



***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**

JANUARY 2005

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

1/1/2005 THRU 1/31/2005

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	1	87
2	1	0	0	1	130
3	0	0	1	0	0
4	1	0	0	1	53
5	7	1	0	2	550
Total	11	1	1	5	820
%	84.6%	7.7%	7.7%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	70	0	7	32	6,692
2	137	1	8	65	23,989
3	219	0	8	78	28,638
4	69	0	4	35	7,574
5	144	0	2	32	59,556
Total	639	1	29	242	126,449
%	95.5%	0.1%	4.3%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	0	0	0	
2	1	0	0	1	1,006,835	
3	0	0	0	0	0	
4	1	0	3	1	60,000	
5	0	0	1	0	0	
Total	2	0	4	2	1,066,835	
%	33.3%	0.0%	66.7%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	2	0	6	2	485,912	
2	2	0	4	2	1,573,240	
3	3	0	5	3	189,948	
4	1	0	2	1	331,140	
5	0	0	0	0	0	
Total	8	0	17	8	2,580,240	
%	32.0%	0.0%	68.0%			

LOW INCOME COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
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%			

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	5	0	11	3	252,837	
2	4	0	2	4	2,037,662	
3	1	0	0	1	20,961	
4	5	0	1	4	1,260,776	
5	1	0	3	1	185,323	
Total	16	0	17	13	3,757,559	
%	48.5%	0.0%	51.5%			

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Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

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

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

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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	0	0	0	0	0
4	0	0	0	0	0	0
5	0	1	178	0	0	0
Total	0	1	178	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	3	1	2	1	2	357,929	21,352,017
2	4	4	0	3	1	11,914,190	290,081,243
3	5	2	3	2	3	7,360,572	3,481,853
4	5	1	4	2	3	18,010,277	2,570,245
5	6	4	2	3	3	38,361,724	70,918,069
Total	23	12	11	11	12	76,004,692	388,403,427

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HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	8	0	0	6
2	83	0	2	9
3	11	0	0	3
4	5	0	0	4
5	21	0	0	8
Total	128	0	2	30

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24736	5	PACOIMA DEVELOPMENT PACOIMA, CA	1/31/2005	178

Field of Membership: Voting members of the Pacoima Chamber of Commerce in Pacoima, California, who qualify for membership in accordance with its charter and bylaws in effect on May 1, 1999;

Voting members of the Valley Industry and Commerce Association in Sherman Oaks, California, who qualify for membership in accordance with its charter and bylaws in effect on May 23, 2000;

Employees of the Valley Economic Development Center in Van Nuys and Pacoima, California;

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; volunteers, members of the immediate family or household; and organizations of such persons.

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
8333	2	TOWER LAUREL, MD	Occupational	\$1,456,061,172.00	112,983	6,500

FIELD OF MEMBERSHIP: Employees of DavCo Restaurants, Inc. who work in, or are paid or supervised from Crofton, MD.

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24438	3	ALLEGACY WINSTON-SALEM, NC	Associational	\$1,031,997,865.00	219,000	5,375
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FIELD OF MEMBERSHIP: Members of The North Carolina State Grange in Statesville, North Carolina, who qualify for membership in accordance with its charter and bylaws in effect on October 1, 1996;

7776	5	IDAHO STATE UNIVERSITY POCATELLO, ID	Occupational	\$60,320,776.00	20,000	4,400
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FIELD OF MEMBERSHIP: Employees of and students attending Jefferson Joint School District #251 in Rigby, ID.

24693	5	GOLDENWEST OGDEN, UT	Occupational	\$328,674,180.00	1,400,000	5,000
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FIELD OF MEMBERSHIP: Employees of Associated Food Stores, Inc. who work in Salt Lake City and Farr West, Utah.

7776	5	IDAHO STATE UNIVERSITY POCATELLO, ID	Occupational	\$60,320,776.00	20,000	9,200
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FIELD OF MEMBERSHIP: Employees of and students attending Bonneville Joint School District #93 in Idaho Falls, ID.

9810	5	NORTHWEST UNITED ARVADA, CO	Associational	\$46,177,431.00	15,000	25,000
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FIELD OF MEMBERSHIP: Voting members of the Consumers United Association in Arvada, CO, who qualify for membership in accordance with its charter and bylaws in effect on December 20, 2002.

