

Insurance Report of Activity

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

AUGUST 2005

Office of Examination and Insurance

	SINGLE COMMON BOND EXPANSION								
Region	Approved	Denied	Deferred	# of FCU	Pot Mem				
1	1	0	0	1	6				
2	4	0	0	3	376				
3	0	0	0	0	0				
4	0	0	0	0	0				
5	4	0	1	1	235				
Total	9	0	1	5	617				
%	90.0%	0.0%	10.0%						

	COMMUNITY EXPANSION										
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.					
1	1	0	3	1	64,429	0					
2	0	0	1	0	0	0					
3	0	0	0	0	0	0					
4	0	0	0	0	0	0					
5	0	0	1	0	0	0					
Total	1	0	5	1	64,429	0					
%	16.7%	0.0%	83.3%								

	LOW INCOME COMMUNITY EXPANSION										
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.					
1	0	0	0	0	0	0					
2	0	0	0	0	0	0					
3	0	0	0	0	0	0					
4	0	0	0	0	0	0					
5	0	0	0	0	0	0					
Total	0	0	0	0	0	0					
%	0.0%	0.0%	0.0%								

	MULTIPLE COMMON BOND EXPANSION								
Region	Approved	Denied	Deferred	# of FCU	Pot Mem				
1	96	0	2	41	21,075				
2	166	0	13	66	17,106				
3	229	0	4	76	119,690				
4	86	1	2	39	39,316				
5	141	2	1	39	25,622				
Total	718	3	22	261	222,809				
%	96.6%	0.4%	3.0%						

		COM	NUNITY COI	VERSION		
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	0	1	950,265	1
2	3	0	5	3	412,186	1
3	5	0	2	5	699,635	0
4	0	0	3	0	0	0
5	1	0	0	1	899,593	1
Total	10	0	10	10	2,961,679	3
%	50.0%	0.0%	50.0%			

		UN	DERSERVE	D AREA		
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	2	0	4	1	81,290	0
2	0	0	2	0	0	0
3	7	0	1	4	927,760	0
4	6	0	3	4	895,454	1
5	1	0	2	1	111,732	0
Total	16	0	12	10	2,016,236	1
%	57.1%	0.0%	42.9%			

	Charter Conversions						
	FIS	CU to FCU	FC	U to FISCU			
Region	Number	Assets	Number	Assets (millions)			
1	0	0	1	1			
2	0	0	0	0			
3	0	0	1	25			
4	0	0	0	0			
5	0	0	0	0			
Total	0	0	2	26			

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

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

	CHARTER APPLICATIONS								
	F	CU Charter	s	FI	SCU Charte	ers			
	Number	Number	Potential	Number	Number	Potential			
Region	Denied	Approved	Members	Denied	Approved	Members			
1	0	0	0	0	0	0			
2	0	0	0	0	0	0			
3	0	0	0	0	0	0			
4	0	0	0	0	0	0			
5	0 0 0			0	0	0			
Total	0	0	0	0	0	0			

	HOUSEKEEPING								
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs					
1	4	0	0	4 5					
3	7	0	0	4					
4 5	25 14	0	0	7 8					
Total	58	0	0	28					

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

8/1/2005 THRU 8/31/2005

	FCU into	FCU into	FCU into	FISCU into	FISCU into	FISCU into	NFICU into	NFICU into	
Region	FCU	FISCU	NFICU	FCU	FISCU	NFICU	FCU	FISCU	TOTAL
1	1	1	0	0	2	0	0	0	1
2	2	0	0	0	0	0	0	0	4
3	2	1	0	0	3	0	0	0	6
4	2	0	0	0	3	0	0	0	5
5	3	2	0	1	0	0	0	0	6
TOTAL	10	4	0	1	8	0	0	0	23

Mergers Approved (Count)

Merging Credit Union Assets

	FCU into	FCU into	FCU into	FISCU into	FISCU into	FISCU into	NFICU into	NFICU into	
Region	FCU	FISCU	NFICU	FCU	FISCU	NFICU	FCU	FISCU	TOTAL
1	4,118,727	14,344,162	0	0	3,268,621	0	0	0	21,731,510
2	7,960,130	0	0	0	0	0	0	0	7,960,130
3	5,670,965	58,122,708	0	0	172,270,014	0	0	0	236,063,687
4	10,324,734	0	0	0	9,419,846	0	0	0	19,744,580
5	11,000,571	9,575,887	0	8,852,767	0	0	0	0	29,429,225
TOTAL	39,075,127	82,042,757	0	8,852,767	184,958,481	0	0	0	314,929,132

	FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS									
		Mult	iple Common Bo	-						
			(3,000 or Grea	ter)						
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase				
3285	1	NIAGARA REGIONAL NORTH TONAWANDA, NY	Occupational	\$12,864,276.00	3,119	4,265				
FIELD OF N	FIELD OF MEMBERSHIP: Students attending North Tonawanda School District in North Tonawanda, NY.									
18297	3	COASTAL RALEIGH, NC	Occupational	\$1,545,396,580.00	210,000	3,020				
FIELD OF N	IEMBERSH	IIP: Employees of the YMCA of th	e Triangle Area, Inc.	who are paid from Ral	eigh, North Carolina.					
24438	3	ALLEGACY RALEIGH, NC	Occupational	\$1,073,148,812.00	219,000	15,033				
FIELD OF N	IEMBERSH	IIP: Employees of General Parts, In	nc. who work in or are	paid from Raleigh, N	orth Carolina					
6369	3	STATEWIDE STARKVILLE, MS	Occupational	\$59,788,754.00	30,000	15,934				
FIELD OF N	IEMBERSH	IIP: Students attending Mississippi	State University in St	arkville, MS.						

