



***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**

***MARCH 2003***

**Office of Examination and Insurance**

## SUMMARY OF DELEGATED ACTIONS

3/1/2003 THRU 3/31/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	2	0	8	1	23
3	0	0	1	0	0
4	0	0	0	0	0
5	1	0	0	1	200
6	7	0	0	4	11,601
<b>Total</b>	10	0	9	6	11,824
<b>%</b>	52.6%	0.0%	47.4%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	1	0	0
5	0	0	1	0	0
6	1	0	0	1	80,133
<b>Total</b>	1	0	4	1	80,133
<b>%</b>	20.0%	0.0%	80.0%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
<b>Total</b>	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	94	0	3	46	8,146
2	205	2	22	74	21,418
3	257	0	23	88	18,963
4	99	2	5	50	11,305
5	113	1	11	43	30,189
6	103	0	1	30	13,753
<b>Total</b>	871	5	65	331	103,774
<b>%</b>	92.6%	0.5%	6.9%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	2	2	328,623
2	3	0	4	3	2,270,238
3	2	0	0	2	726,928
4	1	0	1	1	40,924
5	1	0	0	1	250,291
6	4	0	0	4	602,641
<b>Total</b>	13	0	7	13	4,219,645
<b>%</b>	65.0%	0.0%	35.0%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	147,306
2	1	1	1	1	298,911
3	13	0	4	6	225,546
4	1	0	0	1	10,654
5	12	0	4	10	1,070,586
6	1	0	0	1	76,269
<b>Total</b>	29	1	9	20	1,829,272
<b>%</b>	74.4%	2.6%	23.1%		

## SUMMARY OF DELEGATED ACTIONS

3/1/2003 THRU 3/31/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	1	60
6	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>60</b>

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

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

## SUMMARY OF DELEGATED ACTIONS

3/1/2003 THRU 3/31/2003

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	1	12,000	0	0	0
<b>2</b>	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0
<b>6</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>1</b>	<b>12,000</b>	<b>0</b>	<b>0</b>	<b>0</b>

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	42	0	0	6
<b>2</b>	370	0	1	12
<b>3</b>	24	0	1	10
<b>4</b>	5	0	0	4
<b>5</b>	7	1	1	6
<b>6</b>	7	0	0	4
<b>Total</b>	<b>455</b>	<b>1</b>	<b>3</b>	<b>42</b>

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
<b>1</b>	2	1	1	2	0	869,499	0
<b>2</b>	2	2	0	2	0	6,444,437	0
<b>3</b>	3	1	2	1	2	6,284,204	10,002,476
<b>4</b>	10	5	5	4	6	6,021,372	11,344,035
<b>5</b>	4	1	3	2	2	19,819,345	31,575,990
<b>6</b>	3	2	1	2	1	478,523,028	17,699,267
<b>Total</b>	<b>24</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>11</b>	<b>517,961,885</b>	<b>70,621,768</b>

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

### FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24690	1	FASNY FCU ALBANY, NY	3/28/2003	12,000

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

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
<b>Multiple Common Bond Expansion</b>						
17587	1	USALLIANCE RYE., NY	Occupational	\$518,698,158.00	100,000	750

**FIELD OF MEMBERSHIP:** Employees of Bedford Central School District who work in or are paid from Mount Kisco, NY.

14003	1	TORRINGTON MUNICIPAL AND TEACHERS TORRINGTON, CT	Associational	\$12,142,102.00	7,000	2,600
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**FIELD OF MEMBERSHIP:** Voting members of the BPOE Lodge #372 of Torrington, Connecticut, who qualify for membership in accordance with its charter and bylaws in effect on March 31, 1995.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

### Community Conversion

21012	1	FULTON COUNTY GLOVERSVILLE, NY	Community	\$39,240,351.00	15,000	108,777
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Fulton County, New York; Montgomery County, New York; or the Towns of Arietta, Benson, Hope, Lake Pleasant, Wells, or Indian Lake in Hamilton County, NY

11723	1	CORNERSTONE COMMUNITY LOCKPORT, NY	Community	\$197,504,039.00	74,682	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

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	438,149	147,306
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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 Syracuse, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

### Multiple Common Bond Expansion

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

857	2	AFFINITY BASKING RIDGE, NJ	Associational	\$1,179,284,825.00	165,000	500
<b>FIELD OF MEMBERSHIP:</b> Active mbrs of Sharon Baptist Church in New Brunswick, NJ, who qualify for mbrshp..						
15209	2	CALL RICHMOND, VA	Occupational	\$203,220,393.00	30,000	500
<b>FIELD OF MEMBERSHIP:</b> Employees of Unistaff who work in Richmond, VA						
22637	2	SB1 PHILADELPHIA, PA	Occupational	\$285,925,219.00	160,914	500
<b>FIELD OF MEMBERSHIP:</b> Employees of Magee Rehabilitation who work in, or are paid or supervised from Philadelphia, PA						
16706	2	N A E CHESAPEAKE, VA	Occupational	\$87,051,229.00	13,500	535
<b>FIELD OF MEMBERSHIP:</b> Employees of Walmart Store #01-1841 who work in Chesapeake, VA.						
5500	2	NORTHWEST HERNDON, VA	Occupational	\$878,754,798.00	188,478	585
<b>FIELD OF MEMBERSHIP:</b> Employees of Wirthlin Worldwide who work in or are headquartered from Reston, VA.						

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

20250	2	ENTRUST RICHMOND, VA	Associational	\$40,864,289.00	30,787	681
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**FIELD OF MEMBERSHIP:** Mbrs & emps of Winn's Baptist Church in Glen Allen, VA, who qualify for mbshp..

7238	2	PHILADELPHIA PHILADELPHIA, PA	Associational	\$431,447,887.00	250,000	1,100
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**FIELD OF MEMBERSHIP:** Natural and non-natural members of the West Mt. Airy Neighbors, Inc. in Philadelphia, PA, who qualify for membership in accordance with its charter and bylaws in effect on March 2003.

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Associational	\$80,518,114.00	88,770	1,808
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**FIELD OF MEMBERSHIP:** Voting members of the Greenbrier Property Owners Association, Inc in Chesapeake, VA, who qualify for membership in accordance with its charter and bylaws in effect on November 1977.

4616	2	BRONCO FRANKLIN, VA	Associational	\$106,841,668.00	21,000	2,094
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**FIELD OF MEMBERSHIP:** Mbrs of the Southampton County (VA) Farm Bureau in Courtland, VA, who qualify for mbrshp..



## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

7264	2	MONEY ONE LARGO, MD	Associational	\$75,090,039.00	17,500	2,500
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**FIELD OF MEMBERSHIP:** Members of the Warehouse Employees Union Local No. 730 in Washington, DC, who qualify for membership in accordance with its charter and bylaws in effect as of April 2000.