Community Expansion

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6660	2	GENESIS SPRINGFIELD, VA	Community	\$84,241,332.00	50,000	1,006,835
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FIELD OF MEMBERSHIP: persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entities located in Fairfax County, Virginia, including the independent City of Fairfax, Virginia

4708	4	EMBARRASS VERMILLION EMBARRASS, MN	Community	\$17,417,299.00	4,000	60,000
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and business and other legal entities located in St. Louis County, Minnesota, north of County Road 16

Community Conversion

17878	1	LAKE SHORE ANGOLA, NY	Community	\$6,117,112.00	5,000	27,576
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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 Town of Evans, Town of Eden, or Town of Brandt, New York;

4745	1	COUNTRYSIDE SYRACUSE, NY	Community	\$57,288,913.00	15,252	458,336
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Onondaga County, New York;

4969	2	MEMBERS CHOICE WV CHARLESTON, WV	Community	\$45,153,638.00	10,900	200,073
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in Kanawha County, West Virginia.

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2182	2	CENTRAL BERGEN HACKENSACK, NJ	Community	\$113,514,989.00	35,735	1,373,167
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FIELD OF MEMBERSHIP: persons who live, work, worship, or go to school in, and businesses and other legal entities located in Bergen County and Passaic County, New Jersey

20622	3	MINERVA AREA MINERVA, OH	Community	\$3,763,255.00	4,000	12,454
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the Minerva Local School District in Stark, Columbiana or Carroll Counties, Ohio.

14186	3	WALTON COUNTY TEACHERS DEFUNIAK SPRING, FL	Community	\$10,759,280.00	4,500	46,373
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Walton County, Florida

306	3	MADISON COUNTY ANDERSON, IN	Community	\$54,509,441.00	15,000	131,121
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Madison County, Indiana.

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6062	4	BEACON LA PORTE, TX	Community	\$83,703,113.00	20,778	331,140
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in that portion of Harris County, Texas bounded by the following: (01/18/2005)

beginning at the intersection of IH-610 and IH-10, proceeding east on IH-10 to the Harris County Line, then following the Harris County Line south and west to state Highway 35, then north on SH 35 to IH-610, then east and north on IH-610 to IH 10;

Underserved

3025	1	POWER SYRACUSE, NY	Underserved area	\$278,742,747.00	56,832	3,191
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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 Village of New York Mills, New York, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

21038	1	FREDONIA CENTRAL SCHOOL FREDONIA, NY	Underserved area	\$11,438,072.00	4,000	15,548
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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 City of Dunkirk and the following portions of the Village of Fredonia and the Town of Pomfret, New York: Beginning at the intersection of Bingham Road and Temple Street, proceeding southeast on Temple Street to Maple Avenue, proceeding east on Maple Avenue to Central Avenue, proceeding north on Central Avenue to the Southern Border of the City of Dunkirk, proceeding geographically west from the point where Central Avenue meets the Southern Border of the City of Dunkirk to Bingham Road, proceeding south on Bingham Road to the intersection of Bingham Road and Temple Street, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

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15910	1	HOULTON HOULTON , ME	Underserved area	\$13,929,864.00	6,000	26,141
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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 following contiguous municipalities within Maine:

- Town of Houlton; Town of Monticello; Town of Littleton; Town of Hodgdon; Town of Cary; Town of Amity; Town of New Limerick; Town of Ludlow; Hammond Plantation; Town of Linneus; Town of Crystal; Town of Dyer Brook; Town of Island Falls; Town of Merrill; Town of Oakfield; Town of Smyrna; Town of Bancroft; Town of Blaine; Town of Bridgewater; Central Aroostook Unorganized Territory; Glenwood Plantation; Town of Haynesville; Town of Hersey; Macwahoc Plantation; Town of Mars Hill; Moro Plantation; Town of Mount Chase; Town of Orient; Oxbow Plantation; Town of Patten; Reed Plantation; Town of Sherman; South Aroostook Unorganized Territory; Town of Stacyville; Town of Westfield; or Town of Weston in Aroostook County, Maine;
- Carroll Plantation; Drew Plantation; Kingman Unorganized Territory; Town of Lakeville; Town of Mattawamkeag; Prentiss Unorganized Territory; Town of Springfield; or Webster Plantation in Penobscot County, Maine; or
- Codyville Plantation; Town of Danforth; Grand Lake Stream Plantation; North Washington Unorganized Territory; Town of Talmadge; Town of Topsfield; Town of Vanceboro; or Town of Waite in Washington County, Maine,

a community which meets the underserved area definition of §109©(2) of the Federal Credit Union Act;

