



***Regional Director's Actions Taken
Under Delegation of Authority***

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

JANUARY 2003

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

1/1/2003 THRU 1/31/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	4	0	2	4	507,601
3	0	0	1	0	0
4	1	0	0	1	2,070
5	4	0	0	2	165
6	1	0	0	1	1
Total	10	0	3	8	509,837
%	76.9%	0.0%	23.1%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	1	0	0	1	64,634
5	0	0	0	0	0
6	0	0	0	0	0
Total	1	0	1	1	64,634
%	50.0%	0.0%	50.0%		
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	69	0	5	31	6,529
2	219	0	17	80	24,810
3	278	0	16	91	57,809
4	83	0	0	39	9,528
5	94	2	5	39	7,599
6	114	0	2	50	9,361
Total	857	2	45	330	115,636
%	94.8%	0.2%	5.0%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	2	331,777
2	1	0	0	1	261,550
3	1	0	0	1	107,198
4	1	0	2	1	46,005
5	0	0	0	0	0
6	0	0	0	0	0
Total	5	0	2	5	746,530
%	71.4%	0.0%	28.6%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	2	359,302
2	3	2	2	2	177,823
3	9	0	3	5	218,476
4	5	0	0	2	311,914
5	2	0	0	2	46,326
6	4	0	0	1	960,401
Total	25	2	5	14	2,074,242
%	78.1%	6.3%	15.6%		

SUMMARY OF DELEGATED ACTIONS

1/1/2003 THRU 1/31/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	1	254
2	0	0	0	0
3	1	1,041,128	0	0
4	0	0	0	0
5	0	0	1	113
6	0	0	5	691
Total	1	1,041,128	7	1,058

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

SUMMARY OF DELEGATED ACTIONS

1/1/2003 THRU 1/31/2003

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	2	123,224
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	1	92,432	0	0	0
Total	0	1	92,432	0	2	123,224

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	8	0	0	6
2	16	0	3	8
3	42	0	0	12
4	1	0	3	1
5	12	0	0	9
6	13	0	0	5
Total	92	0	6	41

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	0	0	0	0	0	0	0
2	1	1	0	1	0	620,556,136	0
3	4	2	2	2	2	2,876,693	1,484,378
4	7	2	5	2	5	2,161,985	10,416,651
5	4	3	1	4	0	12,628,569	0
6	2	0	2	1	1	14,950,278	4,897,382
Total	18	8	10	10	8	653,173,661	16,798,411

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24687	6	FAITH BASED FCU OCEANSIDE, CA	1/27/2003	92,432

STATE APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
68513	3	BRADLEY INITIATIVE CLEVELAND, TN	1/9/2003	14,000
68514	3	UNITY COMMUNITY CU CLINTON, NC	1/9/2003	109,224

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

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

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

1787	1	SPERRY ASSOCIATES GARDEN CITY PAR, NY	Associational	\$165,119,535.00	30,000	2,200
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FIELD OF MEMBERSHIP: Voting members of the Potomac Station Community Association, Inc. in Leesburg, VA, who qualify for membership in accordance with its charter and bylaws in effect on February 1, 1996

Community Conversion

20290	1	TWIN RIVERS MASSENA, NY	Community	\$23,706,427.00	6,000	111,931
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in St. Lawrence County, NY

18435	1	NIAGARA COUNTY LOCKPORT, NY	Community	\$115,592,005.00	16,500	219,846
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Niagara County, New York.

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

4043	1	GENERAL ELECTRIC EMPLOYEES MILFORD, CT	Underserved area	\$89,774,250.00	50,000	139,529
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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 Bridgeport, Connecticut, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

817	1	ROCHESTER & MONROE CO EMP ROCHESTER, NY	Underserved area	\$24,826,397.00	12,000	219,773
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Rochester, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

Single Common Bond Expansion

17832	2	ST. PIUS X VIRGINIA BEACH, VA	Associational	\$4,024,786.00	7,000	3,000
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FIELD OF MEMBERSHIP: Mbrs and emps of Holy Family Catholic Church in Virginia Beach, VA;

8680	2	MARRIOTT EMPLOYEES BETHESDA, MD	Occupational	\$129,321,500.00	859,623	4,500
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FIELD OF MEMBERSHIP: Employees of White Lodging Services Corp., a franchise of Marriott International, who are headquartered from Merrillville, Indiana; except foreign nationals at foreign locations

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

10223	2	MENNONITE FINANCIAL LANCASTER, PA	Associational	\$37,827,664.00	72,294	500,000
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FIELD OF MEMBERSHIP: Dues paying members of the Mennonite Mutual Aid Association, in Goshen, Indiana, who qualify for membership in accordance with its constitution and by-laws in effect December 17, 2002.

Multiple Common Bond Expansion

5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Occupational	\$342,018,691.00	87,791	500
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FIELD OF MEMBERSHIP: Employees of Imperial Parking who work in or are paid from Philadelphia, PA

13242	2	CHARTWAY VIRGINIA BEACH, VA	Occupational	\$821,822,883.00	1,293,974	500
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FIELD OF MEMBERSHIP: Employees of New South Parking who work in or are paid from Houston, TX

24655	2	MANUFACTURER'S ASSOCIATION EMPLOYER ERIE, PA	Occupational	\$1,218,383.00	5,000	500
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FIELD OF MEMBERSHIP: Employees of YMCA of Greater Erie who work in Erie, PA and YMCA of Greater Erie (business).

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, January 31, 2003

6160	2	SUN EAST ASTON, PA	Associational	\$247,685,536.00	89,821	500
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FIELD OF MEMBERSHIP: Members of Bethel Apostolic Church in Havre De Grace, MD.

233	2	U.S. PREMIER ALEXANDRIA, VA	Associational	\$98,323,517.00	200,000	981
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FIELD OF MEMBERSHIP: Emps and non-natural members of the Washington Council of Agencies in Washington, DC, who qualify for mbrshp..

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Occupational	\$80,518,114.00	88,770	1,200
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FIELD OF MEMBERSHIP: Emps of GC Services wwi Chesapeake, VA;

6367	2	DELAWARE VALLEY ELKINS PARK, PA	Associational	\$16,165,568.00	14,373	1,700
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FIELD OF MEMBERSHIP: Voting members of the International Brotherhood of Teamsters Local Union No. 77, in Fort Washington, PA, who qualify for membership in accordance with its constitution and bylaws in effect January 16, 2003.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$1,179,284,825.00	165,000	3,500
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FIELD OF MEMBERSHIP: Employees of Abel Leasing Company, Inc. who work in, are paid from or are headquartered in Cranbury, NJ.

24562	2	KEYSTONE WEST CHESTER, PA	Occupational	\$47,815,403.00	30,000	3,900
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FIELD OF MEMBERSHIP: Students attending Kennett Consolidated School District, Kennett Square, Pennsylvania.

Community Conversion

12450	2	FBC PHILADELPHIA, PA	Community	\$6,506,859.00	3,000	261,550
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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 area known as Northeast Philadelphia, Pennsylvania as described by the following boundaries: Route 73 to the south, Montgomery County and Bucks County to the west and north and the Delaware River to the east

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

3951	2	SOUTH JERSEY DEPTFORD, NJ	Underserved area	\$121,173,136.00	132,000	19,487
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities in the City of Pleasantville, New Jersey

5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	89,778	33,867
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Hazleton City, West Hazleton Borough, and the portion of Hazle Township bounded by Sugarloaf Township, Butler Township, N. Church Street, Hazleton City, Main Street, Carbon County, and Schuylkill County, in Luzerne County, Pennsylvania;

5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	89,778	124,469
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Nescopeck Township, Conyngham Township, Newport Township, Hollenback Township, Hanover Township, Nanticoke City, Plymouth Township, Plymouth Borough, Wilkes Barre City, Wilkes Barre Township, Edwardsville Borough, Courtdale Borough, Pringle Borough, Luzerne Borough, Swoyersville Borough, the portion of Kingston Borough bounded by Forty Fort Borough, Wyoming Avenue, Edwardsville Borough, Pringle Borough, and Luzerne Borough, and the portion of Plains Township bounded by West Carey Street, Wilkes Barre City, and S. River Street, in Luzerne County, Pennsylvania

Multiple Common Bond Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, January 31, 2003

19659	3	IBM SOUTHEAST EMPLOYEES BOCA RATON, FL	Occupational	\$540,159,517.00	78,541	500
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FIELD OF MEMBERSHIP: Employees of Kelley Restaurants who work in or are paid from Atlanta, GA

12808	3	NORTHEAST ARKANSAS BLYTHEVILLE, AR	Occupational	\$69,919,454.00	25,338	500
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FIELD OF MEMBERSHIP: Employees of Arkansas Army National Guard who work in or are paid from Jonesboro, AR

18474	3	COMBINED HEALTH CARE HOT SPRINGS, AR	Occupational	\$3,934,917.00	5,000	585
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FIELD OF MEMBERSHIP: Employees of City of Hot Springs who work in or are paid from Hot Springs, AR.

18297	3	COASTAL RALEIGH, NC	Occupational	\$1,106,572,722.00	155,000	600
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FIELD OF MEMBERSHIP: Employees of Moore & Van Allen PLLC who work in or are paid from Charlotte, NC.

22864	3	TORRICO EMPLOYEES CLINTON, SC	Occupational	\$30,526,591.00	8,500	800
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FIELD OF MEMBERSHIP: Employees of Laurens County School District 55 who work in Laurens, South Carolina;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

1725	3	MONROE TELCO MONROE, LA	Associational	\$67,291,912.00	13,200	940
FIELD OF MEMBERSHIP: Voting members of the United Paperworkers International Union AFL-CIO in West Monroe, Louisiana, who qualify for membership in accordance with its charter and bylaws in effect on January 9, 2003;						
17642	3	ARMY AVIATION CENTER DALEVILLE, AL	Occupational	\$437,858,146.00	125,000	1,000
FIELD OF MEMBERSHIP: Employees of Staff Spectrum, Inc. who work in or are paid from Mobile, Alabama;						
18297	3	COASTAL RALEIGH, NC	Occupational	\$1,106,572,722.00	155,000	1,000
FIELD OF MEMBERSHIP: Employees of Pinkerton/Burns Corporation who work in or are supervised from Cary, NC.						
1022	3	SOUTH CAROLINA NORTH CHARLESTO, SC	Occupational	\$811,340,277.00	321,998	1,037
FIELD OF MEMBERSHIP: Employees of OSI Outsourcing Services, Inc. who work in or are paid from Charleston, South Carolina;						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, January 31, 2003

7397	3	AEDC TULLAHOMA, TN	Occupational	\$849,919,594.00	275,000	1,200
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FIELD OF MEMBERSHIP: Employees of Yates Services who are paid from Smyrna, Tennessee;

13638	3	MEMBERS HERITAGE LEXINGTON, KY	Occupational	\$175,658,468.00	52,970	2,000
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FIELD OF MEMBERSHIP: Employees of Affiliated Computer Systems, Inc. (ACS) who work or are headquartered in Lexington, KY.

24410	3	SAVANNAH RIVER PLANT NORTH AUGUSTA, SC	Occupational	\$350,601,468.00	178,253	2,732
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FIELD OF MEMBERSHIP: Employees of Avondale Mills, Inc. who work in or are paid from Graniteville, SC.

24534	3	AMERICA'S FIRST BIRMINGHAM, AL	Associational	\$485,634,987.00	418,594	8,033
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FIELD OF MEMBERSHIP: Employees and Members of Gardendale's First Baptist Church in Gardendale, AL.

14568	3	LA CAPITOL BATON ROUGE, LA	Occupational	\$216,319,487.00	155,000	11,280
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FIELD OF MEMBERSHIP: Students attending Louisiana Tech University in Ruston, LA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

13739	3	MACO EDUCATORS WOODSTOCK, GA	Occupational	\$107,358,340.00	52,500	15,500
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FIELD OF MEMBERSHIP: Students attending Kennesaw State University in Kennesaw, GA.

Community Conversion

6079	3	JOHNSON CITY JOHNSON CITY, TN	Community	\$43,252,919.00	15,000	107,198
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Washington County, Tennessee.

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

10197	3	PARK LOUISVILLE, KY	Underserved area	\$226,606,736.00	105,539	5,936
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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 census tract 201, Bullitt County, Kentucky 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 Bullitt County bounded by the following:

Starting at the north east corner of Census Tract 201, go south following the Bullitt/Spencer County line until intersecting with Highway 44. Go west on Highway 44 until intersecting with Beibel Branch. Go west on Beibel Branch until intersecting with Floyds Fork Creek, go north on Floyde Fork Creek until intersecting with Bullitt/Jefferson County line. Go east following Bullitt/Jefferson County line until intersecting at corners of Bullitt, Jefferson and Spencer County line.

3096	3	LA DOTD BATON ROUGE, LA	Underserved area	\$69,006,940.00	18,998	7,440
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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 of Walker - Census Tract 404, 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; Prescribed community: Bordered to the north by Arnold Road, to the east by Hornsby Creek, to the south by Interstate Highway 12 and to the west by West Colyell Creek.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

3096	3	LA DOTD BATON ROUGE, LA	Underserved area	\$69,006,940.00	18,998	10,853
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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 of Denham Springs - Census Tracts 406 & 407, 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; Prescribed community: Bordered to the north by Colton Creek and Lock Hart Road to Grays Creek, to the east by Grays Creek, to the south by Interstate I-12 and to the west by Amite River.

10197	3	PARK LOUISVILLE, KY	Underserved area	\$226,606,736.00	105,539	17,193
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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 census tracts 207,208,209,211 Bullitt County, Kentucky 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 Bullitt County bounded by the following:

Starting at the northeast corner of census tract 0211, travel southeast along the Spencer/Bullitt County line to the Bullitt, Nelson, and Spencer county line intersection. Go southwest along the Bullitt/Nelson County line until it intersects with Highway 245. Travel west along Highway 245 continuing past Interstate 65 until intersecting with Highway 61. Travel north on Highway 61 until it crosses Long Lick Creek. Follow Long Lick Creek north until it intersects Highway 44. Travel along Highway 44 west until reaching Bullitt/Jefferson County line. Travel northeast along Bullitt/Jefferson County line until intersecting with Interstate 65. Travel south on Interstate 65 until intersecting with Blue lick Creek. At the intersection of 65 and Blue Lick Creek go southeast on Blue Lick Creek until intersecting with Floyds Fork Creek. Go south on Floyds Fork and follow Floyds Fork south until intersecting with Salt River. Go east along the Salt River until the intersection of the Bullitt, Spencer County lines.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

24591 3 NEW HOPE COMMUNITY DEVELOPMENT Underserved area \$1,231,500.00 5,000 19,122

BIRMINGHAM, AL

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 Birmingham, Alabama, 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 Birmingham, Alabama, bounded by the following:

West: Beginning where Interstate 65 and 19th Terrace North intersect; South on I-65 to 3rd Avenue South makes up the west boundary.

North: From the intersection of Interstate 65 and 19th Terrace North; Southeast on 19th Terrace North to 21st Avenue North; North on 21st Avenue to 21st Street North; South on 21st Street North to 20th Avenue North. Northeast on 20th Avenue to 28th Street North; North on 28th Street to 21st Avenue North; 21st Avenue North to Fred L. Shuttlesworth Rd; South on Shuttlesworth Rd (changes to 30th Street North) to intersection of 30th Street & 32nd Street to 17th Avenue North; East on 17th Avenue to where it intersects with 35th Street North; East on 35th Street to 15th Avenue North to intersection of 15th Avenue & Vanderbilt Road; North on Vanderbilt Road to Vanderbilt Pl; Proceed southeast to 41st Street North; South on 41st Street to 7th Court North; East on 7th Court, across Messer Airport Hwy, across vacant land ending at 49th Street South.

East: From the intersection of 49th Street South and 1st Avenue North, Southeast on to 5th Avenue, South.

South: From the intersection of 5th Avenue South, southwest on 5th Avenue South to 39th Street South; South on 39th Street to Clairmont Avenue; Southwest on Clairmont Avenue to Elton B Stephens Hwy; North on Elton B Stephens to 3rd Avenue South; Southwest on 3rd Avenue South to Interstate 65.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

11477	3	UNIVERSAL COOP RIO GRANDE, PR	Underserved area	\$13,243,736.00	4,000	28,348
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Añasco, Puerto Rico 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

11477	3	UNIVERSAL COOP RIO GRANDE, PR	Underserved area	\$13,243,736.00	4,000	37,105
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in San Germán, Puerto Rico 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

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

18335	3	COASTAL WATERS MOBILE, AL	Underserved area	\$4,114,086.00	1,500	40,117
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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 Mobile, Alabama 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: Census Tracts 300, 401, 402, 500, 600, 701, 800, 901, 902, 903, 1001, 1002, 1100, 1301, 1302, and 1400 located in Mobile, Alabama bounded by the following:

Beginning at the Southwest corner at the intersection of Dauphin Island Parkway and Duval Street; East on Duval Street which turns to Arlington Street to I-10; North on I-10 to Canal Street; West on Canal Street to North Broad Street; North on North Broad Street to North Conception Street; North on North Conception Street which turns to Conception Street Road to Three Mile Creek; South along Three-Mile Creek to Toulmin Spring Brook; West on Toulmin Spring Brook to South Wilson Avenue; South on Wilson Avenue to St. Stephens Road; West on St. Stephen Road to Jones Avenue; South on Jones Avenue to Welworth Street; West on Welworth Street to Barretts Lane; West on Barretts Lane to Summerville Street; East on Summerville Street to Florida Street Extension; South on Florida Street Extension to Oakleigh; West on Oakleigh to Stanton Road; North on Stanton Road to Denmark Street; West on Denmark Street to Mobile Street; South on Mobile Street to Three-Mile Creek; Southwest along Three Mile Creek to Mobile Infirmary Drive; South on Mobile Infirmary Drive to Spring Hill Avenue; West on Spring Hill Avenue to Louiselle Street; South on Louiselle Street to Kenneth Street; South on Kenneth Street to Dauphin Street; East on Dauphin Street to Houston Street; South on Houston Street to Halls Mill Road; South on Halls Mill Road to Dauphin Island Parkway; South on Dauphin Island Parkway to Duval Street.

