



***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**

***DECEMBER 2002***

**Office of Examination and Insurance**

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

### FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
	2	GREEN TREE GLENSIDE, PA	12/20/2002	
24684	3	JEFFERSON COMMUNITY DEVEL BIRMINGHAM, AL	12/9/2002	79,347

### 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
<b>Multiple Common Bond Expansion</b>						
4043	1	GENERAL ELECTRIC EMPLOYEES MILFORD, CT	Occupational	\$89,774,250.00	50,000	600

**FIELD OF MEMBERSHIP:** Employees of Hyperion Solutions who work in Stamford, CT.

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4735	1	BETHPAGE BETHPAGE, NY	Associational	\$1,338,699,472.00	226,371	800
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**FIELD OF MEMBERSHIP:** Voting members of the Society for Human Resource Management - LI Chapt. in Miller Place, NY, who qualify for membership in accordance with its charter and bylaws in effect as of March 1999

12957	1	TCT BALLSTON SPA, NY	Occupational	\$50,500,322.00	33,000	1,000
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**FIELD OF MEMBERSHIP:** Employees of Quad Graphics who work or are headquartered in Saratoga Springs, NY.

5800	1	FAA EASTERN REGION CLARK, NY	Occupational	\$154,733,314.00	51,800	2,876
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**FIELD OF MEMBERSHIP:** Employees of Whole Foods Market Group, Inc., Northeast Region, who work in or are headquartered in Needham, MA.

**Community Expansion**

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8218	1	CENTRAL ONE SHREWSBURY, MA	Community	\$179,080,336.00	388,134	462,954
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and business and other legal entities located in the following cities and towns in Massachusetts:

Auburn, Berlin, Bolton, Boylston, Clinton, Grafton, Harvard, Holden, Hopkinton, Lancaster, Leicester, Marlboro, Milford, Millbury, Northboro, Paxton, Princeton, Rutland, Shrewsbury, Southboro, Sterling, Upton, Westboro, West Boylston, and Worcester;

19401	1	TEG POUGHKEEPSIE, NY	Community	\$115,934,867.00	250,000	799,266
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ulster County, Dutchess County, or Orange County, New York;

**Community Conversion**

15802	1	HUDSON VALLEY FCU POUGHKEEPSIE, NY	Community	\$1,423,334,777.00	315,705	799,266
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following counties within New York State: Dutchess County; Orange County; or Ulster County;

**Underserved**

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
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3947	1	WATERSIDE FOREST HILLS, NY	Underserved area	\$42,445,888.00	20,000	142,094
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following street boundaries of West Central Queens, New York:

Starting at the northwest corner, the area is bordered on the WEST by the Rikers Island Bridge, continuing south to Berion Boulevard, west to 45th Street, south to 19th Avenue; southeast to 81st Street; south to Ditmars Boulevard; to 23rd Avenue; east to 91st Street/90th Place; south to 30th Avenue; west to 81st Street; south to 35th Avenue; to 80th Street; to Roosevelt Avenue; on the South by Roosevelt Avenue; east to 94th Street; south to 43rd Avenue; east to Junction Boulevard; south to 44th Avenue; east to 114th Street; on the East by 114th Street, continuing north to Astoria Boulevard; to Ditmars Boulevard; to the LaGuardia Airport entrance; following the southwestern border of the LaGuardia Airport to the Flushing Bay; on the North by the Flushing Bay, and Bowery Bay

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
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3947	1	WATERSIDE FOREST HILLS, NY	Underserved area	\$42,445,888.00	20,000	219,604
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following street boundaries of East Central Queens, New York:

Starting at northwest corner, the area is bordered on the WEST by Britton Avenue; southwest to Broadway; southeast to 51st Avenue; east to 90th Street; north to 50th Avenue; east to Junction Boulevard; south to Horace Harding Expressway; east to 99th Street; south to 83rd Road; east to 110th Street; north to Colonial Avenue; north to 62nd Avenue; west to 112th Street; south to Peartree Avenue/113th Place; to 28th Street; west to 80th Road; and south to Union Turnpike; on the SOUTH by Union Turnpike; east to Grand Central Parkway; and north to Union Turnpike; on the EAST by Union Turnpike; north to Park Drive E.; to I-678; to Booth Memorial Avenue; to Elder Avenue; east to Peck Avenue; to Main Street; north to Elder Avenue; east to Colden Street; southeast to Kissena Boulevard; north to 45th Avenue; northeast to 147th Street; north to Cherry Avenue; northeast to 156th Street; south to 45th Avenue; east to 159th Street; south to 46th Avenue; east to 163rd Street; north to 45th Avenue; west to 162nd Street; north to 43rd Avenue; east to Northern Boulevard; to 194th Street; south to 47th Avenue; east to Francis Lewis Boulevard; north to 45th Road; east to Clearview Expressway (I-295); northwest to 32nd Avenue; on the NORTH by 32nd Avenue; west to Francis Lewis Boulevard; north to 172nd Street; south to 35th Avenue; west to 154th Street; north to 29th Avenue; west to 149th Street; south to 35th Avenue; west to Parsons Boulevard; north to Bayside Avenue; west to Willets Point Boulevard; north to Parsons Boulevard; to 20th Avenue; west to Whitestone Expressway; southwest to College Point Boulevard; east to I-678; southwest to the Flushing River; north to Flushing Bay; following the Flushing Bay shoreline north to the southern boundary of LaGuardia Airport,

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

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4580	1	THE SUMMIT ROCHESTER, NY	Underserved area	\$261,444,738.00	90,000	219,773
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Rochester, New York, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

**Multiple Common Bond Expansion**

16253	2	BIG ISLAND 1013 BIG ISLAND, VA	Associational	\$9,578,732.00	3,500	600
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**FIELD OF MEMBERSHIP:** Mbrs of the Rockbridge Food Co-Operative in Lexington, VA, who qualify for mbrshp....

1015	2	NORTH JERSEY TOTOWA, NJ	Occupational	\$148,665,709.00	78,322	725
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**FIELD OF MEMBERSHIP:** Emps of Lincoln Park Subacute and Rehab Center, Two and Lincoln Park Renaissance Rehab & Nursing Center wwi Lincoln Park, NJ;

21244	2	LOCAL 102 PARSIPPANY, NJ	Associational	\$55,981,951.00	31,000	884
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**FIELD OF MEMBERSHIP:** Regular members and employees of Local Union 623 of the United Brotherhood of Carpenters and Joiners of America, in Atlantic City, New Jersey, who qualify for membership in accordance with its charter and bylaws in effect as of June 17, 1976 and a corp acct

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
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857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$1,179,284,825.00	165,000	1,100
<b>FIELD OF MEMBERSHIP:</b> Emps of Medical Resources, Inc., wwi or are headquartered from Hackensack, NJ; also adding business acct						
10973	2	UFCW WYOMING, PA	Occupational	\$60,926,630.00	20,000	1,100
<b>FIELD OF MEMBERSHIP:</b> Employees of Pride Mobility Products Corp. who work in Exeter, Pennsylvania						
12185	2	THIOKOL ELKTON ELKTON, MD	Associational	\$17,925,010.00	3,150	1,270
<b>FIELD OF MEMBERSHIP:</b> Mbrs in good-standing of the Cecil County Firemen's Association in Elkton, MD, who qualify for mbrshp..						
857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$1,179,284,825.00	165,000	2,000
<b>FIELD OF MEMBERSHIP:</b> Employees of Schindler Elevator Corporation who are headquartered and paid from Morristown, NJ and a corp acct						



## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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227	2	PENTAGON ALEXANDRIA, VA	Associational	\$4,861,306,385.00	1,150,000	4,000
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**FIELD OF MEMBERSHIP:** General and life members of the George Washington Chapter of the Association of the United States Army in Fairfax, Virginia who qualify for membership in accordance with its bylaws in effect as of August 2002

### Community Conversion

5267	2	BAYLANDS WEST POINT, VA	Community	\$50,716,967.00	6,000	145,248
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Essex, Middlesex, Mathews, King and Queen, Gloucester, King William, New Kent, and James City counties, Virginia.

14775	2	FRICK TRI-COUNTY UNIONTOWN, PA	Community	\$25,938,179.00	194,030	202,897
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or go to school in, and businesses and other legal entities located in Washington County, Pennsylvania

### Underserved

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	870
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**FIELD OF MEMBERSHIP:** Area #5, Census tract 7020.00, bounded by North Hanover Township to the North, McQuire AFB to the East, Springfield Township to the West, and Saylor Pond Rd. and New Hanover Township to the South.

12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	1,249
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**FIELD OF MEMBERSHIP:** Area #2, Census tract 7006.04, bounded by Dredge Harbor to the North, Sweedsrun to the East, Burlington Pike to the South, and Chestnut Hill Dr. to the West.

13605	2	AMPHIBIOUS BASE NAVAL BASE VIRGINIA BEACH, VA	Underserved area	\$245,442,786.00	55,000	1,287
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**FIELD OF MEMBERSHIP:** See detailed boundary/census tract descriptions in file

12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	1,894
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**FIELD OF MEMBERSHIP:** Area # 1, Census tract 7001.04, bounded by State Highway 73, Temple Blvd., Delaware Ave., 2nd St., Horace Ave, and 4th St. to the North, Pennsauken Creek to the South, Delaware River to the West, and Morgan Ave., and Penn Central RR to the East.

