



***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**

JANUARY 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

1/1/2004 THRU 1/31/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	1	1	32
2	0	0	0	0	0
3	0	0	0	0	0
4	1	0	0	1	283
5	5	0	0	5	218,226
6	0	0	0	0	0
Total	7	0	1	7	218,541
%	87.5%	0.0%	12.5%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	2	2	635,110
2	0	0	1	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	2	0	3	2	635,110
%	40.0%	0.0%	60.0%		
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
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	67	0	2	38	5,006
2	164	1	7	67	18,393
3	234	0	7	79	20,403
4	92	4	4	46	15,085
5	197	0	2	35	11,490
6	0	0	0	0	0
Total	754	5	22	265	70,377
%	96.5%	0.6%	2.8%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	7	1	94,141
2	1	0	1	1	597,635
3	0	0	2	0	0
4	1	0	0	1	1,249,763
5	1	0	0	1	474,799
6	0	0	0	0	0
Total	4	0	10	4	2,416,338
%	28.6%	0.0%	71.4%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	3	1	11,855
2	1	0	1	1	21,240
3	1	0	7	1	440,914
4	2	0	0	2	149,270
5	2	0	0	2	138,167
6	0	0	0	0	0
Total	7	0	11	7	761,446
%	38.9%	0.0%	61.1%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

1/1/2004 THRU 1/31/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	1	11,165,717	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	1	113,318,244	0	0
6	0	0	0	0
Total	2	124,483,961	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	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								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	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

INSURANCE REPORT OF ACTIVITY - SUMMARY

1/1/2004 THRU 1/31/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential 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	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	6	4	2	5	1	14,981,677	1,585,737
2	1	1	0	1	0	364,171	0
3	3	1	2	3	0	8,657,515	0
4	6	1	5	3	3	13,450,520	7,176,678
5	1	0	1	1	0	9,259,677	0
6	0	0	0	0	0	0	0
Total	17	7	10	13	4	46,713,560	8,762,415

INSURANCE REPORT OF ACTIVITY - SUMMARY

1/1/2004 THRU 1/31/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	5	0	0	4
2	7	0	2	5
3	29	0	0	6
4	8	0	0	4
5	22	0	0	5
6	0	0	0	0
Total	71	0	2	24

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
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Single Common Bond Expansion

11944	5	KAIPERM DIABLO WALNUT CREEK, CA	Occupational	\$47,365,609.00	5,882	100,000
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FIELD OF MEMBERSHIP: Employees of the Kaiser Foundation Hospital, Kaiser Foundation Health Plan, Inc., Kaiser Permanente Information Technology, and The Permanente Medical Group, Inc. who work at Kaiser facilities and ancillary offices located in the Kaiser Permanente Northern California Division.

13741	5	BEEHIVE REXBURG, ID	Associational	\$64,331,277.00	200,000	116,786
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FIELD OF MEMBERSHIP: Members of The Church of Jesus Christ of Latter Day Saints in the state of Idaho.

Multiple Common Bond Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

20042	2	FRANKLIN MINT BROOMALL, PA	Associational	\$290,058,688.00	100,475	4,855
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FIELD OF MEMBERSHIP: Employees and members of Saint Francis of Assisi Parish in Norristown, PA, who qualify for membership in accordance with its charter and bylaws in effect on January 15, 2004

Community Expansion

4260	1	ST. CROIX BAILEYVILLE, ME	Community	\$43,361,557.00	64,000	266,931
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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 counties of Washington, Waldo, Penobscot, or Hancock, Maine;

3413	1	CHARTER OAK GROTON, CT	Community	\$426,653,536.00	280,000	368,179
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in New London County or Windham County, Connecticut;

Community Conversion

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

24274	1	GREECE CENTRAL ROCHESTER, NY	Community	\$8,313,419.00	10,400	94,141
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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 town of Greece, New York;

1759	2	BUCKS COUNTY SCHOOLS BRISTOL, PA	Community	\$70,955,206.00	30,000	597,635
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Bucks County, Pennsylvania.

