



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

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

MAY 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

5/1/2004 THRU 5/31/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	4	0	1	2	82,032
2	7	0	2	2	240
3	1	0	1	1	800
4	1	0	0	1	4,397
5	12	0	0	2	2,306
Total	25	0	4	8	89,775
%	86.2%	0.0%	13.8%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	103	0	6	47	27,585
2	203	0	7	77	162,922
3	270	0	6	86	31,520
4	111	1	2	48	148,342
5	264	2	2	53	21,132
Total	951	3	23	311	391,501
%	97.3%	0.3%	2.4%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	298,481
2	0	0	0	0	0
3	0	0	1	0	0
4	1	0	2	1	19,919
5	1	0	0	1	58,463
Total	3	0	5	3	376,863
%	37.5%	0.0%	62.5%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	4	1	167,741
2	1	0	2	1	181,412
3	4	0	13	4	690,612
4	2	0	0	2	314,307
5	0	1	0	0	0
Total	8	1	19	8	1,354,072
%	28.6%	3.6%	67.9%		

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
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	7	0	11	5	583,383
2	15	0	1	2	344,737
3	9	0	7	5	922,986
4	10	0	3	8	1,797,826
5	1	2	1	1	48,481
Total	42	2	23	21	3,697,413
%	62.7%	3.0%	34.3%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

5/1/2004 THRU 5/31/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	1	35,131,178	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	1	35,131,178	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
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
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

5/1/2004 THRU 5/31/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	3	2	1	2	1	2,790,460	5,154,731
2	8	8	0	7	1	17,774,489	2,698,877
3	4	4	0	4	0	3,770,496	0
4	5	1	4	1	4	944,773	9,054,750
5	4	1	3	3	1	29,041,990	164,872
Total	24	16	8	17	7	54,322,208	17,073,230

INSURANCE REPORT OF ACTIVITY - SUMMARY

5/1/2004 THRU 5/31/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	8	0	6	6
2	16	0	1	7
3	15	0	0	10
4	13	1	0	5
5	37	0	0	7
Total	89	1	7	35

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

FIELD OF MEMBERSHIP EXPANSIONS

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

19269	1	OCEANSIDE CHRISTOPHER OCEANSIDE, NY	Associational	\$113,047,864.00	65,000	82,000
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FIELD OF MEMBERSHIP: Regular third degree members of the Knights of Columbus Councils in New York State who qualify for membership in accordance with the association's bylaws in effect on March 31, 1997;

8344	4	KBR HERITAGE HOUSTON, TX	Occupational	\$46,767,740.00	15,000	4,397
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FIELD OF MEMBERSHIP: Employees of Halliburton who work in or are supervised from Houston, TX.

Multiple Common Bond Expansion

2760	1	NASSAU EDUCATORS WESTBURY, NY	Occupational	\$843,622,541.00	160,186	3,500
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FIELD OF MEMBERSHIP: Students attending State University of New York at Old Westbury in Old Westbury, NY.

7925	1	O P C S ORCHARD PARK, NY	Occupational	\$26,148,901.00	7,500	5,400
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FIELD OF MEMBERSHIP: Students attending the schools of the Orchard Park Central School Distirct in Orchard Park, NY.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

10696	2	EDUCATIONAL SYSTEMS BLADENSBURG, MD	Occupational	\$179,514,255.00	50,000	130,000
FIELD OF MEMBERSHIP: Students attending Prince George's County Public Schools in Prince George's County, MD.						
177	4	SHELL EMPLOYEES HOUSTON TEXAS HOUSTON, TX	Associational	\$270,358,700.00	350,000	11,379
FIELD OF MEMBERSHIP: Employees and members of the Houston Bar Association.						
6178	4	AUSTIN AREA TEACHERS AUSTIN, TX	Occupational	\$445,771,576.00	100,000	16,500
FIELD OF MEMBERSHIP: Students attending school in the Pflugerville Independent School District in Pflugerville, Texas.						
3096	4	LA DOTD BATON ROUGE, LA	Occupational	\$73,006,900.00	125,865	23,450
FIELD OF MEMBERSHIP: Employees and students attending school in the Livingston Parish School Board in Livingston Parish, Louisiana.						
8111	4	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Occupational	\$2,087,453,212.00	694,000	81,500
FIELD OF MEMBERSHIP: Employees and students of Northside Independent School District who work in or are paid from San Antonio, TX.						
10600	5	AIR ACADEMY COLORADO SPRING, CO	Occupational	\$262,319,422.00	176,835	5,879
FIELD OF MEMBERSHIP: Students attending public schools in Fountain-Fort Carson School District #8 in Fountain, CO.						

INSURANCE REPORT OF ACTIVITY - DETAIL

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Community Expansion

7652	1	WESTPORT WESTPORT, MA	Community	\$39,140,519.00	55,000	298,481
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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 cities of Fall River or New Bedford, or the towns of Westport, Dartmouth, Fairhaven, Acushnet, Freetown, Swansea, or Somerset, Massachusetts;

5721	4	TWO HARBORS TWO HARBORS, MN	Community	\$40,970,086.00	7,700	19,919
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FIELD OF MEMBERSHIP: Request addition of the portion of St. Louis County, MN served by the Lake Superior School District #381, and the service area of the Cooperative Light and Power Association of Lake County. FCU part of this area since 1965, but lost it when they expanded the FOM to all of Lake County.

2576	5	KOLOA KOLOA, HI	Community	\$16,690,582.00	3,500	58,463
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, volunteers in the community, and businesses or other legal entities in Kauai, Hawaii.

Community Conversion

13727	1	NATIONSHERITAGE ATTLEBORO, MA	Community	\$90,185,726.00	21,314	167,741
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses or other legal entities located in the following contiguous municipalities in Massachusetts: City of Attleboro; Town of Mansfield; Town of North Attleboro; Town of Norton; Town of Rehoboth; Town of Seekonk; Town of Foxboro; Town of Plainville; or Town of Wrentham;

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

373	2	NEW ALLIANCE AMBRIDGE, PA	Community	\$57,678,922.00	20,000	181,412
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Beaver County, Pennsylvania

14163	3	AVONDALE MUNCIE, IN	Community	\$15,991,931.00	5,733	118,197
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Delaware County, Indiana.

7532	3	TUSCALOOSA V A TUSCALOOSA, AL	Community	\$32,659,831.00	3,850	166,512
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tuscaloosa County, Alabama;

8472	3	CITY UTILITIES FORT WAYNE, IN	Community	\$8,083,365.00	3,000	195,719
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, businesses and other legal entities located in Aboite, Eel River, Lake, Perry, Washington or Wayne Townships in Allen County, IN.

23077	3	APP WEST PALM BEACH, FL	Community	\$7,743,500.00	1,993	210,184
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FIELD OF MEMBERSHIP: 1. Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in the prescribed area below in Palm Beach County, Florida:

Prescribed community: Bounded on the north by 45th street, on the south by Lake Worth Road, on the west by the Florida Turnpike and on the east by the Atlantic Ocean.

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10257	4	SENTINEL BOX ELDER, SD	Community	\$41,873,053.00	38,000	141,895
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities in Meade, Pennington, Lawrence, and Custer Counties, South Dakota.