11477	3	UNIVERSAL COOP RIO GRANDE, PR	Underserved area	\$13,243,736.00	4,000	52,362
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Rio Grande, Puerto Rico 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

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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Single Common Bond Expansion

2935	4	PARISH TOLEDO, OH	Occupational	\$7,861,867.00	8,000	2,070
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FIELD OF MEMBERSHIP: Members, employees, and students of St. Adalbert's Parish in Toledo, Ohio

Multiple Common Bond Expansion

12470	4	MOUNTAIN HERITAGE PARKERSBURG, WV	Occupational	\$20,776,063.00	7,000	500
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FIELD OF MEMBERSHIP: Employees of Quad Graphics, Inc. who work in Martinsburg, WV

21100	4	UNION TRADES PARKERSBURG, WV	Associational	\$9,092,332.00	2,500	546
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FIELD OF MEMBERSHIP: Voting members of the Pipefitters & Plumbers Local 625 in Charleston, WV, who qualify for membership in accordance with its charter and bylaws in effect on August 2001.

21014	4	UNITED BUCHANAN, MI	Occupational	\$153,535,632.00	36,000	750
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FIELD OF MEMBERSHIP: Employees of Park Ridge Hospital who work in or are paid from Fletcher, North Carolina.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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21100	4	UNION TRADES PARKERSBURG, WV	Associational	\$9,092,332.00	2,500	2,937
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FIELD OF MEMBERSHIP: Voting members of the Mid-Atlantic Regional Council of Carpenters, United Brotherhood of Carpenters and Joiners of America, Carpenters Local Union #1207, who qualify for membership in accordance with its charter and bylaws in effect on September 1, 2001

Community Expansion

6332	4	ISHPEMING COMMUNITY ISHPEMING, MI	Community	\$66,351,975.00	15,470	64,634
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FIELD OF MEMBERSHIP: Marquette County, Michigan

Community Conversion

13113	4	LOGAN COMMUNITY BELLEFONTAINE, OH	Community	\$11,907,944.00	5,000	46,005
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FIELD OF MEMBERSHIP: Logan County, Ohio

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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24649	4	HUNTINGTON AREA POSTAL HUNTINGTON, WV	Underserved area	\$37,996,860.00	10,000	42,903
FIELD OF MEMBERSHIP: Wayne County, WV						
24649	4	HUNTINGTON AREA POSTAL HUNTINGTON, WV	Underserved area	\$37,996,860.00	10,000	62,319
FIELD OF MEMBERSHIP: Lawrence County, OH						
24649	4	HUNTINGTON AREA POSTAL HUNTINGTON, WV	Underserved area	\$37,996,860.00	10,000	96,784
FIELD OF MEMBERSHIP: Cabell County, WV						
7688	4	PHILIPS ELECTRONICS FORT WAYNE, IN	Underserved area	\$211,890,081.00	131,601	109,500
FIELD OF MEMBERSHIP: 37 census tracts: 0003.00 - 0006.00, 0007.01, 0007.02, 0008.00 - 0018.00, 0020.00, 0021.00, Allen County, Indiana, 37 census tracts: 0023.00, 0026.00 - 0031.00, 0033.01, 0033.04, 0035.00, 0036.00, 0040.00, 0041.01, 0106.04, 0112.01, 0113.02, 0113.03 and 0115.01.						

Multiple Common Bond Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

3238	5	DESERT SCHOOLS PHOENIX, AZ	Associational	\$1,727,625,720.00	777,172	539
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FIELD OF MEMBERSHIP: Members of New Covenant Lutheran Church in Scottsdale, AZ. And New Covenant Lutheran Church as an entity.

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Associational	\$1,808,400,493.00	679,000	619
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FIELD OF MEMBERSHIP: Members of the Walton F. Hoffman Memorial Post 179 VFW located in New Braunfels, Texas, who qualify in accordance with its charter and bylaws.

24524	5	TINKER TINKER AFB, OK	Associational	\$1,126,260,391.00	500,000	800
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FIELD OF MEMBERSHIP: members of the National Association of Retired Federal Employees Tulsa Chapter #2184 located in Tulsa, Oklahoma, that qualify in accordance with its charter and bylaws on January 21, 2003.

Underserved

3938	5	SHAMROCK DUMAS, TX	Underserved area	\$39,061,212.00	20,000	20,121
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Moore County, Texas

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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10257	5	SENTINEL BOX ELDER, SD	Underserved area	\$38,416,727.00	20,000	26,205
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Lyman County, Todd County, Tripp County, Gregory County and Mellette County, South Dakota

Multiple Common Bond Expansion

5912	6	DENALI ALASKAN ANCHORAGE, AK	Occupational	\$239,476,405.00	80,000	511
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FIELD OF MEMBERSHIP: Employees and volunteers of Foster Grandparent Program in Alaska who work in Anchorage, AK.

6176	6	KLAMATH PUBLIC EMPLOYEES KLAMATH FALLS, OR	Occupational	\$24,590,384.00	15,000	650
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FIELD OF MEMBERSHIP: Employees of Klamath Falls City Schools who work in Klamath Falls, OR.

6176	6	KLAMATH PUBLIC EMPLOYEES KLAMATH FALLS, OR	Occupational	\$24,590,384.00	15,000	820
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FIELD OF MEMBERSHIP: Employees of Department of the Air Force who work in Kingsley Field, OR.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, January 31, 2003

6176	6	KLAMATH PUBLIC EMPLOYEES KLAMATH FALLS, OR	Occupational	\$24,590,384.00	15,000	900
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FIELD OF MEMBERSHIP: Employees of Klamath County School District who work in Klamath Falls, OR.

3526	6	LOS ANGELES SCHOOLS RANCHO DOMINGUE, CA	Occupational	\$85,543,246.00	28,500	1,200
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FIELD OF MEMBERSHIP: Faculty and staff members of California State University Dominguez Hills who work in Carson, CA.

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Underserved area	\$463,973,149.00	132,708	198,558
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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 of Hawthorne, California; the following prescribed underserved community of Hawthorne, California, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community of Hawthorne, California: The 1990 Census Tracts of 27800, 600100, 600201, 600202, 600301, 600302, 600400, 600501, 600502, 600601, 600602, 600701, 600702, 600801, 600802, 600902, 600911, 600912, 601001, 601002, 601100, 601202, 601211, 601212, 601302, 601303, 601401, 601402, 601500, 601600, 601700, 601800, 601900, 602001, 602002, 602101, 602800: 1. Beginning at the intersection of Aviation Blvd and W 117th 2. Turn right on W 117th St Drive < 0.1 mile(s) ~ < 1 minute 3. Arrive W 117th St 4. Continue East on W 117th St Drive 0.2 mile(s) ~ < 1 minute 5. Turn right on Isis Ave Drive < 0.1 mile(s) ~ < 1 minute 6. Turn left on W 117th St Drive < 0.1 mile(s) ~ < 1 minute 7. Arrive W 117th St 8. Continue East on W 117th St Drive < 0.1 mile(s) ~ < 1 minute 9. Turn right on No name Drive 0.1 mile(s) ~ < 1 minute 10. Arrive 11. Continue North East on No name Drive < 0.1 mile(s) ~ < 1 minute 12. Turn right on Pacific Concourse Dr Drive < 0.1 mile(s) ~ < 1 minute 13. Arrive Pacific Concourse Dr 14. Continue South East on Pacific Concourse Dr Drive < 0.1 mile(s) ~ < 1 minute 15. Straight on W 117th St Drive < 0.1 mile(s) ~ < 1 minute 16. Turn left on S La Cienega Blvd Drive 0.4 mile(s) ~ 1 minute(s) 17. Arrive S La Cienega Blvd 18. Continue South on S La Cienega Blvd Drive < 0.1 mile(s) ~ < 1 minute 19. Turn left on W 117th St Drive < 0.1 mile(s) ~ < 1 minute 20. Turn left on S La Cienega Blvd Drive 0.3 mile(s) ~ < 1 minute 21. Turn right on W Imperial Hwy Drive < 0.1 mile(s) ~ < 1 minute 22. Arrive W Imperial Hwy 23. Continue East on W Imperial Hwy Drive 0.5 mile(s) ~ 1 minute(s) 24. Turn left on Inglewood Ave Drive < 0.1 mile(s) ~ < 1 minute 25. Turn left on W Imperial Hwy Drive < 0.1 mile(s) ~ < 1 minute 26. Arrive W Imperial Hwy 27. Continue West on W Imperial Hwy Drive 0.2 mile(s) ~ < 1 minute 28. Turn left on Sundale Ave Drive < 0.1 mile(s) ~ < 1 minute 29. Turn left on W Imperial Hwy Drive 0.2 mile(s) ~ < 1 minute 30. Turn right on Inglewood Ave Drive < 0.1 mile(s) ~ < 1 minute 31. Arrive Inglewood Ave 32. Continue South on Inglewood Ave Drive 0.4 mile(s) ~ < 1 minute 33. Turn left on 120th St Drive < 0.1 mile(s) ~ < 1 minute 34. Arrive W 120th St (120th St) 35. Continue East on 120th St Drive 1.9 mile(s) ~ 4 minute(s) 36. Arrive W 120th St 37. Continue East on 120th St Drive < 0.1 mile(s) ~ < 1 minute 38. Turn left on Crenshaw Blvd Drive 0.4 mile(s) ~ < 1 minute 39. Arrive Crenshaw Blvd 40. Continue South on Crenshaw Blvd Drive < 0.1 mile(s) ~ < 1 minute 41. Turn left on W 120th St Drive < 0.1 mile(s) ~ < 1 minute 42. Turn left on Crenshaw Blvd Drive 0.3 mile(s) ~ < 1 minute 43. Turn left on W 116th St Drive < 0.1 mile(s) ~ < 1 minute 44. Turn left on Crenshaw Blvd Drive < 0.1 mile(s) ~ < 1 minute 45. Arrive Crenshaw Blvd (S Crenshaw Blvd) 46. Continue South on Crenshaw Blvd Drive 0.1 mile(s) ~ < 1 minute 47. Turn right on W 118th Pl Drive < 0.1 mile(s) ~ < 1 minute 48. Turn right on Simms Ave Drive 0.2 mile(s) ~ < 1 minute 49. Turn right on W 116th St Drive < 0.1 mile(s) ~ < 1 minute 50. Turn left on Crenshaw Blvd Drive < 0.1 mile(s) ~ < 1 minute 51. Turn right on W 116th St Drive < 0.1 mile(s) ~ < 1 minute 52. Arrive W 116th St 53. Continue East on W 116th St Drive 0.2 mile(s) ~ < 1 minute 54. Turn left on Casimir Ave Drive < 0.1 mile(s) ~ < 1 minute 55. Arrive Casimir Ave 56. Continue North on Casimir Ave Drive 0.1 mile(s) ~ < 1 minute 57. Turn right on W Imperial Hwy Drive < 0.1 mile(s) ~ < 1 minute 58. Arrive W Imperial Hwy 59. Continue East on W Imperial Hwy Drive 0.6 mile(s) ~ 1 minute(s) 60. Arrive W Imperial Hwy 61. Continue East on W

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Imperial Hwy Drive < 0.1 mile(s) ~ < 1 minute 62. Turn right on S Western Ave Drive < 0.1 mile(s) ~ < 1 minute 63. Arrive S Western Ave 64. Continue South on S Western Ave Drive 0.9 mile(s) ~ 2 minute(s) 65. Arrive S Western Ave 66. Continue South on S Western Ave Drive < 0.1 mile(s) ~ < 1 minute 67. Turn left on W El Segundo Blvd (W Segundo Blvd) Drive 0.2 mile(s) ~ < 1 minute 68. Arrive W El Segundo Blvd (W Segundo Blvd) 69. Continue East on W El Segundo Blvd (W Segundo Blvd) Drive 0.8 mile(s) ~ 1 minute(s) 70. Turn left on Laconia Blvd Drive < 0.1 mile(s) ~ < 1 minute 71. Make sharp left on W El Segundo Blvd (W Segundo Blvd) Drive 0.1 mile(s) ~ < 1 minute 72. Arrive W El Segundo Blvd (W Segundo Blvd) 73. Continue West on W El Segundo Blvd (W Segundo Blvd) Drive < 0.1 mile(s) ~ < 1 minute 74. Turn left on Berendo Ave Drive < 0.1 mile(s) ~ < 1 minute 75. Turn left on W El Segundo Blvd (W Segundo Blvd) Drive 0.1 mile(s) ~ < 1 minute 76. Turn left on S Vermont Ave Drive < 0.1 mile(s) ~ < 1 minute 77. Arrive S Vermont Ave 78. Continue North on S Vermont Ave Drive 2.9 mile(s) ~ 6 minute(s) 79. Arrive S Vermont Ave 80. Continue North on S Vermont Ave Drive < 0.1 mile(s) ~ < 1 minute 81. Go West on State Hwy 42 (Manchester Blvd) Drive 0.1 mile(s) ~ < 1 minute 82. Turn left on Kansas Ave Drive < 0.1 mile(s) ~ < 1 minute 83. Go East on State Hwy 42 (W Manchester Ave) Drive < 0.1 mile(s) ~ < 1 minute 84. Arrive State Hwy 42 (W Manchester Ave, State Hwy 42 E) 85. Continue East on State Hwy 42 (W Manchester Ave) Drive < 0.1 mile(s) ~ < 1 minute 86. Turn right on S Vermont Ave Drive < 0.1 mile(s) ~ < 1 minute 87. Turn right on W 87th St Drive 0.5 mile(s) ~ 1 minute(s) 88. Turn right on S Normandie Ave Drive < 0.1 mile(s) ~ < 1 minute 89. Go East on State Hwy 42 (W Manchester Ave) Drive < 0.1 mile(s) ~ < 1 minute 90. Arrive State Hwy 42 (W Manchester Ave, State Hwy 42 E) 91. Continue East on State Hwy 42 (W Manchester Ave) Drive 0.1 mile(s) ~ < 1 minute 92. Turn left on Raymond Ave Drive < 0.1 mile(s) ~ < 1 minute 93. Go West on State Hwy 42 (W Manchester Ave) Drive 0.1 mile(s) ~ < 1 minute 94. Turn left on Normandie Ave Drive < 0.1 mile(s) ~ < 1 minute 95. Arrive S Normandie Ave (Normandie Ave) 96. Continue South on Normandie Ave Drive 0.6 mile(s) ~ 1 minute(s) 97. Arrive S Normandie Ave (Normandie Ave) 98. Continue South on Normandie Ave Drive < 0.1 mile(s) ~ < 1 minute 99. Turn right on W 94th Pl Drive 0.1 mile(s) ~ < 1 minute 100. Turn left on Halldale Ave Drive < 0.1 mile(s) ~ < 1 minute 101. Arrive S Halldale Ave 102. Continue South on Halldale Ave Drive 0.3 mile(s) ~ < 1 minute 103. Turn right on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 104. Arrive W Century Blvd 105. Continue West on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 106. Turn left on Denker Ave Drive < 0.1 mile(s) ~ < 1 minute 107. Arrive S Denker Ave 108. Continue South on Denker Ave Drive 0.2 mile(s) ~ < 1 minute 109. Turn right on W 104th St Drive < 0.1 mile(s) ~ < 1 minute 110. Arrive W 104th St 111. Continue West on W 104th St Drive 0.2 mile(s) ~ < 1 minute 112. Turn left on S Western Ave Drive < 0.1 mile(s) ~ < 1 minute 113. Arrive S Western Ave 114. Continue South on S Western Ave Drive 0.2 mile(s) ~ < 1 minute 115. Turn right on W 108th St Drive < 0.1 mile(s) ~ < 1 minute 116. Arrive W 108th St 117. Continue West on W 108th St Drive 0.2 mile(s) ~ < 1 minute 118. Turn right on S Gramercy Pl Drive < 0.1 mile(s) ~ < 1 minute 119. Arrive S Gramercy Pl 120. Continue North on S Gramercy Pl Drive 0.3 mile(s) ~ < 1 minute 121. Turn left on W 103rd St Drive < 0.1 mile(s) ~ < 1 minute 122. Turn right on S Wilton Pl Drive 0.2 mile(s) ~ < 1 minute 123. Turn right on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 124. Arrive W Century Blvd 125. East on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 126. Turn left on S Gramercy Pl Drive < 0.1 mile(s) ~ < 1 minute 127. Turn left on W Century Blvd Drive 0.2 mile(s) ~ < 1 minute 128. Arrive W Century Blvd 129. Continue West on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 130. Turn right on S

