



***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**

***JULY 2003***

**Office of Examination and Insurance**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2003 THRU 7/31/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	2	0	0	2	13,846
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>	2	0	1	2	13,846
<b>%</b>	66.7%	0.0%	33.3%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	2	3	388,210
2	0	0	0	0	0
3	0	0	0	0	0
4	2	0	0	2	444,867
5	1	0	0	1	53,330
6	0	0	0	0	0
<b>Total</b>	6	0	2	6	886,407
<b>%</b>	75.0%	0.0%	25.0%		
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
<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	82	2	6	39	11,268
2	245	0	17	88	35,353
3	240	0	5	85	28,012
4	94	2	1	40	19,764
5	142	1	1	44	14,340
6	217	0	3	44	72,933
<b>Total</b>	1,020	5	33	340	181,670
<b>%</b>	96.4%	0.5%	3.1%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	5	3	1,835,065
2	4	0	2	4	1,286,218
3	1	0	2	1	497,107
4	2	0	2	2	300,488
5	1	0	1	1	66,841
6	2	0	0	2	154,802
<b>Total</b>	13	0	12	13	4,140,521
<b>%</b>	52.0%	0.0%	48.0%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	105,167
2	11	0	1	6	538,633
3	2	0	0	2	189,500
4	2	0	0	1	68,052
5	5	0	1	5	145,153
6	8	0	0	5	1,238,236
<b>Total</b>	29	0	4	20	2,284,741
<b>%</b>	87.9%	0.0%	12.1%		

## INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2003 THRU 7/31/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	1	203,486,280	0	0
4	0	0	0	0
5	1	1,656,650	1	57
6	1	21,346,211	0	0
<b>Total</b>	<b>3</b>	<b>226,489,141</b>	<b>1</b>	<b>57</b>

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
<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
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
<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>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2003 THRU 7/31/2003

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	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	1	88,038	0	0	0
<b>6</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>1</b>	<b>88,038</b>	<b>0</b>	<b>0</b>	<b>0</b>

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
<b>1</b>	6	4	2	4	2	3,087,134	7,946,936
<b>2</b>	4	3	1	4	0	4,898,064	0
<b>3</b>	9	4	5	3	6	15,519,310	93,639,180
<b>4</b>	5	2	3	3	2	95,624,181	10,212,481
<b>5</b>	2	1	1	0	2	0	3,707,914
<b>6</b>	4	2	2	1	3	29,880,355	46,754,999
<b>Total</b>	<b>30</b>	<b>16</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>149,009,044</b>	<b>162,261,510</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2003 THRU 7/31/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	7	0	0	5
<b>2</b>	10	0	2	8
<b>3</b>	19	0	0	11
<b>4</b>	5	0	0	3
<b>5</b>	11	1	0	7
<b>6</b>	45	0	0	12
<b>Total</b>	<b>97</b>	<b>1</b>	<b>2</b>	<b>46</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	0	0	0	0
<b>2</b>	0	0	1	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>1</b>	<b>0</b>

# INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

## FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24700	5	CENTRAL DALLAS DALLAS, TX	7/11/2003	88,038

**Field of Membership:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community in Dallas, Texas defined as follows:

Beginning at the intersection of Highway 75 and Mockingbird Lane, heading east on Mockingbird Lane to White Rock Lake, heading south along the boundary of White Rock Lake, turning into the Trinity River, heading south along the Trinity River to Loop 12, heading west on Loop 12 to the railroad tracks, heading north along the railroad tracks to the Dallas Tollway, heading north on the Dallas Tollway to McKinney Avenue, heading north on McKinney Avenue to Calvary, heading northeast on Calvary to Cabell, heading north on Cabell to Fitzhugh Avenue, heading north on Fitzhugh Avenue to Bennett Avenue, heading north on Bennett Avenue to Highway 75, heading north on Highway 75 back to the starting point.

## FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
<b>Community Expansion</b>						

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

1606	1	WORKERS STAFFORD SPRING, CT	Community	\$13,904,595.00	4,200	58,541
------	---	--------------------------------	-----------	-----------------	-------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Ashford, Ellington, Somers, Stafford, Tolland, Union, or Willington, Connecticut.

10898	1	MIDCOAST BATH, ME	Community	\$79,756,186.00	50,000	142,659
-------	---	----------------------	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Sagadahoc County, Maine; Lincoln County, Maine, Knox County, Maine, or the following towns in Cumberland County, Maine: Brunswick, Harpswell, or Freeport;

9919	1	CAPITAL AREA AUGUSTA, ME	Community	\$12,617,226.00	29,500	187,010
------	---	-----------------------------	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Kennebec County, Lincoln County, or Waldo County, Maine

### Community Conversion

5546	1	ADIRONDACK REGIONAL TUPPER LAKE, NY	Community	\$27,075,611.00	18,880	169,879
------	---	--	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton County, Essex County, or Franklin County, New York;

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

42	1	WATERBURY FIREFIGHTERS & MUNICIPAL WATERBURY, CT	Community	\$37,961,275.00	10,000	246,592
----	---	--	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Waterbury, Naugatuck, Cheshire, Watertown, Wolcott, Plymouth, Prospect, Oakville, Thomaston, or Middlebury, Connecticut;

17914	1	SUFFOLK MEDFORD, NY	Community	\$474,035,610.00	77,743	1,418,594
-------	---	------------------------	-----------	------------------	--------	-----------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Suffolk County, New York;

### Underserved

12666	1	M/A-COM LOWELL, MA	Underserved area	\$14,150,107.00	3,500	105,167
-------	---	-----------------------	------------------	-----------------	-------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Lowell, Massachusetts, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

### Single Common Bond Expansion



## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

10095	2	ROANOKE COUNTY SCHOOL EMPL	Occupational	\$23,527,902.00	6,000	13,700
-------	---	----------------------------	--------------	-----------------	-------	--------

SALEM, VA

**FIELD OF MEMBERSHIP:** Students attending the Roanoke County School System in Roanoke, VA;

### Multiple Common Bond Expansion

227	2	PENTAGON ALEXANDRIA, VA	Associational		1,150,000	4,100
-----	---	----------------------------	---------------	--	-----------	-------

**FIELD OF MEMBERSHIP:** Members of the Fairfax Lee Chapter of the Association of the US Army in Ft Belvoir, Virginia, who qualify for membership in accordance with its charter and bylaws in effect on February 22, 1988.

### Community Conversion

4693	2	PENNFORMER CANONSBURG, PA	Community	\$9,299,368.00	3,041	202,897
------	---	------------------------------	-----------	----------------	-------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Washington County, PA

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

1127	2	SALEM VA MEDICAL CENTER SALEM, VA	Community	\$47,751,661.00	9,000	213,218
------	---	--------------------------------------	-----------	-----------------	-------	---------

**FIELD OF MEMBERSHIP:** Serve persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in Roanoke County, including the City of Roanoke and the City of Salem in Virginia.

