



## ***Insurance Report of Activity***

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

***MAY 2005***

**Office of Examination and Insurance**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

5/1/2005 THRU 5/31/2005

| SINGLE COMMON BOND EXPANSION |          |        |          |          |         |
|------------------------------|----------|--------|----------|----------|---------|
| Region                       | Approved | Denied | Deferred | # of FCU | Pot Mem |
| 1                            | 2        | 0      | 0        | 2        | 90      |
| 2                            | 4        | 0      | 0        | 4        | 3,227   |
| 3                            | 2        | 0      | 0        | 2        | 1,273   |
| 4                            | 2        | 0      | 0        | 2        | 62,767  |
| 5                            | 5        | 1      | 0        | 3        | 691     |
| <b>Total</b>                 | 15       | 1      | 0        | 13       | 68,048  |
| <b>%</b>                     | 93.8%    | 6.3%   | 0.0%     |          |         |

| MULTIPLE COMMON BOND EXPANSION |          |        |          |          |         |
|--------------------------------|----------|--------|----------|----------|---------|
| Region                         | Approved | Denied | Deferred | # of FCU | Pot Mem |
| 1                              | 120      | 0      | 4        | 48       | 44,696  |
| 2                              | 214      | 1      | 6        | 75       | 76,521  |
| 3                              | 234      | 0      | 9        | 78       | 68,285  |
| 4                              | 54       | 0      | 1        | 28       | 7,706   |
| 5                              | 153      | 1      | 4        | 43       | 20,310  |
| <b>Total</b>                   | 775      | 2      | 24       | 272      | 217,518 |
| <b>%</b>                       | 96.8%    | 0.2%   | 3.0%     |          |         |

| COMMUNITY EXPANSION |          |        |          |          |           |        |
|---------------------|----------|--------|----------|----------|-----------|--------|
| Region              | Approved | Denied | Deferred | # of FCU | Pot Mem   | # Dup. |
| 1                   | 0        | 0      | 1        | 0        | 0         | 0      |
| 2                   | 0        | 0      | 0        | 0        | 0         | 0      |
| 3                   | 0        | 0      | 1        | 0        | 0         | 0      |
| 4                   | 2        | 0      | 1        | 2        | 1,562,127 | 1      |
| 5                   | 0        | 0      | 0        | 0        | 0         | 0      |
| <b>Total</b>        | 2        | 0      | 3        | 2        | 1,562,127 | 1      |
| <b>%</b>            | 40.0%    | 0.0%   | 60.0%    |          |           |        |

| COMMUNITY CONVERSION |          |        |          |          |           |        |
|----------------------|----------|--------|----------|----------|-----------|--------|
| Region               | Approved | Denied | Deferred | # of FCU | Pot Mem   | # Dup. |
| 1                    | 3        | 0      | 7        | 3        | 612,142   | 3      |
| 2                    | 1        | 0      | 4        | 1        | 13,512    | 0      |
| 3                    | 2        | 0      | 4        | 2        | 831,691   | 0      |
| 4                    | 2        | 0      | 0        | 2        | 15,272    | 0      |
| 5                    | 4        | 0      | 2        | 4        | 2,447,569 | 1      |
| <b>Total</b>         | 12       | 0      | 17       | 12       | 3,920,186 | 4      |
| <b>%</b>             | 41.4%    | 0.0%   | 58.6%    |          |           |        |

| 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      |
| <b>Total</b>                   | 0        | 0      | 0        | 0        | 0       | 0      |
| <b>%</b>                       | 0.0%     | 0.0%   | 0.0%     |          |         |        |

| UNDERSERVED AREA |          |        |          |          |           |        |
|------------------|----------|--------|----------|----------|-----------|--------|
| Region           | Approved | Denied | Deferred | # of FCU | Pot Mem   | # Dup. |
| 1                | 6        | 0      | 5        | 3        | 780,813   | 2      |
| 2                | 3        | 0      | 0        | 3        | 628,315   | 0      |
| 3                | 6        | 0      | 4        | 6        | 1,114,804 | 0      |
| 4                | 4        | 0      | 1        | 4        | 785,171   | 0      |
| 5                | 6        | 0      | 0        | 5        | 595,344   | 0      |
| <b>Total</b>     | 25       | 0      | 10       | 21       | 3,904,447 | 2      |
| <b>%</b>         | 71.4%    | 0.0%   | 28.6%    |          |           |        |

## INSURANCE REPORT OF ACTIVITY - SUMMARY

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| 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            | 1,084,967        | 0            | 0                 |
| 4                   | 0            | 0                | 0            | 0                 |
| 5                   | 0            | 0                | 0            | 0                 |
| <b>Total</b>        | <b>1</b>     | <b>1,084,967</b> | <b>0</b>     | <b>0</b>          |

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

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

## INSURANCE REPORT OF ACTIVITY - SUMMARY

5/1/2005 THRU 5/31/2005

| CHARTER APPLICATIONS |               |                 |                   |                |                 |                   |
|----------------------|---------------|-----------------|-------------------|----------------|-----------------|-------------------|
| Region               | FCU Charters  |                 |                   | FISCU Charters |                 |                   |
|                      | Number Denied | Number Approved | Potential Members | Number Denied  | Number Approved | Potential Members |
| <b>1</b>             | 0             | 0               | 0                 | 0              | 0               | 0                 |
| <b>2</b>             | 0             | 0               | 0                 | 0              | 0               | 0                 |
| <b>3</b>             | 0             | 0               | 0                 | 0              | 0               | 0                 |
| <b>4</b>             | 0             | 0               | 0                 | 0              | 0               | 0                 |
| <b>5</b>             | 0             | 0               | 0                 | 0              | 0               | 0                 |
| <b>Total</b>         | <b>0</b>      | <b>0</b>        | <b>0</b>          | <b>0</b>       | <b>0</b>        | <b>0</b>          |

## INSURANCE REPORT OF ACTIVITY - SUMMARY

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| HOUSEKEEPING |                 |               |                 |                |
|--------------|-----------------|---------------|-----------------|----------------|
| Region       | Number Approved | Number Denied | Number Deferred | Number of FCUs |
| <b>1</b>     | 9               | 0             | 0               | 7              |
| <b>2</b>     | 12              | 0             | 0               | 7              |
| <b>3</b>     | 13              | 0             | 0               | 8              |
| <b>4</b>     | 8               | 0             | 0               | 4              |
| <b>5</b>     | 21              | 0             | 0               | 8              |
| <b>Total</b> | <b>63</b>       | <b>0</b>      | <b>0</b>        | <b>34</b>      |

| TIP          |                 |               |                 |                      |
|--------------|-----------------|---------------|-----------------|----------------------|
| Region       | Number Approved | Number Denied | Number Deferred | Number of Duplicates |
| <b>1</b>     | 1               | 0             | 0               | 0                    |
| <b>2</b>     | 0               | 0             | 0               | 0                    |
| <b>3</b>     | 0               | 0             | 0               | 0                    |
| <b>4</b>     | 0               | 0             | 0               | 0                    |
| <b>5</b>     | 0               | 0             | 1               | 0                    |
| <b>Total</b> | <b>1</b>        | <b>0</b>      | <b>1</b>        | <b>0</b>             |

## INSURANCE REPORT OF ACTIVITY - SUMMARY

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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            | 2              | 0              | 0              | 3                | 0                | 0              | 0                | 11        |
| 2            | 1            | 0              | 0              | 1              | 0                | 0                | 0              | 0                | 2         |
| 3            | 6            | 2              | 0              | 0              | 0                | 0                | 0              | 0                | 8         |
| 4            | 1            | 0              | 0              | 0              | 4                | 0                | 0              | 0                | 5         |
| 5            | 1            | 0              | 0              | 1              | 2                | 0                | 0              | 0                | 4         |
| <b>TOTAL</b> | <b>15</b>    | <b>4</b>       | <b>0</b>       | <b>2</b>       | <b>9</b>         | <b>0</b>         | <b>0</b>       | <b>0</b>         | <b>30</b> |

### 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            | 28,136,154        | 19,173,416        | 0              | 0                | 86,995,702         | 0                | 0              | 0                | 134,305,272        |
| 2            | 825,306           | 0                 | 0              | 3,244,487        | 0                  | 0                | 0              | 0                | 4,069,793          |
| 3            | 14,900,168        | 27,712,247        | 0              | 0                | 0                  | 0                | 0              | 0                | 42,612,415         |
| 4            | 4,043,861         | 0                 | 0              | 0                | 6,457,444          | 0                | 0              | 0                | 10,501,305         |
| 5            | 156,150           | 0                 | 0              | 1,103,785        | 334,243,447        | 0                | 0              | 0                | 335,503,382        |
| <b>TOTAL</b> | <b>48,061,639</b> | <b>46,885,663</b> | <b>0</b>       | <b>4,348,272</b> | <b>427,696,593</b> | <b>0</b>         | <b>0</b>       | <b>0</b>         | <b>526,992,167</b> |

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

### 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 |
|-------------|--------|--|---------------|-----------------|---------------------------|-------------------------------|
| 20973       | 4      | ORLEANS PUBLIC SCHOOL<br>NEW ORLEANS, LA | Occupational  | \$16,905,976.00 | 20,000                    | 62,655                        |

**FIELD OF MEMBERSHIP:** Students attending schools in the Orleans Public School System.

#### 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 |
|-------------|--------|---------------------------|---------------|--------------------|---------------------------|-------------------------------|
| 8116        | 1      | TEACHERS<br>REGO PARK, NY |               | \$1,940,501,054.00 | 700,000                   | 16,500                        |

**FIELD OF MEMBERSHIP:** Employees and members of Local 388 RWDSU/UFCW AFL-CIO in Rego Park, NY, who qualify for membership in accordance with its charter and bylaws in effect on June 1, 2003 and who work in the five boroughs of New York City, or in Nassau, Westchester, or Suffolk County, New York, or in the State of New Jersey;

|     |   |                                |              |                  |        |       |
|-----|---|--------------------------------|--------------|------------------|--------|-------|
| 477 | 2 | THE ATLANTIC<br>MOORESTOWN, NJ | Occupational | \$234,192,009.00 | 50,000 | 3,000 |
|-----|---|--------------------------------|--------------|------------------|--------|-------|

**FIELD OF MEMBERSHIP:** Employees of Bayada Nurses Home Care Specialist who work in the following locations in New Jersey: Bayonne, Bloomfield, Clifton, Dover, Freehold, Lawrenceville, Hackensack, Morris Plains, Morristown, North Brunswick, Perth Amboy, Union, Union City.

