



***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 2002

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

3/1/2002 THRU 3/31/2002

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	4	7	1	3	2,893
3	2	0	0	1	145
4	0	0	0	0	0
5	2	0	0	1	89
6	2	0	0	2	129
Total	10	7	2	7	3,256

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	144	0	4	50	24,412
2	327	0	35	103	31,966
3	262	0	21	99	91,679
4	112	0	1	50	12,884
5	94	1	9	49	10,047
6	77	2	4	41	11,712
Total	1,016	3	74	392	182,700

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	3	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	1	0	4	1	171,992
5	1	0	0	1	554,636
6	0	1	0	0	0
Total	2	1	7	2	726,628

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	1	1	79,894
2	1	0	3	1	358,211
3	0	0	1	0	0
4	2	0	2	2	292,485
5	0	0	0	0	0
6	1	0	2	1	101,525
Total	5	0	9	5	832,115

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

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	4	2	24,465
2	2	5	9	2	76,443
3	1	0	4	1	38,714
4	16	0	6	8	565,664
5	9	0	1	6	265,235
6	1	0	2	1	3,152
Total	31	5	26	20	973,673

SUMMARY OF DELEGATED ACTIONS

3/1/2002 THRU 3/31/2002

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	1	164,179,677	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	1	164,179,677	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

SUMMARY OF DELEGATED ACTIONS

3/1/2002 THRU 3/31/2002

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

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	13	0	6	11
2	16	0	3	10
3	36	0	0	12
4	13	0	0	5
5	100	0	0	9
6	25	0	0	3
Total	203	0	9	50

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	1	1	0	1	0	559,631	0
2	2	2	0	1	1	362,472	1,817,361
3	3	1	2	2	1	1,496,449	10,038,797
4	5	0	5	0	5	0	42,006,288
5	5	3	2	3	2	49,370,908	14,544,154
6	2	2	0	1	1	7,667,359	2,970,448
Total	18	9	9	8	10	59,456,819	71,377,048

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

**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
Multiple Common Bond Expansion						
21355	1	ST. JOHN UNITED BUFFALO, NY	Associational	\$778,231.00	7,500	700
FIELD OF MEMBERSHIP: Members of Gethsemane Missionary Baptist Church in Buffalo, NY						
23865	1	SYRACUSE COOPERATIVE SYRACUSE, NY	Associational	\$7,348,932.00	3,000	807
FIELD OF MEMBERSHIP: Voting members, employees, and volunteers of the Central New York Chapter of the New York Civil Liberties Union in Syracuse, NY who qualify for membership in accordance with the association's bylaws in effect as of May 1983						
4735	1	BETHPAGE BETHPAGE, NY	Occupational	\$1,215,973,485.00	211,728	1,200
FIELD OF MEMBERSHIP: Employees of Bookspan who work in or are paid from Garden City or New York, NY						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

23521	1	DIGITAL MARLBOROUGH, MA	Associational	\$1,513,576,064.00	185,406	12,706
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FIELD OF MEMBERSHIP: Natural person members of the American Association of People with Disabilities located in Milford, Massachusetts who qualify for membership in accordance with its charter/bylaws dated June 26, 2001;

Community Conversion

20613	1	SUNY-PLATTSBURGH PLATTSBURGH, NY	Community	\$13,710,152.00	4,000	79,894
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton County, New York

Underserved

3025	1	POWER SYRACUSE, NY	Community	\$220,777,285.00	49,363	4,119
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in and businesses and other legal entities located in a portion of Liverpool, New York, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

22693	1	AL TECH DUNKIRK, NY	Occupational	\$4,069,409.00	4,000	20,346
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FIELD OF MEMBERSHIP: An underserved area addition that includes the city of Dunkirk, NY and portions of the village of Fredonia, NY (within the Town of Pomfret, NY);

Single Common Bond Expansion

5536	2	NAVY MERRIFIELD, VA		\$15,106,552,525.00	2,987,100	2,750
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FIELD OF MEMBERSHIP: Civilian and military personnel of the Department of Defense who work at or stationed at Marine Corps Logistics Base , Albany, Georgia.