5594	2	BARTA-BERKS EMPLOYEES READING, PA	Community	\$3,192,987.00	3,776	373,638
------	---	--------------------------------------	-----------	----------------	-------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berks County, Pennsylvania.

7448	2	1ST ADVANTAGE NEWPORT NEWS, VA	Community	\$324,132,797.00	85,552	496,465
------	---	-----------------------------------	-----------	------------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the area know as the Virginia Peninsula Region, consisting of Gloucester, James City, and York Counties, Virginia, and Hampton, Newport News, Poquoson and Williamsburg Cities, Virginia;

**Underserved**

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

8825	2	ALLEG-KISKI POSTAL NEW KENSINGTON, PA	Underserved area	\$16,409,224.00	5,000	3,458
------	---	--	------------------	-----------------	-------	-------

**FIELD OF MEMBERSHIP:** Census Tract #4012.00): From the southwest corner: The southwest corner is at the Westmoreland County/Allegheny County boundary and the Allegheny River going east to Diamond Alley to Karns Road to Springhill Road to Freeport Road and Broadview Boulevard to Mile Lock Lane and the Brackenridge Borough boundary to the southern boundary of the City of Natrona at the Westmoreland County/Allegheny County boundary and the Allegheny River.

8825	2	ALLEG-KISKI POSTAL NEW KENSINGTON, PA	Underserved area	\$16,409,224.00	5,000	4,976
------	---	--	------------------	-----------------	-------	-------

**FIELD OF MEMBERSHIP:** (Census Tract #4035.00): From the southern corner: The southern boundary is at the Allegheny County/Westmoreland County boundary at the Allegheny River, going east to the Brackenridge Borough boundary defined by Bridge Street to Ormand Street to State Route 366 & Freeport Road to Bull Creek to the Frazer Township boundary to Tarentum-Culmersville Road to the eastern boundary of Frazer Township and East Deer Township to Florence Street to Grantham Street to the Allegheny County/Westmoreland County boundary at the Allegheny River.

3951	2	SOUTH JERSEY DEPTFORD, NJ	Underserved area	\$115,796,642.00	132,000	12,925
------	---	------------------------------	------------------	------------------	---------	--------

**FIELD OF MEMBERSHIP:** Area #3 Salem Community  
The entire city of Salem, New Jersey plus the townships of Alloway, New Jersey, Quinton, New Jersey, and Mannington, New Jersey.

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Thursday, July 31, 2003**

8825	2	ALLEG-KISKI POSTAL NEW KENSINGTON, PA	Underserved area	\$16,409,224.00	5,000	13,429
------	---	--	------------------	-----------------	-------	--------

**FIELD OF MEMBERSHIP:** Census Tract #'s 8001.00, 8002.00, 8006.00, 8007.00, 8008.00, and 8009.00): From the southwest corner: The southwest corner is at the Westmoreland County boundary and the Allegheny River to 2nd Street in New Kensington (Census Tract #8007.00) to State Route 366 to Greensburg Road to Westmoreland Avenue and State Route 366 (Census Tract #8008.00) to Broadway Avenue to Greenbriar Avenue to Lancey Street to Longview Drive (Census Tract #8009.00) to Falcons Park Road to State Route 56 to State Route 366 & State Route 56 to 7th Street in New Kensington (Census Tract #8007.00) to Freeport Road to the intersection of Woodberry Road and McCandless Street (Census Tract #8006.00) to Dunn Alley to North Street (Census Tract #8002.00) to Woodmont Avenue to Drey Street in Arnold, PA to 6th Avenue and Constitution Boulevard (Census Tract #8001.00) to Ferry Street as the northernmost outer boundary of the proposed Investment Area. Please note that the entire outer western boundary of the proposed Investment Area is defined by the Allegheny County/Westmoreland County boundary and the Allegheny River.

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$835,506,132.00	1,293,974	15,466
-------	---	--------------------------------	------------------	------------------	-----------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Census Tracts 511.6, 530.3, 530.6, 530.8.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

8831	2	ALTOONA CONRAIL ALTOONA,, PA	Community	\$30,704,726.00	9,500	30,111
------	---	---------------------------------	-----------	-----------------	-------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the portion of the City of Altoona, Pennsylvania, bounded by the Altoona City line and Gwin Road to 25th Avenue to Juniata Gap Road to Hill Street to Spring Run to Altoona City line to 3rd Avenue to 1st Street to 2nd Avenue to 2nd Street to Crawford Avenue to 3rd Street to Walton Avenue to 7th Street to Bell Avenue to 8th Street to Crawford Avenue to 10th Street to 1st Avenue to 12th Street to Crawford Avenue to 13th Street to 1st Avenue to 15th Street to Crawford Avenue to 16th Street to Crawford Avenue to 22nd Street to Crawford Avenue to Altoona City line to Mill Run to 31st Street to Altoona City line to Gwin Road.

3951	2	SOUTH JERSEY DEPTFORD, NJ	Underserved area	\$115,796,642.00	132,000	30,518
------	---	------------------------------	------------------	------------------	---------	--------

**FIELD OF MEMBERSHIP:** Area # 1 Vineland Community  
The entire city of Vineland, New Jersey except census tract #040400 which is the area north of the Central Railroad of New Jersey to North West Avenue to West Park Avenue to East Park Avenue to North Main Road. Plus census tract #040700 which is bounded by North Main Road to Vine Road to North Brewster Avenue to East Oak Road to Cedar Branch Creek to East Landis Avenue to South Lincoln Avenue to East Sherman Avenue to South East Blvd. to East Elmer Road to South Spring Road to East Chestnut Avenue to South Main Road to North Main Road.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

2796	2	COPPER & GLASS GLASSPORT, PA	Underserved area	\$6,579,332.00	3,200	41,796
------	---	---------------------------------	------------------	----------------	-------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in, and businesses and other legal entities in the underserved portion of Allegheny County, PA identified by the following geographic boundaries

Section of Elizabeth Township (Census Tract 496101):- To the north by Lincoln Borough Census tract number 497000, Jacktown Road, Lovedale Road and Broadlawn Drive, east by Buena Vista Road and Blythedale Road, south by Fallen Timber Road, west by McLay Drive and Mill Hill Road.

Census Tract number 497000 Lincoln Borough, 498000 Liberty Borough, 500300 Port Vue Borough, 499400 and 499300 Glassport Borough: - Lincoln Borough, Liberty Borough, Port Vue Borough and Glassport Borough are adjoining and are bordered to the North and West by the Monongahela River, East by the Youghioghney River and State Route 48, South by Lovedale road.

Census Tract number 501000 Versailles Borough:- Bordered to the north by the city of McKeesport and State Route 48, east by Center Street and Youghioghney River, south by the Youghioghney river, west by Lincoln Borough Census tract number 497000.

Census Tract number 552200 McKeesport:- To the North by the Monongahela River, East by McKeesport Census Tract number 551900, south by Port Vue Borough Census Tract number 500300, west by Glassport Borough Census Tract number 499300.