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|   |   |   |               |                    |           |        |
|---|---|---|---------------|--------------------|-----------|--------|
| 8333  | 2 | TOWER<br>CROFTON, MD                      | Associational | \$1,458,290,910.00 | 111,169   | 4,200  |
| <b>FIELD OF MEMBERSHIP:</b> Class A members of Crofton Village Pool & Recreation Association, Inc. in Crofton, MD, who qualify for membership in accordance with its charter and bylaws in effect on {USER INPUT}.    |   |   |               |                    |           |        |
| 5500  | 2 | NORTHWEST<br>RESTON, VA                   | Occupational  | \$1,327,007,539.00 | 218,685   | 5,100  |
| <b>FIELD OF MEMBERSHIP:</b> Employees of Maximus who work or are headquartered in Reston, VA.   |   |   |               |                    |           |        |
| 5856  | 2 | RIVERFRONT<br>READING, PA                 | Associational | \$117,667,650.00   | 133,720   | 7,041  |
| <b>FIELD OF MEMBERSHIP:</b> Employees, voting members, and volunteers of Berks County Senior Citizens Council, Inc., who qualify for membership in accordance with its bylaws in effect October 25, 1977, as amended. |   |   |               |                    |           |        |
| 24150   | 2 | HEALTHCARE EMPLOYEES<br>PRINCETON, NJ     | Occupational  | \$67,600,104.00    | 50,000    | 9,000  |
| <b>FIELD OF MEMBERSHIP:</b> Employees of Bayada Nurses who work in, or are paid or supervised from Moorestown, NJ.  |   |   |               |                    |           |        |
| 10696   | 2 | EDUCATIONAL SYSTEMS<br>CHARLES COUNTY, MD | Occupational  | \$205,532,100.00   | 280,000   | 25,923 |
| <b>FIELD OF MEMBERSHIP:</b> Students attending Charles County Public Schools in Charles County, MD.   |   |   |               |                    |           |        |
| 23042   | 3 | SUNCOAST SCHOOLS<br>INVERNESS, FL         | Occupational  | \$4,491,815,616.00 | 1,074,117 | 15,500 |
| <b>FIELD OF MEMBERSHIP:</b> Students attending Citrus County Public Schools-grades kindergarten through twelfth-headquartered in Inverness, Florida.  |   |   |               |                    |           |        |



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|       |   |   |              |                 |       |        |
|-------|---|---|--------------|-----------------|-------|--------|
| 20991 | 3 | GEORGIA STATE UNIVERSITY<br>ATLANTA, GA | Occupational | \$12,584,432.00 | 7,500 | 27,000 |
|-------|---|---|--------------|-----------------|-------|--------|

**FIELD OF MEMBERSHIP:** Employees of and students attending Georgia State University in Atlanta, GA.

### Community Expansion

| Charter No. | Region | Name and Group Location | Type of Group | Assets          | Current Number of Members | Potential Membership Increase |
|-------------|--------|-------------------------|---------------|-----------------|---------------------------|-------------------------------|
| 1888        | 4      | PRAIRIE<br>MINOT, ND    | Community     | \$38,127,998.00 | 38,000                    | 90,483                        |

**FIELD OF MEMBERSHIP:** include persons who live, work, worship or attend school in, and businesses and other legal entities located in Bottineau, McHenry, McLean, Mountrail, Renville or Ward Counties, North Dakota

|       |   |  |           |                  |        |           |
|-------|---|--|-----------|------------------|--------|-----------|
| 10245 | 4 | UNITED SAN ANTONIO<br>BEXAR COUNTY, TX | Community | \$236,403,726.00 | 75,000 | 1,471,644 |
|-------|---|--|-----------|------------------|--------|-----------|

**FIELD OF MEMBERSHIP:** persons who live, work, worship, or attend school in and business and other legal entities located in Bexar County, Texas.

### Community Conversion

| Charter No. | Region | Name and Group Location    | Type of Group | Assets          | Current Number of Members | Potential Membership Increase |
|-------------|--------|----------------------------|---------------|-----------------|---------------------------|-------------------------------|
| 11156       | 1      | CHAMPLAIN<br>CHAMPLAIN, NY | Community     | \$10,204,823.00 | 3,500                     | 79,894                        |

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Clinton County, New York;

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|  |   |   |           |                  |        |         |
|--|---|---|-----------|------------------|--------|---------|
| 7899   | 1 | NORTHERN CORRIDOR<br>COMMUNITY<br>CLINTON, NY     | Community | \$23,541,113.00  | 4,400  | 79,894  |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton County, New York;   |   |   |           |                  |        |         |
| 24173  | 1 | INFINITY<br>YORK, ME                              | Community | \$143,132,125.00 | 35,000 | 452,354 |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in and businesses and other legal entities located in Cumberland County, Maine or York County, Maine;  |   |   |           |                  |        |         |
| 18144  | 2 | LAKES-TO-SEA<br>MONTOURSVILLE, PA                 | Community | \$3,411,658.00   | 2,950  | 13,512  |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities in the Montoursville Area School District, consisting of Montoursville Borough, Fairfield Pownship, Upper Fairfield Township, Eldred Township, Plunketts Creek Township, Cascade Township, and Gamble Township in Lycoming County, Pennsylvania |   |   |           |                  |        |         |
| 8470   | 3 | ANDERSON<br>ANDERSON, SC                          | Community | \$55,719,434.00  | 25,000 | 173,550 |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Anderson County, South Carolina.  |   |   |           |                  |        |         |
| 3160   | 3 | BIRMINGHAM FEDERAL<br>EMPLOYEES<br>BIRMINGHAM, AL | Community | \$12,666,319.00  | 3,175  | 658,141 |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jefferson County, Alabama   |   |   |           |                  |        |         |

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|       |   |                                |           |                |       |       |
|-------|---|--------------------------------|-----------|----------------|-------|-------|
| 12224 | 4 | CRANE GULF<br>CRANE COUNTY, TX | Community | \$2,592,961.00 | 3,500 | 3,996 |
|-------|---|--------------------------------|-----------|----------------|-------|-------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in Crane County, Texas.

|       |   |                           |           |                 |       |        |
|-------|---|---------------------------|-----------|-----------------|-------|--------|
| 11353 | 4 | EAST RIVER<br>MADISON, SD | Community | \$10,966,384.00 | 4,512 | 11,276 |
|-------|---|---------------------------|-----------|-----------------|-------|--------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in Lake County, South Dakota.

|      |   |                                      |           |                 |        |        |
|------|---|--------------------------------------|-----------|-----------------|--------|--------|
| 6842 | 5 | NPRD COMMUNITY<br>NATRONA COUNTY, WY | Community | \$10,362,886.00 | 55,000 | 68,211 |
|------|---|--------------------------------------|-----------|-----------------|--------|--------|

**FIELD OF MEMBERSHIP:** Persons who live work, worship or go to school in, and businesses and other legal entities in Natrona County.

Members of record of the NPRD Federal Credit Union as of the effective date of its conversion to community charter on May 19, 2005.

|      |   |                                     |           |                |       |        |
|------|---|-------------------------------------|-----------|----------------|-------|--------|
| 6488 | 5 | MIDVALLEY<br>TAYLORSVILLE, UTAH AND | Community | \$9,492,700.00 | 2,000 | 91,463 |
|------|---|-------------------------------------|-----------|----------------|-------|--------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities in Taylorsville, Utah and Murray, Utah

|       |   |                        |           |                 |        |         |
|-------|---|------------------------|-----------|-----------------|--------|---------|
| 12761 | 5 | SNOCOPE<br>EVERETT, WA | Community | \$30,828,288.00 | 16,872 | 639,409 |
|-------|---|------------------------|-----------|-----------------|--------|---------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Snohomish County, Washington.

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|       |   |                                      |           |                  |        |           |
|-------|---|--------------------------------------|-----------|------------------|--------|-----------|
| 24258 | 5 | GOLDEN BAY<br>SANTA CLARA COUNTY, CA | Community | \$217,779,960.00 | 30,000 | 1,648,486 |
|-------|---|--------------------------------------|-----------|------------------|--------|-----------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities in Santa Clara County, California.

Members of record of the Golden Bay Federal Credit Union as of the effective date of its conversion to community charter.

### Underserved

| Charter No.  | Region | Name and Group Location     | Type of Group    | Assets           | Current Number of Members | Potential Membership Increase |
|--|--------|-----------------------------|------------------|------------------|---------------------------|-------------------------------|
| 4580   | 1      | THE SUMMIT<br>GENEVA, NY    | Underserved area | \$330,192,383.00 | 800,000                   | 13,617                        |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Geneva, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.    |        |                             |                  |                  |                           |                               |
| 24173  | 1      | INFINITY<br>BANGOR, ME      | Underserved area | \$143,132,125.00 | 35,000                    | 31,473                        |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in and businesses and other legal entities located in the City of Bangor, Maine, a community which meets the underserved area definition of 109(d)(2) of the Federal Credit Union Act;         |        |                             |                  |                  |                           |                               |
| 4580   | 1      | THE SUMMIT<br>HENRIETTA, NY | Underserved area | \$330,192,383.00 | 800,000                   | 39,028                        |
| <b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Town of Henrietta, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act. |        |                             |                  |                  |                           |                               |

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|      |   |                           |                  |                  |         |         |
|------|---|---------------------------|------------------|------------------|---------|---------|
| 4580 | 1 | THE SUMMIT<br>AMHERST, NY | Underserved area | \$330,192,383.00 | 800,000 | 116,510 |
|------|---|---------------------------|------------------|------------------|---------|---------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Town of Amherst, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

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|       |   |                        |                  |                 |         |         |
|-------|---|------------------------|------------------|-----------------|---------|---------|
| 15624 | 1 | WINTHROP<br>BOSTON, MA | Underserved area | \$33,703,169.00 | 120,000 | 287,537 |
|-------|---|------------------------|------------------|-----------------|---------|---------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following portion of Boston, Massachusetts:

Starting at the intersection of Beacon Street and MBTA Commuter Railroad, proceeding west on MBTA Commuter Railroad until it meets the Norfolk and Suffolk Counties Border, proceeding southeast then southwest along the Norfolk and Suffolk Counties Border until it meets the Allandale Street, proceeding east on Allandale Street until it meets Centre Street, proceeding south on Centre Street until it meets Walter Street, proceeding south on Walter Street until it meets Bussey Street, proceeding east on Bussey Street until it meets South Street, proceeding south on South Street until it meets the MBTA Commuter Railroad, proceeding northeast on MBTA Commuter Railroad until it meets Arborway, proceeding east on Arborway until it meets Forest Hills Street, proceeding north on Forest Hills Street until it meets Glen Road, proceeding east on Glen Road until it meets Sigourney Street, proceeding northeast on Sigourney Street until it meets Walnut Avenue, proceeding north on Walnut Avenue until it meets Seaver Street, proceeding southeast on Seaver Street until it meets Blue Hill Avenue, proceeding south on Blue Hill Avenue until it meets American Legion Highway, proceeding southwest on American Legion Highway until it meets Austin Street, proceeding east on Austin Street until it meets Harvard Street, proceeding south on Harvard Street until it meets Walk Hill Street, proceeding southeast on Walk Hill Street until it meets Blue Hill Avenue, proceeding north on Blue Hill Avenue until it meets Woodrow Avenue, proceeding east on Woodrow Avenue until it meets the MBTA Commuter Railroad, proceeding north on the MBTA Commuter Railroad until it meets New England Avenue, proceeding south on New England Avenue until it meets Norfolk Street, proceeding south on Norfolk Street until it meets Edson Street, proceeding south on Edson Street until it meets Armandine Street, proceeding east on Armandine Street until it meets Washington Street, proceeding north on Washington Street until it meets Ashmont Street, proceeding west on Ashmont Street until it meets Dorchester Avenue, proceeding south on Dorchester Avenue, Dorchester Avenue becomes Adams Street, proceeding south on Adams Street until it meets the Norfolk and Suffolk Counties Border, proceeding east then north along the Norfolk and Suffolk Counties Border until it meets William T. Morrissey Boulevard, proceeding north on William T. Morrissey Boulevard until it meets Columbia Road, proceeding west on Columbia Road until it meets Penn Central Rail Road, proceeding north on Penn Central Rail Road until it meets the Dorchester Avenue, proceeding north on Dorchester Avenue until it meets Devine Way, proceeding east on Devine Way until it meets Old Colony Avenue, proceeding north on Old Colony Avenue until it meets B Street, proceeding northeast on B Street until it meets West Broadway, proceeding southeast on West Broadway until it meets C Street, proceeding northeast on C Street until it dead ends, proceeding geographically north from the C Street dead end until it meets Fargo Street, proceeding northwest on Fargo Street until it meets West Side Drive, proceeding northeast on West Side Drive until it meets Summer Street, proceeding northwest on Summer Street until it meets the Fort Point Channel, proceeding south on the Fort Point