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12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	2,342
<b>FIELD OF MEMBERSHIP:</b> Area #8, Census Tract 7022.03, bounded by US Highway 206 to the West, Springfield Township to the North, Pointville Rd., Pemberton Wrightstown Rds. To the east, Rancocas Creek, S. Pemberton Rd., Budds Run, S. Pemberton BrownsMills Rd. to the South.						
12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	2,555
<b>FIELD OF MEMBERSHIP:</b> Area #3, Census tract 7007.03, bounded by the Rancocas Creek to the North, Rancocas Creek and North Fairview St. to the West, Penn Central RR and Bridgeboro St. to the South, and Delanco Township to the East.						
12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	2,840
<b>FIELD OF MEMBERSHIP:</b> Area #4, Census tract 7012.04, bounded by Assiscunk Creek to the North and East, US Rt. 130 to the South and High St. to the West.						
12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	3,991
<b>FIELD OF MEMBERSHIP:</b> Area #11, Census Tract 7032.03, bounded by Ridge and New Rds. To the West, Ridge Rd. and Retreat Rd. to the North, Big Hill Rd. to the East and Rt. 70 to the South.						

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12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	5,035
<b>FIELD OF MEMBERSHIP:</b> Area #10, Census tracts 7026.03 and 7026.04, bounded by Mount Holly By-Pass and N. Hunterton Ave. to the West, Penn Central RR, Rancocas Creek to the South, Mount Mill St., and Osboan Ave. to the East, and High St. and Broad St. to the North.						
12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	7,894
<b>FIELD OF MEMBERSHIP:</b> Area #6, Census tracts 7021.01 and 7021.02, bounded by North Hanover Township to the North, Wrightstown and New Hanover Township to the West, New Hanover Township to the South and East.						
12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	9,787
<b>FIELD OF MEMBERSHIP:</b> Area #9, Census tracts 7022.06 and 7022.08, bounded by Mirrow Lake, Range Rd., to the North, Ocean County to the East, Rt. 72, Woodland Township to the South, Wissohickon Rd. and Four Mile Rd to the West.						
12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	12,804
<b>FIELD OF MEMBERSHIP:</b> Area #7, Census tracts 7021.02, 7021.04, and 7021.05, bounded by Saylor's Pond Rd., McQuire AFB and North Hanover Township to the North, Ocean County to the East, Pemberton Township to the West, and Pemberton Township and Browns Mills to the South.						

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12679	2	ABCO RANCOCAS, NJ	Underserved area	\$99,764,093.00	75,000	18,155
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**FIELD OF MEMBERSHIP:** Area #12, Census tracts 9190.00, 7200.00 and 7201.00, bounded by Plumstead Township and Jackson Township, Rt. 70 and Rt. 37 to the North, Burlington County to the West, Rt. 614, Leisure Knoll, Rt. 530, Berkley Township to the East, and Rt. 72 and Rt. 554 to the South.

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Underserved area	\$80,518,114.00	90,197	29,665
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**FIELD OF MEMBERSHIP:** Northern Chesapeake Area:  
Area 1 = Census Tracts 020100, 020200, 020300, 020400, 020501, 020600, 020700, 020903, 021403  
Beginning at the intersection of George Washington Highway N. and S. Military Highway, east on S. Military Highway, south along the S. Branch Elizabeth River, east on Interstate 64, north on Interstate 464, east and north on S. Military Highway, north along the Norfolk Southern Railway, north and east along Indian River Creek, north and west along Indian River, south on Pond Lane, west on Border Road, west on Berkley Avenue, west along the Chesapeake and Norfolk city boundary, south and west along the Chesapeake and Portsmouth city boundary, south on George Washington Highway N. to S. Military Highway.

Exclusion: the area known as census tract 020502 and defined below is excluded from Area 1 described above. The excluded boundary description is as follows: Beginning at the intersection of Bainbridge Blvd and Interstate 464, north on Bainbridge Blvd, west and south along the Norfolk Southern Railway, south on Interstate 464 to Bainbridge Blvd.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
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7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Underserved area	\$80,518,114.00	90,197	61,850
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**FIELD OF MEMBERSHIP:** Central and Western Virginia Beach Areas:

Area 1 = Census Tract 045406

Beginning at the intersection of Lynnhaven Parkway and S. Rosemont Road, south on S. Rosemont Road, south on Facility Blvd, west and south on George Pass Drive, south on Princess Anne Road, east on Dam Neck Road, north on Holland Road, east on Shipp's Corner Road, north and west along West Neck Creek, south on Lynnhaven Parkway to S. Rosemont Road.

Area 2 = Census Tract 045408

Beginning at the intersection of London Bridge Road and Harpers Road, east on London Bridge Road, east on Strawbridge Road, north on General Booth Blvd, north on Oceana Blvd, west on Harpers Road to London Bridge Road.

Area 3 = Census Tracts 044804, 044805, 044806, 044001, 044201

Beginning at the intersection of Laskin Road and Baltic Avenue, west on Laskin Road, north on First Colonial Road, west on Wolfsnare Road, west along Wolfsnare Creek, south and east along London Bridge Creek, north along the Oceana Naval Air Station boundary, east along the Norfolk Southern Railway, east on Potters Road, north on First Colonial Road South, north along the Oceana Naval Air Station boundary, north on Louisa Avenue, east on New York Avenue, south on West Lane, east along the Norfolk Southern Railway, south along the Oceana Naval Air Station Boundary, south on Oceana Blvd, east on Bells Road, south and east along the Oceana Naval Air Station Boundary, north on South Birdneck Road, east and north along the Oceana Naval Air Station Boundary, north along Owl Creek, east on High Point Avenue, North on Rudee Avenue, east on Norfolk Avenue, north on Parks Avenue, north on Old Virginia Beach Road, east on 24th Street, north on Cypress Avenue, north on Baltic Avenue to Laskin Road.

Area 4 = Census Tracts 041002, 045602

Beginning at the intersection of Virginia Beach Blvd and North Rosemont Road, west on Virginia Beach Boulevard, south on North Witchduck Road, East on the Virginia Beach Norfolk Expressway (also known as Interstate 264), north on North Rosemont Road to Virginia Beach Blvd.

Area 5 – Census Tracts 040200, 040402

Beginning at the intersection of Newtown Road and Haygood Road, north on Haygood Road, west on Wesleyan Drive, north on Baker Road, east on Northampton Blvd, north on Diamond Springs Road, west on Shore Drive, south along the Virginia Beach and Norfolk city boundary, east on Wesleyan Drive, south and east along the Virginia Beach and Norfolk City boundary, north and east on Newtown Road to Haygood Road.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Underserved area	\$80,518,114.00	90,197	72,950
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**FIELD OF MEMBERSHIP:** Northern Half and East Norfolk Area:  
Area 1 = Census Tracts 000201, 000300, 000400, 000600  
Beginning at the point of Beaumont Street and the Chesapeake Bay, south on Beaumont Street, west on Virginia Avenue, south on Atlans Street, west on E. Leicester Avenue, south on Chesapeake Blvd, west on Dune Street, west on Old Ocean View Road, west on E. Westmont Avenue, north on Granby Street, west on Cherry Street, south on First view Street, north on Tidewater Drive, west on Cherry Street, north on Garrett Avenue, west on W. Government Avenue, north on 4th View Street, west along the Norfolk Naval Base boundary, west and south and north along the Norfolk Naval Base and Willoughby Bay boundary, east along the Norfolk and Hampton city boundary, east along the Chesapeake Bay to Beaumont Street.

Area 2= Census Tracts 001300, 001400, 001600, 005500, 005602, 005701, 005702, 005800, 005901, 005902, 005903, 006501, 006502, 006601, 006604, 006605, 006700, 006901, 007001  
Beginning at the intersection of Granby Street and the Norfolk Southern Railway, west along Norfolk Southern Railway, west and south on Meads Road, west on West Little Creek Road, south on Tapley Avenue, south along the Lafayette River, east on Pelham Street, south on Diven Street, east on Wilmington Street, north on Hughart Street, east on West Little Creek Road, south on Granby Street, east on Thole Street, north along Branch Wayne Creek, east on Virginian Drive, north on Galveston Blvd, east and south along Norfolk Southern Railway, east and north along Branch Wayne Creek, south on Sewells Point Road, east along Norfolk Southern Railway, east on Interstate 64, south along Lake Wright, west on Northampton Blvd, south on Kempsville Road, west and south along Broad Creek, east on E. Virginia Beach Blvd, south on North Military Highway, east on Interstate 264, north along the Norfolk and Virginia Beach city boundary, north and east along the Norfolk and Little Creet Amphibious Base boundary, north on 30th Bay Street, west along the Chesapeake Bay, south on 1st Bay Street, east along Little Creek, south on Walters Drive, west on E. Little Creek road, south on Haprin Drive, east on Winn Lane, north and east and south along Lake Whitehurst, south on Robin Hood Road, north on North Military Highway, east on Hilton Street, north on Bi County Road, east on E. Little Creek Road, north on Meadow Creek Road, north and west and south along Little Creek, west on Sheppard Avenue, north on Tidewater Drive, east along Mason Creek, south on Granby Street to the Norfolk and Southern Railway.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
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13605	2	AMPHIBIOUS BASE NAVAL BASE VIRGINIA BEACH, VA	Underserved area	\$245,442,786.00	55,000	87,569
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**FIELD OF MEMBERSHIP:** See detailed boundary/census tract descriptions in file

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$821,822,883.00	792,303	292,522
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**FIELD OF MEMBERSHIP:** See detailed boundary description in file.

