



Insurance Report of Activity

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

DECEMBER 2006

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2006 THRU 12/31/2006

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	1	0	0
4	1	0	0	1	25
5	4	0	0	1	100
Total	5	0	1	2	125
%	83.3%	0.0%	16.7%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	69	0	5	30	12,061
2	126	1	4	45	14,266
3	169	0	12	54	18,625
4	57	1	1	29	14,860
5	133	0	1	37	10,994
Total	554	2	23	195	70,806
%	95.7%	0.3%	4.0%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	2	0	3	2	282,798	1
2	0	0	1	0	0	0
3	1	0	1	1	1,933,255	1
4	0	0	0	0	0	0
5	1	0	0	1	142,312	0
Total	4	0	5	4	2,358,365	2
%	44.4%	0.0%	55.6%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	2	1	2,676,750	1
2	0	0	1	0	0	0
3	0	0	2	0	0	0
4	2	0	0	2	535,174	0
5	1	0	0	1	477,455	1
Total	4	0	5	4	3,689,379	2
%	44.4%	0.0%	55.6%			

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

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	3	1	45,504	0
2	7	0	2	4	437,245	0
3	2	0	4	2	103,308	0
4	2	0	3	2	55,041	0
5	0	0	0	0	0	0
Total	12	0	12	9	641,098	0
%	50.0%	0.0%	50.0%			

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	1	54
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	1	84,089,291	0	0
Total	1	84,089,291	1	54

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

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

INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2006 THRU 12/31/2006

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	1	226	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	1	226	0	0	0

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HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	3	0	1	2
2	8	0	1	5
3	40	0	0	7
4	8	0	0	5
5	7	0	0	5
Total	66	0	2	24

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

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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	1	2	0	1	0	0	0	0	4
2	3	0	0	1	0	0	0	0	4
3	2	1	0	3	2	0	0	0	8
4	1	0	0	1	5	0	0	0	7
5	1	0	0	1	1	0	0	0	3
TOTAL	8	3	0	7	8	0	0	0	26

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	1,031,337	224,255,792	0	30,384,509	0	0	0	0	255,671,638
2	3,202,622	0	0	2,756,214	0	0	0	0	5,958,836
3	7,029,861	4,865,050	0	5,189,357	6,034,506	0	0	0	23,118,774
4	7,367,549	0	0	1,175,796	34,694,364	0	0	0	43,237,709
5	2,784,615	0	0	87,759,026	24,161,704	0	0	0	114,705,345
TOTAL	21,415,984	229,120,842	0	127,264,902	64,890,574	0	0	0	442,692,302

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24781	3	UNION BAPTIST CHURCH FORT WAYNE, IN	12/20/2006	226

Field of Membership: Employees and members of the Union Baptist Church in Fort Wayne, Indiana.

FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

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
18297	3	COASTAL CONCORD, NC	Occupational	\$1,541,863,478.00	225,000	4,115

FIELD OF MEMBERSHIP: Employees of NorthEast Medical Center who are paid from Concord, NC.

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Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
8885	1	HOOSICK BERLIN, NY	Community	\$9,965,057.00	7,500	15,867
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Towns of Hoosick, Berlin, Petersburg or Pittstown, in Rensselaer County New York						
4118	1	SEABOARD BUCKSPORT, ME	Community	\$77,065,278.00	51,000	266,931
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses or other legal entities located in Hancock, Penobscot, Waldo, or Washington Counties, Maine						
9915	3	MCCOY ORLANDO, FL	Community	\$388,626,675.00	1,023,023	1,933,255
FIELD OF MEMBERSHIP: Persons, who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Orange, Osceola, Seminole or Lake Counties, Florida as defined in the NCUA Chartering and Field of Membership Manual (IRPS 03-1)						

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2403	5	HAWAII OAHU, HI	Community	\$50,163,413.00	50,000	142,312
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located within Oahu Neighborhood District 14, the Liliha/Alewa Neighborhood; Neighborhood District 15, the Kalihi-Palama Neighborhood; Neighborhood District 16, the Kalihi Valley Neighborhood; Neighborhood District 17, the Moanalua Neighborhood; Neighborhood District 18, the Aliamanu-Salt Lake Neighborhood; and Neighborhood District 19, the Airport Neighborhood, described as:

Beginning at the intersection of Waolani Stream and Kapalama-Waolani Stream Divide (ridge), south along Waolani Stream to a point south of Ahi Place where a straight line is drawn parallel to Ahi Place to Nuuanu Avenue, south along Nuuanu Avenue to School Street, west along School Street to Nuuanu Stream, south along Nuuanu Stream to King Street, thence in a straight line to a line running parallel to Pier 17, extending southeast through Honolulu Harbor, west along the Anuenue Island (also called Sand Island) coastline to a straight line in a northwesterly direction through Keehi Lagoon to the most western point of Anuenue Island (also called Sand Island), in a westerly direction along the coastline to the entrance to Pearl Harbor, north up the Middle Loch of Pearl Harbor, in an easterly direction in East Loch (south and east of Ford Island) to a point in East Loch opposite the mouth of Halawa Stream, east to the mouth of Halawa Stream, north along Halawa Stream/North Halawa Stream to the crest of the Koolau Range, southeasterly along the crest of the Koolau Range, east along the crest of the Koolau Range to the Kalihi-Moole Stream Divide (range), south along Kamanaiiki-Kapalama Divide (range) to the intersection of Waolani Stream and Kapalama-Waolani Stream Divide (ridge).

Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
10023	1	ISLAND SUFFOLK COUNTY, NY	Community	\$323,135,410.00	33,310	2,676,750

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Nassau County, New York or the following portions of Suffolk County, New York: Town of Huntington; Town of Babylon; Town of Smithtown; Town of Islip; Town of Brookhaven; the Poospatuck Reservation; Town of Riverhead; or Town of Southold;

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3736	4	TRI DISTRICT VICTORIA, TX	Community	\$9,074,643.00	4,175	84,088
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located within Victoria County, Texas.

14280	4	1021 OLATHE, KS	Community	\$8,746,082.00	1,200	451,086
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Johnson County, Kansas.

62453	5	ALLIANCE COMMUNITY WEBER, DAVIS, AND MORGAN	Community	\$84,089,291.00	268,000	477,455
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Ogden Clearfield Metropolitan Statistical Area comprised of Weber, Davis, and Morgan Counties in Utah.

Underserved

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

Sunday, December 31, 2006

1644	1	CORNING	Underserved area	\$559,526,835.00	335,157	45,504
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STATE COLLEGE, PA

FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in ten census tracts within Centre County, Pennsylvania that have the following street boundaries: Starting at the intersection of the boundary between Township of Benner and Township of College and College Avenue, proceeding southwest on College Avenue until it meets the city boundary of State College, proceeding southeast on the city boundary of State College until it meets the intersection of Walnut Spring Lane, proceeding southwest on Walnut Spring Lane, Walnut Spring Lane becomes Easterly Parkway, proceeding southwest on Easterly Parkway until it meets the intersection of Westerly Parkway and O'Bryan Lane, proceeding southeast on O'Bryan Lane until it meets Waupelani Drive, proceeding northeast on Waupelani Drive until it meets South Allen Street, proceeding southeast on South Allen Street until it meets West South Hills Avenue, proceeding southwest on West South Hills Avenue until it meets the city boundary of State College, proceeding generally southwest along the city boundary of State College until it meets the Township of Ferguson boundary, proceeding generally northwest, then northeast until the city boundary of State College meets the Township of College boundary, proceeding generally north along the Township of College boundary until it meets the Township of Patton boundary, proceeding southwest along the Township of Patton and Township of Ferguson boundaries until it meets North Atherton Street, proceeding northwest on North Atherton Street until it meets the Township of Huston boundary, proceeding northeast on the Township of Huston and Township of Patton boundaries until it meets the Township of Benner boundary, generally following the Township of Benner boundary southeast, then generally east until it meets the intersection of the boundary between Township of Benner and Township of College and College Avenue, a community which meets the underserved area definition of § 109 (c)(2) of the Federal Credit Union Act;

12765	2	FIRST COMMONWEALTH	Underserved area	\$363,160,396.00	88,263	5,537
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CARBON COUNTY, PA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in the underserved area in Lehighon Borough, Pennsylvania, identified by Census Tract 42025020600;

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

1261	2	LANGLEY	Underserved area	\$1,166,605,612.00	175,000	9,582
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WILLIAMSBURG, VA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Census Tracts 51830370100 and 51830370300, with the following boundaries:

North: NW on US 60, Bypass Road, then SW along the railroad tracks to the intersection of Pocohontas Trail and Bassett Drive.

South: Route 199 west to John Tyler Highway.

East: SW along Bassett Drive, SE crossing Brettwood Court, then NE and SE crossing 5th Avenue, and continuing along US 60, Richmond Road, to Route 199.

West: NW on John Tyler Highway, NW on Strawberry Plains Road, connecting with Ironbound Road; N on Ironbound Road, then E along the College Creek until it reconnects with Ironbound Road; N on Ironbound Road, continuing between Connector Road and Plumer Baseball Park, NW along Kiwanis Municipal Park, and following the boundary of Skipwith Farms to US 60, Richmond Road; SE on US 60, Richmond Road, then NW to Mooretown Road and SE to Route 60, Bypass Road.

20042	2	FRANKLIN MINT	Underserved area	\$378,565,676.00	196,944	17,861
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CHESTER COUNTY, PA

FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, attend school in, and businesses and other legal entities located in West Chester Borough, Pennsylvania.

