



***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**

NOVEMBER 2003

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2003 THRU 11/30/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	2	0	1	1	1,241
3	0	0	0	0	0
4	2	0	0	1	60
5	1	0	0	1	470
6	3	0	0	2	534
Total	8	0	3	5	2,305
%	72.7%	0.0%	27.3%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	1	0	0
3	0	0	0	0	0
4	2	0	1	2	517,454
5	1	0	2	1	170,000
6	0	0	0	0	0
Total	3	0	6	3	687,454
%	33.3%	0.0%	66.7%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	69	0	4	31	17,900
2	155	2	5	73	61,204
3	226	0	16	80	84,452
4	82	0	4	34	10,085
5	118	1	3	30	11,298
6	182	0	1	37	26,392
Total	832	3	33	285	211,331
%	95.9%	0.3%	3.8%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	134,953
2	1	1	1	1	372,125
3	6	0	2	6	2,034,689
4	2	0	2	2	508,072
5	2	0	0	2	3,747,995
6	0	0	0	0	0
Total	12	1	5	12	6,797,834
%	66.7%	5.6%	27.8%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	1	3	514,579
2	3	0	0	3	581,784
3	3	0	3	3	62,068
4	3	0	2	3	243,902
5	2	0	1	2	426,111
6	1	0	0	1	31,619
Total	15	0	7	15	1,860,063
%	68.2%	0.0%	31.8%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2003 THRU 11/30/2003

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	0	0
6	0	0	0	0
Total	0	0	0	0

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

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

INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2003 THRU 11/30/2003

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	9	8	1	9	0	8,776,239	0
2	2	2	0	2	0	12,395,717	0
3	5	2	3	2	3	6,813,554	20,339,377
4	4	1	3	2	2	3,342,416	35,576,281
5	5	4	1	3	2	69,522,255	105,900,237
6	0	0	0	0	0	0	0
Total	25	17	8	18	7	100,850,181	161,815,895

INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2003 THRU 11/30/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	9	0	1	7
2	33	0	3	8
3	18	0	0	7
4	1	0	0	1
5	1	0	0	1
6	26	0	0	12
Total	88	0	4	36

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
2440	1	FIRST TEACHERS SCHENECTADY, NY	Occupational	\$157,395,903.00	40,000	10,000

FIELD OF MEMBERSHIP: Students attending the schools of the Roman Catholic Diocese of Albany headquartered in Albany, New York;

Community Conversion

10065	1	MYCOM PITTSFIELD, MA	Community	\$9,423,612.00	3,500	134,953
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Berkshire County, Massachusetts.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

11703	1	SUNFIRST SYRACUSE, NY	Underserved area	\$44,103,594.00	62,600	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.

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$1,088,631,226.00	584,991	171,713
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the following contiguous municipalities within New York State: Town of Barker; City of Binghamton; Town of Binghamton; Town of Colesville; Town of Conklin; Town of Dickinson; Town of Kirkwood; Town of Lisle; Town of Maine; Town of Nanticoke; Town of Sanford; Town of Triangle; Town of Union; Town of Barton; Town of Candor; Town of Nichols; Town of Richford; Town of Spencer; or Town of Berkshire, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$174,909,358.00	170,330	195,560
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in portions of Miami and Hialeah, Florida starting at the intersection of Palmetto Expressway (Route 826) and S.W. 8th Street (Tamiami Trail), then running east on S.W. 8th Street (Tamiami Trail) to Tamiami Canal Road, northeast on Tamiami Canal Road to West Flagler Street (Route 968), east on West Flagler Street (Route 968), to N.W. 12th Avenue; north on N.W. 12th Avenue to N.W. 7th Street, east on N.W. 7th Street to the Miami River, northwest along the Miami River to N.W. 12th Avenue, north on N.W. 12th Avenue to N.W. 20th Street, west on N.W. 20th Street to N.W. 17th Avenue, north on N.W. 17th Avenue to N.W. 54th Street, west on N.W. 54th Street to N.W. 27th Avenue (Route 9), north on N.W. 27th Avenue (Route 9) to N.W. 62nd Street (Martin Luther King Jr. Blvd.), west on N.W. 62nd Street (Martin Luther King Jr. Blvd.) which becomes E. 9th Street (Martin Luther King Blvd.) to Seaboard Coast Line Railroad tracks, north along the Seaboard Coast Line Railroad tracks to E. 25th Street, west on E. 25th Street to E. 4th Avenue (Flamingo Way), north on E. 4th Avenue (Flamingo Way) to E. 32nd Street, west on E. 32nd Street to Palm Avenue, south on Palm Avenue to W. 29th Street (Jose Marti Blvd.), west on W. 29th Street (Jose Marti Blvd.) to W. 6th Avenue, north on W. 6th Avenue to W. 37th Street, west on W. 37th Street to Palmetto Expressway, south on Palmetto Expressway to its intersection with S.W. 8th Street, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