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Van Ness Ave Drive < 0.1 mile(s) ~ < 1 minute 131. Arrive S Van Ness Ave 132. Continue North on S Van Ness Ave Drive 1.6 mile(s) ~ 3 minute(s) 133. Arrive S Van Ness Ave 134. Continue North on S Van Ness Ave Drive < 0.1 mile(s) ~ < 1 minute 135. Turn left on W 76th St Drive 0.1 mile(s) ~ < 1 minute 136. Arrive W 76th St 137. Continue West on W 76th St Drive 0.4 mile(s) ~ < 1 minute 138. Arrive W 76th St 139. Continue West on W 76th St Drive < 0.1 mile(s) ~ < 1 minute 140. Turn left on 8th Ave Drive < 0.1 mile(s) ~ < 1 minute 141. Arrive 8th Ave (S 8th Ave) 142. Continue South on 8th Ave Drive 0.2 mile(s) ~ < 1 minute 143. Turn right on W 79th St Drive < 0.1 mile(s) ~ < 1 minute 144. Arrive W 79th St 145. Continue West on W 79th St Drive 0.3 mile(s) ~ < 1 minute 146. Turn right on S Victoria Ave Drive < 0.1 mile(s) ~ < 1 minute 147. Arrive S Victoria Ave (Victoria Ave) 148. Continue North on S Victoria Ave Drive 0.4 mile(s) ~ < 1 minute 149. Turn left on W 74th St Drive < 0.1 mile(s) ~ < 1 minute 150. Arrive W 74th St (74th St) 151. Continue West on W 74th St Drive < 0.1 mile(s) ~ < 1 minute 152. Straight on Brynhurst Ave Drive 0.1 mile(s) ~ < 1 minute 153. Turn left on W Florence Ave Drive < 0.1 mile(s) ~ < 1 minute 154. Turn left on West Blvd Drive < 0.1 mile(s) ~ < 1 minute 155. Turn left on W Florence Ave Drive < 0.1 mile(s) ~ < 1 minute 156. Arrive W Florence Ave 157. Continue East on W Florence Ave Drive < 0.1 mile(s) ~ < 1 minute 158. Turn left on Brynhurst Ave Drive < 0.1 mile(s) ~ < 1 minute 159. Turn left on W Florence Ave Drive < 0.1 mile(s) ~ < 1 minute 160. Turn right on West Blvd Drive < 0.1 mile(s) ~ < 1 minute 161. Arrive West Blvd 162. Continue North on West Blvd Drive 0.5 mile(s) ~ 1 minute(s) 163. Turn left on W 64th St Drive < 0.1 mile(s) ~ < 1 minute 164. Arrive W 64th St 165. Continue West on W 64th St Drive 1.2 mile(s) ~ 2 minute(s) 166. Arrive W 64th St 167. Continue West on W 64th St Drive < 0.1 mile(s) ~ < 1 minute 168. Make sharp left on N La Brea Ave Drive < 0.1 mile(s) ~ < 1 minute 169. Arrive N La Brea Ave 170. Continue South on N La Brea Ave Drive 0.3 mile(s) ~ < 1 minute 171. Turn right on Centinela Ave Drive < 0.1 mile(s) ~ < 1 minute 172. Turn left on N Lamos St Drive < 0.1 mile(s) ~ < 1 minute 173. Turn left on Centinela Ave Drive < 0.1 mile(s) ~ < 1 minute 174. Arrive Centinela Ave 175. Continue East on Centinela Ave Drive < 0.1 mile(s) ~ < 1 minute 176. Turn left on N La Brea Ave Drive < 0.1 mile(s) ~ < 1 minute 177. Turn left on Centinela Ave Drive 0.6 mile(s) ~ 1 minute(s) 178. Bear left on E Beach Ave Drive < 0.1 mile(s) ~ < 1 minute 179. Straight on Short St Drive 0.1 mile(s) ~ < 1 minute 180. Turn right on S La Cienega Blvd Drive < 0.1 mile(s) ~ < 1 minute 181. Arrive S La Cienega Blvd 182. Continue North on S La Cienega Blvd Drive < 0.1 mile(s) ~ < 1 minute 183. Turn left on Centinela Ave Drive < 0.1 mile(s) ~ < 1 minute 184. Turn left on S La Cienega Blvd Drive 0.9 mile(s) ~ 2 minute(s) 185. Arrive S La Cienega Blvd 186. Continue South on S La Cienega Blvd Drive < 0.1 mile(s) ~ < 1 minute 187. Turn right on W Florence Ave Drive < 0.1 mile(s) ~ < 1 minute 188. Arrive W Florence Ave 189. Continue West on W Florence Ave Drive 0.4 mile(s) ~ < 1 minute 190. Go West on State Hwy 42 (W Manchester Blvd) Drive < 0.1 mile(s) ~ < 1 minute 191. Arrive State Hwy 42 (W Manchester Ave, State Hwy 42 W) 192. Continue West on State Hwy 42 (W Manchester Ave) Drive < 0.1 mile(s) ~ < 1 minute 193. Turn left on Osage Ave Drive 0.5 mile(s) ~ 1 minute(s) 194. Arrive Osage Ave (Portal Ave) 195. Continue South on Osage Ave (Portal Ave) Drive < 0.1 mile(s) ~ < 1 minute 196. Turn left on Arbor Vitae St Drive 0.1 mile(s) ~ < 1 minute 197. Arrive W Arbor Vitae St 198. Continue East on Arbor Vitae St Drive 0.4 mile(s) ~ < 1 minute 199. Turn right on S La Cienega Blvd Drive < 0.1 mile(s) ~ < 1 minute 200. Arrive S La Cienega Blvd 201. Continue South on S La Cienega Blvd Drive 0.5 mile(s) ~ 1 minute(s) 202. Turn right on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 203. Arrive W Century Blvd 204. Continue West on W Century Blvd Drive 0.9

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mile(s) ~ 2 minute(s) 205. Arrive W Century Blvd 206. Continue West on W Century Blvd Drive < 0.1 mile(s) ~ < 1 minute 207. Turn right on Airport Blvd Drive < 0.1 mile(s) ~ < 1 minute 208. Arrive Airport Blvd 209. Continue North on Airport Blvd Drive 1.0 mile(s) ~ 2 minute(s) 210. Arrive Airport Blvd 211. Continue North East on Airport Blvd Drive 0.5 mile(s) ~ 1 minute(s) 212. Go West on State Hwy 42 (W Manchester Ave) Drive < 0.1 mile(s) ~ < 1 minute 213. Arrive State Hwy 42 (W Manchester Ave, State Hwy 42 W) 214. Continue West on State Hwy 42 (W Manchester Ave) Drive 1.8 mile(s) ~ 3 minute(s) 215. Arrive State Hwy 42 (W Manchester Ave, State Hwy 42 W) 216. Continue West on State Hwy 42 (W Manchester Ave) Drive 0.1 mile(s) ~ < 1 minute 217. Go South East on State Hwy 1 (Lincoln Blvd) Drive < 0.1 mile(s) ~ < 1 minute 218. Arrive State Hwy 1 (Lincoln Blvd, State Hwy 1 S) 219. Continue South East on State Hwy 1 (Lincoln Blvd) Drive 0.2 mile(s) ~ < 1 minute 220. Turn right on La Tijera Blvd Drive < 0.1 mile(s) ~ < 1 minute 221. Arrive La Tijera Blvd 222. Continue West on La Tijera Blvd Drive 0.4 mile(s) ~ < 1 minute 223. Arrive La Tijera Blvd 224. Continue West on La Tijera Blvd Drive < 0.1 mile(s) ~ < 1 minute 225. Turn right on Rayford Dr Drive < 0.1 mile(s) ~ < 1 minute 226. Turn left on W 92nd St Drive < 0.1 mile(s) ~ < 1 minute 227. Arrive W 92nd St 228. Continue West on W 92nd St Drive 0.4 mile(s) ~ < 1 minute 229. Arrive W 92nd St 230. Continue West on W 92nd St Drive < 0.1 mile(s) ~ < 1 minute 231. Turn right on Hastings Ave Drive < 0.1 mile(s) ~ < 1 minute 232. Turn left on W 92nd St Drive < 0.1 mile(s) ~ < 1 minute 233. Arrive W 92nd St 234. Continue West on W 92nd St Drive 0.1 mile(s) ~ < 1 minute 235. Turn left on Falmouth Ave Drive < 0.1 mile(s) ~ < 1 minute 236. Arrive Falmouth Ave 237. Continue South on Falmouth Ave Drive < 0.1 mile(s) ~ < 1 minute 238. Turn right on Westchester Pky Drive < 0.1 mile(s) ~ < 1 minute 239. Arrive Westchester Pky 240. Continue West on Westchester Pky Drive 0.3 mile(s) ~ < 1 minute 241. Make sharp right on Pershing Dr Drive < 0.1 mile(s) ~ < 1 minute 242. Arrive Pershing Dr 243. Continue North on Pershing Dr Drive < 0.1 mile(s) ~ < 1 minute 244. Turn left on Waterview St Drive < 0.1 mile(s) ~ < 1 minute 245. Arrive Waterview St 246. Continue West on Waterview St Drive 0.2 mile(s) ~ < 1 minute 247. Turn left on Rindge Ave Drive < 0.1 mile(s) ~ < 1 minute 248. Arrive Rindge Ave 249. Continue South West on Rindge Ave Drive < 0.1 mile(s) ~ < 1 minute 250. Turn right on Napoleon St Drive < 0.1 mile(s) ~ < 1 minute 251. Arrive Napoleon St 252. Continue North West on Napoleon St Drive 0.1 mile(s) ~ < 1 minute 253. Make sharp left on Vis Del Mar Ave Drive < 0.1 mile(s) ~ < 1 minute 254. Arrive Vis Del Mar (Vis Del Mar Ave) 255. Continue South on Vis Del Mar Ave Drive 2.6 mile(s) ~ 6 minute(s) 256. Arrive Vis Del Mar (Vis Del Mar Ave) 257. Continue South on Vis Del Mar Ave Drive < 0.1 mile(s) ~ < 1 minute 258. Turn left on Grand Ave Drive < 0.1 mile(s) ~ < 1 minute 259. Arrive Grand Ave 260. Continue East on Grand Ave Drive 0.3 mile(s) ~ < 1 minute 261. Arrive Grand Ave 262. Continue East on Grand Ave Drive < 0.1 mile(s) ~ < 1 minute 263. Turn left on Loma Vis St Drive < 0.1 mile(s) ~ < 1 minute 264. Arrive Loma Vis St 265. Continue North on Loma Vis St Drive 0.1 mile(s) ~ < 1 minute 266. Turn left on W Holly Ave Drive < 0.1 mile(s) ~ < 1 minute 267. Arrive W Holly Ave 268. Continue West on W Holly Ave Drive < 0.1 mile(s) ~ < 1 minute 269. Turn right on Valley St Drive < 0.1 mile(s) ~ < 1 minute 270. Turn left on W Pine Ave Drive < 0.1 mile(s) ~ < 1 minute 271. Arrive W Pine Ave 272. Continue West on W Pine Ave Drive < 0.1 mile(s) ~ < 1 minute 273. Turn right on Hillcrest St Drive < 0.1 mile(s) ~ < 1 minute 274. Arrive Hillcrest St 275. Continue North on Hillcrest St Drive 0.2 mile(s) ~ < 1 minute 276. Turn left on W Palm Ave Drive < 0.1 mile(s) ~ < 1 minute 277. Arrive W Palm Ave 278. Continue West on W Palm Ave Drive < 0.1 mile(s) ~ < 1 minute 279. Turn right on Hillcrest St Drive < 0.1 mile(s) ~ < 1 minute 280.

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Arrive Hillcrest St 281. Continue North on Hillcrest St Drive 0.4 mile(s) ~ < 1 minute 282. Arrive Hillcrest St 283. Continue North on Hillcrest St Drive < 0.1 mile(s) ~ < 1 minute 284. Turn right on W Imperial Hwy Drive < 0.1 mile(s) ~ < 1 minute 285. Arrive W Imperial Hwy 286. Continue East on W Imperial Hwy Drive 0.5 mile(s) ~ 1 minute(s) 287. Arrive W Imperial Hwy 288. Continue East on W Imperial Hwy Drive 0.8 mile(s) ~ 1 minute(s) 289. Arrive W Imperial Hwy 290. Continue East on W Imperial Hwy Drive 0.1 mile(s) ~ < 1 minute 291. Take ramp to Imperial Hwy Drive 0.4 mile(s) ~ 1 minute(s) 292. Arrive Imperial Hwy (E Imperial Hwy) 293. Continue East on Imperial Hwy Drive 0.7 mile(s) ~ 1 minute(s) 294. Arrive Imperial Hwy (E Imperial Hwy) 295. Continue East on Imperial Hwy Drive 0.2 mile(s) ~ < 1 minute 296. Turn right on Aviation Blvd Drive 0.2 mile(s) ~ < 1 minute to the intersection of Aviation Blv and W 117th St;

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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Underserved area	\$463,973,149.00	132,708	228,930
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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 of Carson, California; the following prescribed underserved community of Carson, California, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community of Carson, California: The 1990 Census Tracts of 540000, 540101, 540102, 540200, 540300, 540500, 541100, 541200, 541300, 541601, 541602, 541700, 541800, 542000, 542101, 542102, 542200, 542401, 542402, 542500, 542600, 542700, 542800, 542900, 543000, 543100, 543200, 543301, 543303, 543321, 543322, 543400, 543701, 543901, 543902: 1. Depart 2790 E Amo Blvd

(E

Del Amo Blvd) Go West on E Amo Blvd (E Del Amo Blvd) Drive 0.2 mile(s) ~ < 1 minute 2. Turn left on S Santa Fe Ave Drive < 0.1 mile(s) ~ < 1 minute 3. Turn left on E Amo Blvd (E Del Amo Blvd) Drive 0.3 mile(s) ~ < 1 minute 4. Turn left on S Susana Rd Drive 0.2 mile(s) ~ < 1 minute 5. Arrive S Susana Rd 6. Continue North East on S Susana Rd Drive 1.2 mile(s) ~ 1 minute(s) 7. Turn left on E Ana St Drive < 0.1 mile(s) ~ < 1 minute 8. Turn left on S Susana Rd Drive 0.1 mile(s) ~ < 1 minute 9. Arrive S Susana Rd 10. Continue South West on S Susana Rd Drive < 0.1 mile(s) ~ < 1 minute 11. Turn left on E Maria St Drive < 0.1 mile(s) ~ < 1 minute 12. Turn left on S Susana Rd Drive 1.0 mile(s) ~ 1 minute(s) 13. Arrive S Susana Rd 14. Continue North on S Susana Rd Drive 0.1 mile(s) ~ < 1 minute 15. Turn left on E Artesia Blvd Drive < 0.1 mile(s) ~ < 1 minute 16. Arrive E Artesia Blvd (Artesia Blvd) 17. Continue West on E Artesia Blvd Drive < 0.1 mile(s) ~ < 1 minute 18. Turn right on Current Corp Limit Drive < 0.1 mile(s) ~ < 1 minute 19. Arrive Current Corp Limit 20. Continue North on Current Corp Limit Drive 0.5 mile(s) ~ < 1 minute 21. Turn right on E Greenleaf Blvd Drive < 0.1 mile(s) ~ < 1 minute 22. Arrive E Greenleaf Blvd 23. Continue East on E Greenleaf Blvd Drive < 0.1 mile(s) ~ < 1 minute 24. Bear left on S Temple Ave Drive < 0.1 mile(s) ~ < 1 minute 25. Turn right on E Glencoe St Drive 0.1 mile(s) ~ < 1 minute 26. Turn right on S Long Beach Blvd Drive < 0.1 mile(s) ~ < 1 minute 27. Arrive S Long Beach Blvd (Long Beach Blvd) 28. Continue South on S Long Beach Blvd Drive < 0.1 mile(s) ~ < 1 minute 29. Turn left on E Greenleaf Blvd Drive < 0.1 mile(s) ~ < 1 minute 30. Turn left on S Long Beach Blvd Drive 0.5 mile(s) ~ < 1 minute 31. Turn right on E Alondra Blvd Drive < 0.1 mile(s) ~ < 1 minute 32. Arrive E Alondra Blvd (Alondra Blvd) 33. Continue East on E Alondra Blvd Drive 0.9 mile(s) ~ < 1 minute 34. Arrive E Alondra Blvd (Alondra Blvd) 35. Continue East on E Alondra Blvd Drive 0.5 mile(s) ~ < 1 minute 36. Turn left on Hunsaker Ave Drive < 0.1 mile(s) ~ < 1 minute 37. Arrive Hunsaker Ave 38. Continue North East on Hunsaker Ave Drive 0.3 mile(s) ~ < 1 minute 39. Make sharp left on Myrrh St Drive < 0.1 mile(s) ~ < 1 minute 40. Turn left on Hunsaker Ave Drive < 0.1 mile(s) ~ < 1 minute 41. Arrive Hunsaker Ave 42. Continue North East on Hunsaker Ave Drive 0.1 mile(s) ~ < 1 minute 43. Make sharp left on Myrrh St Drive < 0.1 mile(s) ~ < 1 minute 44. Arrive Myrrh St 45. Continue West on Myrrh St Drive < 0.1 mile(s) ~ < 1 minute 46. Turn right on San Jose Ave Drive < 0.1 mile(s) ~ < 1 minute 47. Arrive San Jose Ave 48. Continue North on San Jose Ave Drive 0.2 mile(s) ~ < 1 minute 49. Turn left on E Compton Blvd Drive < 0.1 mile(s) ~ < 1 minute 50. Arrive E Compton Blvd 51. Continue West on E Compton Blvd Drive 0.4 mile(s) ~ < 1 minute 52. Arrive E Compton Blvd 53. Continue West on E Compton Blvd Drive < 0.1 mile(s) ~ < 1 minute 54. Turn right on S Gibson Ave Drive < 0.1 mile(s) ~ < 1 minute 55. Arrive S Gibson Ave 56. Continue North on S Gibson Ave Drive 0.6 mile(s) ~ < 1 minute 57. Arrive S Gibson Ave 58. Continue North on S Gibson Ave Drive < 0.1 mile(s) ~ < 1 minute 59. Turn right on E Mcmillan