12320	3	GEORGIA MCDONOUTH, GA	Associational	\$374,173,117.00	326,786	21,450		
FIELD OF M	FIELD OF MEMBERSHIP: Voting members of the Southern State Police Benevolent Association, Inc. in McDonough, GA, who qualify for membership in accordance with its constitution and bylaws in effect on 07/24/2004.							
23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$4,657,989,122.00	1,107,975	45,867		
FIELD OF M	EMBERSHIP	Students attending Hillsboroug	h Community Colleg	e in Tampa, FL.				
20634	4 A	LTON AREA EMPLOYEES GODFREY,, IL	Occupational	\$4,786,944.00	2,952	7,000		
FIELD OF M	FIELD OF MEMBERSHIP: Students attending Lewis and Clark Community College in Godfrey, IL.							
11065	4	SECURITY SERVICE ARVADA, CO	Associational	\$3,640,158,666.00	1,494,183	20,000		
FIELD OF M	EMBERSHIP	Members of Consumer United bylaws in effect on 4/12/2005.	Association in Arvad	da, CO, who qualify for	membership in accorda	nce with its charter and		
			Community Exp	pansion				
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase		
22114	1 GR	EATER NILES COMMUNITY CASS COUNTY, MI	Community	\$23,920,563.00	25,000	64,429		
FIELD OF M	EMBERSHIP	Persons who live, work, worshi of Niles or Cass County, Michi		n, and businesses and ot	her legal entities located	l in Niles Township, City		

	Community Conversion								
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase			
613	1	BUFFALO POSTAL COMMUNITY ERIE COUNTY, NY	Community	\$48,734,334.00	11,000	950,265			
FIELD OF N	IEMBERS	SHIP: Persons who live, work, worshi York;	p, or attend school in	and businesses and oth	er legal entities located	in Erie County, New			
14127	2	BAKER WARREN COUNTY, PA	Community	\$27,054,287.00	4,025	102,437			
FIELD OF N	IEMBERS	SHIP: persons who live, work, worshi Jersey	p, or go to school in, a	and businesses and othe	er legal entities located i	n Warren County, New			
4982	2	BESSEMER SYSTEM MERCER COUNTY, PA	Community	\$22,320,548.00	12,500	120,296			
FIELD OF N	IEMBERS	SHIP: Persons who live, work, worshi Pennsylvania	p, or attend school in,	and businesses and oth	ner legal entities located	in Mercer County,			
7573	2	ARLINGTON VIRGINIA ARLINGTON COUNTY, VA	Community	\$130,378,309.00	50,000	189,453			
FIELD OF N	IEMBERS	SHIP: Persons who live, work, worshi Virginia.	p, or attend school in,	and businesses and oth	ner legal entities located	in Arlington County,			

20641	3	LAKE CHEM CALVERT CITY, KY	Community	\$21,006,452.00	8,100	30,125
FIELD OF N	IEMBERSHIP:	Persons who live, work, worship Kentucky.	p, or attend school in, a	nd businesses and other legal ent	ities located in Marshall Co	ounty,
22235	3	CAROLINA FAMILY KINSTON, NC	Community	\$17,310,827.00	5,000	58,424
FIELD OF N	AEMBERSHIP:	Persons who live, work, worship Carolina.	p, or attend school in, a	nd businesses and other legal ent	ities located in Lenoir Cou	nty, North
19047		RALD CREDIT ASSOCIATION REENWOOD COUNTY, SC	Community	\$3,760,835.00	4,227	67,519
FIELD OF N	AEMBERSHIP:	Persons who live, work, worksh South Carolina	ip, or attend school in,	and businesses and other legal er	ntities located in Greenwoo	d County,
15768	3 CLEH	RMONT COUNTY TEACHERS AMELIA, OH	Community	\$25,383,650.00	7,500	232,853
FIELD OF N	MEMBERSHIP:	Persons who live, work, worship County, Ohio.	p, or attend school in, a	nd businesses and other legal ent	ities located in Clermont of	r Brown
16168	3 F	ORT STEWART GEORGIA HINESVILLE, GA	Community	\$65,284,108.00	226,186	310,714
FIELD OF N	IEMBERSHIP:	Persons who live, work, worship Effingham Counties, Georgia.	p, or attend school in, a	nd businesses and other legal ent	ities located in Bryan, Cha	tham, or

1961	5	PEARL HARBOR HONOLULU COUNTY, HI	Community	\$251,955,971.00	30,000	899,593				
FIELD OF N	IEMBERS I	HIP: Persons who live, work, worsh (Honolulu County) in Hawaii.	ip, or attend school in,	, and businesses and o	ther legal entities on the	Island of Oahu				
	Underserved									
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase				
1884	1	SUNMARK SCHOHARIE COUNTY, NY	Underserved area	\$396,843,320.00	800,000	31,582				
FIELD OF N	AEMBERSI	HIP: Persons who live, work, worsh New York, a community which	1 /		e	5,				
1884	1	SUNMARK MONTGOMERY COUNTY, NY	Underserved area	\$396,843,320.00	800,000	49,708				
FIELD OF N	/IEMBERSI	HIP: Persons who live, work, worsh New York, a community which	1 /		e	0				