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Channel until it meets the New Broadway Bridge, proceeding west on the New Broadway Bridge until it meets Interstate 93, proceeding north on Interstate 93 until it meets Interstate 90, proceeding west on Interstate 90 until it meets Harrison Avenue, proceeding north on Harrison Avenue until it meets Curve Street, proceeding east on Curve Street until it meets Hudson Street, proceeding north on Hudson Street until it meets Beach Street, proceeding west on Beach Street until it meets Washington Street, proceeding south on Washington Street until it meets Lagrange Street, proceeding east on Lagrange Street until it meets Tremont Street, proceeding north on Tremont Street until it meets Boylston Street, proceeding west on Boylston Street until it meets Charles Street, proceeding north on Charles Street until it meets Beacon Street, proceeding west on Beacon Street until it meets David G. Mugar Way, proceeding north on David G. Mugar Way until it meets Back Street, proceeding west on Back Street until meets the intersection of Back Street and Berkeley Street, proceeding geographically north from the intersection of Back Street and Berkeley Street until meeting the Middlesex and Suffolk Counties Border, proceeding west on the Middlesex and Suffolk Counties Border until it meets the intersection of the point that is geographically north of the intersection of Deerfield Street and Back Street (to the south), proceeding south to the intersection of Deerfield Street and Back Street, proceeding south on Deerfield Street until it meets the intersection of Beacon Street and State Route 30, proceeding geographically south until meeting Beacon Street, proceeding east on Beacon Street until it meets the intersection of Beacon Street and MBTA Commuter Railroad,

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

|      |   |                           |                  |                  |         |         |
|------|---|---------------------------|------------------|------------------|---------|---------|
| 4580 | 1 | THE SUMMIT<br>BUFFALO, NY | Underserved area | \$330,192,383.00 | 800,000 | 292,648 |
|------|---|---------------------------|------------------|------------------|---------|---------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Buffalo, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

|       |   |                         |                  |                  |           |       |
|-------|---|-------------------------|------------------|------------------|-----------|-------|
| 13242 | 2 | CHARTWAY<br>NEW JERSEY, | Underserved area | \$994,291,307.00 | 3,315,884 | 3,726 |
|-------|---|-------------------------|------------------|------------------|-----------|-------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Newark, NJ, in census tracts 9800 (Essex County) and 30100 (Union County).

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|       |   |                          |                  |                  |        |        |
|-------|---|--------------------------|------------------|------------------|--------|--------|
| 16408 | 2 | COMSTAR<br>FREDERICK, MD | Underserved area | \$168,392,948.00 | 45,000 | 52,767 |
|-------|---|--------------------------|------------------|------------------|--------|--------|

**FIELD OF MEMBERSHIP:** City of Fredrick, Maryland

|       |   |  |                  |                  |        |         |
|-------|---|--|------------------|------------------|--------|---------|
| 16410 | 2 | DEPARTMENT OF COMMERCE<br>WASHINGTON, DC | Underserved area | \$126,170,293.00 | 20,850 | 571,822 |
|-------|---|--|------------------|------------------|--------|---------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Washington, D.C.

|       |   |                               |                  |                    |           |        |
|-------|---|-------------------------------|------------------|--------------------|-----------|--------|
| 23042 | 3 | SUNCOAST SCHOOLS<br>TAMPA, FL | Underserved area | \$4,491,815,616.00 | 1,074,117 | 11,809 |
|-------|---|-------------------------------|------------------|--------------------|-----------|--------|

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

Prescribed community: Census tracts 140.02, 141.04, 141.07, 141.08 and 141.09 in Hillsborough County, Florida, bounded by the following:

Beginning at the southwestern-most point of the requested area at the intersection of the Hillsborough/Manatee County Line and Tampa Bay, proceed east along the County Line to Interstate 75; proceed north on Interstate 75 to Big Bend Road; proceed west on Big Bend Road to the CSX Railroad Track; proceed south on the CSX Railroad Track to Tomato Stake Road; proceed west on Tomato Stake Road to U. S. Highway 41; proceed south on U. S. Highway 41 to Leisey Road; proceed west on Leisey Road to the Biscayne Canal; proceed northwest along the Biscayne Canal to Tampa Bay; follow the coastline of Tampa Bay southward to the point of beginning at the Hillsborough/Manatee County Line.



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|      |   |               |                  |                  |         |        |
|------|---|---------------|------------------|------------------|---------|--------|
| 9759 | 3 | FORT CAMPBELL | Underserved area | \$202,481,925.00 | 249,259 | 26,983 |
|------|---|---------------|------------------|------------------|---------|--------|

BOWLING GREEN, KY

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

Prescribed community: The following seven census tracts located in Warren County, Kentucky: 0101.00,0102.00, 0103.00, 0104.00, 0105.00, 0106.00 and 0110.00; bounded by the following, Starting at the intersection of William H. Natcher Pkwy./Green River Pkwy. and Morgantown Rd., east to Old Morgantown Rd., east to Collegeview Dr., north to Butler Way, northeast to Normalview Dr., north to Glen Lily Dr., east to Vine St., northeast to Wade Ave., northwest to Durbin Ln., north to W. 12th St., northwest to Garfield St., northeast to Woodford Ave., northwest to Old Barren River Rd., northwest to Veterans Memorial Ln., west to Jennings Cr., generally north to Barren R., east, north and northwest to Old Richardsville Rd., east and southeast to St. Hwy. 185, south to Double Springs Rd., east to Riverview Dr., southeast to Riverwood Ave., east and south to Brockley Wy., east to Cemetery Ln., south to Fairview Ave., east to Collett Ln, southeast to Wakefield St., southwest to Euclid Ave., northwest to Covington St., southwest to Edgewood Ave., south to South Park Dr., southwest to Scottsville Rd., south to Campbell Ln., southwest and northwest to Smallhouse Rd., northeast to Broadway Ave., north to US 31W Byp., southwest to Chestnut St., south to University Dr., northwest to Russellville Rd., west and southwest to Campbell Ln., southeast to Nashville Rd., southwest to William H. Natcher Pkwy./Green River Pkwy., and west northwest to Morgantown Rd.

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|       |   |          |                  |                    |         |        |
|-------|---|----------|------------------|--------------------|---------|--------|
| 24063 | 3 | FOUNDERS | Underserved area | \$1,027,284,797.00 | 232,107 | 50,213 |
|-------|---|----------|------------------|--------------------|---------|--------|

SPARTANBURG, SC

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Spartanburg County, South Carolina, 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 Spartanburg County, South Carolina: 201.00, 203.01, 204.00, 205.00, 207.00, 208.00, 209.00, 210.01, 211.00, 212.00, 213.01, 213.02, 215.00, 216.00, 217.00, 218.02, and 220.03, bounded by the following:

Beginning at the intersection of Cannon Campground Road and Plainview Drive (Census Tract 213.01) go southwest along Cannon Campground Road. Cannon Campground Road turns into Skyline Drive. Continue southwest on Skyline Drive then, turn north and follow Lawsons Fork Creek until it intersects with I-85, then travel west on I-85, then turn north onto Old Boiling Springs Road, then continue north on Parris Bridge Road, then turn west onto Shoally Creek Road, then turn south on Valley Falls Road, then turn west on Highway 176 / North Pine Street, then turn south-east on Asheville Highway, then south on Fairforest Road, then continue southeast on New Cut Road, then continue south on Three Mile Creek, then Three Mile Creek runs into Fairforest Creek, follow Fairforest Creek until it reaches Vanderbilt Road, then follow Vanderbilt Road. Vanderbilt Road connects back with Fairforest Creek and continues south until it connects with West Main Street. Then go east on West Main Street, then go south on John B White Sr. Boulevard, then turn south on Southport Road and then turn south on US Highway 221/South Church Street Extension, then continue south on Stone Station Road to the intersection with Carolina Country Club Road, then go northeast on Carolina Country Club Road, then turn north on State Hwy 56, then turn south ont Union Street, then turn east on Nebo Street until it intersects with the Norfolk Southern Railway line. Go northwest on the Norfolk Southern Railway line and follow the railway line until it reaches Country Club Road then go northeast on Country Club Road, then turn north onto Wallace Avenue, then go north on Lake Forest Drive, then go north on Lawson's Fork Creek, then go north on Fernwood Drive, then go east on Beechwood Drive, then go northeast on Fernwood Drive, then go northeast on E Main Street, then go west on Plainview Drive until it intersects with Cannon Campground Road, the starting point.

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|      |   |             |                  |                |       |         |
|------|---|-------------|------------------|----------------|-------|---------|
| 6370 | 3 | SECURTRUST  | Underserved area | \$9,465,419.00 | 1,500 | 207,694 |
|      |   | MEMPHIS, TN |                  |                |       |         |

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, volunteer, attend school in, and businesses and other legal entities located in the prescribed underserved community in Shelby 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 group of census tracts: 005300, 005500-005700, 006000, 006500, 006800-007000, 007500, 007810, 007821, 007822, 007900, 008000, 008110, 008120, 008200, 008400, 009700, 010410, 010420, 010500, 010610-010630, 010900, 011010, 011020, 021731, 021755, 021756, 022010, 022021, 022022, 022111, 022112, 022120, 022130, 022210, 022220, 022310, 022321, 022322, 022330, 022410, 022421, and 022422 located in Shelby County, Tennessee, bounded by the following:

From the intersection of the TN/MS state line and the CNIC Railroad tracks in the southwest corner of the community, follow the railroad tracks as it goes north, then east and then northeast to Nonconnah Creek. Go northwest on Nonconnah Creek to Lake McKellar. Go north on Lake McKellar to South Parkway West. Follow S. Parkway W. east as it turns into South Parkway East. Go east on South Parkway East to US Hwy 78 (Lamar Avenue). Follow US Hwy 78 southeast to Park Ave. Go east on Park Avenue to Inez Street. After briefly following Inez north, turn west on Douglas Ave. and immediately turn north again on Inez. Go north Inez to Carnes Ave. Go west on Carnes to Haynes Street. Go north on Haynes St. to Waverly Avenue. Go west on Waverly Avenue. Follow Waverly Avenue west to Josephine Street. Go north on Josephine to Southern Ave. Follow Southern Ave. east to S. Highland St. Go south on S. Highland to Park Ave. Follow Park Avenue east to the eastern border of University of Memphis South Campus. Follow the border of the University of Memphis South and east to Getwell Rd. Go south on Getwell Road to Interstate 240. Go east on I-240 to South Goodlett Rd. Go north on S. Goodlett Rd. to Willow Rd. Follow Willow Road east to Mount Moriah Rd. Go southeast on Mount Moriah Road to I 240. Go west on I 240 to S. Perkins Road. Go south S. Perkins Rd. to Winchester Rd. Turn south on Mendenhall and immediately turn east again on Winchester until turning south on Hickory Hill Rd. At E. Raines Rd. turn west until hitting Clarke Rd. and follow it South. At Shelby Dr. turn east until turning south again on Crumpler Rd. Follow Crumpler Rd. to the TN/MS state line and then turn west and follow the state line to Getwell and turn north. Once on Getwell, head due north to Arnold Rd. and turn west until hitting Tchulahoma Rd. where the border travels south to Shelby Dr. and turns west again. Follow Shelby Dr. West until hitting Airways Rd and turning south again to the TN/MS state line. Follow the state line to where the CNIC Railroad tracks intersect the border just south west of Rob-Co Lake

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|       |   |             |                  |                 |        |         |
|-------|---|-------------|------------------|-----------------|--------|---------|
| 15072 | 3 | REGIONAL    | Underserved area | \$91,439,361.00 | 22,300 | 322,418 |
|       |   | HAMMOND, IN |                  |                 |        |         |

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Cities of Gary, Hammond, Griffith, Highland, Whiting, Hobart, East Chicago, Lake Station and New Chicago, Indiana an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual.