Census Tract number 551900 McKeesport:- To the north by the Monongahela River, east by Firth Road, south by 5th Avenue and 6th Avenue, west by McKeesport Census Tract number 552200.

Census Tract number 551200 McKeesport:- To the north by 5th Avenue and McKeesport census Tract number 551900, east by Oneil Boulevard and Lincoln Way, south by Versailles Avenue and Oneil Boulevard, west by McKeesport Census Tract number 550900 and Ohio Street.

Census Tract number 552000 McKeesport:- To the north by McKeesport Census Tract number 550900 and Versailles Avenue, east by Grandview Avenue and Allison Street, south by Randell Avenue, Stockholm Street and Mayer Boulevard, west by McKeesport Tract number 552300, Eaton Street and Maple Street.

Census Tract number 552300 McKeesport:- To the north by McKeesport Census Tract number 550900 and Versailles Avenue, east by McKeesport Census Tract number 552000, south by Riverview Avenue and Locust Street, west by McKeesport Census Tract number 552100 and 13th street.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

Census Tract number 552100 McKeesport:- To the north by McKeesport Census Tract number 551900, east by McKeesport Census Tract numbers 550900 and 552300, south by 14th Street, 15th Street Bridge and Lesie Avenue, west by Youghioghney River.

Census Tract number 550900 McKeesport:- To the north by McKeesport Census Tract number 551900, May Street and 5th Avenue, east by McKeesport Census Tract number 551200 and Ohio Street, south by Versailles Avenue, Union Avenue and Coursin Street, west by McKeesport Census Tract number 552100, Huey Street and Grant Street.

Census Tract number 504100 North Versailles Township:- To the north by Turtle Creek, East Pittsburg and Station Street, east by 1st Street, Soraque Street, Central Avenue, Locust Street and 5th Avenue, south by McKeesport Census Tract number 550900, west by the Monongahela River.

5134	2	COMMONWEALTH ONE ALEXANDRIA, VA	Underserved area	\$205,246,322.00	75,000	44,236
------	---	------------------------------------	------------------	------------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worhsip, or go to school in, and businesses and other legal entities located in Clarke and Warren Counties.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

3951	2	SOUTH JERSEY DEPTFORD, NJ	Underserved area	\$115,796,642.00	132,000	61,160
------	---	------------------------------	------------------	------------------	---------	--------

**FIELD OF MEMBERSHIP:** Area #2 Millville - Bridgeton Community  
The entire cities of Bridgeton, New Jersey and Millville, New Jersey plus the townships of Commercial, New Jersey, Fairton, New Jersey, and Fairfield, New Jersey.

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$835,506,132.00	1,293,974	280,558
-------	---	--------------------------------	------------------	------------------	-----------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Census Tracts 330.3, 330.4, 330.5, 331.0, 331.5, 331.6, 331.7, 333.7, 420.3, 420.5, 420.6, 420.7, 420.8, 421.7, 421.8, 421.9, 422.0, 422.1, 422.2, 422.3, 422.4, 422.5, 422.8, 422.9, 423.0, 423.1, 423.2, 432.3, 432.4, 432.5, 433.2, 433.3, 433.4, 433.5, 433.6, 452.2, 452.3, 452.4, 452.5, 452.6, 452.8, 452.9, 453.0, 453.1, 453.2, 453.3, 453.4, 453.6

### Community Conversion

224	3	JACKSON V A JACKSON, MS	Community	\$64,794,965.00	25,000	497,107
-----	---	----------------------------	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, businesses and other legal entities located in Copiah, Hinds, Madison, Rankin, Simpson, Counties Mississippi

### Underserved



## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

15261	3	ST. LANDRY PARISH EDUCATION ASSN.	Underserved area	\$6,751,282.00	5,000	87,700
-------	---	-----------------------------------	------------------	----------------	-------	--------

OPELOUSAS, LA

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in St. Landry Parish, Louisiana 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;

9331	3	ROBINS	Underserved area	\$685,478,615.00	473,752	101,800
------	---	--------	------------------	------------------	---------	---------

WARNER ROBINS, GA

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clarke County, 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;

### Multiple Common Bond Expansion

21014	4	UNITED	Occupational	\$159,970,784.00	36,000	3,800
-------	---	--------	--------------	------------------	--------	-------

BUCHANAN, MI

**FIELD OF MEMBERSHIP:** Employees of and students attending Andrews University in Berrien Springs, MI.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

5852	4	CENTURY CLEVELAND, OH	Associational	\$166,635,401.00	40,628	5,200
------	---	--------------------------	---------------	------------------	--------	-------

**FIELD OF MEMBERSHIP:** Employees and members of the Cleveland Bar Association who qualify for membership in accordance with its regulations effective June 20, 2002.

### Community Expansion

7066	4	EASTERN INDIANA NEW CASTLE, IN	Community	\$21,820,856.00	54,000	66,769
------	---	-----------------------------------	-----------	-----------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or go to school in, and businesses and other legal entities in the counties of Henry or Rush in Indiana; volunteers in the community.

2454	4	FIRST OHIO COMMUNITY NORTH CANTON, OH	Community	\$23,566,805.00	18,248	378,098
------	---	--	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio and volunteers in the community.

### Community Conversion

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

19507	4	PUBLIC EMPLOYEES IN MIAMI COUNTY	Community	\$9,182,635.00	4,500	98,868
-------	---	----------------------------------	-----------	----------------	-------	--------

TROY, OH

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Miami County, Ohio and volunteers in the community.

9097	4	ST. ANTHONY CLARKSVILLE, IN	Community	\$29,681,166.00	10,000	201,620
------	---	--------------------------------	-----------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clark, Floyd, or Harrison Counties in Indiana and volunteers in the community.

### Underserved

23784	4	COMMUNITY CHOICE INDIANAPOLIS, IN	Underserved area	\$5,723,832.00	27,000	31,581
-------	---	--------------------------------------	------------------	----------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in the underserved area in Marion County, Indiana comprised of census tracts 3556.00, 3557.00, 3559.00, 3562.00, 3569.00-3573.00, 3578.00, and 3580.00 beginning at the intersection of Fall Creek and E. 38th Street, east on 38th Street to N. Emerson Avenue, south to the CSX railroad tracks, west to S. Gladstone Avenue, north to N. Gladstone Avenue, north to E. 10th Street, west to Sherman Drive, north to Interstate 70, southwest to the CSX railroad tracks, north to E. 21st Street, west to N. New Jersey Street, north to Fall Creek, and northeast to E. 38th Street

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

23784	4	COMMUNITY CHOICE INDIANAPOLIS, IN	Underserved area	\$5,723,832.00	27,000	36,471
-------	---	--------------------------------------	------------------	----------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in the underserved area of Marion County, Indiana comprised of census tracts 3505.00-3508.00, 3517.00, 3519.00, 3521.00, 3523.00-3525.00, 3528.00, 3553.00, and 3554.00 beginning at the intersection of Delaware Street and Washington Street, east on Washington to S. Sherman Drive, south to Prospect Street, west to the CSX and Norfolk and Southern railroad tracks, south to Perkins Avenue, south to E. Raymond Street, west to Interstate 65, south to E. Bradbury Avenue, west to Shelby Street, south to E. Garfield Drive, west to S. Garfield Drive, north to E. Raymond Street, west to S. Meridian Street, south to W. Troy Avenue, west to the White River, north to Interstate 70, east to S. Delaware Street, north to Washington Street

### Community Expansion

4122	5	HIGHMARK RAPID CITY, SD	Community	\$45,002,359.00	40,000	53,330
------	---	----------------------------	-----------	-----------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in Lawrence, Meade, and Custer Counties, South Dakota.