Multiple Common Bond Expansion

3140	2	TRANSPORTATION WASHINGTON, DC	Associational	\$145,688,036.00	50,000	10,000
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FIELD OF MEMBERSHIP: Employees and members of NICA, Inc. located in Braintree, MA.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

5356	2	FORT BELVOIR WOODBIDGE, VA	Associational	\$169,691,036.00	60,000	15,258
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FIELD OF MEMBERSHIP: Employees and voting members of Lake Ridge Parks and Recreation Association, Inc., located in Lake Ridge, VA, who qualify for membership in accordance with its charter and bylaws in effect on 10/2/2003.

7573	2	ARLINGTON VIRGINIA ARLINGTON, VA	Occupational	\$118,810,787.00	37,000	19,100
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FIELD OF MEMBERSHIP: Students attending Arlington County Public Schools in Arlington, VA.

Community Conversion

6095	2	HERSHEY HERSHEY, PA	Community	\$34,544,994.00	18,000	372,125
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Dauphin and Lebanon Counties, Pennsylvania.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

20691	2	HIGHWAY PITTSTON, PA	Underserved area	\$18,059,368.00	4,000	4,819
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in census tracts 2106.00, 2107.00, 2109.00 in Luzerne County, PA.

20623	2	JOHNS HOPKINS BALTIMORE, MD	Underserved area	\$181,329,701.00	45,000	4,906
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, volunteer, or attend school in, and businesses and other legal entities located in census tract 2605.01 in Baltimore City, MD.

1407	2	HEW ALEXANDRIA, VA	Underserved area	\$128,321,536.00	45,344	572,059
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Washington, District of Columbia.

Multiple Common Bond Expansion

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$3,823,838,611.00	960,069	19,251
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FIELD OF MEMBERSHIP: Students attending public schools in the Charlotte County School District - grades kindergarten through twelfth - headquartered in Port Charlotte, Florida;

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$3,823,838,611.00	960,069	40,444
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FIELD OF MEMBERSHIP: Students attending public schools in Manatee County School District - grades kindergarten through twelfth - headquartered in Bradenton, Florida;

Community Conversion

24491	3	PALMETTO FIRST FLORENCE, SC	Community	\$26,702,330.00	10,000	126,607
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FIELD OF MEMBERSHIP: Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in Florence County, South Carolina

19552	3	LANIER GAINESVILLE, GA	Community	\$11,082,742.00	2,800	139,277
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hall County, GA.

7783	3	NCSC PANAMA CITY, FL	Community	\$75,504,877.00	25,000	148,217
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FIELD OF MEMBERSHIP: Persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Bay County, Florida.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

24603	3	UAW LOCAL 1853 SPRING HILL, TN	Community	\$19,298,505.00	18,000	204,201
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in Maury and Williamson Counties, Tennessee

6775	3	Y-12 OAK RIDGE, TN	Community	\$314,992,321.00	103,780	623,953
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in the Knoxville Metropolitan Statistical Area consisting of Knox, Anderson, Blount, Loudon and Union Counties, Tennessee.