**Multiple Common Bond Expansion**

13828	3	FORT JACKSON COLUMBIA, SC	Occupational	\$318,538,087.00	122,088	550
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**FIELD OF MEMBERSHIP:** Employees of and students attending Webster University located in Columbia, SC.

18297	3	COASTAL RALEIGH, NC	Occupational	\$1,106,572,722.00	154,000	600
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**FIELD OF MEMBERSHIP:** Employees of Scott Medical Group, LLC who are paid from Durham, North Carolina;



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23042	3	SUNCOAST SCHOOLS TAMPA, FL	Associational	\$3,299,753,908.00	918,285	600
<b>FIELD OF MEMBERSHIP:</b> Voting members of the A. J. Ferrell Middle School PTSA located in Tampa, Florida, who qualify for membership in accordance with its charter and bylaws in effect on January 21, 2000;						
383	3	GEORGIA POWER ATLANTA, GA	Associational	\$53,231,448.00	15,000	665
<b>FIELD OF MEMBERSHIP:</b> Voting members of the Georgia Association of Health Underwriters in Roswell, Georgia, who qualify for membership in accordance with its charter and bylaws in effect on December 12, 2002.						
10866	3	TIC FT BENNING, GA	Occupational	\$166,874,090.00	90,000	700
<b>FIELD OF MEMBERSHIP:</b> Employees of Goody Products, Inc. who work in or are paid from Manchester, GA.						
18297	3	COASTAL RALEIGH, NC	Occupational	\$1,106,572,722.00	154,000	825
<b>FIELD OF MEMBERSHIP:</b> Employees of Sanmina-SCI Corporation who are supervised from Durham, North Carolina;						

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9994	3	BAPTIST MEMORIAL MEMPHIS, TN	Occupational	\$29,307,171.00	15,554	2,737
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**FIELD OF MEMBERSHIP:** Employees of and students attending University of Tennessee Health Service Center in Memphis, TN.

14568	3	LA CAPITOL BATON ROUGE, LA	Occupational	\$216,319,487.00	140,000	15,000
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**FIELD OF MEMBERSHIP:** Students attending Delgado Community College in New Orleans, Louisiana

**Community Conversion**

12004	3	SEYMOUR JOHNSON GOLDSBORO, NC	Community	\$57,436,896.00	40,000	113,329
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**FIELD OF MEMBERSHIP:** Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in Wayne County, North Carolina

5797	3	ORNL OAK RIDGE, TN	Community	\$630,045,612.00	179,607	1,045,366
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, or Union, Tennessee.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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### Underserved

9986	3	HERITAGE TRUST CHARLESTON, SC	Underserved area	\$298,802,698.00	120,248	17,377
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Dorchester County, South Carolina an underserved community as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: Census Tracts 101, 102, 103 and 104 located in Dorchester County, South Carolina bounded by the following:

Northern Boundary: The northern boundary is the Dorchester County and the Orangeburg County line.

Eastern Boundary: The eastern boundary is the Dorchester County and Berkeley County line.

Southern Boundary: Begins where Cypress Swamp meets the Berkeley County line, follow the Cypress Swamp south until it flows into Bob's Lake, then south along the shoreline of Bob's Lake until it intersects with the Ashley River, then south along the Ashley River until it meets Boone Hill Road, then west on Boone Hill Road which turns into Highway 17-A, and then west along Highway 17-A until it intersects the Colleton County line.

Western Boundary: The western boundary is the Dorchester County and Colleton County line.

### Multiple Common Bond Expansion

21014	4	UNITED BUCHANAN, MI	Associational	\$153,535,632.00	36,000	700
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**FIELD OF MEMBERSHIP:** Members of Saint Gabriel Mission Church located in Berrien Springs, Michigan.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

24077	4	TRANE LA CROSSE, WI	Occupational	\$325,044,167.00	123,000	1,549
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**FIELD OF MEMBERSHIP:** Employees of and students attending La Crosse Central High School in La Crosse, WI.

21014	4	UNITED BUCHANAN, MI	Associational	\$153,535,632.00	36,000	2,300
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**FIELD OF MEMBERSHIP:** Members of Saint Mary of the Immaculate Conception Church located in Niles, Michigan

6860	4	FIRST CATHOLIC TAYLOR, MI	Associational	\$106,088,359.00	49,483	10,779
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**FIELD OF MEMBERSHIP:** Members, students, and employees of the Catholic Churches within the Southland Vicariate of the Archdiocese of Detroit, with the exception of Christ the Good Shepard: St. Alfred in Taylor, Michigan; St. Constance in Taylor, Michigan; St. Cyril of Jerusalem, Taylor, Michigan; St. Paschal Baylon, Taylor, Michigan; St. Francis Cabrini, Allen Park, Michigan; St. Mary Magdalen, Melvindale, Michigan; St. Conrad, Melvindale, Michigan; St. Henry, Lincoln Park, Michigan; St. Hugh, Southgate, Michigan; St. Pius X, Southgate, Michigan.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

6860	4	FIRST CATHOLIC TAYLOR, MI	Occupational	\$106,088,359.00	49,483	13,800
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**FIELD OF MEMBERSHIP:** Members, employees, and students of the following churches within the Western Wayne Vicariate of the Archdiocese of Detroit, in Wayne County, Michigan: 1) St. Anthony, Belleville, MI; 2) St. Aloysius, Romulus, MI; 3) St. Bernardine, Westland, MI; 4) St. Damian, Westland, MI; 5) Divine Savior, Westland, MI; 6) St. Dunstan, Garden City, MI; 7) Holy Family, Inkster, MI; 8) St. Kevin & Norbert, Inkster, MI; 9) St. Mary, Wayne, MI; 10) St. Raphael, Garden City, MI; 11) St. Richard, Westland, MI; 12. Ss. Simon & Jude, Westland, MI; 13) St. Stephen, New Boston, MI; 14) St. Theodore, Westland, MI

### Community Conversion

3576	4	WEST VIRGINIA SCHOOL EMPLOYEES CHARLESTON, WV	Community	\$109,263,526.00	25,000	251,662
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Putnam and Kanawha Counties in West Virginia.

14274	4	MCHENRY COUNTY FINANCIAL WOODSTOCK, IL	Community	\$27,714,210.00	53,298	260,077
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**FIELD OF MEMBERSHIP:** McHenry County, IL, 2000 census population 260,077.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

7569	4	DORT FLINT, MI	Community	\$264,829,144.00	63,678	608,278
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**FIELD OF MEMBERSHIP:** Genesee County, or Lapeer County, or Shiawassee County, or Deerfield Township or Tyrone Township in Livingston County, MI

**Underserved**

3576	4	WEST VIRGINIA SCHOOL EMPLOYEES CHARLESTON, WV	Underserved area	\$109,263,526.00	25,000	10,330
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved area comprised of Clay County, West Virginia.

3576	4	WEST VIRGINIA SCHOOL EMPLOYEES CHARLESTON, WV	Underserved area	\$109,263,526.00	25,000	15,446
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of Roane County, West Virginia.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

3576	4	WEST VIRGINIA SCHOOL EMPLOYEES CHARLESTON, WV	Underserved area	\$109,263,526.00	25,000	34,453
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of Greenbrier County, West Virginia.

3576	4	WEST VIRGINIA SCHOOL EMPLOYEES CHARLESTON, WV	Underserved area	\$109,263,526.00	25,000	47,579
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of Fayette County, West Virginia.

1251	4	NEW CENTURY JOLIET, IL	Underserved area	\$25,904,679.00	7,500	50,922
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**FIELD OF MEMBERSHIP:** Will County, IL, underserved area consisting of the following 12 census tracts: 8807.00, 8808300, 8809.00, 8812.00, 8813.00, 8819.00, 8820.00, 8821.00, 8822.00, 8824.00, 8825.00 and 8831.00.

**Multiple Common Bond Expansion**

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

24465	5	GOVERNMENT EMPLOYEES AUSTIN, TX	Associational	\$79,238,445.00	25,000	507
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**FIELD OF MEMBERSHIP:** Voting members of the Heatherwilde Homeowner's Association in Pflugerville, Texas, who qualify for membership in accordance with its bylaws in effect on April 14, 1986

1608	5	MESA COUNTY TEACHERS GRAND JUNCTION, CO	Associational	\$56,117,154.00	15,000	550
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**FIELD OF MEMBERSHIP:** Voting members of the The Alumni Association of Mesa State College of Colorado, Inc. in Grand Junction, Colorado, who qualify for membership in accordance with its bylaws in effect on December 30, 2002

14091	5	HOUSTON SUGARLAND, TX	Associational	\$204,617,502.00	38,224	650
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**FIELD OF MEMBERSHIP:** Members of Pentecostal Missionary Baptist Church in Houston, TX.

24679	5	CITY AND COUNTY EMPLOYEES ALBERT LEA, MN	Associational	\$7,294,033.00	3,000	900
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**FIELD OF MEMBERSHIP:** Employees and members of the Bayview Freeborn Funeral Home in Albert Lea, Minnesota, who qualify for membership in accordance with its bylaws.



