

Regional Director's Actions Taken Under Insurance Report of Activity

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

FEBRUARY 2005

Office of Examination and Insurance

2/1/2005 THRU 2/28/2005

	SINGLE COMMON BOND EXPANSION								
Region	Approved	Denied	Deferred	# of FCU	Pot Mem				
1	3	0	0	2	562				
2	1	0	0	1	550				
3	13	0	0	2	10,699				
4	0	0	0	0	0				
5	9	0	0	5	1,330				
Total	26	0	0	10	13,141				
%	100.0%	0.0%	0.0%						

	COMMUNITY EXPANSION								
Region	Approved	Denied	Deferred	# of FCU	Pot Mem				
1	2	0	1	2	870,307				
2	0	0	0	0	0				
3	2	0	1	2	479,136				
4	1	0	0	1	152,100				
5	0	0	0	0	0				
Total	5	0	2	5	1,501,543				
%	71.4%	0.0%	28.6%						

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

	MULTIPLE COMMON BOND EXPANSION									
Region	Approved	Denied	Deferred	# of FCU	Pot Mem					
1	99	0	6	37	21,153					
2	166	2	5	70	41,574					
3	210	1	5	69	385,438					
4	43	1	1	22	3,805					
5	130	0	4	32	5,211					
Total	648	4	21	230	457,181					
%	96.3%	0.6%	3.1%							

	COMMUNITY CONVERSION									
Region	Approved	Denied	Deferred	# of FCU	Pot Mem					
1	3	0	6	3	774,763					
2	1	0	1	1	489,049					
3	1	0	8	1	117,488					
4	2	0	3	2	274,515					
5	1	0	2	1	924,247					
Total	8	0	20	8	2,580,062					
%	28.6%	0.0%	71.4%							

	UNDERSERVED AREA									
Region	Approved	Denied	Deferred	# of FCU	Pot Mem					
1	1	0	9	1	116,510					
2	0	0	4	0	0					
3	4	0	0	1	904,052					
4	4	0	2	4	2,583,618					
5	8	0	7	5	1,148,951					
Total	17	0	22	11	4,753,131					
%	43.6%	0.0%	56.4%							

Prepared by NCUA 3/24/2005

2/1/2005 THRU 2/28/2005

	Charter Conversions								
	FIS	CU to FCU	FC	U to FISCU					
Region	Number	Assets	Number	Assets (millions)					
1	1	31,133,001	0	0					
2	0	0	0	0					
3	0	0	0	0					
4	0	0	0	0					
5	0	0	0	0					
Total	1	31,133,001	0	0					

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

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

2/1/2005 THRU 2/28/2005

	CHARTER APPLICATIONS								
	F	CU Charter	Š	FISCU Charters					
	Number	Number	Potential	Number	Number	Potential			
Region	Denied	Approved	Members	Denied	Approved	Members			
1	0	1	800	0	0	0			
2	0	0	0	0	0	0			
3	0	0	0	0	0	0			
4	0	1	95,000	0	1	0			
5	0	0	0	0	0	0			
Total	0	2	95,800	0	1	0			

	MERGERS									
		Conti	nuing	Mer	ging	Assets of Merging				
	Number									
Region	Approved	FCU	SCU	FCU	SCU	FCU	SCU			
1	4	3	1	3	1	7,970,250	25,380,930			
2	2	2	0	1	1	297,897	9,369,689			
3	4	4	0	3	1	4,308,230	9,332,457			
4	5	2	3	1	4	1,370,230	18,149,840			
5	6	1	5	5	1	91,556,944	4,580,836			
Total	21	12	9	13	8	105,503,551	66,813,752			

2/1/2005 THRU 2/28/2005

HOUSEKEEPING								
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs				
1	3	0	0	2				
3	14 31	0	3	6 9				
5	12 13	1	0	7				
Total	73	1	3	28				

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

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FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24740	1	LOVE GOSPEL ASSEMBLY FCU	2/23/2005	800
		BRONX, NY		

Field of Membership: Member of Love Gospel Assembly in Bronx, New York.

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4 CHOICES 2/11/2005 95,000

ST. LOUIS, MO

Field of Membership:

1. employees of the following organizations who work in the St. Louis, Missouri or St. Louis County, Missouri:

Better Family Life

Beyond Housing/Neighborhood Housing Services of St. Louis, Inc.

Catholic Commission on Housing Good Samaritan Service Center

Habit for Humanity St. Louis

Justine Peterson Housing and Reinvestment Corporation

STEP, Inc.

Urban League of Metropolitan St. Louis;

- 2. members of Stakeholder Clients' Association (a low-income association) who qualify for membership in accordance with its bylaws in effect on November 18, 2004;
- 3. members of their immediate families and households;
- 4. spouses of persons who died while within the field of membership of this credit union;
- 5. persons retired as pensioners or annuitants from the above employment;
- 6. employees of this credit union;
- 7. volunteers;
- 8. organizations of such persons; and
- 9. corporate or other legal entities listed above.