### Community Conversion

15332	2	REYMET RICHMOND, VA	Community	\$14,736,765.00	8,000	259,903
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Chesterfield County, Virginia

1394	2	PARAGON TWP. OF WASHING, NJ	Community	\$317,386,359.00	86,735	884,118
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bergen County, New Jersey.

1021	2	MON-OC TOMS RIVER, NJ	Community	\$147,164,849.00	520,000	1,126,217
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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 Monmouth or Ocean Counties, New Jersey; converted to community common bond 03/25/03

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

### Underserved

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$821,822,883.00	1,293,974	298,911
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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 Harris County, Texas, identified by the following census tracts: 411.1, 411.2, 411.3, 411.4, 411.6, 421.1, 421.2, 421.3, 421.4, 421.5, 421.6, 431.9, 432.7, 432.8, 432.9, 433.0, 433.1, 510.4, 510.5, 510.6, 510.7, 510.8, 510.9, 511.0, 511.1, 511.2, 511.3, 511.4, 511.5, 520.1, 520.3, 520.4, 520.5, 520.6, 521.0, 521.1, 521.2, 521.3, 521.4, 521.6, 521.7, 522.0, 530.1, 531.2, 531.3, 531.8, 531.9, 532.0, 532.1, 532.2, 532.9, 533.1, 533.2, 534.0

### Multiple Common Bond Expansion

21971	3	CPM CHARLESTON, SC	Occupational	\$138,069,522.00	67,950	526
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**FIELD OF MEMBERSHIP:** Employees of Reeves Brothers, Inc. who work in or are paid from Spartanburg, SC.

6053	3	CDC ATLANTA, GA	Associational	\$153,147,783.00	55,000	812
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**FIELD OF MEMBERSHIP:** Employees and voting members of the Dekalb Chamber of Commerce in Decatur, Georgia, who qualify for membership in accordance with its charter and bylaws in effect on April 18, 2002.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

7840	3	TRULIANT WINSTON SALEM, NC	Occupational	\$870,423,898.00	507,309	2,261
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**FIELD OF MEMBERSHIP:** Employees of High Point Regional Health System who work in, or are paid or supervised from High Point, NC.

### Community Conversion

8947	3	SOUTHEASTERN VALDOSTA, GA	Community	\$53,974,507.00	76,000	172,097
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Ben Hill, Berrien, Brooks, Cook, Echols, Irwin, Lanier, Lowndes, Tift, and Turner Counties, Georgia.

1022	3	SOUTH CAROLINA NORTH CHARLESTO, SC	Community	\$856,644,409.00	321,998	554,831
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in and businesses and other legal entities located in Berkeley, Charleston or Dorchester Counties, South Carolina; (App. 3/27/03)

### Underserved

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

22119	3	AMERICAN PARTNERS REIDSVILLE, NC	Underserved area	\$40,240,623.00	19,269	4,145
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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 Rockingham County, North Carolina, 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 Tract 402 bounded by the following:

Bordered on the North by the Virginia State line, the South by the Dan River (following the Dan River – East-South ending at the intersection of Summit Rd. Bordered west bound by Summit Rd., and then heading northwest to Summit Rd. North until it intersects with the Virginia State line.

23079	3	MIDFLORIDA LAKELAND,, FL	Underserved area	\$525,526,125.00	700,000	5,488
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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 prescribed underserved community in Hernando County, Florida 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 underserved community is Census Tract 040100 in Hernando County, Florida:

Beginning at the northwest intersection Highway I-75 and the Hernando County Line; east along the Hernando County Line to the Sumter County Line; south along the Hernando County Line to the intersection of the Pasco County Line; west along the Hernando County Line to the intersection of Highway I-75; north on Highway I-75 to the intersection of the Hernando County Line.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

22119	3	AMERICAN PARTNERS REIDSVILLE, NC	Underserved area	\$40,240,623.00	19,269	9,101
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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 Rockingham County, North Carolina, 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 412,414 bounded by the following:

Begin at Parkland Rd. and Wentworth St. East on Wentworth St. to Salem Church Rd. to Highway 14. Bordered on the east by highway 14/158. Highway 14/158 then intersects with highway 29. Bordered on the west by highway 29 (Business 29); head north, turn into South Scale St. West to W. Harrison St. to Vance Street extension. Turn north-west on Pecan Rd. to Parkland Rd. to Wentworth St.

23079	3	MIDFLORIDA LAKELAND,, FL	Underserved area	\$525,526,125.00	700,000	9,313
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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 Martin County, Florida 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 underserved community is Census Tract 001800 in Martin County, Florida:

Beginning at the northwest corner of Martin County; east along the Martin County Line to the intersection of Highway 609; south on Highway 609 to Highway 710; south on Highway 710 to the Palm Beach County Line; west along the Palm Beach County Line to the Okeechobee County Line; and north along the Okeechobee County Line to the Martin County Line

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

23079	3	MIDFLORIDA LAKELAND,, FL	Underserved area	\$525,526,125.00	700,000	10,576
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Glades County, Florida 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

10197	3	PARK LOUISVILLE, KY	Underserved area	\$226,606,736.00	105,539	13,495
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jackson 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;

23079	3	MIDFLORIDA LAKELAND,, FL	Underserved area	\$525,526,125.00	700,000	13,803
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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 Osceola County, Florida 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 underserved community is Census Tract 041100 and 041300 in Osceola County, Florida:

Beginning at the northwest intersection of Highway 17/92 and the Osceola County Line; east on Highway 17/92 to the intersection of Reedy Creek; south along Reedy Creek to Pleasant Hill Road; north on Pleasant Hill Road to Southport Road; east on Southport Road to the South Port Canal; south along the South Port Canal to the Osceola County Line; west and north along the Osceola County Line to the intersection of Highway 17/92.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

10197	3	PARK LOUISVILLE, KY	Underserved area	\$226,606,736.00	105,539	13,866
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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 9802, 9803, 9804 of Estill 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 Estill County bounded by the following:

Starting at the northern most point of Census Tract 9802 at Highway 977 and the intersection of the Clark, Madison, and Estill County lines, follow the Estill County, Clark County line southeast to the intersection of the Clark, Estill, and Powell County lines; continue along the Estill County, Powell County line to intersecting with Highway 213. Follow Highway 213 south until intersecting with Highway 52. Follow Highway 52 southwest until intersecting with Highway 1571. Continue southeast on Highway 1571 to Highway 1398. Follow Highway 1398 to the Estill County, Lee County line. Follow Estill County, Lee County line southwest to the intersection of the Estill, Jackson, and Lee County lines. Follow the Estill County, Jackson County line west to the intersection of the Jackson, Estill, Madison County lines. Continue along the Estill County, Madison County line back up to Highway 977 at the intersection of Clark, Madison, and Estill County lines.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

7524	3	C PLANT PADUCAH, KY	Underserved area	\$84,073,048.00	15,000	17,895
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and business and other legal entities located in McCracken 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 Field of Membership Manual.