3025	1	POWER SYRACUSE, NY	Underserved area	\$278,742,747.00	56,832	60,651
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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 City of Utica, New York, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

3025	1	POWER SYRACUSE, NY	Underserved area	\$278,742,747.00	56,832	147,306
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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 City of Syracuse, New York, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

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5356	2	FORT BELVOIR WOODBRIDGE, VA	Underserved area	\$189,378,566.00	60,000	63,680
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in Census Tracts 4162.00, 4213.00, 4214.00, 4215.00, 4216.00, 4218.00, 4219.00, 4220.00, 4221.00 and 4222.00 in Fairfax County, Virginia and Census Tracts 9002.00 and 9006.00 in Prince William County, Virginia. The geographic boundaries of the prescribed underserved area are:

In Fairfax County, starting at the northernmost point of Census Tract 4214.00, begin at the intersection of South Kings Highway and Richmond Highway/Route 1 then head south on Route 1 to Buckman Road, Go north (right) on Buckman Road, then go north (left) on Martha Washington Street. Go west (left) on Augustine Street. Follow the south boundary of Huntley Meadows Park and continue southwest along power line boundary to northeastern boundary of Fort Belvoir Military Reservation. So south (left) along Fort Belvoir boundary to Pole Road. Go east (left) on Pole Road then south (right) on Frye Road to Route 1. Follow Route 1 southwest (right) to eastern boundary of Fort Belvoir. Go south (left) at boundary of George Washington Grist Mill Historical State Park along Dogue Creek to Mount Vernon Highway (235). Go southeast (right) on Mount Vernon Highway along boundary of Fort Belvoir and turn south (right) to Dogue Creek. Continue around Fort Belvoir boundary along southern shoreline of Dogue Creek to Virginia State line and Fairfax County line, continuing south to meet the southern shoreline of Gunston Cove at Mount Vernon Blvd. Follow Gunston Cove and Pohick Bay shorelines northwest, following Pohick Creek boundary north to Old Colchester Road. Go southwest (left) across Occoquan Creek to Prince William County. Follow CSX Railroad line south to Featherstone Road (626). Turn west (right) to Route 1, then go north (right) to Longview Drive. Go west (left) to Botts Avenue, then northwest (right) to Horner Road. Turn west (left) on Horner Road, and then go southwest (left) on Summerland Road to Prince William Parkway. The go west (right) to I-95. Follow I-95 north to the northern shoreline of the Occoquan River, following the river to the Occoquan Dam. Then go north in Fairfax County along the boundary for the FCWA (former DC Depart of Corrections Facility) on Tanyard Hill Road to Ox Road (123). Then go south (right) to the intersection at Lorton Road (642) and follow the Facility property boundary northwest to the intersection of Hooes Road (636) and Furnace Road (611). Continue following Facility property boundary north along Hooes Road, then northeast (right) across Silverbrook Road (600). Go southeast (right) along Silverbrook Road, then east (left) along Facility property boundary south of Monocan Road, following boundary to Pohick Road (641). Go southeast (right) on Pohick Road to intersection of Rolling Road and continue south on Pohick Road to I-95. Follow I-95 north to Fairfax County Parkway (7100). Go east (right) to intersection of Loisdale and Newington Road, then follow CSX Railroad southeast across Cinder Bed Road and Telegraph Road to northwest boundary of Fort Belvoir at Kernan Run. Go north (left) along Fort Belvoir boundary to Accotink Road, then go northwest (left) and continue north (right) along Fort Belvoir boundary to just south of Newington Road. Go west (left) on Newington Road to Telegraph Road. Follow Telegraph Road north (right) to just south of Broadmoor Street and then

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follow Fort Belvoir boundary southeast (right) across Dogue Creek to intersection of Fort Belvoir and Huntley Meadows Park. Go along Huntley Meadows park western boundary along Dogue Creek. Follow Dogue Creek northwest at intersection of Dogue Creek and Barnyard Run. Follow boundary line of Census Tract 4123.00 northwest, north of Helmsdale Lane and south of Waeschle Drive, to Telegraph Road. Go northeast (right) on Telegraph Road, then southeast (right) at southern boundary of Census Tract 4224.00, south of Dunsmore Road and Wickford Drive, to Dogue Creek. Go north (left) to intersection of South Kings Highway and Telegraph Road, then continue on Telegraph Road and turn south (right) on Deer Run Drive to South Kings Highway. Continue northeast (left) on South Kings Highway to intersection with Route 1.

