south to the Hale County Line, following the Pickens County Line to where			ersection of the Pickens County Line a and Dam access road intersect, then so Lurleen Boulevard South then north to est to Lurleen Boulevard North, then so then west to the Intersection of the Pic	and U.S. Highway buth to the Warrion U.S. Highway 82, uth to 15th Street,	82, then east to the point r River, then east along then east to Snow's Mill then east to 10th			
61337 Continuir	3 ng Field o	COMAI MONTGOMI of Membership:	ERY, AL	\$48,349,007.00	19063 tend scho	WASHINGTON HILL PRATTVILLE, AL ol in Autauga, Elmore, and Montgome	\$11,433,379.00 ry Counties, Alaba	EXPANDED SERVICES ma.			
				· · · ·							

Merging Field of Membership: Employees of Union Camp Corporation who work in Autauga County, Alabama.

66848	4	COVA N' ANTIGO		,288,850.00 6	56722	COMMUNITY CREDIT UNION OF WAUSAU WAUSAU, WI	\$24,686,284.00	POOR FINANCIAL CONDITION
Continuin	ng Field	l of Membership:				iding/employed in Forest, Langlade, Ma residing/employed in the Townships, Vi		
Merging I	Field of	f Membership:	Persons residing or em secondary school in M			thon, Portage, Shawano and Wood Cour	nties; present stude	ents and alumni of post-
4853	4	DOWNRIVER C		975,319.00 ´	7869	DETROIT MARATHON EMPLOYEES LINCOLN PARK, MI	\$4,626,069.00	POOR FINANCIAL CONDITION AND EXPANDED SERVICES
Continuin	ng Field	l of Membership:				, River Rouge, Allen Pk., Flat Rock, Gil n, or Wyandotte, and the townships of B		
Merging l	Field of	f Membership:	Company, Inc., a whol	y-owned subsid	diary o	ho work in the state of Michigan, and ar f Marathon Oil Company who work or a subsidiaries who work in or are paid fro	are paid from Flint	, Michigan; and RKA

61194	4	HARRY O. PERL ROCKFOI		\$1,632,004.00	60624	DIAMOND "R" ROCKFORD, IL	\$544,821.00ECONOMIES OF SCALE			
					within Winnebago, Boone and Ogle Counties, IL; any emp loyee of the National Lock Division, of Keystone Consolidated Industries whose pay emanates from Rockford, IL.					
Merging Field of Membership: Any employee of Rockford Dr					orge Cor	npany and their immediate family.				
62513	4	OAK TR OAKBROOK T		\$57,283,672.00	65425	OUR LADY OF GOOD COUNSEL PARISH AURORA, IL	\$1,257,039.00 LACK OF GROWTH AND EXPANDED SERVICES			
<b>Continuing Field of Membership:</b> Anyone who lives or works in DuP select employee groups throughout						nty, Cook County (South of Rt. 12) and H agoland area.	Kane County in Illinois; and numerous			
Merging Field of Membership: Members of Our Lady of Good Con						ish CU.				

61324	4	MARION CON MARION		991,242.00	14128	PARKER ELGIN GREEN CAMP, OH	\$917,877.00 P	SPONSOR LANT CLOSED		
Continuin	ng Field (	of Membership:	Persons who reside or work in Marion County, Ohio, except those persons who members of a group currently affiliated with or eligible to be served by another credit union.							
Merging I	Field of I	Membership:	Association of Public S	School Employ	yees (O.	vork in Marion County, Ohio; Members A.P.S.E.) who work in the Elgin Local S with its constitution and bylaws as of July	School District of I			
67804	4	VANTA BRIDGET(	,	924,889.00	64866	ST. CLAIR COUNTY TEACHERS EAST ST. LOUIS, IL	\$4,115,874.00	EXPANDED SERVICES		
Continuin	ng Field o	of Membership:	Employees, families & retirees of school districts in 18 counties adjacent to the CU; 75 multiple common bond SEGs in vicinity of the CU; people who live/ work in 17 zip-code areas in vicinity of the CU; and people who reside/work in Warren Cnty, MO.							
Merging I	Field of I	Membership:	Any full-time employee of a school in St. Clair County; any full-time employee of St. Clair County Teachers' Credit Union and any person working for the City of East St. Louis, IL.							