340	3	JAX	Underserved area	\$269,615,728.00	77,000	2,603			
		JACKSONVILLE, FL							
FIELD OF N	1EMBERSHIP:	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Clay County, Florida an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual; (App. 8/15/05)							
		Prescribed Community: The f	following census tract: (030400 located in Clay County	, Florida bounded by the fo	llowing:			
		Starting west on Blanding Bou Gano Ave., to Madeira Drive			on Bellair Boulevard, then	go west			
7397	3	AEDC	Underserved area	\$978,224,525.00	320,000	4,586			
		MAURY COUNTY, TN							
FIELD OF N	1EMBERSHIP:	Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Maury County, Tennessee, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.							
		Prescribed community: The following:	ollowing census tract: 0	10500 located in Maury Coun	ty, Tennessee, bounded by t	he			
Start at the intersection of James M. Campbell Boulevard and Carmack Boulevard; begin going north on Carm Boulevard; Carmack Boulevard then becomes South Garden Street and eventually North Garden Street; contin north until North Garden Street crosses the Duck River; follow the Duck River east until it meets Bear Creek; of following Bear Creek east until it intersects with Bear Creek Pike; continue east on Bear Creek Pike to Mount turn right on mount Olivet Road to iron Bridge Road; turn left on Iron Bridge Road to Union Grove Road; turn Union Grove Road to Cliff White Road; turn right on Cliff White Road to Sowell Mill Pike; turn right on Sowu until it crosses the Duck River; follow the Duck River South until it meets Goose Creek; follow Goose Creek s intersects with Blue Springs Road; follow Blue Springs Road west to New Lewisburg Highway; continue north New Lewisburg Highway; New Lewisburg Highway becomes James M. Campbell Boulevard; continue follow Campbell Boulevard west until the intersection of James M. Campbell Boulevard and Carmack Boulevard						te traveling continue Olivet Road; left on ell Mill Pike outh until it and west on			

340	3	JAX	Underserved area	\$269,615,728.00	77,000	4,736			
		JACKSONVILLE, FL							
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 Clay County, Florida an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual; (App. 8/15/05)							
		Prescribed Community: The fo	ollowing census tract: 0	30600 located in Clay County, Flo	orida bounded by the followi	ing:			
		go south along the CSX Transp Kingsley Ave. to Doctor's Lak	oortation railroad tracks e Drive. Go southwest	ection of Interstate 295 and the CS to its intersection with Kingsley A to Dogwood Lane and then south Lake shoreline to where it meets t	Avenue; continue eastward o on Dogwood Lane, continui	n			

340	3	JAX JACKSONVILLE, FL	Underserved area	\$269,615,728.00	77,000	21,642
FIELD OF M	IEMBERSHIP:	Persons who live, work, wors underserved community in Du NCUA Chartering and FOM	aval County, Florida an			
		Prescribed Community: The Florida bounded by the follow		tracts: 013800, 013901, 0139	002 and 013904 located i	n Duval County,
	The southern boundary begins at the intersection of Atlantic Boulevard and the Intracoastal Waterway and runs ea intersection of Atlantic Boulevard and Sailfish Drive. East on Sailfish Drive begins the southern portion of the eas boundary. It then continues north and then turns west along Sailfish Drive. At the intersection of Sailfish Drive a Lane, the boundary turns north on Wahoo Lane and continues north along Francis Ave. to its intersection with Sin Road. It then turns west on Simmons Road and intersections with Mayport Road. The eastern boundary continue Mayport Road to its intersection with the Mayport Naval Station boundary and then continues east and north alon Naval Station fenceline. Once this line intersects with Seminole Road, the eastern boundary of the underserved at continues north to Ozbourne Avenue and then turns east and continues north on Ozbourne Avenue to Moule Road Moule Road, the boundary continues east to the Atlantic Ocean and then continues north along the shoreline till it intersections with the St. John's River. The St. John's River serves as the northern boundary while the Intracoasta Waterway serves as the western boundary.					
1494	3	TVA		\$153,396,602.00	42,681	142,950
	COL	BERT AND LAUDERDALE				
FIELD OF M	IEMBERSHIP:	Persons who live, work, wors Lauderdale Counties, Alabam Field of membership manual.	a, an underserved comm			

Wednesday, August 31, 2005

340	3	JAX JACKSONVILLE, FL	Underserved area	\$269,615,728.00	77,000	252,139
FIELD OF M	IEMBERSHIP:		al County, Florida an u	nd businesses and other legal enti nderserved community as defined	1	
		Prescribed Community: The following group census tracts: 000100, 000200, 000300, 000400, 000500, 000600, 001000, 001100, 001200, 001300, 001400, 001500, 001600, 001700, 001800, 001900, 002000, 002500, 002600, 002701, 002702, 002801, 002802, 002901, 002902, 010800, 010900, 011100, 011300, 011400, 011500, 011600, 011700, 011800, 012100, 012200, 012300, 012500, 012601, 012602, 012701, 012702, 012800, 012100, 012200, 012300, 012500, 012601, 012602, 013402, 013521, 013721, 013723, 014500, 014800, 015400, 015500, 015600, 015700, 015802, 016100, 016200, 016300, and 016601 located in Duval County, Florida bounded by the following: Beginning at the intersection of Baymeadows Road and Interstate 95 proceeding north on Interstate 95 to West University				

the Pottsburg Creek shoreline river bank; proceeding north along the shoreline along the Pottsburg Creek to its intersection with Atlantic Boulevard; east on Atlantic Boulevard, south then east on Telco Way, south onto Century Twenty One Drive, west on Virgo Street, south on Libra Street, southwest on Century Twenty One Drive, south on West Aries Drive, east on Capricorn Street, south on Duskin Drive and east on Ivey Road to Hidden Village Drive. From Hidden Village Drive proceed south to Cavendar Drive, west on Cavendar Drive, south and then east on Sandusky Avenue South, south on Newell Boulevard, west and then south on MacArthur Court South, west on Ricardo Lane, east on Atter Lane, southeast and then east on Lopez Road to Alonso Road. At Alonso Road, proceed east to Newell Boulevard, south on Newell Boulevard, east on Beach Boulevard, north on Anniston Road, west on Atlantic Boulevard, northwest then west on Arlington Expressway, north on Rogero Road, west on North Sprinkle Drive Road, turning south on Gamewell Road, west on North Terry Parker Drive, north on Paine Avenue and immediately turn southwest onto Oliver Street. Continue on Oliver Street to its intersection with University Boulevard, then south on University Boulevard, west on Arlington Expressway, north along the St. John's River east riverbank, east on Floral Bluff Road, north on Shepard Street, east on Burdette Street, north on University Boulevard, east on Merrill Road, north on Cesery Boulevard to Fort Caroline Boulevard. From Fort Caroline Boulevard, continue west to University Boulevard, proceeding north on University Boulevard, west on Riverton Road, northward through the St. John's River and then westward where the St. John's River forks, proceeding westward along the south riverbank of the Trout River, under US Highway 17 and Interstate 95 and then south towards the Ribault River south