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1261	2	LANGLEY HAMPTON, VA	Underserved area	\$1,166,605,612.00	175,000	46,116
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Census Tracts 51700032004, 51700032113, 51700032115, 51700032123, 51700032212, 51700032222, 51700032300, 51700032400, with the following boundaries:

North: Yorktown Naval Weapons Station.

South: Fort Eustis Military Reservation, NE along the Warrick River, NW on Dozier Road, SE on Warwick Boulevard, SW on Hoops Road, SW on Old Lucas Creek Road, S on Lucas Creek road, NE on Colony Road, SE on Warrick Boulevard to Deep Creek; NW along Deep Creek to railroad tracks; follow railroad tracks to J Clyde Morris Boulevard, and NE to I-64.

East: NW on I-64, E on Oyster Point road; NW on Jefferson Avenue, NE following Newport News-Williamsburg International Airport to Old Denbigh Boulevard; W on Old Denbigh Boulevard, SW on Denbigh to the railroad tracks, and N along the railroad tracks to the York County border.

West: James River and Fort Eustis Military Reservation.

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15095	2	PINNACLE	Underserved area	\$169,600,123.00	60,000	76,168
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OCEAN COUNTY, NJ

FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, attend school in, and businesses and other legal entities located in Ocean County, New Jersey, identified by the following geographic boundaries: Underserved Area's Boundaries: The underserved area consists of the following 19 contiguous census tracts in Ocean County, New Jersey: 7190, 7200, 7201.01, 7201.02, 7201.03, 7202.01, 7202.02, 7202.03, 7202.04, 7210, 7230, 7240, 7311.03, 7312.01, 7312.02, 7312.03, 7312.04, 7312.05, and 7312.06.

The boundary begins at the southwestern corner of the area at the Burlington County/Ocean County line intersection with Woodland Township heading northeast along the boundary between the Pasadena and Greenwood Forest Wildlife Management Areas, continuing northeast along the boundary between Manchester and Lacey Townships, to southeast along the boundary between Berkeley and Lacey Townships, continuing southeast along Cedar Creek to N. Main Street, follow a line going north across Central Parkway and along the Conrail Railroad tracks, continue north along the railroad tracks to Berkeley Avenue, going southwest on Berkeley Avenue along the boundary between Berkeley Township and Beachwood Borough, to the Dover Township boundary and Toms River, go west along the boundary between Dover and Berkeley Townships to the Garden State Parkway, go north along the Garden State Parkway to west on Heads Road, south on Whitesville Road to the intersection of Ridge Road and Toms River, follow Toms River northwest to the Jackson Township line, go southwest along the boundary between Jackson and Manchester Townships to the Fort Dix Military Reservation Naval Air Engineering Station, go west along the boundary of the Fort Dix Military Reservation to the Ocean County/Burlington County line, and go southeast along the Ocean County/Burlington County line to the starting point.

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1261	2	LANGLEY	Underserved area	\$1,166,605,612.00	175,000	83,292
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NEWPORT NEWS, VA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Census Tracts 51650011500, 51650010501, 51650010502, 51650010601, 51650010602, 51650010701, 51650010702, 51650010900, 51650011300, 51650011400, 51650011600, 51650011800, 51650011900, 51650012000, 51700030100, 51700030300, 51700030400, 51700030500, 51700030600, 51700030800, 51700030900, 51700031100, 51700031200, and 51700031300, with the following boundaries:

North: SW along the Back River to Armistead Avenue; NW on Armistead, W on Mercury Boulevard, SE on Queen Street, W to Power Plant Parkway to Newmarket Creek; follow Newmarket Creek wetlands until it crosses Big Bethel Road, then NE along Martha Lee Drive, crossing Lassiter Drive, Lewis road, and Weaver road; SW on 80ty Street to the Scones Dam Road, then N to Mercury Boulevard, NE on Mercury to a point near Newmarket Drive and SE on Mercury to the railroad tracks; N along the railroad tracts, SW on South Avenue and continuing SW to the James River.

South: Hampton Roads Bay.

East: N on I64, NE along Willard Avenue, NW then NE crossing Curry Street and following Curry to Taylor Avenue; NW on Taylor, NE along Hope Street, NW on Hygeia Avenue, North on Perry Street, NW on Sherwood Avenue, NE along Old Buckroe Road to Shelton Road; NW on Shelton Road; SW on Pembroke Avenue; S on Mercury Boulevard; W on Old Point Avenue; SW on Boxwood Street; SW along Hampton Creek, and N to I64; NW on I64, NW along Brights Creek, NE to Huffman Drive, E on Cornell Drive, NE on Cherry Acres Drive, NE on Foxhill Road, NW on Clemwood Parkway; SW on Little Back River Road; NW on Clover Street, and N on Kings Street to the Southwest Branch Back River.

West: James River.