Multiple Common Bond Expansion

2540	2	ABERDEEN PROVING GROUND ABERDEEN, MD	Occupational	\$430,425,954.00	101,500	500
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FIELD OF MEMBERSHIP: Emps of Schaefer & Strohminger wwi or are paid from Fallston, MD; also adding busi acct

8333	2	TOWER LAUREL, MD	Occupational	\$947,071,694.00	105,940	500
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FIELD OF MEMBERSHIP: Employees of ACS Defense Inc. who are paid in Columbia, MD

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

3291	2	PICATINNY DOVER, NJ	Associational	\$177,584,798.00	23,000	600
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FIELD OF MEMBERSHIP: Mbrs of the Bethlehem Church, an Evangelical Free Church, in Randolph, NJ, who qualify for mbrshp...

5631	2	ENERGY ROCKVILLE, MD	Occupational	\$92,485,161.00	41,730	650
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FIELD OF MEMBERSHIP: Empls of Access Worldwide wwi Hyattsville, Maryland or Arlington, Virginia;

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Occupational	\$74,034,780.00	75,871	919
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FIELD OF MEMBERSHIP: Employees of Abacus Communications LC who work in, or are paid from Virginia Beach, Virginia

5500	2	NORTHWEST HERNDON, VA	Occupational	\$795,281,685.00	174,345	1,000
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FIELD OF MEMBERSHIP: Empls of Carteret Mortgage Corporation wwi or are paid from Centerville, VA;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

2551	2	POLICE & FIRE PHILADELPHIA, PA	Associational	\$1,256,276,655.00	150,000	2,618
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FIELD OF MEMBERSHIP: The members of The Pennsylvania Osteopathic Medical Association who work in the counties of Philadelphia, Chester, Delaware, Montgomery, and Lower Bucks, and who qualify for membership in accordance with its bylaws in effect March 2002.

7238	2	PHILADELPHIA PHILADELPHIA, PA	Associational	\$385,749,284.00	250,000	3,000
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FIELD OF MEMBERSHIP: Members of Teamsters Local #115 in Philadelphia, Pennsylvania, who qualify for membership in accordance with its bylaws as of March 1984

1394	2	PARAGON TWP. OF WASHING, NJ	Occupational	\$289,407,215.00	87,682	4,100
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FIELD OF MEMBERSHIP: Employees of WebMD Corporation who are headquartered in or paid from Elmwood Park, New Jersey

Community Conversion

15947	2	TMW EMPLOYEES WYOMISSING, PA	Community	\$11,540,918.00	5,600	358,211
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Berks County, PA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

Underserved

12643	2	RAYMOND EMPLOYEES CORRY, PA	Community	\$15,194,008.00	5,009	7,216
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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 the City of Corry, Pennsylvania; underserved area addition 3/8/02

4035	2	MEMBER ONE ROANOKE, VA	Community	\$179,906,756.00	100,000	69,227
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entites located in an underserved area in the City of Lynchburg, Amherst County, and Campbell County, Virginia (See description of boundaries in file.)

Multiple Common Bond Expansion

15457	3	THE SOUTHERN FAYETTEVILLE, GA	Occupational	\$116,179,591.00	61,910	500
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FIELD OF MEMBERSHIP: Employees of Fresh Express who work in Morrow, GA OR Employees of Fresh Express who are paid in Morrow, GA OR Employees of Fresh Express who are supervised in Morrow, GA OR Employees of Fresh Express who are headquartered in Morrow, GA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

967	3	GOLD COAST WPB, FL	Occupational	\$83,994,452.00	48,000	523
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FIELD OF MEMBERSHIP: Employees of Aegis Communication Group, Inc. who are paid from Port St. Lucie, Florida;

6775	3	Y-12 OAK RIDGE, TN	Occupational	\$257,688,546.00	133,665	690
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FIELD OF MEMBERSHIP: Employees of Wackenhut who work in Oak Ridge, Tennessee;

967	3	GOLD COAST WPB, FL	Occupational	\$83,994,452.00	48,000	700
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FIELD OF MEMBERSHIP: Employees of Palms West Hospital who work in or are paid from Loxahatchee, Florida;

7544	3	REDSTONE HUNTSVILLE, AL	Associational	\$1,248,241,905.00	526,807	815
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FIELD OF MEMBERSHIP: Members of Veterans of Foreign Wars, Post 4190 located in Decatur, Alabama who qualify for membership in accordance with its charter and bylaws in effect on March 26, 2002;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