INSURANCE REPORT OF ACTIVITY - DETAIL Wednesday, August 31, 2005

riverbank's intersection with Lem Turner Boulevard. At Lem Turner Boulevard, proceed south towards Edgewood Avenue, southwest on Edgewood Avenue, north on Restlawn Drive and then west on Ribault Scenic Drive to its intersection with the Ribault River south riverbank. Continue north to the north riverbank of the Ribault River, then north on Ribault Avenue to where it meets the south riverbank of the Trout River. Proceed west along the Trout River south riverbank to Sibbald Road then continue south on Sibbald Road, southwest on Soutel and east on Moncrief Road to its intersection with the west riverbank of the Ribault River. Proceed south along the Ribault River and then west to where it intersects the CSX Transportation Railroad Tracks. Proceed south along the CSX Transportation Railroad Tracks to Edgewood Drive, turn west on Edgewood Drive, north and then west on Pickettsville Road, continuing west on Robinson Road, south on Interstate 295, east on Interstate 10, south on Lane Avenue South and then southwest on Normandy Boulevard to Chafee Road South. At Chafee Road South, continue north to its intersection with Interstate 10, west on Interstate 10, south, continuing due south along Arenas Avenue and then Sarvis Road West. Continue south on Sarvis Road West to its intersection with Normandy Boulevard, then southwest on Normandy Boulevard, south along the CSX Transportation Railroad Tracks, east on 103rd Street, south on Chafee Road, east along the Clay County line, northeast on Old Middleburg Road, east on 103rd Street, south on Interstate 295 and then north on Blanding Boulevard to 118th Street. Turn east on 118th Street, continuing on 118th Street to intersect with the Ortega River west riverbank. Continue across the Ortega River to the east riverbank, then east, south on Yukon Road, east on 120th Street, south on Roosevelt Boulevard and then east on Interstate 295 to its intersection with the western shoreline of the Intracoastal Waterway. Proceed north along the Intracoastal Waterway western shoreline to Ortega Boulevard, then south on Ortega Boulevard, west on Timuquana Road, north on Water Oak Lane, west on Sussex Avenue, north on Twining Road, west on Cates Avenue and then north on Harbor Point Circle. Proceed north on Harbor Point Circle to the Ortega River's shoreline. Follow the Ortega River's shoreline west and then south to its intersection with Timuguana Road then west on Timuguana Road, south on Leslie Road, west on Old Timuguana Road, north on Wesconnect Road, west on 103rd Street to Jammes Road. Once on Jammes Road, proceed north to Anvers Boulevard South, then west and north on Anvers Boulevard east on Wilson Boulevard, south on Jammes Road and then east on Harlow Boulevard to Blanding Boulevard. Continue north on Blanding Boulevard, southeast on Autumn Lane, east on Fall Terrace and southeast on Confederate Point Road to the Fishing Creek inlet. Proceed northeast along the north Fishing Creek riverbank, then north and then northeast through the Ortega River, east on San Juan Avenue, north and then northeast along the CSX Transportation Railroad Tracks to its intersection with King Street. At King Street, proceed south then southeast to the St. John's River north riverbank, then north along the St. John's River north riverbank, south on the Acosta Bridge, east along the St. John's River south riverbank and then southwest along the Bee Street. Proceed north on Southhampton Road, southwest on Montana Avenue, west on Manning Street, southeast on Kings Avenue, northwest then west on Landon Avenue, southeast along the Florida East Coast Railroad, west on Emerson Street, south on St. Augustine Road, south on Stetson Road, east on University Boulevard, southeast on Old Kings Road and then east on Baymeadows Road to its intersection with Interstate 95.

Wednesday, August 31, 2005

1068	3	F E C MEDLEY, FL	Underserved area	\$16,925,387.00	6,373	499,104
FIELD OF N	MEMBERSHIP:	The following eighty census 000503, 000601, 000602, 00 000803, 000804, 000901, 00 001702, 001703, 001801, 00 004702, 004703, 004800, 00 009200, 009306, 009307, 00 490100 located in Miami-Da	00603, 000604, 000605, 0 00902, 000903, 001002, 0 01802, 001803, 001901, 0 04901, 004902, 005001, 0 09308, 009309, 009310, 0	00606, 000703, 000704, 00 01003, 001004, 001005, 00 01903, 001904, 002300, 00 05002, 005501, 005701, 00	00705, 000706, 000707, 00 01501, 001502, 001601, 00 02401, 002402, 002500, 00 05703, 005704, 009007, 00	00708, 000801, 01602, 001701, 02900, 004701, 09008, 009100,
8290	4	THE PEOPLE'S AMARILLO, TX	Underserved area	\$79,582,146.00	16,500	12,875
FIELD OF N	MEMBERSHIP:	Persons who live, work, wor of Canyon, Texas.	ship or attend school in, a	and businesses and other lea	gal entities located in the u	nderserved area
8290	4	THE PEOPLE'S AMARILLO, TX	Community	\$79,582,146.00	16,500	18,561
FIELD OF N	MEMBERSHIP:	Persons who live, work, wor Smith County, Texas.	ship or attend school in, a	and businesses and other lea	gal entities in the underser	ved area of Deaf
24567	4	TEXAR TEXARKANA, TX	Underserved area	\$146,393,873.00	169,809	89,306
FIELD OF N	MEMBERSHIP:	Persons who live, work, wor of Bowie County, Texas.	ship or attend school in, a	and businesses and other le	gal entities located in the u	nderserved area
8290	4	THE PEOPLE'S AMARILLO, TX	Underserved area	\$79,582,146.00	16,500	104,062
FIELD OF N	MEMBERSHIP:	Persons who live, work, wor	ship or attend school in, a	a defined underserved area	in Potter and Randall Cour	nties, Texas.

