



Insurance Report of Activity

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

APRIL 2005

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

1/1/2005 THRU 4/30/2005

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	8	0	0	2	3,279
2	9	0	1	8	10,424
3	14	0	1	3	18,399
4	2	0	0	2	8,053
5	27	1	0	9	24,811
Total	60	1	2	24	64,966
%	95.2%	1.6%	3.2%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	378	0	24	83	54,666
2	739	7	31	148	141,011
3	896	1	25	130	501,559
4	285	1	6	75	40,846
5	594	1	15	82	97,172
Total	2,892	10	101	518	835,254
%	96.3%	0.3%	3.4%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	4	0	4	4	1,727,110	0
2	1	0	1	1	1,006,835	1
3	2	0	1	2	479,136	0
4	2	0	4	2	212,100	0
5	2	0	3	2	270,611	0
Total	11	0	13	11	3,695,792	1
%	45.8%	0.0%	54.2%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	12	0	19	12	3,824,657	2
2	5	0	9	5	3,658,718	2
3	16	0	28	16	4,062,034	4
4	5	0	10	5	731,943	1
5	2	0	4	2	957,455	1
Total	40	0	70	40	13,234,807	10
%	36.4%	0.0%	63.6%			

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%			

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	9	0	33	7	427,804	1
2	8	0	17	8	2,625,252	0
3	14	0	7	8	1,140,301	0
4	13	0	13	11	4,410,003	3
5	15	0	11	10	2,439,760	1
Total	59	0	81	44	11,043,120	5
%	42.1%	0.0%	57.9%			

INSURANCE REPORT OF ACTIVITY - SUMMARY

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Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	2	141,296,162	0	0
2	1	0	0	0
3	1	2,527,578	1	62
4	0	0	0	0
5	0	0	1	167
Total	4	143,823,740	2	229

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

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

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1/1/2005 THRU 4/30/2005

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	1	800	0	0	0
2	1	0	0	0	0	0
3	0	0	0	0	0	0
4	0	1	95,000	0	1	1,500
5	0	1	178	0	0	0
Total	1	3	95,978	0	1	1,500

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1/1/2005 THRU 4/30/2005

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	24	0	0	14
2	129	0	6	26
3	73	0	0	20
4	49	1	1	20
5	59	1	0	22
Total	334	2	7	102

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of Duplicates
1	0	0	0	0
2	2	1	1	0
3	2	0	1	2
4	2	0	3	0
5	2	0	1	1
Total	8	1	6	3

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Mergers Approved (Count)

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	6	0	0	2	5	0	0	0	13
2	11	2	0	2	0	0	0	0	15
3	9	3	0	5	2	0	1	0	20
4	3	1	0	1	11	0	0	0	16
5	6	6	0	0	4	0	1	0	17
TOTAL	35	12	0	10	22	0	2	0	81

Merging Credit Union Assets

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	19,750,974	0	0	2,245,149	66,069,409	0	0	0	88,065,532
2	77,009,519	7,454,899	0	299,450,932	0	0	370,314	0	384,285,664
3	16,875,978	12,210,716	0	81,304,590	3,217,414	0	0	0	113,608,698
4	17,115,782	8,474,183	0	2,040,880	30,154,288	0	5,746,994	0	63,532,127
5	44,224,905	404,870,126	0	0	72,742,422	0	6,117,308	0	527,954,761
TOTAL	174,977,158	433,009,924	0	385,041,551	172,183,533	0	12,234,616	0	1,177,446,782

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, April 30, 2005

FEDERAL CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members
2	4/7/2005	COMMUNITY CAPITAL PHILADELPHIA, PA	108,878

FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

Single Common Bond Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
1101	2	CARNEGIE MELLON UNIVERSITY PITTSBURGH, PA	Occupational	\$7,138,533.00	5,725	5,000

FIELD OF MEMBERSHIP: Undergraduate students currently enrolled at Carnegie Mellon University in Pittsburgh, PA.