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St Drive 0.1 mile(s) ~ < 1 minute 60. Turn left on S Manette Pl Drive < 0.1 mile(s) ~ < 1 minute 61. Turn left on E Mcmillan St Drive < 0.1 mile(s) ~ < 1 minute 62. Arrive E Mcmillan St (Mcmillan St) 63. Continue North West on E Mcmillan St Drive < 0.1 mile(s) ~ < 1 minute 64. Turn right on S Gibson Ave Drive 0.1 mile(s) ~ < 1 minute 65. Turn right on Olanda St Drive 0.2 mile(s) ~ < 1 minute 66. Turn right on Wright Rd Drive 0.1 mile(s) ~ < 1 minute 67. Arrive S Wright Rd (Wright Rd) 68. Go back North on Wright Rd Drive < 0.1 mile(s) ~ < 1 minute 69. Turn right on Fertile St Drive < 0.1 mile(s) ~ < 1 minute 70. Arrive Fertile St 71. Continue East on Fertile St Drive 0.2 mile(s) ~ < 1 minute 72. Straight on Edgebrook Ave Drive < 0.1 mile(s) ~ < 1 minute 73. Arrive Edgebrook Ave 74. Continue North East on Edgebrook Ave Drive 0.2 mile(s) ~ < 1 minute 75. Straight on Phillips Ave Drive < 0.1 mile(s) ~ < 1 minute 76. Arrive Phillips Ave 77. Continue North on Phillips Ave Drive < 0.1 mile(s) ~ < 1 minute 78. Bear left on Lavinia Ave Drive < 0.1 mile(s) ~ < 1 minute 79. Arrive Lavinia Ave 80. Continue North West on Lavinia Ave Drive 0.2 mile(s) ~ < 1 minute 81. Turn right on Wright Rd Drive < 0.1 mile(s) ~ < 1 minute 82. Arrive Wright Rd 83. Continue North East on Wright Rd Drive 0.3 mile(s) ~ < 1 minute 84. Arrive Wright Rd 85. North East on Wright Rd Drive 0.8 mile(s) ~ 1 minute(s) 86. Arrive Wright Rd 87. Continue North on Wright Rd Drive 0.4 mile(s) ~ < 1 minute 88. Arrive Wright Rd 89. Continue West on Wright Rd Drive < 0.1 mile(s) ~ < 1 minute 90. Turn right on Duncan Ave Drive < 0.1 mile(s) ~ < 1 minute 91. Turn left on Imperial Hwy Drive < 0.1 mile(s) ~ < 1 minute 92. Arrive Imperial Hwy (E Imperial Hwy) 93. Continue West on Imperial Hwy Drive 0.1 mile(s) ~ < 1 minute 94. Make sharp right on Atlantic Ave Drive < 0.1 mile(s) ~ < 1 minute 95. Arrive Atlantic Ave 96. Continue North East on Atlantic Ave Drive 0.2 mile(s) ~ < 1 minute 97. Turn left on Abbott Rd Drive < 0.1 mile(s) ~ < 1 minute 98. Arrive Abbott Rd 99. Continue West on Abbott Rd Drive 1.4 mile(s) ~ 1 minute(s) 100. Bear right on Martin Luther King Jr Blvd (Century Blvd) Drive < 0.1 mile(s) ~ < 1 minute 101. Arrive Martin Luther King Jr Blvd (Century Blvd) 102. Continue West on Martin Luther King Jr Blvd (Century Blvd) Drive 0.2 mile(s) ~ < 1 minute 103. Turn right on Mariposa Ln Drive < 0.1 mile(s) ~ < 1 minute 104. Arrive Mariposa Ln 105. Continue North on Mariposa Ln Drive 0.2 mile(s) ~ < 1 minute 106. Turn left on Cherokee Ave Drive < 0.1 mile(s) ~ < 1 minute 107. Arrive Cherokee Ave 108. Continue West on Cherokee Ave Drive 0.2 mile(s) ~ < 1 minute 109. Turn right on State St Drive < 0.1 mile(s) ~ < 1 minute 110. Arrive State St 111. Continue North on State St Drive 0.3 mile(s) ~ < 1 minute 112. Turn left on Tweedy Blvd Drive < 0.1 mile(s) ~ < 1 minute 113. Arrive Tweedy Blvd 114. Go back East on Tweedy Blvd Drive < 0.1 mile(s) ~ < 1 minute 115. Turn right on State St Drive < 0.1 mile(s) ~ < 1 minute 116. Turn right on Minnesota Ave Drive 0.1 mile(s) ~ < 1 minute 117. Turn right on Long Beach Blvd Drive < 0.1 mile(s) ~ < 1 minute 118. Arrive Long Beach Blvd 119. Continue South on Long Beach Blvd Drive 0.6 mile(s) ~ < 1 minute 120. Make sharp right on Martin Luther King Jr Blvd (Century Blvd) Drive < 0.1 mile(s) ~ < 1 minute 121. Arrive Martin Luther King Jr Blvd (Century Blvd) 122. Continue West on Martin Luther King Jr Blvd (Century Blvd) Drive 0.5 mile(s) ~ < 1 minute 123. Turn right on Santa Fe Ave Drive < 0.1 mile(s) ~ < 1 minute 124. Arrive Santa Fe Ave 125. Continue North on Santa Fe Ave Drive 0.1 mile(s) ~ < 1 minute 126. Turn left on Seminole Ave Drive < 0.1 mile(s) ~ < 1 minute 127. Arrive Seminole Ave 128. Continue West on Seminole Ave Drive 0.2 mile(s) ~ < 1 minute 129. Turn right on Alameda St Drive < 0.1 mile(s) ~ < 1 minute 130. Arrive Alameda St 131. Continue North on Alameda St Drive 0.4 mile(s) ~ < 1 minute 132. Turn left on Tweedy Blvd Drive < 0.1 mile(s) ~ < 1 minute 133. Arrive Tweedy Blvd 134. Continue West on Tweedy Blvd Drive < 0.1 mile(s) ~ < 1 minute 135. Turn left on S Alameda St Drive 0.2 mile(s) ~ < 1 minute

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136. Arrive S Alameda St 137. Continue South on S Alameda St Drive < 0.1 mile(s) ~ < 1 minute 138. Turn right on E 103rd St Drive < 0.1 mile(s) ~ < 1 minute 139. Arrive E 103rd St 140. Continue West on E 103rd St Drive < 0.1 mile(s) ~ < 1 minute 141. Turn left on Weigand Ave Drive 0.3 mile(s) ~ < 1 minute 142. Arrive Weigand Ave 143. Continue South on Weigand Ave Drive < 0.1 mile(s) ~ < 1 minute 144. Turn left on E 107th St Drive < 0.1 mile(s) ~ < 1 minute 145. Arrive E 107th St 146. Continue East on E 107th St Drive < 0.1 mile(s) ~ < 1 minute 147. Turn right on Mona Blvd Drive < 0.1 mile(s) ~ < 1 minute 148. Arrive Mona Blvd 149. Continue South West on Mona Blvd Drive < 0.1 mile(s) ~ < 1 minute 150. Turn left on E 107th Pl Drive < 0.1 mile(s) ~ < 1 minute 151. Arrive E 107th Pl 152. Continue East on E 107th Pl Drive < 0.1 mile(s) ~ < 1 minute 153. Turn right on Watts Ave Drive < 0.1 mile(s) ~ < 1 minute 154. Arrive Watts Ave 155. Continue South on Watts Ave Drive < 0.1 mile(s) ~ < 1 minute 156. Turn left on E 108th St Drive < 0.1 mile(s) ~ < 1 minute 157. Arrive E 108th St 158. Continue East on E 108th St Drive < 0.1 mile(s) ~ < 1 minute 159. Turn right on S Alameda St Drive < 0.1 mile(s) ~ < 1 minute 160. Arrive S Alameda St (Alameda St) 161. Continue South on S Alameda St Drive 0.4 mile(s) ~ < 1 minute 162. Turn right on E 115th St Drive 0.1 mile(s) ~ < 1 minute 163. Turn left on Watts Ave Drive < 0.1 mile(s) ~ < 1 minute 164. Turn left on E Imperial Hwy Drive 0.4 mile(s) ~ < 1 minute 165. Make sharp left on Fernwood Ave Drive < 0.1 mile(s) ~ < 1 minute 166. Turn left on E Imperial Hwy Drive 0.3 mile(s) ~ < 1 minute 167. Arrive E Imperial Hwy 168. Continue West on E Imperial Hwy Drive 0.3 mile(s) ~ < 1 minute 169. Turn left on Mona Blvd Drive < 0.1 mile(s) ~ < 1 minute 170. Arrive Mona Blvd (S Mona Blvd) 171. Continue South on Mona Blvd Drive 0.6 mile(s) ~ < 1 minute 172. Turn left on E 124th St Drive < 0.1 mile(s) ~ < 1 minute 173. Arrive E 124th St 174. Continue East on E 124th St Drive 0.2 mile(s) ~ < 1 minute 175. Turn right on N Alameda St Drive < 0.1 mile(s) ~ < 1 minute 176. Arrive N Alameda St (Alameda St) 177. Continue South on N Alameda St Drive 0.8 mile(s) ~ < 1 minute 178. Turn right on E Oris St Drive < 0.1 mile(s) ~ < 1 minute 179. Arrive E Oris St 180. Continue West on E Oris St Drive 0.3 mile(s) ~ < 1 minute 181. Turn right on S Willowbrook Ave Drive < 0.1 mile(s) ~ < 1 minute 182. Arrive S Willowbrook Ave 183. Continue North on S Willowbrook Ave Drive 0.2 mile(s) ~ < 1 minute 184. Turn left on E Stockwell St Drive < 0.1 mile(s) ~ < 1 minute 185. Arrive E Stockwell St 186. Continue West on E Stockwell St Drive < 0.1 mile(s) ~ < 1 minute 187. Turn left on S Willowbrook Ave Drive 0.2 mile(s) ~ < 1 minute 188. Arrive S Willowbrook Ave 189. Continue South on S Willowbrook Ave Drive < 0.1 mile(s) ~ < 1 minute 190. Turn right on E Oris St Drive < 0.1 mile(s) ~ < 1 minute 191. Arrive E Oris St 192. Continue West on E Oris St Drive 0.5 mile(s) ~ < 1 minute 193. Turn right on N Paulsen Ave Drive < 0.1 mile(s) ~ < 1 minute 194. Arrive N Paulsen Ave 195. Continue North on N Paulsen Ave Drive 0.5 mile(s) ~ < 1 minute 196. Turn left on W 131st St Drive < 0.1 mile(s) ~ < 1 minute 197. Arrive W 131st St 198. Continue West on W 131st St Drive 0.1 mile(s) ~ < 1 minute 199. Turn right on N Wilmington Ave Drive < 0.1 mile(s) ~ < 1 minute 200. Arrive N Wilmington Ave (Wilmington Ave) 201. Continue North on N Wilmington Ave Drive 0.2 mile(s) ~ < 1 minute 202. Turn left on W El Segundo Blvd (W Segundo Blvd) Drive < 0.1 mile(s) ~ < 1 minute 203. Arrive W El Segundo Blvd (W Segundo Blvd) 204. Continue West on W El Segundo Blvd (W Segundo Blvd) Drive 0.8 mile(s) ~ < 1 minute 205. Arrive W El Segundo Blvd (W Segundo Blvd) 206. Continue West on W El Segundo Blvd (W Segundo Blvd) Drive < 0.1 mile(s) ~ < 1 minute 207. Turn left on Central Ave Drive < 0.1 mile(s) ~ < 1 minute 208. Arrive Central Ave (N Central Ave) 209. Continue South on Central Ave Drive 0.2 mile(s) ~ < 1 minute 210. Turn right on E 131st St Drive < 0.1 mile(s) ~ < 1 minute 211. Arrive E 131st St 212. Continue West on E

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131st St Drive < 0.1 mile(s) ~ < 1 minute 213. Turn left on N Central Ave Drive < 0.1 mile(s) ~ < 1 minute 214. Arrive N Central Ave
215. Continue South on N Central Ave Drive < 0.1 mile(s) ~ < 1 minute 216. Turn right on W 132nd St Drive < 0.1 mile(s) ~ < 1 minute
217. Arrive W 132nd St 218. Continue West on W 132nd St Drive 0.3 mile(s) ~ < 1 minute 219. Turn left on N Salinas Ave Drive <
0.1 mile(s) ~ < 1 minute 220. Arrive N Salinas Ave 221. Continue South on N Salinas Ave Drive 0.2 mile(s) ~ < 1 minute 222. Arrive N
Salinas Ave 223. Continue South West on N Salinas Ave Drive < 0.1 mile(s) ~ < 1 minute 224. Straight on Mckinley Ave Drive < 0.1
mile(s) ~ < 1 minute 225. Turn right on E 135th St Drive < 0.1 mile(s) ~ < 1 minute 226. Arrive E 135th St 227. Continue West on E
135th St Drive 0.2 mile(s) ~ < 1 minute 228. Turn left on Avalon Blvd Drive < 0.1 mile(s) ~ < 1 minute 229. Arrive Avalon Blvd 230.
Continue South on Avalon Blvd Drive 0.5 mile(s) ~ < 1 minute 231. Turn right on E Rosecrans Ave Drive < 0.1 mile(s) ~ < 1 minute
232. Arrive E Rosecrans Ave 233. Continue West on E Rosecrans Ave Drive 0.2 mile(s) ~ < 1 minute 234. Turn left on S San Pedro St
Drive < 0.1 mile(s) ~ < 1 minute 235. Arrive S San Pedro St 236. Continue South on S San Pedro St Drive 0.9 mile(s) ~ 1 minute(s)
237. Arrive S San Pedro St 238. Continue South on S San Pedro St Drive < 0.1 mile(s) ~ < 1 minute 239. Turn right on S Avalon Blvd
Drive 0.2 mile(s) ~ < 1 minute 240. Arrive Avalon Blvd 241. Continue South on S Avalon Blvd Drive 1.2 mile(s) ~ 1 minute(s) 242.
Turn right on E Victoria St Drive < 0.1 mile(s) ~ < 1 minute 243. Arrive E Victoria St 244. Continue West on E Victoria St Drive 0.6
mile(s) ~ < 1 minute 245. Arrive W Victoria St 246. Continue West on E Victoria St Drive 0.4 mile(s) ~ < 1 minute 247. Straight on W
190th St Drive < 0.1 mile(s) ~ < 1 minute 248. Arrive 190th St (W 190th St) 249. Continue West on W 190th St Drive 0.5 mile(s) ~ < 1
minute 250. Make sharp right on S Vermont Ave Drive 1.0 mile(s) ~ 1 minute(s) 251. Go East on State Hwy 91 (Artesia Fwy) Drive <
0.1 mile(s) ~ < 1 minute 252. Take ramp and go South on I 110 (Harbor Fwy) Drive 1.1 mile(s) ~ 1 minute(s) 253. Arrive I 110 (Harbor
Fwy) 254. Continue South on I 110 (Harbor Fwy) Drive 0.2 mile(s) ~ < 1 minute 255. Go South East on I 405 (San Diego Fwy) Drive
0.9 mile(s) ~ 1 minute(s) 256. Arrive I 405 (San Diego Fwy) 257. Continue South East on I 405 (San Diego Fwy) Drive 0.6 mile(s) ~ < 1
minute 258. Take ramp to Avalon Blvd Drive 0.4 mile(s) ~ < 1 minute 259. Arrive Avalon Blvd 260. Continue South on Avalon Blvd
Drive 0.9 mile(s) ~ < 1 minute 261. Turn right on E 223rd St Drive < 0.1 mile(s) ~ < 1 minute 262. Arrive E 223rd St 263. Continue West
on E 223rd St Drive 0.6 mile(s) ~ < 1 minute 264. Turn left on Main St Drive < 0.1 mile(s) ~ < 1 minute 265. Arrive Main St (S Main
St) 266. Continue South on Main St Drive 0.4 mile(s) ~ < 1 minute 267. Turn left on 228th St Drive < 0.1 mile(s) ~ < 1 minute 268.
Arrive E 228th St 269. Continue East on 228th St Drive 0.7 mile(s) ~ < 1 minute 270. Turn right on Avalon Blvd Drive < 0.1 mile(s) ~ <
1 minute 271. Arrive Avalon Blvd 272. Continue South on Avalon Blvd Drive 1.1 mile(s) ~ 1 minute(s) 273. Arrive S Avalon Blvd
(Avalon Blvd) 274. Continue South on Avalon Blvd Drive < 0.1 mile(s) ~ < 1 minute 275. Turn left on E 246th St Drive < 0.1 mile(s) ~
< 1 minute 276. Arrive E 246th St 277. Continue East on E 246th St Drive < 0.1 mile(s) ~ < 1 minute 278. Turn left on Lakme Ave
Drive < 0.1 mile(s) ~ < 1 minute 279. Arrive Lakme Ave 280. Continue North on Lakme Ave Drive < 0.1 mile(s) ~ < 1 minute 281. Turn
right on E Deloras Dr Drive < 0.1 mile(s) ~ < 1 minute 282. Arrive E Deloras Dr 283. Continue East on E Deloras Dr Drive 0.2 mile(s)
~ < 1 minute 284. Turn right on Wilmington Ave Drive < 0.1 mile(s) ~ < 1 minute 285. Arrive Wilmington Ave (S Wilmington Ave)
286. Continue South West on Wilmington Ave Drive 0.4 mile(s) ~ < 1 minute 287. Turn left on E Lomita Blvd Drive < 0.1 mile(s) ~ < 1
minute 288. Arrive E Lomita Blvd 289. Continue East on E Lomita Blvd Drive 0.7 mile(s) ~ 1 minute(s) 290. Straight on Blinn Ave