4584	4	AUSTIN TELCO AUSTIN, TX	Community	\$296,406,135.00	70,000	1,249,763
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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 Austin-San Marcos Metropolitan Statistical Area, which includes Travis County, Williamson County, Bastrop County, Caldwell County, and Hayes County, Texas

24713	5	PEOPLE'S COMMUNITY VANCOUVER, WA	Community	\$113,318,244.00	25,000	474,799
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Clark, Cowlitz, and Skamania Counties, Washington.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

6143	1	NESTEGG FULTON, NY	Underserved area	\$27,257,989.00	9,165	11,855
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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 Fulton, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

5134	2	COMMONWEALTH ONE ALEXANDRIA, VA	Underserved area	\$217,447,709.00	75,000	21,240
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FIELD OF MEMBERSHIP: Three census tracts in Alexandria, VA: 200303, 200401, 200402

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

15457	3	THE SOUTHERN FAYETTEVILLE, GA	Underserved area	\$135,614,270.00	67,503	440,914
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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 Fulton, Clayton, Fayette Counties, Georgia an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Fulton, Clayton, Fayette Counties bounded by the following:

Begin at the eastern edge of Fulton County where Dekalb Ave. meets the Fulton County line (US 23).

Follow the county boundary (US 23) due south to Clayton County.

Follow the Clayton County boundary east to Bouldercrest Rd. at the Henry County line.

Go south on Bouldercrest Rd. Continue south on Bouldercrest Rd. to Panola Rd.

Go southeast on Panola Rd. for 1/10 of a mile then go southwest on Panold Dr. to Railroad St. Go about 1/10 of a mile southeast again to Doublebridge Rd.

Go south on Doublebridge Rd. to US 23 (Macon Hwy.).

Follow US 23 northwest to Old Rex Morrow Rd. Follow Old Rex Morrow Rd. west then southwest to Rex Rd.

Rex Rd. will go northwest to Maddox Rd.

Take Maddox Rd. south to Lake Harbin Rd.

Follow Lake Harbin Rd. east to Mount Zion Blvd.

Continue on Mount Zion Blvd. as it goes south and southwest all of the way to Battle Creek Rd. Follow Battle Creek Rd. west to Old Morrow Rd.

Take Old Morrow Rd. southeast to the intersection of Southlake Pkwy, Mount Zion Blvd. and N. Mc Donough St.

At this point follow N. McDonough St. southwest, then south to Key St.

Cross to S. Main St. then follow it south to Old Poston Rd.

Go west on Old Poston Rd. Where Old Poston Rd. ends continue west along the banks of Swamp Creek. Follow Swamp Creek west, then southwest to Brown Rd.

Take Brown Rd. northwest to Hwy. 54.

Take Hwy 54 northeast to Flint River Rd.

Flint River Rd. goes west to the Flint River.

Follow the Flint River southwest to the Fayette/Clayton County line.

Follow the county line south to Inman Rd. (at Jeff Davis Rd.).

Follow Inman Rd. south to Hilo Rd.

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Saturday, January 31, 2004

Go west on Hilo Rd. to Hwy. 92.

Go south on Hwy 92 to Antioch Rd. Go south on Antioch Rd. to McBride Rd.

Follow McBride Rd. (it will run west, then south, then west again) until it crosses Hwy. 85.

Go northeast on Hwy 85 to Harp Rd. Take Harp Rd. west to Harris Rd.

Harris Rd. will go south then west to Redwine Rd. Redwine Rd. will go southwest.

At Quarters Rd. go west, then follow it north, then west again until it crosses Ebenezer Rd.

Ebenezer Rd. will go south and turn into Crosstown Dr. About ¼ mi. after Crosstown Dr. intersects Peachtree Pkwy. Flat Creek crosses Crosstown Dr.

Follow Flat Creek southwest Past Hwy 74 to the Seaboard Coastline Railroad Tracks.

Follow the Seaboard Coastline Railroad Tracks south to the Coweta/Fayette County Line.

Follow the county line northwest all the way to (About 1/3 mi before Palmetto Tyrone Rd.) Line Creek.

Follow Line Creek northeast to W. Crestwood Rd. Continue going northeast on W. Crestwood Rd. to Hwy 74, Senoia Rd.

Go south on Hwy 74 to Dogwood Trail.

Go east on Dogwood Trail, this will turn into Tyrone Rd. then intersect Hwy 54.

Follow Hwy 54 east to Whitewater Creek. Go north at Whitewater Creek then follow the creek as it winds northward all the way to the intersection of Lees Mill Rd and Buckeye Rd.

Follow Lees Mill Rd east, it will turn into New Hope Rd., then Kenwood Rd and eventually it will intersect Hwy 279.

Go southeast on Hwy 279 to Hwy 85.

Follow Hwy 85 northeast to Helmer Rd. Go east on Helmer Rd. to Flint River Rd. Go south on Flint River Rd. and follow it as it goes east all the way to Taylor Rd.