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1261	2	LANGLEY	Underserved area	\$1,166,605,612.00	175,000	198,689
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NORLFOK-VIRGINIA BEACH, VA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Census Tracts 51710004800, 51710005902, 51810045602, 51810040000, 51810040200, 51810040402, 51810040403, 51810040600, 51810041002, 51710000201, 51710000202, 51710000400, 51710000500, 51710000600, 51710000700, 51710000800, 51710000900, 51710001300, 51710001400, 51710001600, 51710001700, 51710001900, 51710002500, 51710002600, 51710002700, 51710002900, 51710003100, 51710003200, 51710003300, 51710003400, 51710003501, 51710003502, 51710003900, 51710004100, 51710004200, 51710004300, 51710004400, 51710004600, 51710004700, 51710005500, 51710005601, 51710005602, 51710005701, 51710005702, 51710005800, 51710005901, 51710005903, 51710006000, 51710006100, 51710006200, 51710006300, 51710006501, 51710006502, 51710006604, 51710006606, 51710006607, 51710006700, 51710006901, 51710007001, with the following boundaries:

North: Willoughby Bay, Chesapeake Bay, SW to 3rd View Street, NW along Staten Street, SW on 4th View Street, S along I-64, SE on Government Avenue, SW on Ganett Avenue, SE on Cherry Street, S on Tidewater Drive, N on 1st View Street, SE on Cherry Street, SW on Granby Street, SE and NE along Lenox Avenue; crossing North Carolina Avenue, then S to Apex Street; NE along Chesapeake Boulevard and to the Chesapeake Bay; follow Ocean View Avenue along the Chesapeake Bay to Bay View Beach, SW on Beaumont Street, SE on Bay View Boulevard, NE on Grove Avenue, SE on Edgewood Avenue, SW on Inlet Road to Little Creek; follow Little Creek to BiCo Road, E on Little Creed Road, SW on Halprin Drive, SE on Winn Lane, to Lake Whitehurst; E through to Shore Drive; NW on Shore Drive, NW on Little Creek Road, N on Walters Drive, to Little Creek, following Little Creek to First Bay Street, and N on First Bay Street to the Chesapeake Bay and along the boundary of Little Creek Amphibious Base.

South: W on I264 Expressway, N on Military Highway, W on Virginia Beach Boulevard, S on Oaklawn Avenue, E on Corprew Avenue, S on Majestic Avenue, following Middle Town Crescent to Ballentine Boulevard; SW on Ballentine to the railroad tracks, and following the railroad tracks to the Elizabeth River and W to I264 (Route 460). N on Route 460, N on Fenchurch Street, W on Wood Street, N on Posey Lane, W on Brambleton Avenue, N on 460, becoming Monticello Avenue, E on Princess Anne Road, N on Armistead Avenue, E on 18th Street, N on Church Street to Rugby Street, then NW along the railroad tracks, then SW at Armistead Bridge Road to Redgate Avenue, following Redgate to Colley Avenue; S on Colley Avenue to Brambleton Avenue, E on Brambleton, then S to Elizabeth River, EXCLUDING the area bounded by: Kempsville Road, Virginia Beach Boulevard, Newtown Road, Virginia Wesleyan College, and Lake Taylor.

East: S along the Little Creek Amphibious Base, following its boundary to Shore Drive; W on Shore Drive, and through the Little Creek Reservoir, crossing Shell Road to Northampton Boulevard; SW on Northampton Boulevard, S on Baker Road, E on Wesleyan Drive, SW on Haygood Road, W on Newtown Road, S on Lynbrook Landing, SW on Lawrence Drive, SE on Connie Lane, crossing Baker Road, crossing the lake to Witchduck Court; SE on Witchduck Court, S on Witchduck

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Road, SE on Virginia Beach Boulevard, SE on Rosemont Road to the Norfolk-Virginia Beach Expressway.
West: From Elizabeth River, N to 49th Street, NE on Bluestone Avenue, E on Bolling Avenue, S on Hampton Boulevard, NE and S along the Lafayette River, S on Mayflower Road, W on Michigan Avenue, S on Colley Avenue, E on 38th Street, to Route 460, following along La Valette Avenue to the Lafayette River, and SE along the Lafayette to Tidewater Drive (Route 168); N on Tidewater to Lafayette, SE to the railroad tracks and following the railroad tracks N to the Lafayette River and following the Lafayette west to Thole Street; W on Thole Street, SW on Granby Street, NW on Kingsley Street, to the Lafayette River; NE along the Lafayette, crossing Warren Street to Granby Street; N on Granby, W on Little Creek Road, SE along Hughart Street, W along Wilmington Street, N on Diven Street, W on Pelhem Street, N along Dakota Avenue, W on Milton Street, N on Tapley Avenue, W on Little Creek Road, then N, crossing Baltimore Street, Hannah Street, and Meads Road, W along Meads Road to Route 337, SW along Cloncurry Road, W on Bridge Street, and SW across Shore Road and Blanford Road to Hampton Roads Bay, following the Bay S, N, and E to Willoughby Bay, EXCEPT for Glenwood Park, bounded by: Woodview Avenue, Hampton Boulevard, Greenbriar Avenue, Glen Myrtle Avenue, Mapleshade Avenue, Evergreen Avenue, Beechwood Avenue, and Bousch Creek Avenue.