14559	3	MORHART DECATUR, AL	Occupational	\$5,469,950.00	2,300	7,700
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FIELD OF MEMBERSHIP: Students attending Morgan County School System grades kindergarten through twelfth headquartered in Decatur, AL.

Multiple Common Bond Expansion

(3,000 or Greater)

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
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INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, April 30, 2005

3601	2	NATIONAL INSTITUTES OF HEALTH ROCKVILLE, MD	Occupational	\$373,235,537.00	109,405	6,200
FIELD OF MEMBERSHIP: Employees of Kaiser Permanente of the Mid-Atlantic States, who work in or are supervised from Rockville, Maryland.						
227	2	PENTAGON ARLINGTON, VA	Occupational	\$7,021,387,109.00	1,150,000	20,280
FIELD OF MEMBERSHIP: Employees and volunteers of United Services Organizations, Inc. who work in or are paid, supervised or headquartered in Arlington, VA.						
24534	3	AMERICA'S FIRST BIRMINGHAM, AL	Occupational	\$623,655,995.00	446,796	3,200
FIELD OF MEMBERSHIP: Employees of Blue Cross and Blue Shield of Alabama who work in or are paid from Birmingham, AL.						
13690	3	FORT BRAGG FORT BRAGG, NC	Associational	\$213,476,588.00	108,004	17,140
FIELD OF MEMBERSHIP: Members of the Braxton Bragg Chapter of the Association of United States Army in Fort Bragg, North Carolina, who qualify for membership in accordance with its charter and bylaws in effect on 11/15/2004.						
24585	3	MISSISSIPPI UNIVERSITY, MS	Associational	\$39,300,725.00	25,260	21,658
FIELD OF MEMBERSHIP: Employees and voting members of Alumni Association of the University of Mississippi located in University, MS, who qualify for membership in accordance with its charter and bylaws in effect on 4/5/2003.						

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24235	5	OPERATING ENGINEERS LOCAL UNION #3 SAN FRANCISCO, CA	Associational	\$734,950,595.00	100,000	3,800
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FIELD OF MEMBERSHIP: Voting members of the United Brotherhood of Carpenters and Joiners of America Local Union No. 22 in San Francisco, CA, who qualify for membership in accordance with its charter and bylaws in effect on December 1, 2000.

Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
2288	5	SOUTHERN UTAH ST. GEORGE, UT	Community	\$105,910,230.00	150,000	171,995

FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Beaver County, Garfield County, Iron County, Kane County, and Washington County, Utah; Mesquite and Bunkerville, Nevada; census tract 9501000 in Mohave County, Arizona; and census tract 002000 in Coconino County, Arizona

Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
2508	1	WESTINGHOUSE BUFFALO DIVISION BUFFALO, NY	Community	\$29,697,810.00	9,600	348,405

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Amherst, Aurora, Cheektowaga, Elma, Lancaster, Orchard Park, or West Seneca, New York;

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1787	1	SPERRY ASSOCIATES NASSAU, NY	Community	\$208,829,980.00	30,000	1,334,544
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Nassau County, New York;

3291	2	PICATINNY MORRIS COUNTY, NJ	Community	\$221,928,224.00	23,000	470,212
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Morris County, New Jersey.

18195	2	UNITED TELETECH MONMOUTH AND OCEAN	Community	\$258,073,131.00	40,399	1,126,217
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FIELD OF MEMBERSHIP: Community conversion - Monmouth and Ocean Counties, NJ

8925	3	ADVANTAGEPLUS OF INDIANA TERRE HAUTE, IN	Community	\$11,541,458.00	8,000	104,540
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Vigo County, Indiana.

13472	3	BERKELEY COUNTY MONCKS CORNERS, SC	Community	\$6,707,626.00	10,000	146,499
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Berkeley County, South Carolina; (App. 4/4/05)

6717	3	CENTERLINE FORT WAYNE, IN	Community	\$8,788,012.00	3,365	195,719
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Aboite, Eel River, Lake, Perry, Washington or Wayne Townships, Indiana.