Go north on Taylor Rd. to Hwy 138. Go northwest on Hwy 138 to Hwy 85.

Follow Hwy 85 north to Roberts Dr. Cross Roberts Dr. to Powers St.

Go southwest on Powers St. and follow it west as it turns into Bethsaida Rd. Follow Bethsaida Rd. west all the way to Fayetteville Rd.

Go north on Fayetteville Rd. to an unseen boundary about .20 miles north of Norden Rd.

Follow this unseen boundary as a straight line from this point to the intersection of Norden Rd. (or Walker Rd.) and King Rd. Go north on Norden Rd. to E. Fayetteville Rd.

Follow E. Fayetteville Rd. west to the intersection with Flat Shoals Rd.

Extend an unseen boundary northwest to the Fulton/Clayton county line, near Surrey Trail. Follow the Fulton/Clayton county line north to Pleasant Hill Rd. Go west on Pleasant Hill Rd. to the intersection with Old National Hwy, Hwy 279.

Go south on Hwy 279 to Burdett Rd.

Follow Burdett Rd. west and north as it turns into Burdett Way. Continue on Burdett Way to Old Bill Cook Rd.

Go south on Old Bill Cook Rd. to Buffington Rd. Go north for a short distance on Buffington Rd. to I-85. Go southwest on

INSURANCE REPORT OF ACTIVITY - DETAIL

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I-85.

Continue southwest on I-85 all the way to Gullatt Rd.

Go northwest on Gullatt Rd. to Hobgood Rd.

Go northwest on Hobgood Rd. until it runs into Short Rd.

Continue northwest on Short Rd. until Cedar Grove Rd. Go southeast on Cedar Grove Rd. to McClure Rd.

Follow McClure Rd. to the northeast as it runs into Hwy 92. Go north on Hwy 92 to Thompson Rd.

Follow Thompson Rd. northeast all the way to Derrick Rd. Go southeast on Derrick Rd. to S. Wexford Rd.

Take S. Wexford Rd. north to Stonewall Tell Rd. Follow Stonewall Tell Rd. southeast to Scarborough Rd.

Go northeast on Scarborough Rd. and continue to follow it. It will turn into Welcome All Rd. and will intersect with Ben Hill Rd.

Go south on Ben Hill Rd. to US 29.

Follow US 29 east to Old National Hwy.

Go south on Old National Hwy. to Godby Rd. Godby Rd. will go east to the Fulton/Clayton county line. Follow the county line north to I-285.

Take I-285 east and northeast to I-75.

Follow I-75 north to the Fulton/Clayton county line.

Follow the county line west

Continue to follow the county line as it jogs south, west and north to W. Point Ave. W. Point Ave. turns into Main St., follow it north to Harvard Ave. Go west along Harvard Ave. to Fairway Dr.

Follow Fairway Dr. northwest to Washington Rd.

Go northeast on Washington Rd. to an invisible extension of Jackson Dr. Go east on Jackson Dr. to Harris Dr.

Follow Harris Dr. north to Washington Rd. Go northeast on Washington Rd. to Delowe Dr.

Follow Delowe Dr. north all the way to Lakewood Freeway. Go west on the Lakewood Freeway to Dodson Dr.

Follow Dodson Dr. north all the way to Cascade Rd...

... where it turns into Willis Mill. Follow Willis Mill to the Westview Cemetery fence.

Follow the cemetery fence to the east to Westmeath Dr. Follow Westmeath Dr. north to Derry ave.

Take Derry Ave. east to Ralph D. Abernathy Blvd. (Hwy 139). Go north on Ralph D. Abernathy Blvd. to Anderson Ave.

Go north on Anderson Ave. to CSX Transportation railroad tracks. Follow the railroad tracks east to W. Lake Ave. and go north.

Continue north on W. Lake Ave. to North Ave.

Follow North Ave. east to the Atlanta and West Point railroad tracks.

Follow the railroad tracks north to Marietta St. Marietta St. will go east, follow it to 8th St. and continue heading east to Center St.

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Go north on Center St. to 10th St. Go east on 10th to State St. Follow State St. to 14th St. (US 19)
Go east on 14th St. to Spring St.
Follow Spring St. south to North Ave.
Go east on North St. all the way to the Norfolk Southern railroad tracks.
Follow the tracks south all the way to Dekalb Ave. Go east on Dekalb to the county line and you are back at the starting point.