17642	3	ARMY AVIATION CENTER	Underserved area	\$616,217,477.00	202,000	7,218
		DALEVILLE, AL				

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 Mobile County, Alabama an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual (IRPS 03-1). (See Tab 3)

Prescribed community: The following census tracts 0016.00, 0017.00 and 0018.00 located in Mobile County, Alabama, bounded by the following: On the north by I-10 and Duval Street, east by the Mobile Bay, the south by Gulf Dale Road which runs into Dauphin Island Parkway, and west by Dog River and Dauphin Island Parkway.

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361	3	S. C. TELCO	Underserved area	\$137,034,099.00	47,997	96,090
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GREENVILLE, SC

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 Greenville County, South Carolina, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual (IRPS 03-1)

Prescribed community: The following census tracts: 0038.01, 0021.05, 0009.00, 0004.00, 0005.00, 0007.00, 0002.00, 0003.00, 0001.00, 0037.04, 0037.02, 0036.01, 0036.02, 0034.00, 0035.00; 0023.03, 0023.04, 0022.02, 0023.01, 0023.02, 0022.01, 0021.08, 0021.06, 0021.04, 0020.03, 0017.00, 0013.01, 0012.02, 0011.02, 0012.01, 0010.00, 0011.01, and 0008.00 located in Greenville County, South Carolina bounded by the following:

Starting at the northern edge, follow Poinsett highway (Business 25/276) south and southwest to East Blue Ridge Drive; East Blue Ridge Drive east to State Park Road/253; northeast to SR S 46; SR S 23 southeast to N. Pleasantburg Drive; N Pleasantburg Drive southeast to Wade Hampton Blvd.; Wade Hampton Blvd. northeast to W. Pleasantburg Drive.

W. Pleasantburg Drive south to E. Faris Road; E. Faris Road west to Cleveland Street; Cleveland Street northwest to Crescent Ave; Crescent Ave west to S. Church Street/Mills Ave.; S. Church Street/Mills Ave. southwest to Henrydale Ave/Stevens Street; Henrydale Ave/Stevens Street northwest to Hutchins Street; Hutchins Street north to Anderson Rd; Anderson Rd.; Anderson Rd. southwest to White Horse Rd.

White Horse Rd southeast to Donaldson Rd.; Donaldson Rd. north to White Horse Rd. Extension; White Horse Rd. Extension east to Fork Shoals Rd.; Fork Shoals Rd southeast to SR S 23 331/Antioch Church Rd.; SR S 23 331/Antioch Church Rd. west to Augusta Rd.; Augusta Rd. north to Conestee Rd./Bracken Rd.; Conestee Rd./Bracken Rd. west to Piedmont Highway.

Piedmont Highway south to SR S 23-245; SR S 23-245 north to Old Cleveland Rd; Old Cleveland Rd. west to the Saluda River; Saluda River north to Old Easley Highway; Old Easley Highway east to White Horse Rd.; White Horse Rd northwest to Tulane Ave.; Tulane Ave. southeast to Watkins Bridge Rd.; Watkins Bridge Rd. northeast to Reedy River; Reedy River north, then northeast to Poinsett Highway.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

8111	4	RANDOLPH-BROOKS AUSTIN, TX	Underserved area	\$2,512,475,789.00	895,000	5,664
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area in Travis County, Texas defined by the following boundaries: Beginning at the intersection of Interstate Highway 35 and Howard Lane, proceeding west on Howard Lane, which turns into Angus Road, to its intersection with the Union Pacific Railroad tracks, then northwest along the railroad tracks to the Travis County Line, then east along the Travis County Line to Burnet Road, then south on Burnet Road to Merriltown Drive, then east and south on Merriltown Drive to Wells Branch Parkway, then east and northeast on Wells Branch Parkway to Interstate Highway 35, then south on Interstate Highway 35 to the original starting point at Howard Lane.