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|            |   |     |                  |                  |        |         |
|------------|---|-----|------------------|------------------|--------|---------|
| 7064       | 3 | SUN | Underserved area | \$213,116,269.00 | 42,625 | 495,687 |
| OREGON, OH |   |     |                  |                  |        |         |

**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 Delaware, Philadelphia, or Montgomery Counties, Pennsylvania, 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:

408300 409601 409602 409701 409702  
409802 205100 205502 204900 205000  
205503 205300 205501 000300 000400  
009800 009900 011600 011700 011800  
011900 012000 012100 012200 012300  
012400 012500 014900 015000 015100  
016902 017000 017100 018300 018400  
018500 018700 018900 019000 019100  
019300 019400 019600 019700 019800  
020400 020500 020600 020700 021000  
021100 021400 022300 023300 023700  
023800 023900 024000 024100 024200  
024300 024400 024500 024600 024700  
024800 024900 025000 025200 025300  
025500 031800 031900 026700 026800  
026900 027100 027200 027300 027400  
027500 027600 027700 027800 027900  
028000 028100 028200 028300 028400  
028500 028600 028700 028800 028900  
029000 029100 029200 029300 029400  
029500 029600 029700 029800 029900  
030000 030100 030200 030300 030400  
030500 030900 031100 031200 031300  
031400 030600

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Located in Delaware, Philadelphia, Montgomery Counties, and Pennsylvania bounded by the following

Starting at Woodland Drive, proceed SE to County Line Rd., then NE to Matsonford Rd.. Continue SE onto Old Gulph Rd and NE onto Panarama Rd. . Proceed to Chateau Ln and N onto Mount Pleasant Rd, follow SW to North Spring Mill Rd., to Morris Ave., then E to Williamson Rd. Proceed to Black Rock Rd. heading SW on Black Rock, to Fishers Rd., to Pennswood Rd., proceed next to Old Buck Ln., to Railroad Ave., N along Havertown Station Rd., E to Montgomery Ave. Then proceed S along Woodside Rd. and follow US Hwy 30 E (Lancaster Ave.) to the Intersection with US Hwy 1. Follow US Hwy 1 NE, crossing the Schuylkill River to Vicaris St. Proceed east along Osborne St and N onto Righter St.. Then follow S along Ridge Ave. and proceed to W. Salaignac St.. Follow Manor St heading north. Proceed W to Hermitt St. which leads to Main St. and the Schuylkill River border.

Follow the Schuylkill River, heading NW to Leverington Ave. Proceed E along Leverington and SE to Manayunk Ave. N along Roxborough Ave.. Follow Henry Ave. NW to Vises Mill Rd. and proceed North along the FairMount Park perimeter (green area) up to Northwestern Ave. (at the Montgomery County Line). Continue to follow the Fairmount Park boundary SE along Germantown Pike. Follow the Fairmount Park to Thomas Mill Rd. Proceed along Fairmount Park to Rex Ave. Follow the Fairmount Park border SE until reaching McCallum St. Proceed S onto McCallum and continue SE along the Fairmount Park border (green area) along N Mount Pleasant Rd. Continue south along N Mount Pleasant and onto Park Line Drive. Proceed along W Walnut Ln. along and continue along the Clifford Park boundary at Wissahickon Ave. Proceed N along Johnson St. Continue to Green St. and follow to Lincoln Dr. northbound. Proceed south on W. Ellet St. and then continue north McCallum St. Proceed NE onto Allens Ln. and south onto Germantown Ave. Proceed NE onto Mt. Airy Ave. and continue E along Stenton Ave. Follow Gorgas Ave. heading SW to Boyer St. Next, continue SE along Boyer and S along Cliveden St., then proceeding SE along Chew Ave. Continue NE along E. Washington Ln. and then SW on Stenton. Continue NE onto Wyncote Ave. and proceed E onto Haines Ave. Continue N onto N. 15th St. (along Northwood Cemetery) up to the Montgomery County Line (W. Cheltenham Ave.)

Continue SE along W. Cheltenham Ave. to E. Cheltenham Ave. Continue NE along Newtown Ave. Follow Martins Mill Rd. south to Unruh Ave. and continue N on Tabor Rd. Continue E onto Kerper St. Proceed South onto Oxford Ave. and E along Fanshawe St. Continue N onto Castor Ave, then proceed E on Cottman Ave to US Hwy 1 S (Roosevelt Blvd) to Bustleton Ave. Follow E. Cheltenham Ave. and proceed NE along Frankford Ave (Rte 13). Continue SE onto Devereaux St. and follow Jackson St. southwest. Continue onto Harbison Ave. Continue along E. Cheltenham Ave. to Keystone St. to Sanger St., to Kirk St. and across Interstate 95 to Dark Run Ln. Continue S along the Delaware River border and follow the Betsy Ross Bridge inland to Philadelphia. Proceed to Richmond St. and then N along Castor Ave. Continue SW along Aramingo Ave and proceed to Venango St. and S along Gaul St. Follow N to E. Allegheny Ave. Proceed NE onto Amber St. and continue N onto Castor Ave. Proceed west along E. Glenwood Ave and continue E. onto E. Venango St. Proceed

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N. onto I St. and W along Penn Central. Follow G St. south and proceed W along Kingston St. Continue W along Tioga St. and N onto Avenue B. Continue W along E. Venango and follow east to Glenwood Ave. Proceed N onto 5th St. Follow W. Erie Rd. westward and continue N onto Old York Rd. Continue SW along Rte. 13 and follow Crowell St. south. Proceed south on 22nd St. and west onto W. Alleghany Ave. Continue S. onto N 24th St. and proceed W onto Indiana Ave. Follow Chalmers Ave. south and proceed east along W. Lehigh Ave. Continue S along N 24th St and W onto Hagert St. Continue S along N. 25th St and south onto Sedgley Ave. Proceed east along Diamond St. and S onto 25th St. Follow E along W. Montgomery Ave. Proceed S along N 23rd St and west along Cecil B. Moore Ave.

Continue along Rte 13 southbound and proceed south along Poplar St. Proceed S along N 29th St. and continue along Pennsylvania Ave. Proceed E along Spring Garden St. and continue S along Rte. 611 (Broad St.) continuing onto City Hall. Follow around City Hall via John F. Kennedy Blvd. to S. Penn St. to S. Broad St. (Rte. 611). Proceed west onto Chestnut St. to the Schuylkill River border. Follow north to Market St. and continue west along Market. Continue north on N 32nd St. and follow north along N. 31st St. Continue W along Mantua Ave up to 40th Street. Follow Pennsgrove St. toward the Philadelphia Zoo continue north along N 38th St. Proceed west along Rte. 30 (Girard Ave.) and continue west along Parkside Ave. (along the border of Farimount Park. Follow 52nd St. south to Rte. 30 (Lancaster Ave.). Continue W along Rte. 30 and proceed N onto 59th St. Follow Upland Way heading east. Proceed west along Woodbine Ave and south along Wynnewood Rd. Follow Malvern Ave SW to the Morris Park border (green area). Follow Morris Park Rd. and continue N along 66th St. to Rte. 1 (City Ave.) Follow 69th St. to Sherwood Rd. Proceed along the Morris Park border to Rte. 1 (City Ave). Continue along the border of Morris Park, proceeding along the border of, Karakung Golf Course and Cobbs Creek Park and Golfcourse until reaching Rte. 1 (City Ave.) Proceed east on Rte. 1 (City Ave.) and follow County Line Rd. NW to Ardmore Ave. Continue SW along Ardmore and proceed west along Darby Rd. Follow north along Coopertown Rd. and proceed N onto College Ave. and resume N onto Coopertown Rd. Proceed SW along Stockton Rd/Highland Ln. Continue N onto Mill Rd. and follow Foxfields Rd. Continue S onto Ramblewood Dr. and to Misty Hollow. Continue west along to Cornerstone Ln. to Sturbridge Dr. Continue SW along laurel Ln. to Lincoln Ln. Proceed N along Malin Rd. and continue N onto Earles Ln. Proceed onto Sawmill Rd. Follow Paper Mill Rd. NW to Darby/Paoli Rd to Brooke Rd. Continue E along Darby to Willow Park (green area). Proceed N along Brooke Rd and continue NE along Church Rd. Proceed N along S. Aberdeen Ave. and continue north onto Aberdeen Terrace. Proceed N along Radnor Street Rd. Follow along the Chester County Line border to the beginning/ending point of the territory at Woodland Drive.

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|       |   |                           |                  |                 |       |       |
|-------|---|---------------------------|------------------|-----------------|-------|-------|
| 11353 | 4 | EAST RIVER<br>MADISON, SD | Underserved area | \$10,966,384.00 | 4,512 | 2,884 |
|-------|---|---------------------------|------------------|-----------------|-------|-------|

**FIELD OF MEMBERSHIP:** Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Miner County, South Dakota.

|      |   |  |                  |                 |        |        |
|------|---|--|------------------|-----------------|--------|--------|
| 6339 | 4 | BATON ROUGE CITY PARISH EMP<br>BATON ROUGE, LA | Underserved area | \$36,578,806.00 | 21,218 | 30,522 |
|------|---|--|------------------|-----------------|--------|--------|

**FIELD OF MEMBERSHIP:** Zip code areas 70801 & 70802 in Baton Rouge, LA (physical description in FOM)

|       |   |                               |                  |                  |         |         |
|-------|---|-------------------------------|------------------|------------------|---------|---------|
| 14568 | 4 | LA CAPITOL<br>BATON ROUGE, LA | Underserved area | \$262,505,622.00 | 175,000 | 190,899 |
|-------|---|-------------------------------|------------------|------------------|---------|---------|

**FIELD OF MEMBERSHIP:** City of Baton Rouge, LA

|       |   |                             |                  |                  |         |         |
|-------|---|-----------------------------|------------------|------------------|---------|---------|
| 24468 | 4 | UNITY ONE<br>FORT WORTH, TX | Underserved area | \$112,769,087.00 | 120,000 | 560,866 |
|-------|---|-----------------------------|------------------|------------------|---------|---------|

**FIELD OF MEMBERSHIP:** persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area defined by the following boundaries: beginning at the intersection of Browning Drive and the Fort Worth City Limits following the city limits south, west, north and east to FM 377, then FM 377 south to Johnson Road, then east on Johnson Road to Bourland, then Bourland north and east to Keller Smithfield Road, then Keller Smithfield Road south to Big Bear Creek, then Big Bear Creek west to FM 377, then FM 377 south to New Bursey Road, then New Bursey Road east to Rufe Snow Boulevard, then Rufe Snow Boulevard south to Browning Drive, then Browning Drive west to the original starting point at its intersection with the Fort Worth City Limits.



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|       |   |          |                  |                  |         |        |
|-------|---|----------|------------------|------------------|---------|--------|
| 21428 | 5 | SPECTRUM | Underserved area | \$105,197,758.00 | 371,963 | 20,073 |
|-------|---|----------|------------------|------------------|---------|--------|

FREDERICK COUNTY, MD

**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 in Frederick County, MD: 2000 Census Tracts 752900, 751500, 753000, 753100, 753200 beginning at the Pennsylvania/Maryland border where it crosses Foxville Church Rd., go south on Foxville Church Rd. to Ridenour Rd., follow Ridenour Rd. southeast as it turns into Wigville Rd., follow Wigville Rd. southeast to Catoctin Hollow Rd., follow Catoctin Hollow Rd. southwest to Mink Farm Rd., go south on Mink Farm Rd. to Buzzard Bridge/Catoctin Hollow Rd., go east on Catoctin Hollow Rd. to Kellys Store Rd., continue east on Kellys Store Rd. to Hunting Creek, follow Hunting Creek south to the Monocacy River, follow the Monocacy River south to Devilbiss Bridge Rd., follow Devilbiss Bridge Rd. southeast to Daysville Rd., follow Daysville Rd. east to Bernie Duncan Rd., follow Bernie Duncan Rd. northeast to Woodsboro Rd., follow Woodsboro Rd. east to Pine Tree Rd., follow Pine Tree Rd. north to Cash Smith Rd., follow Cash Smith Rd. northeast to Woodsboro Pike, follow Woodsboro Pike northeast to Little Pipe Creek, follow Little Pipe Creek northwest to Double Pipe Creek, follow Double Pipe Creek west to the Monocacy River, follow the Monocacy River north to the Pennsylvania/Maryland border, follow the Pennsylvania/Maryland border west to the starting point at Foxville Church Rd.