### Community Conversion

14965	5	NORTHEAST NEBRASKA NORFOLK, NE	Community	\$7,083,410.00	3,000	66,841
-------	---	-----------------------------------	-----------	----------------	-------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Madison County, Pierce County, Wayne County, Stanton County, and Antelope County, Nebraska (July 2, 2003)

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

### Underserved

12224	5	CRANE GULF CRANE, TX	Underserved area	\$1,997,048.00	1,500	3,404
-------	---	-------------------------	------------------	----------------	-------	-------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Upton County, Texas.

24354	5	TEACHER GOLDEN VALLEY, MN	Underserved area	\$401,780,668.00	80,000	17,659
-------	---	------------------------------	------------------	------------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in the St. Cloud Underserved Area in Stearns County, Minnesota as defined below:  
starting from the Mississippi River at 33rd Street South, follow the river north to the railroad tracks just north of 1st Street North, follow the railroad tracks west to 5th Avenue North, north on 5th Avenue to 2nd Street North, west on 2nd Street to 12th Avenue North, south on 12th Avenue to 1st Street South/State Highway 23, west on State Highway 23 to 25th Avenue North, north on 25th Avenue to the railroad tracks north of 5th Street North, follow the railroad tracks west to 39th Avenue North, south on 39th Avenue to 3rd Street North, east on 3rd Street to 37th Avenue North, south on 37th Avenue to West Division Street/State Highway 23, follow State Highway 23 west then south to County Road 75, follow County Road 75 east then south to 33rd Street South, then east on 33rd Street to the Mississippi River

24359	5	CITY-COUNTY BROOKLYN CENTER, MN	Underserved area	\$371,904,104.00	750,000	18,520
-------	---	------------------------------------	------------------	------------------	---------	--------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Columbia Heights, Minnesota, an Underserved Area

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Thursday, July 31, 2003**

24297	5	US BURNSVILLE, MN	Underserved area	\$469,430,089.00	270,000	19,507
-------	---	----------------------	------------------	------------------	---------	--------

**FIELD OF MEMBERSHIP:** Beginning at the intersection of Highway 86 (280th Street West) and the Dakota County line, proceeding South following the county line to Highway 19 (Lonsdale Avenue), then East to Decker Avenue, then South to its intersection with Forest Avenue, then Southwest to West Avenue, then East to its intersection with the Chicago, Milwaukee, St. Paul and Pacific Railroad tracks, then Southwest following the tracks to Wolf Creek, then East following Wolf Creek to the Cannon River, then North to its intersection with Highway 3 (Faribault Blvd.) then Northeast on Highway 3 to the intersection of 110th Street East, then East to its intersection with Hall Avenue then North on Hall Ave/Spring Creek Road to 330th Street, then East to its intersection with Goodhue Avenue then North following an imaginary line to its intersection with Highway 86 (280th Street), then West to the starting point.

6655	5	BEXAR COUNTY TEACHERS SAN ANTONIO, TX	Underserved area	\$1,452,155.00	1,500	86,063
------	---	--	------------------	----------------	-------	--------

**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 Interstate Highway 35 and Rittiman Road  
 proceeding east on Rittiman Road to Foster Road  
 then south on Foster Road to Binz-Engleman Road  
 then west on Binz-Engleman Road to Candle Meadow  
 then south and east on Candle Meadow to Foster Road  
 then south on Foster Road to New Sulphur Springs Road  
 then west on New Sulphur Springs Road, becoming East Southcross Boulevard  
 continuing west on East Southcross Boulevard to Interstate Highway 37  
 then north on Interstate Highway 37 to Interstate Highway 35  
 then north-east on Interstate Highway 35 to Rittiman Road

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

### Multiple Common Bond Expansion

14650	6	PARISHIONERS TORRANCE, CA	Associational	\$36,097,041.00	50,000	4,000
-------	---	------------------------------	---------------	-----------------	--------	-------

**FIELD OF MEMBERSHIP:** Members of Holy Trinity Parish in San Pedro, CA.

15732	6	WESTERN MANHATTAN BEACH, CA	Associational	\$490,908,659.00	132,708	35,018
-------	---	--------------------------------	---------------	------------------	---------	--------

**FIELD OF MEMBERSHIP:** Employees and voting members of the Surfrider Foundation in San Clemente, CA, who qualify for membership in accordance with its articles of incorporation and bylaws in effect on August 24, 2001.

### Community Conversion

8690	6	COOS EDUCATORS' COOS BAY, OR	Community	\$10,794,385.00	3,000	62,459
------	---	---------------------------------	-----------	-----------------	-------	--------

**FIELD OF MEMBERSHIP:** Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Coos County, Oregon.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

24699	6	QUIMPER COMMUNITY PORT TOWNSEND, WA	Community	\$21,346,211.00	10,000	92,343
-------	---	--	-----------	-----------------	--------	--------

**FIELD OF MEMBERSHIP:** Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Clallam and Jefferson Counties, Washington.

### Underserved

9160	6	WYOMING EMPLOYEES CHEYENNE, WY	Underserved area	\$108,650,020.00	44,575	7,746
------	---	-----------------------------------	------------------	------------------	--------	-------

**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 Tract 001000 bounded by the intersection of Interstate 25 and Missile Drive, go north on Interstate 25 to Pershing Blvd., go east on Pershing Blvd. to Central Avenue, go south on Central Avenue to 24th Street, go west on 24th Street to the intersection of Missile Drive and Interstate 25; Census Tract 001100 bounded by the intersection Interstate 25 and Old Happy Jack Road, go west on Old Happy Jack Road to Round Top Road, go north on Round Top Road to the intersection of Randall Avenue and Military Road and continue north to Laughlin Road, continue on Laughlin Road to its intersection with the Warren Air Force Base outside parameter fence paralleling Interstate 25 to the intersection of Old Happy Jack Road.