297	3	DUVAL JACKSONVILLE, FL	Community	\$44,649,444.00	20,000	792,434
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Duval County, FL.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

10197	3	PARK LOUISVILLE, KY	Underserved area	\$225,313,984.00	105,890	4,462
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in census tract 1, as prescribed below, in Morgan 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 underserved community: Morgan County, Kentucky census tract 1 bounded by the following:

Starting at the intersection of 6th Avenue and the Morgan and Limestone County line, follow the county line southeast until Monogram Drive; southwest on Monogram Drive until Point Mallard Drive; northwest on Point Mallard Drive until 8th Street; west on 8th Street until Pennylane SE; south on Pennylane SE until Harrison Street; east on Harrison Street until Pennylane SE; south on Pennylane SE until 11th Street; west on 11th Street until 9th Avenue; north on 9th Avenue until Prospect Drive; northeast on Prospect Drive until Sommerville Road; north on Sommerville Road until Church Street; north on Church Street until 6th Avenue; north on 6th Avenue until the county line.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

11203	3	SPELC LAKE CHARLES, LA	Underserved area	\$8,535,673.00	2,600	55,999
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Calcasieu Parish, Louisiana, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and Field of Membership Manual.

Prescribed community: Census Tracts 100, 200, 300, 400, 500, 600, 700, 800, 900, 100, 1100, 1202, 1400, 1500, and 1600 bounded by the following:

Beginning at the corner of McNeese Street and Gerstner Memorial Highway (Hwy 14) headed west to 5th Ave, then north on 5th Ave to College St., then west on College Street to Louisiana Ave, then south on Louisiana Ave to McNeese Street, then west on McNeese Street to Lake St, then north on Lake Street until you get to Contraband Bayou, then follow Contraband Bayou northwest until the bayou merges with Calcasieu River, then follow the Calcasieu River north winding in a north east direction until you reach River Road, then head southwest on River Road, then South on Highway 3059 which is also Pujol Road which turns into Highway LA 397, then follow the Missouri Pacific Railroad Track in a north west direction until Interstate 210, then follow Interstate 210 south, then south on Gerstner Memorial Highway (Hwy 14) until you reach McNeese Street, the starting point.

Community Expansion

4590	4	GREATER WARREN COMMUNITY WARREN, OH	Community	\$64,414,614.00	50,000	225,116
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, businesses and other legal entities located in Trumbull County, Ohio, and volunteers in the community.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

9845	4	SUPERIOR LIMA, OH	Community	\$130,959,306.00	120,000	292,338
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Allen, Auglaize, Hardin, Mercer, Putnam, and Van Wert Counties in Ohio, and volunteers in the community.

Community Conversion

2966	4	MASSILLON INDUSTRIAL MASSILLON, OH	Community	\$8,127,607.00	6,290	129,974
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bethlehem, Jackson, Lawrence, Perry, Sugar Creek, or Tuscarawas Townships and the City of Massillon in Stark County, Ohio, and Volunteers in the community.

2535	4	CANTON SCHOOL EMPLOYEES CANTON, OH	Community	\$67,644,061.00	30,400	378,098
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio and volunteers in the community.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

8709	4	LAKESHORE MUSKEGON, MI	Underserved area	\$17,842,824.00	5,022	90,782
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in Muskegon County, Michigan, consisting of the following 26 census tracts: 0001.00 - 0005.00, 0006.01, 0006.02, 0007.00 - 0013.00, 0014.01, 0014.02, 0019.02, 0020.00 - 0022.00, 0024.00, 0026.01, 0026.02, and 0031.00 - 0033.00:

21100	4	UNION TRADES PARKERSBURG, WV	Underserved area	\$11,384,482.00	5,000	151,237
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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 comprised of the Parkersburg - Marietta WV - OH MSA, consisting of Wood County West Virginia and Washington County Ohio.

Community Expansion

24654	5	CENTRAL MINNESOTA MELROSE, MN	Community	\$277,175,567.00	60,500	170,000
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Stearns County, Sherburne County, or Benton County, Minnesota

Community Conversion

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

24666	5	SOURCEONE BROOKLYN CENTER, MN	Community	\$46,370,789.00	15,000	675,846
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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 cities of Brooklyn Center, Brooklyn Park, Crystal, Golden Valley, Maple Grove, Minneapolis, New Hope, Osseo, Plymouth and Robbinsdale, Minnesota; (11/03/03)

1747	5	ARIZONA PHOENIX, AZ	Community	\$1,205,065,545.00	1,063,000	3,072,149
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Maricopa County, Arizona

Underserved

16367	5	COMANCHE COUNTY LAWTON, OK	Underserved area	\$15,336,238.00	6,000	112,466
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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 Comanche County, Oklahoma