STATE APPLICATIONS APPROVED

Charter No. Region Name and Location Date of Approval Potential Members

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68538 4 MISSOURI FARMERS UNION 2/18/2005

JEFFERSON CITY, MO

Field of Membership: members of the Missouri Farmers Union in Missouri

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Single Common Bond Expansion						
10089	3	ODJFS COLUMBUS, OH	Occupational	\$9,333,244.00	8,000	3,000
FIELD OF	MEMBERSHIP:	Employees of Ohio Departm Columbus, OH.	nent of Mental Retardatio	n and Developmental [Disabilities who work	in or are paid from
		Mu	ıltiple Common Bon	d Expansion		
3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Associational	\$200,097,303.00	500,000	4,000
FIELD OF	MEMBERSHIP:	Members of Allied Internat and bylaws in effect as of M County, New York				

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17587	1	USALLIANCE RYE, NY	Associational	\$509,134,171.00	100,000	6,516
FIELD OF M	IEMBERSHIP:	Members of Westchester Count in accordance with its bylaws in			s, NY, who qualify for memb	ership
1151	2	TRI-CO RANDOLPH, NJ	Associational	\$118,872,789.00	28,000	3,500
FIELD OF M	IEMBERSHIP:	Members of The Senior Citizens charter and bylaws in effect on 5	•	hip, Hardyston, NJ, who qualify	for membership in accordance	e with its
24150	2 H	EALTHCARE EMPLOYEES PRINCETON, NJ	Associational	\$69,534,062.00	50,000	5,677
FIELD OF N	MEMBERSHIP:	Voting members and employees component societies in accordan		•	ew Jersey including those of i	ts
8554	2 FIRS	Γ FINANCIAL OF MARYLAND LUTHERVILLE, MD	Occupational	\$501,389,947.00	73,483	18,500
FIELD OF N	MEMBERSHIP:	Full-time, registered primary sch	nool students in Carrol	ll County, MD.		
12320	3	GEORGIA DULUTH, GA	Associational	\$357,261,650.00	124,863	367,472
FIELD OF M	MEMBERSHIP:	Members and employees of the	Archdiocese of Atlant	a headquartered in Atlanta, Geor	gia.	

Community Expansion

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854 1	MIDDLESEX MIDDLETOWN, CT	Community	\$72,633,033.00	180,000	417,953
FIELD OF MEMBERSHIP	, ,	ontiguous townships ir	New Haven County, Connection		
8486 1	TOWN & COUNTRY SO PORTLAND, ME	Community	\$116,624,151.00	265,612	452,354
FIELD OF MEMBERSHIP	Persons who live, work, worsh Maine or York County, Maine	.	and businesses and other legal e	entities located in Cumber	rland County,
5732 3 YEL	LOW SPRINGS COMMUNITY YELLOW SPRINGS, OH	Community	\$10,976,367.00	9,100	151,257
FIELD OF MEMBERSHIP	Persons who live, work, worsh	ip, or attend school in,	and businesses and other legal	entities located in Greene	County, Ohio
11251 3	S C O R E TALLAHASSEE, FL	Community	\$47,578,152.00	255,000	327,879
FIELD OF MEMBERSHIP	Persons who live, work, worsh Wakulla, or Jefferson Counties		and businesses and other legal	entities located in Leon,	Gadsden,
20194 4	MID MINNESOTA BRAINERD, MN	Community	\$148,018,559.00	100,000	152,100
FIELD OF MEMBERSHIP	persons who live, work, worsh Morrison, Todd or Wadena Co	•	and businesses and other legal e	entities located in Cass, C	row Wing,

Community Conversion

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17414	1	BERKSHIRE PITTSFIELD, MA	Community	\$12,752,210.00	5,000	52,739
FIELD OF M	MEMBERSHIP:	, ,	•	in), worship, or attend school in, buthwick, Granville, Montgomery		_
16335	1	WEBSTER WEBSTER, NY	Community	\$12,427,758.00	6,000	72,571
FIELD OF M	MEMBERSHIP:	Persons who live, work, worsh New York or the Town of Penf	-	nd businesses and other legal enti	ties located in the Town or	f Webster,
10039	1	A.T. & T. WHITE PLAINS WHITE PLAINS, NY	Community	\$32,308,634.00	5,000	649,453
FIELD OF M	ÆMBERSHIP:	municipalities in Westchester (County, New York: The	nd businesses and other legal enti- e towns of Eastchester, Greenburg ew Rochelle, Rye, White Plains,	g, Harrison, Mamaroneck,	
13439	2	SELF RELIANCE (NJ) CLIFTON, NJ	Community	\$83,966,579.00	6,100	489,049
FIELD OF M	MEMBERSHIP:	Persons who live, work (or reg located in Passaic County, New	•), worship, or go to school in, and	businesses and other lega	l entities
3631	3	INDUSTRIAL CENTRE MUNCIE, IN	Community	\$33,575,060.00	9,000	117,488
FIELD OF N	MEMBERSHIP:	Persons who live, work, worsh Indiana.	ip, or attend school in, a	and businesses and other legal ent	ities located in Delaware (County,

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10149	4	TULSA METRO TULSA, OK	Community	\$5,494,770.00	1,200	112,000
FIELD OF M	IEMBERSHIP:	Persons who live, work, wors District, Tulsa County, Oklah	* '	and businesses and other leg	al entities located in the	Union School
13762	4	DIAMOND LAKES MALVERN, AR	Community	\$25,679,838.00	10,000	162,515
FIELD OF M	IEMBERSHIP:	persons who live, work, worst Region of Arkansas, comprise	-			amond Lakes
5799	5	TOOELE TOOELE, UT	Community	\$178,721,029.00	47,965	924,247
FIELD OF M	IEMBERSHIP:	Persons who live, worship, we Utah;	ork in, or attend school	in, and businesses and other	legal entities located in S	Salt Lake County,
			Underserve	d		
11640	1	BOULEVARD AMHERST, NY	Underserved area	\$25,111,813.00	7,000	116,510
FIELD OF M	IEMBERSHIP:	Persons who live, work, wors local community that meets the	* .	9		

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24734 3 SOUTHEAST FINANCIAL Underserved area

\$207,707,314.00

83.185

82,470

NASHVILLE, 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 Hamilton 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: 100 – 400, 800, 1000 – 1600, 1800 – 2000, 2300, 2500, 2600, 2800 – 3300, 10700, 11403, 11500, and 11600 located in Hamilton County, Tennessee, bounded by the following:

Begin in the south-central part of the county near I 75 where Bonny Oaks Drive intersects Silverdale Rd. Go south on Silverdale Rd to Walker Rd. Continue south on Walker Rd as it turns into Gunbarrel Rd and intersects Shallowford Rd. Follow Shallowford Rd west to Polymer Dr. Go south on Polymer Dr to W. Polymer. Go West on West Polymer to Chickamunga Loop. Go south on Chickamunga Loop to the L and N railroad tracks. Go north on the L and N railroad tracks to Friar Branch. Go west on Friar Branch to South Chickamunga Creek. Go south on South Chickamunga Creek to Maplewood Avenue. Follow Maplewood Avenue south to Old Mission Rd. Go west on Old Mission Rd to Pisgah Ave. Go south on Pisgah Ave to Brainerd Rd, US Highway 11/64. Go west on Brainerd Rd to Brooks Ave. Follow Brooks Ave south to Hazelwood Drive. Go west one block to McBrien Rd. Follow McBrien Rd south to the East Ridge city border. Follow the city border east to Spring Creek. Follow Spring Creek east to Interstate 75. Follow Interstate 75 south to the state line. Go west along the state line to McBrien Rd. Go north on McBrien Rd to Ringold Rd (US Highway 76/41, State Highway 8). Go west to Moore Rd. Follow Moore Rd north to South Ter. Go west on South Ter to Germantown Rd. Go north on Germantown Rd to Navajo Dr. Go west on Navajo Dr to the East Ridge city border. Follow the city border south to Shadowlawn Drive. Go west and south on Shadowlawn to 38th Street. Go west on 38th to 15th Avenue. Take 15th Avenue north to 36th Street. Go west on 36th St to 13th Ave, then north on 13th Avenue to 34th St. Follow 34th Street west to Rossville Blvd. (State Hwy 27, US Hwy 27). Follow Rossville Blvd southeast to the state line. Go west along the state line to the Lookout Mountain city border. Go north on the city border to Incline Rail Road tracks. Follow the Incline railroad tracks east to Scenic Highway. Go north and west on Scenic Highway to Cummings Highway. Go east on Cummings Hwy to Saint Elmo Avenue. Go north on St. Elmo Avenue to Chattanooga Creek. Follow the Chattanooga Creek northwest to the Tennessee River. Follow the river north to Interstate 124, US Highway 27. Go north on Interstate 124 to Houser St. Follow Houser St. north to Stringer Street. Go east on Stringer Street to Gurley Street. Go northeast on Gurley Street to Cherokee Boulevard. Go northwest on Cherokee Boulevard to Dayton Boulevard. Follow Dayton Boulevard north and northeast to Lawton Street. Go east on Lawton Street to Bank Street. Follow Bank St. northeast to Ashland Terrace. Follow Ashland Ter. to Knollwood Drive. Go south on Knollwood Dr. to Semi Circle Drive. Go east on Semi Circle Drive to Knollwood Drive. Follow Knollwood drive east to Thrushwood Dr. Go south on Thrushwood to

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Lupton Drive. Go southwest on Lupton to Haywood Ave. Follow Haywood Ave southeast to the Red Bank city border. Follow the Red Bank city border southwest to Hamilton Avenue. Follow Hamilton Avenue south to Market St. Continue southward on Market St to the Tennessee River. Go east then north along the Tennessee River to the South Chickamauga Creek. Go east along South Chickamauga Creek to Bonny Oaks Drive, State Hwy 317. Go northeast on Bonny Oaks Drive to State Hwy 153. Go south on State Hwy 153 back to Bonny Oaks Drive. Follow Bonnie Oaks Drive east to the intersection with Silverdale Rd, your starting point.

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24734 3 SOUTHEAST FINANCIAL Underserved area \$207,707,314.00 83.185

116,294

NASHVILLE, 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 Knox 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: 000100 - 002400, 002600 - 003200, 003500, 003700, 004000, 004300, 004402, 005202, and 005500 located in Knox County, Tennessee, bounded by the following:

Begin at the northeast corner of the specified area at the intersection of Strong Creek and Millertown Pike. Follow Strong Creek south to the Holston River. Follow the riverbank southwest to Asheville Highway, US Highway 25. Go west on Ashevelle Highway to Chilhowee Rd. Go south on Chilhowee Rd to Skyline Drive. Take Skyline Drive west to Wedgewood Drive. Go south on Wedgewood to Dartmouth Rd. Follow Dartmouth Rd west and south to Tynemouth Road. Go south on Tynemouth Road to the creek. Continue south along the creek to the Holston River. Follow the Holston River south as it turns into French Broad River. Continue east along French Broad River to the Sevier County line. Go southwest along the county line to Chapman Highway, US Hwy 441. Follow Chapman Highway northwest to Anderson Drive. Go east on Anderson Drive to Dick Ford Lane. Go north to Sevierville Parkway. Go north on Sevierville Pkwy to McCall Lane. Go west on McCall to Prospect Rd. At Prospect Rd go north and east to Mission Rd. Go north on Mission Rd to Island Home Pike. Go southwest on Island Home Pike to Sevierville Parkway. Go north on Sevierville Parkway to Redbud. Go south on Redbud to Chapman Highway, US Highway 441. Follow Chapman Highway northwest to Overbrook Drive. Take Overbrook Drive west and north to Beta Drive. Go west on Beta Drive to Chevenne Rd. Go south on Chevenne Rd to Hialeah Drive. Go west on Hialeah Drive to Martin Mill Pike. Go south on Martin Mill Pike to Brown Rd. Take Brown Rd southwest to Sims Rd. Go north on Sims Rd to Mount Olive Rd. Go west on Mount Olive Rd to Berry Rd. Follow Berry Rd northwest to Maryville Pike. Go south on Maryville Pike to Maloney Rd. Go west on Maloney Rd to the L and N RR tracks. Follow the L and N RR tracks southwest to the Tennessee River. Follow the riverbanks north and east to Alcoa Highway. Follow Alcoa Hwy northeast to Neyland Drive, State Highway 158. Go north on Neyland Drive to Kingston Pike, State Highway 1. Go west on Kingston Pike to the Norfolk Southern RR Tracks. Follow the tracks west to Gore Rd. Go south on Gore Rd to Walden Drive. Go west on Walden Drive to Agnes Rd. Follow Agnes Rd south to Layden Drive. Go east on Layden Drive to Grandview Drive. Take Grandview Drive southeast to Harley Drive. Go east on Harley Dr. to Lyons View Pike. Go southwest on Lyons View Pike and continue as it turns into Westland Drive. Continue on Westland Dr. to the Southern RR tracks. Go southwest on the RR tracks to Gallaher View Rd. Go north on Gallaher View Rd and follow it as it turns east and then north to Interstate 40. Go east on I 40 to Interstate 75/640. Follow I 75 north and then west to Cedar Lane. Go east on Cedar lane to Inskip Rd. Follow Inskip Rd south to Bruhin Rd.