**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Thursday, July 31, 2003**

9160	6	WYOMING EMPLOYEES CHEYENNE, WY	Underserved area	\$108,650,020.00	44,575	11,176
------	---	-----------------------------------	------------------	------------------	--------	--------

**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 Tract 000200 bounded by the intersection of Interstate 25 and Interstate 80, go north on Interstate 25 to Lincolnway, go east along the railroad tracks along an imaginary line to Campstool Road, go east on Campstool Road to Road 212, go south on Road 212 to Interstate 80, go west on Interstate 80 to its intersection with Interstate 25; Census Tract 000300 bounded by the intersection of Interstate 80 and Walterscheid Blvd., go south on Walterscheid Blvd. to College Drive, go west on College Drive to Interstate 25, go north on Interstate 25 to Interstate 80, go east on Interstate 80 to the intersection of Walterscheid Blvd.; Census Tract 000402 bounded by the east section of Angie Street at the intersection of Highway 85, go west on Angie Street to Division Avenue, go north on Division Avenue as it becomes Walterscheid Blvd. to Interstate 80, go east on Interstate 80 for three miles, go south westerly on an imaginary line for two miles to the intersection of College Drive, go west on College Drive to Highway 85, go south on Highway 85 to its intersection with Angie Street.

9160	6	WYOMING EMPLOYEES CHEYENNE, WY	Underserved area	\$108,650,020.00	44,575	35,804
------	---	-----------------------------------	------------------	------------------	--------	--------

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

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

2860	6	KA'U NA'ALEHU, HI	Underserved area	\$8,310,903.00	5,827	73,760
------	---	----------------------	------------------	----------------	-------	--------

**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: The District of Puna and the section of the District of South Hilo south of the Honolii Stream composed of Census Tracts 020200, 020300, 020400, 020500, 020600, 020701, 020702, 020801, 020802, 020900, 021001, 021002, 021100: bounded by the intersection of the Honolii Stream and the Pacific Ocean, go south along the Pacific coastline to the intersection of the Chain of Craters Road, go northwest on the Chain of Craters Road to Crater Rim Road, go east on Crater Rim Road to Crater Rim Drive, go east on Crater Rim Drive to Pimmauna Drive, go northwest on Pimmauna Drive to Puu Oo Volcano Trail, go north on the Puu Oo Volcano Trail to the Puu Oo Horse Trail, go north on the Puu Oo Horse Trail to the Honolii Stream, go east along the Honolii Stream to the intersection of the Pacific Ocean.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

5082	6	CANNON ELECTRIC SANTA ANA, CA	Underserved area	\$35,633,807.00	12,005	142,178
------	---	----------------------------------	------------------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Prescribed underserved community of 23 census tracts located in Santa Ana, California referred to as Santa Ana East: The area bounded by the intersection of the 55 Freeway & S Main Street (Santa Ana), go north on S Main Street (Santa Ana) approximately 1.1 miles to Dyer Road, go west on W Dyer Road approximately .5 miles to S Flower Street, go north on S Flower Street approximately 1.7 miles to W McFadden Avenue, go east on W McFadden Avenue approximately .1 miles to S Garnsey Street, go north (left) on S Garnsey Street approximately .3 miles to E Bishop Street, go east on E Bishop Street approximately .3 miles to S Birch Street, go north on S Birch Street approximately .35 miles to E Pine Street/E Walnut Street, go west on E Pine Street/E Walnut Street approximately .3 miles to N Flower Street, go north on N Flower Street approximately .8 miles to E Washington Avenue, go east on E Washington Avenue approximately .25 miles to N Ross Street, go north on N Ross Street approximately .5 miles to 20th Street, go east on 20th Street approximately .5 miles to the 5 Freeway, go southeast on the 5 Freeway approximately .25 miles to 17th Street, go east on 17th Street approximately .3 miles to Larchmont Avenue/Lincoln Avenue, go north on Larchmont Avenue/Lincoln Avenue approximately .95 miles to Fairhaven Avenue, go east on Fairhaven Avenue approximately 1.2 miles to N Tustin Avenue, go south on N Tustin Avenue approximately 1.75 miles to 4th Street (Santa Ana)/Irvine(Tustin), go east on 4th Street(Santa Ana)/Irvine (Tustin) approximately 1.25 miles to Newport Avenue, go southwest on Newport Avenue approximately .55 miles to E Main Street (Tustin), go east on E Main Street (Tustin) approximately .2 miles to Bryan Avenue, go southeast on Bryan Avenue approximately .8 miles to Browning Avenue, go southwest on Browning Avenue approximately .5 miles to the 5 Freeway, go northwest on the 5 Freeway approximately .5 miles to Redhill Avenue, go southwest on Redhill Avenue approximately 1.1 miles to E Edinger Avenue (Tustin), go southeast on Edinger (Tustin) approximately 2.0 miles to Harvard/Link Street, go southwest on Harvard/Link Street approx .5 miles to "Edge of Marine Base"/Warner Avenue, go northwest on "Edge of Marine Base"/Warner approx .3 miles to Peters Canyon Channel, go southwest on Peters Canyon Channel approximately 2.0 miles to the 405 Freeway, go northwest on the 405 Freeway approximately 2.2 miles to the 55 Freeway, go northeast on the 55 Freeway approximately .45 miles to its intersection with S Main Street, (Santa Ana).

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

5082	6	CANNON ELECTRIC SANTA ANA, CA	Underserved area	\$35,633,807.00	12,005	167,333
------	---	----------------------------------	------------------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Prescribed underserved community of 25 census tracts located in Santa Ana, California referred to as Santa Ana West: The area bounded by the intersection of Town Center Drive and Sakioka Drive (extension of Flower Street), go north on Sakioka Drive (extension of Flower Street) approximately 2.9 miles to McFadden Avenue, go east on McFadden Avenue to S Garnsey Street approximately .1 miles, go north on S Garnsey Street approximately .3 miles to E. Bishop Street, go east on E Bishop Street approximately .3 miles to S Birch Street, go north on S Birch Street approximately .35 miles to E Pine Street/E Walnut Street, go west on E Pine Street/E Walnut Street approximately .3 miles to N Flower Street, go north on N Flower Street approximately .8 miles to E Washington Avenue, go east on E Washington Avenue approximately .25 miles to N Ross Street, go north on N Ross Street approximately .5 miles to 20th Street, go west on 20th Street approximately .6 miles to N Bristol Street, go north on N Bristol Street approximately .5 miles to Riviera Drive, go west on Riviera Drive approximately .4 miles to the Santa Ana River (Fairway), go southwest on the Santa Ana River (Fairway) approximately .25 miles to Trask Avenue, go west on Trask Avenue approximately 1.6 miles to Harbor Boulevard, go south on Harbor Boulevard approximately .5 miles to Keel Ave/17th Street, go west on Keel Avenue/17th Street approximately .5 miles to N Newhope Street, go south on Newhope Street approximately .5 miles to W McFadden Avenue, go east on W McFadden Avenue approximately .95 miles to the Santa Ana River, go southeast on the Santa Ana River approximately .7 miles to W Edinger Avenue, go east on W Edinger Avenue approximately .8 miles to S Greenville Street/Deegan Drive, go southwest on S Greenville Street/Deegan Drive approximately 2.1 miles to W Sunflower Avenue, go west on W Sunflower Avenue approximately .7 miles to Harbor Boulevard go north on Harbor Boulevard approximately .55 to W MacArthur Boulevard, go west on W MacArthur Boulevard approximately .55 miles to the Santa Ana River, go northeast on the Santa Ana River approximately .9 miles to W Warner Avenue, go east on W Warner Avenue approximately 2.0 miles to S Bristol Street, go south on S Bristol Street approximately 1.7 miles to Town Center Drive, go east on Town Center Drive approximately .5 miles to its intersection with Sakioka Drive.