24063	3	FOUNDERS LANCASTER, SC	Occupational	\$813,603,676.00	192,728	835
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FIELD OF MEMBERSHIP: Employees of Rock Hill Telephone Company and Affiliates dba Comporium Group who work in Rock Hill, South Carolina;

17642	3	ARMY AVIATION CENTER DALEVILLE, AL	Occupational	\$400,693,589.00	125,000	1,000
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FIELD OF MEMBERSHIP: Employees of Nova Staff who work in Mobile Alabama;

18297	3	COASTAL RALEIGH, NC	Associational	\$1,028,364,037.00	152,000	1,000
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FIELD OF MEMBERSHIP: Members of Congolese Community of Raleigh & Suburbs/North Carolina located in Raleigh, North Carolina who qualify for membership in accordance with its charter and bylaws in effect on June 20, 1999;

20508	3	UCF ORLANDO, FL	Occupational	\$25,426,486.00	25,000	1,850
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FIELD OF MEMBERSHIP: Students enrolled in and employees of Timber Creek High School located in Orlando, Florida;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

18297	3	COASTAL RALEIGH, NC	Associational	\$1,028,364,037.00	152,000	2,300
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FIELD OF MEMBERSHIP: Members of Highland Creek Community Association located in Charlotte, North Carolina who qualify for membership in accordance with its charter and bylaws in effect on January 3, 1992;

9986	3	HERITAGE TRUST CHARLESTON, SC	Associational	\$291,446,231.00	99,199	2,500
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FIELD OF MEMBERSHIP: Members of the First Nazareth Baptist Church located in Columbia, South Carolina who qualify for membership in accordance with their charter and bylaws in effect on March 27, 2002;

1047	3	SEMINOLE SCHOOLS SANFORD, FL	Occupational	\$30,712,968.00	20,000	61,000
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FIELD OF MEMBERSHIP: Students enrolled in the Seminole County Public Schools – grades kindergarten through twelfth – headquartered in Seminole, Florida;

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

5561	3	KEESLER BILOXI, MS	Community	\$668,707,478.00	300,000	38,714
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Pearl River County, Mississippi, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V NCUA FOM.

Multiple Common Bond Expansion

489	4	WGE MUNCIE, IN	Associational	\$88,964,245.00	20,500	820
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FIELD OF MEMBERSHIP: Members and employees of Elks Country Club - Muncie Lodge No. 245 in Muncie, Indiana, who qualify for membership in accordance with its constitution and bylaws in effect as of October 4, 1986

10544	4	CRANE CRANE, IN	Associational	\$144,038,706.00	21,547	1,070
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FIELD OF MEMBERSHIP: IUE-CWA Local 907, labor union for Ford plant in Bedford, Lawrence County, Indiana

24026	4	INDUSTRIAL LAFAYETTE, IN	Occupational	\$95,229,996.00	28,000	1,300
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FIELD OF MEMBERSHIP: Employees of Rose Acre Farms who work in Seymour, Indiana

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

6860	4	DOWNRIVER CATHOLIC TAYLOR, MI	Occupational	\$95,788,852.00	34,308	2,985
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FIELD OF MEMBERSHIP: Members, students, and employees of the St. Frances Cabrini Catholic Church in Allen Park, MI.

Community Expansion

16626	4	WARRICK NEWBURGH, IN	Community	\$204,741,599.00	40,084	171,992
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in and business and other legal entities in Warrick or Vanderburgh Counties in Indiana.

Community Conversion

12680	4	MEMBERS CHOICE BLOOMINGTON, IN	Community	\$19,583,335.00	7,500	120,563
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Monroe County, Indiana

14135	4	DIAMOND VALLEY EVANSVILLE, IN	Community	\$109,307,969.00	20,000	171,922
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in Vanderburgh County, Indiana

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

Underserved

4968	4	BAYER ELKHART, IN	Community	\$160,605,195.00	139,281	2,427
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FIELD OF MEMBERSHIP: Census tract 00423.00 in LaPorte County, IN

21686	4	PARDA ROCHESTER, MI	Community	\$108,705,223.00	40,000	4,643
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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 the Underserved Area in Edgefield County, South Carolina, consisting of the following census tract: 970300.