Monday, September 26, 2005 9:09:00 AM

Wednesday, August 31, 2005

4015 4 SAN ANTONIO CITY EMPLOYEES Underserved area \$278,909,537.00 450,000 185,976 P.O. BOX 830968 SAN ANTONIO, 185,976 <t

FIELD OF MEMBERSHIP: Beginning at the north corner of Census Tract 1417 at the intersection of Loop 410 South and New Sculpture Springs Road and going East to S. Foster Road, then South on S. Foster Road to Highway 181, then West on Highway 181 to Donor Road, then South on Donor Road to Southern Road, then northwest on Southern Road to Blue Wing Road, then South on S. Blue Wing Road to FM 1937, then South on FM 1937 to Leal Road, then South on Leal Road to a point just West of the Medina River, then following the Medina River West crossing Pleasanton Road, continuing West crossing Applewhite Road, continuing West crossing Highway 16, continuing West crossing Summerset Road, continuing West crossing IH-35 South and Quintana Road, then to Old Pearsall Road, then following Old Pearsall Road Northeast to Nelson Road, then on Nelson Road go West to Loop 1604, then North on Loop 1604 to US 90 W to S. Acme Road, to W. Commerce Street, then East on W. Commerce to the intersection of W. Commerce Street and just west of S. San Joaquin then South Following S. San Joaquin to Castroville Road, then East on Castroville Road to just west of Romero Road to just west of S. San Joaquin then South following Romero Street to Carlo Street, then East on Carlo Street to just west of Aliened Drive, then South following Aliened Drive to Highway 90, then East on Highway 90 to Couples Road, then South on Couples Road to where Couples Road intersects crosses the Union Pacific Railroad, then East following the union Pacific Railroad line to the intersections with Culberson Avenue, then East on Culberson Avenue to just west of S. Zarzamora Street, then South on S. Zarzamora to W. Southcross Boulevard, then following W. Southcross to Pleasanton Road where W. Southcross becomes E. Southcross and continuing East on E. Southcross to just west of the intersection of E. Southcross and Mission Road, then following north adjacent to Mission Road to just past the San Antonio river, then East across the Riverside Golf Course to the Union Pacific Railroad line running parallel to S. Presa Street, South to the intersection with S.W. Military Drive, then East on S.E. Military Drive to Goliad Road, then North on Goliad Road to Pecan Valley Drive, then Northeast on Pecan Valley Drive to E. Southcross Boulevard, then East on E. Southcross Boulevard to the intersection of E. Southcross Boulevard and the Salado Creek, then following the Salado Creek Southeast to its junction with S.E. Military Drive, then East on S.E. Military Drive to Loop 410, then North on Loop 410 to the original starting point of Census Tract 1417 at the intersection of Loop 410 and New Sulphur Springs Road. 23017 4 SHELL NEW ORLEANS Underserved area \$79 269 570 00 20,000 484 674

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	NEW ORLEANS, LA				
FIELD OF MEMBERSHIP:	Persons who live, work (or regu	-	· · ·	nd businesses and other leg	gal entities
	in an underserved area comprise	ed of Orleans Parish, Lo	ouisiana.		

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24693	5	GOLDENWEST	Underserved area	\$354,588,945.00	1,400,000	111,732
		UTAH COUNTY, UT				
-						

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 000801, 000802, 000901, 000904, 001002, 001202, 001300, 001401, 001402, 001601, 001602, 001603, 001700, 001801, 001802, 001803, 001900, 002000,002300, 002400, 002500, 002600, 002800, 003000, 003101 bounded in northwestern corner by the intersection of I-15 and W 800 N, go east on W 800 N to N 400 E, go south on N 400 E to E 400 N, go east on E 400 N to North Union Canal, follow North Union Canal northeast to State Route 52, go east on State Route 52 to US Highway 189, go south on US Highway 189 until it turns into N University Ave, continue south on N University Ave to E Stadium Avenue, go east on E Stadium Avenue until meeting the Upper Union Canal, follow the Upper Union Canal southeast to E University Pkwy, go northeast on E University Pkwy to approximately latitude 40.25649 N and longitude 111.64737 W, go northeast 206 yards on an imaginary line to approximately latitude 40.25821 N and longitude 111.64567 W, go northwest 66 yards on an imaginary line to approximately latitude 40.25891 N and longitude 111.64601 W, go northwest 138 yards on an imaginary line to approximately latitude 40.25958 N and longitude 111.64771 W, go northeast 201 yards on an imaginary line to approximately latitude 40.26129 N and longitude 111.64498 W, go northwest 37 yards on an imaginary line to Stadium Avenue at approximately latitude 40.26164 N and longitude 111.64565 W, go east to N 900 E, go northwest on N 900 E to N Temple Drive, go north on N Tempe Drive until turning into E 2300 N, continue east on E 2300 N to approximately latitude 40.26404 N and longitude 111.62848 W, go northwest 62 yards on an imaginary line to approximately latitude 40.26473 N and longitude 111.62882 W, go east 81 yards on an imaginary line to approximately latitude 40.26474 N and longitude 111.62780 W, go north 401 yards on an imaginary line to approximately latitude 40.26818 N and longitude 111.62745 W, go east 0.46 miles on an imaginary line to approximately latitude 40.26818 N and longitude 111.61880 W, go northeast 0.76 miles on an imaginary line to approximately latitude 40.26921 N and longitude 111.60476 W, go north 0.25 miles on an imaginary line to approximately latitude 40.27298 N and longitude 111.60441 W, go east 388 yards on an imaginary line to approximately latitude 40.27333 N and longitude 111.60030 W, go north on an imaginary line to Squaw Peak Trail, follow in the general direction of east and south the Squaw Peak Trail to approximately latitude 40.24138 N and longitude 111.57456 W, go southwest 234 yards on an imaginary line to approximately latitude 40.24102 N and longitude 111.57725 W, go west 95 yards on an imaginary line to approximately latitude 40.24102 N and longitude 111.57826 W, go northwest 126 yards on an imaginary line to approximately latitude 40.24240 N and longitude 111.57898 W, go northwest 93 yards on an imaginary line to approximately latitude 40.24308 N and longitude 111.58004, go southwest 179 yards on an imaginary line to approximately latitude 40.24272 N and longitude 111.58276 W, go west 174 yards on an imaginary line to