Prescribed community: Census Tracts #301, #302, #303, #304, #305, #306 and #310 bounded by the following:

Beginning at a point on the south side of the Ohio River where North 8th Street (also known as U. S. Highway 45) crosses the Ohio river over the Irvin Cobb Bridge;  
Thence following the south bank of the Ohio River and in a southeasterly direction to the mouth of the Clarks River;  
Thence up the Clarks River and in a southerly direction to a point where Interstate 24 crosses the Clarks River;  
Thence with Interstate 24 and in a westerly direction to a point where Interstate 24 crosses the Illinois Central Railroad track near Poole Road;  
Thence with the Illinois Central Railroad track and in a northerly direction to a point where said railroad track crosses the P and I Railroad track;  
Thence with the P and I Railroad track and in a westerly direction to a point where said railroad track crosses Jackson Street;  
Thence with Jackson Street and in an easterly direction to point where Jackson Street turns into Ohio Street and continuing on Ohio Street to a point where Ohio Street intersects with South 21st Street;  
Thence with South 21st Street and in a northerly direction to a point where South 21st Street turns into North 21st Street and continuing on North 21st Street to a point where North 21st Street intersects with Lindsey Street;  
Thence with Lindsey Street and in an Easterly direction to a point where Lindsey Street intersects with the West boundary of the Oakgrove Cemetry;  
Thence with the West boundary of the Oakgrove Cemetry and in a Northerly direction to a point where said line intersects with Mildred Street;  
Thence with Mildred Street and in a Westerly Direction to a point where Mildred Street intersects H. C. Mathis Drive;  
Thence with H. C. Mathis Drive and in a southerly direction to a point where H. C. Mathis Drive intersects with Park Avenue;  
Thence with Park Avenue and in a westerly direction to a point where Park Avenue intersects with the Paducah McCracken County flood wall near Perkins Creek;  
Thence with the Paducah McCracken County flood wall and in a northerly direction to a point where said flood wall intersects North 8th Street (also known as U. S. Highway 45);  
Thence with North 8th Street and in a northerly direction to the south side of the Ohio River, to the Point of Beginning.



**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

23079	3	MIDFLORIDA LAKELAND,, FL	Underserved area	\$525,526,125.00	700,000	20,150
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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 Pasco County, Florida 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 underserved community is Census Tracts 032400, 032500, 032600 and 032700 in Pasco County, Florida:

Beginning at the northwest intersection of Highway I-75 and the Pasco County Line; east along the Pasco County Line to the Sumter County Line; south along the Pasco County Line to the Withlacoochee River; south and then north along the Withlacoochee River to Ranch Road; south on Ranch Road to Messick Road; west on Messick Road to Highway 35A; north on Highway 35A to Townsend Road; west on Townsend Road to Highway 301; north on Highway 301 to 52A; west on Highway 52A to Highway 579; north on Highway 579 to Joe Road; east on Joe Road to Ramsey Road; north on Ramsey Road to Highway 41; north on Highway 41 to Highway 575; north on Highway 575 to Corner Road; west on Corner Road to Lockhart Road; north on Lockhart Road to I-75; north on I-75 to the Pasco County Line.

23810	3	QUITMAN/TRI-COUNTY MARKS, MS	Underserved area	\$5,297,966.00	25,000	30,622
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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 Coahoma County, Mississippi 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

Monday, March 31, 2003

23079	3	MIDFLORIDA LAKELAND,, FL	Underserved area	\$525,526,125.00	700,000	32,209
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in De Soto County, Florida 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

Monday, March 31, 2003

9986	3	HERITAGE TRUST CHARLESTON, SC	Underserved area	\$298,802,698.00	121,589	44,883
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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 Lexington County, South Carolina, 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 201.00, 202.02, 203.00, 205.05, 207.02, 208.00, and 209.01 bounded by the following:

Beginning at the Southern Railroad Line and the border of Richland County, follow the Southern Railroad line west until you reach 12th Street. Turn right onto 12th Street and proceed north until you reach Knox Abbott Road. Turn right onto Knox Abbott and proceed east until you reach the Richland County line and Congaree River. Turn left and follow the Congaree River in a northerly direction until it turns into the Saluda River. Take a left and proceed west along the Saluda River until you reach the Double Branch River. Turn left and follow the river south until you reach Hwy 378. Turn left onto Hwy. 378 and proceed in a westerly direction until you reach the intersection of Interstate 26. Turn left and follow Interstate 26 south until you reach Highway One. Turn right onto Highway One and follow east until you reach the fork of Highway 21. Take a right onto Highway 21 and follow it southwest until you reach Airport Blvd. Take a left on to Airport Blvd and follow it southwest until you reach Interstate 26 again. Take a left onto Interstate 26 then follow it south until you reach the Southern Railroad line, turn left and follow the Southern Railroad line in a northeast direction until you reach Taylor road. Turn right on Taylor and follow in a southeast direction until you reach the Coastal Seaboard Rail Line. Turn right on the railroad and follow it until you reach the Six-mile creek which then runs into the Congaree Creek. Follow Congaree Creek until you reach the Congaree River and the Richland County line. From this point forward, take the Congaree River and turn west, following the Dry Creek until you reach Hwy. 21. Take a right on Hwy. 21 and head north until you reach the Seaboard Coastal railroad line. Take a left and head south down the Seaboard Coastal railroad line until you reach Busbee Road. Take a sharp right and head northwest until you reach Church Street. Follow Church Street west until it turns into Gator Road.

Continue to follow Gator Road northwest until it ends in Edmund highway, take a left onto Edmund and follow it in a southwest direction until you reach Bushberry Road. Take a left on Bushberry and head west until you reach Old Charleston Road. Take a right and follow Old Charleston Road in a northwest direction until you come to Calks Ferry Road. Take a left on Calks Ferry and head south (the road will turn into Merritts Drive) until you reach the Aiken County line. Aiken and Orangeburg Counties border these tracts to the south, Calhoun County to the east.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

### Multiple Common Bond Expansion

24026	4	INDUSTRIAL LAFAYETTE, IN	Occupational	\$103,609,186.00	31,000	561
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**FIELD OF MEMBERSHIP:** Employees of Workforce Plus, Inc. who work in Lafayette, IN.

16431	4	USA TROY, MI	Occupational	\$526,944,461.00	173,389	1,400
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**FIELD OF MEMBERSHIP:** Employees of IMS Health who work in, or are paid or supervised from Plymouth Meeting, PA.

8667	4	CP JACKSON, MI	Occupational	\$146,579,012.00	70,812	2,500
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**FIELD OF MEMBERSHIP:** Employees of Foote Hospital who work in or are paid from Jackson, Michigan

### Community Conversion

6747	4	DYNAMIC CELINA, OH	Community	\$6,487,292.00	2,184	40,924
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in or businesses and other entities in Mercer County, Ohio.