4316	4	MIDWEST PARTNERS SIOUX FALLS, SD	Community	\$20,261,488.00	20,000	172,412
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in Lincoln or Minnehaha Counties, South Dakota

Underserved

22754	1	C C S E SALAMANCA, NY	Underserved area	\$12,746,317.00	5,000	6,105
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Salamanca, New York, a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

23865	1	SYRACUSE COOPERATIVE SYRACUSE, NY	Underserved area	\$8,859,381.00	7,500	19,054
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FIELD OF MEMBERSHIP: The portion of the City of Syracuse, New York that falls within the following street boundaries:

Beginning at the intersection of Route 81 and Route 690, proceeding east along Route 690 to Peat Street, proceeding south along Peat Street to Erie Boulevard East, proceeding west along Erie Boulevard East to Westmoreland Avenue, proceeding south along Westmoreland Avenue to Euclid Avenue, proceeding east along Euclid Avenue to Cumberland Avenue, proceeding south along Cumberland Avenue to Dakota Street, proceeding east along Dakota Street to Meadowbrook Drive, proceeding southwest along Meadowbrook Drive to Nottingham Road, proceeding south along Nottingham Road to Broad Street, proceeding west along Broad Street to Comstock Avenue, proceeding north along Comstock Avenue to the northern border of Oakwood Cemetery, proceeding west along the border of Oakwood Cemetery to Oakland Street, proceeding west along Oakland Street to Route 81, proceeding north along Route 81 to the intersection of Route 81 and Route 690, a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

23865	1	SYRACUSE COOPERATIVE SYRACUSE, NY	Underserved area	\$8,859,381.00	7,500	34,563
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FIELD OF MEMBERSHIP: The portion of the City of Syracuse, New York that falls within the following street boundaries:

Beginning at the intersection of Route 81 and East Adams Street, proceeding south along Route 81 to the East Seneca Turnpike, proceeding west along East Seneca Turnpike, which becomes West Seneca Turnpike to Midland Avenue, proceeding north along Midland Avenue to West Matson Avenue, proceeding west along West Matson Avenue to Onondaga Creek Boulevard East, proceeding southeast along Onondaga Creek Boulevard to Atlantic Avenue, proceeding west along Atlantic Avenue, which becomes Wentz Terrace to Barnes Avenue, proceeding north along Barnes Avenue to Palmer Lane, proceeding west along Palmer Lane across the southern border for St. Agnes Cemetery to South Avenue, proceeding southwest along South Avenue to Mitchell Avenue, proceeding north along Mitchell Avenue across the southern and western boundary of Corcoran High School to McDonald Road, proceeding north along McDonald Road to Glenwood Avenue, proceeding east along Glenwood Avenue to Summit Avenue, proceeding north along Summit Avenue along the boundary of Upper Onondaga Park to Onondaga Avenue, proceeding north along Onondaga Avenue to Eastview Avenue, proceeding along Eastview Avenue through Upper Onondaga Park intersecting with Onondaga Avenue, proceeding north along Onondaga Avenue to Bellevue Avenue, proceeding west along Bellevue Avenue to Velasco Road, proceeding north along Velasco Road to Grand Avenue, proceeding east along Grand Avenue to Delaware Street, proceeding northwest along Delaware Street to South Wilbur Avenue, proceeding north along South Wilbur Avenue to Seymour Street, proceeding east along Seymour Street to South Geddes Street, proceeding north along South Geddes Street to Erie Boulevard West, proceeding east along Erie Boulevard West to Onondaga Creek, proceeding south along Onondaga Creek to West Adams Street, which becomes East Adams Street, to the intersection with Route 81, a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

13727	1	NATIONSHERITAGE ATTLEBORO, MA	Underserved area	\$90,185,726.00	21,314	55,469
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Johnson City, Tennessee, an underserved local community;

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Monday, May 31, 2004

10578	1	NORTHERN WATERTOWN, NY	Underserved area	\$70,878,960.00	45,000	174,455
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following contiguous area within New York State:

Lewis County;

Jefferson County; and

The following contiguous municipalities within St. Lawrence County: Town of Canton; Town of Clare; Town of Clifton; Town of Colton; Town of DeKalb; Town of DePeyster; Town of Edwards; Town of Fine; Town of Fowler; Town of Gouverneur; Town of Hammond; Town of Hermon; Town of Hopkinton; Town of Lawrence; Town of Macomb; Town of Piercefield; Town of Pitcairn; or Town of Rossie,

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

6870	1	LOCAL 424 CHEEKTOWAGA, NY	Underserved area	\$19,629,272.00	9,000	292,648
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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 Buffalo, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

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5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	3,069
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FIELD OF MEMBERSHIP: Census Tract: 201302

Formed at the intersection of Church Street and the SEPTA (R5) line following Church Street to its intersection with Highland Avenue, following Highland Avenue to its intersection with Park Avenue. The border then follows Park Avenue to its intersection with W. Butler Pike. The border is then formed by a straight line from W. Butler Pike across Lindenwald Ave to the intersection of Race and School Street following School Street to its intersection with Forest Avenue following Forest Avenue to its intersection with N. Ridge Avenue and along N. Ridge Avenue to its intersection with Tennis Avenue. The border continues along Tennis Ave to its intersection with Reffis Mill Road, following Reffis Mill Road to its intersection with N. Ridge Ave, following N. Ridge Ave to its intersection with Mt. Pleasant Ave., along Mt. Pleasant Ave to its intersection with N. Spring Garden Street. The border is then formed by a line parallel to E. Francis St to the SEPTA (R5) line. The border is then formed by the boundary of City Park crossing W. Butler Pike and a line from the park border to the interception of Church Street ant the SEPTA (R5) line.

5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	4,196
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FIELD OF MEMBERSHIP: Census Tract: 101605

Formed at the intersection of E. County Line Road and Newtown Road, following Newtown Road to its intersection with Rt. 132, following Rt. 132 to its intersection with Park Avenue and the SEPTA (R2) line. The border is then formed by a line along the SEPTA (R2) line to its intersection with E. County Line Road. The remaining border is formed by E. County Line Road to its intersection with Newtown Road.

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5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	9,961
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FIELD OF MEMBERSHIP: Census Tract: 204900

Formed at the intersection of County Line Road and North Roberts Road across Route 476 to an intersection with Matsonford Road, following Matsonford Road across Route 76 to an intersection with Dehaven Avenue. The border continues on a straight line from Dehaven Avenue, across Rt. 76 and Rt. 476. At the intersection of the straight line at Rt. 476, the border continues on a line along Rt.76 then sloping through a point at Rene Road and Spring Garden Street. The border then follows Rene Road to its intersection with Valley Road, and follows Valley Road to its intersection with Mt. Pleasant Road, following Mt. Pleasant Road to its intersection with N. Spring Mill Road. The border then follows N. Spring Mill Road to its intersection with Morris Avenue and follows Morris Avenue to its intersection with Hampton Road. The border then follows Hampton Road to its intersection with Old Gulph Road, which becomes North Roberts Road across Montgomery Avenue to the intersection of North Roberts Road and Route 30. At route 30, the border continues along S. Roberts Road to its intersection with County Line Road. County Line Road forms the remaining border.

Census Tract: 205000

Formed at the intersection of County Line Road and S.Roberts Road which becomes Old Gulph Road to its intersection with Hampton Road and follows Hampton Road to its intersection with Morris Avenue. The border then follows Morris Avenue to its intersection with Pembroke Road and New Gulph Road, following New Gulph Road to its intersection with N. Merion Avenue and following N. Merion Avenue past its intersection with Yellow Street, past its intersection with Wyndon Avenue, across Montgomery Avenue, to the intersection of N. Merion Avenue and Rt. 30. At Rt. 30 the border continues along S. Merion Ave to its intersection at Old Lancaster Road. The border then follows Old Lancaster Road to its intersection with Mondella Avenue and follows Mondella Avenue to its intersection with County Line Road. County Line Road forms the remaining border to its intersection with S. Roberts Road and then follows S. Roberts road across Rt. 30 and at Rt. 30 the border continues along Rt 30 to its intersection with N. Roberts Road.

Census Tract: 205100

Formed at the intersection of County Line Road and Mondella Avenue, following Mondella Avenue to its intersection with Old Lancaster Road and along Old Lancaster Road to its intersection with S. Merion Avenue. The border continues along S. Merion Avenue across Rt. 30 where it becomes N. Merion Avenue and continues along N. Merion Avenue past its intersections with Wyndon Avenue and Yellow Street, to the intersection of N. Merion Ave and New Gulph Road. The border then follows New Gulph Road to its intersection with Morris Avenue and continues along Morris Avenue to its intersection with Williamson Road and follows Williamson Road to its intersection with Black Rock Road, following Black Rock Road to its intersection with Fishers Road and Old Gulph Road. The border then follows Fishers Road to its intersection with New Gulph Road, following New Gulph Road to its intersection with Pennswood Road, following Pennswood Road to its intersection with Sanmarino Avenue. At Sanmarino Avenue the border forms a line at approx. 45 degrees with Pennswood Road to a point just across the SEPTA (R5). The border then follows a

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line from this point to a line that forms parallel to County Line Road across Rt. 30 to a point through the intersection of Wayside Road and E. Railroad Avenue, to the line's intersection with E. Haverford Road. The border then follows E. Haverford Road (County Line Road) to its intersection with Mondella Avenue.