4968	4	BAYER ELKHART, IN	Community	\$160,605,195.00	139,281	5,172
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FIELD OF MEMBERSHIP: Census tract 0002.00 in Elkhart County, IN

24077	4	TRANE LA CROSSE, WI	Community	\$290,103,928.00	113,000	5,571
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FIELD OF MEMBERSHIP: Underserved area of census tract 9705.00 in Winona County, Minnesota

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

21686	4	PARDA ROCHESTER, MI	Community	\$108,705,223.00	40,000	6,608
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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 in Greenwood County, South Carolina, consisting of the following census tract: 9708.00.

21686	4	PARDA ROCHESTER, MI	Community	\$108,705,223.00	40,000	8,868
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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 McCormick County, South Carolina.

17411	4	DIVERSIFIED GENERAL LOGANSPOUT, IN	Community	\$4,115,075.00	2,500	9,700
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in the underserved area defined by census tracts 9513.00-9515.00 in Cass County, IN.

4968	4	BAYER ELKHART, IN	Community	\$160,605,195.00	139,281	10,740
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FIELD OF MEMBERSHIP: Census tracts 0023.0, 0026.00, 0027.00 and 0028.00 in Elkhart County, IN

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

6288	4	FIRST RESOURCE ST. JOSEPH, MI	Community	\$293,421,326.00	103,000	20,019
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FIELD OF MEMBERSHIP: Census tracts 1-4, 7 & 9 in Marion, OH.

4968	4	BAYER ELKHART, IN	Community	\$160,605,195.00	139,281	20,199
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FIELD OF MEMBERSHIP: 7 census tracts in LaPorte County, IN 0401.00 - 0403.00, 0409.00,0410.00, 0413.00 & 0414.00

3264	4	STEEL WORKS COMMUNITY WEIRTON, WV	Community	\$198,490,184.00	100,000	29,052
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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 census tracts 7110.00, 7127.00, 7137.00, 7210.00, 7310.00, and 7320.00, in Washington County, Pennsylvania

339	4	MUNCIE MUNCIE, IN	Community	\$8,184,857.00	3,600	63,712
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FIELD OF MEMBERSHIP: Underserved area consisting of 20 contiguous census tracts in Muncie, Delaware County, IN

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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5116	4	BRUNSWICK EMPLOYEES MUSKEGON, MI	Community	\$14,536,721.00	3,500	83,298
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FIELD OF MEMBERSHIP: Persons who live, work, worship, and go to school in, and businesses and other legal entities in the underserved area in Muskegon, MI, which is described below.

4968	4	BAYER ELKHART, IN	Community	\$160,605,195.00	139,281	97,694
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FIELD OF MEMBERSHIP: 33 census tracts in St. Joseph County, IN 0002.00, 003.01, 0004.00 - 0006.00, 0008.00 - 0010.00, 0014.00 - 0024.00, 0027.00 - 0031.00, 0033.00 - 0035.00, 0101.00, 0106.00, 0107.00, 00112.00 & 0115.00.

6288	4	FIRST RESOURCE ST. JOSEPH, MI	Community	\$293,421,326.00	103,000	197,887
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FIELD OF MEMBERSHIP: Sequoyah and LeFlore Counties, OK and Crawford County, AR and census tracts 1-10.01, 12.02, 13.03 13.04 101.00, 102.00, 103.01 and 103.02 in Sebastian Co. AR.

Multiple Common Bond Expansion

4015	5	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	Associational	\$193,861,045.00	67,582	500
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FIELD OF MEMBERSHIP: employees and voting members of Heritage Neighborhood Association in San Antonio, Texas who qualify for membership in accordance with its bylaws in effect March 26, 2002

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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14762	5	J. S. C. HOUSTON, TX	Occupational	\$371,559,006.00	200,000	755
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FIELD OF MEMBERSHIP: employees of Rockwood Services Corporation who work in Houston, Texas

948	5	NEW MEXICO EDUCATORS ALBUQUERQUE, NM	Occupational	\$544,821,559.00	120,000	1,500
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FIELD OF MEMBERSHIP: students enrolled in the University of Phoenix in Albuquerque, NM

7151	5	OKLAHOMA OKLAHOMA CITY, OK	Associational	\$26,809,568.00	17,949	1,500
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FIELD OF MEMBERSHIP: members of New Covenant United Methodist Church in Edmond, Oklahoma