**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

24229	5	STARTRUST HOUSTON, TX	Occupational	\$49,261,475.00	90,000	975
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**FIELD OF MEMBERSHIP:** employees of EOTT Energy LLC of Houston who work in or are paid or supervised from Houston, Texas

16710	5	BOULDER MUNICIPAL EMPLOYEES BOULDER, CO	Associational	\$36,897,073.00	13,000	1,200
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**FIELD OF MEMBERSHIP:** Members of the Boulder Laboratories Employees Association in Boulder, Colorado, who qualify for membership in accordance with its bylaws.

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Occupational	\$2,505,617,259.00	1,494,183	1,200
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**FIELD OF MEMBERSHIP:** Employees of R. Hakim Corporation Db a International House of Pancakes, Inc. San Antonio, who work in San Antonio, Texas.

17277	5	PREMIER MEMBERS BOULDER, CO	Occupational	\$204,742,959.00	39,000	2,300
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**FIELD OF MEMBERSHIP:** Storage Technology Corp's employees who are paid from Louisville, CO.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Associational	\$1,808,400,493.00	676,000	2,640
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**FIELD OF MEMBERSHIP:** Employees and members of the Oak Wood Baptist Church located in New Braunfels, Texas..

24362	5	AFFINITY PLUS ST. PAUL, MN	Associational	\$724,125,614.00	1,000,000	4,500
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**FIELD OF MEMBERSHIP:** employees and members of The Minnesota Chapter of Associated Builders and Contractors, Inc. in Eden Prairie, Minnesota who qualify for membership in accordance with its bylaws in effect on December 11, 1990.

1608	5	MESA COUNTY TEACHERS GRAND JUNCTION, CO	Occupational	\$56,117,154.00	15,000	5,400
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**FIELD OF MEMBERSHIP:** Students attending Mesa State College in Grand Junction, Colorado.

**Community Expansion**

11526	5	DAKOTA PLAINS LEMMON, SD	Community	\$22,326,971.00	7,500	28,407
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities located in Hughes County, Buffalo County, Hyde County, Lyman County, Stanley County, or Sully County, South Dakota

**Community Conversion**

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

5547	5	SECURITY 1ST MC ALLEN, TX	Community	\$124,423,478.00	40,214	978,000
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in and businesses and other legal entities within Cameron, Hidalgo, Starr or Willacy Counties, TX

**Underserved**

14091	5	HOUSTON SUGARLAND, TX	Underserved area	\$204,617,502.00	38,224	1,680
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in, and business and other legal entities located in the underserved area of Fort Bend County, Texas as described by the following boundaries: Beginning at the intersection of FM 762 and the Burlington Northern Santa Fe Railroad (along FM 2759, a.k.a. Thompsons Road), eastward along the Burlington Northern Santa Fe Railroad tracks to its intersection with the Brazos River, then northward (upstream) along the Brazos River to its confluence with Steep Bank Creek (near the termination of Thompson Ferry Road), then northward along Steep Bank Creek to its intersection with Thompson Ferry Road, then north along Thompson Ferry Road to its intersection with Oilfield Road, then east along Oilfield Road as it becomes Lake Olympia Parkway, continuing along Lake Olympia Parkway to its intersection with State Highway 6, then southeasterly along State Highway 6 to the eastern Fort Bend County Line, then south then west then south (as the Fort Bend County Line joins the Brazos River) along the eastern Fort Bend County Line to its intersection with Big Creek, then westward along Big Creek to its intersection with FM 1994, then northeast along FM 1994 to its intersection with FM 762, then northeast then northwest then north along FM 762 to its intersection with the Burlington Northern Santa Fe Railroad (along FM 2759, a.k.a. Thompsons Road)

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

7590	5	GREATER TEXAS AUSTIN, TX	Underserved area	\$183,288,799.00	200,000	15,038
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**FIELD OF MEMBERSHIP:** Persons who live in the underserved area in a portion of Bastrop County, Texas, as defined below:

Beginning at the intersection of the Bastrop/Lee County, Texas, lines, heading southeast along the Bastrop County line to FM 2239, heading southwest on FM 2239 to Frerich Road, which turns into Gotier Road, which turns into Cottle Twin Road, heading southwest on Cottle Twin Road to Highway 71, heading southeast on Highway 71 to Hill Road, heading south on Hill Road to the first unnamed creek, heading west along the creek to State Highway 95, heading north on State Highway 95 to FM 535, heading southwest on FM 535 to AJ Rod Road, heading west on AJ Rod Road to the dead end, heading northwest on an invisible line from AJ Rod Road to Atfield Creek, follow Atfield Creek north to the Colorado River, follow the Colorado River northwest to Haupt Bend, heading west on Trigg road to State Highway 304, heading north on State Highway 304 to Griesenbeck Ranch Road, heading west on Griesenbeck Ranch Road, turning into Shiloh Road, heading west on Shiloh Road to FM 20, heading north on FM 20 to State Highway 71, heading east on State Highway 71 to FM 969, heading north on FM 969 to FM 1209, heading east on an invisible line from FM 1209 to the cross section of Big Sandy Creek and the Colorado River, heading north along Big Sandy Creek to State Highway 95, heading west on State Highway 95 to Highway 290 East, heading east on Highway 290 East to Old Highway 20, heading east on Old Highway 20 to Dunbar Road, heading north on Dunbar Road to the dead end, heading northeast on an invisible line to the north most corner of the Bastrop/Lee County line and the beginning of this area.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

8038	5	ABILENE TELCO ABILENE, TX	Underserved area	\$4,711,682.00	2,700	33,248
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located the underserved area of Abilene, Texas as described by the following boundaries: Beginning at the intersection of U.S. Highway 83 and Interstate 20, east along Interstate 20 to Loop 322, then south along Loop 322 to its intersection with North 10th Street, then west along North 10th Street to its intersection with the Chicago Burlington & Quincy Railroad tracks (near Almond Street), then south along the Chicago Burlington & Quincy Railroad tracks to its intersection with the Texas & Pacific Railroad tracks (near South 1st Street), then west along the Texas & Pacific Railroad tracks to its intersection with U.S. Highway 83, then north along U.S. Highway 83 to its intersection with Interstate 20.

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$2,505,617,259.00	1,494,183	57,391
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities located within the underserved area in San Antonio, Texas defined by the following boundaries: beginning at the intersection of the western county line and Highway 90 going east to Loop 410; going south around Loop 410 to Interstate 10 going east to the county line; following the county line clockwise to the beginning point at Highway 90

11526	5	DAKOTA PLAINS LEMMON, SD	Underserved area	\$22,326,971.00	7,500	69,559
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Butte County, Corson County, Dewey County, Haakon County, Harding County, Jones County, Meade County, Perkins County, and Ziebach County in South Dakota and Adams County, Bowman County, Grant County, Hettinger County, and Sioux County in North Dakota

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

24359	5	CITY-COUNTY BROOKLYN CENTER, MN	Underserved area	\$342,795,482.00	115,700	382,618
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Minneapolis, Minnesota, an underserved area

### Multiple Common Bond Expansion

15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Occupational	\$463,973,149.00	117,378	500
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**FIELD OF MEMBERSHIP:** Employees of Superior Industries International, Inc. who work in or are supervised from Rogers, AR

15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Occupational	\$463,973,149.00	117,378	500
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**FIELD OF MEMBERSHIP:** Employees of NorthWest Arkansas Community College who work in Bentonville, AR

3943	6	BURBANK CITY EMPLOYEES BURBANK, CA	Occupational	\$151,139,277.00	20,000	541
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**FIELD OF MEMBERSHIP:** Employees of FotoKem Film and Video who work in Burbank, CA.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

1999	6	LOCKHEED BURBANK, CA	Occupational	\$1,444,543,344.00	146,621	570
<b>FIELD OF MEMBERSHIP:</b> Employees of J.D. Power and Associates who work in or are paid from Westlake Village, CA.						
17144	6	KOKUA HONOLULU, HI	Occupational	\$7,259,208.00	6,000	690
<b>FIELD OF MEMBERSHIP:</b> Employees of Clinical Laboratories of Hawaii who work in Ewa Beach, HI.						
24520	6	SANTA ANA SANTA ANA, CA	Occupational	\$60,375,735.00	30,000	1,500
<b>FIELD OF MEMBERSHIP:</b> Employees of TLC Transportation Staffing, Inc. who work in Santa Ana, CA.						
14650	6	PARISHIONERS TORRANCE, CA	Associational	\$35,574,199.00	46,000	2,000
<b>FIELD OF MEMBERSHIP:</b> Members and employees of St. Francis De Sales Church in Sherman Oaks, CA.						

**Community Conversion**

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**

**Tuesday, December 31, 2002**

7029	6	KAPALAMA HONOLULU, HI	Community	\$3,841,869.00	1,000	40,147
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the City and County of Honolulu Neighborhood Community District Number 15, Hawaii.

**Underserved**

10709	6	UTAH COMMUNITY PROVO, UT	Underserved area	\$358,399,648.00	200,000	8,238
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Juab County, Utah; Juab County, Utah meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

10709	6	UTAH COMMUNITY PROVO, UT	Underserved area	\$358,399,648.00	200,000	22,763
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Sanpete County, Utah; Sanpete County, Utah meets the underserved investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.