7129	5	CHEMCEL BISHOP, TX	Underserved area	\$43,171,149.00	18,000	313,645
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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 Nueces County, TX

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

Multiple Common Bond Expansion

24692	6	MOUNTAIN AMERICA SALT LAKE CITY, UT	Occupational	\$1,221,913,153.00	175,000	5,300
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FIELD OF MEMBERSHIP: Employees of Discover Financial Services who work in or are supervised from West Valley City, UT.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

7065	6	FOREST PARK PORTLAND, OR	Underserved area	\$34,188,070.00	14,000	31,619
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 001101, 002100, 002202, 002302, 002402, 004800, 004900, 005000, 005100, 005200, 005300, 005400, 005500, 005600 bounded by the intersection of NW Thurman St. and NW 24th Ave., go east on NW Thurman St. to the intersection of Interstate 405, go northeast across the Willamette River on Interstate 405 to the intersection of N. Russell St., go east on N. Russell St. to the intersection of NE Thomson St., continue east on NE Thomson St. to the intersection of NE 18th Ave., go south on NE 18th Ave. to the intersection of NE Tillamook St., go east on NE Tillamook St. to the intersection of NE 19th Ave., go south on NE 19th Ave. to the intersection of NE Multnomah St., go east on NE Multnomah St. to the intersection of NE 21st Ave., go south on NE 21st Ave., continue south on NE 20th Ave., continue south on SE 20th Ave. to the intersection of SE Stark, go west on SE Stark to the intersection of SE 16th Ave., go south on SE 16th Ave. to the intersection of SE Hawthorne Blvd., go west on SE Hawthorne Blvd. across the Willamette River to the intersection of SE Naito Parkway, to southwest on SE Naito Parkway to the intersection of SW Jefferson, go northwest on SW Jefferson to the intersection of SW Vista, go north on SW Vista to the intersection of W. Burnside St., go east on W. Burnside St. to the intersection of NW 22nd, go north on NW 22nd to the intersection of NW Irving St., go west on NW Irving St. to the intersection of NW 23rd Ave., go north on NW 23rd Ave. to the intersection of NW Pettygrove St., go west on NW Pettygrove St. to the intersection of NW 24th Ave., go north on NW 24th Ave. to the intersection of NW Thurman St.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
10029	3	CENTRAL FLORIDA HEALTH CARE	Healthcare	\$47,058,919.00	40,000

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

ORLANDO, FL orange,seminole,osceola,lake,volusia counties

FIELD OF MEMBERSHIP: Employees, independent contractors, or self-employed persons who work regularly in the Health Care Industry in Orange, Seminole, Osceola, Lake and Volusia Counties, Florida that includes the following:

assisted living facilities that provide health care services;
birthing centers;
blood, organ and tissue banks;
emergency medical care;
health clinics;
health maintenance organizations (HMO) medical facilities;
home health care;
hospices;
hospitals;
medical and diagnostic labs;
medical transcription services;
nursing homes;
nursing services;
offices of chiropractors, dentists, licensed therapists, optometrists, physicians, podiatrists, psychologists;
pain centers;
paramedic services;
pharmacy services; and
rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

24351	5	NWA APPLE VALLEY, MN	Air Transportation Industry Nationwide	\$1,413,546,900.00	190,000
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FIELD OF MEMBERSHIP: Employees of entities engaged in the Air Transportation Industry who work in the United States, meaning:

employees of airlines;
 government employees who work directly in the administration, regulation, or security of airlines, airports, or air transportation; and
 employees who are located at an airport if they work directly with:
 air transportation of freight;
 air courier services;
 airport and air transportation support and services, for example, janitorial services, airport baggage handling, aircraft cleaning,
 maintenance and repair services, and runway maintenance services; and
 on board airline food services.