Community Expansion

24419	5	DENVER COMMUNITY DENVER, CO	Community	\$153,655,744.00	275,000	554,636
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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 and County of Denver, Colorado

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

7129	5	CHEMCEL BISHOP, TX	Community	\$33,622,608.00	9,000	1,907
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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 (census tracts 99 and 140.02) of Dallas County, Texas

8676	5	HOODVIEW KILLEEN, TX	Community	\$80,512,006.00	30,000	17,762
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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 Lampasas County, Texas

24567	5	TEXAR TEXARKANA, TX	Community	\$99,899,589.00	24,759	21,750
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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 the defined underserved area in Texarkana, TX

24567	5	TEXAR TEXARKANA, TX	Community	\$99,899,589.00	24,759	22,250
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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 the defined underserved area of Western Bowie County, TX

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

24567	5	TEXAR TEXARKANA, TX		\$99,899,589.00	24,759	30,438
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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 the underserved area of Cass County, TX

16822	5	SOUTHWEST IBM EMPLOYEES IRVING, TX	Community	\$139,286,703.00	30,000	34,990
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in a defined underserved area in Texas.

4060	5	GULF COAST CORPUS CHRISTI, TX	Community	\$28,242,602.00	18,000	37,679
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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 Jim Wells County, Texas.

24567	5	TEXAR TEXARKANA, TX	Community	\$99,899,589.00	24,759	40,433
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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 the underserved area of Miller County, AR

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

24626	5	BOISE EMPLOYEES INTERNATIONAL F, MN	Community	\$56,650,851.00	14,000	58,026
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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 the underserved area of Hubbard County and Beltrami County, MN

Multiple Common Bond Expansion

5913	6	ALASKA USA ANCHORAGE, AK	Associational	\$1,974,628,293.00	500,000	593
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FIELD OF MEMBERSHIP: Voting members of the Kodiak Public Broadcasting Corporation/KMXT in Kodiak, Alaska who qualify for membership in accordance with its charter and bylaws in effect on September 21, 1996; employees of Kodiak Public Broadcasting Corporation/KMXT who work in

15784	6	C R C NORCO, CA	Occupational	\$7,608,313.00	1,700	602
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FIELD OF MEMBERSHIP: Employees of the State of California who work at the California Institution for Women in Corona, California;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

1815	6	HAWAIIUSA HONOLULU, HI	Associational	\$471,439,594.00	225,000	612
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FIELD OF MEMBERSHIP: Voting members of the Makaha Valley Towers AOA in Honolulu, Hawaii who qualify for membership in accordance with its charter and bylaws in effect on December 13, 2001; employees of Makaha Valley Towers AOA who work in Honolulu, Hawaii;

1815	6	HAWAIIUSA HONOLULU, HI	Associational	\$471,439,594.00	225,000	1,628
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FIELD OF MEMBERSHIP: Members of the Hope Chapel-Kaneohe Bay located in Kaneohe, Hawaii; employees of Hope Chapel-Kaneohe Bay who work in Kaneohe, Hawaii;

20236	6	NW FEDERAL SEATTLE, WA	Associational	\$233,700,800.00	45,000	3,917
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FIELD OF MEMBERSHIP: Voting members of the Cascade Bicycle Club, located in Seattle, Washington, who qualify for membership in accordance with its charter and bylaws in effect August 12, 1997; employees of the Cascade Bicycle Club who work in Seattle, Washington.

Community Conversion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, March 31, 2002

11364 6 HEALTH Community \$8,762,038.00 3,500 101,525
 GREAT FALLS, MT

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Cascade, Chouteau, Judith Basin, Pondera and Teton Counties, Montana

Underserved

11504 6 OREGON Other \$105,649,877.00 200,000 3,152
 COQUILLE, OR

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in one census tract in Curry County, Oregon an underserved "investment area" meeting the definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	10	34
Number of Expansions Denied	7	7
Number of Expansions Deferred	2	5
Number of FCUs Receiving Expansions	7	19
Number of Potential Members Added	3256	160309

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Number of Expansions Approved	1016	3006
Number of Expansions Denied	3	7
Number of Expansions Deferred	74	178
Number of FCUs Receiving Expansions	392	684

Community Expansions

	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	2	6
Number of Expansions Denied	1	1
Number of Expansions Deferred	7	12
Number of FCUs Receiving Expansions	2	6
Number of Potential Members Added	726628	2038754