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|       |   |            |                  |                  |           |        |
|-------|---|------------|------------------|------------------|-----------|--------|
| 24693 | 5 | GOLDENWEST | Underserved area | \$331,858,442.00 | 1,400,000 | 24,624 |
|-------|---|------------|------------------|------------------|-----------|--------|

DAVIS 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 100100, 100302, 100303, 100305, 100306, 100400, 100500, 100600, 100700, 100800, 101100, 101400, 101500, 101600, 101700, 101800, 101900, 102000, 102100, 102200, 102300, 102400, 102500, 102600, 102700, 102801, 102802, 102900, 103000, 103100, 103200, 104900, 111400, 111500, 111600, 111700, 111800, 111901, 112100, 112201, 112202, 112401, 112402, 112610, 112611, 113104, 113304, 113305, 113306, 113307, 113308, 113509, 113512, 113514, 113901, 127002 bounded by the intersection of Salt Lake, Davis, and Tooele Counties, follow the Salt Lake/Davis County Line northeast continuing east then south until meeting the Jordan River, follow the Jordan River south to the pipe/power line, go northeast into Davis County following the pipe/power line to W 900 N, go east on W 900 N to N Redwood Road, go north on Redwood Road to W 1100 N, go east on W 1100 N to Overland Road, go north on Overland Road to W Frontage Road, go southeast on W Frontage Road to E 1100 N, go east on E 1100 N to N Highway 89 (also S Main Street), go southwest on N Highway 89 to E Center Street, go west on E Center Street turning into W Center Street to I-15, go south on I-15 crossing the Davis/Salt Lake County line, continue south on I-15 in Salt Lake County until it intersects with Highway 89, go south and then southeast on Highway 89 to Victory Road, go southeast on Victory Road turning into Columbus Street, go south on Columbus Street to E 500 N, go east on E 500 N and continue on an imaginary line to A Street, go south on A Street to 6th Avenue, go east on 6th Avenue to N I Street, go south on N I Street to E South Temple, go east on E South Temple to University Street, go south on University Street to E 100 S, go east on E 100 S to North Campus Drive, go north and northeast on North Campus Drive to E Penrose Drive, go northwest on E Penrose Drive to E Military Way, go northeast on E Military Way to Arlington Circle, go northeast on an imaginary line to E Federal Heights Drive, go north on E Federal Heights Drive to Dry Creek South Fork, follow Dry Creek South Fork approximately 1.94 miles to approximately latitude 40.79191 N and longitude 111.81507 W, go south approximately 0.828 miles to approximately latitude 40.78023 N and longitude 111.81508 W, go east approximately 63.9 yards to approximately latitude 40.78023 N and longitude 111.81439 W, go south approximately 1.76 miles to approximately latitude 40.75481 N and longitude 111.81439 W, go east approximately .74 miles to approximately latitude 40.75481 N and longitude 111.80029 W, go south to Emigration Canyon Road, go west and southwest on Emigration Canyon Road turning into E Sunnyside Avenue turning into E 800 S to S 1300 E, go south on S 1300 E to E 900 S, go west on E 900 S until intersecting with State Route 71, go south on State Route 71 to I-80, go east on I-80 to S 900 E, go south on S 900 E to E 2700 S, go west on E 2700 S to S 800 E, go south on S 800 E to Elgin Avenue, go east on Elgin Avenue to S 900 E, go south on S 900 E to Elgin Avenue, go east on Elgin Avenue to S 1000 E, go north on S 1000 E to Austin Avenue, go east on Austin to S 1100 E, go south on S 1100 E to E Elgin Avenue, go east on E Elgin Avenue to S Mountair

## INSURANCE REPORT OF ACTIVITY - DETAIL

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Drive, go south on S Mountair Drive to S Crescent Drive, go west on S Crescent Drive to S Highland Drive, go south on S Highland Drive to E 3300 S, go west on E 3300 S to S 1300 E, go south on S 1300 E to E 3900 S, go west on E 3900 S to State Route 71, go south on State Route 71 to Big Cottonwood Creek, follow Big Cottonwood Creek west and northwest until it intersects with Taylorville Expressway, go east on Taylorville Expressway to S Gordon Lane, go northwest on S Gordon Lane to S State Street, go south on S State Street to E 7800 S, go east on E 7800 S to S 1300 E, go south on S 1300 E to E 8600 S, go west on E 8600 S to S 700 E, go north on S 700 E to E 8400 S, go west on E 8400 S to S 300 E, go south on S 300 E to Pioneer Avenue, go west on Pioneer Avenue to State Street, go south on State Street to W 9000 S, go west on W 9000 S to the Jordan River, follow the Jordan River north to Murray-Taylorville Road, go west on Murray-Taylorville Road to S 1700 W (also S. Redwood Road), go north on S 1700 W (also S. Redwood Road) to W 4500 S, go northeast on W 4500 S to S 1175 W, go north on S 1175 W to W 4375 (also Atherton Drive), go west on W 4375 (also Atherton Drive) to S 1300 W, go north on S 1300 W to Meadowbrook Expressway, go west on Meadowbrook Expressway until it runs into W 4100 S, continue west on W 4100 S to S 3600 W, go north on S 3600 W to W 2100 S Expressway, go west on W 2100 S Expressway and at the end of W 2100 S continue west on an imaginary line to S 7200 W, go south on S 7200 W to W 2400 S Expressway, go west on W 2400 S Expressway to S 8400 W, go south on S 8400 W until it turns into State Route 111, continue on State Route 111 southeast then southwest until intersecting with W 11800 S, go east on W 11800 S to Provo Reservoir Canal, go south on Provo Reservoir Canal to S 1690 W, go east on S 1690 W to S 1700 W (also Camp Williams Road), go southeast on S 1700 W (also Camp Williams Road) until it crosses the Provo Reservoir Canal, continue on Provo Reservoir Canal to the Salt Lake County line, follow the Salt Lake County line it intersects with the Toole County and the Davis County lines.

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|       |   |  |                  |                 |        |        |
|-------|---|--|------------------|-----------------|--------|--------|
| 14499 | 5 | CAL STATE UNIVERSITY, LOS ANGELES<br>LOS ANGELES, CA | Underserved area | \$29,387,549.00 | 20,000 | 35,533 |
|-------|---|--|------------------|-----------------|--------|--------|

**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 201110, 201120, 201200, 201401, 201402, 201501, 201503, 201504, and 201600 in the El Sereno Community in Los Angeles County, California, bounded by the intersection of Collis Avenue and an imaginary line 340 yards north of the South Pasadena border, go due south on the imaginary line along the South Pasadena border 340 yards then turn east, go east along the South Pasadena border to Kendall Ave., continue east along Kendall Ave. to the intersection of the Alhambra border at N. Huntington Dr., follow the Alhambra border south to Valley Blvd., go southwest on Valley Blvd. to the intersection of Boca Ave., go south on Boca Ave. to the intersection of Worth St., go west on Worth St. to the intersection of N. Indiana St., go north on N. Indiana St. to the intersection of Valley Blvd., go west on Valley Blvd. to N. Soto St., go north on N. Soto St. to the intersection of Huntington Dr. S, continue north on Huntington Dr. S to Collis Avenue, continue north on Collis Ave. to the intersection of Harriman Ave., go north on Harriman Ave. to the intersection of Cudahy St., go west on Cudahy St. to the intersection of Collis Ave., continue north on Collis Ave. to the intersection 330 yards north of the South Pasadena border.

## INSURANCE REPORT OF ACTIVITY - DETAIL

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|       |   |               |                  |                    |         |        |
|-------|---|---------------|------------------|--------------------|---------|--------|
| 24694 | 5 | AMERICA FIRST | Underserved area | \$2,906,505,681.00 | 840,000 | 90,197 |
|-------|---|---------------|------------------|--------------------|---------|--------|

WEBER AND DAVIS COUNTIES,

**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 125600, 125700, 125806, 125200, 210501, 210800, 201700, 201800, 201900, 201300, 201500, 201600, 200900, 201100, 201200, 200400, 200500, 200800, 200201, 200202, 200300 in Weber and Davis Counties, Utah, bounded by the intersection of the northwest corner at 1200 W. and Harrisville Road, following Harrisville Road east to the railroad tracks, go southeast along the railroad tracks to Chugg Lane, continue on railroad tracks south to North Street, turn east following North Street to Washington Blvd., go north on Washington Blvd. to 1700 N., go east on 1700 N. to Mountain Road to 1900 N., go east on an imaginary line 318 yards, go south on an imaginary line running parallel with Mountain Road 1.59 miles, go west on an imaginary line to Avalon Hills Drive, go northeast 139 yards, go west to Harrison Blvd., follow Harrison Blvd. north to 900 N., go west on 900 N. to 975 E., go south on 975 E. to 800 N., go southeast on an imaginary line 132 yards, go southwest on an imaginary line 184 yards to 670 N., go south on an imaginary line 266 yards, then go southwest 104 yards, go south on an imaginary line 438 yards, then go directly south to the intersection of Monroe Blvd. and 2nd Street, go southeast on an imaginary line 232 yards, go northwest 153 yards along Monroe Blvd., turn south on an imaginary line .32 miles, go southwest on an imaginary line to Gramercy Ave., go southwest on an imaginary line to 7th Street, go southeast on an imaginary line .32 miles to Monroe Blvd., follow Monroe Blvd. south to 12th Street (Highway 39), go east on Highway 39 past Valley Drive 103 yards, go southwest on an imaginary line 75 yards, go northwest on an imaginary line 216 yards to Park Blvd., follow Park Blvd. 332 yards, go west on an imaginary line 245 yards, go northwest on an imaginary line 176 yards, go west on an imaginary line 194 yards, go southwest on an imaginary line 323 yards, go west on an imaginary line crossing Harrison Blvd. by 21 yards, following the west side of Harrison Blvd., go to 30th Street, go east on 30th Street to Polk Ave., go north on Polk Ave. to 29th Street, go east on 29th Street .48 miles, go north on an imaginary line 127 yards, go northeast on an imaginary line 123 yards, go north on an imaginary line 293 yards to 27th Street, go east on 27th Street to Foothill Drive, go south on an imaginary line 2.66 miles, go west following 4600 S. to Fillmore Ave., go north on Fillmore Ave. to Oakcrest Drive, go west on Oakcrest Drive to Taylor Ave., go north on Taylor Ave. to Country Hills Drive, follow Country Hills Drive west to 40th Street, go west on 40th Street to Washington Blvd., go southwest on an imaginary line 202 yards, go south on an imaginary line 210 yards, go east on an imaginary line 37 yards, go south on an imaginary line 177 yards, go west on an imaginary line 90 yards, go southwest on an imaginary line 289 yards, go northwest on an imaginary line 430 yards, go southwest on an imaginary line .34 miles, go southeast on an imaginary line 53 yards, go northwest on an imaginary line 80 yards, go south on an imaginary line 205 yards, go west on an imaginary line .25 miles, go south on Ridgeline Drive to Laker Way, continue south on an