**INSURANCE REPORT OF ACTIVITY - DETAIL**

Thursday, July 31, 2003

24520	6	SANTA ANA SANTA ANA, CA	Underserved area	\$61,870,548.00	15,000	337,512
-------	---	----------------------------	------------------	-----------------	--------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the city of Santa Ana, California; the city of Santa Ana, California meets the underserved investment area definition of Section 109©(2) of the Federal Credit Union Act.

12067	6	BAY CAPITOLA, CA	Underserved area	\$301,565,656.00	255,602	462,727
-------	---	---------------------	------------------	------------------	---------	---------

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Monterey County, and San Benito County, California; Monterey County, and San Benito County, California meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	2	22
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	17
Number of FCUs Receiving Expansions	2	15
Number of Potential Members Added	13,846	852,191
<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

Number of Expansions Approved	1,018	6,677
Number of Expansions Denied	5	25
Number of Expansions Deferred	33	322
Number of FCUs Receiving Expansions	340	897
Number of Potential Members Added	181,341	1,041,008

### **Community Expansions**

#### **Current Month**

#### **YTD**

Number of Expansions Approved	6	18
Number of Expansions Denied	0	0
Number of Expansions Deferred	2	22
Number of FCUs Receiving Expansions	6	18
Number of Potential Members Added	886,407	3,036,659

### **Community Conversions**

#### **Current Month**

#### **YTD**

Number of Expansions Approved	13	70
Number of Expansions Denied	0	1
Number of Expansions Deferred	12	52
Number of FCUs Receiving Expansions	13	70
Number of Potential Members Added	4,140,521	30,094,576

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

<b><u>Underserved</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	29	164
Number of Expansions Denied	0	3
Number of Expansions Deferred	4	89
Number of FCUs Receiving Expansions	20	106
Number of Potential Members Added	2,284,741	14,816,500

  

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

  

<b><u>Housekeeping</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Housekeeping Approved	97	1302
Number of Housekeeping Denied	1	3
Number of Housekeeping Deferred	2	101
Number of FCUs Receiving Housekeeping	46	233

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

### 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
437	1	TECHNOLOGY GROUPS WATERBURY, CT	\$24,213,556.00	3146	A B CO NORTH END WATERBURY, CT	\$600,385.00	EXPANDED SERVICES

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

**Merging Field of Membership:** Employees of various departments of the American Brass Company who work in Ansonia or Waterbury, Connecticut.

15766	1	MID-HUDSON VALLEY KINGSTON, NY	\$440,351,743.00	9732	DYNO EMPLOYEES NY ULSTER PARK, NY	\$471,753.00	LOSS / DECLINING FIELD OF MEMBERSHIP
-------	---	-----------------------------------	------------------	------	--------------------------------------	--------------	---

**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and busiessses and other legal entities located in the following counties within New York State: Dutchess County; Orange County; or Ulster County.

**Merging Field of Membership:** Employees of Dyno Nobel, Inc. who work in Port Ewen, New York.



**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Thursday, July 31, 2003**

1729	1	ENFIELD COMMUNITY ENFIELD, CT	\$16,332,825.00	14311	ENFIELD ENFIELD, CT	\$988,920.00	EXPANDED SERVICES
------	---	----------------------------------	-----------------	-------	------------------------	--------------	----------------------

**Continuing Field of Membership:** Persons who reside or work in the Town of Enfield, Connecticut.

**Merging Field of Membership:** Employees of the Town of Enfield, Connecticut and other employee groups in Enfield, Connecticut.

68349	1	TREMONT BRAintree, MA	\$150,893,832.00	67732	LATVIAN BROOKLINE, MA	\$1,060,160.00	EXPANDED SERVICES
-------	---	--------------------------	------------------	-------	--------------------------	----------------	----------------------

**Continuing Field of Membership:** Employees of The School Committee of the City of Boston in Boston, Massachusetts, and many other employee and associational groups.

**Merging Field of Membership:** Residents of the Commonwealth of Massachusetts of the Latvian origin or members of their immediate families and any association of such persons.

68349	1	TREMONT BRAintree, MA	\$155,968,083.00	67950	PLAN BOSTON, MA	\$6,886,776.00	EXPANDED SERVICES
-------	---	--------------------------	------------------	-------	--------------------	----------------	----------------------

**Continuing Field of Membership:** Employees of The School Committee of the City of Boston in Boston, Massachusetts, and many other employee and associational groups.

**Merging Field of Membership:** Employees of Blue Cross Blue Shield of Massachusetts or members of their families.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

24528	1	PROVIDENCE POSTAL	\$29,008,017.00	24469	WARWICK POSTAL EMPLOYEES	\$1,026,076.00	EXPANDED SERVICES
		PROVIDENCE, RI			WARWICK, RI		

**Continuing Field of Membership:** Career employees of the United States Postal Service who work in locations in Rhode Island, or in some counties in Massachusetts which fall within the Providence District of the United States Postal Service; and other federal government agencies.

**Merging Field of Membership:** Employees of the Warwick Postal District, who work in Warwick, Rhode Island.

66330	2	STATE EMPLOYEES CU OF MARYLAND, INC LINTHICUM, MD	\$1,384,570,660.00	20867	CARR - LOWREY EMPLYS. BALTIMORE, MD	\$263,923.00	LACK OF SPONSOR SUPPORT
-------	---	--	--------------------	-------	--	--------------	-------------------------

**Continuing Field of Membership:** Multiple Common Bond FISCU: State Employees CU of MD

**Merging Field of Membership:** Single Common Bond FCU: Carr-Lowrey Employees FCU

583	2	SE FAMILY PHILADELPHIA, PA	\$33,480,242.00	11839	CONSOLATION PHILADELPHIA, PA	\$3,436,681.00	EXPANDED SERVICES
-----	---	-------------------------------	-----------------	-------	---------------------------------	----------------	-------------------

**Continuing Field of Membership:** Employees of Sears, Roebuck and Company who work in Pennsylvania, New Jersey, or Delaware, employees of the Baltimore Credit Central unity #8404 of Sears, Roebuck and Company who work in Baltimore, Maryland, and various select employee groups

**Merging Field of Membership:** Members and employees of Consolation Roman Catholic Church, St. Leo's Roman Catholic Church, and Saint Bernard Church, in Philadelphia, Pennsylvania.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

422	2	PITTSBURGH PITTSBURGH, PA	\$5,928,105.00	11113	MEMBERS EDGE PITTSBURGH, PA	\$911,597.00	EXPANDED SERVICES
-----	---	------------------------------	----------------	-------	--------------------------------	--------------	----------------------

**Continuing Field of Membership:** Pittsburgh FCU was chartered in 1935 to serve parishes in the South Pittsburgh Deanery, Pittsburgh, PA. In 1992, the credit union began expanding its FOM through the addition of occupational and associational groups

**Merging Field of Membership:** Members Edge Federal Credit Union is a multiple common bond credit union serving employees of Georgia Pacific Corporation, package products Inc., employees of Bell Containers who work in Cuddy, Pennsylvania, and employees of Pittsburgh Binding Co., who work in Pittsburgh, Pennsylvania

4116	2	GALAXY FRANKLIN, PA	\$32,462,007.00	5635	OIL CREEK OIL CITY, PA	\$285,863.00	POOR MANAGEMENT
------	---	------------------------	-----------------	------	---------------------------	--------------	--------------------

**Continuing Field of Membership:** Galaxy FCU is a low income, community common bond credit union serving persons who live or work in Venango County, Pennsylvania.