Census Tract: 409702

Formed at the intersection of County Line Road and Rt. 320, following Rt. 320 to its intersection with Rt. 30 following Rt. 30 to a point approx. mid way on Rt. 30 between Rt. 320 and S.lthan Ave. At this point, the border forms approx. a 90 degree line toward the SEPTA rail line. The border then follows the SEPTA rail line to its intersection with Lowrys Lane following Lowrys Lane to its intersection with County Line Road. The border continues along County Line Road to its intersection with Rt. 320.

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5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	13,194
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FIELD OF MEMBERSHIP: Census Tract: 202401

The border is formed at the intersection of Rt. 309 and Washington Lane, following Rt. 309 to its intersection with Penrose Lane, following Penrose Lane to its intersection with Ashbourne Road along Ashborune Road to its intersection with Washington Lane and along Washington Lane to its intersection with Rt. 309.

Census Tract: 202500

Formed at the intersection of Washington Ln. and Cheltenham Ave., following Washington Ln. to its intersection with Rt. 73, along Rt. 73 to its intersection with Willow Grove Ave., following Willow Grove Ave. Following on a straight line to its intersection with Cheltenham Ave. near Fenton Rd., following Cheltenham Ave. to its intersection with Washington Ln.

Census Tract: 210400

Formed at the intersection of Stenton Ave. and W. Wissahickon Ave. follows along Wissahickon Ave. to its intersection with Rose Ln. Follows Rose Ln. to its intersection with Bethlehem Pike then follows Bethelham Pike to its intersection with Haws Ln. Which then follows Haws Ln. to its intersection with Rt. 309. Following along Rt. 309 to its intersection with E. Willow Grove Ave. The border then forms a straight line to the intersection of Cheltenham Ave. and Chattin Rd. The border then follows near the intersection of Patton Rd. and Cheltenham Ave. Following Patton Rd. to a point on Carlisle Rd. near Paper Mill Rd. following on a straight line parallel with Paper Mill Rd. to Stenton Ave. Following along Stenton Ave. back to the intersection of Stenton and W. Wissahickon Ave.

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5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	17,268
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FIELD OF MEMBERSHIP: Census Tract: 100103

Formed at the intersection of Rt. 95 and the Poquessing Creek near Grant Avenue. The border is then formed by the Poquessing Creek to Rt. 13. From Rt. 13 the border is formed by the Philadelphia and Bucks County Border along the Poquessing Creek to Woodhaven Road, following Woodhaven Road (Rt. 63) to its intersection with Rt. 95.

The remaining boundary is formed by Rt. 95 from Rt. 63 to the intersection of Rt. 95 and the Poquessing Creek.

Census Tract: 100104

Formed at the intersection of Rt.13 and Rt.63, following Rt. 13 to its intersection with Rt. 513 and along Rt. 513 to its intersection with Brown Avenue at the Bensalem Country Club, following Brown Avenue to its intersection with Knights Road and following Knights Road to where Knights Road meets Paquessing Creek. The border is then formed by Paquessing Creek along the Philadelphia County and Bucks County boundary to the intersection of the Paquessing Creek and Rt. 63. The remaining boundary is

formed by Rt. 63 to its intersection with Rt. 13.

Census Tract: 100207

Formed at the intersection of Rt. 276 and Rt. 1, following Rt 1 to its intersection with Rt. 132 and along Rt. 132 to its intersection with Mechanicsville Road, along Mechancsville Road to its intersection with Byberry Road, along Byberry Road to its intersection with Rt. 513, following Rt. 513 to its intersection with Rt. 276 and along Rt. 276 to its intersection with Rt. 1.

Census Tract: 100208

Formed at the intersection of Rt. 1 and Rt. 132, following Rt. 1 to its intersection with Poquessing Creek and then along the Poquessing Creek which forms the Bucks County and Philadelphia County boundary, across Century Ln. to Dunks Ferry Road, then along Dunks Ferry Road across Knights Road, and then along Dunks Ferry Road on the boundary of the Bensalem Country Club to the intersection of Dunks Ferry Road and Rt.513. The border then follows Rt. 513 to its intersection with Byberry Road, along Byberry Road to its intersection with Mechanicsville Road, following Mechanicsville Road to its intersection with Rt. 132 and along Rt. 132 to its intersection with Rt. 1.

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5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	22,483
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FIELD OF MEMBERSHIP: Census Tract: 203601

Formed at the intersection of Route 202 and West Elm following West Elm which becomes East Elm to its intersection with Arch Street. The line follows Arch Street to its intersection with Fornance Street. The line follows Fornance street to its intersection with Route 202. Route 202 forms the remaining border to West Elm.

Census Tract: 203700

Formed at the intersection of Route 202 and West Elm following Route 202 to its intersection with Wood Street. The line follows Wood St. to an intersection with Harding Blvd. to an intersection with Coolidge Blvd. following Coolidge Blvd. to its intersection with Route 202. The line follows Route 202 to its intersection with Norris City Ave, to an intersection at Standbridge St. following Standbridge St. to its intersection with Dogwood Lane. The border then follows in a straight line along the Norriston Twp. Park to an intersection with Hospital Drive, following Hospital Drive to its intersection with W. Germantown Pike and along W. Germantown Pike to its intersection with North Whitehall Road. The line continues along N. Whitehall Road to its intersection at Sterigere Street, and along Sterigere Street to the intersection with Route 202.

Census Tract: 203803

Formed at the intersection of Water St. and W. Main Street following on a line to an intersection at Barbadoes St. and Roseland Al. The line follows Barbadoes St. to an intersection at W. Marshall Street. and along W. Marshall Street across Route 202 to a line intersecting the Septa Route (R6) and along Septa Route (R6) to an intersection at W. Oak Street. The line follows W. Oak Street to its intersection with W. Forest Avenue and along Forest Ave to its intersection with W. Main Street.

Census Tract: 203804

Formed at the intersection of Forest Avenue and W. Main Street following Forest Avenue to its intersection with Jackson Street. The border follows the border of the Montgomery Cemetery to the Schuylkill River. The Schuylkill River forms the border to Water Street. The line follows Water Street to its intersection with W. Main Street.

Census Tract 203901

Formed at the intersection of Route 202 and the border of census tract 2038.03 on a line from Route 202 to Rose AL following Rose Al to W. Marshall Street and along W. Marshall Street to its intersection with Palm Al. The border forms on a diagonal line from the intersection of Palm Al and Marshall St. to intersection of E. Elm Street and Route 202 following E. Elm St. to Arch St. The border then follows Arch Street to its intersection with E. Airy Street, and along E. Airy Street to its intersection with Route 202.

Census Tract 203902

Formed at the intersection of E. Airy Street and Route 202 and along a line to Water Street and along Water Street to the Schuylkill

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River. The Schuylkill River forms the border to a point where Rose Street intersects with Septa Route (R6) near the Penn Central Rail Road tracks and follows on a diagonal line to the intersection of Sandy Hill Road and Fairfield Road. The border follows Sandy Hill Road to its intersection with E. Moore Street and along E. Moore Street to its intersection with Arch St. and following Arch St. to its intersection with E. Airy Street and along E. Airy Street to its intersection with Route 202.

Census Tract: 205700

Formed at the point of intersection of Coats Street and the Schuylkill River and follows Coates Street on an angle along the Memorial Park border to a point of intersection at Boro Line Road and David Road and along Boro Line Road to its intersection with Ross Road. From the intersection of Boro Line Road and Ross Road on a line to W. 4th Street and a line to the end of W 3rd St and on a line to the Schuylkill River. The Schuylkill River forms the remaining border to a point intersecting with Coates Street.

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5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Underserved area	\$404,701,394.00	93,764	23,312
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FIELD OF MEMBERSHIP: Census Tract: 100303

Formed at the intersection of Rt. 413 and Rt. 276, along Rt. 413 to near the intersection of Old Rodgers Road and Westview Road along the boundary of the Bristol Commerce Park to the boundary of Bristol Commerce Park and Bath Road, following Bath Road to its intersection with Rt.13 and Silver Lake. The tract border then generally follows the boundary of Silver Lake County Park to the intersection of Rt. 13 and Beaver Dam Road. At this point, the boundary continues on a line to the Delaware Canal and along the Delaware Canal to the intersection with Green Lane to its intersection with SEPTA (R7). The boundary then forms a line along Green Ln. approximately one block to the North East of Green Ln and parallel to Green Ln to a point where the line intersects with N. Radcliffe Street, along N. Radcliffe Street to its intersection with Green Ln. At this point, the boundary extends to the Delaware River and follows the Delaware River to a point where Rt. 276 crosses the Delaware River, following Rt. 276 to its intersection with Rt. 413.