### Underserved

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

1380	4	STANDARD REGISTER DAYTON, OH	Underserved area	\$45,117,794.00	12,000	10,654
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**FIELD OF MEMBERSHIP:** Persons who live, work worship, attend school in, and businesses and other legal entities located in Montgomery County, Ohio, consisting of the following 4 census tracts: 1500.00, 2100.00, 3500.00, and 3600.00

### Multiple Common Bond Expansion

24362	5	AFFINITY PLUS ST. PAUL, MN	Occupational	\$724,125,614.00	1,000,000	500
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**FIELD OF MEMBERSHIP:** Employees of Special Olympics Minnesota who work in or are paid from Minneapolis, MN

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Associational	\$1,930,253,386.00	679,000	550
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**FIELD OF MEMBERSHIP:** Members of Canyon Lake United Methodist Church in Canyon Lake, TX.

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Occupational	\$2,505,617,259.00	1,494,183	550
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**FIELD OF MEMBERSHIP:** Employees of San Antonio Aerospace, LP, who work in or are paid from San antonio, Texas.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Associational	\$1,930,253,386.00	679,000	700
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**FIELD OF MEMBERSHIP:** Voting members of the American Legion H. U. Wood Post #245 in Seguin, TX, who qualify for membership in accordance with its charter and bylaws in effect March 28, 2003

11452	5	CY-FAIR HOUSTON, TX	Occupational	\$96,644,538.00	30,000	1,163
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**FIELD OF MEMBERSHIP:** students attending Lamkin Elementary in Cypress, Texas

2285	5	ADVANCIAL DALLAS, TX	Occupational	\$565,428,569.00	89,770	1,300
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**FIELD OF MEMBERSHIP:** Employees of Fugro Inc. who work in, are paid from, or are supervised from Houston, Texas.

24465	5	GOVERNMENT EMPLOYEES AUSTIN, TX	Associational	\$80,531,766.00	25,000	1,873
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**FIELD OF MEMBERSHIP:** Members of the Windermere Homeowner's Accociation located in Pflugerville, Texas, who qualify for membership in accordance with its charter and bylaws in effect on March 21, 2003.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

4060	5	GULF COAST CORPUS CHRISTI, TX	Occupational	\$32,119,808.00	18,000	2,800
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**FIELD OF MEMBERSHIP:** Employees of Bay Ltd. who work in or are paid from Corpus Christi, Texas

13172	5	SOUTH TEXAS HEALTHCARE SAN ANTONIO, TX	Occupational	\$6,791,719.00	10,497	2,800
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**FIELD OF MEMBERSHIP:** Registered students of the University of Texas Health Science Center at San Antonio, Texas.

13172	5	SOUTH TEXAS HEALTHCARE SAN ANTONIO, TX	Occupational	\$6,791,719.00	10,497	4,400
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**FIELD OF MEMBERSHIP:** Faculty and staff of the University of Texas Health Science Center at San Antonio, Texas who work in , San Antonio, Texas.

24524	5	TINKER TINKER AFB, OK		\$1,126,260,391.00	500,000	5,646
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**FIELD OF MEMBERSHIP:** Employees and voting members of the Oklahoma Society of CPA's located in Oklahoma City, Oklahoma, who qualify for membership in accordance with its charter and bylaws in effect on this date.

**Community Conversion**

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

10585	5	LINCOLN GOODYEAR EMPLOYEES LINCOLN, NE	Community	\$36,974,117.00	12,000	250,291
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**FIELD OF MEMBERSHIP:** persons who live, work, worship or attend school in, and businesses and other legal entities located within Lancaster County, Nebraska;

### Underserved

8715	5	1ST COMMUNITY SAN ANGELO, TX	Underserved area	\$106,434,279.00	175,835	8,866
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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 Brewster County, Texas.



**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

24654	5	CENTRAL MINNESOTA MELROSE, MN	Underserved area	\$248,659,387.00	59,294	13,748
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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 Willmar Underserved Area in Kandiyohi County, Minnesota, as defined by the following boundaries:

from the railroad track north of US Highway 12 at 45th Street NW, follow the tracks southeast then east to 7th Street SW (CR 41), south on 7th Street SW to Willmar Avenue SW (CR 23), then west on Willmar Avenue SW to 11th Street SW, south on 11th Street SW to 15th Avenue SW, then southeast and east on 15th Avenue SW to 9th Street SW, south on 9th Street SW to 19th Avenue SW, east to 8th Street SW, then south on 8th Street SW to 25th Avenue SW, east on 25th Avenue SW to 6th Street SW, north on 6th Street SW to 24th Avenue SW, east on 24th Avenue SW to US Highway 71, south on US 71 to SR 23/US 12/US 71 Bypass, northeast and north on the Bypass to the railroad tracks north of US 12, east on railroad tracks to County Road 9, north on CR 9 to 37th Avenue NE (CR 90), west on 37th Avenue NE which becomes 115th Street NE to 15th Street NE, north on 15th Street NE to unnamed stream, then south to Swan Lake and along the eastern shore of the lake to the unnamed stream from Swan Lake to Willmar Lake then south to 26th Avenue NE (CR 24), west on 26th Avenue NE to 1st Street North (CR 119), then north on 1st Street N to 45th Avenue NW, west on 45th Avenue NW to 15th Street NW, then southwest and west on 41st Avenue NW to County Road 5, CR 5 south to 15th Avenue NW, then west on 15th Avenue NW to 45th Street NW, south on 45th Street NW back to the railroad tracks (March 14, 2003)

491	5	MOBILOIL BEAUMONT, TX	Underserved area	\$147,144,937.00	420,694	15,072
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**FIELD OF MEMBERSHIP:** persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved area of Newton County, Texas

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

24654	5	CENTRAL MINNESOTA MELROSE, MN	Underserved area	\$248,659,387.00	59,294	28,707
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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 CMFCU Northern Underserved Area in Otter Tail County, Wadena County, Cass County, and Morrison County, Minnesota, as defined below:

Following the Otter Tail County Line from the south east corner west to 483rd Avenue, then north to State Road 235 (SR 235), SR 235 west to 478th Avenue, north on 478th Avenue to Hillview Drive, west on Hillview Drive to County Road 55 (CR 55), then north on CR 55 to 180th Street, west on 180th Street to CR 57, CR 57 south to 160th Street, west on 160th Street to 405th Avenue, north on 405th Avenue to 200th Street, east on 200th Street to CR 5, CR 5 north to SR 210, west on SR 210 to a stream .5 miles past Little MO Road, north along the stream to West Battle Lake following the shore counter clockwise to the stream on the north side of the lake, follow the stream to and along the eastern shore of Molly Stark Lake, Annie Battle Lake, and Lake Blanche to a Blanche Creek Road, west to SR 78, north on SR 78 to CR 128, east on 128 to CR 55 and 275th Street, continuing east to CR 61, north on CR 61 to 280th Street, east on 280th Street to SR 10, south on SR 10 to 265th Street, east on 265th Street to 500th Avenue, north to 270th Street, east to 510th Avenue, north to 280th Street, east to CR 67, north on CR 67 to 340th Street, east on 340th Street to CR 143, south on CR 143 to the Leaf River, west on the River to Bluff Creek, south along the creek to 330th Street, 330th Street/SR 29 east to CR 75, CR 75 north to US Highway 10 (US 10), US 10 southeast to Wadena County Line, follow the county line clock wise to the northwest corner of Cass County, from the northwest corner of the county, follow SR 87 to CR 113, south on CR 113 to CR 25, south on CR 25 to CR 2, east on CR 2 to SR 371, northeast on SR 371 to Main Street (CR 42), north on Main Street to 24th Street SW, continue north to Barclay TWP-4, east on TWP-4 to CR 43, continue east to Crow Wing County Line, south along the county line to CR 29, CR 29 southwest to Stony Brook, north along Stony Brook to Flate Graff Road, west on Flate Graff Road across Goose Lake and continue west along 72nd Street to CR 1, south on CR 1 to CR 15, east on CR 15 to CR 77, south on CR 77 to CR 18, south on CR 18 to Lynch Lake Road, east to Bass Lake Road, then south to Crystal Road to Crow Wing County Line, south and then northwest along the county line to CR 6/Dove Road, south on Dove Road to Hay Creek, southwest along the Hay Creek to Little Elk River, west to 60th Avenue, south on 60th Avenue to 230th Street (CR 14), west to Bison Road, south on Bison Road to Branch Little Elk River, southwest along the river to Ted Brook Creek to 200th Street, west on 200th Street to the Todd County Line, follow the county line north and counter clock wise to the starting point (March 14, 2003

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

2632	5	CHAMPION EMPLOYEES PASADENA, TX	Underserved area	\$12,160,389.00	8,000	47,770
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in the Pasadena-Galena Park area in Harris County, Texas: persons who live, work, worship or attend school in, and businesses and other legal entities in the following underserved area in Harris County, Texas:

Starting in the northeast corner of Light Company Road and the Houston Ship Channel, heading south on Light Company Road to Interstate 225, heading west on Interstate 225 to Goodyear Drive, heading south on Goodyear Drive to Park Place Boulevard, heading southwest on Park Place Boulevard to Galveston Road, heading southeast on Galveston Road to Spencer Highway, heading west on Spencer Highway to Red Bluff Road, heading northwest on Red Bluff Road to South Street, heading north on South Street to Interstate 225, heading west on Interstate 225 to Red Bluff Road, heading northwest on Red Bluff Road to Pomeroy Avenue, heading north on Pomeroy Avenue to the Houston Ship Channel, heading east along the Houston Ship Channel to the beginning point.

24524	5	TINKER TINKER AFB, OK	Underserved area	\$1,126,260,391.00	500,000	68,190
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**FIELD OF MEMBERSHIP:** persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved area of Payne County, Oklahoma;

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

14091	5	HOUSTON SUGAR LAND, TX	Underserved area	\$204,617,502.00	38,191	76,712
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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 Houston, Texas as defined by the following boundaries: Beginning at the intersection of the West Sam Houston Tollway (Beltway 8) and the Southern Pacific Railroad tracks near Westpark Drive, east along the Southern Pacific Railroad tracks (running adjacent to Westpark Drive) to their intersection with Hillcroft Avenue, then north along Hillcroft Avenue to its intersection with Westheimer Road, then east along Westheimer Road to its intersection with Loop 610 West, then south along Loop 610 West to its intersection with the Southern Pacific Railroad tracks (near US Highway 59, a.k.a. the Southwest Freeway), then west along the Southern Pacific Railroad tracks to their intersection with Anderson Street, then south along Anderson Street to its intersection with Glenmont Drive, then west along Glenmont Drive to its intersection with South Rice Avenue, then south along South Rice Avenue to its intersection with Elm Street, then west along Elm Street to its intersection with Ferris Street, then south along Ferris Street to its intersection with Dashwood Drive, then west along Dashwood Drive to its intersection with Chimney Rock Road, then south along Chimney Rock Road to its intersection with Bissonnet Street, then northeast on Bissonnet Street to its intersection with Mapleridge Street, then south along Mapleridge Street to its intersection with Evergreen Street, then west along Evergreen Street to its intersection with Adler Drive, then north along Adler Drive to its intersection with Bissonnet Street, then southwest along Bissonnet Street to its intersection with Hillcroft Avenue, then north along Hillcroft Avenue to its intersection with Bellaire Boulevard, then west along Bellaire Boulevard to its intersection with US Highway 59 (a.k.a. the Southwest Freeway), then southwest along US Highway 59 (a.k.a. the Southwest Freeway) to its intersection with Fondren Road, then north along Fondren Road to its intersection with Bellaire Boulevard, then west along Bellaire Boulevard to its intersection with the West Sam Houston Tollway (Beltway 8), then north along West Sam Houston Tollway (Beltway 8) to its intersection with the Southern Pacific Railroad tracks near Westpark Drive

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

6743	5	ABILENE TEACHERS ABILENE, TX	Underserved area	\$150,254,504.00	35,000	87,854
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**FIELD OF MEMBERSHIP:** Beginning at the intersection of Taylor County, Jones County, and Callahan County, Texas, heading west on the Taylor/Jones County line to the Nolan County line, heading south along the Nolan/Taylor County line to the Taylor County line, heading east along the Taylor/Runnels County line to the Taylor/Callahan County line, heading east on the Taylor/Callahan County lines to Cardinal Lane, heading west on Cardinal Lane to Potosi Road, heading west on Potosi Road to Kay Lane, heading west on Kay Lane to Clark Road, heading west on Clark Road to County Road 337, heading west on County Road 337 to Iberis Road, heading west on Iberis Road to Oldhausen Road, heading west on Oldhausen Road to County Road 257, heading west on County Road 257 to US Highway 277, heading west on US Highway 277 to Butterfield School Road, heading west on Butterfield School Road to County Road 318, heading west on County Road 318 to County Road 312, heading west on County Road 312 to FM 707, heading west on FM 707 to County Road 310, heading east on County Road 310 to Military Drive, heading south on Military Drive to FM 3438, heading south on FM 3438 to Little Elm Creek, heading west on Little Elm Creek to Jennings Street, heading east on Jennings Street to Virginia Street, heading north on Virginia Street to Dub Wright Blvd., heading south on Dub Wright Blvd. to Rebecca Lane, heading east on Rebecca Lane to Buffalo Gap Road, heading north on Buffalo Gap Road to US Highway 183, heading west on US Highway 183 to South 14th Street, heading east on South 14th Street to Mockingbird/Barrow Street, heading south on Mockingbird/Barrow Street to South 27th Street, heading east on South 27th Street to Treadway Street, heading south on Treadway Street to Loop 322, heading east on Loop 322 to County Road 125, heading north on County Road 125 to South 14th Street, heading west on South 14th Street to the Chicago Burlington and Quincy Railroad line, heading north on the Chicago Burlington and Quincy Railroad line to East North 10th Street, heading west on East North 10th Street to Grape Street, heading north on Grape Street to North 18th Street, heading east on North 18th Street to the Cottonwood Chicago & Burlington Railroad line, heading north on the Cottonwood Chicago & Burlington Railroad line to Cedar Creek, heading south on Cedar Creek to East North 10th Street, heading east on East North 10th Street to I-20, heading east on I-20 to the Taylor/Callahan County line, heading north on the Taylor/Callahan County line to the beginning point.