24661	4	EAGLE LOUISIANA BATON ROUGE, LA	Underserved area	\$60,538,256.00	15,000	55,778
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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 underserved area in portions of East Baton Rouge Parish and East Feliciana Parish, Louisiana: beginning at the intersection of the Mississippi/Louisiana border and the Amite River, heading west along the Mississippi/Louisiana border to Thompson Creek, heading south along Thompson Creek to an invisible line, following along the invisible line south to an intersection with another invisible line, following along the invisible line north to U.S. Highway 61, heading north on U.S. Highway 61 to an invisible line, following along the invisible line north to State Highway 68, heading north on State Highway 68 to an invisible line, following along the invisible line west to State Highway 964, heading south on State Highway 964 to U.S. Highway 61 to the Louisiana and Arkansas Railroad, heading south along the Louisiana and Arkansas Railroad to the IC Railroad, heading north on the IC Railroad to U.S. Highway 61, heading south on U.S. Highway 61 to an invisible line, heading east along the invisible line to IH 110, heading south on IH 110 to State Highway 408, heading east on State Highway 408 to State Highway 61, heading north on State Highway 61 to an invisible line, heading west along the invisible line to the IC Railroad, heading north along the IC Railroad to Groom Road, heading east on Groom Road to State Highway 67, heading north on State Highway 67 to an invisible line, heading east along the invisible line to Pigeon Creek, heading north along Pigeon Creek to an invisible line, following the invisible line north to the Amite River, heading north along the Amite River to an intersection with an invisible line, following along the invisible line north to the beginning point.

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Saturday, January 31, 2004

24570	4	HOUSTON MUNICIPAL EMPLOYEES HOUSTON, TX	Underserved area	\$23,906,255.00	29,500	93,492
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FIELD OF MEMBERSHIP: Nineteen census tracts in Houston, Harris County, Texas.

6842	5	N P R D MILLS, WY	Underserved area	\$10,058,429.00	4,985	15,711
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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©(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 000200, 000300, 000800, 001100, 001200 bounded by the intersection of Robertson Road and W. Zero Road, go east on W. Zero Road to the intersection of W. Yellowstone Highway, go southeast on W. Yellowstone Highway to the intersection of U.S. Highway 20 (Bypass), go east on U.S. Highway 20 (Bypass) to the intersection of Interstate 25, go east on Interstate 25 to the intersection of Bryan Stock Trail, go south on Bryan Stock Trail to North Beverly Street, continue south on North Beverly Street to the intersection of Lark Street, go south on Lark Street to the intersection of East A Street, go west on East A Street to the intersection of South Beverly Street, go south on South Beverly Street to the intersection of East 4th Street, go east on East 4th Street to the intersection of South Beverly Street, continue south on South Beverly Street to the intersection of East 12th Street, go west on East 12th Street to the intersection of South McKinley Street, go south on South McKinley Street to the intersection of East 12th Street, continue west on East 12th Street to the intersection of South Wolcott Street, go north on South Wolcott Street to the intersection of East 7th Street, go west on East 7th Street, continue west on West 7th Street to the intersection of South Ash Street, go north on South Ash Street to the intersection of the Union Pacific Railroad tracks, go southwest along the Union Pacific Railroad tracks to the intersection of South Poplar Street, go south on South Poplar Street to the intersection of Cy Avenue, go west on Cy Avenue to the intersection of SW Wyoming Boulevard, go north on SW Wyoming Boulevard to the intersection of the North Platte River, follow the North Platte River to the intersection of South Robertson Road, go north on South Robertson Road, continue north on Robertson Road to the intersection of W. Zero Road.

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Saturday, January 31, 2004

7667	5	IDAHY BOISE, ID	Underserved area	\$59,517,635.00	70,000	122,456
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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 counties of Kootenai and Shoshone, Idaho; the counties of Kootenai and Shoshone, Idaho meet the underserved "investment area" definition of Section 109©(2) of the Federal Credit Union Act; (01-29-04)

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
11671	4	SCHUMPERT SHREVEPORT, LA	Healthcare Industry	\$24,631,498.00	6,500

FIELD OF MEMBERSHIP: employees, independent contractors, or self-employed persons who work regularly in the Health Care Industry in Caddo, Bossier, Webster, DeSoto, Claiborne, Lincoln, Bienville and Red River Parishes in Louisiana, that includes the following:

- assisted living facilities that provide health care services;
- birthing centers;
- blood, organ and tissue banks;
- emergency medical care;
- health clinics;
- health maintenance organizations (HMO) medical facilities;
- home health care;
- hospices;
- hospitals;
- medical and diagnostic labs;
- medical transcription services;