Census Tract: 100304

Formed at the intersection of Rt. 276 and Neshaminy Creek and follows the Neshaminy Creek to its intersection with Rt. 95, following Rt. 95 to a point near the intersection of Broadway Avenue and Morris Street. At this point, the boundary is formed by a line parallel to Broadway Avenue located between Broadway Avenue and Rt. 95, to the Rt. 413 interchange, following Rt. 413 to its intersection with Rt. 276, then along Rt. 276 to its intersection at Neshaminy Creek.

Census Tract: 100306

Formed at the intersection of Newport Road and the Neshaminy Creek along Newport Road to its intersection with SEPTA (R7) and along the SEPTA (R7) line to a point near the end of Howell Street, forming a Northeasterly line from this point to a point on Rt. 13 approximately mid-way between Rt. 413 and Bath Road. The boundary then follows from this point on Rt. 13 to Rt. 413 and then along Rt. 413 to the first Rt. 95 interchange near the intersection of Rockview Drive and Rt. 413. The boundary then forms a line at this point parallel to Broadway Avenue between Broadway Avenue and the Rt. 95 access road to its intersection with Rt. 95 near the intersection of Morris Street and Broadway Avenue and continues to the intersection of Rt. 95 and Newport Road at the Neshaminy Creek.

Census Tract: 100403

Formed at the intersection of Black Ditch Creek and Rt. 276, following Black Ditch Creek along the boundary of Black Ditch Park to the intersection of Black Ditch Creek and Edgely Avenue, then along Edgely Avenue to its intersection with Rt. 13, and then along Rt. 13 to the boundary of Bristol Township and Tullytown, Near the Southeast corner of the Levittown Shopping Center. The boundary then forms a line from this point on Rt. 13 across SEPTA (R7) and N. Radcliffe Street to the Delaware River near Money Island. The boundary is then formed by the Delaware River to a point where Rt. 276 crosses the River and follows Rt. 276 to a point where Rt. 276 crosses Black Ditch Creek.

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Census Tract: 100500

Formed at a point where Green Lane intersects with the Delaware Canal, following Green Ln. to the Delaware River and then along the Delaware River to a straight line extending from New Brook Street to the Delaware River, then along New Brook Street to its intersection with Wood Street, along Wood Street to its intersection with Brook Street, along Brook Street to a point past its intersection with Porter Avenue and then forming a line at approximately a 90 degree angle across SEPTA (R7) located between Trenton Avenue and the Delaware Canal then forming a straight line from the SEPTA (R7) line to the Delaware Canal and following the Delaware Canal to its intersection with Green Ln.

Census Tract: 100600

Formed by an intersection of the Delaware Canal at a point mid-way between SEPTA (R7) and Rt.13, and a line that extends from the intersection of Porter Avenue and Adams Street to the SEPTA (R7) line. The boundary follows the Delaware Canal to a point where it intersects with Beaver Dam Road and along Beaver Dam Road to its intersection with Pond Street and then along Pond Street to Nichols Memorial Drive to a line extending to the Delaware River. The Delaware River then forms the boundary to a line extending from New Brook Steet to the Delaware River, then along New Brook Street to its intersection with Wood Street, along Wood Street to its intersection with Brook Street and along Brook Street to a point beyond the intersection of Brook Street and Porter Avenue and Adams Street and extending on a line located between the Delaware Canal and Trenton Avenue to an intersection with SEPTA (R7) and then on a line from that point on SEPTA (R7) to the Delaware Canal.

Census Tract: 100700

Formed by a line intersecting the Delaware Canal traveling between 6th Avenue and Victor Street toward Silver Lake intersecting in Silver Lake near a line extending from 2nd Avenue to the lake. The boundary then forms a line from this point in Silver Lake to a point intersecting Rt. 13 near Pine Street and Spring Street. The boundary then follows the Silver Lake Park border to a point near Prospect Street and following the Park boundary to Bath Road and then along Bath Road to include the boundaries of Bristol Commerce Park to Rt. 413 and along Rt. 413 to its intersection with Rt. 13 and along Rt. 13 to a point mid-way on Rt. 13 between Rt.413 and Bath Road, then forms a straight line from this point on Rt. 13 across SEPTA (R7) and Otter Street to a point just beyond Railroad Avenue and following a line near and along Railroad Avenue to the lines intersection with Maple Beech Road to an inlet of the Delaware River along the inlet to a point near Pond Street and along Pond Street to its intersection with Railroad Avenue, along Railroad Avenue to its intersection with Beaver Dam Road, along Beaver Dam Road to its intersection with the Delaware Canal, following the Delaware Canal to its intersection with the SEPTA (R7) line (Prospect Street) to a point on an extended line located between 6th Avenue and Victor Street.

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373	2	NEW ALLIANCE AMBRIDGE, PA	Underserved area	\$57,678,922.00	20,000	234,488
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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 portion of Beaver and Allegheny Counties, Pennsylvania as described below: underserved addition 4/26/04

Physical Description of the Area - Census Tracts: 010300, 020100, 020300, 030500, 040200, 040300, 040400, 040500, 040600, 040900, 050100, 050600, 050700, 050900, 051000, 051100, 060300, 060500, 070300, 070900, 080200, 080400, 080600, 080700, 080900, 090100, 090200, 090300, 101100, 101600, 101700, 111400, 111500, 140100, 140200, 150100, 150400, 151500, 151600, 160300, 160400, 160700, 160900, 170200, 170600, 180300, 180900, 191400, 191500, 192100, 201800, 202100, 210700, 210800, 220400, 220600, 230400, 240600, 241200, 250300, 250700, 250900, 260900, 261400, 261500, 262000, 270300, 270400, 271500, 280800, 281400, 290100, 300100, 310100, 424000, 427000, 432400, 448000, 449000, 450800, 451101, 451102, 451103, 452000, 461000, 462100, 463900, 464400, 481000, 604000, 604100, 604300, 604500.

The outer boundary of the underserved area beginning at the northern tip is as follows:

The Northeastern tip of the underserved area: Starting point is Hopewell Avenue. Travel south on Hopewell Avenue and then move east on Route 65, which runs parallel to Ohio River Boulevard and Route 51. The outer boundary shifts due east at 24th street in Ambridge and turns into Brietenstein Rd. Follow Brietenstein Rd until you can travel south on Ridge Rd. Ridge Road will loop around and then follow Beaver Road – southwest. Continuing along census track 6040, follow Spruce Street south to Myrtle and connect with Larch St. Larch St. becomes Clinton St. and turns into Wilson Ave. Travel Southwest on Wilson to Valley Rd. then southeast on Beech St. This is the dividing line between census tracks 4480 – included in the qualifying area and 4470, which is not in the proposed area. This boundary runs parallel with Beaver Rd and shifts slightly Northeast at Camp meeting Rd. The boundary between census tracks 4480, 4470 and 4460 comes to a point and then shifts southwest and intersects Ohio River Boulevard. Continuing southwest through Leetsdale, the outer boundary of census track 4480 meets census track 4490 and shifts southeast. The boundary of track 4490 turns into 4511.01, intersects the Sewickley Bridge and runs parallel to Narrows Run Rd on the border of Sewickley. Census track 4511.01 turns into 4511.02 in Allegheny County and continues to track 4508 in Coraopolis. This census track turns into track 4610 and intersects I 79 heading south towards Pittsburgh along the Ohio River. Census track 4610 runs into tract 4324 in Avalon and turns into tract 4621 in Stowe Township and intersects the McKees Rocks Bridge and turns into track 4644 in McKees Rocks.