**Merging Field of Membership:** Oil Creek FCU is a single occupational common bond federal credit union serving employees of MERISOL Antioxidants LLC, who work in Oil City, Pennsylvania

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Thursday, July 31, 2003**

24438	3	ALLEGACY WINSTON-SALEM, NC	\$893,084,912.00	21034	BBC LEXINGTON, NC	\$396,412.00	LACK OF SPONSOR SUPPORT
-------	---	-------------------------------	------------------	-------	----------------------	--------------	-------------------------------

**Continuing Field of Membership:** Allegacy FCU was chartered in 1967 under the state of North Carolina with the name of Reynolds Credit Union to serve the employees of RJ Reynolds Tobacco Company. In 1986 the credit union began to expand its FOM and currently serves over 340 SEGs

**Merging Field of Membership:** Employees of Precision Glass Technologies, formerly Binning's Building Products, who work in or are paid from Lexington, North Carolina.

63519	3	BLUE FLAME CHARLOTTE, NC	\$33,506,284.00	68056	BLUE FLAME NASHVILLE, TN	\$2,908,591.00	LACK OF GROWTH
-------	---	-----------------------------	-----------------	-------	-----------------------------	----------------	-------------------

**Continuing Field of Membership:** Employees of Blue Flame in North Carolina.

**Merging Field of Membership:** Employees of Blue Flame in Tennessee.

7840	3	TRULIANT WINSTON SALEM, NC	\$924,459,418.00	14552	DICEY SHELBY, NC	\$546,416.00	LACK OF SPONSOR SUPPORT
------	---	-------------------------------	------------------	-------	---------------------	--------------	-------------------------------

**Continuing Field of Membership:** Employees of AT&T who worked in or were supervised from Forsyth, Guilford or Alamance Counties, North Carolina or Richmond or Radford, Virgini and 480 other SEGs.

**Merging Field of Membership:** Employees of Dicey Mills, Inc. and Dicey Fabrics, Inc. in Shelby N.C.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

62673	3	FIRST CAROLINA POSTAL GOLDSBORO, NC	\$11,652,792.00	60417	GOLDSBORO FIREMEN'S GOLDSBORO, NC	\$572,625.00	POOR FINANCIAL CONDITION
-------	---	--	-----------------	-------	--------------------------------------	--------------	--------------------------------

**Continuing Field of Membership:** Employees of the Goldsboro, NC Post Office.

**Merging Field of Membership:** Employees of the Goldsboro, NC Fire Department.

68121	3	GENERATIONS COMMUNITY DURHAM, NC	\$5,607,210.00	66290	INDUSTRIAL ROANOKE RAPIDS, NC	\$869,611.00	EXPANDED SERVICES
-------	---	-------------------------------------	----------------	-------	----------------------------------	--------------	----------------------

**Continuing Field of Membership:** Persons who live in Vance, Warren, Granville, Person, and Franklin Counties, North Carolina.

**Merging Field of Membership:** Employees of JP Stevens and Company, Inc. in Roanake Rapids and Wallace North Carolina.

61722	3	VALUED MEMBERS JACKSON, MS	\$10,459,522.00	64060	M F I CANTON, MS	\$133,782.00	POOR FINANCIAL CONDITION
-------	---	-------------------------------	-----------------	-------	---------------------	--------------	--------------------------------

**Continuing Field of Membership:** Employees of the Vickers Incorporated in Jackson, Mississippi.

**Merging Field of Membership:** Employees of the Madison Furniture Industries in Canton, Mississippi.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

196	3	GTE TAMPA, FL	\$1,295,467,492.00	67303	MARION COUNTY OCALA, FL	\$73,772,578.00	POOR FINANCIAL CONDITION
-----	---	------------------	--------------------	-------	----------------------------	-----------------	--------------------------------

**Continuing Field of Membership:** MCB: 300+ SEGs

**Merging Field of Membership:** Members of record of Marion County Credit Union #67303 as of [insert merger effective date]

Employees of the Marion County Public School System, employees of Central Florida Community College, employees of Marion County Credit Union, employees, officers and elected officials of Marion County government, employees of private schools in Marion County, employees of Withlacoochee Planning Council and Private Industry Council, select groups of employees from businesses or private agencies based in Marion County and retired persons receiving retirement benefits from a public agency or private business, associations of such persons and members of the "immediate family" defined to include parents, children, spouse, or surviving spouse of the member, or any other relative by blood, marriage, or adoption even though such individuals do not reside in the same household with the member.

Current Select Employee Groups (SEGs) include:

American Red Cross	Southeastern Staffing
Gevity HR	Southern Masonry
Goldman Appliances	Space Coast Truss
Marion House Nursing Home	Strive Physical Therapy Centers
Precision Service	Yandle Building Materials Inc.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

68095	3	EASTMAN	\$1,227,620,418.00	67916	SULLIVAN COUNTY EMPLOYEES	\$15,381,993.00	EXPANDED SERVICES
		KINGSPORT, TN			BLOUNTVILLE, TN		

**Continuing Field of Membership:** Employees and family members of Eastman Chemical Company as well as other SEGs

**Merging Field of Membership:** Employees and family members of Sullivan County Department of Education and Bristol Tennessee Teachers, as well as other municipal groups.