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approximately latitude 40.24308 N and longitude 111.58517 W, go northwest 328 yards on an imaginary line to approximately latitude 40.24585 N and longitude 111.58725 W, go northwest 291 yards on an imaginary line to approximately latitude 40.24755 N and longitude 111.58997 W, go northwest 170 yards on an imaginary line to approximately latitude 40.24823 N and longitude 111.59169 W, go west 157 yards on an imaginary line to approximately latitude 40.24825 N and longitude 111.59341 W, go southwest 0.76 miles on an imaginary line to approximately latitude 40.24343 N and longitude 111.60649 W, go west 0.53 miles on an imaginary line to approximately latitude 40.24343 N and longitude 111.61645 W, go southwest 335 yards on an imaginary line to approximately latitude 40.24272 N and longitude 111.61988 W, go northwest 0.30 miles on an imaginary line to approximately latitude 40.24343 N and longitude 111.62537 W, go southwest 157 yards on an imaginary line to approximately latitude 40.24308 N and longitude 111.62707 W, go southwest 25 yards on an imaginary line to approximately latitude 40.24272 N and longitude 111.62744 W, go south 1 mile on an imaginary line to approximately latitude 40.22760 N and longitude 111.62780 W, go west to S 1500 E, go north on S 1500 E to E 300 S, go west on E 300 S to approximately latitude 40.22967 N and longitude 111.63603 W, go northwest 172 yards on an imaginary line to approximately latitude 40.23105 N and longitude 111.63674 W, go west 290 yards on an imaginary line to approximately latitude 40.23141 N and longitude 111.63982 W, go north 242 yards on an imaginary line to approximately latitude 40.23346 N and longitude 111.63947 W, go west to E Center Street at approximately latitude 40.23381 N and longitude 111.64084 W, go west on E Center Street to S 900 E, go south on S 900 E to S State Street, go southeast on S State Street to W 2400 N, go east on W 2400 N and turning into an imaginary line to approximately latitude 40.19222 N and longitude 111.60750 W, go southwest 286 yards on an imaginary line to approximately latitude 40.18982 N and longitude 111.60786 W, go southeast 152 yards on an imaginary line to approximately latitude 40.18843 N and longitude 111.60682 W, go south 159 yards on an imaginary line to approximately latitude 40.18707 N and longitude 111.60682 W, go southeast .31 miles on an imaginary line to approximately latitude 40.18295 N and longitude 111.60373 W, go east 346 yards on an imaginary line to approximately latitude 40.18295 N and longitude 111.59996 W, go southeast 78 yards on an imaginary line to approximately latitude 40.18226 N and longitude 111.59926 W, go southeast 179 yards on an imaginary line to approximately latitude 40.18156 N and longitude 111.59753 W, go east 384 yards on an imaginary line to approximately latitude 40.18122 N and longitude 111.59342 W, go south 417 yards on an imaginary line to approximately latitude 40.17779 N and longitude 111.59343 W, go west to N 970 E, go southeast on N 970 E to approximately latitude 40.17401 N and longitude 111.59376 W, go east 0.31 miles on an imaginary line to approximately latitude 40.17401 N and longitude 111.58792 W, follow Hobble Creek southeast 161 yards to approximately latitude 40.16679 N and longitude 111.57694 W, go west until meeting E Center Street, continue west on E Center Street to S 1300 E, go south on S 1300 E to E 400 S, go west on E 400 S to Brookside Drive, go south on Brookside Drive to S 800 E, go southwest on E 800 S to E 1000 S, go west on E 1000 S to S 700 E, go south on S 700 E to W 2000 N, go east on W 2000 N to N 1600 W, go south on N 1600 W to W 1600 N, go west on W 1600 N to S 400 E, go south on S 400 E to E Evergreen Drive, go west on E Evergreen turning into W Evergreen Drive to State Road, go north on State Road to S Main Street, go north on S Main Street turning into N Main Street to E 1400 N, go west on E 1400 N turning into W 1400 N and then into

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W 1500 N to I-15, go north and northwest on I-15 to the Provo River, follow the Provo River northeast to Columbia Lane, go northwest on Columbia Lane to E 2000 S, go west on E 2000 S to the West Union Canal, go west and then southwest on West Union Canal to N 2100 W, go north on N 2100 W turning into S Main Street, continue north on S Main Street to E University Pkwy, go east on E University Pkwy to S State Street, go northwest on S State Street to E 400 S, go east on E 400 S to S Carterville Road, go north on S Carterville Road continuing on an imaginary line until meeting North Union Canal, continue north on North Union Canal to E Center Street at approximately latitude 40.29704 N and longitude 111.66731 W, go west on E Center Street turning into W Center Street to I-15, go north on I-15 to W 800 N;

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Duplicate TIP
216	2	PUBLIC HEALTH SERVICE ROCKVILLE, MD		\$54,284,157.00	NO

FIELD OF MEMBERSHIP: Employees who work regularly in the federal government civil industry in the Washington, DC-Baltimore area

Single Common Bond Expansions	Current Month
Number of Expansions Approved	9
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	5
Number of Potential Members Added	617