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1313	3	PENSACOLA ESCAMBIA COUNTY, FL	Community	\$19,098,330.00	3,500	294,410
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Escambia County, Florida

5845	3	HAMILTON CITY EMPLOYEES HAMILTON, OH	Community	\$15,250,032.00	7,000	343,207
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Butler County, Ohio.

12392	3	LAKELAND MEDICAL EMPLOYEES LAKELAND, FL	Community	\$21,126,307.00	20,000	483,924
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Polk County, Florida.

16123	3	CENTRAL INDIANA SCHOOL EMPLOYEES INDIANAPOLIS, IN	Community	\$28,422,141.00	75,000	860,454
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Marion County, Indiana.

13687	4	FELICIANA EAST BATON ROUGE PARISH, LA	Community	\$30,483,329.00	6,000	74,305
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in northern portion of East Baton Rouge Parish, Louisiana, as defined: Starting at US 190 at the western border of East Baton Rouge Parish, east on US 190 to US 61, north on US 61 to State Highway 408, east on 408 to State Highway 37, northeast on 37 to the northern border of the parish, west then south along the parish line back to the starting point.

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19896	5	BUTTE PUBLIC EMPLOYEES BUTTE, MT	Community	\$8,849,868.00	3,000	33,208
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FIELD OF MEMBERSHIP: Persons who live in Silver Bow County, Montana; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Silver Bow County, Montana; persons participating in programs to alleviate poverty or distress which are located in Silver Bow County, Montana; incorporated and unincorporated organizations located in Silver Bow County, Montana or maintaining a facility in Silver Bow County, Montana meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations;

Underserved

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
24742	1	HERITAGE FAMILY HOOKSETT, VT	Underserved area	\$110,163,161.00	60,000	11,271

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in the underserved area of Hooksett, New Hampshire, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

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18195	2	UNITED TELETECH	Underserved area	\$258,073,131.00	40,399	221,334
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MIDDLESEX COUNTY, NJ

FIELD OF MEMBERSHIP: The underserved area has the following boundaries:
Entire Municipalities: North Brunswick, New Brunswick, Perth Amboy, South Amboy.

Starting at the left side of the topmost part of the entire area, travel south on South Washington Avenue. West on train tracks, southeast on Possumtown Road, southeast on Fitzrandolph Road, south on Hoes Lane, east on Morris Avenue, southwest on Buckingham Drive, west along Hoes Lane East, south on Hoes Lane West, west on River Road, cross Raritan River, follow south on border of New Brunswick, west on Easton Avenue, south on Hillcrest Avenue, south on Girard Avenue, west on Hamilton Street (514), southwest on Clyde Road, east on Churchill Avenue, south on Route 27, southeast on Finnegan Lane, south on Route 1, follow jagged border of North Brunswick, follow north to jagged border of New Brunswick, follow along meandering river back onto land, south on Old Bridge Turnpike, west on Prospect Street, north on Route 18, west on Tices Lane, south on NJ Turnpike (95), near Ryders Lane travel east parallel to Milltown Road. Southeast on Old Bridge Turnpike, northeast on Main Street, travel northeast until the river is met again, follow river south, northeast on Bordentown Avenue, northwest on Cheesequake Road, travel west parallel to Zaleski Drive, north on Calliope Road, north on green Valley Way, west on Washington Road (535), follow north on Main Street (670), north on River Road, cross and follow river north, follow north on eastern border of Raritan Center Industrial Complex, northeast on King George Post Road, cross 440, follow east along train tracks, south on Garden State Parkway to the river, cross river, follow south on Raritan Street/South Amboy Border, follow South Amboy border southeast, travel south on Main Street/Route 9, southeast on Garden State Parkway, travel north along Sayreville creek, northwest along Lower New York Bay, cross bay and follow north along eastern border of Perth Amboy. Travel west along northern border of Perth Amboy, north on Route 35, southwest on NJ Turnpike, south on Garden State Parkway, southwest on King Georges Road (501), northwest until NJ Turnpike is met, southwest on NJ Turnpike, northeast on Grandview Avenue, southwest along Edison border, east along train tracks, southwest on Woodbridge Avenue, south on NJ Turnpike, follow west along Raritan River, northeast along the eastern edge of Rutgers Ecological Preserve, north along Road 2, northwest on Suttons Lane, northeast Metlars Lane, northwest Stelton Road, follow north on New Brunswick Avenue, southwest along train tracks until South Washington Avenue is met.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, April 30, 2005