Traveling due west on the dividing line between census track 4644 and 4621, the territory takes a southward turn at the dividing line between 4644 and 4626, which is not in the proposed area. This area intersects Palace Way and shifts west at Irwin Street. Irwin Street will intersect 5th street and turn into Rosamond Street and shift slightly northward before turning into Pine Hollow Road. This area outlines census track 4639. Continuing along this boundary to Willow Street and then southwest on Pennsylvania Avenue, the

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area continues moving southwest at the Chartiers Avenue extension/ Middletown Rd. Again, this is the outerboundary between tract 4639 and Kennedy Township. At Chartiers Cr / Windgap bridge, the territory shifts Southwest to encompass tract 2808, which borders on Robinson Township. After intersecting Steubenville Pike, the area moves Northeast along Ingram Avenue and continues North, parallel to North Duane Avenue and eventually shifts east, parallel to Windgap avenue and comes to a point before then shifting north on Windgap avenue, thus circling back to the beginning outline of tract 4639 and Middletown Rd. Follow Middletown Rd. South along the outer boundary of tract 2021 and shift NorthEast on Ashtola Way to Chartiers Avenue and Ottman St. This will take you back to the outerboundary of tract 2018. Follow this boundary east and shift Southward at Saratoga St / Gilroy Street which runs parallel to West Carson street on the Southside. At the intersection of Corsliss Street, tract 2018 will meet 2704 and 2108 and move slightly southeast along the Ohio and Allegheny Rivers, intersecting the West End Bridge. The West End Bridge then becomes the outerboundary line of tract 1921. Follow West Carson Street to West Main Street and continue east again parallel to West Carson Street. This boundary intersects I 279 and continues southeast parallel to the Monongahela River. The boundary of tract 1921 becomes McArdle Roadway, shifts southwest to Vinecliff Street and takes a northern direction at Grandview Avenue. This is the boundary of tract 1914. Grandview Avenue will meet Kearsarge Street and turn south to Woodruff Street, intersect Saw Mill Run Boulevard and turn into the outerboundary of tract 1915. Continuing South on this boundary, you'll intersect Crane Ave and eventually loop onto West Liberty Avenue and back onto Saw Mill Run Boulevard to then travel on the outerboundary of tract 1809 and turn east on Bausman St. Bausman Street will meet Mathews avenue and Beltzhoover Avenue. We will then shift southward on Beltzhoover avenue which is the outerboundary of tract 3001 and turn into Tarragonna St. Continue on Taragonna along tract 3001, 2901 to West on Adara St to Edgebrook Avenue and south on Saw Mill Run Boulevard until you meet the boundary of tract 3204, which is not in the proposed area.

We will then shift east and intersect Nobles Lane, Parkfield Street and travel on Fairland Street. Along this path, we will travel on Lipton Way, to Park Boulevard and then Parkfield Street to north on Brownsville Rd. At Borough Way, we begin the outerboundary of tract 4810 in Mt. Oliver. Follow Borough Way to Laughlin Avenue and shift southeast on Wagner St. on the boundary of tract 1607 and shift north on Mountain Avenue to east on Parkwood which is the outerboundary part of tract 1603. Follow Parkwood Rd. to Bajo Rd. to Becks Run Rd.

Moving south along Becks Run Road, we are now following the outerboundary on census track 3101. The boundary will overlap West Agnew Rd., a small portion of Glass Run Road, move north on Lebanon Rd and shift northwest at the dividing line between census track 3101 and 3103. This boundary will intersect Granger Street and Baldwin Rd. to then meet census tracks 1501 and 1504 near the Glenwood Bridge on the Monongahela River. Continuing along this boundary until 2nd avenue, we now reach the outskirts of tract 1515. Loop around to Hazelwood avenue, to Bigelow Street, moving north to Swinburne St. to 2nd avenue (a different one than previously mentioned) which takes us to the outer area of tract 1609. Again, continue along this path which will intersect the Brady Street Bridge and turn into tract 1702. Follow tract 1702 along the Monongahela River, intersect the Liberty Bridge and this will

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turn into tract 1921, cross the Smithfield Street Bridge and the Fort Pitt Bridge back to tract 2108. Follow the border between 2108 and 2205 North on Allegheny Avenue, cross over Ridge Avenue and Buttercup Way before reaching the border of tract 2206. Moving slightly northeast on the border between 2206 and 2201(not in the proposed area), and turn south at Brighton Rd. to West Ohio Street, which is the border between 2201 and 2204. Continuing along tract 2204, it will shift North at North Canal Street and resume moving around tract 2406 along the Allegheny River. Tract 2406 will meet tract 4270 in Millvale and move Northeast when 4270 meets tract 4272 (not in the proposed area) near Shaler Township and crossover East Ohio Street. This tract will turn into Evergreen Avenue and move north at Bismarck Street. We will encompass Millvale and loop back south along the border of 4270 and 4282 (not in the proposed area) on the outskirts of Reserve Township and ultimately to tract 2412 to 2620, to Williams Rd and north at tract 2609 - Mainland Street. We will then shift south at the border between tract 2609 and 2607 (not in the proposed area) at I279, US Highway 19 to tract 2615 at Milroy Street and shift West along Marshall Avenue to tract 2715. Tract 2715 borders on tracts 2602 and 2708 (both not in the proposed area) before meeting tract 2703 and shifting North to Brighton Rd and shift west at Davis Ave. This area then meets tract 2704 back at the McKees Rocks Bridge.

The northwestern tip of the underserved area starts with Hopewell Avenue. Hopewell will run south into Kennedy Boulevard and ultimately, into Constitution Boulevard. Continuing southwest along that route, the underserved area follows the county line between Allegheny and Beaver counties. The southwestern most point is the where Allegheny, Beaver and Washington counties meet. At that point, the area shifts southeast along the Allegheny and Washington county lines and will move slightly northeast at US Route 22 / William Penn Highway.

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9988	3	SAFE SUMTER , SC	Underserved area	\$408,240,071.00	210,338	3,748
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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 Florence County, South Carolina an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual;

Prescribed community: The following census tract located in Florence County, South Carolina: 0026 bounded by the following:

Beginning at the Florence/Darlington County line, the area contains the town of Timmons ville and is bordered by Lake Swamp and Sparrow Swamp.

8694	3	SINGING RIVER MOSS POINT, MS	Underserved area	\$91,987,957.00	50,000	13,299
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FIELD OF MEMBERSHIP: Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in Greene County, Mississippi an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual

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Monday, May 31, 2004

9988	3	SAFE SUMTER , SC	Underserved area	\$408,240,071.00	210,338	26,854
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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 Florence County, South Carolina an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual;

Prescribed community: The following group of census tracts located in Florence County, South Carolina: 500,700, 800, 900, 1000, 1100 and 1200 bounded by the following:

Beginning with the north point of tract 9, the area is bordered by West Lucas Street to North Irby Street, to the northeast by Wilson Road to East Old Marion Highway, then southeast along Estate Road to the Seaboard Coast Line Railroad (SCL RR). To the northeast the border continues along East Palmetto Street to Paper Mill Road then south on East National Cemetery Road to Jeffries Creek. The southern border continues along the creek to South Irby Street, turning north to Cherokee Road, then to West Palmetto Street where the western border begins at Jeffries Creek, then follows the SCL RR to North Cashua Drive. Where N. Cashua and West Lucas Street intersect, the northern point of tract 9 begins.

9988	3	SAFE SUMTER , SC	Underserved area	\$408,240,071.00	210,338	30,673
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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 Florence County, South Carolina an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual;

Prescribed community: The following group of census tracts located in Florence County, South Carolina: 2498.0, 2300.0, 1800.0, 1900.0, 2000.0, 2202.0, and 2201.0 bounded by the following:

Beginning at the western edge, the area is bordered by the county lines of Clarendon and Sumter and continues along the Lynches River to Friendfield Road, then continues eastward along Hyman Road to E. Lynnhurst Road to Flowers Road to Old Mill Creek to the Marion County line. The border continues along the Lynches River (also the county line) to the southeast corner of the county at Muddy Creek, to West County Line Road. The border follows the county line with Williamsburg County and continues back to the border with Clarendon County.

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23632	3	APPALACHIAN BEREA, KY	Underserved area	\$12,901,389.00	5,000	46,637
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton, McCreary, and Wayne Counties, 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

24718	3	JETSTREAM MIAMI LAKES, FL	Underserved area	\$84,012,623.00	145,935	75,728
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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 the municipality of Trujillo Alto, Puerto Rico, an underserved community as defined in Chapter 3 of the NCUA Chartering and Field of Membership Manual.