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imaginary line 375 yards, go west on an imaginary line 341 yards, go southeast on an imaginary line 140 yards, go south on an imaginary line 417 yards, go west on an imaginary line 129 yards, go south on an imaginary line 380 yards, go east on an imaginary line 68 yards, go south on an imaginary line 83 yards, go east on an imaginary line 155 yards, go north on an imaginary line .28 miles, go east on an imaginary line 191 yards, go south on an imaginary line 119 yards, go east on an imaginary line 34 yards, go south on an imaginary line .26 miles, go southwest on an imaginary line 188 yards, go west on an on an imaginary line 280 yards, go south on an imaginary line 162 yards, go west on an imaginary line 71 yards, go south on an imaginary line 420 yards, go east on an imaginary line 352 yards, go southeast on an imaginary line 104 yards, go south on an imaginary line 78 yards, go northwest on an imaginary line 119 yards, go south on an imaginary line 397 yards, go west on an imaginary line .61 miles, go southeast on an imaginary line 252 yards, continue southeast on an imaginary line .43 miles, go south on an imaginary line 249 yards, go east on Foullois Road to Perimeter Road, follow Perimeter Road for 2.34 miles, go southeast on an imaginary line 81 yards, go east on an imaginary line 195 yards, go south on an imaginary line 252 yards, go east on an imaginary line 257 yards, go south on an imaginary line 83 yards, go southeast on an imaginary line 134 yards, go south on an imaginary line 162 yards, go west on an imaginary line 280 yards, go south on an imaginary line 291 yards, go west on an imaginary line .57 miles, go south on an imaginary line 1 mile to Highway 193, go west on Highway 193 to the intersection of N. Fort Lane, go south on N. Fort Lane to the intersection of E. Antelope Drive, go west on E. Antelope Drive, continue west on W. Antelope Drive to the intersection at I-15, go northwest on I-15 to the intersection of S. 1500 E., go south on S. 1500 E. to the intersection of E. 1450 S., go west on E. 1450 S. to the intersection of N. Main St., go southeast on N. Main St. 282 yards, go southwest along an imaginary line 142 yards, go west along an imaginary line to the intersection of S. 1000 E., go south on S. 1000 E. to the intersection of W. Antelope Drive, go west on W. Antelope Drive to the intersection of S. 1000 W., go north on S. 1000 W. to the intersection of the Union Pacific Railroad tracks, follow the railroad tracks northeast and then southeast to the intersection of S. Main Street, go north on S. Main Street, continue north on N. Main Street to the intersection of W. 800 N., go east along an imaginary line crossing I-15 to the intersection at Arsenal Road, go north along Arsenal Road, continue north along Arsenal Road/Aspen Ave., continue north on an imaginary line .84 miles, go northwest crossing I-15 on an imaginary line .32 miles to Riverdale Road, go north on an imaginary line .43 miles to 4800 S., go north on Airport Road, to 4400 S., go west on 4400 S. .27 miles, go north on an imaginary line 213 yards, go northwest on an imaginary line 386 yards, go north on an imaginary line 116 yards, go northeast on an imaginary line 368 yards, go north on an imaginary line 340 yards, go northwest on an imaginary line .37 miles, go south on an imaginary line 173 yards, go southwest on an imaginary line 249 yards to 1900 W., go north on 1900 W. to 2550 S., go east on 2550 S. .67 miles to the railroad tracks, go northeast following the railroad tracks 1.62 miles intersecting 21st Street, go north/northwest following the railroad tracks to 12th Street, go west on 12th Street to 1200 W., go north on 1200 W. to Harrisville Road.

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|      |   |               |                  |                  |        |         |
|------|---|---------------|------------------|------------------|--------|---------|
| 8227 | 5 | MIRAMAR       | Underserved area | \$229,880,350.00 | 40,000 | 171,135 |
|      |   | SAN DIEGO, CA |                  |                  |        |         |

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, volunteer, 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 001100, 001600, 000900, 001000, 002001, 001200, 001300, 002201, 001700, 001800, 002302, 002002, 002100, 002708, 002202, 002301, 002804, 002702, 002707, 008339, 002801, 002803, 008350, 002904, 008305, 009400, 008341, 008343, 009509, 008359, 008360, 009603, 009502, 009508 in San Diego, California, beginning at the northeast corner of the Miramar Marine Corps Air Station at Creek Rd, follow the base perimeter south to State Hwy 52, go west on Hwy 52 to Santo Rd., go south on Santo Rd. to Tierrasanta Blvd., follow Tierrasanta Blvd. south to Mission Gorge Rd., go south on Mission Gorge Rd. to Interstate 8, go east on Interstate 8 to Reservior Dr., go south on Reservior Dr. to Montezuma Rd., go east on Montezuma Rd. to El Cajon Blvd., follow El Cajon Blvd. south to College Ave., go south on College Ave. to University Ave., go west on University Ave. to Park Blvd, go north on Park Blvd. to Adams Ave., continue north and then east along an imaginary line to Interstate 805, go south on Interstate 805 to Adams Ave. and Mountain View Dr., go north on Mountain View Dr. to Collier Ave., go east on Collier Ave. to E. Mountain View Dr., go south on E. Mountain View Dr. to Adams Ave., go east on Adams Ave. to Interstate 15, go north on Interstate 15 to State Hwy 52, go west on Hwy 52 to Interestate 805, go north on Interstate 805 to La Jolla Village Dr., go west on La Jolla Village Dr. to Genessee Ave., go south on Genessee Ave. to the Burlington Northern Santa Fe Railroad tracks, go west along the railroad tracks to Regents Rd., go north on Regents Rd. to Nobel Dr., go west on Nobel Dr. to Interstate 5, go north on Interstate 5 to La Jolla Village Dr., go west on La Jolla Village Dr. to N. Torrey Pines Rd., go north on N. Torrey Pines Rd. to Carmel Valley Rd., go southeast on Carmel Valley Rd. to Interstate 5, go south on Interstate 5 taking the Interstate 805 split to Mira Mesa Blvd., go northeast on Mira Mesa Blvd. to Parkdale Ave., go south on Parkdale Ave. to Jade Coast Rd, go east on Jade Coast Rd. to Camino Ruiz, go north on Camino Ruiz to Gold Coast Dr., go east on Gold Coast Dr. to Black Mountain Rd., go north on Black Mountain Rd. to Mira Mesa Blvd., go east on Mira Mesa Blvd. to Interstate 15, go south on Interstate 15 to the perimeter of the Miramar Marine Corps Air Station, follow the perimeter of the Air Station east to the starting point at Creek Rd.

## INSURANCE REPORT OF ACTIVITY - DETAIL

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|       |   |            |                  |                  |           |         |
|-------|---|------------|------------------|------------------|-----------|---------|
| 24693 | 5 | GOLDENWEST | Underserved area | \$331,858,442.00 | 1,400,000 | 253,782 |
|-------|---|------------|------------------|------------------|-----------|---------|

SALT LAKE AND DAVIS COUNTY,

**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 125103, 125200, 125600, 125700, 125806, bounded by the intersection of Davis and Weber County at Aspen Avenue, follow the Davis/Weber County line east to Weber River, follow Weber River southeast until it intersects with I-84 at approximately latitude 41.13698 N and longitude 111.91891 W, go west on I-84 to S 2225 E, go south on S 2225 E to E South Weber Drive, go west on E South Weber Drive to S 1900 E, follow S 1900 E south to Davis Weber Canal, go northwest following the Davis Weber Canal to approximately latitude 41.12490 N and longitude 111.93466 W, go south 327 yards on an imaginary line to approximately latitude 41.12184 N and longitude 111.93469 W, go southeast 420 yards on an imaginary line to approximately latitude 41.12044 N and longitude 111.92986 W, go south 311 yards on an imaginary line to approximately latitude 41.11770 N and longitude 111.92986 W, go east 0.458 miles on an imaginary line to approximately latitude 41.11770 N and longitude 111.92024 W, go south 352 yards on an imaginary line to approximately latitude 41.11461 N and longitude 111.92024 W, go west 169 yards on an imaginary line to approximately latitude 41.11427 N and longitude 111.92401 W, go southwest 79 yards on an imaginary line to approximately latitude 41.11393 N and longitude 111.92469 W, go southwest 261 yards on an imaginary line to approximately latitude 41.11087 N and longitude 111.92610 W, go south 115 yards on an imaginary line to approximately latitude 41.10980 N and longitude 111.92609 W, go southeast 3.7 yards on an imaginary line to approximately latitude 41.10947 N and longitude 111.92540 W, go southwest 138.3 yards on an imaginary line to approximately latitude 41.10843 N and longitude 111.92607 W, go south 419 yards on an imaginary line to E 3100 N, go southeast 8.89 yards on an imaginary line to approximately latitude 41.10465 N and longitude 111.92539 W, go west following Highway 193 to N Fort Lane, go south on N Fort Lane to E Antelope Drive, go west on E Antelope Drive that turns into W Antelope Drive until it intersects with I-15, go northwest on I-15 to S 1500 E, go south on S 1500 E to E 1450 S, go west on E 1450 E to State Street, go southeast on State Street that turns into N Main Street stopping at approximately latitude 41.09090 N and longitude 112.00271 W, go southwest at approximately latitude 41.09090 N and longitude 112.00271 W 107 yards on an imaginary line to approximately latitude 41.09022 N and longitude 112.00377 W, go west on an imaginary line to S 1000 E, go south on S 1000 E to W Antelope Drive, go west on W Antelope Drive to S 1000 W, go north on S 1000 W to Union Pacific Railroad, follow along Union Pacific Railroad northeast and then southeast until intersecting at S Main Street and E 700 S, go north on S Main Street that turns into N Main Street until it intersects with W 800 N, go west on an imaginary line to Union Pacific Railroad, follow Union Pacific Railroad north to the intersection of Davis and Weber County at Aspen Avenue.



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### TRADE, INDUSTRY OR PROFESSION

| Charter No. | Region | (CU) Name and Location   | Type of TIP/ Geographical Limitation        | Assets           | Duplicate TIP |
|-------------|--------|--------------------------|---|------------------|---------------|
| 3850        | 1      | N C P D<br>PLAINVIEW, NY | Police Protection Industry<br>Nassau County | \$303,925,285.00 | NO            |

**FIELD OF MEMBERSHIP:** Employees of federal, state, county, and municipal agencies or departments engaged in the police protection industry who work in Nassau County, New York, 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 unless the employees receive training at a police department's police academy, such as the Nassau County Police Department's Police Academy); 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, unless those employees receive training at a police department's police academy, such as the Nassau County Police Department's Police Academy;

**Single Common Bond Expansions**

**Current Month**

|                                     |        |
|-------------------------------------|--------|
| Number of Expansions Approved       | 15     |
| Number of Expansions Denied         | 1      |
| Number of Expansions Deferred       | 0      |
| Number of FCUs Receiving Expansions | 13     |
| Number of Potential Members Added   | 68,048 |

## INSURANCE REPORT OF ACTIVITY - DETAIL

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| <u>Multiple Common Bond Expansions</u> | <u>Current Month</u> |
|--|----------------------|
| Number of Expansions Approved          | 775                  |
| Number of Expansions Denied            | 2                    |
| Number of Expansions Deferred          | 24                   |
| Number of FCUs Receiving Expansions    | 272                  |
| Number of Potential Members Added      | 217,518              |

| <u>Community Expansions</u>         | <u>Current Month</u> |
|-------------------------------------|----------------------|
| Number of Expansions Approved       | 2                    |
| Number of Expansions Denied         | 0                    |
| Number of Expansions Deferred       | 3                    |
| Number of FCUs Receiving Expansions | 2                    |
| Number of Potential Members Added   | 1,562,127            |

| <u>Community Conversion Expansions</u> | <u>Current Month</u> |
|--|----------------------|
| Number of Expansions Approved          | 12                   |
| Number of Expansions Denied            | 0                    |
| Number of Expansions Deferred          | 17                   |
| Number of FCUs Receiving Expansions    | 12                   |

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Number of Potential Members Added 3,920,186

### Underserved

### Current Month

|                                     |           |
|-------------------------------------|-----------|
| Number of Expansions Approved       | 25        |
| Number of Expansions Denied         | 0         |
| Number of Expansions Deferred       | 10        |
| Number of FCUs Receiving Expansions | 21        |
| Number of Potential Members Added   | 3,904,447 |

### TIP

### Current Month

|                         |   |
|-------------------------|---|
| Number of TIPs Approved | 1 |
| Number of TIPs Denied   | 0 |
| Number of TIPs Deferred | 1 |

### Housekeeping

### Current Month

|                                       |    |
|---------------------------------------|----|
| Number of Housekeeping Approved       | 63 |
| Number of Housekeeping Denied         | 0  |
| Number of Housekeeping Deferred       | 0  |
| Number of FCUs Receiving Housekeeping | 34 |

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### MERGERS APPROVED

| Continuing<br>Charter<br>No. | Reg. | Name and Location<br>of Continuing CU | Continuing CU<br>Assets | Merging<br>Charter<br>No. | Name and Location<br>of Merging CU | Merging CU<br>Assets | Reason for<br>Merger |
|------------------------------|------|---------------------------------------|-------------------------|---------------------------|------------------------------------|----------------------|----------------------|
| 66824                        | 1    | FREEDOM<br>SPRINGFIELD, MA            | \$291,258,733.00        | 9221                      | FOUR RIVERS<br>TURNERS FALLS, MA   | \$14,794,392.00      | EXPANDED<br>SERVICES |

**Continuing Field of Membership:** (State-chartered community) Those persons who live or work in Hampden, Hampshire, Franklin and Berkshire Counties, Massachusetts.