8470	3	ANDERSON HARTWELL, GA	Underserved area	\$55,719,434.00	25,000	2,788
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Hart County, Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract located in Hart County, Georgia: 9603.00 bounded by the following; starting at the intersection of Franklin/Hart County Line and Ridgeway Rd., east to Redwine Church Rd., north to Coriton-Brown Rd., east to Beaverdam Farm Rd., northeast to Bethany Bowersville Rd., east to Airline Goldmine Rd., south to Ray Weaver Rd., southeast to North Beaverdam Cr., generally south to Hart/Elbert County Line, east to Hart/Madison County Line, northwest to Hart/Franklin County Line, and north to Ridgeway Rd.

8470	3	ANDERSON HARTWELL, GA	Underserved area	\$55,719,434.00	25,000	6,638
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Hart County, Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tract is located in Hart County, GA: 9605.00 bounded by the following; starting at the intersection of Hartwell Lake and Hartwell Marina Drive, generally east to the Hart County, GA/Anderson County, SC Line, generally south/southeast along the Georgia/S. Carolina Line/Savannah River to Montevideo Rd., west along Montevideo Rd./Kathy Ln./Rock Branch Rd. to Coldwater Cr. Rd., northwest to Cokesberry Hwy., west to Elberton Hwy., northwest to Bio Church Rd. 510, to Bio Lane, north to E&M Dairy Rd., northwest to Bowman Hwy., north to Valley Hart Rd., east to Landfill Rd., northeast to Hodges Mill Rd., northeast to Elberton Hwy./Benson St. to College Ave., north to Franklin St., west to N. Forrest Ave., and north to Hartwell Marina Drive.

INSURANCE REPORT OF ACTIVITY - DETAIL

Saturday, April 30, 2005

8470	3	ANDERSON HARTWELL, GA	Underserved area	\$55,719,434.00	25,000	8,288
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Elbert County, Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following census tracts located in Elbert County, Georgia: 9903.00 and 9904.00 bounded by the following: starting at the intersection of Soldier Rd. and Beaverdam Cr., southeast to Ruckersville Rd., southwest to Willie Black Rd., southwest to Oglesby Blvd., southeast to N. Tusten St., south to Taggart St., south to Mahoney St., east to Campbell St., east to 2nd St., southeast to Mill St., southwest to Prince St., southeast to Williams, south to ST 17, southeast to Hayes St., southwest to Church St., northwest to Brookside Dr., southwest to Springdale Rd./Heard Dr., west to Tustin St., north to Park St., northwest to Thomas St., southwest to Adams St., northwest to S. Olive St., south to SR 77, south to the Elbert/Oglethorpe County Line, northwest to Elbert/Madison County Line/Broad River, northwest to Deep River, northeast to Sand Hill Rd., east to Nickville Rd., north to Ow Adams R., northeast to Pulliam Mill Rd., north to Soldier Rd., and northeast to Beaverdam Cr.

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9988	3	SAFE	Underserved area	\$428,308,466.00	479,435	9,952
		SUMTER, SC				