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Drive < 0.1 mile(s) ~ < 1 minute 291. Arrive Blinn Ave 292. Continue South on Blinn Ave Drive 0.6 mile(s) ~ < 1 minute 293. Go East on State Hwy 1 (E Pacific Coast Hwy) Drive < 0.1 mile(s) ~ < 1 minute 294. Arrive State Hwy 1 (E Pacific Coast Hwy, State Hwy 1 S) 295. Continue East on State Hwy 1 (E Pacific Coast Hwy) Drive 1.3 mile(s) ~ 1 minute(s) 296. Turn left on River Ave Drive < 0.1 mile(s) ~ < 1 minute 297. Go North West on State Hwy 1 (W Pacific Coast Hwy) Drive 0.4 mile(s) ~ < 1 minute 298. Take ramp to 1st St Drive 0.1 mile(s) ~ < 1 minute 299. Bear left on Middle Rd Drive < 0.1 mile(s) ~ < 1 minute 300. Arrive Middle Rd 301. Continue North East on Middle Rd Drive 0.9 mile(s) ~ 1 minute(s) 302. Arrive Middle Rd 303. Continue North on Middle Rd Drive < 0.1 mile(s) ~ < 1 minute 304. Turn left on E Sepulveda Blvd Drive < 0.1 mile(s) ~ < 1 minute 305. Arrive E Sepulveda Blvd 306. Continue North West on E Sepulveda Blvd Drive 0.1 mile(s) ~ < 1 minute 307. Turn right on No name Drive < 0.1 mile(s) ~ < 1 minute 308. Arrive 309. Continue North on No name Drive 1.3 mile(s) ~ 2 minute(s) 310. Arrive 311. Continue North on No name Drive < 0.1 mile(s) ~ < 1 minute 312. Take ramp to E 223rd St Drive < 0.1 mile(s) ~ < 1 minute 313. Arrive E 223rd St 314. Continue West on E 223rd St Drive 0.1 mile(s) ~ < 1 minute 315. Take ramp to Alameda St Drive 0.2 mile(s) ~ < 1 minute 316. Arrive S Alameda St (Alameda St) 317. Continue North East on Alameda St Drive 1.5 mile(s) ~ 1 minute(s) 318. Arrive S Alameda St (Alameda St) 319. Continue North East on Alameda St Drive < 0.1 mile(s) ~ < 1 minute 320. Turn right on E Del Amo Blvd (E Amo Blvd) Drive < 0.1 mile(s) ~ < 1 minute 321. Arrive E Del Amo Blvd (E Amo Blvd) 322. Continue East on E Del Amo Blvd (E Amo Blvd) Drive 0.7 mile(s) ~ < 1 minute Arrive 2790 E Del Amo Blvd (W Amo Blvd);

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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Underserved area	\$463,973,149.00	132,708	236,001
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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 of Santa Ana, California; the following prescribed underserved community of Santa Ana, California, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community of Santa Ana, California: The 1990 Census Tracts of 074003, 074102, 074103, 074104, 074106, 074107, 074200, 074300, 074403, 074404, 074405, 074406, 074501, 074601, 074602, 074701, 074702, 074801, 074802, 074805, 074806, 074901, 074902, 075001, 075002, 075100, 075201, 075401, 088903, 089104, 089105, 099201: 1. Depart 3764 S Bristol St Go North on S Bristol St Drive 1.4 mile(s) ~ 3 minute(s) 2. Arrive S Bristol St 3. Continue North on S Bristol St Drive < 0.1 mile(s) ~ < 1 minute 4. Turn right on W Warner Ave Drive 0.5 mile(s) ~ 1 minute(s) 5. Arrive W Warner Ave 6. Continue East on W Warner Ave Drive 0.7 mile(s) ~ 1 minute(s) 7. Turn left on Maple St Drive < 0.1 mile(s) ~ < 1 minute 8. Arrive Maple St 9. Continue North on Maple St Drive 0.6 mile(s) ~ 1 minute(s) 10. Arrive Maple St 11. Continue North on Maple St Drive 0.2 mile(s) ~ < 1 minute 12. Turn left on E Edinger Ave Drive < 0.1 mile(s) ~ < 1 minute 13. Arrive E Edinger Ave 14. Continue West on E Edinger Ave Drive < 0.1 mile(s) ~ < 1 minute 15. Turn right on Maple St Drive < 0.1 mile(s) ~ < 1 minute 16. Arrive Maple St 17. Continue North on Maple St Drive 0.4 mile(s) ~ < 1 minute 18. Turn right on E Mcfadden Ave Drive < 0.1 mile(s) ~ < 1 minute 19. Arrive E Mcfadden Ave 20. Continue East on E Mcfadden Ave Drive 0.4 mile(s) ~ 1 minute(s) 21. Turn right on S Standard Ave Drive < 0.1 mile(s) ~ < 1 minute 22. Arrive S Standard Ave 23. Continue South on S Standard Ave Drive 0.7 mile(s) ~ 1 minute(s) 24. Arrive S Standard Ave 25. Continue South on S Standard Ave Drive < 0.1 mile(s) ~ < 1 minute 26. Turn right on E Saint Andrew Pl Drive < 0.1 mile(s) ~ < 1 minute 27. Arrive E Saint Andrew Pl 28. Continue West on E Saint Andrew Pl Drive 0.2 mile(s) ~ < 1 minute 29. Turn right on Halladay St Drive < 0.1 mile(s) ~ < 1 minute 30. Arrive Halladay St 31. Continue North on Halladay St Drive < 0.1 mile(s) ~ < 1 minute 32. Turn left on E Occidental St Drive < 0.1 mile(s) ~ < 1 minute 33. Arrive E Occidental St 34. Continue West on E Occidental St Drive 0.2 mile(s) ~ < 1 minute 35. Turn left on Maple St Drive < 0.1 mile(s) ~ < 1 minute 36. Arrive Maple St 37. Continue South West on Maple St Drive < 0.1 mile(s) ~ < 1 minute 38. Arrive Maple St 39. Continue South on Maple St Drive 0.5 mile(s) ~ 1 minute(s) 40. Turn right on E Warner Ave Drive < 0.1 mile(s) ~ < 1 minute 41. Arrive E Warner Ave 42. Continue West on E Warner Ave Drive 0.6 mile(s) ~ 1 minute(s) 43. Arrive W Warner Ave 44. Continue West on E Warner Ave Drive < 0.1 mile(s) ~ < 1 minute 45. Turn left on S Flower St Drive < 0.1 mile(s) ~ < 1 minute 46. Arrive S Flower St 47. Continue South on S Flower St Drive 0.4 mile(s) ~ < 1 minute 48. Straight on W Dyer Rd Drive < 0.1 mile(s) ~ < 1 minute 49. Arrive W Dyer Rd 50. Continue East on W Dyer Rd Drive 0.5 mile(s) ~ 1 minute(s) 51. Turn right on S Main St Drive < 0.1 mile(s) ~ < 1 minute 52. Arrive S Main St 53. Continue South on S Main St Drive 1.1 mile(s) ~ 2 minute(s) 54. Arrive S Main St 55. Continue South East on S Main St Drive 0.2 mile(s) ~ < 1 minute 56. Turn left on Cowan Drive < 0.1 mile(s) ~ < 1 minute 57. Arrive Cowan 58. Continue North East on Cowan Drive 0.4 mile(s) ~ 1 minute(s) 59. Arrive Cowan 60. Continue East on Cowan Drive 0.3 mile(s) ~ < 1 minute 61. Turn left on Fitch Drive < 0.1 mile(s) ~ < 1 minute 62. Arrive Fitch 63. Continue North East on Fitch Drive < 0.1 mile(s) ~ < 1 minute 64. Turn left on Macarthur Blvd Drive < 0.1 mile(s) ~ < 1 minute 65. Arrive Macarthur Blvd 66. Continue North West on Macarthur Blvd Drive < 0.1 mile(s) ~ < 1 minute 67. Take ramp and

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go North East on State Hwy 55 (Costa Mesa Fwy) Drive 0.6 mile(s) ~ 1 minute(s) 68. Arrive State Hwy 55 (Costa Mesa Fwy) 69. Continue North East on State Hwy 55 (Costa Mesa Fwy) Drive 2.5 mile(s) ~ 3 minute(s) 70. Arrive State Hwy 55 (Costa Mesa Fwy) 71. Continue North on State Hwy 55 (Costa Mesa Fwy) Drive < 0.1 mile(s) ~ < 1 minute 72. Take ramp and go North on I 5 (Santa Ana Fwy) Drive 0.8 mile(s) ~ 2 minute(s) 73. Arrive I 5 (Santa Ana Fwy) 74. Continue North on I 5 (Santa Ana Fwy) Drive 0.8 mile(s) ~ 1 minute(s) 75. Arrive I 5 (Santa Ana Fwy) 76. Continue North West on I 5 (Santa Ana Fwy) Drive 0.5 mile(s) ~ < 1 minute 77. Bear right on Ramp Drive < 0.1 mile(s) ~ < 1 minute 78. Arrive Ramp 79. Continue North West on Ramp Drive < 0.1 mile(s) ~ < 1 minute 80. Take ramp to E 17th St Drive 0.4 mile(s) ~ 1 minute(s) 81. Arrive E 17th St 82. Continue East on E 17th St Drive 0.2 mile(s) ~ < 1 minute 83. Turn left on Lincoln Ave Drive < 0.1 mile(s) ~ < 1 minute 84. Arrive Lincoln Ave 85. Continue North on Lincoln Ave Drive 0.8 mile(s) ~ 2 minute(s) 86. Turn left on E Park Ln Drive < 0.1 mile(s) ~ < 1 minute 87. Arrive E Park Ln 88. Continue North West on E Park Ln Drive < 0.1 mile(s) ~ < 1 minute 89. Bear right on Larchmont Ave Drive 0.1 mile(s) ~ < 1 minute 90. Bear left on Clemensen Ave Drive 0.1 mile(s) ~ < 1 minute 91. Arrive Clemensen Ave 92. Continue West on Clemensen Ave Drive < 0.1 mile(s) ~ < 1 minute 93. Turn left on Fairmont Ave Drive < 0.1 mile(s) ~ < 1 minute 94. Bear right on Oakmont Ave Drive < 0.1 mile(s) ~ < 1 minute 95. Turn right on E Park Ln Drive < 0.1 mile(s) ~ < 1 minute 96. Arrive E Park Ln 97. Continue West on E Park Ln Drive < 0.1 mile(s) ~ < 1 minute 98. Turn left on Santiago St Drive < 0.1 mile(s) ~ < 1 minute 99. Turn right on Virginia Ave Drive < 0.1 mile(s) ~ < 1 minute 100. Arrive Virginia Ave 101. Continue West on Virginia Ave Drive 0.1 mile(s) ~ < 1 minute 102. Turn right on Valencia Ave Drive < 0.1 mile(s) ~ < 1 minute 103. Arrive Valencia Ave 104. Continue North on Valencia Ave Drive 0.1 mile(s) ~ < 1 minute 105. Turn left on E Owens Dr Drive < 0.1 mile(s) ~ < 1 minute 106. Arrive E Owens Dr 107. Continue West on E Owens Dr Drive 0.2 mile(s) ~ < 1 minute 108. Turn left on N Main St Drive < 0.1 mile(s) ~ < 1 minute 109. Arrive N Main St 110. Continue South on N Main St Drive 0.7 mile(s) ~ 1 minute(s) 111. Turn right on W 20th St Drive < 0.1 mile(s) ~ < 1 minute 112. Arrive W 20th St 113. Continue West on W 20th St Drive < 0.1 mile(s) ~ < 1 minute 114. Turn left on N Broadway Drive < 0.1 mile(s) ~ < 1 minute 115. Arrive N Broadway 116. Continue South on N Broadway Drive < 0.1 mile(s) ~ < 1 minute 117. Turn right on W 19th St Drive < 0.1 mile(s) ~ < 1 minute 118. Arrive W 19th St 119. Continue West on W 19th St Drive 0.6 mile(s) ~ 1 minute(s) 120. Turn right on N Towner St Drive < 0.1 mile(s) ~ < 1 minute 121. Arrive N Towner St 122. Continue North East on N Towner St Drive 0.1 mile(s) ~ < 1 minute 123. Turn left on W 21st St Drive < 0.1 mile(s) ~ < 1 minute 124. Arrive W 21st St 125. Continue West on W 21st St Drive 0.2 mile(s) ~ < 1 minute 126. Turn left on N Baker St Drive < 0.1 mile(s) ~ < 1 minute 127. Arrive N Baker St 128. Continue South on N Baker St Drive 0.2 mile(s) ~ < 1 minute 129. Turn right on W 18th St Drive < 0.1 mile(s) ~ < 1 minute 130. Arrive W 18th St 131. Continue West on W 18th St Drive 0.1 mile(s) ~ < 1 minute 132. Turn left on N Bristol St Drive < 0.1 mile(s) ~ < 1 minute 133. Arrive N Bristol St 134. Continue South on N Bristol St Drive 0.9 mile(s) ~ 2 minute(s) 135. Turn right on W 5th St Drive < 0.1 mile(s) ~ < 1 minute 136. Arrive W 5th St 137. Continue West on W 5th St Drive 0.4 mile(s) ~ 1 minute(s) 138. Turn right on N Raitt St Drive < 0.1 mile(s) ~ < 1 minute 139. Arrive N Raitt St 140. Continue North on N Raitt St Drive 0.3 mile(s) ~ < 1 minute 141. Turn left on W 10th St Drive < 0.1 mile(s) ~ < 1 minute 142. Arrive W 10th St 143. Continue West on W 10th St Drive 0.2 mile(s) ~ < 1 minute 144. Turn right on English St Drive < 0.1 mile(s) ~ < 1 minute 145. Arrive English St 146. Continue North on English St Drive 0.4 mile(s) ~ 1