**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

21428	6	SPECTRUM SAN FRANCISCO, CA	Underserved area	\$90,824,109.00	35,489	38,150
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved investment area definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: Census Tracts 750100, 750200, 750300, 750400, 750501, 750600, 750700, 750900, 751100, bounded by the intersection of Highway 15/340 and Interstate 70, go east on Interstate 70 to Highway 144 South, go southeast on Highway 144 South to the Monocacy River, go north on the Monocacy River to Gas House Pike, go south on Gas House Pike until it turns into East Church Street, continue south on East Church Street to County Lane, go northwest on County Lane and then follow an imaginary line to East 5th Street, go west on East 5th Street to North East Street, go north on North East Street to East 9th Street, go west on East 9th Street .2 miles, at .2 miles, go south along an imaginary line to East 7th Street, go west on East 7th Street to Highway 15, go north on Highway 15 to the Little Tuscarora Creek, go northwest on the Little Tuscarora Creek to Oppossumtown Pike, go southeast on Oppossumtown Pike and an imaginary line to continue on Oppossumtown Pike, go south on Oppossumtown Pike to the northeast corner boundary of Fort Detrick, go west on the Fort Detrick boundary to Yellow Springs Road, go south on Yellow Springs Road to Montevue Lane, go west on Montevue Lane until it turns into Shookstown Road, continue west on Shookstown Road to Bowers Road, go southwest on Bowers Road to West Patrick Road, go east on West Patrick Road to Highway 15, go south on Highway 15 to its junction with Highway 340, go southwest on Highway 15/340 to its intersection with Interstate 70.

2578	6	KEKAHA KEKAHA, HI	Underserved area	\$15,919,438.00	3,000	58,463
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Kauai County, Hawaii; Kauai County, Hawaii meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

20068	6	XEROX EL SEGUNDO, CA	Underserved area	\$617,442,613.00	100,076	137,714
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved investment area definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community: 27 Census Tracts located in Dallas, Texas: The area bounded by the intersection of I-30 and N. Beckley Avenue, go south on N. Beckley Avenue to W. Jefferson Boulevard, go west on W. Jefferson Boulevard to S. Tyler Street, go south on S. Tyler Street to an imaginary line along the AT and ST Railroad, go southwest on an imaginary line along the AT and ST Railroad to S. Hampton Road, go south on S. Hampton Road to W. Kiest Boulevard, go west on W. Kiest Boulevard to S. Walton Walker Boulevard, go north on S. Walton Walker Boulevard to Mountain Creek Parkway, to southwest on Mountain Creek Pkwy to Mountain Creek Lake, go north on an imaginary line intersecting Mountain Creek Lake and then northeast to an imaginary intersecting Dallas NAS, to northwest on the imaginary intersecting Dallas NAS to Cottonwood Creek, go west on Cottonwood Creek to SW 3rd Street, to north on SW 3rd Street to W. Dickey Road, go west on W. Dickey Road to N. Carrier Parkway, go south on N. Carrier Parkway to W. Pioneer Parkway, go west on W. Pioneer Pkwy 1.21 miles to an imaginary point, go north at imaginary point 1.68 miles to SW 23rd Street, continue north on SW 23rd Street to the Texas and Pacific Railroad, go east on the Texas and Pacific Railroad to N. Carrier Parkway, go north on N. Carrier Parkway to I-30, go east on I-30 to N. Belt Line Road, go north on N. Belt Line Road to the West Fork of the Trinity River, go northeast on an imaginary line along the West Fork of the Trinity River to State Road 12, go north on State Road 12 to border of Dallas County Park, go southwest along the Dallas County Park border to the northwest corner boundary, at Dallas County Park northwest corner follow an imaginary line to the intersection of East Hunter Farrell Road and S. Nursery Road, go north on S. Nursery Road to E. Oakdale Road, go west on E. Oakdale Road to Senter Road, go north on Senter Road to E. 6th Street, go east on E. 6th Street to N. Walton Walker Boulevard, go north on N. Walton Walker Boulevard to E. Street Highway, go east on E. Street Highway to the Elm Fork Trinity River go south on an imaginary line along the Elm Fork of the Trinity River to the Trinity River, go southeast on an imaginary line along the Trinity River to N. Westmoreland Rd, go south on N. Westmoreland Road to State Road 260, go southwest on State Road 260 to US 80, go east on US 80 to N. Westmoreland Road, go south on N. Westmoreland Road to W. Clarendon Drive, go east on W. Clarendon Drive to S. Ravinia Drive, go north on S. Ravinia Drive to W. 12th Street, go east on W. 12th Street to S. Hampton Road, go north on S. Hampton Road to W. Jefferson Boulevard, go east on W. Jefferson Boulevard to N. Marlborough Avenue, go north on N. Marlborough to W. Davis Street, go west on W. Davis Street to N. Hampton Road, go north on N. Hampton Road to Interstate 30, go east on Interstate 30 to its intersection with N. Beckley Avenue.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

20068	6	XEROX EL SEGUNDO, CA	Underserved area	\$617,442,613.00	100,076	206,816
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved investment area definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community: 41 Census Tracts located in Dallas and Irving, Texas: The area bounded by the intersection of Forest Lane and the Missouri-Texas-Kansas Railroad, go east on Forest Lane to Marsh Lane, go south on Marsh Lane to its intersection with W. NW Highway/Bachman Boulevard, at W. NW Highway/Bachman Boulevard, Marsh Lane becomes Lemmon Avenue, continue south on Lemmon Avenue SE to W. Lovers Lane, go east on W. Lovers Lane to Inwood Road, go south on Inwood Road SE to W Mockingbird Lane, go east on W Mockingbird Lane East to Westside Drive, go south on Westside Drive to an imaginary line bordering Highland Park, continue south on this imaginary line to Mahanna Street, go west on Mahanna Street to another imaginary line bordering Highland Park, go south on this imaginary line bordering Highland Park to Westside Drive, go west on Westside Drive to Lemmon Avenue, go south on Lemmon Avenue to the Dallas North Tollway go west on the Dallas North Tollway to Cedar Springs Road, go north on Cedar Springs Road SE to Kings Road, go west on Kings Road to Maple Avenue, go south on Maple Avenue to the Dallas North Tollway, go north on the Dallas North Tollway to Cedar Springs Road SE, go south on Cedar Springs Road SE to the Missouri-Texas-Kansas Railroad, go west on an imaginary line along the Missouri-Texas-Kansas Railroad SW to an imaginary point parallel to N. Pearl Street, go south on an imaginary line to N. Pearl Street, continue south on N. Pearl Street to Yeargan Street, go north on Yeargan Street to Bookhout Street, go east on Bookhout Street to Cedar Springs Road, go south on Cedar Springs Road to N. Pearl Street, go east on N. Pearl Street to Mc Kinney Avenue, go south on Mc Kinney Avenue South to N. Field Street, go south on N. Field Street to the Woodall Rodgers Freeway, go south on the Woodall Rodgers Freeway to Interstate 35E, go south on Interstate 35E to US 67, go west on US 67 to S. Ewing Avenue go south on E. Ewing Avenue to E. Hobson Avenue, go west on E. Hobson Avenue to S. Marsalis, go north on S. Marsalis north to E. Ohio Avenue go west on E. Ohio Avenue to Michigan Avenue, go north on Michigan Avenue to Illinois Street, go west to Illinois Street to the Marvin D. Love Freeway, go south on the Marvin D. Love Freeway to W. Saner Avenue, go west on W. Saner Avenue to S. Polk Street go south on S. Polk Street south to W. Kiest Boulevard, go west on W. Keist Boulevard to S. Hampton Road, go north on S. Hampton Road to an imaginary line along the AT and ST Railroad, go northeast on an the imaginary line along the AT and ST Railroad to S. Tyler Street, go north on S. Tyler Street to W. Jefferson Boulevard, go east on W. Jefferson Boulevard to N. Beckley Avenue, go north on N. Beckley Avenue to I-30, go west on I-30 west to N. Hampton Road go south N. Hampton Road to W. Davis Street, go east on West Davis Street east to N. Marlboro Avenue, go south on N. Marlboro Avenue to W. Jefferson Boulevard, go west on W. Jefferson Boulevard to N. Hampton Road, go south on N. Hampton road to W. 12th Street, go west on W. 12th Street to S. Ravinia Drive go south on S. Ravinia Drive to W. Clarendon Drive, go west on W. Clarendon Drive to S.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

Westmoreland Road, go north on Westmoreland Road to Davis Street, go west on Davis Street to Fort Worth Avenue, go north on Fort Worth Avenue NE to North Westmoreland Road, go north on North Westmoreland Road to the Trinity River, go west and then north on the Trinity River to State Road 356, go west on State Road 356 to N. Walton Walker Boulevard, go south on N. Walton Walker Boulevard to 6th Street, go west on 6th Street to MacArthur Boulevard, go north on MacArthur Blvd to an imaginary line along the Chicago Rock Island and Pacific Railroad, go east on the imaginary line along the Chicago Rock Island and Pacific Railroad to N. O'Connor Road, go north on N. O'Connor Road to W. Grauwlyer Road, go west on W. Grauwlyer Road to N. MacArthur Boulevard, go north on N. MacArthur Boulevard to State Highway 183, go east on State Highway 183 to N. O'Connor Road, go north on N. O'Connor Road to Leland Boulevard, go west on Leland Boulevard to Northgate Drive, go northwest on Northgate Drive to N. Story Road, go north on N. Story Road to W. Walnut Hill Lane, go west on W. Walnut Hill Lane to N. Belt line Road, go south on N. Belt line Road to Northgate Drive, go west on Northgate Drive to William Dehaes Drive, go north on William Dehaes Drive to W. Walnut Hill Lane, go east on W. Walnut Hill Lane to N. Belt line Road, go north on N. Belt line Road to State Highway 114, go southeast on State Highway 114 to its intersection with the W. Northwest Highway, go southeast on the W. Northwest Highway to the Trinity River, go southeast along the Trinity River to Storey Lane, go northeast on Storey Lane to the Missouri-Texas-Kansas Railroad go north on the Missouri-Texas-Kansas Railroad to its intersection with Forest Lane.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