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 Kersaw County, State, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following two census tracts located in Kersaw County, SC: 9706.02 and 9708.00 bounded by the following: Starting at the intersection of Grannies Quarter Creek and Feltcher Drive, east to Old Georgetown Rd. W., southeast to Robinson Town Rd./Bowers Rd./Elliott Rd./Holland Rd./Providence Rd./Cassatt Rd., south to Old Statecoach Rd., northeast to Black Creek, southeast to Mt. Hebron Rd. west to Ratcliff Pond Rd, west to Lucknow Rd., southwest to Dr. Humphrie's Rd., south to Town Creek, follow Town Creek to the Wateree River northwest to Main St., northeast to W. DeKalb St., east to Wylie St./Cherokee Dr., north to the Seaboard Coast Line RR, northeast to Chestnut St. to Lakeview Ave., south to Hampton St., north to Dicey Ck. Rd., east to Hasty Rd., south to Brown Rd, east to Jefferson Davis Hwy., southwest to Bishopville Hwy., east to Hunting Inc Rd., north to McRae St., northwest to Big Pine Tree Ck., north to Old Stagecoach Rd., north to Park Rd., northwest to Cheraw Rd., northeast to James West Rd., northwest to Jefferson Davis, north to Porter Rd., northwest to Etters Ln., west to Sanders Ck., west to the Wateree River, northwest to Grannies Quarter Ck., and northeast to Fletcher Dr.

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356	3	TELCO OF FLORIDA PANAMA CITY, FL	Underserved area	\$50,853,280.00	8,989	22,467
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Bay County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed Community: The following group of census tracts: 01100, 01200, 01600, 01700, 01800, 02000 and 02200 located in Bay County, Florida bounded by the following:

Beginning at the intersection of Frankford Avenue and the A&Sab Railroad Tracks south on Frankford Avenue to West 11th Street, east to West Caroline Boulevard, south and then east along the coastline, north to U.S. Highway 98, east on U.S. Highway 98 to its intersection with Bay Avenue, south and then north along the coastline to Cherry street, east to Everitt Avenue, north to East 5th Street, east Santee Drive, east and then north on Santee Drive to E 7th Street, east to Flight Avenue and following Flight Avenue south and then east to State Highway 22 A, north to East 7th Street, east to U.S. Highway 30A (North Tyndall Parkway), west to Transmitter Road, north to Douglas Road, west to County Road 389, north to County Road 389A, south to Industrial Drive, west to Edwards Drive, southwest to North U.S. Highway 231, northeast to East 23rd Street, west to Jenks Avenue, south to West 19th Street, west to A&Sab Railroad tracks, northwest to Frankford Avenue, the starting point.

15009	4	MORGAN CITY ST. MARY PARISH, LA	Underserved area	\$3,331,978.00	1,200	53,500
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in St. Mary Parish, Louisiana as an underserved area

13687	4	FELICIANA WEST FELICIANA PARISH, LA	Underserved area	\$30,483,329.00	6,000	59,234
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in West Feliciana Parish, East Feliciana Parish, or Pointe Coupee Parish, Louisiana.

INSURANCE REPORT OF ACTIVITY - DETAIL

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948	5	NEW MEXICO EDUCATORS SOCORRO COUNTY, NM	Underserved area	\$695,569,473.00	150,000	18,178
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Socorro County, New Mexico; Socorro County, New Mexico meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

948	5	NEW MEXICO EDUCATORS TAOS COUNTY, NM	Underserved area	\$695,569,473.00	150,000	31,269
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Taos County, New Mexico; Taos County, New Mexico meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Duplicate TIP
150	2	IR RIVERDALE, MD	Federal Government Civil Industry See expansion detail	\$193,285,919.00	NO
FIELD OF MEMBERSHIP: Employees who work regularly in the federal government civil industry in the Washington, DC-Baltimore-Philadelphia area which means the following political jurisdictions:					
District of Columbia; Calvert County, Maryland; Charles County, Maryland; Prince George’s County, Maryland; Arlington County, Virginia; Clarke County, Virginia; Fairfax County, Virginia;					