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Continue south on Bruhin Rd to State Highway 9, Interstate 640. Go northeast on I 640 to Old Broadway. Go north on Old Broadway to Broadway. Go north on Broadway to Sanders Dr. At Sanders Dr. go east to State Highway 331, Tazewell Pike. Follow Tazewell Pike northeast to Anderson Rd. Go south on Anderson Rd to McCampbell Drive. Go east on Mc Campbell Drive to the Norfolk Southern RR Tracks. Follow the tracks east to Murphy Rd. Go south on Murphy Rd to Washington Pike. Follow Washington Pike south to Mill Rd. Continue south on Mill Rd to Millertown Pike. Go east on Millertown Pike back to the starting point.

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24734 3 SOUTHEAST FINANCIAL

Underserved area

\$207,707,314.00

83,185

251,030

NASHVILLE, 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 Davidson 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: 10302, 10401, 10402, 10701, 10702, 10903, 10904, 11001, 11002, 11100 – 11400, 11600-12600, 12701, 12702, 12801, 12802, 13300, 13500, 13600-14800, 15801, 15802, 15900 – 16600, 16800, 17000 – 17300, 17401, 17500 – 17800, 18101, 18801, 18901 – 18903, 19001, 19003, 19004, and 19108 located in Davidson County, Tennessee, bounded by the following:

Begin at the northern tip of the specified area at the intersection of Mansker Creek and State Highway 11, N Main Street/Dickerson Pike. Follow Mansker Creek southeast to the Cumberland River. Continue to follow the banks of the Cumberland River southwest to State Highway 45. Go west on State Highway 45 to Rio Vista Drive. Go south briefly on Rio Vista Drive to Old Hickory Blvd. Go west on Old Hickory Blvd to the Transmission line. Follow the Transmission line south to the Cumberland River. Follow the riverbank south to McGavock Pike. Go southwest on McGavock Pike to Riverside Drive. Go south on Riverside Drive to Porter Rd. Go east along Porter Rd to Rosebank Avenue. Follow Rosebank Avenue south to Traughber Drive. Go east on Traughber Dr. to Lethia Dr. Go northeast on Lethia Dr. to Coopers Creek. Follow Coopers Creek east to the Cumberland River. Follow the river banks south and west to Interstate 24/40. Follow Interstate 40 southeast to Briley Parkway, State Highway 155. Follow Briley Parkway south and west to Wingate Avenue. Go south on Wingate Avenue to Antioch. Go west on Antioch to Walker. Go south on Walker to McCall. Go west on McCall to Nolensville Pike. Go southeast on Nolensville Pike to the L and N railroad tracks. Follow the L and N railroad tracks northeast to I 24 Go south on I 24 to Packard Drive. Go west on Packard Drive to Sorghum Branch. Follow the Sourghum Branch south to Tusculum Rd. Go west along Tusculum Rd to McMurray Drive. Go south and west on McMurray Drive to Edmonson Pike. Go south on Edmonson Pike to Old Hickory Blvd. Go west on Old Hickory Blvd to Hill Rd. Continue northwest on Hill Rd and follow it as it turns north and west all the way to the CSX railroad tracks. Follow the tracks north to Harding Place, State Highway 255. Go west on Harding Place and continue west on Battery Lane to Granny White Pike. Go north along Granny White Pike to Lone Oak Rd. Follow Lone Oak Rd north to Richard Jones Rd. Go west on Richard Jones Rd to Hillsboro Pike, US Highway 431. Go north on Hillsboro Pike to Interstate 440. Follow the interstate east to 12th Avenue. Go north on 12th Avenue to Elmwood Avenue. Go west on Elmwood Avenue to Belmont Boulevard. Go north on Belmont Boulevard to Blair Boulevard. Go west on Blair Boulevard to Hillside Drive. Follow Hillside Drive southwest to Sharondale Drive. Go south on Sharondale Drive to Interstate 440. Follow Interstate 440 north to the L and N RR tracks. Follow the tracks south, then west, then north to Interstate 40. Go west on I 40 to Richland Creek. Follow the creek south to Knob Rd. Go west on Knob Rd. and follow it as it turns into