**Merging Field of Membership:** (Community) Persons who live or work in, and businesses and other legal entities located in Franklin County, Massachusetts.

|      |   |                                    |                  |       |                      |              |                                |
|------|---|------------------------------------|------------------|-------|----------------------|--------------|--------------------------------|
| 3633 | 1 | PEOPLE'S ALLIANCE<br>HAUPPAUGE, NY | \$205,449,478.00 | 10575 | ALLEN<br>JAMAICA, NY | \$643,867.00 | POOR<br>FINANCIAL<br>CONDITION |
|------|---|------------------------------------|------------------|-------|----------------------|--------------|--------------------------------|

**Continuing Field of Membership:** (Multiple) Employees of Pan American World Airways, Inc. who work in or are paid from New York, New York; along with many other employee and associational groups. This credit union also serves several underserved areas.

**Merging Field of Membership:** (Single) Communicant members of the Allen A.M.E. Church, Inc., in New York, New York.

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|       |   |                               |                  |       |                                      |                |                      |
|-------|---|-------------------------------|------------------|-------|--------------------------------------|----------------|----------------------|
| 68479 | 1 | MUTUAL SECURITY<br>WILTON, CT | \$146,808,147.00 | 10968 | MAIN STREET MEMBERS<br>STRATFORD, CT | \$4,379,024.00 | EXPANDED<br>SERVICES |
|-------|---|-------------------------------|------------------|-------|--------------------------------------|----------------|----------------------|

**Continuing Field of Membership:** (State-chartered community) Persons who live, work, worship or attend school in Fairfield or Litchfield County, Connecticut. The charter also lists specific select employer groups.

**Merging Field of Membership:** (Community) Members of record of Main Street Members Federal Credit Union as of April 13, 1999, the date of the conversion to community charter; people who live, work, or worship in the Town of Stratford, Connecticut.

|      |   |                                     |                 |       |   |                |                      |
|------|---|-------------------------------------|-----------------|-------|---|----------------|----------------------|
| 9107 | 1 | SOUTHERN CHAUTAUQUA<br>LAKEWOOD, NY | \$27,364,125.00 | 18681 | JAMESTOWN COMMUNITY<br>COLLEGE<br>JAMESTOWN, NY | \$1,011,758.00 | EXPANDED<br>SERVICES |
|------|---|-------------------------------------|-----------------|-------|---|----------------|----------------------|

**Continuing Field of Membership:** (Community) Persons who live, work, worship, or attend school in, businesses and other legal entities located in Chautauqua County, New York.

**Merging Field of Membership:** (Single) Employees of Jamestown Community College who work in Jamestown or Olean, New York; active members of the Jamestown Community College Alumni Association located in Jamestown, New York.

|       |   |                            |                 |       |  |                |                      |
|-------|---|----------------------------|-----------------|-------|--|----------------|----------------------|
| 11156 | 1 | CHAMPLAIN<br>CHAMPLAIN, NY | \$10,511,604.00 | 21230 | N. E. CLINTON CENTRAL<br>SCHOOL<br>CHAMPLAIN, NY | \$1,503,131.00 | EXPANDED<br>SERVICES |
|-------|---|----------------------------|-----------------|-------|--|----------------|----------------------|

**Continuing Field of Membership:** (Community) Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clinton County, New York.

**Merging Field of Membership:** (Multiple) Employees and members of the Boards of Education of the North Eastern Clinton Central School District and the Chazy Central Rural School who work in Mooers, Chazy, Champlain or Rouses Point, New York.

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|       |   |                             |                  |       |                                  |                |                      |
|-------|---|-----------------------------|------------------|-------|----------------------------------|----------------|----------------------|
| 22769 | 1 | KRAFT FOODS<br>PURCHASE, NY | \$559,035,099.00 | 21350 | BRONX V.A. HOSPITAL<br>BRONX, NY | \$2,089,252.00 | EXPANDED<br>SERVICES |
|-------|---|-----------------------------|------------------|-------|----------------------------------|----------------|----------------------|

**Continuing Field of Membership:** (Multiple) Employees of Altria Group, Inc. and its wholly-owned domestic subsidiaries who work in or are paid from San Antonio, Texas and other employee groups.

**Merging Field of Membership:** (Single) Employees, doctors, medical staff, and technicians of the Bronx Veterans Administration Hospital who work in Bronx, NY.

|       |   |                          |                 |       |                         |                |                                |
|-------|---|--------------------------|-----------------|-------|-------------------------|----------------|--------------------------------|
| 15624 | 1 | WINTHROP<br>WINTHROP, MA | \$34,377,435.00 | 23732 | SOUTH END<br>BOSTON, MA | \$1,565,729.00 | POOR<br>FINANCIAL<br>CONDITION |
|-------|---|--------------------------|-----------------|-------|-------------------------|----------------|--------------------------------|

**Continuing Field of Membership:**

(Community) Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the north Suffolk County municipalities of Winthrop, Revere, Chelsea, or East Boston, Massachusetts.

**Merging Field of Membership:**

(Community) Persons who live, work, worship, attend school, perform volunteer services, participate in programs to alleviate poverty or distress, or participate in associations headquartered in and businesses and other legal entities located in a specific portion of Boston, Massachusetts.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|      |   |   |                 |       |                                       |                 |                      |
|------|---|---|-----------------|-------|---------------------------------------|-----------------|----------------------|
| 9500 | 1 | CUMBERLAND COUNTY<br>TEACHERS<br>FALMOUTH, ME | \$56,137,626.00 | 24195 | PORTLAND REGIONAL<br><br>PORTLAND, ME | \$21,322,417.00 | EXPANDED<br>SERVICES |
|------|---|---|-----------------|-------|---------------------------------------|-----------------|----------------------|

**Continuing Field of Membership:** (Community) Persons who live, work, worship, or attend school in and businesses and other legal entities located in Cumberland or York Counties, Maine.

**Merging Field of Membership:** (Community) Persons who live or work in the City of Portland, or the Towns of Falmouth, Yarmouth, Cumberland or Gray, Maine; members of record of P M & B Federal Credit Union as of March 26, 1991; members of record of Maine Turnpike Credit Union as of the effective date of merger; members of record of MeBs Federal Credit Union as of the effective date of merger.

|       |   |                                      |                  |       |                                    |                 |                      |
|-------|---|--------------------------------------|------------------|-------|------------------------------------|-----------------|----------------------|
| 60931 | 1 | MICHIGAN EDUCATIONAL<br>PLYMOUTH, MI | \$417,904,735.00 | 61235 | ROYAL OAK SCHOOLS<br>ROYAL OAK, MI | \$74,196,532.00 | EXPANDED<br>SERVICES |
|-------|---|--------------------------------------|------------------|-------|------------------------------------|-----------------|----------------------|

**Continuing Field of Membership:** (Multiple State-chartered) Employees and pensioners of educational institutions, which are located in the counties of Wayne, Washtenaw, Oakland, Macomb, Livingston and Jackson, Michigan; members of record of the AAASCUS Credit Union, Ann Arbor, Michigan.

**Merging Field of Membership:** (Multiple State-chartered) Employees of the Ethyl Corporation, Ferndale, Michigan; and other employee groups.

|       |   |                           |                  |       |                              |                |                      |
|-------|---|---------------------------|------------------|-------|------------------------------|----------------|----------------------|
| 66479 | 1 | WORKERS'<br>FITCHBURG, MA | \$494,322,358.00 | 67860 | CHELMSFORD<br>CHELMSFORD, MA | \$5,885,483.00 | EXPANDED<br>SERVICES |
|-------|---|---------------------------|------------------|-------|------------------------------|----------------|----------------------|

**Continuing Field of Membership:** (State chartered) Membership in the corporation is limited principally to those who are members of labor organizations and co-operative associations.

**Merging Field of Membership:** (State chartered) Membership in this credit union is limited to individuals who work or reside in the Town of Chelmsford, Massachusetts.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|       |   |                                |                 |       |                                   |                |                      |
|-------|---|--------------------------------|-----------------|-------|-----------------------------------|----------------|----------------------|
| 62976 | 1 | MAINE EDUCATION<br>AUGUSTA, ME | \$14,421,080.00 | 68136 | CHESTNUT COMMUNITY<br>AUGUSTA, ME | \$6,913,687.00 | EXPANDED<br>SERVICES |
|-------|---|--------------------------------|-----------------|-------|-----------------------------------|----------------|----------------------|

**Continuing Field of Membership:** (Multiple State-chartered) Persons eligible to become members of the Maine Education Association, employees of the Maine Education Association, and other employee groups.

**Merging Field of Membership:** (Community State-chartered) Membership is open to anyone living or working in Augusta, Hallowell, and Farmingdale, Maine; parishioners of St. Mary's, St. Andrew's, Sacred Heart, and St. Denis of North Whitefield, Maine.

|      |   |  |                  |      |                         |              |                         |
|------|---|--|------------------|------|-------------------------|--------------|-------------------------|
| 1117 | 2 | ERIE GENERAL ELECTRIC<br>FCU<br>ERIE, PA | \$119,206,663.00 | 7302 | E M T A<br><br>ERIE, PA | \$825,306.00 | POOR<br>MANAGEMENT<br>T |
|------|---|--|------------------|------|-------------------------|--------------|-------------------------|

**Continuing Field of Membership:** MCB serving several select groups in Erie, PA.

**Merging Field of Membership:** SCB serving employees of Erie Metropolitan Transit Authority who work in Erie, PA.

|      |   |  |                 |       |  |                |                   |
|------|---|--|-----------------|-------|--|----------------|-------------------|
| 5900 | 2 | ROANOKE POSTAL<br>EMPLOYEES<br>ROANOKE, VA | \$90,648,674.00 | 66923 | LYNCHBURG POSTAL &<br>FEDERAL EMPLOYE<br>LYNCHBURG, VA | \$3,244,487.00 | LACK OF<br>GROWTH |
|------|---|--|-----------------|-------|--|----------------|-------------------|

**Continuing Field of Membership:** Emps of the United States Postal Service who work in several counties in Virginia; persons who work regularly under contract for the USPS at locations named in clause 1;

**Merging Field of Membership:** Postal employees within the Lynchburg, Virginia 245 area;



## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|      |   |   |                 |      |                                  |                |                                |
|------|---|---|-----------------|------|----------------------------------|----------------|--------------------------------|
| 4590 | 3 | GREATER WARREN<br>COMMUNITY<br>WARREN, OH | \$65,626,888.00 | 2618 | JACKSON<br><br>NORTH JACKSON, OH | \$2,061,897.00 | POOR<br>FINANCIAL<br>CONDITION |
|------|---|---|-----------------|------|----------------------------------|----------------|--------------------------------|

**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Trumbull County, OH.

**Merging Field of Membership:** Persons who live, work, or worship in North Jackson, OH. And the adjacent area extending three miles north, east, and south and seven miles to the west, and registered students attending public schools in the above described area.

|       |   |  |                  |      |                                    |                 |                      |
|-------|---|--|------------------|------|------------------------------------|-----------------|----------------------|
| 67290 | 3 | COMMUNITY FIRST CREDIT<br>UNION OF FLO<br>JACKSONVILLE, FL | \$873,489,317.00 | 3957 | 8 FLAGS<br><br>FERNANDINA BEAC, FL | \$26,284,378.00 | EXPANDED<br>SERVICES |
|-------|---|--|------------------|------|------------------------------------|-----------------|----------------------|

**Continuing Field of Membership:** Orgainzations and persons who are a part of or associated with the educational community of Baker, Clay, St. Johns, Duval, Nassau, Putnam and Flagler Counties, and students in counties.