The Industry does not include employees of retail shops, restaurants, travel agencies, hotels, or car rental companies, even if located at an airport.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	8	120
Number of Expansions Denied	0	0
Number of Expansions Deferred	3	27
Number of FCUs Receiving Expansions	5	40
Number of Potential Members Added	2,305	2,296,809

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	832	10,253
Number of Expansions Denied	3	37
Number of Expansions Deferred	33	433
Number of FCUs Receiving Expansions	285	1,037
Number of Potential Members Added	211,331	1,830,193

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	3	34
Number of Expansions Denied	0	0
Number of Expansions Deferred	6	40
Number of FCUs Receiving Expansions	3	34
Number of Potential Members Added	687,454	7,729,951

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	12	105
Number of Expansions Denied	1	3
Number of Expansions Deferred	5	103
Number of FCUs Receiving Expansions	12	104

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

Number of Potential Members Added	6,797,834	47,147,160
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Underserved

Current Month

YTD

Number of Expansions Approved	15	245
Number of Expansions Denied	0	5
Number of Expansions Deferred	7	165
Number of FCUs Receiving Expansions	15	155
Number of Potential Members Added	1,860,063	21,990,943

TIP

Current Month

YTD

Number of TIPs Approved	2	2
Number of TIPs Denied	0	0
Number of TIPs Deferred	0	3
Number of FCUs Receiving TIPs	2	2

Housekeeping

Current Month

YTD

Number of Housekeeping Approved	88	1682
Number of Housekeeping Denied	0	3
Number of Housekeeping Deferred	4	108
Number of FCUs Receiving Housekeeping	36	303

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
22	1	WATERBURY CONNECTICUT TEACHER WATERBURY, CT	\$114,409,317.00	2655	AMERICAN METAL HOSE EMPLOYEES MIDDLEBURY, CT	\$703,733.00	CONVERSION TO OR MERGER WITH FCU

Continuing Field of Membership: Public school employees who work in various towns in Connecticut, including Waterbury, Naugatuck, Watertown, Bethlehem, etc. and other employee groups.

Merging Field of Membership: Employees of the American Metal Hose Branch, the Main Office or Annex of the American Brass Company who work in Waterbury, Connecticut.

9871	1	SAINT LAWRENCE OGDENSBURG, NY	\$59,400,917.00	18621	CANTON CG EMPLOYEES CANTON, NY	\$1,888,275.00	INABILITY TO OBTAIN OFFICIALS
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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 St. Lawrence County, New York.

Merging Field of Membership: Employees of Corning Glass Works, Incorporated, who work in Canton, New York.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

855	1	NUTMEG STATE ROCKY HILL, CT	\$276,173,906.00	5528	FENN MFG EMPLOYEES NEWINGTON, CT	\$503,889.00	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 the Fenn Manufacturing Company who work in Hartford and New Britain, Connecticut.

21328	1	SCOTT A. T. O. LANCASTER, NY	\$1,921,433.00	2254	HOUDE EMPLOYEES ALDEN, NY	\$174,223.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of Scott Aviation Division, A T O Inc., who work in Lancaster or Cheektowaga, New York, Hebron, Ohio , South Haven, Michigan or Monroe, North Carolina; salesmen of the above company who are paid from Lancaster, New York.

Merging Field of Membership: Employees of the Vibratex, a unit of Index Corp., who work in Buffalo, New York and employees of Interstate Tire Company, Inc. who work in Buffalo, New York.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

17914	1	SUFFOLK MEDFORD, NY	\$609,420,028.00	22590	IRONWORKERS LOCAL 361 FARMINGDALE, NY	\$197,058.00	INABILITY TO OBTAIN OFFICIALS
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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 Suffolk County, New York.

Merging Field of Membership: Employees and regular members of International Association of Bridge, Structural, and Ornamental Iron Workers, Local 361, in Queens Village, New York.

14003	1	TORRINGTON MUNICIPAL AND TEACHERS TORRINGTON, CT	\$14,370,294.00	24132	LITCHFIELD COUNTY TORRINGTON, CT	\$1,336,706.00	EXPANDED SERVICES
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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 Litchfield County, Connecticut.

Merging Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Litchfield County, Connecticut.

9604	1	FIRST HERITAGE PAINTED POST, NY	\$118,102,385.00	970	NYSC ELMIRA, NY	\$1,672,146.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and business and other legal entities located in Chemung County, New York; Steuben County, New York; or Tioga County, Pennsylvania.