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Russleo Drive to Charlotte Pike, US Highway 70. Go west on US Highway 70 to Old Hickory Blvd. Take Old Hickory Blvd northwest to Interstate 40. Go northeast along I 40 to Robertson Avenue. Follow Roberston Avenue north to Briley Parkway. Follow Briley Parkway north to 63rd Avenue. Go northeast on 63rd Avenue to Centennial Blvd. Follow Centennial Blvd east to 39th Avenue. Go north along 39th Avenue to the Cumberland River. Follow the river west and north to Hydes Ferry Pike, State Highway 12. Go east on Hydes Ferry Pike to Eatons Creek Rd. Go north along Eatons Creek Rd to Kings Lane. Go east on Kings lane to Whites Creek. Go north on Whites Creek to Ewing Creek. Follow Ewings Creek east and north to Brick Church Pike. Go north on Brick Church Pike to Bellshire Drive. Take Bellshire Drive east to Dickerson Pike, State Highway 11. Go south on Dickerson Pike to New Due West Avenue. Go east on New Due West Avenue to Interstate 65. Go south on Interstate 65 to Briley Parkway. Go east on Briley Parkway to the L and N RR Tracks. Follow the L and N railroad tracks north to Dry Creek. Follow Dry Creek northwest to Dickerson Pike, US Highway 41. Take Dickerson Pike north back to the starting point.

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24734 3 SOUTHEAST FINANCIAL Underserved area

\$207,707,314.00

83,185

454,258

NASHVILLE, 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: 000100-007500, 007810, 007821, 007822, 007900, 008000, 008110, 008120, 008200, 008400-009100, 009700-010000, 010110, 010120, 010210, 010220, 010300, 010410, 010420,010500, 010610-010630, 010900, 011010, 011020, 020511, 020512, 020521, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 022010, 022021, 020522, 020542, 021731, 020512, 020522, 020542, 021731, 022010, 022021, 020522, 02054022022, 022111, 022112, 022210, 022220, 022310, 022321, 022322, 022330, 022410, 022421, and 022422 located in Shelby County, Tennessee, bounded by the following:

Begin in the northeast corner of the specified area at Raleigh Millington Rd and the Loosahatchie River. Follow Raleigh Millington Rd south to the Stage Road. Go east on Stage Road to Covington Pike. Go south on Covington Pike to the L and N RR tracks. Follow the L and N RR tracks southwest to the Wolf River. Go southeast along the bank of the Wolf River to US Highway 70, State Highway 1, Summer Avenue. Go southwest on Summer Avenue to Mendenhall Rd. Follow Mendenhall Rd south to Poplar Avenue. Follow Poplar Avenue west to S Perkins Rd. Go south on S Perkins Rd to Park Avenue. Follow Park Avenue west to the University of Memphis South Campus perimeter. Follow the western perimeter south to Rhodes Ave. Follow the Rhodes Ave west to Getwell Rd. Go south on Getwell Rd to Interstate 240. Follow the interstate east to Goodlett St. Go north on Goodlett St to Willow Rd. Follow Willow Rd. east to Mount Moriah Rd. Go southeast on Mount Moriah Rd to Interstate 240. Go southwest along I 240 to S Perkins Rd. Go south along S Perkins Rd to Winchester Rd. Follow Winchester Rd east to Mendenhall Rd. Go south on Mendenhall Rd to Raines Rd. Take Raines Rd west to Hungerford Rd. Go northwest on Hungerford Rd to Perkins Rd. Go southwest on Perkins Rd. to Raines Rd. Go west on Raines Rd to Getwell Rd. Go south on Getwell Rd to Arnold Rd. Go west on Arnold Rd to Tchulahoma Rd. Go south on Tchulahoma Rd to Shelby Drive, State Highway 175. Go west along Shelby Drive to the Illinois Central RR Tracks. Follow the tracks south to the Tennessee State Line. Go west along the state line to the Illinois Central RR Tracks. Follow the tracks north and east to Nonconnah Creek. Follow the Nonconnah Creek northwest to McKeller Lake. Go north along the lake to the Mississippi River. Follow the Mississippi River north all the way to the Loosahatchie River. Follow the Loosahatchie River north and east to the starting point at Raleigh Millington Rd.

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14692	4	ASI HARAHAN, LA	Underserved area	\$195,072,779.00	319,000	48,072
FIELD OF N	MEMBERSHIP:	Persons who live, work, worst of St. Charles Parish, Louisian		and businesses and other leg	al entities located in the u	inderserved area
23582	4	BAYOU CITY HOUSTON, TX	Underserved area	\$14,131,821.00	16,500	83,562
FIELD OF N	MEMBERSHIP:	25 contiguous census tracts in	Houston, Harris Count	y, Texas.		
24360	4	HIWAY ST. PAUL, MN	Underserved area	\$636,380,227.00	216,000	498,353
FIELD OF M	MEMBERSHIP:	Persons who live, work, work area covering portions of Dak				fined underserved
14762	4	J. S. C. HOUSTON, TX	Underserved area	\$666,951,263.00	250,000	1,953,631
FIELD OF M	MEMBERSHIP:	persons who live, work, worst underserved area	hip, or attend school in a	and businesses and other leg	al entities located Housto	n, Texas, an
4196	5	GREATER OREGON BURNS, OR	Underserved area	\$25,963,929.00	7,500	7,440
FIELD OF M	MEMBERSHIP:	Persons who live, work, wors Oregon; Lake County, Oregon Credit Union Act.				

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7405 5 SEG Underserved area \$7,185,214.00 2,500 9,770

LAUREL, MT

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Carbon County,

Montana; Carbon County, Montana meets the underserved "investment area" definition of Section 109(c)(2) of the Federal

Credit Union Act.