Community Conversions

	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	5	19
Number of Expansions Denied	0	1
Number of Expansions Deferred	9	27
Number of FCUs Receiving Expansions	5	19

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

Number of Potential Members Added	832115	4334133
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<u>Underserved</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	31	103
Number of Expansions Denied	5	6
Number of Expansions Deferred	26	57
Number of FCUs Receiving Expansions	20	68
Number of Potential Members Added	973673	3941187

<u>Housekeeping</u>	<u>Current</u>	<u>YTD</u>
Number of Housekeeping Approved	203	434
Number of Housekeeping Denied	0	0
Number of Housekeeping Deferred	9	30
Number of FCUs Receiving Housekeeping	50	106

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
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Tuesday, April 16, 2002

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

3913	1	SJB FALL RIVER, MA	\$22,118,891.00	8058	BLESSED SACRAMENT FALL RIVER, MA	\$559,631.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN THE CITY OF FALL RIVER, MASSACHUSETTS AND THE TOWNS OF TIVERTON AND LITTLE COMPTON, RHODE ISLAND;

Merging Field of Membership: MEMBERS OF BLESSED SACRAMENT CATHOLIC PARISH IN FALL RIVER, MASSACHUSETTS;

479	2	PARKVIEW COMMUNITY MCKEESPORT, PA	\$19,072,863.00	60626	FIRTH STERLING MCKEESPORT, PA	\$1,817,361.00	POOR MANAGEMENT
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Continuing Field of PERSONS WHO RESIDE OR WORK IN LIBERTY, LINCOLN, MCKEESPORT, PORT VUE, VERSAILLES, OR WHITE OAK, PENNSYLVANIA, AND OTHER GROUPS ADDED OR ACQUIRED FROM MERGERS UNDER PREVIOUS FOM POLICY

Merging Field of Membership: EMPLOYEES OF THE FIRTH STERLING CORPORATION, A TELEDYNE COMPANY

3487	2	FREEDOM UNITED ROCHESTER, PA	\$19,962,660.00	19271	FREEDOM AREA SCHOOLS NEW BRIGHTON, PA	\$362,472.00	EXPANDED SERVICES
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Continuing Field of MULTIPLE COMMON BOND--MORE THAN 120 OCCUPATIONAL AND ASSOCIATIONAL GROUPS.

Merging Field of Membership: EMPLOYEES OF PUBLIC SCHOOLS IN THE FREEDOM AREA SCHOOL DISTRICT, BEAVER COUNTY, PA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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68066	3	SOUTHEAST FINANCIAL	\$177,252,219.00	60742	ALADDIN EMPLOYEES	\$10,038,797.00	SPONSOR CLOSING
		BRENTWOOD, TN			NASHVILLE, TN		

Continuing Field of THIS FISCO HAS 159 SEGS FROM THE STATE OF TENNESSEE IN ITS FIELD OF MEMBERSHIP. ITS ORIGINAL FOM WAS THE EMPLOYEES AND RETIREES OF THE BELL SYSTEM AND ITS SUBSIDIARIES.

Merging Field of Membership: THIS FISCO SERVES PRIMARILY ALADDIN-TEMP RITE EMPLOYEES OF NASHVILLE, TENNESSEE. IT ALSO SERVES 10 OTHER GROUPS FROM NASHVILLE, TENNESSEE.

6369	3	STATEWIDE	\$51,004,641.00	22914	EMPLOYEE PLAN	\$668,931.00	POOR MANAGEMENT
		JACKSON, MS			JACKSON, MS		T

Continuing Field of FEDERAL, STATE AND LOCAL GOVERNMENT EMPLOYEES IN SEVERAL COUNTIES THROUGHOUT MISSISSIPPI AND 20 OTHER SELECT GROUPS.

Merging Field of Membership: EMPLOYEES OF BLUE CROSS & BLUE SHIELD LOCATED IN MISSISSIPPI.