1506	6	AFFINITY WEST LOS ANGELES, CA	Underserved area	\$21,617,817.00	10,000	294,237
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: Census Tracts 530101, 530201, 530202, 530300, 531100, 531201, 531202, 531301, 531302, 531501, 531601, 531602, 531701, 531800, 531901, 531902, 53200, 532100, 53200, 532301, 532302, 532400, 532500, 532601, 532602, 533101, 533200, 533400, 533600, 533700, 533801, 533802, 534000, 534100, 531502, 531702, 533300, 533500, 533900, bounded by the intersection of Cesar Chavez Avenue and Indiana Avenue, proceeding east on Cesar Chavez Avenue to the intersection of Carmelita Avenue, proceeding south on Carmelita Avenue to the intersection of Michigan Avenue, proceeding west on Michigan Avenue, and south on Sunol Drive to the intersection of State Highway 60, proceeding east along State Highway 60 to the intersection of Interstate 710 Freeway, proceeding south on Interstate 710 to the intersection of 3rd Street, proceeding east on 3rd Street and continuing south on Pomona Boulevard to the intersection of Wilcox Avenue, proceeding south on Wilcox Avenue to the intersection of Whittier Boulevard, proceeding east on Whittier Boulevard to the intersection of Montebello Boulevard, proceeding north on Montebello Boulevard to the intersection of Beverly Boulevard, proceeding east on Beverly Boulevard to the Rio Hondo River and the Montbello City boundary line, proceeding southwest along the Montebello City boundary line until it intersects with Telegraph Road, proceeding southeast on Telegraph Road to the intersection of the Commerce City boundary line and the Rio Hondo River, proceeding southwest along the Rio Hondo River to the intersection of Florence Avenue, proceeding northwest along Florence Avenue to the intersection of Scout Avenue, proceeding south along Scout Avenue to the intersection of Clara Street, proceeding west on Clara Street to the intersection of Interstate 710, proceeding south along Interstate 710 to the intersection of the railroad tracts, proceeding west along the railroad tracts to the intersection of the Los Angeles River, proceeding north along the Los Angeles River to the intersection of the Bell City boundary line, proceeding west along the Bell City boundary line to the intersection of Bear Street, proceeding southwest along Bear Street to the intersection of Walnut Street, proceeding west along Walnut Street to the intersection of Salt Lake Avenue, proceeding southeast along Salt Lake Avenue to the intersection of Olive Street, proceeding east on Olive Street to the intersection of Otis Avenue, proceeding east on Otis Avenue to the intersection of Elizabeth Street, proceeding east on Elizabeth Street to the intersection of the Huntington Park City boundary line, proceeding southeast along the Huntington Park City boundary line to the intersection of Santa Ana Street, proceeding west on Santa Ana Street to the intersection of State Street, proceeding north on State Street to the intersection of Walnut Street, proceeding west on Walnut Street to the intersection of Mountain View Avenue, proceeding north on Mountain View Avenue to the intersection of Florence Avenue, proceeding west on Florence Avenue to the intersection of Stafford Avenue, proceeding north on Stafford Avenue to the intersection of Zoe Avenue,

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

proceeding west on Zoe Avenue to the intersection of Santa Fe Avenue, proceeding north on Santa Fe Avenue to the intersection of Zoe Avenue, proceeding west on Zoe Avenue to the intersection of Alameda Street, proceeding north on Alameda Street to the intersection of 25th Street, proceeding east on 25th Street to the Vernon City boundary line, proceeding east along the Vernon City boundary line to the intersection of Downey Road, proceeding south on Downey Road to the intersection of Holabird Avenue, proceeding east on Holabird Avenue to the intersection of the Vernon City Boundary line, proceeding north and east along the Vernon City boundary line to the intersection of the Commerce City boundary line, proceeding north and west along the Commerce City boundary line to the intersection of Indiana Street, proceeding north on Indian Street to the intersection of Indiana Street and Cesar Chavez Avenue.

<b><u>Single Common Bond Expansions</u></b>	<b><u>Current</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	8	88
Number of Expansions Denied	0	8
Number of Expansions Deferred	2	22
Number of FCUs Receiving Expansions	7	36
Number of Potential Members Added	454	41182

  

<b><u>Multiple Common Bond Expansions</u></b>	<b><u>Current</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	722	11687
Number of Expansions Denied	13	56
Number of Expansions Deferred	32	635

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

Number of FCUs Receiving Expansions	322	1179
Number of Potential Members Added	135677	1993584

<b><u>Community Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	3	27
Number of Expansions Denied	0	1
Number of Expansions Deferred	4	35
Number of FCUs Receiving Expansions	3	27
Number of Potential Members Added	1290627	6543218

<b><u>Community Conversions</u></b>	<b><u>Current</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	10	96
Number of Expansions Denied	0	4
Number of Expansions Deferred	4	83
Number of FCUs Receiving Expansions	10	96
Number of Potential Members Added	4444270	25614823

<b><u>Underserved</u></b>	<b><u>Current</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	40	425

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**

Tuesday, December 31, 2002

Number of Expansions Denied	0	15
	<u>Month</u>	
Number of FCUs Receiving Expansions	20	224
Number of Potential Members Added	2698752	23571194

<b><u>Housekeeping</u></b>	<b><u>Current</u></b>	<b><u>YTD</u></b>
Number of Housekeeping Approved	124	2586
Number of Housekeeping Denied	0	7
Number of Housekeeping Deferred	2	126
Number of FCUs Receiving Housekeeping	38	300

**MERGERS APPROVED**

Continuing Charter No.		Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
60268	1	DANBURY CYANAMID EMPLOYEES DANBURY, CT	\$4,469,183.00	61640	AMPHENOL RF OPER EMP  DANBURY, CT	\$811,451.00	INABILITY TO OBTAIN OFFICIALS

**Continuing Field of** ALL PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER ENTITIES LOCATED IN THE GREATER DANBURY AREA OF CONNECTICUT.



**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**

Tuesday, December 31, 2002

**Merging Field of Membership:** PERSONS EMPLOYED IN THE AMPHENOL RF DIVISION MFG. COMPANY IN DANBURY, CONNECTICUT.

8693 Membership: LOSS /	1	OXYCHEM NIAGARA NIAGARA FALLS, NY	\$48,342,879.00	6255	CARBON/GRAPHITE GROUP NIAGARA FALLS, NY	\$1,502,887.00	DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of** EMPLOYEES OF OCCIDENTAL PETROLEUM CORPORATION WHO WORK IN NIAGARA FALLS, OR GRAND ISLAND, NEW YORK, DARIEN, CONNECTICUT OR LAKE CHARLES, LOUISIANA; AND SEVERAL OTHER EMPLOYEE OR ASSOCIATIONAL GROUPS.

**Merging Field of Membership:** EMPLOYEES OF THE CARBIDE/GRAPHITE GROUP, INC. IN NIAGARA FALLS, NEW YORK.

24501	1	WAVE PROVIDENCE, RI	\$61,271,326.00	9065	HASBRO EMPLOYEES PAWTUCKET, RI	\$3,942,744.00	EXPANDED SERVICES
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**Continuing Field of** EMPLOYEES OF THE NATIONAL GRID USA AND OTHER NATIONAL GRID USA SUBSIDIARIES IN VARIOUS LOCATIONS.

**Merging Field of Membership:** EMPLOYEES OF HASBRO INDUSTRIES, INC. WHO WORK IN CENTRAL FALLS OR PAWTUCKET, RHODE ISLAND OR FALL RIVER, MASSACHUSETTS; AND OTHER EMPLOYEES GROUPS.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**

**Tuesday, December 31, 2002**

1148	1	COREPLUS	\$99,328,862.00	5200	NEW LONDON TELEPHONE	\$16,523,187.00	EXPANDED
					EMPLOYEES		SERVICES
		YANTIC, CT			NEW LONDON, CT		

**Continuing Field of** EMPLOYEES AND MEMBERS OF THE BOARD OF EDUCATION, THE NORWICH FREE ACADEMY, THE NORWICH REGIONAL TECHNICAL SCHOOL, AND THE HUNTINGTON INSTITUTE IN NORWICH, CONNECTICUT AND OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS.

**Merging Field of Membership:** EMPLOYEES OF SOUTHERN NEW ENGLAND TELECOMMUNICATIONS, ITS SUBSIDIARIES, OR LUCENT TECHNOLOGIES, INC. WITH IN DIFFERENT EXCHANGE AREAS.