Trujillo Alto Census Tracts number 601.01, 601.02, 602.11, 602.12, 602.13, 602.22, 602.23, 603.01, 603.02, 604, 605.01 and 605.02 bounded by the municipal boundaries of Trujillo Alto in its entirety: and

24718	3	JETSTREAM MIAMI LAKES, FL	Underserved area	\$84,012,623.00	145,935	186,076
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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 the municipality of Carolina, Puerto Rico, an underserved community as defined in Chapter 3 of the NCUA Chartering and Field of Membership Manual

Prescribed underserved community is bounded by the following:

Carolina Census Tracts number 501.02, 501.03, 501.04, 501.05, 502.11, 502.12, 502.21, 502.22, 502.31, 502.32, 502.41, 502.42, 503.02, 503.11, 503.21, 503.31, 503.41, 504.01, 504.02, 505.01, 505.03, 505.04, 506, 507, 508.03, 508.11, 508.12, 508.21, 508.22, 508.31, 508.41, 509.01, 509.02, 510, 511.01 and 511.02 bounded by the municipal boundaries of Carolina in its entirety;

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24718	3	JETSTREAM MIAMI LAKES, FL	Underserved area	\$84,012,623.00	145,935	237,402
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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 the municipality of San Juan, Puerto Rico, an underserved community as defined in Chapter 3 of the NCUA Chartering and Field of Membership Manual.

San Juan Census Tracts number 11, 12, 13, 14,15,16, 23, 24, 25, 26, 28, 29, 30, 31, 32, 33, 34, 35.01, 35.02, 36, 37, 38, 44, 45, 46, 47, 48, 49, 50, 51.01, 51.02, 51.03, 52.01, 52.02, 52.04, 52.13, 53, 54.01, 54.02, 54.03, 55, 56.01, 56.02, 58, 59, 60, 61.01, 61.02, 62, 63, 66, 87, 89, 90, 91.11, 91.12, 91.21, 91.22, 91.23, 93, 94, 100.12, 100.22, 100.32 and 100.42;

Prescribed underserved community: San Juan, Puerto Rico bounded by the following:

Beginning at a point where the San Juan/Carolina line meets the ocean; proceeding west along the San Juan coastline to Calle Taft; proceeding south on Calle Taft to Calle Loiza; proceeding west on Calle Loiza to Ave. de Diego; proceeding southwest on Ave. de Diego to Ave. Juan Ponce de Leon; proceeding northwest on Ave. Juan Ponce de Leon to Expwy. De Diego; proceeding south on Expwy. De Diego to Expwy. Luis Munoz Rivera; proceeding east and then south on Expwy. Luis Munoz Rivera to Arterial B; proceeding east on Ave. Arterial B to Ave. Juan Ponce de Leon; proceeding south on Ave. Juan Ponce de Leon to Calle Guayama; proceeding west on Calle Guayama to Expwy. Luis Munoz Rivera; proceeding south on Expwy. Luis Munoz Rivera to Ave. Juan Ponce de Leon; proceeding southwest on Ave. Juan Ponce de Leon to Carr. 176; proceeding south and then east on Carr. 176 to a point intersecting the San Juan-Trujillo Alto line; proceeding north then northeast then east along the San Juan-Trujillo Alto line to a point where San Juan, Trujillo Alto and Carolina intersect; proceeding north then east then north then northwest along the San Juan-Carolina line to the point of origin where the San Juan-Carolina line meets the ocean.

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23152	3	B & W	Underserved area	\$77,528,172.00	20,000	302,569
LOUISVILLE, KY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Jefferson County, Kentucky and Clark and Floyd Counties Indiana, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: Census Tracts 2, 3, 4, 6, 7, 8, 9, 10, 11, 12, 14, 15, 16, 17, 18, 21, 23, 24, 27, 28, 30, 35, 36, 37, 38, 39, 40, 41, 43.01, 43.02, 44, 45, 49, 50, 51, 52, 53, 56, 59, 62, 63, 64, 65, 66, 68, 69, 71, 74, 76.01, 76.02, 79, 81, 82, 83, 84, 85, 87, 88, 89, 90, 91.03, 93, 96, 110.02, 112, 113.02, 114.03, 114.04, 114.05, 118, 119.01, 119.04, 119.06, 120.02, 125.01, 125.02, 127.01, 127.02, 128.01, 128.02, and 131 of Jefferson County, Kentucky and census tracts 501, 502, 503.03, 503.06, 504.01, 505.01, 505.04 of Clark County, Indiana, 702, 704, 705, 707, 708.01, and 709.02 of Floyd County Indiana bounded by the following:

Starting at the northwest point of census tract 708.01 on the corner of Grandview and Paoli, follow Paoli southeast until it turns into State, continue on State southeast until it turns into Daisy, follow Daisy east until intersecting with Grant Line. Follow Grant Line north until it intersects with Twin Oaks, follow Twin Oaks southeast to Charlestown, continue on Charlestown southwest to Vineennes, and follow Vineennes to Culbertson. Take Culbertson northeast until intersecting with Silver. Follow Silver southeast to Market; continue on Market northeast to State Hwy 131. Take State Hwy 131 until it meets with the Clark County/Floyd County Line. Continue along the Clark County/Floyd County Line north until it meets with Prackiston Mill. Follow Prackiston Mill southeast to Idlewood; continue on Idlewood southwest to Beechlaw. Continue on Beechlaw southeast until it intersects with State Hwy 131. Follow State Hwy 131 to State Hwy 62. Stay on State Hwy 62 going southeast until it intersects with I-65. Follow I-65 north until it intersects with McCullough. Follow McCullough southwest to Green Tree. Take Green Tree northwest to Potters; continue on Potters southwest to the Clark County/Floyd County Line. Continue along the Clark County/Floyd County Line northeast then follow Silver Creek until it intersects with Hamburg. Follow Hamburg northeast and then south until it intersects with Dutch, continue on Dutch southeast to the B&O Railroad tracks and then northeast until intersecting with Mill Creek and follow east to Springdale. Follow Springdale southeast to 8th; continue on 8th south to the B&O Railroad tracks. Then follow the Ohio River north to Mockingbird. Then follow Mockingbird Valley southeast to Mellwood. Take Mellwood southwest to Birchwood, continue southeast on Birchwood to Brownsboro. Follow Brownsboro slightly northeast until it intersects Hillcrest. Follow Hillcrest south until it intersects with Lexington, follow Lexington east to Cannons, and continue on Cannons southeast until it meets with Dutchmans. Follow Dutchmans southwest to Taylorsville; continue on Taylorsville west to Hawthorne. Follow Hawthorne southwest until it intersects with Bardstown continue on Bardstown southeast to Fegenbush. Follow Fegenbush south until intersecting with Poplar Level. Take Poplar Level west to Shepherdsville. Follow Shepherdsville north to Rangeland. Follow Rangeland west to Poplar Level. Continue northwest on Poplar Level to Indian, continue on Indian northeast to Shepherdsville. Go north on Shepherdsville until intersecting with Newburg. Follow Newburg northwest to Trevillian. Take Trevillian southwest to Poplar Level north and then northwest to Hess. Follow Hess southwest until it intersects with Shelby and Locust. Follow Shelby northwest to Texas; continue on Texas northeast to Poplar Level. Follow Poplar Level to Clarks and Continue on Clarks southwest