**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

10379	5	EASTEX EMPLOYEES EVADALE, TX	Underserved area	\$31,983,664.00	12,704	99,600
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**FIELD OF MEMBERSHIP:** persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area of Hardin, Jasper and Newton Counties, Texas;

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Underserved area	\$1,808,400,493.00	679,000	157,574
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**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and businesses and other legal entities in the South Austin Underserved Area as defined: from the railroad tracks at the Colorado River 225 yards east of South Lamar Boulevard, east along the Colorado River to the Travis County Line, southwest along the Travis County Line turning northwest along the Travis County Line to US Interstate 35, north on I-35 to William Cannon Drive, west on William Cannon Drive to South 1st Street, south on 1st Street to Slaughter Lane, west on Slaughter Lane to the railroad tracks 380 yards before Manchaca Road, north on the railroad tracks to William Cannon Drive, east on William Cannon Drive to Emerald Forest Drive, north on Emerald Forest Drive to Meadow Creek Drive, west to railroad tracks, south along the railroad tracks 390 yards to Stassney Lane, west on Stassney Lane to West Gate Boulevard, north on West Gate Boulevard to South Lamar Boulevard, north on Lamar Boulevard to La Casa Drive, west on La Casa Road to Rae Dell Drive, Rae Dell Drive North then Rabb Road north to Melridge Place, east/southeast on Melridge Place to Bluebonnet Lane, south on Bluebonnet Lane to Collier Street, east on Collier Street to Evergreen Avenue, south on Evergreen Avenue to Mary Street, east on Mary Street 80 yards to railroad tracks, north along the tracks to the Colorado River.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

926	5	RIVER CITY SAN ANTONIO, TX	Underserved area	\$94,840,882.00	173,377	206,465
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**FIELD OF MEMBERSHIP:** person who live, work, worship, or attend school in, and businesses and other legal entities in San Antonio, Texas, in the underserved area starting at the juncture of: Texas Highway 281 and IH 410 East to Nacogdoches, South to New Braunfels, South to IH 35, East to IH 410, South to Zarzamora, North to Texas Highway 90, East to New Braunfels, North to IH 35, West to Texas Highway 281, North to IH 410.

926	5	RIVER CITY SAN ANTONIO, TX	Underserved area	\$94,840,882.00	173,377	260,028
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**FIELD OF MEMBERSHIP:** person who live, work, worship, or attend school in, and businesses and other legal entities in San Antonio, Texas, in the underserved area starting at the juncture of: IH 410 and Fredericksburg Road, Southeast to Zarzamora, South to IH 410, West then continuing North to Federicksburg Road.

### Single Common Bond Expansion

17993	6	J B L EMPLOYEES NORTHRIDGE, CA	Occupational	\$8,192,003.00	2,488	3,241
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**FIELD OF MEMBERSHIP:** Addition of 19 wholly-owned subsidiaries.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

5530	6	LBVAMC LONG BEACH, CA	Occupational	\$30,033,736.00	6,000	8,075
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**FIELD OF MEMBERSHIP:** Employees of the Department of Veterans Affairs, VA Desert Pacific Healthcare Network 22, who work in Long Beach, Loma Linda, Los Angeles, and San Diego, California, and Las Vegas, Nevada; employees of the Veterans Canteen Service, Veterans Service Organizations and the American Red Cross, and medical trainees assigned to the VA Desert Pacific Healthcare Network 22 in Long Beach, Loma Linda, Los Angeles, and San Diego, California, and Las Vegas, Nevada.

### Multiple Common Bond Expansion

24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Occupational	\$375,281,368.00	100,000	800
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**FIELD OF MEMBERSHIP:** Students attending Burnett Middle School in San Jose, CA.

5632	6	WESTERN LOS ANGELES, CA	Associational	\$478,203,104.00	168,759	850
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**FIELD OF MEMBERSHIP:** Voting members of the Western Los Angeles Dental Society in Lawndale, CA, who qualify for membership in accordance with its charter and bylaws in effect on March 18, 2003.

1815	6	HAWAIIUSA HONOLULU, HI	Associational	\$567,523,873.00	255,000	1,000
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**FIELD OF MEMBERSHIP:** Voting members of the Puuwai Momi Resident Association in Aiea, HI, who qualify for membership in accordance with its charter and bylaws in effect on January 30, 2003;.



## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Occupational	\$375,281,368.00	100,000	1,400
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**FIELD OF MEMBERSHIP:** Students attending Branham High School in San Jose, CA.

24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Occupational	\$375,281,368.00	100,000	1,600
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**FIELD OF MEMBERSHIP:** Students attending Westmont High School in Campbell, CA.

24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Associational	\$375,281,368.00	100,000	2,300
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**FIELD OF MEMBERSHIP:** Students attending Gilroy High School in Gilroy, CA.

### Community Expansion

17990	6	WAUNA CLATSKANIE, OR	Community	\$74,959,040.00	39,000	80,133
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clatsop County, and Columbia County, Oregon;

### Community Conversion

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

14802	6	CODY SCHOOLS CODY, WY	Community	\$3,817,155.00	1,490	25,974
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Park County, Wyoming;

9096	6	WESC CASPER, WY	Community	\$7,438,999.00	3,984	78,984
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Converse County and Natrona County, Wyoming;

12044	6	TLC TILLAMOOK, OR	Community	\$66,755,659.00	40,000	104,158
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clatsop County, Lincoln County, and Tillamook County, Oregon;

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

**Monday, March 31, 2003**

14830	6	EDWARDS EDWARDS, CA	Community	\$89,063,244.00	35,000	393,525
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, businesses and other legal entities located in that portion of Los Angeles and Kern Counties, California known as the Antelope Valley Region: Beginning at: the northeast intersection of the Randsburg-Mojave Road and the Kern /San Bernardino County line, proceeding south along the Kern County Line to the Los Angeles County Line, proceeding south along the Los Angeles County Line south to the northern boundary of the Angeles National Forest, proceeding west along the northern boundary of the Angeles National Forest to Sand Canyon Road, proceeding north on Sand Canyon Road to Sierra Highway, proceeding north on Sierra Highway to the southern border of the Angeles National Forest, proceeding north, east and west, along the boundary of the Angeles National Forest to the California Aqueduct, proceeding northeast along the California Aqueduct to Pastoria Creek, proceeding north along Pastoria Creek to Rancho Road, proceeding north on Rancho Road to Herring Road, proceeding east on Herring Road to Comanche Point Road, proceeding east on Comanche Point Road, to Bear Valley Road, proceeding east on Bear Valley Road to State Road 202, proceeding east on State Road 202 to Old Town Road, proceeding north on Old Town Road to Tehachapi Boulevard, proceeding east along Tehachapi Boulevard to State Highway 58, proceeding east along State Highway 58 to the Randsburg Cutoff-California City Boulevard, proceeding east on the Randsburg Cutoff-California City Boulevard to the Randsburg-Mojave Road, proceeding east along the Randsburg-Mohave Road to the San Bernardino County line;