8420	2	TIN MILL EMPLOYEES	Underserved area	\$18,756,350.00	5,000	132,008
		WEIRTON, WV				

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in Hancock County, West Virginia; Brooke County, West Virginia; and Jefferson County; Ohio

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373	2	NEW ALLIANCE AMBRIDGE, PA	Underserved area	\$56,783,527.00	20,000	324,424
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FIELD OF MEMBERSHIP: The physical description of the area's boundaries is:

The outer boundary of the underserved area beginning at the northern tip is as follows:

2000 Census tract numbers: 203, 403, 103, 201, 406, 305, 402, 506, 404, 405, 510, 409, 501, 605, 507, 509, 709, 511, 603, 806, 703, 705, 901, 802, 804, 1011, 807, 809, 1113, 902, 903, 1201, 1016, 1017, 1204, 1114, 1115, 1301, 1202, 1203, 1304, 1207, 1208, 1402, 1302, 1303, 1515, 1306, 1401, 1604, 1501, 1504, 1608, 1516, 1603, 1706, 1606, 1607, 1809, 1609, 1702, 1921, 1803, 1807, 2204, 1914, 1915, 2406, 2107, 2108, 2507, 2206, 2304, 2614, 2412, 2503, 2703, 2509, 2609, 2901, 2615, 2620, 4120.01, 2704, 2715, 4390, 3001, 3101, 4455, 4270, 4324, 4480, 4400, 4440, 4511.01, 4460, 4470, 4520, 4490, 4508, 4626, 4511.02, 4511.03, 4810, 4610, 4621, 5041, 4639, 4644, 5120, 4838, 4843, 5138, 5080, 5100, 5153, 5128, 5129, 5604, 5140, 5151, 5611, 5154, 5170, 5612, 5606, 5610, 6043, 6045, 6040, 6041.

The outer boundary of the Underserved Investment Area beginning at the northern tip is as follows:

The Northeastern tip of the underserved area: Starting point is Hopewell Avenue.

Travel south on Hopewell Avenue (census tract #6040.00) and then move east on Route 65, which runs parallel to Ohio River Boulevard and Route 51. The outer boundary shifts due east at 24th street in Ambridge and turns into Brientein Rd. Follow Brientein Rd until you can travel south on Ridge Rd. Ridge Road will loop around and then follow Beaver Road – southwest. Continuing along census tract 6040, follow Spruce Street south to Myrtle and connect with Larch St. Larch St. becomes Clinton St. and turns into Wilson Ave. Travel Southwest on Wilson Avenue to Valley Rd. then southeast on Beech St., then east on to Main Street which runs into Ambridge Avenue to Big Sewickley Creek Road (northern border of census tract #4390.00, east across Interstate 79, south to Brandt School Road (boundary of tract #4120.01), then west on West Ingomar Road then west on Rochester Road, back across Interstate 79 to Locust Road, south on Magee Road, then west on Little Sewickley Creek Road, then north along the boundary of census tract 4380 – which is not included in the qualifying area to Fern Hollow Road (census tract 4400), then shifting south along the eastern border of tract 4400, defined by Audubon Road along the eastern border to Magee Road moving south to turn west on Blackburn Road the south on Oak Knoll to Stonedale Road to Hilltop Lane, then moving west on North Lane, north on Merriman Road around the boundary of census tract 4410.00 (not part of the Investment Area) as defined by Sewickley Ridge Circle to Waterworks Road to McCoy Lane (around census tract # 4440.00, part of the Investment Area) to Crescent Drive to Merriman Drive south across Glen Mitchell Road and the eastern boundary of census tract 4440.00, then east to Ferndale Avenue and south on

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River Road across Route 65 to the Allegheny River.