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back to Shelby. Follow Shelby slightly southeast until intersecting with Locust and Hess. Follow Locust west to I-65, continue southeast on I-65 until intersecting with I-264. Follow I-264 east to Poplar Level; continue on Poplar Level southeast to Blaine Creek then south to Fern Valley. Follow Fern Valley south and then west until intersecting with Preston. Follow Preston slightly southeast to the CSX Railroad tracks and then east until intersecting with Shepherdsville, continue on Shepherdsville southeast until Intersecting with Outerloop. Continue west on Outerloop to I-65. Follow I-65 south until it intersects with I-265. Follow I-265 west until it intersects with Fairdale. Follow Fairdale southwest until it meets with Keys Ferry. Follow Keys Ferry northwest until it turns into Manslick. Continue northwest on Manslick until intersecting with Outerloop. Follow Outerloop slightly northeast until intersecting with National; continue on National northwest until intersecting with Southside. Follow Southside west until it turns into Palatka, continue west on Palatka until intersecting with Manslick. Continue on Manslick north until intersecting Bluegrass. Go west on bluegrass until intersects with Taylor. Go south on Taylor then east on Southland, then north on Southside, then west on Bluegrass until intersects with Manslick. Go north on Manslick until intersects with I-264. Go west on I-264 until intersecting with Illinois Central Railroad. Follow Illinois Central Railroad southwest until intersecting with Dixie. Continue southwest on Dixie until intersecting with Greenwood. Follow Greenwood west to Sky Blue. Take Sky Blue north to Upper Hunters; continue on Upper Hunters northeast until it turns into Graston. Take Graston north to Rockford then west until intersecting with Mill Creek. Follow Mill Creek northeast to I-264 then east until intersecting with Illinois Central Railroad. Follow Illinois Central Railroad to Crums then northwest to Dixie and follow Dixie northeast until intersecting with a Railroad. Follow the Railroad northwest until intersecting with Cane Run. Follow Cane Run southwest until it intersects with Mill Creek. Follow Mill Creek northwest to the Ohio River. Follow the Ohio River north until intersecting with Falling Run Creek and take north to Cherry. Follow Cherry northeast to I-64. Continue on I-64 northwest and then north on Old Hill Road, then go east on Fox Hill, then northeast on Grandview to the starting point at the intersection of Grandview and Paoli.

5379	4	VAC	Underserved area	\$25,438,183.00	10,056	25,494
		SHREVEPORT, LA				

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of De Soto Parish, Louisiana

INSURANCE REPORT OF ACTIVITY - DETAIL

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14250	4	C S H NORMAN, OK	Underserved area	\$4,009,473.00	1,500	27,408
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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 within Norman, Oklahoma as follows:

From West Robinson Street at North Porter Avenue, south on North Porter Avenue to East Daws Street, southwest on East Daws Street to North University Boulevard, then south on North University Boulevard to West Main Street, west along West Main Street to South Berry Road, follow South Berry Road south to West Lindsey Street, east on West Lindsey Street to Chautauqua Avenue, south on Chautauqua Avenue to West Timberdell Avenue, then east on West Timberdell Avenue to Jenkins Avenue, south on Jenkins Avenue to East Constitution Street, follow East Constitution Street east to railroad tracks east of Oak Tree Avenue, follow the tracks southeast to State Highway 9, east on State Highway 9 to East Imhoff Road, west on East Imhoff Road to 24th Avenue SE, north on 24th Avenue SE to East Alameda Street, west on East Alameda Street to 12th Avenue NE, north on 12th Avenue NE to East Robinson Street, follow East Robinson Street west back to the starting point.

14568	4	LA CAPITOL BATON ROUGE, LA	Underserved area	\$248,983,520.00	155,000	42,509
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities in the Underserved Area of Lincoln Parish.

19295	4	LIVINGSTON PARISH DENHAM SPRINGS, LA	Underserved area	\$9,124,693.00	3,000	91,814
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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 Livingston Parish, Louisiana.

INSURANCE REPORT OF ACTIVITY - DETAIL

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14568	4	LA CAPITOL BATON ROUGE , LA	Underserved area	\$248,983,520.00	155,000	151,777
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Underserved Areas of Rapides and Allen Parishes.						
2632	4	TEXAS CHAMPIONS PASADENA, TX	Underserved area	\$11,445,254.00	10,000	186,952
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the for the underserved area in Harris County, Texas, defined below: From I-10 at I-610 follow I-610 south to Broadway, follow Broadway south to I-45, southeast on I-45 to Edgebrook Drive, east on Edgebrook Drive to Shaver Street, north on Shaver Street to Allen-Genoa Road, southeast on Allen-Genoa Road to Llano Street, east on Llano Street to Federal Road, then north on Federal Road to Spencer Highway, east on Spencer Highway to Ctr Street, then north to West Pasadena Boulevard, follow West Pasadena Boulevard west to the Sam Houston Parkway, north on Sam Houston Parkway to the Houston Ship Channel, follow the Ship Channel east to San Jacinto River, follow the River northeast to I-10, west on I-10 back to I-610.						
9300	4	BOSSIER BOSSIER CITY, LA	Underserved area	\$51,024,363.00	50,000	392,302
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities in the Shreveport-Bossier City Metropolitan Statistical Area,an underserved area consisting of Caddo Parish, Bossier Parish, and Webster Parish, Louisiana						
5379	4	VAC SHREVEPORT, LA	Underserved area	\$25,438,183.00	10,056	392,302
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Shreveport-Bossier City Metropolitan Statistical Area consisting of Caddo Parish, Bossier Parish, and Webster Parish, Louisiana						

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

404	4	GREATER NEW ORLEANS METAIRIE, LA	Underserved area	\$79,608,214.00	16,200	484,674
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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 Orleans Parish, Louisiana.

8881	5	FERGUS COUNTY LEWISTOWN, MT	Underserved area	\$24,388,501.00	10,000	48,481
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Blaine, Chouteau, Garfield, Golden Valley, Hill, Judith Basin, Liberty, Meagher, Musselshell, Petroleum, Phillips, Wheatland Counties, Montana; Blaine, Chouteau, Garfield, Golden Valley, Hill, Judith Basin, Liberty, Meagher, Musselshell, Petroleum, Phillips, Wheatland Counties, Montana, meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	25	70
Number of Expansions Denied	0	6
Number of Expansions Deferred	4	7
Number of FCUs Receiving Expansions	8	24
Number of Potential Members Added	89,775	1,160,712
<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	951	4,453
Number of Expansions Denied	3	37

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

Number of Expansions Deferred	23	117
Number of FCUs Receiving Expansions	311	669
Number of Potential Members Added	391,501	1,266,053

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	3	11
Number of Expansions Denied	0	0
Number of Expansions Deferred	5	15
Number of FCUs Receiving Expansions	3	11
Number of Potential Members Added	376,863	2,502,846

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	8	28
Number of Expansions Denied	1	2
Number of Expansions Deferred	19	65
Number of FCUs Receiving Expansions	8	28
Number of Potential Members Added	1,354,072	10,751,927

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	42	89

INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of Expansions Denied	2	5
Number of FCUs Receiving Expansions	21	58
Number of Potential Members Added	3,697,413	11,156,103

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	0	4
Number of TIPs Denied	0	0
Number of TIPs Deferred	1	4
Number of FCUs Receiving TIPs	0	4

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	89	442
Number of Housekeeping Denied	1	2
Number of Housekeeping Deferred	7	24
Number of FCUs Receiving Housekeeping	35	123

MERGERS APPROVED

Continuing Charter No.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
Reg.						

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, May 31, 2004

855	1	NUTMEG STATE ROCKY HILL, CT	\$275,675,761.00	6241	MERROW MACHINE EMPLOYEES NEWINGTON, CT	\$815,029.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of the Southern New England Telephone Company, Western Electric Company, and American Telephone & Telegraph Company, who work in the specific exchange areas in Connecticut, and many other employee/associational groups.

Merging Field of Membership: Employees of Merrow Machine Company who work in Hartford, Connecticut; employees of ABC Consolidated Corp. who work in the cafeteria of Merrow Machine Company in Hartford, Connecticut.

62155	1	POST EMPLOYEES BATTLE CREEK, MI	\$51,136,526.00	62130	METROCOM AREA BATTLE CREEK, MI	\$5,154,731.00	CONVERSION TO OR MERGER WITH FISCU
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Continuing Field of Membership: (State chartered community) Persons who live in Barry, Ranch or Calhoun Counties, Michigan.

Merging Field of Membership: (State chartered community) Organizations within Metropolitan Battle Creek (City of Battle Creek, City of Springfield and the Townships of Bedford, Emmett and Pennfield, Michigan.)

6696	1	CRESTWOOD COMMUNITY GARDEN CITY, MI	\$30,749,837.00	12039	ST. MELS DEARBORN HTS, MI	\$1,975,431.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who reside, work, or worship in that portion of the corporate limits of Dearborn Heights, Michigan; along with other churches and employee groups.

Merging Field of Membership: Members of St. Mel's Roman Catholic Church in Dearborn Heights, Michigan.