**Underserved**

16700	6	PARK SIDE WHITEFISH, MT	Underserved area	\$38,928,904.00	8,350	76,269
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Flathead County, Montana; Flathead County, Montana meet the underserved investment area definition of Section 109©(2) of the Federal Credit Union Act.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

<b><u>Single Common Bond Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	10	36
Number of Expansions Denied	0	0
Number of Expansions Deferred	9	14
Number of FCUs Receiving Expansions	6	15
Number of Potential Members Added	11824	528749

  

<b><u>Multiple Common Bond Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	871	2575
Number of Expansions Denied	5	13
Number of Expansions Deferred	65	165
Number of FCUs Receiving Expansions	331	590
Number of Potential Members Added	103774	325795

  

<b><u>Community Expansions</u></b>	<b><u>Current Month</u></b>	<b><u>YTD</u></b>
Number of Expansions Approved	1	2
Number of Expansions Denied	0	0
Number of Expansions Deferred	4	8
Number of FCUs Receiving Expansions	1	2

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

Number of Potential Members Added	80133	144767
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### **Community Conversions**

#### **Current Month**

#### **YTD**

Number of Expansions Approved	13	23
Number of Expansions Denied	0	0
Number of Expansions Deferred	7	16
Number of FCUs Receiving Expansions	13	23
Number of Potential Members Added	4219645	7146531

### **Underserved**

#### **Current Month**

#### **YTD**

Number of Expansions Approved	29	61
Number of Expansions Denied	1	3
Number of Expansions Deferred	9	27
Number of FCUs Receiving Expansions	20	38
Number of Potential Members Added	1829272	4344638

### **Housekeeping**

#### **Current Month**

#### **YTD**

Number of Housekeeping Approved	455	714
Number of Housekeeping Denied	1	1

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

Number of Housekeeping Deferred	3	10
Number of FCUs Receiving Housekeeping	42	99

### 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
51	1	STATE EMPLOYEES  ALBANY, NY	\$1,025,224,893.00	24619	ALBANY COMMUNITY DEVELOPMENT FCU ALBANY, NY	\$319,040.00	POOR FINANCIAL CONDITION

**Continuing Field of Membership:** Employees of the State of New York who work in, or are supervised from various counties. The credit union also serves other select groups and seven underserved areas within the capital district, including the City of Albany, New York.

**Merging Field of Membership:** Persons who live, work, worship, attend school, perform volunteer services, or participate in associations headquartered in a described part of Albany, New York.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

67894	1	FALL RIVER MUN. EMP.  FALL RIVER, MA	\$203,554,466.00	3019	FALL RIVER HERALD NEWS EMPLOY FCU FALL RIVER, MA	\$550,459.00
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**Continuing Field of Membership:** State chartered community credit union serving Bristol County, Massachusetts.

**Merging Field of Membership:** Employees and carriers of the Fall River Herald News Publishing Company in Fall River, Massachusetts.

9176	2	TRIPLE C 16 BALTIMORE, MD	\$5,425,668.00	9902	CANCO MARYLAND BALTIMORE, MD	\$1,359,903.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** Employees of the Continental Can Company who work in Baltimore, Maryland, or Lancaster or Milton, Pennsylvania, and various select employee groups in Maryland.

**Merging Field of Membership:** Employees of the American Can Company in Baltimore or Halethorpe, Maryland on the date the company ceased operations and various select employee groups in Maryland.

5636	2	CHESSIE CUMBERLAND, MD	\$134,574,586.00	20615	EASTALCO FREDERICK, MD	\$5,084,534.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of CSX Transportation who work in the Cumberland Division, and numerous select groups in the western Maryland and West Virginia area.

**Merging Field of Membership:** Employees of Eastalco Aluminum Co, a wholly-owned subsidiary of Alumax, Inc., who work in Frederick, Maryland, or at the Hawkins Point Pier in Baltimore, Maryland. Also, employees of 11 select employment groups in the Frederick, Maryland area.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

67316	3	HEALTH SERVICES JACKSONVILLE, FL	\$70,505,598.00	67566	BAPTIST MEDICAL CENTER JACKSONVILLE, FL	\$6,425,164.00
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**Continuing Field of Membership:**

**Merging Field of Membership:**

13492	3	VISION FINANCIAL DURHAM, NC	\$26,997,581.00	63518	DURHAM V.A. DURHAM, NC	\$3,577,312.00 EXPANDED SERVICES
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**Continuing Field of Membership:** Credit union is a multiple common bond credit union and serves employees of the General Telephone Co. of the Southeast and its subsidiary companies who work in or are paid from Durham, NC

**Merging Field of Membership:** The MCU is a multiple common bond and serves employees of the Durham VA hospital and employee of the Army Research Office located in Durham, NC

60117	3	MEMPHIS AREA TEACHERS' MEMPHIS, TN	\$524,831,264.00	4139	MATA MEMPHIS, TN	\$6,284,204.00
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**Continuing Field of Membership:** All persons related to the field of education in Memphis, TN and surrounding counties, residents in various zip codes, any employee of Railway Mail Service, federal employees and several SEG's in the Memphis, TN.

**Merging Field of Membership:** Employees of the Memphis Area Transit Authority in Tennessee.



**REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY**  
**Monday, March 31, 2003**

<b>Continuing Charter No.</b>	<b>Reg.</b>	<b>Name and Location of Continuing CU</b>	<b>Continuing CU Assets</b>	<b>Merging Charter No.</b>	<b>Name and Location of Merging CU</b>	<b>Merging CU Assets</b>	<b>Reason for Merger</b>
96690	4	COMMUNICATING ARTS FALLS CINCINNATI, OH	\$38,994,344	15892	CINCINNATI MUSICIANS CINCINNATI, OH	\$1,341,164	POOR FINANCIAL CONDITION EXPANDED SERVICES

**Continuing Field of Membership:** Persons employed in printing, publishing, broadcasting, advertising, radio, television, and other select groups.

**Merging Field of Membership:** Employees and regular members of Local 1, American Federation of Musicians in Cincinnati, OH; Employees of Local 1; Employees of the Cincinnati Symphony Orchestra in Cincinnati, OH.

61008	4	SCHOOL EMPLOYEES LORAIN COUNTY ELYRIA, OH	\$88,814,605.00	63170	ELYRIA CITY EMPLOYEES ELYRIA, OH	\$449,754.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Lorain County School Employees

**Merging Field of Membership:** Elyria city employees

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

6288	4	FIRST RESOURCE ST. JOSEPH, MI	\$328,750,716.00	15620	MARION MARION, OH	\$3,509,354.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of Whirlpool Corp., who work at identified locations in 5 states; numerous occupational and associational groups; and identified underserved census tracts in Van Buren, Allegan, Berrien, Cass, Muskegon, and Ottawa Counties in Michigan, etc.