66839	3	COLUMBUS MUNICIPAL	\$7,567,168.00	23560	SANDERSON EMPLOYEES	\$827,518.00	LACK OF SPONSOR SUPPORT
		COLUMBUS, MS			COLUMBUS, MS		

Continuing Field of EMPLOYEES OF THE CITY OF COLUMBUS, MISSISSIPPI, EMPLOYEES OF 4-COUNTY ELECTRIC POWER ASSOCIATION WHO WORK IN OR ARE PAID FROM COLUMBUS, MISSISSIPPI, EMPLOYEES OF THE U.S. GOVERNMENT WHO WORK IN COLUMBUS, MISSISSIPPI.

Merging Field of Membership: EMPLOYEES OF SANDERSON PLUMBING PRODUCTS, INC., WHO WORK IN COLUMBUS, MISSISSIPPI.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

67248	4	MANITOWOC COMMUNITY	\$80,276,540.00	67179	FIRST SUPERIOR	\$33,634,764.00	EXPANDED SERVICES
		MANITOWOC, WI			SHEBOYGAN, WI		

Continuing Field of EMPLOYEES OF MIRRO CORPORATION, MANITOWOC, WISCONSIN; PERSONS RESIDING OR EMPLOYED IN KEWAUNEE, DOOR, AND MANITOWOC COUNTIES, WISCONSIN.

Merging Field of Membership: EMPLOYEES OF VOLLRATH COMPANY; MEMBERS OF THE HOLY NAME PARISH OR ORGANIZATIONS OR SOCIETIES OF SUCH PARISH; PERSONS RESIDING OR EMPLOYED IN SHEBOYGAN COUNTY, WISCONSIN.

68423	4	IAA	\$85,264,397.00	64428	FUNK SEEDS	\$2,475,841.00	INABILITY TO OBTAIN OFFICIALS
		BLOOMINGTON, IL			BLOOMINGTON, IL		

Continuing Field of EMPLOYEES OF ILLINOIS AGRICULTURAL ASSOC. AND AFFILIATED COMPANIES, COUNTY FARM BUREAUS IN IL, AMERICAN FARM BUREAU FEDERATION AND AFFILIATED COMPANIES, VARIOUS SEG IN BLOOMINGTON, IL

Merging Field of Membership: NOVARTIS SEEDS, INC.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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62801	4	WEST COMMUNITY	\$65,591,086.00	61175	I.B.E.W.	\$1,712,865.00	EXPANDED SERVICES
		ST. LOUIS, MO			ST LOUIS, MO		

Continuing Field of VARIOUS SEGS PLUS RESIDENTS OF THE FOLLOWING ZIP CODES IN ST. LOUIS, MO: 63144, 63143, 63105, 63119, 63122, 63117, 63124, 63130, 63011, 63005, 63017, 63114, 63132, 63126, 63127, 63131, 63141, 63021, 63146, 63043.

Merging Field of Membership: INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS MEMBERS, ORGANIZATIONS AND EMPLOYEES.

62214	4	MIDWEST UNITED	\$119,142,714.00	64366	LIBERTY	\$1,301,889.00	SPONSOR CLOSING
		BLUE SPRINGS, MO			LIBERTY, MO		

Continuing Field of PERSONS, SOCIETIES, ASSNS, COPARTNERSHIPS AND CORPS EMPLOYED BY, RETIRED, OFFICERS OR STUDENTS OF: FORD MOTOR CORP., KANSAS CITY, MO SCH. DIST., N. KANSAS CITY HOSPITAL, BLUE SPRINGS, MO SCH. DIST., GUY'S FOODS, LIVE/WORK IN CLAY & JACKSON

Merging Field of Membership: GUY FOODS PLANT

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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62143	4	SOUTH CENTRAL STATE EMPLOYEES JACKSON, MI	\$32,363,552.00	62346	MICHIGAN RAILROADERS JACKSON, MI	\$2,880,929.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OF THE STATE OF MICHIGAN WHO HAVE A WORK STATION OR RESIDENCE IN BRANCH, CALHOUN, HILLSDALE, JACKSON, LENAWEЕ OR WASHTENAW, MICHIGAN; EMPLOYEES OR ORGANIZED GROUPS WHICH ARE LOCATED WITHIN 25 MILES OF THE CU'S MAIN OR BRANCH OFFICES,

Merging Field of Membership: EMPLOYEES OF PENN CENTRAL TRANSPORTATION COMPANY (PCTC) IN ITS OPERATIONS IN MICHIGAN, ITS SUCCESSORS, PRIVATE AND/OR PUBLIC CREATED BY ANY GOVERNMENTAL ACTION, OPERATING, OCCUPYING OR USING THE FACILITIES OF THE PCTC, EXCLUDING WAYNE COUNTY, MI