24524	4	TINKER OKLAHOMA CITY, OK	Underserved area	\$1,423,029,728.00	500,000	49,377
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities in an underserved area comprised of the Oklahoma City Empowerment Zone.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Duplicate TIP
12908	3	UNIVERSITY HEALTH AUGUSTA, GA	Healthcare Industry Columbia or Richmond County, GA	\$18,923,109.00	YES

FIELD OF MEMBERSHIP: Employees, independent contractors, or self-employed persons, who work regularly in the health care industry in Richmond or Columbia Counties, Georgia, meaning they work at or provide the following services or products:

assisted living facilities that provide health care services;
birthing centers;
blood, organ and tissue banks;
emergency medical care;

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

health clinics;
health maintenance organization (HMO) medical facilities;
home health care;
hospices;
hospitals;
medical and diagnostic labs;
medical transcription services;
nursing homes;
nursing services;
offices of chiropractors, dentists, licensed therapists, optometrists, physicians, podiatrists, psychologists;
pain centers;
paramedic services;
pharmacy services; and
rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

Single Common Bond Expansions

Current Month

Number of Expansions Approved	5
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	125

Multiple Common Bond Expansions

Current Month

Number of Expansions Approved	554
Number of Expansions Denied	2

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

Number of Expansions Deferred	23
Number of FCUs Receiving Expansions	195
Number of Potential Members Added	70,806

Community Expansions

Current Month

Number of Expansions Approved	4
Number of Expansions Denied	0
Number of Expansions Deferred	5
Number of FCUs Receiving Expansions	4
Number of Potential Members Added	2,358,365

Community Conversion Expansions

Current Month

Number of Expansions Approved	4
Number of Expansions Denied	0
Number of Expansions Deferred	5
Number of FCUs Receiving Expansions	4
Number of Potential Members Added	3,689,379

Underserved

Current Month

Number of Expansions Approved	12
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INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

Number of Expansions Denied	0
Number of Expansions Deferred	12
Number of FCUs Receiving Expansions	9
Number of Potential Members Added	641,098

TIP

Current Month

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

Housekeeping

Current Month

Number of Housekeeping Approved	66
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	2
Number of FCUs Receiving Housekeeping	24

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
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INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

64880	1	COMMUNITY CHOICE LIVONIA, MI	\$195,413,141.00	1674	RESEARCH WARREN, MI	\$222,974,058.00	CONVERSION TO OR MERGER WITH FISCU
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Continuing Field of Membership: (State-chartered Community) Individuals who live, work, or attend school in an area with specific boundaries, including the City of Dearborn, Michigan.

Merging Field of Membership: (Multiple) Employees of the corporate staff activity of the General Motors Corporation who work at the General Motors Technical Center, Warren, Michigan, and other employee groups.

62176	1	NORWAY COMMUNITY NORWAY, MI	\$8,884,610.00	6821	VETERANS ADMINISTRATION IRON MOUNTAIN, MI	\$1,281,734.00	EXPANDED SERVICES
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Continuing Field of Membership: (Community) Persons who are residents of or are employed in Dickinson, MI.

Merging Field of Membership: (Multiple) Employees of the U.S. Government who work in Iron Mountain or Kingsford, MI; Veteran Service Officers employed by the Disabled American Veterans, American Legion, and Veterans of Foreign Wars who are permanently attached to the Veterans Administration Hospital in Iron Mountain, MI.

16951	1	CONSUMERS BROOKLYN, NY	\$38,566,958.00	16222	ROCHDALE CO-OP JAMAICA, NY	\$1,031,337.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: (Multiple) Tenant-Stockholders and employees of Amalgamated Warbasse Houses, Inc., in New York, New York; and many other employee and associational groups.

Merging Field of Membership: (Multiple) Tenant stockholders and employees of Rochdale Village, Inc., in Queens, New York; natural person members of the Rochdale Consumer Cooperative Society, Inc., in Queens, New York, and other groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

21686	1	PARDA ROCHESTER, MI	\$147,043,578.00	62412	HOLLAND CENTRAL HOLLAND, MI	\$30,384,509.00	EXPANDED SERVICES
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Continuing Field of Membership: (Multiple) Employees of Pfizer, Inc., and its subsidiaries who work at or paid from various locations in Michigan; along with many other employee and associational groups.

Merging Field of Membership: (Multiple state chartered) Members and employees of Local 405, Communication workers of America in Holland, Michigan who qualify for membership in accordance with its constitution and bylaws; along with many other employee and associational groups.

120	2	COUNTY EDUCATORS ROSELLE PARK, NJ	\$71,986,244.00	2786	QUEEN CITY N. PLAINFIELD, NJ	\$150,789.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: MCB - primarily serving employees of primary and secondary public, private, and parochial schools, colleges, universities, and the boards of education in Union County, New Jersey.

Merging Field of Membership: SCB - Members of the Temple Beth El in Plainfield, New Jersey.

120	2	COUNTY EDUCATORS ROSELLE PARK, NJ	\$71,986,244.00	12221	PLAINFIELD KNIGHTS OF PYTHIAS N. PLAINFIELD, NJ	\$129,336.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: MCB primarily serving of primary and secondary public, private and parochial schools, colleges, universities, and the boards of education in Union County, New Jersey.