4035	2	MEMBER ONE	\$208,739,483.00	12417	CLINCH RIVER PLANT	\$251,537.00	EXPANDED
					EMPLOYEES		SERVICES
		ROANOKE, VA			CLEVELAND, VA		

**Continuing Field of** NUMEROUS OCCUPATIONAL AND ASSOCIATIONAL GROUPS IN ROANOKE, VIRGINIA AND SURROUNDING AREAS; FIVE UNDERSERVED AREAS; AND MEMBERS OF PREVIOUSLY MERGED CREDIT UNIONS.

**Merging Field of Membership:** EMPLOYEES OF APPALACHIAN ELECTRIC POWER COMPANY, CLINCH RIVER PLANT, WHO WORK IN CARBO, VIRGINIA AND ABINGDON GENERAL OFFICE, ABINGDON, VIRGINIA; MEMBERS OF THEIR IMMEDIATE FAMILIES; ORGANIZATIONS OF SUCH PERSONS; AND EMPLOYEES OF THE CREDIT UNION;

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

227	2	PENTAGON ALEXANDRIA, VA	\$4,861,306,385.0	271	COAST GUARD NANJEMOY, MD	\$13,113,001.00	POOR MANAGEMENT
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**Continuing Field of** PENTAGON FCU IS A MULTIPLE COMMON BOND FEDERAL CREDIT UNION SERVING OVER 120 MILITARY, OCCUPATIONAL, AND ASSOCIATIONAL GROUPS (SEGS).

**Merging Field of Membership:** COAST GUARD FCU IS A MULTIPLE COMMON BOND FEDERAL CREDIT UNION PRIMARILY SERVING COAST GUARD PERSONNEL.

227	2	PENTAGON ALEXANDRIA, VA	\$515,650,973.00	6300	FORT SHAFTER FT. SHAFTER, HI	\$45,517,783.00	POOR FINANCIAL CONDITION
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**Continuing Field of** NUMEROUS MILITARY BASED GROUPS

**Merging Field of Membership:** ALL MILITARY AND CIVILIAN PERSONNEL STATIONED, QUARTERED, OR EMPLOYED AT FT. SHAFTER ARMY BASE ON OAHU, HAWAII

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

2625	2	PENNSYLVANIA CENTRAL HARRISBURG, PA	\$47,677,011.00	15525	I U O E LOCAL 542 DIST 4 HALIFAX, PA	\$1,615,341.00	EXPANDED SERVICES
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**Continuing Field of** OCCUPATIONAL AND ASSOCIATIONAL GROUPS THROUGHOUT PENNSYLVANIA; AND MEMBERS OF PREVIOUSLY MERGED CREDIT UNIONS.

**Merging Field of Membership:** MEMBERS OF LOCAL 542, DIST 4 (EXCEPT SCHUYLKILL COUNTY IN THAT DISTRICT) AND LANCASTER COUNTY OF DISTRICT NO. 2), INTERNATIONAL UNION OF OPERATING ENGINEERS, AFL-CIO, IN LEMOYNE, PA; EMP OF SHAW PIPE, INC., IN STEELTON, PA; AND MEMBERS OF THE MERGED LOCAL

8229	2	FIRST CHOICE  NEW CASTLE, PA	\$13,454,359.00	2610	NEW CASTLE CITY EMPLOYEES NEW CASTLE, PA	\$1,407,963.00	EXPANDED SERVICES
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**Continuing Field of** SEVERAL SEGS IN NEW CASTLE, PA; THE UNDERSERVED AREA OF LAWRENCE COUNTY, PA; AND MEMBERS OF A MERGED FCU IN ELLWOOD CITY, PA;

**Merging Field of Membership:** EMPLOYEES OF THE CITY OF NEW CASTLE (NC), PA; EMP OF THE NC SANITATION AUTHORITY; EMP AND OFFICERS OF THE HOUSING AUTHORITY OF THE COUNTY OF LAWRENCE; EMP OF NC PUBLIC LIBRARY; EMP OF TRADE AROUND THE WORLD; AND EMP OF THE PA ASSOC OF RETARDED CITIZENS;

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

196	3	GTE TAMPA, FL	\$1,254,628,686.0	1090	CHEMICAL & INDUSTRIAL RUSKIN, FL	\$12,802,242.00	EXPANDED SERVICES
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**Continuing Field of**

EMPLOYEES OF VERIZON FLORIDA, INC., FORMERLY THE GENERAL TELEPHONE COMPANY OF FLORIDA (REV. 9/18/00) AND VERIZON COMMUNICATIONS, FORMERLY GENERAL TELEPHONE & ELECTRONICS CORPORATION AND SEVERAL SELECTED EMPLOYER GROUPS.

**Merging Field of Membership:**

EMPLOYEES OF CARGILL, INC., IN HILLSBOROUGH AND POLK COUNTIES, FLORIDA, AND SEVERAL SELECT EMPLOYER GROUPS IN SUBSEQUENT YEARS.

6527	3	MESCE JACKSON, MS	\$21,792,260.00	60659	DELTA INTERNATIONAL TUPELO, MS	\$1,562,872.00	
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**Continuing Field of**

EMPLOYEES OF THE MISSISSIPPI EMPLOYEES SECURITY COMMISSION WHO ARE ELIGIBLE FOR BENEFITS AND PAYROLL DEDUCTION WHO WORK IN THE STATE OF MISSISSIPPI;

**Merging Field of Membership:**

EMPLOYEES OF DELTA INTERNATIONAL MACHINERY, KRUEGER INTERNATIONAL, AND SUNSHINE MILLS HEADQUARTERED IN TUPELO, MISSISSIPPI; EMPLOYEES OF SUNRISE MEDICAL HEADQUARTERED IN BALDWIN MISSISSIPPI; EMPLOYEES OF HUNTER DOUGLAS HEADQUARTERED IN SHANNON, MS.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

21998	3	LIBBEY GLASS SHREVEPORT, LA	\$9,289,798.00	19694	WEST SHREVEPORT SHREVEPORT, LA	\$625,354.00	LACK OF GROWTH
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**Continuing Field of** EMPLOYEES OF THE LIBBEY GLASS DIVISION OF OWENS ILLINOIS, INC. WHO WORK IN SHREVEPORT, LOUISIANA AND MULTIPLE SEG'S.

**Merging Field of Membership:** EMPLOYEES OF THE EXIDE CORPORATION, BATTERY PLANT, WHO WORK IN SHREVEPORT, LOUISIANA.

61121	4	OHIO EDISON - PENN POWER YOUNGSTOWN, OH	\$33,643,378.00	1569	AUSTINTOWN AUSTINTOWN, OH	\$4,480,627.00	POOR FINANCIAL CONDITION, EXPANDED SERVICES
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**Continuing Field of** ACTIVE AND RETIRED EMPLOYEES OF OHIO EDISON COMPANY, YOUNGSTOWN DIVISION.

**Merging Field of Membership:** PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES IN THE AREA OF MAHONING COUNTY, OHIO, KNOWN AS YOUNGSTOWN'S GREATER WEST SIDE AND AUSTINTOWN.

64084	4	MAZUMA KANSAS CITY, MO	\$245,158,754.00	61866	BEEDEECO KANSAS CITY, MO	\$862,721.00	CORPORATE RESTRUCTURING
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**Continuing Field of** FEDERAL CIVIL SERVICE EMPLOYEES AND OTHER SELECT GROUPS.

**Merging Field of Membership:** EMPLOYEES OF DODSON INSURANCE GROUP IN KANSAS CITY, MISSOURI.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

65208	4	NATCO RICHMOND, IN	\$35,617,085.00	65925	BELDEN WEST CHICAGO, IL	\$5,074,609.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of** EMPLOYEES OF NATIONAL AUTOMATIC TOOL COMPANY, INC., FORD AEROSPACE AND COMMUNICATIONS CORP., AND OTHER AREA SEGS.

**Merging Field of Membership:** EMPLOYEES OF BELDEN WIRE AND CABLE AND WAGNER LIGHTING, DIVISIONS OF COOPER INDUSTRIES

61447	4	NUMARK JOLIET, IL	\$126,822,971.00	60849	DISTRICT 103 SCHOOL EMPLOYEES LYONS, IL	\$440,903.00	POOR FINANCIAL CONDITION
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**Continuing Field of** NUMEROUS SEGS PLUS 2 COMMUNITY AREAS IN JOLIET AND COUNTRYSIDE, ILLINOIS.

**Merging Field of Membership:** EMPLOYEES OF THE BOARD OF EDUCATION, DISTRICT 103, LYONS, ILLINOIS.

66872	4	KOHLER KOHLER, WI	\$136,592,570.00	66645	K-J SHEBOYGAN FALLS, WI	\$1,228,714.00	POOR FINANCIAL CONDITION
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**Continuing Field of** EMPLOYEES OF KOHLER COMPANY, POLAR WARE COMPANY, AND PERSONS RESIDING OR WORKING IN SHEBOYGAN COUNTY, WISCONSIN

**Merging Field of Membership:** EMPLOYEES OF KOHLER-GENERAL AND CURT G. JOA, INC.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**

Tuesday, December 31, 2002

81416	4		\$87,402,351.00	60159	NEISLER DECATUR, IL	\$183,849.00	CONVERSION TO AND MERGER WITH NFISCU
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**Continuing Field of** EMPLOYEES OF A.E. STALEY MANUFACTURING COMPANY IN DECATUR, ILLINOIS; RESIDENTS OF MACON, DEWITT, PIATT, MOULTRIE, AND SHELBY COUNTIES IN ILLINOIS; AND A NUMBER OF SELECT GROUPS.