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minute(s) 147. Turn left on W 17th St (Westminster Blvd) Drive < 0.1 mile(s) ~ < 1 minute 148. Arrive W 17th St (Westminster Blvd) 149. Continue West on W 17th St (Westminster Blvd) Drive 1.3 mile(s) ~ 3 minute(s) 150. Turn left on Harbor Blvd Drive < 0.1 mile(s) ~ < 1 minute 151. Arrive N Harbor Blvd (Harbor Blvd) 152. Continue South on Harbor Blvd Drive 1.0 mile(s) ~ 2 minute(s) 153. Turn right on W 1st St Drive < 0.1 mile(s) ~ < 1 minute 154. Arrive W 1st St (1st St) 155. Continue West on W 1st St Drive 1.0 mile(s) ~ 2 minute(s) 156. Turn right on N Euclid St Drive < 0.1 mile(s) ~ < 1 minute 157. Arrive N Euclid St (Euclid St) 158. Continue North on N Euclid St Drive 1.0 mile(s) ~ 2 minute(s) 159. Turn left on Westminster Blvd (W 17th St) Drive < 0.1 mile(s) ~ < 1 minute 160. Arrive Westminster Ave (Westminster Blvd) 161. Continue West on Westminster Blvd (W 17th St) Drive 1.0 mile(s) ~ 2 minute(s) 162. Turn left on Brookhurst St Drive < 0.1 mile(s) ~ < 1 minute 163. Arrive Brookhurst St 164. Continue South on Brookhurst St Drive 0.5 mile(s) ~ 1 minute(s) 165. Make sharp left on Hazard Ave Drive < 0.1 mile(s) ~ < 1 minute 166. Arrive Hazard Ave 167. Continue East on Hazard Ave Drive 0.5 mile(s) ~ 1 minute(s) 168. Turn right on Ward St Drive < 0.1 mile(s) ~ < 1 minute 169. Arrive Ward St 170. Continue South on Ward St Drive 0.5 mile(s) ~ 1 minute(s) 171. Make sharp left on 1st St (Bolsa Ave) Drive < 0.1 mile(s) ~ < 1 minute 172. Arrive Bolsa Ave (1st St) 173. Continue East on 1st St (Bolsa Ave) Drive 0.5 mile(s) ~ 1 minute(s) 174. Turn right on Euclid St Drive < 0.1 mile(s) ~ < 1 minute 175. Arrive Euclid St (S Euclid St) 176. Continue South on Euclid St Drive 0.5 mile(s) ~ 1 minute(s) 177. Turn left on W Mcfadden Ave Drive < 0.1 mile(s) ~ < 1 minute 178. Arrive W Mcfadden Ave 179. Continue East on W Mcfadden Ave Drive 1.1 mile(s) ~ 2 minute(s) 180. Arrive W Mcfadden Ave 181. Continue East on W Mcfadden Ave Drive < 0.1 mile(s) ~ < 1 minute 182. Turn left on S Jackson St Drive < 0.1 mile(s) ~ < 1 minute 183. Arrive S Jackson St 184. Continue North on S Jackson St Drive 0.5 mile(s) ~ 1 minute(s) 185. Turn right on W 1st St Drive < 0.1 mile(s) ~ < 1 minute 186. Arrive W 1st St (1st St) 187. Continue East on W 1st St Drive 0.1 mile(s) ~ < 1 minute 188. Turn left on N Susan St Drive < 0.1 mile(s) ~ < 1 minute 189. Turn right on No name Drive < 0.1 mile(s) ~ < 1 minute 190. Arrive 191. Go back East on No name Drive < 0.1 mile(s) ~ < 1 minute 192. Arrive 193. Continue North East on No name Drive 0.1 mile(s) ~ < 1 minute 194. Arrive 195. Continue North on No name Drive 0.2 mile(s) ~ < 1 minute 196. Turn right on W 5th St Drive < 0.1 mile(s) ~ < 1 minute 197. Arrive W 5th St 198. Continue East on W 5th St Drive 0.4 mile(s) ~ < 1 minute 199. Turn right on N Fairview St Drive < 0.1 mile(s) ~ < 1 minute 200. Arrive N Fairview St (Fairview St) 201. Continue South on N Fairview St Drive 0.9 mile(s) ~ 2 minute(s) 202. Arrive Fairview St (S Fairview St) 203. Continue South on N Fairview St Drive < 0.1 mile(s) ~ < 1 minute 204. Turn left on W Mcfadden Ave Drive < 0.1 mile(s) ~ < 1 minute 205. Arrive W Mcfadden Ave 206. Continue East on W Mcfadden Ave Drive 0.2 mile(s) ~ < 1 minute 207. Turn right on S Sullivan St Drive < 0.1 mile(s) ~ < 1 minute 208. Arrive S Sullivan St 209. Continue South on S Sullivan St Drive 0.5 mile(s) ~ 1 minute(s) 210. Turn left on W Edinger Ave Drive < 0.1 mile(s) ~ < 1 minute 211. Arrive W Edinger Ave 212. Continue East on W Edinger Ave Drive 0.4 mile(s) ~ 1 minute(s) 213. Turn right on S Raitt St Drive < 0.1 mile(s) ~ < 1 minute 214. Arrive S Raitt St 215. Continue South West on S Raitt St Drive 0.6 mile(s) ~ 1 minute(s) 216. Arrive S Raitt St 217. Continue South on S Raitt St Drive 0.2 mile(s) ~ < 1 minute 218. Turn right on W Warner Ave Drive < 0.1 mile(s) ~ < 1 minute 219. Arrive W Warner Ave 220. Continue West on W Warner Ave Drive 1.2 mile(s) ~ 2 minute(s) 221. Arrive W Warner Ave 222. Continue West on W Warner Ave Drive < 0.1 mile(s) ~ < 1 minute 223. Turn left on Harbor Blvd Drive < 0.1 mile(s) ~ < 1 minute 224. Arrive S Harbor Blvd (Harbor Blvd) 225. Continue South on Harbor Blvd

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Drive < 0.1 mile(s) ~ < 1 minute 226. Turn right on S Croddy Way Drive < 0.1 mile(s) ~ < 1 minute 227. Arrive S Croddy Way (Croddy Way) 228. Continue South West on S Croddy Way Drive 0.2 mile(s) ~ < 1 minute 229. Arrive S Croddy Way (Croddy Way) 230. Continue South on S Croddy Way Drive 0.6 mile(s) ~ 1 minute(s) 231. Turn left on W Macarthur Blvd Drive < 0.1 mile(s) ~ < 1 minute 232. Arrive W Macarthur Blvd 233. Continue East on W Macarthur Blvd Drive 0.1 mile(s) ~ < 1 minute 234. Turn right on S Harbor Blvd Drive < 0.1 mile(s) ~ < 1 minute 235. Arrive S Harbor Blvd (Harbor Blvd) 236. Continue South on S Harbor Blvd Drive 0.4 mile(s) ~ 1 minute(s) 237. Turn left on W Sunflower Ave Drive < 0.1 mile(s) ~ < 1 minute 238. Arrive W Sunflower Ave 239. Continue East on W Sunflower Ave Drive 1.2 mile(s) ~ 2 minute(s) 240. Arrive W Sunflower Ave 241. Continue East on W Sunflower Ave Drive < 0.1 mile(s) ~ < 1 minute 242. Turn left on W Wakeham Pl Drive 0.2 mile(s) ~ < 1 minute 243. Arrive W Wakeham Pl 244. Continue East on W Wakeham Pl Drive < 0.1 mile(s) ~ < 1 minute 245. Turn right on S Bear St Drive < 0.1 mile(s) ~ < 1 minute 246. Arrive S Bear St 247. Continue South on S Bear St Drive 0.1 mile(s) ~ < 1 minute 248. Turn left on Sunflower Ave Drive < 0.1 mile(s) ~ < 1 minute 249. Arrive Sunflower Ave 250. Continue East on Sunflower Ave Drive 0.4 mile(s) ~ < 1 minute 251. Turn left on Bristol St Drive 0.2 mile(s) ~ < 1 minute Arrive 3764 S Bristol St;

71. Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community of Queen Creek, Arizona, the following prescribed underserved community of Queen Creek, Arizona, meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:

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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Underserved area	\$463,973,149.00	132,708	296,912
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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 of Queen Creek, Arizona, the following prescribed underserved community of Queen Creek, Arizona, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community of Queen Creek, Arizona: The 1990 Census Tracts of 020200, 110800, 110900, 111202, 111500, 113500, 113600, 113700, 113800, 115200, 218300, 318400, 318501, 318700, 318800, 318900, 319000, 319100, 319200, 319300, 319403, 319500, 319600, 319702, 319704, 420103, 420203, 420702, 420703, 420901, 421000, 421301, 421302, 421400, 421501, 421502, 421602, 421700, 421802, 421902, 422001, 422102, 422106, 422603, 422604: 1. Depart from the intersection of S Ellsworth Rd and E Broadway Rd Go North on S Ellsworth Rd (S 92nd St) Drive 1.1 mile(s) ~ 2 minute(s) 2. Turn left on E University Dr Drive < 0.1 mile(s) ~ < 1 minute 3. Turn left on N Ellsworth Rd Drive < 0.1 mile(s) ~ < 1 minute 4. Arrive N Ellsworth Rd 5. Continue South on N Ellsworth Rd Drive < 0.1 mile(s) ~ < 1 minute 6. Turn left on Mobile Home Park Drive < 0.1 mile(s) ~ < 1 minute 7. Turn left on N Ellsworth Rd Drive 0.1 mile(s) ~ < 1 minute 8. Turn left on E University Dr Drive 0.1 mile(s) ~ < 1 minute 9. Arrive E University Dr 10. Continue West on E University Dr Drive 2.8 mile(s) ~ 6 minute(s) 11. Arrive E University Dr 12. Continue West on E University Dr Drive 3.2 mile(s) ~ 7 minute(s) 13. Arrive E University Dr 14. Continue West on E University Dr Drive 2.7 mile(s) ~ 6 minute(s) 15. Arrive E University Dr 16. Continue West on E University Dr Drive < 0.1 mile(s) ~ < 1 minute 17. Turn left on N Gilbert Rd Drive 0.1 mile(s) ~ < 1 minute 18. Arrive N Gilbert Rd 19. Continue South on N Gilbert Rd Drive 0.4 mile(s) ~ < 1 minute 20. Turn right on E Main St Drive < 0.1 mile(s) ~ < 1 minute 21. Arrive E Main St 22. Continue West on E Main St Drive 0.9 mile(s) ~ 2 minute(s) 23. Turn right on N Stapley Dr Drive < 0.1 mile(s) ~ < 1 minute 24. Arrive N Stapley Dr (N Stapley Rd) 25. Continue North on N Stapley Dr Drive 1.0 mile(s) ~ 2 minute(s) 26. Turn left on E 8th St Drive < 0.1 mile(s) ~ < 1 minute 27. Arrive E 8th St 28. Continue West on E 8th St Drive 0.5 mile(s) ~ 1 minute(s) 29. Arrive E 8th St 30. Continue West on E 8th St Drive 0.5 mile(s) ~ 1 minute(s) 31. Turn right on N Mesa Dr Drive < 0.1 mile(s) ~ < 1 minute 32. Arrive N Mesa Dr 33. North on N Mesa Dr Drive 0.4 mile(s) ~ < 1 minute 34. Turn left on E Brown Rd Drive < 0.1 mile(s) ~ < 1 minute 35. Arrive E Brown Rd 36. Continue West on E Brown Rd Drive 0.5 mile(s) ~ 1 minute(s) 37. Arrive W Brown Rd (Brown Rd) 38. Continue West on E Brown Rd Drive 0.5 mile(s) ~ 1 minute(s) 39. Turn left on State Hwy 87 (N Country Club Dr) Drive < 0.1 mile(s) ~ < 1 minute 40. Arrive State Hwy 87 (N Country Club Dr) 41. Continue South on State Hwy 87 (N Country Club Dr) Drive 0.9 mile(s) ~ 2 minute(s) 42. Turn right on W University Dr Drive < 0.1 mile(s) ~ < 1 minute 43. Arrive W University Dr 44. Continue West on W University Dr Drive 1.0 mile(s) ~ 2 minute(s) 45. Arrive W University Dr 46. Continue West on W University Dr Drive 1.5 mile(s) ~ 3 minute(s) 47. Arrive E University Dr 48. Continue West on W University Dr Drive < 0.1 mile(s) ~ < 1 minute 49. Turn right on S Evergreen Rd Drive < 0.1 mile(s) ~ < 1 minute 50. Arrive S Evergreen Rd 51. Continue North on S Evergreen Rd Drive 0.5 mile(s) ~ 1 minute(s) 52. Turn right on E Rio Salado Pky (W 8th St) Drive < 0.1 mile(s) ~ < 1 minute 53. Arrive E Rio Salado Pky (W 8th St) 54. Continue East on E Rio Salado Pky (W 8th St) Drive 0.5 mile(s) ~ 1 minute(s) 55. Turn left on N Dobson Rd Drive < 0.1 mile(s) ~ < 1 minute 56. Arrive N Dobson Rd 57. Continue North East on N Dobson Rd Drive 0.3 mile(s) ~ < 1 minute 58. Arrive N Dobson Rd 59. Continue North East on N Dobson Rd Drive 0.3 mile(s) ~ < 1 minute 60. Turn right on No

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name Drive 0.2 mile(s) ~ < 1 minute 61. Arrive 62. Continue North East on No name Drive < 0.1 mile(s) ~ < 1 minute 63. Take ramp and go North East on State Hwy 202 Drive 0.3 mile(s) ~ < 1 minute 64. Arrive State Hwy 202 65. Continue East on State Hwy 202 Drive 0.9 mile(s) ~ 1 minute(s) 66. At exit 13 Straight on Exit 12 Drive 0.2 mile(s) ~ < 1 minute 67. Straight on No name Drive 0.2 mile(s) ~ < 1 minute 68. Arrive 69. Continue East on No name Drive 0.1 mile(s) ~ < 1 minute 70. Take ramp to N Country Club Dr Drive 0.2 mile(s) ~ < 1 minute 71. Make sharp left on State Hwy 87 (N Country Club Dr) Drive < 0.1 mile(s) ~ < 1 minute 72. Arrive State Hwy 87 (N Country Club Dr) 73. Continue North on State Hwy 87 (N Country Club Dr) Drive 0.1 mile(s) ~ < 1 minute 74. Take ramp to N Country Club Dr Drive 0.2 mile(s) ~ < 1 minute 75. Straight on State Hwy 87 (N Country Club Dr) Drive 0.1 mile(s) ~ < 1 minute 76. Turn left on W Mckellips Rd Drive < 0.1 mile(s) ~ < 1 minute 77. Arrive W Mckellips Rd 78. Continue East on W Mckellips Rd Drive 0.5 mile(s) ~ 1 minute(s) 79. Turn left on N Ctr St Drive < 0.1 mile(s) ~ < 1 minute 80. Arrive N Ctr St 81. Continue North on N Ctr St Drive 0.5 mile(s) ~ 1 minute(s) 82. Turn right on E Lehi Rd Drive < 0.1 mile(s) ~ < 1 minute 83. Arrive E Lehi Rd 84. Continue East on E Lehi Rd Drive 0.5 mile(s) ~ 1 minute(s) 85. Turn left on N Mesa Dr Drive < 0.1 mile(s) ~ < 1 minute 86. Arrive N Mesa Dr 87. Continue North on N Mesa Dr Drive 0.5 mile(s) ~ 1 minute(s) 88. Straight on E Mcdowell Rd Drive < 0.1 mile(s) ~ < 1 minute 89. Arrive E Mcdowell Rd 90. Continue East on E Mcdowell Rd Drive 2.0 mile(s) ~ 4 minute(s) 91. Turn left on N Gilbert Rd Drive < 0.1 mile(s) ~ < 1 minute 92. Arrive N Gilbert Rd 93. Continue North on N Gilbert Rd Drive 0.7 mile(s) ~ 1 minute(s) 94. Turn right on E Quartz St Drive < 0.1 mile(s) ~ < 1 minute 95. Arrive E Quartz St 96. Continue East on E Quartz St Drive < 0.1 mile(s) ~ < 1 minute 97. Turn left on N Ashbrook Drive 0.1 mile(s) ~ < 1 minute 98. Turn right on E Virginia St Drive < 0.1 mile(s) ~ < 1 minute 99. Arrive E Virginia St 100. Continue East on E Virginia St Drive 0.4 mile(s) ~ 1 minute(s) 101. Arrive E Virginia St 102. Continue North on E Virginia St Drive 0.2 mile(s) ~ < 1 minute 103. Turn right on E Thomas Rd Drive < 0.1 mile(s) ~ < 1 minute 104. Arrive E Thomas Rd 105. Continue East on E Thomas Rd Drive 0.7 mile(s) ~ 1 minute(s) 106. Arrive E Thomas Rd 107. Continue East on E Thomas Rd Drive 1.1 mile(s) ~ 2 minute(s) 108. Turn left on Southern Csr Drive < 0.1 mile(s) ~ < 1 minute 109. Arrive Southern Csr 110. Continue East on Southern Csr Drive 1.4 mile(s) ~ 8 minute(s) 111. Arrive Southern Csr 112. Continue East on Southern Csr Drive 0.1 mile(s) ~ < 1 minute 113. Turn left on Greenfield Rd Drive < 0.1 mile(s) ~ < 1 minute 114. Arrive Greenfield Rd 115. Continue North on Greenfield Rd Drive 1.7 mile(s) ~ 4 minute(s) 116. Arrive Greenfield Rd 117. Continue North on Greenfield Rd Drive 0.2 mile(s) ~ < 1 minute 118. Turn left on No name Drive < 0.1 mile(s) ~ < 1 minute 119. Arrive 120. Continue North West on No name Drive 0.9 mile(s) ~ 2 minute(s) 121. Turn right on Val Vis Dr Drive < 0.1 mile(s) ~ < 1 minute 122. Arrive Val Vis Dr 123. Continue North East on Val Vis Dr Drive < 0.1 mile(s) ~ < 1 minute 124. Bear right on No name Drive < 0.1 mile(s) ~ < 1 minute 125. Arrive 126. Continue East on No name Drive 1.8 mile(s) ~ 4 minute(s) 127. Arrive 128. Continue East on No name Drive 1.1 mile(s) ~ 2 minute(s) 129. Bear left on N Fort Mcdowell Rd Drive 0.4 mile(s) ~ < 1 minute 130. Arrive N Fort Mcdowell Rd 131. Continue North East on N Fort Mcdowell Rd Drive 4.9 mile(s) ~ 11 minute(s) 132. Arrive N Fort Mcdowell Rd 133. Continue North on N Fort Mcdowell Rd Drive 0.3 mile(s) ~ < 1 minute 134. Turn left on State Hwy 87 Drive < 0.1 mile(s) ~ < 1 minute 135. Arrive State Hwy 87 136. Continue West on State Hwy 87 Drive 1.9 mile(s) ~ 4 minute(s) 137. Turn right on E Shea Blvd Drive 0.3 mile(s) ~ < 1 minute 138. Arrive E Shea Blvd 139. Continue North West on E Shea Blvd Drive 0.3 mile(s) ~ < 1 minute 140. Turn left on N Saguaro Blvd Drive < 0.1 mile(s) ~ < 1