Merging Field of Membership: SCB serving regular members of lodge No. 159, Knights of Pythias, in Plainfield, New Jersey.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

13242	2	CHARTWAY VIRGINIA BEACH, VA	\$1,184,589,822.00	17820	SOUTHERN BRANCH NORFOLK, VA	\$2,922,497.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multiple common bond with over 415 SEG's including underserved areas.

Merging Field of Membership: Employees of BAE Systems Norfolk Ship Repair, Inc who work in or are paid from Norfolk, VA and five additional SEG's.

24564	2	HEALTHCARE SYSTEMS FALLS CHURCH, VA	\$36,023,841.00	66958	P W H EMPLOYEES CREDIT UNION INC. MANASSAS, VA	\$2,756,214.00	CONVERSION TO OR MERGER WITH FCU
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Continuing Field of Membership: TIP charter for healthcare workers in the DC - Metro area.

Merging Field of Membership: Employees of Prince William Health System and its affiliates.

68562	3	MEMBERS SOURCE MERRILLVILLE, IN	\$47,352,777.00	12872	GRIFF-LAND COMMUNITY GRIFFITH, IN	\$4,865,050.00	EXPANDED SERVICES
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Continuing Field of Membership: MCB FISCU

Merging Field of Membership: Persons who live, work, worship, or attend school in Griffith or Highland, IN

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

389	3	CINCINNATI OHIO POLICE CINCINNATI, OH	\$51,812,897.00	15508	NORTHWEST EMPLOYEES CINCINNATI, OH	\$6,435,632.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees who regularly work in state or local government industry in Hamilton, Butler, Warren, or Clermont Counties, OH or Campbell, Kenton, or Boone Counties, KY, Dearborn County, IN

Merging Field of Membership: Employees of Northwest Local School District who work in Cincinnati, OH

8840	3	OLD SOUTH NATCHEZ, MS	\$16,845,541.00	15853	BLUFF CITY NATCHEZ, MS	\$594,229.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of International Paper Company in Natchez, MS and nine SEGs.

Merging Field of Membership: Employees of Armstrong Rubber Company in Natchez, MS and seven SEGs

10197	3	PARK COMMUNITY LOUISVILLE, KY	\$333,520,411.00	61103	MEMBERS ONE CREDIT UNION, INC. LOUISVILLE, KY	\$3,384,699.00	EXPANDED SERVICES
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Continuing Field of Membership: Person who live, work, worship, or attend school in, and businesses and other legal entities located in Jefferson, Bullitt, spencer, Shelby, Oldham, Henry or Trimble Cointies in Kentucky or Clark or Floyd Counties in Indiana; and 13 underserved areas.

Merging Field of Membership: Employees of Tube Turns Teconologies, their subsidiary and affiliated companies or divisions, and seven select groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

68354	3	EATON FAMILY	\$26,644,059.00	61585	WICKLIFFE SCHOOL EMPLOYEES	\$2,760,141.00	EXPANDED SERVICES
		EUCLID, OH			WICKLIFFE, OH		

Continuing Field of Membership: Employees of the Eaton Corporation and its subsidiaries who work in Ohio.

Merging Field of Membership: Persons who live, work, worship, attend school, businesses and other legal entities located in the City of Wickliffe, Ohio

66325	3	WINSTON SALEM CITY EMP	\$45,002,974.00	66311	WINSTON SALEM POLICE	\$3,274,365.00	EXPANDED SERVICES
		WINSTON-SALEM, NC			WINSTON SALEM, NC		

Continuing Field of Membership: Employees of Winston Salem City Employees who work in Winston-Salem, North Carolina.

Merging Field of Membership: Employees of Winston Salem Police who work in Winston-Salem, North Carolina.

1520	3	TENNESSEE VALLEY	\$447,482,603.00	67907	BROCK EMPLOYEES	\$1,085,554.00	EXPANDED SERVICES
		CHATTANOOGA, TN			CHATTANOOGA, TN		

Continuing Field of Membership: Persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in Bledsoe, Bradley, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea or Sequatchie Counties, Georgia.

Merging Field of Membership: Employees of Brach and Brock Confections, Inc who work in Chattanooga, TN.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

24634	3	CHURCH KOINONIA CHATTANOOGA, TN	\$2,260,522.00	68355	BETHLEHEM COMMUNITY DEVELOPMENT CHATTANOOGA, TN	\$719,104.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: "Members of the Koinonia Church Members' Association who qualify for membership in accordance with their charter and bylaws in effect on January 5, 2000

Merging Field of Membership: Person who live, work, worship, or perform volunteer services; family members of the same as related by blood or marriage; incorporated and unincorporated organizations; persons participating in programs to alleviate poverty or distress, in the area of Chattanooga bounded by Main Street on the north; Crest Road on the east, the Georgia state line on the south, the Tennessee River and Scenic Highway (148) to Sanders Rd; Sanders Rd to Ochs Highway to the Georgia State line on the west;

1409	4	EL PASO AREA TEACHERS EL PASO, TX	\$289,642,904.00	11017	MEDICAL ARTS ELPASO, TX	\$7,367,549.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees, elected, and appointed officials of the public school systems in El Paso County, Texas; full time registered students in county school districts; and many various other SEGs.