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Fauquier County, Virginia;
Loudoun County, Virginia;
Prince William County, Virginia;
Spotsylvania County, Virginia;
Stafford County, Virginia;
Warren County, Virginia;
Alexandria City, Virginia;
Fairfax City, Virginia;
Falls Church City, Virginia;
Fredericksburg City, Virginia;
Manassas City, Virginia;
Manassas Park City, Virginia;
Jefferson County, West Virginia;
Frederick County, Maryland;
Montgomery County, Maryland;
Anne Arundel County, Maryland;
Baltimore County, Maryland;
Carroll County, Maryland;
Harford County, Maryland;
Howard County, Maryland;
Queen Anne's County, Maryland;
Baltimore City, Maryland;
New Castle County, Delaware;
Cecil County, Maryland;
Salem County, New Jersey;
Burlington County, New Jersey;
Camden County, New Jersey;
Gloucester County, New Jersey;
Bucks County, Pennsylvania;
Chester County, Pennsylvania;
Delaware County, Pennsylvania;
Montgomery County, Pennsylvania;
Philadelphia County, Pennsylvania.

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17335	4	ILLINOIS STATE POLICE SPRINGFIELD, IL	Police Protection Industry State of Illinois	\$56,974,592.00	NO
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FIELD OF MEMBERSHIP: employees of federal, state, county and municipal agencies or departments engaged in the police protection industry who work in Illinois, meaning government criminal investigation offices; police departments; drug enforcement agencies; the FBI; federal police services; highway patrols; government marshals' offices; sheriffs' and constables' offices (except court functions); emergency dispatch departments; state police; park police; correctional facilities; and transportation security agencies, but not, for example, courts; prosecution offices; parole offices; probation offices; or fire departments.

16444	4	RUSHMORE ELECTRIC RAPID CITY, SD	Public Power Industry South Dakota and Wyoming	\$16,030,089.00	NO
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FIELD OF MEMBERSHIP: Employees who work regularly at entities engaged in the electric power generation, transmission, and distribution industry in South Dakota and Wyoming.

1718	5	HAWAII STATE HONOLULU, HI	State and Local Government Industry State of Hawaii	\$753,030,540.00	YES
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FIELD OF MEMBERSHIP: Employees who regularly work in the state and local government industry in the State of Hawaii

Single Common Bond Expansions

Current Month

Number of Expansions Approved	11
Number of Expansions Denied	0
Number of Expansions Deferred	0

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Number of FCUs Receiving Expansions	10
Number of Potential Members Added	17,847

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	691
Number of Expansions Denied	4
Number of Expansions Deferred	18
Number of FCUs Receiving Expansions	240
Number of Potential Members Added	135,966

<u>Community Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	2
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	171,995

<u>Community Conversion Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	13
Number of Expansions Denied	0

INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of Expansions Deferred	16
Number of FCUs Receiving Expansions	13
Number of Potential Members Added	5,815,644

Underserved

Current Month

Number of Expansions Approved	11
Number of Expansions Denied	0
Number of Expansions Deferred	15
Number of FCUs Receiving Expansions	8
Number of Potential Members Added	444,919

TIP

Current Month

Number of TIPs Approved	4
Number of TIPs Denied	0
Number of TIPs Deferred	2

Housekeeping

Current Month

Number of Housekeeping Approved	48
Number of Housekeeping Denied	1
Number of Housekeeping Deferred	1

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Number of FCUs Receiving Housekeeping 30

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
854	1	MIDDLESEX MIDDLETOWN, CT	\$73,734,165.00	13198	MERIDEN MUNICIPAL MERIDEN, CT	\$10,132,896.00	EXPANDED SERVICES

Continuing Field of Membership: (Community) Persons who live, work, worship, or attend school in and businesses and other legal entities located in Middlesex County, Connecticut or the following contiguous townships in New Haven County, Connecticut

Merging Field of Membership: (Multiple) Civil Service employee and elected officials of the City of Meriden, Connecticut (except employees of the Board of Education); and other groups located in Meriden, Connecticut.

62128	1	SPARTAN STORES WYOMING, MI	\$8,420,159.00	62162	K-V EMPLOYEES WYOMING, MI	\$2,886,173.00	EXPANDED SERVICES
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Continuing Field of Membership: (State Charter Multiple Group) Employees of Spartan Stores, Inc. and its subsidiaries employed in Grand Rapids, Michigan and other employee and associational groups.