4196 5 GREATER OREGON Underserved area \$25,963,929.00 7,500 75,668

BURNS, OR

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Grant, Baker,

Crook, and Malheur Counties, Oregon; Grant, Baker, Crook, and Malheur Counties, Oregon, meets the underserved "

investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

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5 24326 CHEVRONTEXACO

Underserved area

\$832,111,342.00

105,000

106,574

OAKLAND, CA

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 010600, 010700, 010800, 011000, 011100, 011200, 011300, 011400, 011500, 011700, 011800, 011900, 012000, 012100, 012200, 012300, 012400, 012500, 017601, 017602, 017700, 017800, 017901, 018000, 020100, 060700 in San Francisco, California, bounded by the intersection of Columbus Avenue and Mason Street, go southeast on Columbus Avenue to the intersection of Filbert Street, go east on Filbert Street to the intersection of Kearny Street, go south on Kearny Street to the intersection of Vallejo Street, go east on Vallejo Street to the intersection of Sansome Street, go south on Sansome Street to the intersection of Pacific Avenue, go east on Pacific Avenue to the intersection of Battery Street, go south on Battery Street to the intersection of Sacramento Street, go east on Sacramento Street to the intersection of Drumm Street, go south on Drumm Street to the intersection of Market Street, go northeast on Market Street to the intersection of Steuart Street, go southeast on Steuart Street to the intersection of Mission Street, go northeast on Mission Street to the Pacific Ocean coastline, follow the coastline south (including all piers) to an unnamed pier parallel to 16th Street at Terry Francois Street (China Basin Street), go southwest on Terry Francois Street to the intersection of Illinois Street, go north on Illinois Street to the intersection of 16th Street, go west on 16th Street to the intersection of Pennsylvania Avenue, go south on Pennsylvania Avenue to the intersection of 17th Street, go west on 17th Street to the intersection of Valencia Street, go north on Valencia Street to the intersection of Market Street, go northeast on Market Street to the intersection of Van Ness Avenue, go north on Van Ness Avenue to the intersection of Broadway Street, go east on Broadway Street to the intersection of Leavenworth Street, go north on Leavenworth Street to the intersection of Green Street, go east on Green Street to the intersection of Mason Street, go north on Mason Street to the intersection of Columbus Avenue.

11570 5 **ENT**

Underserved area

\$1.729.916.774.00

1.250,000

148,751

COLORADO SPRING, CO

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Pueblo County, Colorado; Pueblo County, Colorado meets the underserved investment area" definition of Section 109©(2) of the Federal Credit Union Act.

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12805 5 MOCSE CENTRAL VALLEY Underserved area \$190,342,923.00 54,718 306,132 MODESTO, CA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Mariposa, Merced, and Tuolumne Counties, California; Mariposa, Merced, and Tuolumne Counties, California, meets the underserved

Merced, and Tuolumne Counties, Canforma, Mariposa, Merced, and Tuolumne Counties, Canforma, meets the un

"investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

12805 5 MOCSE CENTRAL VALLEY Underserved area \$190,342,923.00 54,718 492,233

MODESTO, CA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Stanislaus

County, California; Stanislaus County, California meets the underserved "investment area" definition of Section 109(c)(2)

of the Federal Credit Union Act.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
1250	2	HAMPTON VA HAMPTON, VA	Healthcare Hampton Roads VA area	\$7,337,220.00	2,700
FIELD OF M	MEMBERSHI	Hampton, Newport News, Se Virginia, meaning they work assisted living facilities that pointhing centers; blood, organ and tissue bank emergency medical care; health clinics;			

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home health care;

hospices;

hospitals;

medical and diagnostic labs;

medical transportation services;

nursing homes;

nursing services;

offices of chiropractors, dentists, licensed therapists, optometrists, physicians, podiatrists, pychologists;

pain centers;

paramedic services;

pharmacy services; and

rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

24212 5 ORANGE COUNTY TEACHERS Educational \$5,051,295,362.00 751,776 SANTA ANA, CA 7 Counties in California

FIELD OF MEMBERSHIP:

Employees who work regularly in the Educational Industry, in the counties of Los Angeles, San Luis Obispo, Kern, Santa Barbara, Ventura, San Bernardino, Orange, Riverside, San Diego, and Imperial, California, meaning they work for: an elementary school, secondary school, or post-secondary school; a county superintendent of schools office; an authorized education foundation; or a school board, either as employees or trustees.

Single Common Bond Expansions	Current Month	<u>YTD</u>
Number of Expansions Approved	26	194
Number of Expansions Denied	0	8
Number of Expansions Deferred	0	20
Number of FCUs Receiving Expansions	10	47

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Number of Potential Members Added	13,141	1,355,347
Multiple Common Bond Expansions	Current Month	YTD
Number of Expansions Approved	648	11,028
Number of Expansions Denied	4	59
Number of Expansions Deferred	21	354
Number of FCUs Receiving Expansions	230	933
Number of Potential Members Added	457,181	2,622,832
Community Expansions	Current Month	YTD
Number of Expansions Approved	5	28
Number of Expansions Denied	0	1
Number of Expansions Deferred	2	49
Number of FCUs Receiving Expansions	5	28
Number of Potential Members Added	1,501,543	10,780,302
Low Income Community Expansions	Current Month	YTD
Number of Expansions Approved	0	1

0

0

0

0

Number of Expansions Denied

Number of Expansions Deferred

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Number of FCUs Receiving Expansions	0	1
Number of Potential Members Added	0	2,007
Community Conversions	Current Month	YTD
Number of Expansions Approved	8	99
Number of Expansions Denied	0	4
Number of Expansions Deferred	20	184
Number of FCUs Receiving Expansions	8	99
Number of Potential Members Added	2,580,062	57,332,830
<u>Underserved</u>	Current Month	YTD
<u>Underserved</u> Number of Expansions Approved	Current Month 17	<u>YTD</u> 273
	<u> </u>	
Number of Expansions Approved	17	273
Number of Expansions Approved Number of Expansions Denied	17 0	273 8
Number of Expansions Approved Number of Expansions Denied Number of Expansions Deferred	17 0 22	273 8 235
Number of Expansions Approved Number of Expansions Denied Number of Expansions Deferred Number of FCUs Receiving Expansions	17 0 22 11	273 8 235 155
Number of Expansions Approved Number of Expansions Denied Number of Expansions Deferred Number of FCUs Receiving Expansions	17 0 22 11	273 8 235 155