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minute 141. Arrive N Saguaro Blvd 142. Continue West on N Saguaro Blvd Drive 1.1 mile(s) ~ 2 minute(s) 143. Arrive E Saguaro Blvd 144. Continue North on N Saguaro Blvd Drive < 0.1 mile(s) ~ < 1 minute 145. Turn left on E Tombstone Ave Drive < 0.1 mile(s) ~ < 1 minute 146. Arrive E Tombstone Ave 147. Continue West on E Tombstone Ave Drive 0.4 mile(s) ~ < 1 minute 148. Arrive E Tombstone Ave 149. Continue North West on E Tombstone Ave Drive < 0.1 mile(s) ~ < 1 minute 150. Turn left on E Firerock Country Club Dr Drive < 0.1 mile(s) ~ < 1 minute 151. Arrive E Firerock Country Club Dr 152. Continue North West on E Firerock Country Club Dr Drive 1.3 mile(s) ~ 3 minute(s) 153. Arrive E Firerock Country Club Dr 154. Continue West on E Firerock Country Club Dr Drive < 0.1 mile(s) ~ < 1 minute 155. Turn left on N Valleyview Ln Drive < 0.1 mile(s) ~ < 1 minute 156. Arrive N Valleyview Ln 157. Continue South on N Valleyview Ln Drive 0.4 mile(s) ~ < 1 minute 158. Turn right on Eagle Mountain Pky Drive < 0.1 mile(s) ~ < 1 minute 159. Arrive Eagle Mountain Pky 160. Continue North West on Eagle Mountain Pky Drive 0.7 mile(s) ~ 1 minute(s) 161. Arrive E Eagle Mountain Pky 162. Continue North on Eagle Mountain Pky Drive < 0.1 mile(s) ~ < 1 minute 163. Turn left on E Shea Blvd Drive < 0.1 mile(s) ~ < 1 minute 164. Arrive E Shea Blvd 165. Continue West on E Shea Blvd Drive 2.2 mile(s) ~ 5 minute(s) 166. Arrive E Shea Blvd 167. Continue West on E Shea Blvd Drive < 0.1 mile(s) ~ < 1 minute 168. Turn left on N 130th St Drive < 0.1 mile(s) ~ < 1 minute 169. Turn left on E Shea Blvd Drive < 0.1 mile(s) ~ < 1 minute 170. Arrive E Shea Blvd 171. Continue East on E Shea Blvd Drive 0.2 mile(s) ~ < 1 minute 172. Turn right on N 132nd St Drive < 0.1 mile(s) ~ < 1 minute 173. Arrive N 132nd St 174. Continue South on N 132nd St Drive < 0.1 mile(s) ~ < 1 minute 175. Turn right on E Cochise Dr Drive < 0.1 mile(s) ~ < 1 minute 176. Arrive E Cochise Dr 177. Continue West on E Cochise Dr Drive 0.9 mile(s) ~ 2 minute(s) 178. Turn left on N 124th St Drive < 0.1 mile(s) ~ < 1 minute 179. Arrive N 124th St 180. Continue South on N 124th St Drive 0.4 mile(s) ~ < 1 minute 181. Turn right on E Mountain View Rd Drive < 0.1 mile(s) ~ < 1 minute 182. Arrive E Mountain View Rd 183. Continue West on E Mountain View Rd Drive 0.6 mile(s) ~ 1 minute(s) 184. Arrive E Mountain View Rd 185. Continue West on E Mountain View Rd Drive 0.5 mile(s) ~ 1 minute(s) 186. Arrive E Mountain View Rd 187. Continue West on E Mountain View Rd Drive 0.4 mile(s) ~ < 1 minute 188. Arrive E Mountain View Rd 189. Continue West on E Mountain View Rd Drive 0.2 mile(s) ~ < 1 minute 190. Arrive E Mountain View Rd 191. Continue West on E Mountain View Rd Drive 1.1 mile(s) ~ 2 minute(s) 192. Arrive E Mountain View Rd 193. Continue West on E Mountain View Rd Drive < 0.1 mile(s) ~ < 1 minute 194. Turn left on N Rockne Rd Drive < 0.1 mile(s) ~ < 1 minute 195. Arrive N Rockne Rd 196. Continue South West on N Rockne Rd Drive 0.2 mile(s) ~ < 1 minute 197. Bear right on E Doubletree Ranch Rd Drive < 0.1 mile(s) ~ < 1 minute 198. Arrive E Doubletree Ranch Rd 199. Continue West on E Doubletree Ranch Rd Drive 0.2 mile(s) ~ < 1 minute 200. Straight on N 100th St Drive < 0.1 mile(s) ~ < 1 minute 201. Arrive N 100th St 202. Continue North on N 100th St Drive 0.2 mile(s) ~ < 1 minute 203. Arrive N 100th St 204. Continue North on N 100th St Drive < 0.1 mile(s) ~ < 1 minute 205. Turn left on E Via Linda Drive < 0.1 mile(s) ~ < 1 minute 206. Arrive E Via Linda 207. Continue West on E Via Linda Drive 0.4 mile(s) ~ < 1 minute 208. Arrive E Via Linda 209. Continue West on E Via Linda Drive 0.7 mile(s) ~ 1 minute(s) 210. Arrive E Via Linda 211. Continue West on E Via Linda Drive < 0.1 mile(s) ~ < 1 minute 212. Turn left on N 90th St Drive < 0.1 mile(s) ~ < 1 minute 213. Arrive N 90th St 214. Continue South West on N 90th St Drive 0.5 mile(s) ~ 1 minute(s) 215. Arrive N 90th St 216. Continue South on N 90th St Drive < 0.1 mile(s) ~ < 1 minute 217. Straight on N Pima Rd Drive < 0.1 mile(s) ~ < 1 minute 218. Arrive N Pima Rd 219.

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Continue South on N Pima Rd Drive 1.9 mile(s) ~ 4 minute(s) 220. Arrive N Pima Rd 221. Continue South on N Pima Rd Drive 4.5 mile(s) ~ 10 minute(s) 222. Arrive N Pima Rd 223. Continue South on N Pima Rd Drive < 0.1 mile(s) ~ < 1 minute 224. Turn right on E Mcdowell Rd Drive < 0.1 mile(s) ~ < 1 minute 225. Arrive E Mcdowell Rd 226. Continue West on E Mcdowell Rd Drive 0.9 mile(s) ~ 2 minute(s) 227. Turn left on N 80th St (N Hayden Rd) Drive < 0.1 mile(s) ~ < 1 minute 228. Arrive N Hayden Rd (N 80th St) 229. Continue South on N 80th St (N Hayden Rd) Drive 1.0 mile(s) ~ 2 minute(s) 230. Turn right on E Mckellips Rd Drive < 0.1 mile(s) ~ < 1 minute 231. Arrive E Mckellips Rd 232. Continue West on E Mckellips Rd Drive 1.4 mile(s) ~ 3 minute(s) 233. Arrive E Mckellips Rd 234. Continue West on E Mckellips Rd Drive < 0.1 mile(s) ~ < 1 minute 235. Turn left on N 68th St (N College Ave) Drive < 0.1 mile(s) ~ < 1 minute 236. Arrive N 68th St (N College Ave) 237. Continue South on N 68th St (N College Ave) Drive 0.5 mile(s) ~ 1 minute(s) 238. Arrive N College Ave (N 68th St) 239. Continue South on N 68th St (N College Ave) Drive 0.4 mile(s) ~ < 1 minute 240. Arrive N College Ave 241. Continue South on N College Ave Drive < 0.1 mile(s) ~ < 1 minute 242. Arrive N College Ave 243. Continue South on N College Ave Drive 0.2 mile(s) ~ < 1 minute 244. Turn left on E Gilbert Dr Drive < 0.1 mile(s) ~ < 1 minute 245. Arrive E Gilbert Dr (E Gilbert Rd) 246. Continue East on E Gilbert Dr Drive 0.2 mile(s) ~ < 1 minute 247. Arrive E Gilbert Dr (E Gilbert Rd) 248. Continue East on E Gilbert Dr Drive < 0.1 mile(s) ~ < 1 minute 249. Turn right on N Scottsdale Rd Drive < 0.1 mile(s) ~ < 1 minute 250. Arrive N Scottsdale Rd 251. Go back North on N Scottsdale Rd Drive 0.2 mile(s) ~ < 1 minute 252. Turn right on E Curry Rd Drive 1.0 mile(s) ~ 2 minute(s) 253. Turn right on N Mcclintock Dr Drive 0.3 mile(s) ~ < 1 minute 254. Take ramp and go West on State Hwy 202 (Red Mountain Fwy) Drive 1.0 mile(s) ~ 2 minute(s) 255. Arrive State Hwy 202 (Red Mountain Fwy) 256. Continue West on State Hwy 202 (Red Mountain Fwy) Drive 0.8 mile(s) ~ 1 minute(s) 257. Arrive State Hwy 202 (Red Mountain Fwy) 258. Continue West on State Hwy 202 (Red Mountain Fwy) Drive < 0.1 mile(s) ~ < 1 minute 259. At exit 6 Straight on Exit 6 Drive < 0.1 mile(s) ~ < 1 minute 260. Straight on No name Drive 0.4 mile(s) ~ 1 minute(s) 261. Arrive 262. Continue West on No name Drive < 0.1 mile(s) ~ < 1 minute 263. Take ramp to Ctr Pky Drive < 0.1 mile(s) ~ < 1 minute 264. Arrive Ctr Pky 265. Continue North East on Ctr Pky Drive 0.1 mile(s) ~ < 1 minute 266. Turn left on W Washington St Drive < 0.1 mile(s) ~ < 1 minute 267. Arrive W Washington St 268. Continue North West on W Washington St Drive 0.8 mile(s) ~ 2 minute(s) 269. Turn right on N 56th St Drive < 0.1 mile(s) ~ < 1 minute 270. Arrive N 56th St 271. Continue North on N 56th St Drive 0.2 mile(s) ~ < 1 minute 272. Turn right on N Desert Dr Drive < 0.1 mile(s) ~ < 1 minute 273. Arrive N Desert Dr 274. Continue South East on N Desert Dr Drive < 0.1 mile(s) ~ < 1 minute 275. Turn left on Salt River Dr Drive < 0.1 mile(s) ~ < 1 minute 276. Arrive Salt River Dr 277. Continue East on Salt River Dr Drive 0.2 mile(s) ~ < 1 minute 278. Turn right on N Priest Dr Drive < 0.1 mile(s) ~ < 1 minute 279. Arrive N Priest Dr 280. Continue South on N Priest Dr Drive 0.3 mile(s) ~ < 1 minute 281. Turn left on Ctr Pky Drive < 0.1 mile(s) ~ < 1 minute 282. Arrive Ctr Pky 283. Continue East on Ctr Pky Drive < 0.1 mile(s) ~ < 1 minute 284. Turn left on N Project Dr Drive < 0.1 mile(s) ~ < 1 minute 285. Arrive N Project Dr 286. Continue North East on N Project Dr Drive 0.3 mile(s) ~ < 1 minute 287. Turn left on N Mill Ave Drive < 0.1 mile(s) ~ < 1 minute 288. Bear left on E Van Buren St Drive < 0.1 mile(s) ~ < 1 minute 289. Arrive E Van Buren St (E Van Buren) 290. Continue North West on E Van Buren St Drive < 0.1 mile(s) ~ < 1 minute 291. Turn right on Papago Park Drive < 0.1 mile(s) ~ < 1 minute 292. Arrive Papago Park 293. Continue North East on Papago Park Drive 0.2 mile(s) ~ < 1 minute 294. Make sharp left on Phoenix Zoo Drive < 0.1 mile(s)

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~ < 1 minute 295. Arrive Phoenix Zoo 296. Continue North on Phoenix Zoo Drive 0.2 mile(s) ~ < 1 minute 297. Arrive Phoenix Zoo 298. Continue North West on Phoenix Zoo Drive < 0.1 mile(s) ~ < 1 minute 299. Bear left on Papago Park Drive < 0.1 mile(s) ~ < 1 minute 300. Arrive Papago Park 301. Continue North West on Papago Park Drive 0.1 mile(s) ~ < 1 minute 302. Turn right on N Galvin Pky Drive < 0.1 mile(s) ~ < 1 minute 303. Arrive N Galvin Pky 304. Continue North East on N Galvin Pky Drive 0.8 mile(s) ~ 1 minute(s) 305. Arrive N Galvin Pky 306. Continue North East on N Galvin Pky Drive 0.3 mile(s) ~ < 1 minute 307. Straight on N 64th St Drive < 0.1 mile(s) ~ < 1 minute 308. Arrive N 64th St 309. Continue North on N 64th St Drive 0.5 mile(s) ~ 1 minute(s) 310. Turn left on E Oak St Drive < 0.1 mile(s) ~ < 1 minute 311. Arrive E Oak St 312. Continue West on E Oak St Drive 1.4 mile(s) ~ 3 minute(s) 313. Arrive E Oak St 314. Continue West on E Oak St Drive < 0.1 mile(s) ~ < 1 minute 315. Turn left on N 52nd St Drive < 0.1 mile(s) ~ < 1 minute 316. Arrive N 52nd St 317. Continue South on N 52nd St Drive 0.4 mile(s) ~ 1 minute(s) 318. Turn right on E Mcdowell Rd Drive < 0.1 mile(s) ~ < 1 minute 319. Arrive E Mcdowell Rd 320. Continue West on E Mcdowell Rd Drive 2.4 mile(s) ~ 5 minute(s) 321. Arrive E Mcdowell Rd 322. Continue West on E Mcdowell Rd Drive < 0.1 mile(s) ~ < 1 minute 323. Turn right on N 32nd St Drive < 0.1 mile(s) ~ < 1 minute 324. Arrive N 32nd St 325. Continue North on N 32nd St Drive 0.9 mile(s) ~ 2 minute(s) 326. Arrive N 32nd St 327. Continue North on N 32nd St Drive < 0.1 mile(s) ~ < 1 minute 328. Turn right on E Thomas Rd Drive < 0.1 mile(s) ~ < 1 minute 329. Arrive E Thomas Rd 330. Continue East on E Thomas Rd Drive 0.9 mile(s) ~ 2 minute(s) 331. Arrive E Thomas Rd 332. Continue East on E Thomas Rd Drive < 0.1 mile(s) ~ < 1 minute 333. Turn left on N 40th St Drive < 0.1 mile(s) ~ < 1 minute 334. Arrive N 40th St 335. Continue North on N 40th St Drive 0.9 mile(s) ~ 2 minute(s) 336. Arrive N 40th St 337. Continue North on N 40th St Drive < 0.1 mile(s) ~ < 1 minute 338. Turn left on E Indian School Rd Drive < 0.1 mile(s) ~ < 1 minute 339. Arrive E Indian School Rd 340. Continue West on E Indian School Rd Drive 1.9 mile(s) ~ 4 minute(s) 341. Arrive E Indian School Rd 342. Continue West on E Indian School Rd Drive < 0.1 mile(s) ~ < 1 minute 343. Turn left on N 24th St Drive < 0.1 mile(s) ~ < 1 minute 344. Arrive N 24th St 345. Continue South on N 24th St Drive 2.4 mile(s) ~ 5 minute(s) 346. Arrive N 24th St 347. Continue South on N 24th St Drive < 0.1 mile(s) ~ < 1 minute 348. Turn left on E Roosevelt St Drive < 0.1 mile(s) ~ < 1 minute 349. Arrive E Roosevelt St 350. Continue East on E Roosevelt St Drive 0.4 mile(s) ~ 1 minute(s) 351. Arrive E Roosevelt St 352. Continue East on E Roosevelt St Drive < 0.1 mile(s) ~ < 1 minute 353. Turn right on N 28th St Drive < 0.1 mile(s) ~ < 1 minute 354. Arrive N 28th St 355. South on N 28th St Drive 0.4 mile(s) ~ 1 minute(s) 356. Arrive N 28th St 357. Continue South on N 28th St Drive < 0.1 mile(s) ~ < 1 minute 358. Turn right on E Van Buren St Drive 0.3 mile(s) ~ < 1 minute 359. Arrive E Van Buren St (E Van Buren) 360. Continue West on E Van Buren St Drive 0.2 mile(s) ~ < 1 minute 361. Turn left on N 24th St Drive < 0.1 mile(s) ~ < 1 minute 362. Arrive N 24th St 363. Continue South on N 24th St Drive 0.2 mile(s) ~ < 1 minute 364. Arrive S 24th St 365. Continue South on N 24th St Drive 2.8 mile(s) ~ 6 minute(s) 366. Arrive S 24th St 367. Continue South on N 24th St Drive < 0.1 mile(s) ~ < 1 minute 368. Turn left on E Broadway Rd Drive < 0.1 mile(s) ~ < 1 minute 369. Arrive E Broadway Rd 370. Continue East on E Broadway Rd Drive 1.5 mile(s) ~ 3 minute(s) 371. Arrive E Broadway Rd 372. Continue East on E Broadway Rd Drive 1.3 mile(s) ~ 3 minute(s) 373. Arrive E Broadway Rd 374. Continue East on E Broadway Rd Drive < 0.1 mile(s) ~ < 1 minute 375. Turn right on S 48th St Drive < 0.1 mile(s) ~ < 1 minute 376. Arrive S 48th St 377. Continue South on S 48th St Drive 0.9 mile(s) ~ 2 minute(s) 378. Arrive S 48th St 379. Continue South on S 48th