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Multiple Common Bond Expansions	Current Month
Number of Expansions Approved	718
Number of Expansions Denied	3
Number of Expansions Deferred	22
Number of FCUs Receiving Expansions	261
Number of Potential Members Added	222,809

Community Expansions	Current Month
Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	5
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	64,429

Community Conversion Expansions	Current Month
Number of Expansions Approved	10
Number of Expansions Denied	0
Number of Expansions Deferred	10
Number of FCUs Receiving Expansions	10

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Number of Potential Members Added 2,961,679

<u>Underserved</u>	Current Month
Number of Expansions Approved	16
Number of Expansions Denied	0
Number of Expansions Deferred	12
Number of FCUs Receiving Expansions	10
Number of Potential Members Added	2,016,236

TIP	Current Month
Number of TIPs Approved	1
Number of TIPs Denied	0
Number of TIPs Deferred	2

Housekeeping	Current Month
Number of Housekeeping Approved	58
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	0
Number of FCUs Receiving Housekeeping	28

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MERGERS APPROVED

Continuing Charter No.	Reg.	Name and L of Continu		Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
11663	1	LANCASTER LANCASTE		\$12,984,018.00	2120	DEPEW TEACHERS LANCASTER, NY	\$4,118,727.00	EXPANDED SERVICES
Continuin	g Field o	f Membership:	Educational	1 5	ory District,	on of Lancaster Central School and Erie County, who work in Lancas		1
Merging H	Field of N	Aembership:	(Single) Tea	chers and other emplo	oyees in the l	Depew, New York public schools.		
62087	1	AMALGAN	MATED	\$34,843,987.00	8406	SAGINAW AUTOMOTIVE EMPLOYEES	\$14,344,162.00	CONVERSION TO OR
		SAGINAV	V, MI			SAGINAW, MI		MERGER WITH FISCU
Continuin	g Field o	of Membership:	(State-charte Michigan.	red community) Indi	viduals who	live, work, or worship within the	boundaries of Sagina	w County,
Merging Field of Membership:			mployees of Chevrole chigan; and other em		Anufacturing, a division of Gener	al Motors Corporatio	on, who work in	

61748 1 MONROE C COMMU MONROE	NITY MUNICIPALITIES SERVICES
Continuing Field of Membership:	(State-chartered community) Persons who live or work in Monroe County, Michigan.
Merging Field of Membership:	(State-chartered single) Employees of the County of Monroe, Michigan, and political subdivisions, excluding school employees, and employees of the United States Post office in Monroe County, Michigan.
60153 1 MUNICI NEW YOR	TOOD
Continuing Field of Membership:	(State-chartered Multiple) Employees of the City Government of the City of New York, New York and many other employee groups.
Merging Field of Membership:	(Single) Members and employees of the Roman Catholic Church of St. Peters in Yonkers, New York.
10958 2 FIRST EA BALTIMOF	EFCU SERVICES
Continuing Field of Membership:	Employees of the American General Companies who work in the United States. FOM includes 6 additional insurance related SEGs.
Merging Field of Membership:	Employees of the Union Memorial Hospital who work in Baltimore, MD and employees under contract with Union Memorial Hospital.

11111	2	FREEDOM ROANOK		\$153,987,683.00	20788	SALEM COMMUNITY SALEM, VA	\$5,740,758.00	EXPANDED SERVICES
Continuing	g Field of	Membership:		credit union serving R City of Roanoke, Virgi		Cotetourt counties, Virginia, inclue	ding the Township o	of Vinton, City of
Merging F	ield of M	embership:	Community	credit union serving th	ne City of Sa	lem, Virginia.		
61810	3	KEME CINCINNA		\$247,148,241.00	2087	CINCINNATI OHIO FIREFIGHTERS CINCINNATI, OH	\$58,122,708.00	EXPANDED SERVICES
Continuing	g Field of	Membership:	Employees	of the Kroger Co. and	over 350 SE	Gs		
Merging F	ield of M	embership:	Employees	of fire departments whe	o work in Ha	amilton County, Ohio and 29 SEG	3.	
24438	3	ALLEGA WINSTON-SA		\$1,095,746,450.00	17149	TANK LINE GREENSBORO, NC	\$1,213,487.00	EXPANDED SERVICES
Continuing	g Field of	Membership:	364 select g	groups				
Merging F	ield of M	embership:	authority of	Qulaity Distribution Ir	nc. & Quality	ity Carriers, Inc. and operators of l v Carriers, Inc., who are paid from n Greensboro, North Carolina		

24063	3	FOUND LANCAST		\$1,064,405,575.00	24750	ARROWOOD ASSOCIATION CHARLOTTE, NC	\$4,457,478.00	EXPANDED SERVICES
Continuin	ng Fiel	d of Membership:	Over 517 sele	ct groups				
Merging I	Field o	of Membership:	64 select grou	ps				
60978	3	TOLEDO AREA (TOLEDO		\$192,908,152.00	60903	EMPIRE AFFILIATES MANSFIELD, OH	\$144,153,185.00	INABILITY TO OBTAIN OFFICIALS
Continuin	ng Fiel	d of Membership:		Toledo Area Catholi nd six employee grou		nion, Inc. and all members of the Ro	man Catholic Churc	ch registered in
Merging I	Field o	of Membership:				on and Reeves-Bowman Steel Divis and Tuscarawas Counties of Ohio.	ion of Cyclops Corp	poration;
62587	3	C&O UN EDGEWOC		\$12,491,698.00	62491	COVINGTON CITY EMPLOYEES COVINGTON, KY	\$2,181,138.00	EXPANDED SERVICES
Continuin	ng Fiel	d of Membership:	Employees of	CSX and 75 other se	elect emplo	yee groups.		
Merging I	Field o	of Membership:	Employees of	the City of Covingto	on, Kentuck	y.		