Merging Field of Membership: Employees of the Correctional Department of the State of New York who work in Chemung County, New York; employees of the State of New York who work at Monterey Shock Incarceration Facility in Beaver Dams, New York.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

66595	1	COVENTRY COVENTRY, RI	\$198,908,845.00	16554	RINGTEC NORTH KINGSTOWN, RI	\$2,034,172.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live in the State of Rhode Island.

Merging Field of Membership: Full-time technicians of Army and Air National Guard and employees of Rhode Island Adjutant General who work in the State of Rhode Island.

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	\$173,392,366.00	12370	SAM HARRIS-RENAISSANCE FLUSHING, NY	\$266,037.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Employees of Pan American World Airways, Inc. who work in or are paid from New York, New York, and many other employee/associational groups.

Merging Field of Membership: Regular members of the Sam Harris-Renaissance Lodge #175, Knights of Pythias, in New York.

1117	2	ERIE GENERAL ELECTRIC FCU ERIE, PA	\$88,662,291.00	9711	ERIE HAMOT ERIE, PA	\$9,297,054.00	EXPANDED SERVICES
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Continuing Field of Membership: MCB CU serving more than 43 groups and 1 underserved area.

Merging Field of Membership: MCB CU serving 15 groups in Erie, PA.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

464	2	EAGLE ONE PHILADELPHIA, PA	\$35,839,616.00	17513	G.C.B.A. CLAYMONT, DE	\$3,098,663.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Employees of U.S. Postal Service in various units in Philadelphia, Pennsylvania, and Camden, New Jersey, and members of record of the Mutual Credit Union.

Merging Field of Membership: Employees of the General Chemical Corp., Delaware Valley Works and Allied Signal, Delaware Works, who work in Claymont, Delaware, or Marcus Hook, Pennsylvania; the employees of Epsilon Products Company, who work in Marcus Hook, Pennsylvania; and the employees of Servicelink, Inc., who work in New Castle County, Delaware.

68066	3	SOUTHEAST FINANCIAL BRENTWOOD, TN	\$195,620,793.00	67233	AVERITT EXPRESS SAVINGS ASSOCIATION COOKEVILLE, TN	\$7,235,128.00	EXPANDED SERVICES
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Continuing Field of Membership: Several select employee groups.

Merging Field of Membership: Associates of Averitt Express, Averitt Express Associates Charities, Inc., and Concession Funds.

60605	3	FAMILY SECURITY DECATUR, AL	\$246,201,573.00	68357	DUNLOP MADISON, AL	\$11,278,528.00	
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Continuing Field of Membership: Employees of the Monsanto Company Textiles Division located in Decatur, Alabama or Atlanta, Georgia.

Merging Field of Membership: Employees of Dunlop Tire Corp. who work in Huntsville, Alabama, and employees of Engelhard Industries who work in Huntsville, Alabama.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

60082	3	POSTAL EMPLOYEES JACKSON, TN	\$23,396,861.00	10780	ICG JACKSON, TN	\$4,271,417.00	POOR MANAGEMENT
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Continuing Field of Membership: Any Federal employee, spouse, child, child's spouse, parents, grandchildren, brother(s), sister(s) and their spouses.

Merging Field of Membership: Employees of Illinois Central Gulf Railroad who work in or are paid from the following territories: State of Tennessee (except Memphis and Shelby County), State of Mississippi, north of a line commencing at Greenville, MS and running easterly through Durant, Ackerman and Columbus, MS; State of Alabama, north of a line running from Columbus, MS, to Tuscaloosa, AL, to Birmingham and west of Interstate Hwy 65 from Birmingham to the Tennessee state line; employees of West Tennessee and Tennken Railroads who work in or are supervised from Trenton, TN, employees of Touchstone Supply Company who work in or are paid from Jackson, TN.

7840	3	TRULIANT WINSTON SALEM, NC	\$922,825,758.00	63654	VICTORY-MASONIC MUTUAL WINSTON-SALEM, NC	\$1,825,721.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of AT&T and Lucent Technologies

Merging Field of Membership: Persons who live, work or worship in and businesses located in Forsyth and surrounding counties within a 50 mile radius of Winston-Salem, employees of Golden State Mutual Life Insurance Company and Members of the Masonsand Allied Organization located in Winston-Salem, North Carolina

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

12320	3	GEORGIA ATLANTA, GA	\$323,122,893.00	14624	WORLD DALTON, GA	\$2,542,137.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Employees of primary and secondary public, private and parochial schools, colleges, and universities in Dekalb County, Georgia, (except any employees who are eligible for membership in Emory Employees FCU #18746) and 252 core groups.