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St Drive < 0.1 mile(s) ~ < 1 minute 380. Turn left on W Southern Ave Drive 0.1 mile(s) ~ < 1 minute 381. Arrive W Southern Ave 382. Continue East on W Southern Ave Drive 0.8 mile(s) ~ 1 minute(s) 383. Arrive W Southern Ave 384. Continue East on W Southern Ave Drive < 0.1 mile(s) ~ < 1 minute 385. Turn right on S Priest Dr Drive < 0.1 mile(s) ~ < 1 minute 386. Arrive S Priest Dr 387. Continue South on S Priest Dr Drive 0.7 mile(s) ~ 1 minute(s) 388. Arrive S Priest Dr 389. Continue South West on S Priest Dr Drive < 0.1 mile(s) ~ < 1 minute 390. Turn left on S Darrow Dr Drive < 0.1 mile(s) ~ < 1 minute 391. Arrive S Darrow Dr 392. Continue South on S Darrow Dr Drive 0.1 mile(s) ~ < 1 minute 393. Turn left on W Baseline Rd Drive < 0.1 mile(s) ~ < 1 minute 394. Arrive W Baseline Rd 395. Continue East on W Baseline Rd Drive 0.9 mile(s) ~ 2 minute(s) 396. Arrive W Baseline Rd 397. Continue East on W Baseline Rd Drive < 0.1 mile(s) ~ < 1 minute 398. Turn left on S Kyrene Rd Drive < 0.1 mile(s) ~ < 1 minute 399. Arrive S Kyrene Rd 400. Continue North on S Kyrene Rd Drive 0.9 mile(s) ~ 2 minute(s) 401. Arrive S Kyrene Rd 402. Continue North on S Kyrene Rd Drive < 0.1 mile(s) ~ < 1 minute 403. Turn right on W Southern Ave Drive < 0.1 mile(s) ~ < 1 minute 404. Arrive W Southern Ave 405. Continue East on W Southern Ave Drive 2.7 mile(s) ~ 6 minute(s) 406. Arrive E Southern Ave 407. Go back West on W Southern Ave Drive 0.2 mile(s) ~ < 1 minute 408. Turn right on S Fairfield Dr Drive 0.1 mile(s) ~ < 1 minute 409. Bear right on E Golf Ave Drive 0.4 mile(s) ~ 1 minute(s) 410. Turn right on S Price Rd Drive 0.2 mile(s) ~ < 1 minute 411. Arrive S Price Rd 412. Continue South on S Price Rd Drive < 0.1 mile(s) ~ < 1 minute 413. Turn left on Southern Ave Drive < 0.1 mile(s) ~ < 1 minute 414. Turn left on S Price Rd Drive 1.0 mile(s) ~ 2 minute(s) 415. Turn left on E Broadway Rd Drive < 0.1 mile(s) ~ < 1 minute 416. Turn left on S Price Rd Drive < 0.1 mile(s) ~ < 1 minute 417. Arrive S Price Rd 418. Continue South on S Price Rd Drive < 0.1 mile(s) ~ < 1 minute 419. Turn right on E Palmcroft Dr Drive 0.2 mile(s) ~ < 1 minute 420. Turn right on S Bala Dr Drive < 0.1 mile(s) ~ < 1 minute 421. Straight on E El Parque Dr Drive 0.2 mile(s) ~ < 1 minute 422. Turn right on S River Dr Drive 0.1 mile(s) ~ < 1 minute 423. Turn right on E Broadway Rd Drive 0.3 mile(s) ~ < 1 minute 424. Arrive E Broadway Rd 425. Continue East on E Broadway Rd Drive 0.8 mile(s) ~ 1 minute(s) 426. Arrive W Broadway Rd 427. Continue East on E Broadway Rd Drive 0.2 mile(s) ~ < 1 minute 428. Make sharp right on S Dobson Rd Drive < 0.1 mile(s) ~ < 1 minute 429. Arrive S Dobson Rd 430. Continue South on S Dobson Rd Drive 0.4 mile(s) ~ 1 minute(s) 431. Turn left on W 8th Ave Drive < 0.1 mile(s) ~ < 1 minute 432. Arrive W 8th Ave 433. Continue East on W 8th Ave Drive 0.3 mile(s) ~ < 1 minute 434. Straight on W Pueblo Ave Drive < 0.1 mile(s) ~ < 1 minute 435. Arrive W Pueblo Ave 436. Continue East on W Pueblo Ave Drive 0.7 mile(s) ~ 1 minute(s) 437. Straight on W 8th Ave Drive < 0.1 mile(s) ~ < 1 minute 438. Arrive W 8th Ave 439. Continue East on W 8th Ave Drive 1.6 mile(s) ~ 3 minute(s) 440. Arrive E 8th Ave 441. Continue East on W 8th Ave Drive 0.1 mile(s) ~ < 1 minute 442. Turn left on S Pasadena Drive < 0.1 mile(s) ~ < 1 minute 443. Arrive S Pasadena 444. Continue North on S Pasadena Drive < 0.1 mile(s) ~ < 1 minute 445. Turn right on E 7th Dr Drive < 0.1 mile(s) ~ < 1 minute 446. Arrive E 7th Dr 447. Continue East on E 7th Dr Drive 0.1 mile(s) ~ < 1 minute 448. Turn right on S Mesa Dr Drive < 0.1 mile(s) ~ < 1 minute 449. Arrive S Mesa Dr 450. Continue South on S Mesa Dr Drive < 0.1 mile(s) ~ < 1 minute 451. Turn left on E 8th Ave Drive < 0.1 mile(s) ~ < 1 minute 452. Arrive E 8th Ave 453. Continue East on E 8th Ave Drive 1.8 mile(s) ~ 4 minute(s) 454. Arrive E 8th Ave 455. Continue East on E 8th Ave Drive < 0.1 mile(s) ~ < 1 minute 456. Turn left on S Gilbert Rd Drive < 0.1 mile(s) ~ < 1 minute 457. Arrive S Gilbert Rd 458. Continue North on S Gilbert Rd Drive 0.5 mile(s) ~ 1 minute(s) 459. Turn right on E Broadway Rd Drive

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< 0.1 mile(s) ~ < 1 minute 460. Arrive E Broadway Rd 461. Continue East on E Broadway Rd Drive 2.5 mile(s) ~ 6 minute(s) 462. Arrive E Broadway Rd 463. Continue East on E Broadway Rd Drive 1.8 mile(s) ~ 4 minute(s) 464. Arrive E Broadway Rd 465. Continue East on E Broadway Rd Drive 1.7 mile(s) ~ 4 minute(s) 466. Arrive E Broadway Rd 467. Continue East on E Broadway Rd Drive 2.8 mile(s) ~ 6 minute(s) Arrive at the intersection of S Ellsworth Rd and E Broadway Rd;

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	10	10
Number of Expansions Denied	0	0
Number of Expansions Deferred	3	3
Number of FCUs Receiving Expansions	8	8
Number of Potential Members Added	509837	509837
<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	857	857
Number of Expansions Denied	2	2
Number of Expansions Deferred	45	45
Number of FCUs Receiving Expansions	330	330
Number of Potential Members Added	115636	115636
<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1	1
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	1
Number of FCUs Receiving Expansions	1	1
Number of Potential Members Added	64634	64634

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<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	5	5
Number of Expansions Denied	0	0
Number of Expansions Deferred	2	2
Number of FCUs Receiving Expansions	5	5
Number of Potential Members Added	746530	746530

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	25	25
Number of Expansions Denied	2	2
Number of Expansions Deferred	5	5
Number of FCUs Receiving Expansions	14	14
Number of Potential Members Added	2074242	2074242

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	92	92
Number of Housekeeping Denied	0	0
Number of Housekeeping Deferred	6	6
Number of FCUs Receiving Housekeeping	41	41

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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
9007	2	US AIRWAYS MOON TOWNSHIP, PA	\$2,940,010.00	12742	B K PITTSBURGH EMPLOYEES MOON TOWNSHIP, PA	\$620,556,136.00	POOR MANAGEMENT

Continuing Field of Membership: US Airways and numerous occupational and associational groups

Merging Field of Membership: Pittsburgh, Pennsylvania Employees of Blaw Knox Foundry and Mill Machinery, Inc., a wholly-owned subsidiary of White

60883	3	LOUISVILLE NAVAL ORDNANCE LOUISVILLE, KY	\$26,677,123.00	62369	BOURBON LOUISVILLE, KY	\$199,271.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: The CCU serves the employees of the Naval Ordnance Station in Louisville, Kentucky and several other SEGs.

Merging Field of Membership: The MCU serves the members of the National Association of Alcohol and Tobacco Tax Field Officers of the Internal Revenue Service who are assigned to post of duty in the State of Kentucky, or Jeffersonville or Terre Haute, Indiana.

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24165	3	UNIVERSITY OF KENTUCKY	\$156,670,984.00	22386	EASTERN KENTUCKY UNIVERSITY	\$1,996,728.00	EXPANDED SERVICES
		LEXINGTON, KY			RICHMOND, KY		

Continuing Field of Membership: Employees of the University of Kentucky and Home Economists and County Agents employed by the United States Department of Agriculture in the State of Kentucky;

Merging Field of Membership: Employees of the Eastern Kentucky State University who work in Richmond, Kentucky;
Employees of The Pattie A. Clay Hospital who work in Richmond, Kentucky

6	3	THE NEW ORLEANS FIREMENS	\$66,748,242.00	6190	INLUCO	\$879,965.00	EXPANDED SERVICES
		METAIRIE, LA			METAIRIE, LA		

Continuing Field of Membership: The New Orleans Firemen's FCU (NOFFCU) serves the employees of the New Orleans Fire Department who are eligible for the New Orleans Firemen's pension fund and several SEGs in the metropolitan New Orleans area.

Merging Field of Membership: INLUCO serves the employees of the Metairie, Louisiana plant of the Shell Oil Company who work in Jefferson, Louisiana and employees of Graham Packaging Company who work in Jefferson, Louisiana.

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68073	3	HOLLEY	\$14,808,399.00	68079	PRC EMPLOYEES CREDIT ASSN.	\$1,285,107.00	CONVERSION
		PARIS, TN			PARIS, TN		TO OR MERGER WITH FISCU

Continuing Field of Membership: The CCU is a community charter FISCU serving Stuart, Henry, and Carroll Counties in Tennessee.

Merging Field of Membership: The MCU is a FISCU serving primarily employees of the Plumley, a Division of Dana Corporation, Inc. in Paris, Tennessee.

6674	4	CWV TEL	\$16,524,550.00	68111	A.B.C.	\$503,540.00	INABILITY TO
		CLARKSBURG, WV			LUMBERPORT, WV		OBTAIN MANAGER

Continuing Field of Membership: Employees several WV telephone companies, Stonewall Jacson Memorial Hosital, other select groups, and persons who live, work, worship, or attend school in, and businesses and other legal entities in the underserved area of Harrison County, West Virginia.

Merging Field of Membership: Residents within the geographical area consisting of Clay, Sardis, and Eagle Districts in Harrison County, West Virginia.

68364	4	COMMUNITY UNITED	\$6,428,475.00	62315	FERRO EMPLOYEES	\$1,284,885.00	EXPANDED
		STRONGSVILLE, OH			CLEVELAND, OH		SERVICES

Continuing Field of Membership: Employees of the Continental Division of Dow Chemical Co. who work in or are paid from Findlay, OH; Hebron, OH; Dalton, GA; Joliet, IL; Pevely, MO; Gales Ferry, CT; and Ironton, OH; and various other SEG.

Merging Field of Membership: Employees of Ferro Corporation.

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66403	4	RIVERWOOD TWO RIVERS, WI	\$15,956,101.00	66993	MARITIME MANITOWOC, WI	\$6,798,913.00	BUSINESS DECISION - ECONOMIES OF SCALE
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Continuing Field of Membership: All persons residing or employed in Manitowoc County, WI, Empls of city of Two Rivers, T.R. Comm. Hospital, Eggers Ind., and T.R. Public School Dist.

Merging Field of Membership: Empls of City of Manitowoc, WI, BD of Edu, Manitowoc Public Utilites, Lakeshore Tech College, Manitowoc Library, and other govmt empls in Manitowoc County, WI

967924		STATE EMOPLOYEES COLUMBUS, OH	\$65,778,519.00	21715	PMC COLUMBUS, OH	\$1,366,609.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: All employees of the State of Ohio and related employers.

Merging Field of Membership: Associates, Medical Staff, and technicians employed at park Medical Center, who work in Columbus, Ohio, volunteers at the hospital; and employees of Columbus Gastroenterology Group in Columbus, Ohio.

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68245	4	H - F FLOSSMOOR, IL	\$12,815,097.00	65007	RICH TOWNSHIP SCHOOL EMPLOYEES PARK FOREST, IL	\$1,052,368.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Emp of the Homewood-Flossmoor High School, Villages of Flossmoor, Hazel Crest, Homewood, East Hazel Crest, H-F Park District, H C Park District; Hazel Crest Sch Dist 152 1/2, Homewood Sch Dist 153; Vindee, Inc.; Homewood Library, f-tstudents at H-F high s

Merging Field of Membership: Employees of Rich Township School District #227, comprising of Rich East High School, Park Forest, IL; Rich Central High School, Olympia Fields, IL; and Rich South High School, Richton Park, IL

61231	4	FINANCIAL PLUS OTTAWA, IL	\$101,212,156.00	64910	RIVER VALLEY SPRING VALLEY, IL	\$776,945.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Persons employed in the counties of LaSalle, Bureau or Grundy Counties, IL and SEGs as of 07/15/87.

Merging Field of Membership: Employees of the VP Building (f/k/a Varco-Pruden) in Madison, Wisconsin

13119	4	NORTH STAR LIMA, OH	\$5,326,131.00	15734	STAR DELPHOS, OH	\$795,376.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the Cities of Lima and Delphos, Ohio; Allen County, Ohio; and various groups in Lima, Ohio.

Merging Field of Membership: Employees of I & K Distributors, Holland Axle Products, KP Industries, Central Soya, and other groups located in Delphos, Ohio.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

64037	5	POWER PUEBLO, CO	\$72,708,897.00	2974 LAS ANIMAS COUNTY TEACHERS	\$365,111.00	INABILITY TO OBTAIN OFFICIALS
				TRINIDAD, CO		

Continuing Field of Membership: State Charter

Merging Field of Membership: employees and board members of school districts in Las Animas County, CO and Trinidad Junior College

24524	5	TINKER TINKER AFB, OK	\$1,184,788,257.00	7565	O.C. I.B.E.W. OKLAHOMA CITY, OK	\$3,168,831.00 EXPANDED SERVICES
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Continuing Field of Membership: military and civilian personnel of US Gov at Tinker AFB, Vance AFB, or an Army Natl Guard facility in certain OK counties; contractors and empls of contractors who work regularly at these installations, etc, numerous SEGs, 2 Uas.

Merging Field of Membership: members and employees of Local 1141, IBEW, electrical contractors signatory to a labor agreement, permanent empls of electrical contractors designated above, Local 344, United Assoc of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry;

11670	5	TEXOMA EDUCATORS SHERMAN, TX	\$44,360,287.00	16281	PILLSBURY DENISON DENISON, TX	\$6,133,108.00 LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: employees of 21 select groups primarily educated related

Merging Field of Membership: employees of Pillsbury in Denison, TX

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

24468	5	UNITY ONE FORT WORTH, TX	\$98,079,568.00	6058	TEXAS FIRST UNITED FORT WORTH, TX	\$2,961,519.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: office employees of Burlington-Northern Santa Fe railway Company who work in or are paid from Fort Worth, Texas, Overland Park, Kansas, or Saint Paul, Minnesota; numerous select groups & 2 underserved areas

Merging Field of Membership: employees of Burlington Northern-Santa Fe (BNSF) Railway Company who work certain routes in the State of Texas; Southern Energy Homes; and Interim Industrial Staffing.

66331	6	SOUND TACOMA, WA	\$209,330,226.00	12763	VALLEY COMMUNITY AUBURN, WA	\$14,950,278.00	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: Persons who reside or work within the geographical area in and around Auburn, WA consisting of U.S. Postal Service zip code areas designated 98001, 98002, and 98047 as of November 30, 1985.

68294	6	CREDIT UNION NORTHWEST SEATTLE, WA	\$25,124,998.00	68337	WASHINGTON STATE BAR ASSOCIATION SEATTLE, WA	\$4,897,382.00	EXPANDED SERVICES
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Continuing Field of Membership: All state of Washington residents.

Merging Field of Membership: Employees and members of the Washington State Bar Association in the state of Washington.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, January 31, 2003

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
4026 / 68511	1	SOUTHERN NEW ENGLAND FINANCIAL NEW HAVEN, CT	\$253,903,161	1/7/2003
1502 / 68510	5	DEERE COMMUNITY OTTAMWA, IA	\$112,970,902	1/6/2003
9454 / 68516	6	CAPITAL POWER SACRAMENTO, CA	\$40,929,957	1/10/2003
956 / 68515	6	FOCUS ONE COMMUNITY LOS ANGELES, CA	\$69,924,012	1/10/2003
1327 / 68512	6	STERLENT PLEASANTON, CA	\$112,111,943	1/7/2003
8664 / 68509	6	SAFEAMERICA PLEASANTON, CA	\$223,897,173	1/3/2003
20236 / 68517	6	VERITY SEATTLE, WA	\$244,602,022	1/10/2003

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, January 31, 2003

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
61042 / 24686	3	CHARLESTON POSTAL COOPERATIVE CHARLESTON, SC	\$1,041,128	1/14/2003