Merging Field of Membership: (State Charter Single Occupational) Employees of Knap & Vogt Manufacturing Company located in Grand Rapids, Michigan and Sparks, Nevada, and its subsidiary MODAR, Inc. in Benton Harbor, Michigan.

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22280	1	PAC HAMTRAMCK, MI	\$72,798,977.00	62360	ST. LADISLAUS HAMTRAMCK,, MI	\$463,436.00	EXPANDED SERVICES
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Continuing Field of Membership: Natural person, dues paying members of the Polish American Congress, Michigan Division, who qualify for membership in accordance with the association's constitution and bylaws as of February 3, 1976, and who live in the State of Michigan; and other groups

Merging Field of Membership: Registered members and employees of St. Ladislaus Parish, Saint Florian Parish and Our Lady Queen of Apostles Parish in Hamtramck, Michigan; and other employee groups.

794	2	TRI BORO MUNHALL, PA	\$93,799,041.00	10320	UNION CAMP EIGHTY FOUR, PA	\$613,921.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multiple common bond CU serving over 200 select groups in Allegheny and Washington Counties, PA.

Merging Field of Membership: Single common bond credit union serving employees of UnionBag-Camp Paper Corporation , Washington Plant, and B. Wishner Trucking Company who work in Washington, PA.

13605	2	ABNB VIRGINIA BEACH, VA	\$322,946,235.00	11225	FORT NORFOLK NORFOLK, VA	\$4,832,620.00	EXPANDED SERVICES
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Continuing Field of Membership: Community: Isle of Wight and Southampton counties, including the cities of: Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach, VA.

Merging Field of Membership: SCB: Norfolk District USACE

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15185	2	DPL NEWARK, DE	\$82,373,869.00	18979	UNITED COMMUNITIES WILMINGTON, DE	\$1,794,769.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Multiple common bond

Merging Field of Membership: Low income community

11307	2	APPLE FAIRFAX, VA	\$722,072,213.00	20283	NVAR FAIRFAX, VA	\$16,876,627.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Multiple common bond serving numerous occupational and associational groups.

Merging Field of Membership: Multiple common bond. Primary group is the Northern Virginia Association of Realtors.

68486	3	EASTERN FINANCIAL FLORIDA MIRAMAR, FL	\$1,681,671,455.00	2757	DADE TRANSIT MIAMI, FL	\$4,850,144.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Eastern Airlines in Miami, Florida and several hundred SEGs.

Merging Field of Membership: Employees of the Dade County Transportation Administration who work in Dade County, Florida.

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606	3	COMTRUST CHATTANOOGA, TN	\$242,183,256.00	14704	TRI-STATE METRO CHATTANOOGA, TN	\$2,701,602.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Combustion Engineering, Inc. and its wholly-owned subsidiaries and 450 other select employee groups.

Merging Field of Membership: Employees of the Chattanooga Glass Company who work in or are paid from Chattanooga, Tennessee and 63 other select employee groups.

1410	3	MIDSOUTH MACON, GA	\$105,175,796.00	21176	KEEBLER EMPLOYEES MACON, GA	\$3,804,243.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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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 Baldwin, Bibb, Crawford, Houston, Jones, Monroe, Peach, Pulaski, Putnam, Twiggs, and Wilkinson Counties, GA.

Merging Field of Membership: Members of Local 434, Bakery Confectionery and Tobacco Workers' International Union of America in Macon, GA.

13492	3	VISION FINANCIAL DURHAM, NC	\$33,305,393.00	24741	HERALD-SUN DURHAM, NC	\$2,372,902.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of General Telephone Company of the Southeast and various SEGs.

Merging Field of Membership: Employees of Durham Herald-Sun Company who work in or paid from Durham, North Carolina.

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14120	3	STARK	\$56,555,088.00	63281	TRANSUE & WILLIAMS EMPLOYEES	\$7,182,051.00	EXPANDED SERVICES
		CANTON, OH			ALLIANCE, OH		

Continuing Field of Membership: Employees and members of the Board of Education in Stark County, Ohio and multiple SEGs.