17017	3	THE COCA-COLA COMPANY FAMILY	\$103,448,130.00	15048	THE MINUTE MAID COMPANY	\$14,576,482.00	EXPANDED SERVICES
		ATLANTA, GA			HOUSTON, TX		

**Continuing Field of Membership:** The Coca-Cola Company employees

**Merging Field of Membership:** The Minute Maid Company employees

66444	4	SHIPBUILDERS MANITOWOC, WI	\$26,717,973.00	66628	E.F.I. EMPLOYEES MANITOWOC, WI	\$997,775.00	INABILITY TO OBTAIN OFFICIALS
-------	---	----------------------------	-----------------	-------	--------------------------------	--------------	-------------------------------

**Continuing Field of Membership:** Employees of Manitowoc Company, Inc. including various divisions and subsidiaries; anyone employed or residing in Manitowoc, WI

**Merging Field of Membership:** Employees of Eck Industries, Inc. in Manitowoc WI

**INSURANCE REPORT OF ACTIVITY - DETAIL**  
**Thursday, July 31, 2003**

19307	4	PURDUE EMPLOYEES WEST LAFAYETTE, IN	\$364,191,355.00	24184	GTC LAFAYETTE LAFAYETTE, IN	\$2,561,208.00	EXPANDED SERVICES
-------	---	--	------------------	-------	--------------------------------	----------------	----------------------

**Continuing Field of Membership:** Employees and faculty of Purdue University who work in West Lafayette, Westville, Hammond or Fort Wayne, Indiana; Registered students of Purdue University in West Lafayette, Westville, Hammond or Fort Wayne, Indiana; 56 additional groups in Indiana

**Merging Field of Membership:** Employees of the Central Telephone Company Indiana, Inc. who work in Lafayette or Terre Haute, Indiana and employees of Wrede & Sons Trucking, Inc. who work in Lafayette, Indiana

61068	4	PEOPLES TRUST SOUTHFIELD, MI	\$136,834,147.00	62859	M.E.S. DETROIT, MI	\$6,229,692.00	EXPANDED SERVICES
-------	---	---------------------------------	------------------	-------	-----------------------	----------------	----------------------

**Continuing Field of Membership:** Employees of agencies of the Federal Gov't who live or work in MI or a fed. Agency headquarters located in MI, emp. Of any state, county or local gov't in Wayne, Oakland or Macomb Counties, MI, and emp/memb of groups within 25 miles of the CU's offices.

**Merging Field of Membership:** Employees of the Michigan Employment Security Agency (MESA), employees of State agencies housed in the Central Office of MESA, and employees of employer groups or members of other organized groups within 25 miles of the CU's office.



## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

11837	4	STATE FARM MISSOURI COLUMBIA, MO	\$76,446,752.00	19504	STATE FARM MID-SOUTH MONROE, LA	\$90,229,745.00	CORPORATE RESTRUCTURING
-------	---	-------------------------------------	-----------------	-------	------------------------------------	-----------------	----------------------------

**Continuing Field of Membership:** State Farm employees compensated through the Missouri Regional Office, Columbia, MO.

**Merging Field of Membership:** State Farm employees compensated through the Mid-South Regional Office, Monroe, LA.

61657	4	UNITED SAGINAW BRIDGEPORT, MI	\$65,432,182.00	21110	VALLEY COMMUNITIES CHESANING, MI	\$2,833,228.00	POOR FINANCIAL CONDITION
-------	---	----------------------------------	-----------------	-------	-------------------------------------	----------------	--------------------------------

**Continuing Field of Membership:** Individuals who live, work, or worship in Saginaw, Bay, or Midland Counties in Michigan.

**Merging Field of Membership:** Persons who reside or work in Chapin, Brady, Chesaning, Maple Grove, Marion, Brant, St. Charles, or Albee Townships, and south of Lakefield Road in Lakefield, Fremont, or Swan Creek Townships in Saginaw County, Michigan.

3064	5	SELECT EMPLOYEES SAN ANTONIO, TX	\$16,472,271.00	67973	SAN ANTONIO WOMEN'S SAN ANTONIO, TX	\$591,524.00	POOR FINANCIAL CONDITION
------	---	-------------------------------------	-----------------	-------	--	--------------	--------------------------------

**Continuing Field of Membership:** employees of Union Pacific and numerous select groups

**Merging Field of Membership:** 15 women's groups

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

68244	5	FIRST FINANCIAL ALBUQUERQUE, NM	\$233,251,910.00	66111	SUN COUNTRY FARMINGTON, NM	\$3,116,390.00	POOR FINANCIAL CONDITION
-------	---	------------------------------------	------------------	-------	-------------------------------	----------------	--------------------------------

**Continuing Field of Membership:** State Charter

**Merging Field of Membership:** State Charter

60847	6	PACIFIC COMMUNITY FULLERTON, CA	\$128,585,567.00	1928	GENTELCO WEST LONG BEACH, CA	\$29,880,355.00	EXPANDED SERVICES
-------	---	------------------------------------	------------------	------	---------------------------------	-----------------	----------------------

**Continuing Field of Membership:** Persons who live, work, worship, or attend school in Orange County, CA, persons who live or work in specific cities in CA, and numerous select employer groups.

**Merging Field of Membership:** Employees of GTE and GTEL who work or live in the specific cities in CA, and select employer groups.

68315	6	SEATTLE METROPOLITAN SEATTLE, WA	\$361,572,445.00	68363	TEAMSTERS SEATTLE, WA	\$11,432,106.00	EXPANDED SERVICES
-------	---	-------------------------------------	------------------	-------	--------------------------	-----------------	----------------------

**Continuing Field of Membership:** Persons live, work, or worship in multiple school districts in Snohomish, King, and Pierce Counties, WA, and select employer groups.

**Merging Field of Membership:** Members of Teamsters unions headquartered in Seattle, WA, and employees of firms under contract with Teamsters, and employees of McKesson Drug Co. in the state of WA.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Thursday, July 31, 2003

24692	6	MOUNTAIN AMERICA SALT LAKE CITY, UT	\$1,221,806,751.00	67055	UTAH COPPER EMPLOYEES COPPERTON, UT	\$20,432,467.00	POOR FINANCIAL CONDITION
-------	---	--	--------------------	-------	--	-----------------	--------------------------------

**Continuing Field of Membership:** Large multiple group FCU with over 500 groups.

**Merging Field of Membership:** Employees of Kennecott Copper and residents of Salt Lake County Utah.

528	6	UTAH FIRST SALT LAKE CITY, UT	\$131,122,778.00	67120	UTAH OIL WORKERS SLC, UT	\$14,890,426.00	EXPANDED SERVICES
-----	---	----------------------------------	------------------	-------	-----------------------------	-----------------	----------------------

**Continuing Field of Membership:** Members of the Chemnitzer Vereinigung in Utah who qualify for membership in accordance with its constitution and bylaws and reside in Salt Lake, Davis, Weber, and Utah Counties, UT, and select employer groups.

**Merging Field of Membership:** Employees of Tesoro Refining and Marketing Co. (Salt Lake Refinery and C Stores) who work in, or are paid or supervised from Salt Lake City, UT, and select employer groups.

### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
7213 / 68526	5	GRAND CANYON STATE PHOENIX, AZ	\$56,548,203	7/11/2003

### CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
-------------	--------	-------------------	--------	----------------

**INSURANCE REPORT OF ACTIVITY - DETAIL**

**Thursday, July 31, 2003**

68200 / 24699	6	QUIMPER COMMUNITY PORT TOWNSEND, WA	\$21,346,211	7/1/2003
60093 / 24702	3	GULF WINDS PENSACOLA, FL	\$203,486,280	7/29/2003
64654 / 24701	5	NORTHERN ENERGY MANKATO, MN	\$1,656,650	7/31/2003