**Merging Field of Membership:** The MCU's original FOM was the employees of ITT Rayonier, Incorporated, who work in or have headquarters in Fernandina Beach, Florida. The MCU has expanded its FOM over the years and now serves 70 SEGs.

|       |   |                  |                 |      |                            |                |                      |
|-------|---|------------------|-----------------|------|----------------------------|----------------|----------------------|
| 11171 | 3 | AP<br>TOLEDO, OH | \$31,487,148.00 | 5989 | TEXTILEATHER<br>TOLEDO, OH | \$1,248,192.00 | EXPANDED<br>SERVICES |
|-------|---|------------------|-----------------|------|----------------------------|----------------|----------------------|

**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lucas County, Ohio.

**Merging Field of Membership:** Employees of the Textileather Division of the General Tire and Rubber Company who work in Toledo, Ohio.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|       |   |   |                 |      |   |                |                      |
|-------|---|---|-----------------|------|---|----------------|----------------------|
| 62406 | 3 | STATE TRANSPORTATION<br>EMPLOYEES<br>COLUMBUS, OH | \$28,387,524.00 | 7814 | COLUMBUS STATE SCHOOL<br><br>COLUMBUS, OH | \$1,427,869.00 | EXPANDED<br>SERVICES |
|-------|---|---|-----------------|------|---|----------------|----------------------|

**Continuing Field of Membership:** All employees of the Ohio Department of Transportation, the Transportation Research Center of Ohio, and employees of transportation-related, state level agencies.

**Merging Field of Membership:** Employees of the Columbus State School and the Office Service Division, Computer Service division of the Department of Administrative Services, Office of Budget and Management, State of Ohio, who work in Columbus, OH

|       |   |                        |                  |      |  |              |                      |
|-------|---|------------------------|------------------|------|--|--------------|----------------------|
| 10544 | 3 | CRANE<br><br>CRANE, IN | \$192,115,704.00 | 8622 | WASHINGTON IND. ST.<br>MARY'S PARISH<br>WASHINGTON, IN | \$171,933.00 | EXPANDED<br>SERVICES |
|-------|---|------------------------|------------------|------|--|--------------|----------------------|

**Continuing Field of Membership:** Civil Service employees and military personnel who work at or are assigned to the Crane Division, Naval Surface Warfare Center, Crane, Indiana and various SEGs.

**Merging Field of Membership:** Members and employees of St. Mary's Parish and St. Simon's Parish in Washington, Indiana

|      |   |                                |                 |      |                                      |                |                      |
|------|---|--------------------------------|-----------------|------|--------------------------------------|----------------|----------------------|
| 7783 | 3 | INNOVATIONS<br>PANAMA CITY, FL | \$87,241,863.00 | 8794 | GULF COAST POSTAL<br>PANAMA CITY, FL | \$7,987,687.00 | EXPANDED<br>SERVICES |
|------|---|--------------------------------|-----------------|------|--------------------------------------|----------------|----------------------|

**Continuing Field of Membership:** Persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Bay County, Florida

**Merging Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed area of Bay County, Florida.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|      |   |                           |                |       |                       |              |                      |
|------|---|---------------------------|----------------|-------|-----------------------|--------------|----------------------|
| 6370 | 3 | SECURTRUST<br>MEMPHIS, TN | \$9,606,552.00 | 22805 | NWCC<br>SENATOBIA, MS | \$553,286.00 | EXPANDED<br>SERVICES |
|------|---|---------------------------|----------------|-------|-----------------------|--------------|----------------------|

**Continuing Field of Membership:** Employees of Greyhound Lines, division of Greyhound Lines, Inc.; Greyhound Charter Service, Inc., who work in Memphis, Nashville or Knoxville, Tennessee or Birmingham, Alabama;

**Merging Field of Membership:** Employees of Northwest Junior College; and employees of the food service company that services the employees and students of Northwest Mississippi Junior College.

|       |   |                                   |                  |       |   |                |                                |
|-------|---|-----------------------------------|------------------|-------|---|----------------|--------------------------------|
| 13638 | 3 | MEMBERS HERITAGE<br>LEXINGTON, KY | \$192,546,692.00 | 24680 | LEXLINC COMMUNITY<br>DEVELOPMENT<br>LEXINGTON, KY | \$2,877,173.00 | POOR<br>FINANCIAL<br>CONDITION |
|-------|---|-----------------------------------|------------------|-------|---|----------------|--------------------------------|

**Continuing Field of Membership:** 120 select employee groups and the underserved community in Fayette County, Kentucky.

**Merging Field of Membership:** Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Fayette County, Kentucky.

|     |   |                         |                 |      |                                 |                |                                     |
|-----|---|-------------------------|-----------------|------|---------------------------------|----------------|-------------------------------------|
| 167 | 4 | DAKOTALAND<br>HURON, SD | \$90,287,684.00 | 9564 | SDSU-BROOKINGS<br>BROOKINGS, SD | \$4,043,861.00 | INABILITY<br>TO OBTAIN<br>OFFICIALS |
|-----|---|-------------------------|-----------------|------|---------------------------------|----------------|-------------------------------------|

**Continuing Field of Membership:** community for Beadle County, SD, plus underserved areas for City of Brookings, and Sanborn, Kingsbury, Jerauld and Hand Counties, SD.

**Merging Field of Membership:** employees of South Dakota State University and about a dozen SEGs in Brookings, SD

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|       |   |                           |                 |       |                           |                |                                |
|-------|---|---------------------------|-----------------|-------|---------------------------|----------------|--------------------------------|
| 64271 | 4 | PREMIER<br>DES MOINES, IA | \$65,928,093.00 | 64988 | EQUIOWA<br>DES MOINES, IA | \$1,633,057.00 | POOR<br>FINANCIAL<br>CONDITION |
|-------|---|---------------------------|-----------------|-------|---------------------------|----------------|--------------------------------|

**Continuing Field of Membership:** Active permanent and retired employees of the Principal Financial Group or its subsidiaries; various other SEGs.

**Merging Field of Membership:** Employees of Equitable of Iowa Companies and its subsidiaries employed in the corporate headquarters within the Equitable Building, Hub Tower or Locust Mall in the City of Des Moines, Iowa.

|       |   |                              |                  |       |   |              |   |
|-------|---|------------------------------|------------------|-------|---|--------------|---|
| 67247 | 4 | FIRST AMERICAN<br>BELOIT, WI | \$133,291,000.00 | 65377 | BESLY WELLES EMPLOYEES<br>S. BELOIT, IL | \$921,784.00 | LOSS /<br>DECLINING<br>FIELD OF<br>MEMBERSHIP |
|-------|---|------------------------------|------------------|-------|---|--------------|---|

**Continuing Field of Membership:** N/A - FISCU

**Merging Field of Membership:** N/A - FISCU

|       |   |                                |                 |       |   |                |                                |
|-------|---|--------------------------------|-----------------|-------|---|----------------|--------------------------------|
| 60186 | 4 | MOLINE MUNICIPAL<br>MOLINE, IL | \$17,684,179.00 | 65694 | CATHOLIC CU OF ROCK<br>ISLAND COUNTY<br>MOLINE,, IL | \$1,572,163.00 | POOR<br>FINANCIAL<br>CONDITION |
|-------|---|--------------------------------|-----------------|-------|---|----------------|--------------------------------|

**Continuing Field of Membership:** Employees of the City of Moline, Illinois; employees of United Health Systems of the Quad-Cities; and a community charter for Rock Island County, Illinois.

**Merging Field of Membership:** Any person who is a registered member of one of the Catholic Parishes in Rock Island County, Illinois.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|       |   |                            |                  |       |                         |                |                               |
|-------|---|----------------------------|------------------|-------|-------------------------|----------------|-------------------------------|
| 67681 | 4 | NEIGHBORHOOD<br>DALLAS, TX | \$226,198,091.00 | 67504 | TYLER<br>WAXAHACHIE, TX | \$2,330,440.00 | LACK OF<br>SPONSOR<br>SUPPORT |
|-------|---|----------------------------|------------------|-------|-------------------------|----------------|-------------------------------|

**Continuing Field of Membership:** Community charter for Dallas County, Rockwall County, the city of Arlington, Texas, and postal employees in the Dallas Postal District.

**Merging Field of Membership:** Employees of the Carrier/Tyler Refrigeration Plant Company in Waxahachie, Texas.

|      |   |                        |                |      |  |              |                      |
|------|---|------------------------|----------------|------|--|--------------|----------------------|
| 4362 | 5 | GOODYEAR<br>DOWNEY, CA | \$6,563,557.00 | 7585 | ST. JOHNS METHODIST<br>LOS ANGELES, CA | \$156,150.00 | EXPANDED<br>SERVICES |
|------|---|------------------------|----------------|------|--|--------------|----------------------|

**Continuing Field of Membership:** Employees of the Goodyear Tire and Rubber Co., Inc. who work in CA, AZ, CO, HI, ID, MT, NE, NM, OR, TX, UT, WA or WY, franchise owners and employees of Goodyear Tire Centers in these states, and small employer groups.

**Merging Field of Membership:** Members and employees of St. Johns Methodist Church in Los Angeles, California.

|      |   |                                |                 |       |                               |                |                      |
|------|---|--------------------------------|-----------------|-------|-------------------------------|----------------|----------------------|
| 9810 | 5 | NORTHWEST UNITED<br>ARVADA, CO | \$46,943,625.00 | 62478 | MEMBERS FIRST<br>THORNTON, CO | \$1,103,785.00 | EXPANDED<br>SERVICES |
|------|---|--------------------------------|-----------------|-------|-------------------------------|----------------|----------------------|

**Continuing Field of Membership:** Registered members and employees of Catholic Parishes in Arvada and Westminster, CO, and numerous small group additions.

**Merging Field of Membership:** Members of five church groups, and four small group additions.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, May 31, 2005

|       |   |                                  |                  |       |                              |                 |                      |
|-------|---|----------------------------------|------------------|-------|------------------------------|-----------------|----------------------|
| 60463 | 5 | FINANCIAL CENTER<br>STOCKTON, CA | \$289,556,742.00 | 63862 | DELTA VALLEY<br>STOCKTON, CA | \$12,136,893.00 | EXPANDED<br>SERVICES |
|-------|---|----------------------------------|------------------|-------|------------------------------|-----------------|----------------------|

**Continuing Field of Membership:** Employees of multiple cities and counties in California, and numerous small group additions.

**Merging Field of Membership:** Employees of the city of Stockton, CA, and small group additions.

|       |   |                                  |                  |       |  |                  |                      |
|-------|---|----------------------------------|------------------|-------|--|------------------|----------------------|
| 62659 | 5 | ELECTRA CENTRAL<br>MILWAUKIE, OR | \$141,453,397.00 | 64190 | PORTLAND AREA<br>COMMUNITY EMPLOYEES<br>PORTLAND, OR | \$322,106,554.00 | EXPANDED<br>SERVICES |
|-------|---|----------------------------------|------------------|-------|--|------------------|----------------------|

**Continuing Field of Membership:** Credit unions organized and operating under chapter ORS 723 or under any other credit union act, and small group additions.

**Merging Field of Membership:** Employees and former employees of a qualified unit of government located in or serving citizens of Multnomah, Washington, Clackamas, Yamhill, or Columbia Counties, OR.

### CHARTER CONVERSION: STATE TO FEDERAL

| Charter No.   | Region | Name and Location   | Assets      | Date of Action |
|---------------|--------|---|-------------|----------------|
| 60670 / 24745 | 3      | NORTH MISSISSIPPI METHODIST<br>CREDIT UNION<br>STARKVILLE, MS | \$1,084,967 | 5/19/2005      |