Merging Field of Membership: Multiple SEGs.

7840	3	TRULIANT WINSTON SALEM, NC	\$998,151,831.00	63329	CHATHAM-LEE PITTSBORO, NC	\$798,928.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of AT&T and Lucent Technologies who work in or are supervised from Forsyth, Guilford or Alamnce Counties, North Carolina or Richmond or Radford, Virginia, 629 other select employee groups and 11 underserved areas.

Merging Field of Membership: Persons who live, work, worship or attend school, and businesses located in Chatham, Lee and Orange Counties, North Carolina

13137	4	COASTLAND METARIE, LA	\$82,799,095.00	7049	METROCARE NEW ORLEANS, LA	\$8,955,076.00	EXPANDED SERVICES
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Continuing Field of Membership: MCB - employees of the ExxonMobil Company, U.S.A., a division of the ExxonMobil Corp., who work in its Southeastern Division and the New Orleans Division offices; related chemical entities.

Merging Field of Membership: MCB - employees, doctors, medical staff and technicians of TENET Healthcare Corp., who work in Orleans, Jefferson, or St. Tammany Parishes, LA; related healthcare entities.

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9589	4	BARKSDALE BARKSDALE AFB, LA	\$516,073,867.00	20697	TEMCO BOSSIER CITY, LA	\$8,160,706.00	EXPANDED SERVICES
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Continuing Field of Membership: Active duty military personnel of the U.S. Government whose duty station is in or who are supervised from Shreveport, Louisiana, as well as hundreds of additional SEGs.

Merging Field of Membership: Employees of Tri-State Oil Tool Industries in Bossier City, Louisiana, as well as other SEGs in the area.

60103	4	FIRST COMMUNITY JAMESTOWN, ND	\$217,035,170.00	62133	RURAL ELECTRIC AND TELEPHONE BISMARCK, ND	\$3,701.41	EXPANDED SERVICES
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Continuing Field of Membership: residents living within a 75 mile radius of Jamestown, North Dakota and a 50 mile radius of any branch office.

Merging Field of Membership: employees of Rural Electric and Telephone

68510	4	DEERE COMMUNITY OTTUMWA, IA	\$144,340,605.00	65019	CEDAR RAPIDS COMMUNITY CEDAR RAPIDS, IA	\$15,056,782.00	EXPANDED SERVICES
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Continuing Field of Membership: Community FOM

Merging Field of Membership: Community FOM

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63716	4	LAND OF LINCOLN DECATUR, IL	\$87,467,327.00	65902	MATTOON COMMUNITY CREDIT ASSOC MATTOON, IL	\$188,197.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Community charter for Macon, Effingham, Shelby, DeWitt, and Christian Counties, Illinois, as well as numerous SEGs in the area.

Merging Field of Membership: Community charter for Coles County, Illinois.

68498	5	DEER VALLEY PHOENIX, AZ	\$222,789,352.00	12164	HONEYWELL AEROSPACE GLENDALE, AZ	\$166,050,035.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or worship within 25 zip codes in the Northwest Valley of Phoenix, AZ, employees of Honeywell, and small group additions.

Merging Field of Membership: Employees of specific divisions of Honeywell International who work in AZ, CA, or Albuquerque, NM, and service and support centers who work in Phoenix, AZ, Wichita, KS, El Segundo, CA, Renton, WA, Strongsville, OH, and Irving, TX, and small group additions.

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
6395 / 68539	3	VANTAGE BROOK PARK, OH	\$62,376,493	4/5/2005

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18704 / 68540	5	NATIONAL 1ST SANTA CLARA, CA	\$167,107,761	4/27/2005
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CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
68013 / 24743	2	CHARLESTON POSTAL EMPLOYEES CHARLESTON, WEST VIRGINIA	3,884,220	4/28/2005
62748 / 24742	1	HERITAGE FAMILY RUTLAND, VT	\$110,163,161	4/15/2005