Merging Field of Membership: Employees, doctors, medical staff, etc. at various hospitals and other medical facilities in El Paso; employees of various other SEGs in the medical industry; and members of the El Paso Association of Life Underwriters in El Paso County.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

9589	4	BARKSDALE BOSSIER CITY, LA	\$579,228,979.00	60679	ALEXANDRIA POSTAL ALEXANDRIA, LA	\$1,175,796.00	EXPANDED SERVICES
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Continuing Field of Membership: Active duty military personnel of the U.S. Government whose duty station is in or who are supervised from Shreveport, LA as well as over 800 other SEGs.

Merging Field of Membership: Membership is limited to US Government employees, domiciled in Rapides Parish, Louisiana, or organizations composed primarily of such persons.

61447	4	NUMARK JOLIET, IL	\$159,988,784.00	61294	A. J. E. JOLIET, IL	\$4,686,385.00	EXPANDED SERVICES
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Continuing Field of Membership: Any member of the International Association of Machinists and Aerospace Workers, District Lodge 55; and multiple other associations.

Merging Field of Membership: Employees of Amoco Chemical Corporation in Joliet, IL

68214	4	NORTHSTAR WARRENVILLE, IL	\$70,946,067.00	62680	KEHOE BOULEVARD CAROL STREAM, IL	\$695,442.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Numerous employee groups as well as a community area in Illinois.

Merging Field of Membership: Members and employees of the Chicago Local Number 458-3m.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

64471	4	DU TRAC COMMUNITY DUBUQUE, IA	\$283,325,883.00	63938	RIVER CITY COMMUNITY DAVENPORT, IA	\$10,785,916.00	EXPANDED SERVICES
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Continuing Field of Membership:

Merging Field of Membership:

67804	4	VANTAGE BRIDGETON, MO	\$469,545,436.00	65311	GLASSWORKERS COMMUNITY FESTUS, MO	\$5,410,856.00	EXPANDED SERVICES
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Continuing Field of Membership: MCB primarily all educational institutions in 18 counties of Missouri, multiple small seg groups and a multiple county communities in Illinois and Missouri.

Merging Field of Membership: MCB and Community State Charter

68011	4	CORNER STONE LANCASTER, TX	\$7,028,512.00	67659	PIA MIDAMERICA DALLAS, TX	\$13,115,765.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Cornerstone and its affiliates; Refrigerated transport; W&B Refrigeration Services, Inc. and other SCB groups; Persons who work or reside in DeSoto, Red Oak, Glen Heights and Lancaster, Texas except those eligible for other occupational cus.

Merging Field of Membership: Employees and members of the Printing & Imaging Association of Texas; employees companies and members of associations within a 10 mile range of the credit union's main office and members of Pace, International Local 895 of Dallas, Texas.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

14786	5	NORTHWEST ADVENTIST PORTLAND, OR	\$17,411,980.00	21918	NORWEST MEDICAL PORTLAND, OR	\$2,784,615.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Employees of the N. Pacific Union Conference of Seventh day Adventists, the AK Mission of Seventh day Adventists, and the ID, MT, WA, and OR Conferences of Seventh day Adventists, and of Adventist Health Systems, West.

Merging Field of Membership: Employees, professional staff, and technicians of Woodland Park Hospital, Eastmoreland Hospital, and Pacific Gateway Hospital who work in Portland, OR, and of the Pacific View Adolescent Treatment Center who work in Gresham, OR.

11570	5	ENT COLORADO SPRING, CO	\$1,986,711,656.00	62760	DECIBEL COMMUNITY PUEBLO, CO	\$87,759,026.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship or attend school in and businesses and other legal entities located within El Paso or Teller Counties, CO, SEGs, and three underserved areas including Pueblo County, CO.

Merging Field of Membership: Persons who live or work in Pueblo, Fremont, Otero, or Huerfano Counties, CO, and group additions.

64575	5	OAKLAND MUNICIPAL OAKLAND, CA	\$107,849,988.00	68484	PACIFIC BAY OAKLAND, CA	\$24,161,704.00	EXPANDED SERVICES
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Continuing Field of Membership: Officers and employees of the City of Oakland, CA, and numerous group additions.

Merging Field of Membership: People living, working, worshipping or attending school in the City of Oakland and the City of San Leandro, CA.

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
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INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, December 31, 2006

4260 / 68563	1	DOWN EAST BAILEYVILLE, ME	\$53,688,592	12/12/2006
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Other Insurance: NCUSIF

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
62453 / 24780	5	ALLIANCE CREDIT UNION OGDEN, UT	\$84,089,291	12/21/2006

Other Insurance: N/A