68410	4	UNITED CON INDEPENDE		\$91,352,308.00	64682	TUFFY KANSAS CITY, MO	\$1,943,783.00 INABILITY TO OBTAIN OFFICIALS
Continuir	ng Field o	f Membership:		rist; persons and	•		nembers/employees of the worldwide rn Santa Fe; employees of the City of St.
Merging ]	Field of M	ſembership:	•				n, Wire rope Corporation of American and ed by ZIP Codes 64125, 64126 and 64129.
60532	4	LANDM DANVILI		\$33,582,784.00	13217	WESTVILLE COMMUNITY WESTVILLE, IL	\$5,071,052.00 EXPANDED SERVICES
Continuir	ng Field o	f Membership:					Kowa Printing; US Post Office in Danville, fed Agricultura l Implement Workers of America.
Merging Field of Membership: Persons who reside or work in Westville, Illinois, and within an area extending 11/2 miles North, or to the Danville, Illinois limits (whichever is the lesser distance), 3 miles East and South, including the City of Georgetown and all of Georgetown Township, and 4 miles West of the Westville Post Office.							

67686	5	ST. JOSE SAN ANTO		\$42,141,666.00	67491	CATHOLIC DEL RIO, TX	\$790,800.00	LACK OF SPONSOR SUPPORT			
Continuin	ng Field o	f Membership:	FISCU								
Merging I	Field of N	lembership:	FISCU								
274	5	ABERD ABERDEE		\$48,017,018.00	16356	JAMES RIVER VALLEY ABERDEEN, SD	\$1,143,725.00	LACK OF SPONSOR SUPPORT			
Continuin	ng Field o	f Membership:	Community FOM	I for Brown Count	y, South Dak	ota.					
Merging I	Field of <b>N</b>	lembership:	Employees of So	uth Dakota Wheat	Growers Ass	ociation and two SEG's.					
3458	5	SIOUX FALI SIOUX FAL		\$24,612,423.00	11222	NORTHERN PLAINS SIOUX FALLS, SD	\$491,563.00 1	LOSS / DECLINING FIELD OF MEMBERSHIP			
Continuin	ng Field o	f Membership:	Employees of A	T&T and US West	in most of Sc	outh Dakota, plus numerous other SE	Gs in the Sioux F	alls area.			
Merging I	Field of N	lembership:	Employees of Dan Dugan Oil Transport Company and two other SEGs in Sioux Falls, SD.								

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61604	5	DALLAS TRE DALLAS		\$53,940,301.00	3851	TRABUSA MESQUITE, TX	\$1,429,558.00	EXPANDED SERVICES			
Continuir	ng Field	of Membership:	Employees of the Dallas branch of the Treasury.								
Merging 1	Field of 1	Membership:	Employees of several trucking firms in the metro Dallas area.								
68416	6	ORANGE CC SANTA AN		\$665,247,570.00	97065	COASTLINE COMMUNITY LONG BEACH, CA	\$41,305,628.00	EXPANDED SERVICES			
Continuir	<b>Continuing Field of Membership:</b> Persons who live, or regularly work or worship in Orange County, CA, and numerous select employer groups.										
Merging	Field of [	Membership:		• •		ip, and businesses and other legal entit Beach, CA; and select employer group	-	Beach, Lakewood,			
66735	6	WEBE OGDEN,		\$54,383,578.00	67031	G S L OGDEN, UT	\$550,990.00	LACK OF SPONSOR SUPPORT			
Continuir	ng Field	of Membership:	Persons who live in Weber County, Utah.								
Merging 1	Field of I	Membership:	Employees of GSL.								