68259 3 INDIANA M INDIANAPO		63354	CAPITAL PLUS INDIANAPOLIS, IN	\$25,935,691.00	EXPANDED SERVICES
Continuing Field of Membership:	5 1 5		iversity, Purdue University, Indiana ana and several hundred other SEG	· · · · · · · · · · · · · · · · · · ·	niversity and
Merging Field of Membership:	Public employees in the employ of several other SEGs.	f a governme	ntal office or organization of Indian	a State or local gov	vernment and
1353 4 SPCC HOUSTON		2012 N	MISSOURI PACIFIC HOUSTON HOUSTON, TX	\$8,883,661.00	EXPANDED SERVICES
Continuing Field of Membership:		s of AMTRA	Railroad Company who work in or K who work in or are supervised fr n		
Merging Field of Membership:	Employees of the Union Pacific Ra Company who work in Houston, T		pany and of its subsidiary, the Fort V is SEGs.	Worth and Denver	Railway
5493 4 T & BIG SPRIN	. , , ,	14379 E	BIG SPRING STATE HOSPITAL BIG SPRING, TX	\$1,441,073.00	CONVERSION TO OR MERGER WITH FCU
Continuing Field of Membership:			vork on the lines from Toyah to Ion FIBER COMposite Company, Inc.		
Merging Field of Membership:	employees of Big Spring State Ho	spital who w	ork in Big Spring, Texas		

67554	4	POSTEL FA		\$43,521,044.00	61236	ARCHER COUNTY ARCHER CITY, TX	\$486,451.00	LACK OF GROWTH
Continuin	ng Field of	Membership:	-			ployees and various other federa elect employee groups.	l employees in W	ichita Falls,
Merging l	Field of M	embership:	Archer County	, TX, excluding the	Windhorst charte	ered area.		
66538	4	CONNE WAUSAU		\$195,593,859.00	66536	MAPLE HILL WAUSAU, WI	\$8,178,125.00	CONVERSION TO OR MERGER WITH FISCU
Continuin	ng Field of	Membership:				ance Companies; Wausau Benef iates; and employees, students, a		
Merging l	Field of M	embership:	employees of Wausau, WI.	Wausau Hospitals, Ir	ic; employees of	Wausau Medical Center; physic	ians and dentists v	with offices in

66865 4	CAPIT KIMBERI		\$262,999,448.47	66801	TRI CITY TRANSPORTATION NEENAH, WI	\$755,270.27	LOSS / DECLINING FIELD OF MEMBERSHIP
Continuing Field o	f Membership:	persons residin	ng or employed with	in the Cou	nties of Brown, Calumet, Outagamie	, and Winnebago, V	Visconsin
Merging Field of N	1embership:	and employees	-	ubsidiarie	acific Railroad, Fox River Valley Ra s in the transportation industries in Br ies, Wisconsin.	· ·	
64778 5 PU	JBLIC SERVICE DENVEF		\$627,343,276.00	6331	VAH DENVER, CO	\$8,386,919.00	EXPANDED SERVICES
Continuing Field o	f Membership:	Persons who l	ive or work within s	pecific bou	indaries in multiple locations in CO,	and small group ad	litions.
Merging Field of M	lembership:	Employees of	the Veterans Admin	istration M	Iedical Center in Denver, CO.		
14229 5	UFCW NOR PORTLAN		\$18,673,362.00	8143	COLUMBIA BOULEVARD PORTLAND, OR	\$3,793,643.00	EXPANDED SERVICES
Continuing Field o	f Membership:		nited Food and Com nd multiple group ad		Vorkers Union Local 555, UFCW Inte	ernational, AFL-CI) & CLC, in
Merging Field of N	1embership:	Employees of	the National Biscuit	Company	, a division of Kraft Foods, who work	c in Portland, OR.	

3378	5	PACIFIC TRANS PASADEN		162.00	11901	CFLA HACIENDA HEIGHT, CA	\$5,961,070.00	EXPANDED SERVICES
Continui	ing Fiel	d of Membership:		-		f the Union Pacific Corp. who worl h, Los Angeles, or Santa Barbara,	-	
Merging	Field o	f Membership:			-	work in San Diego, Los Angeles, Maria, CA, Phoenix and Tucson, A	-	
643	5	BUTT BIGGS,	·	215.00	12732	DIAMOND GARDNER RED BLUFF, CA	\$1,245,858.00	EXPANDED SERVICES
Continui	ing Fiel	d of Membership:		-		a, Glenn, Lake, Lassen, Sutter, and enn, Plumas, Sutter, and Tehama C		
Merging	Field	f Membership:	1 5			Diamond International Corp. and In ployees of Rush Personnel Service	e	

68295	5	IDADI NAMPA,		18767	TREASURE VALLEY CALDWELL, ID	\$1,188,968.00	EXPANDED SERVICES
Continuin	g Field of N	Membership:	Persons who live, work, worship, o Counties, ID.	or attend school	in, and business and other legal e	entities located in C	Canyon and Ada
Merging F	Field of Me	mbership:	Employees of Canyon or Owyhee fire, cemetery, drainage and other				
6275	5	AVANI LAUREL,	····	62651	NWH BILLINGS, MT	\$8,852,767.00	EXPANDED SERVICES
Continuin	g Field of N	Membership:	Persons who live, worship, work in Carbon, Stillwater, Sweet Grass, W		-		ellowstone,
Merging F	Field of Me	mbership:	Employees of Exxon-Mobil who w	vork in the north	western states of MT, WA, OR,	ID, WY and CO.	

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
16316 / 68542	3	KMC NETWORK	\$25,430,438	8/22/2005
		KETTERING, OH		
Other Insurance:	KMC N	ETWORK CREDIT UNION		
19208 / 68541	1	ST. PETER'S YONKERS FCU YONKERS , NY	\$844,563	8/4/2005