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nursing homes;
nursing services;
offices of chiropractors, dentists, licensed therapists, optometrists, physicians, podiatrists, psychologists;
pain centers;
paramedic services;
pharmacy services; and
rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	7	7
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	1
Number of FCUs Receiving Expansions	7	7
Number of Potential Members Added	218,541	218,541

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	754	754
Number of Expansions Denied	5	5
Number of Expansions Deferred	22	22
Number of FCUs Receiving Expansions	265	265

INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of Potential Members Added	70,377	70,377
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Community Expansions

Current Month

YTD

Number of Expansions Approved	2	2
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Number of Expansions Denied	0	0
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Number of Expansions Deferred	3	3
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Number of FCUs Receiving Expansions	2	2
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Number of Potential Members Added	635,110	635,110
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Community Conversions

Current Month

YTD

Number of Expansions Approved	4	4
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Number of Expansions Denied	0	0
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Number of Expansions Deferred	10	10
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Number of FCUs Receiving Expansions	4	4
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Number of Potential Members Added	2,416,338	2,416,338
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Underserved

Current Month

YTD

Number of Expansions Approved	7	7
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Number of Expansions Denied	0	0
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Number of Expansions Deferred	11	11
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INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of FCUs Receiving Expansions	7	7
Number of Potential Members Added	761,446	761,446

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	1	1
Number of TIPs Denied	0	0
Number of TIPs Deferred	0	0
Number of FCUs Receiving TIPs	1	1

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	71	71
Number of Housekeeping Denied	0	0
Number of Housekeeping Deferred	2	2
Number of FCUs Receiving Housekeeping	24	24

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
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INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

437	1	TECHNOLOGY GROUPS	\$25,065,289.00	2271	BRISTOL BABCOCK EMPLOYEES	\$1,852,500.00	EXPANDED SERVICES
		WATERBURY, CT			WATERTOWN, CT		

Continuing Field of Membership: Employees of the Timex Corporation, who work in Waterbury, Watertown, Middlebury, Torrington, Greenwich, Connecticut or New York, New York; and many other employee and associational groups.

Merging Field of Membership: Employees of Bristol Babcock, Inc. who work in Watertown, Connecticut, and other employee groups.

17891	1	SOUTH TOWNS EMPLOYEES	\$10,071,253.00	5629	BUFFALO CHINA	\$437,958.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		LACKAWANNA, NY			BUFFALO, NY		

Continuing Field of Membership: Employees of the South Buffalo Company the Specialty Ceramic Group of the Ferro Corporation, and other employee and/or associational groups.

Merging Field of Membership: Employees of Buffalo China, Inc., who work in Buffalo, New York; employees of Allegheny-Buffalo China, Inc., subsidiary of Buffalo China, Inc., who work in Clarendon, Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

452	1	WATERBURY TELEPHONE	\$30,374,228.00	8721	CENTRAL NAUGATUCK VALLEY	\$1,939,486.00	
		WATERBURY, CT			WATERBURY, CT		

Continuing Field of Membership: Employees of the Southern New England Telephone Company, American Telephone and Telegraph Company, Western Electric Company and Woodbury Telephone Company in several exchange areas in Connecticut.

Merging Field of Membership: Employees of Lombard Bros. who work in Connecticut, Massachusetts, Pennsylvania, New Jersey, Baltimore, Maryland, Providence, Rhode Island, and Portland, Maine, and other employee groups.

60747	1	TELEPHONE CREDIT UNION OF N.H.	\$209,737,249.00	12232	GREATER NASHUA	\$10,585,300.00	EXPANDED SERVICES
		MANCHESTER, NH			NASHUA, NH		

Continuing Field of Membership: State chartered-community - Those who live or work in the state of New Hampshire.

Merging Field of Membership: People who live, work, worship, or attend school, and businesses, and other legal entities in the following municipalities in New Hampshire: Nashua; Hudson; Hollis; Litchfield; Amherst; Londonderry; Pelham; and Merrimack.

24560	1	GREYLOCK	\$748,472,161.00	17757	RISING EMPLOYEES	\$166,433.00	INABILITY TO OBTAIN OFFICIALS
		PITTSFIELD, MA			HOUSATONIC, MA		

Continuing Field of Membership: Persons who live or work in Berkshire County, Massachusetts.