**Merging Field of Membership:** EMPLOYEES OF WALLACE PHARMACEUTICALS IN DECATUR, ILLINOIS.

63407	4	TOLEDO TELEPHONE EMPLOYEES TOLEDO, OH	\$47,752,681.00	11495	NORTH WEST  TOLEDO, OH	\$8,296,838.00	EXPANDED SERVICES
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**Continuing Field of** EMPLOYEES OF AMERICAN TELEPHONE AND TELEGRAPH COMPANY IN TOLEDO, OHIO.

**Merging Field of Membership:** EMPLOYEES OF THE WASHINGTON LOCAL PUBLIC SCHOOL SYSTEM WHO WORK IN LUCAS COUNTY, OHIO.



## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

532	4	MEMBERSOURCE MERRILLVILLE, IN	\$43,721,208.00	11848	POST TRIBUNE EMPLOYEES MERRILVILLE, IN	\$1,183,356.00	EXPANDED SERVICES
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**Continuing Field of** EMPLOYEES OF NIPSCO INDUSTRIES, INC., AND WHOLLY-OWNED SUBSIDIARIES, EXCLUDING EMPLOYEES IN THE FORT WAYNE LOCAL OPERATING AREA; EMPLOYEES OF SCHAHFER AND BAILLY GENERATING STATIONS OF NIPSCO, AND OTHER SEGS

**Merging Field of Membership:** EMPLOYEES OF NORTHWEST PUBLICATIONS, A DIVISION OF RIDDERS PUBLICATIONS, WHO IN GARY, INDIANA OR NILES, MICHIGAN.

62811	4	MERIDIAN ST. LOUIS, MO	\$116,972,628.00	65142	S.M.W. LOCAL #36 ST. LOUIS, MO	\$925,682.00	POOR MANAGEMENT T
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**Continuing Field of** EMPLOYEES OF THE BELL SYSTEM, MICRO-TEL INC., TODD UNIFORM CORP., AND SEVERAL OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS. INDIVIDUALS WHO RESIDE OR WORK IN ST. LOUIS COUNTY, ST. CHARLES COUNTY, JEFFERSON COUNTY OR FRANKLIN COUNTY

**Merging Field of Membership:** MEMBERS OF SHEET METAL WORKERS, LOCAL #36

14584	4	LAKEVIEW  ASHTABULA, OH	\$43,535,541.00	6526	SAMSON PERFECTION EMPLOYEES MADISON, OH	\$603,810.00	EXPANDED SERVICES
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**Continuing Field of** PERSONS WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN ASHTABULA COUNTY, OHIO.

**Merging Field of Membership:** EMPLOYEES OF THE PERFECTION PIPE AND NIPPLE COMPANY IN MADISON, OHIO

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Tuesday, December 31, 2002**

63805	4	CHRISTIAN FINANCIAL ROSEVILLE, MI	\$144,234,001.00	64954	ST. MARK'S WARREN, MI	\$2,419,487.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of** APPROXIMATELY 200 CHRISTIAN CHURCHES AND PARISHES, 2 KNIGHTS OF COLUMBUS ORGANIZATIONS, 20 SELECT EMPLOYER GROUPS, AND 3 HIGH SCHOOLS

**Merging Field of Membership:** PARISHIONERS OF ST. MARK ROMAN CATHOLIC CHURCH

64441	4	HEARTLAND SPRINGFIELD, IL	\$99,049,134.00	65806	STRANCO SPRINGFIELD, IL	\$255,548.00	EXPANDED SERVICES
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**Continuing Field of** PERSONS WHO WORK OR RESIDE IN CASS, LOGAN, MACOUPIN, MENARD, MONTGOMERY, MORGAN OR SANGAMON COUNTIES, ILLINOIS

**Merging Field of Membership:** EMPLOYEES OF SPRINGFIELD MASS TRANSIT DISTRICT AND FAMILIES

67664	4	COMMUNITY AMERICA KANSAS CITY, MO	\$1,107,012,152.0	60038	WECOE MERRIAM, KS	\$8,707,251.00	CORPORATE RESTRUCTURING
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**Continuing Field of** EMPLOYEES OF TWA AIRLINES AND NUMEROUS SELECT GROUPS.

**Merging Field of Membership:** EMPLOYEES OF LUCENT TECHNOLOGIES IN MERRIAM, KANSAS.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Tuesday, December 31, 2002

64231	5	IOWA POSTAL DES MOINES, IA	\$37,804,541.00	64202	FIRST IOWA COMMUNITY WEST DES MOINES, IA	\$10,899,410.00	POOR FINANCIAL CONDITION
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**Continuing Field of** EMPLOYEES OF THE FEDERAL GOVERNMENT  
**Merging Field of Membership:** INDIVIDUALS WHO LIVE OR WORK IN POLK COUNTY, IA

67761	5	EAST TEXAS PROFESSIONAL LONGVIEW, TX	\$188,194,131.00	21760	KILGORE CERAMICS KILGORE, TX	\$516,185.00	LACK OF SPONSOR SUPPORT
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**Continuing Field of** COMMUNITY CHARTER SERVING EAST TEXAS AND SEVERAL SEGS.  
**Merging Field of Membership:** EMPLOYEES OF KILGORE PLUMBING IN KILGORE, TEXAS.

18057	5	DAKOTAS UNITED METHODIST RAPID CITY, SD	\$3,710,861.00	15674	MINNESOTA UNITED METHODIST MINEAPOLIS, MN	\$654,909.00	EXPANDED SERVICES
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**Continuing Field of** DAKOTAS ANNUAL CONFERENCE OF THE UNITED METHODIST CHURCH, AND RELATED WORDING  
**Merging Field of Membership:** MINNESOTA ANNUAL CONFERENCE OF THE UNITED METHODIST CHURCH, AND RELATED WORDING

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**

**Tuesday, December 31, 2002**

68449	5	LONE STAR DALLAS, TX	\$60,708,996.00	62833	TERRELL COMMUNITY TERRELL, TX	\$3,412,935.00	EXPANDED SERVICES
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**Continuing Field of** NUMEROUS SEG GROUPS AND 6 COUNTIES AROUND THE DALLAS, TEXAS AREA

**Merging Field of Membership:** PERSONS WHO LIVE OR WORK IN TERRELL, TEXAS

## SUMMARY OF DELEGATED ACTIONS

12/1/2002 THRU 12/31/2002

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	146
2	2	0	2	2	170
3	0	0	0	0	0
4	0	0	0	0	0
5	3	0	0	3	57
6	2	0	0	1	81
<b>Total</b>	8	0	2	7	454
<b>%</b>	80.0%	0.0%	20.0%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	1	2	1,262,220
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	1	0	0
5	1	0	1	1	28,407
6	0	0	1	0	0
<b>Total</b>	3	0	4	3	1,290,627
<b>%</b>	42.9%	0.0%	57.1%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
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
<b>Total</b>	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	74	0	3	43	9,176
2	217	4	14	74	26,186
3	177	0	8	78	33,309
4	76	0	0	37	33,496
5	76	9	2	42	23,792
6	102	0	5	48	9,718
<b>Total</b>	722	13	32	322	135,677
<b>%</b>	94.1%	1.7%	4.2%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	1	1	799,266
2	2	0	1	2	348,145
3	2	0	2	2	1,158,695
4	3	0	0	3	1,120,017
5	1	0	0	1	978,000
6	1	0	0	1	40,147
<b>Total</b>	10	0	4	10	4,444,270
<b>%</b>	71.4%	0.0%	28.6%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	0	2	581,471
2	18	0	1	4	615,259
3	1	0	5	1	17,377
4	5	0	0	2	158,730
5	6	0	0	6	559,534
6	7	0	0	5	766,381
<b>Total</b>	40	0	6	20	2,698,752
<b>%</b>	87.0%	0.0%	13.0%		

## SUMMARY OF DELEGATED ACTIONS

12/1/2002 THRU 12/31/2002

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>6</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>6</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
<b>1</b>	0	0	0	0	0	0	0	0
<b>2</b>	0	0	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0	0	0
<b>6</b>	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## SUMMARY OF DELEGATED ACTIONS

12/1/2002 THRU 12/31/2002

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	0	0	0	0	0
<b>2</b>	0	1	0	0	0	0
<b>3</b>	0	1	79,347	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0
<b>6</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>2</b>	<b>79,347</b>	<b>0</b>	<b>0</b>	<b>0</b>

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	22	0	1	3
<b>2</b>	19	0	1	10
<b>3</b>	51	0	0	8
<b>4</b>	5	0	0	3
<b>5</b>	14	0	0	7
<b>6</b>	13	0	0	7
<b>Total</b>	<b>124</b>	<b>0</b>	<b>2</b>	<b>38</b>

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
<b>1</b>	4	3	1	3	1	21,968,818	811,451
<b>2</b>	5	5	0	5	0	61,905,625	0
<b>3</b>	3	3	0	2	1	13,427,596	1,562,872
<b>4</b>	13	2	11	4	9	14,564,631	20,098,764
<b>5</b>	4	1	3	2	2	1,171,094	14,312,345
<b>6</b>	0	0	0	0	0	0	0
<b>Total</b>	<b>29</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>13</b>	<b>113,037,764</b>	<b>36,785,432</b>