On the western side of the river, the outer boundary begins at the Allegheny-Beaver county boundary at the northern tip of census tract 4490.00. The western boundary can be defined by the Allegheny-Beaver county line boundary traveling south along tracts 4490, 4511.03, and 4520, then the boundary moves southeast, first defined by the Allegheny-Washington county boundary. The boundary then shifts, moving west along tract 4520 defined by U.S. Highway 22 to Boggs Road to North Star Road to School House Road to Main Street to Lincoln Highlands Drive. Then, at the intersection of State Route 60, the boundary shifts north on Route 60 to Cliff Mine Road and bounded to the east by Coraopolis-Imperial Road, north along the boundary of tract 4520 to McLaughlin Road, the east on to Business Route 60, across University Drive in Moon Township to Cliff Mine Road, north on Beaver Grade Road, then east on Thorn Run Road, which turns into Old Thorn Run Road, then back to Thorn Run Road moving east to State Highway 51 at census tract 4508. The boundary then shifts southwest on Thorn Street along the boundary of tract 4508 to Royal Avenue to Abbott Street to Woodlawn Drive to Main Street back to State Highway 51 to Arch Street to the Ohio River and tract 4610. Census tract 4610 then intersects I-79 heading south towards Pittsburgh along the Ohio River. Census tract 4610 runs into tract 4324 in Avalon and turns into tract 4621 in Stowe Township and intersects the McKees Rocks Bridge and turns into tract 4644 in McKees Rocks.

Traveling due west on the dividing line between census tract 4644 and 4621, the territory takes a southward turn at the dividing line between 4644 and 4626, which is not in the proposed area. This area intersects Palace Way and shifts west at Irwin Street. Irwin Street will intersect 5th street and turn into Rosamond Street and shift slightly northward before turning into Pine Hollow Road. This area outlines census tract 4639. Continuing along this boundary to Willow Street and then southwest on Pennsylvania Avenue, the area continues moving southwest at the Chartiers Avenue extension/ Middletown Rd. Again, this is the outer boundary between tract 4639 and Kennedy Township. At this point, the western boundary is defined by the Allegheny/Ohio River and the western boundary of census tract 2108, then the West End Bridge then becomes the outer boundary line of tract 1921. Follow West Carson Street to West Main Street and continue east again parallel to West Carson Street. This boundary intersects I-279 and continues southeast parallel to the Monongahela River. The boundary of tract 1921 becomes McArdle Roadway, shifts southwest to Vinecliff Street and takes a northern direction at Grandview Avenue. This is the boundary of tract 1914. Grandview Avenue will meet Kearsarge Street and turn south to Woodruff Street, intersect Saw Mill Run Boulevard and turn into the outer boundary of tract 1915. Continuing South on this boundary, you'll intersect Crane Ave and eventually loop onto West Liberty Avenue and back onto Saw Mill Run Boulevard to then travel on the outer boundary of tract 1809 and turn east on Bausman St. Bausman Street will meet Mathews avenue and Beltzhoover Avenue. We will then shift southward on Beltzhoover Avenue, which is the outer boundary of tract 3001 and turn into Tarragonna St. Continue on Taragonna along tract 3001, 2901 to West on Adara St to Edgebrook Avenue and south on Saw Mill Run Boulevard until you meet the boundary of tract 3204, which is not in the

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Investment area.

We will then shift east and intersect Nobles Lane, Parkfield Street and travel on Fairland Street. Along this path, we will travel on Lipton Way, to Park Boulevard and then Parkfield Street to north on Brownsville Rd. At Borough Way, we begin the outer boundary of tract 4810 in Mt. Oliver. Follow Borough Way to Laughlin Avenue and shift southeast on Wagner St. on the boundary of tract 1607 and shift north on Mountain Avenue, then south to Becks Run Road on the border of tract 1606. Moving south along Becks Run Road, we are now following the outer boundary on census tract 3101. The boundary will overlap West Agnew Rd., a small portion of Glass Run Road, move north on Lebanon Rd and shift northwest at the dividing line between census tract 3101 and 3103.