Number of TIPs Denied

Number of TIPs Deferred

1

20

1

3

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Number of FCUs Receiving TIPs 2 12

<u>Housekeeping</u>	Current Month	YTD
Number of Housekeeping Approved	73	1259
Number of Housekeeping Denied	1	8
Number of Housekeeping Deferred	3	32
Number of FCUs Receiving Housekeeping	28	266

MERGERS APPROVED

Continuing Charter No.	l Reg.	Name and L of Continu		Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
16951	1	CONSUM BROOKLY		\$42,605,375.00	2128	GREATER NEW YORK BROOKLYN, NY	\$1,533,875.00	EXPANDED SERVICES
Continuing Field of Membership:			Tenant-Stockholders and employees of Amalgamated Warbasse Houses, Inc., in New York, New York; and many other employee/associational groups.					
Merging Field of Membership:			Members of the boards of directors, and credit and supervisory committees, and employees of credit unions operating in New York; and other employee groups.					

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22464 1 TONAWANDA COMMUNITY \$11,749,410.00 3419 ST. FRANCIS PARISH \$2,148,139.00 EXPANDED TONAWANDA SERVICES

TONAWANDA, NY TONAWANDA, NY

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

the Town of Tonawanda or the City of Tonawanda, New York.

Merging Field of Membership: (Single) Members of St. Francis Parish in Tonawanda, New York; members and employees of St. Joseph Roman

Catholic Church, Our Lady of Czestochowa Church or St. Albert's Roman Catholic Church in North Tonawanda, New

York.

5579 1 ACCESS \$73,993,314.00 7539 COLONIAL \$4,288,236.00 EXPANDED

SHERRILL, NY ROME, NY SERVICES

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

Oneida County, New York.

Merging Field of Membership: (Multiple Group) Employees of Rome Cable Corporation who work in Rome or Sherburne, New York or West

Jorden, Utah and other employee groups.

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62347 1 WEST MICHIGAN \$68,543,130.00 61993 NORTHWESTERN AREA \$25,380,930.00 CONVERSION GRAND RAPIDS, MI

CADILLAC, MI

TO OR

MERGER

WITH FISCU

Continuing Field of Membership: (State-chartered) Employees and pensioners of the State of Michigan who work or live in the Counties of Ken,

Mecosta, Montcalm, Muskegon, Newaygo, Oceana and Ottawa, Michigan.

Merging Field of Membership: (State-chartered) Public and governmental employees in several counties of Michigan, along with many employee

groups.

12676 2 SCHUYLKILL \$8,968,746.00 24215 SCULPS HILL \$297,897.00 INABILITY POTTSVILLE, PA AUBURN, PA TO OBTAIN OFFICIALS

Continuing Field of Membership: Multiple common bond credit union serving more than 28 select employee groups in Pennsylvania.

Merging Field of Membership: Single common bond credit union serving employees of Reneer Films Corporation, a wholly-owned subsidiary of

Goodyear Tire and Rubber Company, who work in Auburn, Pennsylvania;

2625 2 PENNSYLVANIA CENTRAL \$57,410,791.00 65354 STEEL SEVEN CREDIT UNION \$9,369,689.00 EXPANDED HARRISBURG, PA SERVICES

Continuing Field of Membership: Community chartered credit union serving persons who live, work, worship, or attend school in, and businesses and

other legal entities located in Lebanon, Dauphin, and Cumberland Counties, Pennsylvania.

Merging Field of Membership: State chartered credit union serving several select employee groups.

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7393 3 **COLUMBUS METRO** \$99,103,303.00 **EXPANDED** 5254 YOUR NEIGHBORHOOD \$1,793,271.00 **SERVICES** COLUMBUS, OH COLUMBUS, OH

Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Franklin

County, OH.

Merging Field of Membership: Employees of Columbus Coated Fabrics Co., Div of Decorative Surfaces Int'l. Columbus, OH, four select groups, and

an underserved area of 15 census tracts in Franklin County, OH.

17642 3 ARMY AVIATION CENTER \$573,492,325.00 14097 LITTLE FLOWER \$2,192,968.00 **EXPANDED SERVICES**

MOBILE, AL DALEVILLE, AL

Continuing Field of Membership: US Gov't. civilian and military personnel who work at, stationed at, or assigned to organizational elements of Ft.

Rucker, AL, and 647 select groups.

Merging Field of Membership: Members and employees of Little Flower Church, St. Catherine of Siena Church, and St. Dominick Church in Mobile,

AL

Monday, February 28, 2005

24221 **ECA POOR** 3 \$22,099,506.00 **CHATTAHOOCHEE** 24652 \$321,991.00 **FINANCIAL** VALLEY, AL COLUMBUS, GA **CONDITION**

Continuing Field of Membership: Employees of WestPoint Stevens, Inc., and its wholly owned subsidiary, WestPoint Pepperell Stores, Inc., and

Alamac Knit Fabrics, Inc., paid from West Point, GA; emp of Wellington Sears Company, and Wellington Sears

Tarboro Plant om Tarboro, GA.

Merging Field of Membership: Persons who live, work, worship, attend school, perform volunteer services,

> or participate in associations headquartered in the geographic area described below; persons participating in programs to alleviate poverty or distress which are located in the area; incorporated and unincorporated organizations located in

or maintaining a facility in the area; and organizations of such persons in Columbus, GA.