63096	5	CITY AND COUNTY EMPLOYEES ALBERT LEA, MN	\$5,824,029.00	63572	ALBERT LEA INTERSTATE EMPLOYEES ALBERT LEA, MN	\$898,973.00	LACK OF SPONSOR SUPPORT
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Continuing Field of EMPLOYEES OF THE CITY OF ALBERT LEA AND FREEBORN COUNTY, MN

Merging Field of Membership: EMPLOYEES OF INTERSTATE GAS COMPANY IN ALBERT LEA, MN

Tuesday, April 16, 2002

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

11570	5	ENT	\$1,396,438,672.0	10957	BUCKLEY	\$9,689,768.00	POOR
		COLORADO SPRING, CO			AURORA, CO		FINANCIAL CONDITION

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN EL PASO OR TELLER COUNTIES, CO

Merging Field of Membership: CIVILIAN AND MILITARY PERSONNEL ASSIGNED TO BUCKLEY AFB, AURORA, CO

64203	5	ISU COMMUNITY AMES, IA	\$114,365,306.00	63222	ISEA WEST DES MOINES, IA	\$13,645,181.00	PCA
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Continuing Field of N/A - FISCU

Merging Field of Membership: N/A - FISCU

3987	5	ALLIANCE	\$76,681,291.00	9745	LUBBOCK	\$38,629,163.00	EXPANDED
		LUBBOCK, TX			LUBBOCK, TX		SERVICES

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED WITHIN LUBBOCK COUNTY, TEXAS OR THE UNDERSERVED AREA OF HOCKLEY, COUNTY, TEXAS

Merging Field of Membership: PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED WITHIN LUBBOCK COUNTY, TEXAS OR THE LOW-INCOME COMMUNITY OF HOCKLEY, COUNTY, TEXAS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, March 31, 2002

24626	5	BOISE EMPLOYEES	\$56,650,851.00	1914	MENAHGA CO OP	\$1,051,977.00	EXPANDED SERVICES
		INTERNATIONAL F, MN			MENAHGA, MN		

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP, VOLUNTEER, OR ATTEND SCHOOL IN AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN THE UNDERSERVED AREA OF WADENA COUNTY, MINNESOTA.

Merging Field of Membership: RESIDENTS OF THE VILLAGE OF MENAHGA, MINNESOTA AND PERSONS RESIDING WITHIN FIVE MILES OF THE MENAHGA; ALSO OTHER PERSONS WHO ARE MEMBERS OF MENAHGA CO-OP SAMPO, AND ANY ORGANIZATION OF SUCH PERSONS.

8733	6	SUNLIGHT	\$29,959,822.00	1024	BIG HORN	\$7,667,359.00	POOR FINANCIAL CONDITION
		CODY, WY			SHERIDAN, WY		

Continuing Field of COMMUNITY CHARTER - BIG HORN, HOT SPRINGS, PARK, AND WASHAKIE COUNTIES, WYOMING.

Merging Field of Membership: COMMUNITY CHARTER - SHERIDAN AND JOHNSON COUNTIES, WYOMING.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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17747	6	TENET	\$27,247,537.00	68087	THE SAINTS	\$2,970,448.00	EXPANDED SERVICES
		LOS ALAMITOS, CA			MEMPHIS, TN		

Continuing Field of EMPLOYEES OF TENET HEALTHCARE CORPORATION AND OF ITS WHOLLY-OWNED SUBSIDIARIES IN THE UNITED STATES, EXCEPT PERSONS WHO ARE ELIGIBLE FOR PRIMARY MEMBERSHIP IN ANOTHER OCCUPATIONAL-TYPE CREDIT UNION; AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES OF ST. FRANCIS HOSPITAL WHO WORK IN MEMPHIS, TN; STAFF PHYSICIANS AND THEIR EMPLOYEES WHO WORK IN THE MEDICAL ARTS BUILDINGS ON THE ST. FRANCIS HOSPITAL CAMPUS; AND SELECT EMPLOYER GROUPS.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
68230 / 24665	3	FAMILY SAVINGS GADSDEN, AL	\$164,179,677	3/19/2002