Merging Field of Membership: Employees of Mohawk Industries who work in Dalton, Georgia, Chatsworth, Georgia, Cartersville, Georgia, Rome, Georgia, and Honolulu, Hawaii

61623	4	KEMBA FINANCIAL COLUMBUS, OH	\$170,016,828.00	60962	ACKERMAN COLUMBUS, OH	\$34,966,871.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Kroger Company.

Merging Field of Membership: Persons who live, work, worship, or attend school in the Columbus, Ohio community of Clintonville.

1199	4	BMI COLUMBUS, OH	\$190,692,121.00	3523	COLUMBUS TECHNEGLAS COLUMBUS, OH	\$2,621,511.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of Battelle Memorial Institute, Scientific Advances, Information Dimensions, ZyLAB Corporation who work in or are paid from Columbus, Ohio. Or employees of 46 other SEG's.

Merging Field of Membership: Employees of Techneglas, Inc., in Columbus, Ohio.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

66380	4	EAU CLAIRE TEACHERS EAU CLAIRE, WI	\$10,565,537.00	66525	MUNICIPAL EMPLOYEES EAU CLAIRE, WI	\$609,410.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Any employee of the Board of Education, Vocational School, and Wisconsin State University, Eau Claire, WI, employees of the Altoona Board of Education, Altoona, WI

Merging Field of Membership: Any member of the Police or Fire Department of the City of Eau Claire

61447	4	NUMARK JOLIET, IL	\$133,856,999.00	2274	TRI-COUNTY POSTAL JOLIET, IL	\$720,905.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of The Caterpillar Tractor Company, The International Association of Machinists and Aerospace Workers. 150 other Select Employee Groups.

Merging Field of Membership: Employees of the US Postal Service who work in Grundy, Kendall, or Will Counties, Illinois. Civilian employees of the U.S. Government, except of the Social Security Administration, who work in Joliet, Illinois. Members of their immediate families.

64418	5	JOHN DEERE COMMUNITY WATERLOO, IA	\$848,890,661.00	60034	DEERE COMMUNITY ANKENY, IA	\$91,878,836.00	EXPANDED SERVICES
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Continuing Field of Membership: Community charter Waterloo, Iowa.

Merging Field of Membership: Community charter Ankeny, Iowa.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, November 30, 2003

10600	5	AIR ACADEMY COLORADO SPRING, CO	\$255,000,831.00	12861	DISTRICT 8 FOUNTAIN, CO	\$3,376,745.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Air Force Academy and numerous select groups

Merging Field of Membership: employees and board members of school district 8 in El Paso County, Colorado

11670	5	TEXOMA EDUCATORS SHERMAN, TX	\$53,733,293.00	21090	GRAYSON DENISON, TX	\$2,255,586.00	EXPANDED SERVICES
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Continuing Field of Membership: School employees in Sherman, Texas, and various other SEGs.

Merging Field of Membership: Employees of JM Manufacturing Corp. in Denison, Texas.

14762	5	J. S. C. HOUSTON, TX	\$557,030,547.00	60521	GTX HOUSTON, TX	\$14,021,401.00	EXPANDED SERVICES
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Continuing Field of Membership: civil service employees and military personnel of the U.S. Government who work at, are assigned to, or are supervised from Lyndon B. Johnson Space Center in Harris County, Texas; contractors at JSC; civil service and military of Ellington Field, Harris Co

Merging Field of Membership: employees of Goodyear Tire & Rubber Co. at the Houston and Bayport, Texas plants; Goodyear stores in Texas; and member of the PACE Union in Pasadena, Texas

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, November 30, 2003

7916	5	HUNTSMAN PORT NECHES, TX	\$66,298,821.00	6659	NECHES PORT NECHES, TX	\$63,889,924.00	EXPANDED SERVICES
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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 Hardin, Jefferson, or Orange Counties, Texas

Merging Field of Membership: persons who live, work, worship, or attend school in, and businesses and other legal entities located in Port Neches, Groves, or Nederland, Texas