19963 3 ETOWAH VALLEY \$9,192,937.00 **ALL STAR** \$9,332,457.00 EXPANDED 60508 **SERVICES**

CARTERSVILLE, GA CARTERSVILLE, GA

Continuing Field of Membership: Employees of Union Carbide Corp who work in Cartersville, Georgia

Merging Field of Membership: Employees of Ameristeel located in Cartersville, Georgia; (App. Voluntary Merger – Completion Date)

Employees of Titan Distribution, Inc.; located in Cartersville, Georgia; (App. Voluntary Merger – Completion Date)

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7590 4 GREATER TEXAS \$213,029,673.00 12304 AUSTIN HUNTSMAN \$1,370,230.00 LACK OF EMPLOYEES SPONSOR AUSTIN, TX SUPPORT

Continuing Field of Membership: employees of the Department of Aging and Disability Services (3-31-04); employees of the Texas Department of

Family and Protective Services (10-5-03); 100 SEGs in thirteen Texas cities and five underserved areas in five Texas

counties.

Merging Field of Membership: Employees of Huntsman Corporation (formerly Jefferson Chemical Company, Inc.) and its subsidiaries who work in

Austin, Texas and usual wording.

66592 4 CITIZENS COMMUNITY \$53,632,454.00 61217 IOWA NORTHLAND \$6,673,848.00

FORT DODGE, IA ESTHERVILLE, IA

Continuing Field of Membership:

Merging Field of Membership:

13137 4 COASTLAND \$82,534,005.00 62556 GULF COAST \$2,040,880.00 POOR

METARIE, LA BATON ROUGE, LA FINANCIAL CONDITION

Continuing Field of Membership: ExxonMobil and 3 select groups.

Merging Field of Membership: ExxonMobil and 11 select groups.

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64019 **COVENANT IOWA COMMUNITY** \$47,043,279.00 64378 **EXPANDED** 4 \$5,612,394.00 **SERVICES**

WATERLOO, IA WATERLOO, IA

Continuing Field of Membership: Community field of membership.

Merging Field of Membership: Hospital employees

\$670,103,521.00 **POOR** 66642 4 **COMMUNITY FIRST** 66718 **WOLF RIVER** \$3,822,718.00

> **FINANCIAL** APPLETON, WI NEW LONDON, WI CONDITION

Continuing Field of Membership: Community charter for numerous counties in Wisconsin.

Merging Field of Membership: Employees of Hillshire Farms in New London, Wisconsin, as well as a community charter for New London, and

several other townships.

\$171,267,609.00 60001 5 **OREGON CENTRAL** 1227 **OREGONIAN** \$43,371,737.00 **EXPANDED SERVICES**

PORTLAND, OR PORTLAND, OR

Continuing Field of Membership: Multiple employer and associational groups throughout Oregon.

Persons who live, worship, work in, or go to school in, and businesses and other legal entities located in the "Fareless **Merging Field of Membership:**

Square" boundary as defined by Tri-Met (Tri-County Metropolitan Transportation District of OR) in Portland, OR.

Monday, February 28, 2005

60438 5 IQ CITY EMPLOYEES OF CLARK **EXPANDED** \$286,612,785.00 9172 \$23,083,002.00 CO **SERVICES**

VANCOUVER, WA VANCOUVER, WA

Continuing Field of Membership: Persons who live, work, worship, or go to school in all school districts within the State of Washington.

Employees of the City of Vancouver, WA, and of cities and towns within Clark County, WA, and small employer **Merging Field of Membership:**

groups.

60001 5 **OREGON CENTRAL** MOUNTAIN VIEW \$171,267,609.00 9418 \$21,710,160.00 **EXPANDED SERVICES**

PORTLAND, OR GRESHAM, OR

Continuing Field of Membership: Multiple employer and associational groups throughout Oregon.

Merging Field of Membership: Residents of and persons who are regularly employed in Multnomah County, OR within a 5-mile radius of the

Troutdale, OR, Post Office (except those persons employed within the area known as the Rockwood Industrial Park).

65644 5 RIVERMARK COMMUNITY \$311,175,446.00 11415 OREGON CATHOLIC \$1,285,408.00 **EXPANDED**

SERVICES PORTLAND, OR PORTLAND, OR

Continuing Field of Membership: Persons who live or work in Multnomah, Clackamas, Washington, Yamhill, Marion, and Polk Counties, OR.

Merging Field of Membership: Members of Ascension Catholic Parish, Sacred Heart Parish, St. Agatha's Church, St. Peter Parish, and St. Stephen

Parish in Portland, OR, and Christ the King Parish in Milwaukie, OR.

Monday, February 28, 2005

15732 5 **WESTERN** ROBERT F. KENNEDY LOSS / \$1,039,139,879.00 17685 \$2,106,637.00 MEDICAL CENTER **DECLINING**

> HAWTHORNE, CA MANHATTAN BEACH, CA

FIELD OF **MEMBERSHIP**

Continuing Field of Membership: Employees of Northrop Grumman Corp., and of its majority-owned subsidiaries who work in or are paid from the

United States, its Territories and Possessions, and numerous select employer groups.

Merging Field of Membership: Employees and medical staff of Robert F. Kennedy Medical Center and volunteer workers of the Guild assigned to

this hospital who work in Hawthorne, CA, and of its subsidiary Hospital/Home Health Care Agency who work in

Torrance, CA.

68062 5 AMERICA'S CHRISTIAN \$160,830,534.00 63317 COG \$4,580,836.00 **EXPANDED**

> BREA, CA WICHITA, KS

Continuing Field of Membership: Ministries, employees, members, officers, teachers, and students of churches, ministries, and schools aligned with

Weslyan Christian doctrine.

Merging Field of Membership: Members of the Churches of God with headquarters in Anderson, IN.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
24738 / 64024	1	BRYANT	\$31,133,001	2/3/2005
		SPRINGFIELD, VT		

SERVICES