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Monday, May 31, 2004

464	2	EAGLE ONE	\$35,981,200.00	16561 CALVARY NORTHERN LIBERTIES	\$90,793.00	POOR
		PHILA, PA		PHILADELPHIA, PA		FINANCIAL CONDITION

Continuing Field of Membership: Multiple common bond credit union serving more than 8 groups.

Merging Field of Membership: Single common bond credit union serving members of the Calvery Episcopal Church in Philadelphia, Pennsylvania.

324	2	A-K VALLEY	\$44,839,135.00	24639 CITIZENS EAST COMMUNITY	\$338,805.00	POOR
		LOWER BURRELL, PA		DEVELOPMENT PITTSBURGH, PA		FINANCIAL CONDITION

Continuing Field of Membership: Multiple common bond credit union serving over 64 groups and 1 underserved area.

Merging Field of Membership: Community-chartered credit union serving persons who live, work, worship, perform volunteer services or participate in associations headquartered, persons participating in programs to alleviate poverty or distress, and incorporated and unincorporated organizations located in District #9 of Pittsburgh, Pennsylvania

15185	2	DPL	\$62,258,678.00	4739	HERCULES	\$10,410,763.00	POOR
		NEWARK, DE			WILMINGTON, DE		MANAGEMENT

Continuing Field of Membership: A multiple common bond credit union serving 3 groups.

Merging Field of Membership: A multiple common bond credit union serving over 27 groups.

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9007	2	US AIRWAYS	\$618,280,533.00	2383	NEVILLE CHEMICAL CO EMPLOYEES	\$1,427,416.00	EXPANDED SERVICES
		MOON TOWNSHIP, PA			PITTSBURGH, PA		

Continuing Field of Membership: Multiple common bond credit union serving more than 67 groups.

Merging Field of Membership: Single common bond credit union serving employees of the Neville Chemical Company working at Neville Island and Pittsburgh, PA, and Nanheim, CA.

1117	2	ERIE GENERAL ELECTRIC FCU	\$103,364,324.00	17325	S.E. ERIE INDUSTRIAL	\$4,088,562.00	EXPANDED SERVICES
		ERIE, PA			ERIE, PA		

Continuing Field of Membership: Multiple common bond credit union serving more than 44 groups

Merging Field of Membership: Multiple common bond credit union serving 12 groups.

2405	2	G.A.P. JOHNSTOWN, PA	\$20,074,969.00	5094	ST. PATRICKS SPANGLER NORTHERN CAMBRI, PA	\$191,550.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multiple common bond credit union serving over 7 groups.

Merging Field of Membership: Single common bond credit union serving members and employees of Holy Cross Church in Spangler, PA, and members of Prince of Peace Catholic Church in Northern Cambria, PA

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390	2	ELLIOTT JEANNETTE, PA	\$19,259,082.00	9898	TRIBVIEW GREENSBURG, PA	\$1,226,600.00	POOR MANAGEMENT
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Continuing Field of Membership: MCB FOM - serving over 53 select groups.

Merging Field of Membership: MCB FOM - primarily serving the Tribune-Review Publishing Company its subsidiaries and divisions and 3 other SEGs.

227	2	PENTAGON ALEXANDRIA, VA	\$6,436,608,548.00	68370	VFW KANSAS CITY, MO	\$2,698,877.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Mutliple common bond credit union serving over 158 groups.

Merging Field of Membership: Single common bond credit union serving Veteran of Foreign Wars.

5370	3	FREMONT FREMONT, OH	\$96,890,118.00	14450	FRESCO FREMONT, OH	\$1,567,523.00	
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sandusky County, Ohio; and nine other SEG.

Merging Field of Membership: Employees of the Boards of Education and the Vanguard Technical Institute in Sandusky County, Ohio;

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14034	3	M E A COLUMBUS, GA	\$42,828,055.00	16040	M C T E A COLUMBUS, GA	\$459,958.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the public schools who work in Muscogee County, Georgia, and who are eligible for membership in the Muscogee Education Association; other employees of the schools in Muscogee County in which the association functions; and six other SEGs

Merging Field of Membership: Employees of the Muscogee County Public School System who work in Muscogee County, Georgia, and are eligible for membership in the Muscogee County Teachers and Education Association; other employees of the schools in Muscogee County in which the association functions; (App. 1/31/64)

23810	3	QUITMAN/TRI-COUNTY MARKS, MS	\$6,114,272.00	23298	N.W.M.R.M.C. EMPLOYEES CLARKSDALE, MS	\$311,032.00	POOR MANAGEMENT
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Continuing Field of Membership: Persons who reside or work in Quitman County, Mississippi and six other underserved areas.

Merging Field of Membership: Employees, doctors, medical staff and technicians of the Northwest Mississippi Regional Medical Center who work in Clarksdale, Mississippi;

264	3	HEARTLAND DAYTON, OH	\$61,011,450.00	6712	UPPER VALLEY PIQUA, OH	\$1,431,983.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work, worship, attend school in, and business and other legal entities located in the Dayto-Springfield MSA, Ohio.

Merging Field of Membership: Employees of Hartzell Industries Inc. in Piqua, Ohio and several other SEGs.

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67234	4	ALLCO WEST ALLIS, WI	\$52,958,131.00	66725	998 MILWAUKEE, WI	\$4,095,412.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Allis-Chalmers Corp. in West Allis, Wisconsin, and various SEGs and community charter for Milwaukee, Ozaukee, Washington and Waukesha Counties, Wisconsin.

Merging Field of Membership: Employees of Transport Corp. of Milwaukee, Wisconsin.

65955	4	ROCKFORD BELL LOVES PARK, IL	\$21,674,082.00	65681	ATWOOD ROCKFORD, IL	\$2,873,158.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Employees of SBC and other telephone industry companies, and community charters for Winnebago and Boone Counties, Illinois.

Merging Field of Membership: Employees of Atwood Industries and/or Ford Tool.

22130	4	MY BEDFORD, TX	\$30,730,317.00	12573	DAIRYPAK EMPLOYEES FT. WORTH, TX	\$944,773.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: employees of Miller Brewing Company and numerous other select groups

Merging Field of Membership: employee of DairyPak

INSURANCE REPORT OF ACTIVITY - DETAIL

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67176	4	FOND DU LAC FOND DU LAC, WI	\$25,968,677.00	66667	FOND DU LAC TELCO FOND DU LAC, WI	\$969,116.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: residents of Fond du Lac County, Wisconsin

Merging Field of Membership: phone company employees in the Fond du Lac exchange

64246	4	PEOPLES COMMUNITY HOPKINS, MN	\$19,144,168.00	62477	WEST SUBURBAN COLUMBUS HOPKINS, MN	\$1,117,064.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Supervalu Inc., employees of Thermotech Inc., and a community FOM for the city of Hopkins, MN.

Merging Field of Membership: Members of the Hopkins Council 2232, St. Louis Park Council 3949, and Chanhassen Council 10031.

64588	5	COLORADO STATE EMPLOYEES DENVER, CO	\$657,969,006.00	9995	C S M GOLDEN, CO	\$8,238,430.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the state of Colorado, and select employer groups.

Merging Field of Membership: Employees of the Colorado School of Mines, and select employer groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

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68311	5	WATERMARK SEATTLE, WA	\$391,434,781.00	22034	KING COUNTY MEDICAL SOCIETY SEATTLE, WA	\$14,189,677.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship in any county in Washington state, and select employer groups.

Merging Field of Membership: Physician members of the King County Medical Society located in Seattle, Washington who qualify for membership in accordance with its constitution and bylaws.

11718	5	GRAND JUNCTION GRAND JCT, CO	\$19,869,857.00	9346	MESA COUNTY GRAND JUNCTION, CO	\$6,613,883.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the cities of Grand Junction and Fruita, Colorado, and select employer groups.

Merging Field of Membership: Employees of Mesa County, Colorado.

61000	5	BEEHIVE SLC, UT	\$139,171,253.00	67164	SOUTHWEST INDUSTRIAL AREA CR. UN. MURRAY, UT	\$164,872.00	EXPANDED SERVICES
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Continuing Field of Membership: Residents of Salt Lake and Utah Counties, UT, and employees of the state of Utah.

Merging Field of Membership: Persons who work for companies located within specific geographic boundaries of the Southwest Industrial Area.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
68488 / 24723	1	FAIRFIELD COUNTY STAMFORD, CT	\$35,131,178	5/14/2004