**Merging Field of Membership:** Persons who live, regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in the low-income community area identified as the City of Marion, Ohio

60547	4	PROGRESS CHICAGO, IL	\$22,176,972.00	68285	NORTHEAST ILLINOIS STREAMWOOD, IL	\$2,894,540.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of BP (formally Amoco Oil); Anyone who lives or works in Warrenville, Illinois; and numerous other employee groups throughout the Chicagoland area.

**Merging Field of Membership:** Employees of the Villages of Bartlett, Bloomingdale, Hanover Park, Roselle, or Streamwood; Anyone who lives or works in Bloomingdale Township or Hanover Township.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

7064	4	SUN TOLEDO, OH	\$177,536,596.00	7805	PHILA ORCHESTRA PHILADELPHIA, PA	\$427,466.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Sun Company and its petroleum related subsidiaries who work in specified cities in OH, MI, or IN; employees of the Department of Defense, Defense Supply Center in Philadelphia; & numerous employee & associational groups

**Merging Field of Membership:** Employees of the Philadelphia Orchestra Association, Inc.; nonunion employees of the Academy of Music of Philadelphia, Inc., and the Academy of Music Box Office

8349	4	TRENTON  TRENTON, MI	\$39,349,843.00	62209	RIVERVIEW COMMUNITY EMPLOYEES RIVERVIEW, MI	\$2,906,649.00	
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**Continuing Field of Membership:** Person who reside, work, etc. located in the cities of Encorse, River Rouge, Allen Park, Flat Rock, Gibraltar, Lincoln Park, Melvindale, Riverview, Rockwood, Southgate, Trenton, Wood Haven and Wyandotte and townships of Brownstone and Groose Ile, MI.

**Merging Field of Membership:** Employees of Riverview School System and employees of the village of Riverview, MI.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

60041	4	UNITED CHICAGO, IL	\$112,821,109.00	65969	ST. JAMES PARISH CHICAGO, IL	\$144,855.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** Members and employees of the Illinois Federation of Teachers; AFT, AFL, CIO, Local 2 American Federation of School Administrators; AFL, CIO, Financial Services and Education Association of America, Inc. and numerous other SEGs.

**Merging Field of Membership:** Members of the St. James Parish catholic church at 2942 South Wabash Avenue, and the surrounding community within the church boudaries.

7688	4	PHILIPS ELECTRONICS FORT WAYNE, IN	\$215,524,458.00	62095	TOKHEIM EMPLOYEES' FORT WAYNE, IN	\$2,868,418.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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**Continuing Field of Membership:** Employees of Philips Electronics North American Corporation, numerous select employee groups

**Merging Field of Membership:** Employees of Tokheim Corporation

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

16174	4	UT - MCO TOLEDO, OH	\$35,506,801.00	24519	UT STUDENT TOLEDO, OH	\$743,388.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** Employees of the University of Toledo, other that part time student employees; Employees of the Medical College of Ohio at Toledo; Employees of MCO Associates; Employees of the Toledo Health Plan; Students enrolled in the School of Medicine

**Merging Field of Membership:** Undergraduate or graduate students of the University of Toledo; Members of the Toledo Alumni Association; Faculty members of the University of Toledo; Toledo Alumni Association; University of Toledo Foundation.

60852	4	CENTRAL CREDIT UNION OF ILLINOIS BELLWOOD, IL	\$83,540,822.00	60860	VISKASE EMPLOYEES  WILLOWBROOK, IL	\$2,079,819.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Any director, officer, committee member or employess of a CU in the State of Illinois, anyofficer or employee of the ICUL, persons who were members of liquidated Cus, any member of the Central CU Association of Illinois

**Merging Field of Membership:** Employees of Viskase Corporation

68510	5	DEERE COMMUNITY OTTAMWA, IA	\$119,470,688.00	64420	AMANA EMPLOYEES MIDDLE, IA	\$8,662,630.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Community charter serving Linn County and various SEGs.

**Merging Field of Membership:** Employees of Amana Corporation and other SEGs.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

10600	5	AIR ACADEMY COLORADO SPRING, CO	\$238,849,151.00	12055	C M S COLORADO SPRING, CO	\$1,132,666.00	EXPANDED SERVICES
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**Continuing Field of Membership:** persons assigned, attached, detailed to, or employed at the U. S. Air Force Academy in colorado Springs, CO, and numerous select groups

**Merging Field of Membership:** EMPLOYEES OF School District 12 who work in El Paso County, Colorado

68437	5	BELLCO GREENWOOD VILLA, CO	\$1,310,500,114.00	21434	FIRST CHOICE COMMUNITY WHEAT RIDGE, CO	\$18,686,679.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** numerous select groups and communities in the Denver Metro Area

**Merging Field of Membership:** persons who live, work, worship, or attend school in and businesses and other legal entities located in Wheatridge, CO

62918	5	CENTRAL IOWA MARSHALLTOWN, IA	\$64,804,176.00	64898	MEMBERS1ST AMES, IA	\$22,913,360.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Community charter.

**Merging Field of Membership:** Community charter.

## REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Monday, March 31, 2003

60001	6	OREGON CENTRAL PORTLAND, OR	\$134,757,113.00	68267	CROWN CENTRAL WEST LINN, OR	\$17,699,267.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees, officers, directors, and committee members of credit unions operating in the State of Oregon, and employers with insufficient employees to form or conduct the affairs of a separate credit union.

**Merging Field of Membership:** Employees of West Linn Paper Mill, and employers with insufficient employees to form or conduct the affairs of a separate credit union.

5836	6	TIGER CULVER CITY, CA	\$60,810,877.00	11681	UIW WILMINGTON, CA	\$319,924.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Federal Express, Inc., or of its subsidiaries, who work in specific locations listed in the United States, and numerous select employer groups.

**Merging Field of Membership:** Regular members and employees of the Atlantic, Caribbean, Gulf Coast, Great Lakes, Midwest, and West Coast Regions of United Industrial Workers, Service, Transportation, Professional and Government of North America of the Seafarers International Union.

15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	\$490,908,659.00	5632	WESTERN LOS ANGELES, CA	\$478,203,104.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Northrop Grumman Corp., and numerous select employer groups.

**Merging Field of Membership:** Employees of Delta Airlines who work in various states, and numerous select employer groups.

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

**Monday, March 31, 2003**

**CHARTER CONVERSION: FEDERAL TO STATE**

<b>Charter No.</b>	<b>Region</b>	<b>Name and Location</b>	<b>Assets</b>	<b>Date of Action</b>
7380 / 68519	5	USALLIANCE DENVER, CO	\$60,366,964	3/20/2003