Merging Field of Membership: Employees of Rising Paper company who work in Housatonic, Massachusetts.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

62325	1	SOO CO-OP SAULT STE. MARI, MI	\$82,112,187.00	62009	SAULT STE. MARIE MUNICIPAL EMPLOYEE SAULT STE. MARI, MI	\$1,585,737.00	CONVERSION TO OR MERGER WITH FISCU
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Continuing Field of Membership: Members and employees of the Soo Cooperative Company, Sault Ste. Marie, Michigan.

Merging Field of Membership: Employees of the City of Sault Ste. Marie, Michigan.

23394	2	GUTHRIE SAYRE, PA	\$24,540,047.00	23260	PAPER MAGIC EMPLOYEES TROY, PA	\$364,171.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: MCB CU serving 14 groups in Pennsylvania.

Merging Field of Membership: SCB CU serving the employees of The Paper Magic Group who work in various cities in Pennsylvania and New York.

361	3	S. C. TELCO GREENVILLE, SC	\$104,874,687.00	19691	ESAB FLORENCE, SC	\$4,262,285.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Bell South and AT&T and Lucent Technologies (formerly, American Telephone and Telegraph Company, including Nassau Recycle Corporation) who work in the State of South Carolina was the FOM. They now serve over 260 SEGs.

Merging Field of Membership: Employees of ESAB Welding and Cutting Products who work in or are paid from Florence, South Carolina and employees of Crenlo, Inc. who work in Florence, South Carolina.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

61800	3	FORT MCCLELLAN FORT MCCLELLAN, AL	\$74,659,210.00	21023	M & H EMPLOYEES ANNISTON, AL	\$4,242,547.00	
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Continuing Field of Membership: Employees of M & H Valves and Fittings Company who work in Anniston, Alabama.

Merging Field of Membership: Primary members of Fort McClellan Credit Unon and fifty four select employee groups..

61810	3	KEMBA CINCINNATI, OH	\$223,982,947.00	20421	ST. LAWRENCE CINCINNATI CINCINNATI, OH	\$152,683.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: All present and future parishioners of St. Lawrence Parish.

Merging Field of Membership: Members and employees of St. Lawrence Catholic Parish located in Cincinnati, Ohio

65003	4	GAS AND ELECTRIC ROCK ISLAND, IL	\$28,244,776.00	61059	BITUMINOUS EMPLOYEES ROCK ISLAND, IL	\$2,274,873.00	EXPANDED SERVICES
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Continuing Field of Membership: State Charter

Merging Field of Membership: State Charter

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

66731	4	FOX COMMUNITIES APPLETON, WI	\$348,672,192.00	66512	CENTER VALLEY BLACK CREEK, WI	\$1,909,254.00	EXPANDED SERVICES
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Continuing Field of Membership: State charter

Merging Field of Membership: State charter

6208	4	OMAHA CITY EMPLOYEES OMAHA, NE	\$18,318,592.00	6212	DOUGLAS COUNTY EMPLOYEES OMAHA, NE	\$2,269,575.00	EXPANDED SERVICES
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Continuing Field of Membership: employees of the City of Omaha and nine other groups in the Omaha area

Merging Field of Membership: employees of Douglas County, Nebraska

67646	4	MCT PORT NECHES, TX	\$118,997,874.00	1285	SMITHS BLUFF TEXAS NEDERLAND, TX	\$10,968,114.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: State charter

Merging Field of Membership: Jefferson County

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

60711	4	WEST TEXAS EL PASO, TX	\$37,617,985.00	14237	TEPEYAC EL PASO, TX	\$212,831.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: State of Texas employees in El Paso and surrounding counties.

Merging Field of Membership: Community charter for a low-income portion of El Paso.

66731	4	FOX COMMUNITIES APPLETON, WI	\$348,672,192.00	66574	WISCONSIN'S MEDIA APPLETON, WI	\$2,992,551.00	EXPANDED SERVICES
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Continuing Field of Membership:

Merging Field of Membership: State Charter

66331	5	SOUND TACOMA, WA	\$232,577,332.00	1616	PIERCE COUNTY TACOMA, WA	\$9,259,677.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or worship in all school districts within the State of Washington.

Merging Field of Membership: Employees of the U.S. Government who work in Pierce County, Washington, and select employer groups.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
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INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, January 31, 2004

66298 / 24714	1	WOODLAWN PAWTUCKET, RI	\$11,165,717	1/26/2004
68405 / 24713	5	PEOPLE'S COMMUNITY VANCOUVER, WA	\$113,318,244	1/9/2004