This boundary will intersect Granger Street and Baldwin Rd. to then meet census tracts 1501 and 1504 near the Glenwood Bridge on the Monongahela River. The boundary then extends to the Pittsburgh-Homestead bridge on the western boundary of tract 4838, moves south across State Route 837 to Hays Street to Grandview Boulevard around the western boundary of tract 4838 to East 18th Avenue in Munhall to Ridge Way to Maple Street to East 22nd Avenue to Main Street to Ferregut Street to Clinton Street to Charles Street to Vondera Street to Duquesne Avenue to Munhall Way to Homestead-Duquesne Road to Spruce Way to East Schwab Avenue across State Route 837 to the Allegheny River. Across the river, the boundary begins at census tract 5140, along the Allegheny River as the southern boundary across tracts 5138, 5128, and 5041. At the boundary of tract 5041, the Investment area is defined as Lime Street in McKeesport to Dry Avenue to Fairmont Street, then north on State Route 148 to Congress Street to Delaware Avenue to Greensburg Pike to Chipco Way to Victory Street to Wall Street to Wall Avenue to State Highway 130, north on Patton Street back to State Highway 130 to Walnut Street to Line Way to across the northern boundary of tract 5041 and Greensburg Pike along the northern boundary of tract 5100 across Braddock Avenue, the Tri Boro Expressway, and Lookout Avenue to Miller Street and Prospect Drive to Electric Avenue to Lindburg Boulevard to Old Highway 30 to Radnor Drive to Kenmore Avenue to Center Street to Trenton Avenue to Brinton Road to Edgewood Road to State Route 30 to State Route 8 to Ardmore Drive to Swissvale Avenue to Maple Avenue to Laketon Road to Montier Street, then north on the boundary of tract 1306 to Robinson Boulevard to State Route 380 to Pershing Street to Ferndale Street to Parkway Street to Hamel Street across Stoneville Way to Stranahan Street north on Oberlin Street to Columbia Avenue to Brushton Avenue to Verona Boulevard along the eastern boundary of tract 1201 to Old Freeport Road to State Route 28 west to Delafield Road south to Freeport Road to River Avenue along the western boundary of tract 1201 then traveling south on State Route 130 to State Route 8 to Negley Run Boulevard to Meadow Street to Stanton Avenue to Mossfield Street to Schenley Manor Drive to Stanton Avenue to McCandless Street to Stanton Avenue to 23rd Street to Camelia Street to 54th Street to Celadine Street to 56th Street to Wickliff Street to Duncan Street to Christopher Street to 57th Street to Butler Street to State Route 8 to the Allegheny River, which becomes the outer boundary from State Route 8 and the 1st Street bridge to tract 4270 across the river. Tract 2406 will meet tract 4270 in Millvale and move Northeast when 4270 meets tract 4272 (not in the proposed area) near Shaler Township and crossover East Ohio

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Street. This tract will turn into Evergreen Avenue and move north at Bismarck Street. We will encompass Millvale and loop back south along the border of 4270 and 4282 (not in the proposed area) on the outskirts of Reserve Township and ultimately to tract 2412 to 2620, to Williams Rd and north at tract 2609 - Mainland Street. We will then shift south at the border between tract 2609 and 2607 (not in the proposed area) at I-279, US Highway 19 to tract 2615 at Milroy Street and shift West along Marshall Avenue to tract 2715. Tract 2715 borders on tracts 2602 and 2708 (both not in the proposed area) before meeting tract 2703 and shifting North to Brighton Rd and shift west at Davis Ave. This area then meets tract 2704 back at the McKees Rocks Bridge.

The “inner boundary” qualifying areas, beginning at the Pittsburgh-Homestead bridge (tract 1504) starts at Desdemona Street, shifts north on Imogene Road to Beechwood Road to Baywood Way to Hazelwood Avenue to Bigelow Boulevard to Winterburn Avenue to Greenfield Road to Naylor Street to I-376 then north along the western border of tract 1413 to Schenley Drive to Frew Street to Tech Street back on to Schenley Drive moving east to Forbes Avenue north to Wilkins Avenue to Shady Avenue to 5th Avenue to South Negley Avenue to Walnut Street to South Highland Avenue to Penn Circle to the intersection of Penn Avenue and Denniston Avenue. (Areas inside the perimeter of this portion of the Investment Area that do not qualify and are not part of the area include tracts 706, 708, 1403, 1404, 1405, 1406, 1408, 1410, 1411, 1413, 1414, 1517, 5152, 5155, 5161, 5162, and 5605).