4362	6	GOODY DOWNEY	+•,••=,=•	2.00 59	946	L.A.B.A.I. LOS ANGELES, CA	\$203,108.00	EXPANDED SERVICES		
Continuing Field of Membership:			Employees of the Goodyear Taand select employer groups.	re and Ru	ubber Co., Ind	c. who work in CA, AZ, CO, HI,	ID, MT, NE, NM	, OR, TX, UT, WA or WY,		
Merging	Field of N	/lembership:	Employees of the United State	s Bureau	of Animal In	dustry in, or with headquarters in	n Los Angeles, Ca	lifornia.		
6275	6	LAUR LAUREL		7.00 633	324	MONTANA MEDIA BILLINGS, MT	\$1,851,472.00	EXPANDED SERVICES		
<b>Continuing Field of Membership:</b> Persons who live, worship, work in, attend school, and businesses and other legal entities located in Yellowstone, Carbon, Stillwater, Sweet Grass, Wheatland, Musselshell, and Golden Valley Counties, MT.								llowstone, Carbon,		
Merging	Field of N	Aembership:	Employees of the Billings Gazette who work in Billings, MT, and select employer groups.							
67264	6	HORIZ SPOKANI		1.00 682	221	MOUNTAIN VIEW SPOKANE, WA	\$26,013,251.00	EXPANDED SERVICES		
Continui	ng Field o	of Membership:	Persons who live, work, or wo	rship in th	he school dis	tricts of the State of Washington				
Merging	Field of N	Aembership:	Persons who live, work, or wo URM or Supervalue.	rship in m	nultiple comr	nunities including the northeast a	rea of Spokane, V	VA, and employees of		

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24678	6	MOUNTAII SPANISH FC		\$13,356,650.00	67109	PROVO CITY EMPLOYEES PROVO, UT	\$4,617,710.00	EXPANDED SERVICES		
Continuin	ng Field of	Membership:	Persons who live,	worship, work in,	or attend s	chool in, and businesses and other lega	l entities located i	n Utah County, Utah.		
Merging l	Field of M	embership:	Employees of the	city of Provo, Uta	ıh.					
61214	6	CHURCH/	CO-OP	\$7,180,061.00	1557 SA	CRAMENTO COUNTY GRANGE	\$3,804,406.00	EXPANDED SERVICES		
		SACRAMEN	TO, CA			SACRAMENTO, CA				
Continuin	ng Field of	Membership:	Members of a Cor	nstituent Group M	ember (mei	mber organization) of the Interfaith Ser	vice Bureau, and	select employer groups.		
Merging I	Field of M	embership:	Members of the S employer groups	•	/ Pomona C	Grange and the subordinate Granges in S	Sacramento Coun	ty, California, and select		
16326	6	COMME COMMERC		\$16,359,151.00	5679	SEARS PACIFIC WESTMINSTER, CA	\$10,231,113.00	EXPANDED SERVICES		
Continuin	ng Field of	Membership:	Employees of Bal	ker International C	Corporation	who work in or are paid from Orange,	CA, and select en	nployer groups.		
Merging l	Field of M	embership:	· ·	Employees of Sears, Roebuck and Co. who work in its Laguna Hills, Inglewood, Westminster, Carson, or Riverside, CA stores, and select employer groups.						

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60079	6EVER	GREEN POSTA	AL EMPLOYEES IE, WA	\$85,209,638.00	68236	TRADITIONS YAKIMA, WA	\$8,759,440.00	POOR FINANCIAL CONDITION		
Continuing Field of Membership: N/A-State Charter										
Merging Field of Membership: N/A-State Charter										
8431	6	ADVANTA PORTLAN		\$24,455,154.00	5301	WILLAMETTE PORTLAND, OR	\$13,053,534.00	EXPANDED SERVICES		
<b>Continuing Field of Membership:</b> Employees of the Union Pacific Corp. who work in or have headquarters in the Union Pacific Railroad Albina Terminal in Portland, OR, select employer groups and an underserved area.										
Merging F	Field of Me	mbership:	Employees of the Bingham Willamette Co. and Willamette Iron and Steel Co., divisions of Guy F. Atkinson Co., who work in Portland, OR, or Shreveport, LA, select employer groups and an underserved area.							

#### CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
67139 / 24708	6	DESERET FIRST SALT LAKE CITY, UT	\$274,497,311	10/10/2003
67121 / 24709	6	EASTERN UTAH COMMUNITY PRICE, UT	\$42,011,192	10/16/2003

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