Continuing along this boundary until 2nd avenue, we now reach the outskirts of tract 1515. Loop around to Hazelwood Avenue, to Bigelow Street, moving north to Swinburne St. to 2nd avenue (a different one than previously mentioned), which takes us to the outer area of tract 1609. Again, continue along this path that will intersect the Brady Street Bridge and turn into tract 1702. Follow tract 1702 along the Monongahela River, intersect the Liberty Bridge and this will turn into tract 1921, cross the Smithfield Street Bridge and the Fort Pitt Bridge back to tract 2108. Follow the border between 2108 and 2205 North on Allegheny Avenue, cross over Ridge Avenue and Buttercup Way before reaching the border of tract 2206. Moving slightly northeast on the border between 2206 and 2201(not in the proposed area), and turn south at Brighton Rd. to West Ohio Street, which is the border between 2201 and 2204. Continuing along tract 2204, it will shift North at North Canal Street and resume moving around tract 2406 along the Allegheny River. Tract 2406 will meet tract 4270 in Millvale and move Northeast when 4270 meets tract 4272 (not in the proposed area) near Shaler Township and crossover East Ohio Street. This tract will turn into Evergreen Avenue and move north at Bismarck Street. We will encompass Millvale and loop back south along the border of 4270 and 4282 (not in the proposed area) on the outskirts of Reserve Township and ultimately to tract 2412 to 2620, to Williams Rd and north at tract 2609 - Mainland Street. We will then shift south at the border between tract 2609 and 2607 (not in the proposed area) at I279, US Highway 19 to tract 2615 at Milroy Street and shift West along Marshall Avenue to tract 2715. Tract 2715 borders on tracts 2602 and 2708 (both not in the proposed

INSURANCE REPORT OF ACTIVITY - DETAIL

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area) before meeting tract 2703 and shifting North to Brighton Rd and shift west at Davis Ave. This area then meets tract 2704 back at the McKees Rocks Bridge. (Please note that tracts 2201 and 2205 are not part of the Investment Area and that the boundary for the area not qualified is from the 16th Street Bridge over the Allegheny River in tract 2205 to South Canal Street to North Canal Street to West Ohio Street to Brighton Road to West North Avenue to Allegheny Avenue to the Allegheny River boundary.

The northwestern tip of the underserved area starts with Hopewell Avenue. Hopewell will run south into Kennedy Boulevard and ultimately, into Constitution Boulevard. Continuing southwest along that route, the underserved area follows the county line between Allegheny and Beaver counties. The southwestern most point is the where Allegheny, Beaver and Washington counties meet. At that point, the area shifts southeast along the Allegheny and Washington county lines and will move slightly northeast at US Route 22 / William Penn Highway.

5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	\$437,892,994.00	89,685	1,517,550
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FIELD OF MEMBERSHIP: persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the underserved community of Philadelphia, Pennsylvania

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

1220	3	LIBERTY ALLIANCE LEXINGTON, KY	Underserved area	\$43,704,035.00	120,000	20,961
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Linn County, Iowa, 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: 001200, 001800, 001900, 002200, 002500, 002600 and 002700 located in Linn County, Iowa bounded by the following:

North on Chicago and Northwest Railroad to E Avenue NW. West on E Avenue NW to 10th Street NW. North on 10th Street NW to I Avenue. West on I Avenue to 11th Street NW. North on 11th street NW to O Avenue. East on O Avenue NW to 10th Street NW. North on 10th Street NW to Penn Avenue. Southeast on Penn Avenue to 1st Street NW to the Cedar River. South along the Cedar River to the Chicago and North Western Railroad. Across the Cedar River along the Chicago and North Western Railroad until it intersects Highway 380. Northeast along Highway 380 to Coe Road. North on Coe Road to E Avenue NE. Northeast on E Avenue to 15th Street NE. Northwest on 15th Street NE to the Cedar Rapids and Iowa City Railroad. Northeast along the Cedar Rapids and Iowa City Railroad to 20th Street NE. East on 29th Street NE to 1st Avenue. Southwest on 1st Avenue to 16th Street SE. Southeast on 16th Street SE to 3rd Avenue Southwest on 3rd Avenue SE to 14th Street SE. South on 14th Street SE to 5th Avenue SE. Southeast on 5th Avenue to SE to 10th Street SE. Southeast 10th Street to Mt. Vernon Road. East on Mt. Vernon Road to 19th Street SE. South on 19th Street to 12th Avenue SE. East on 12th Avenue SE to McCarthy Road SE. Southeast on McCarthy Road SE to Van Vechten Park Road. Southwest on Van Vechten Road to the Extension of 19th Street SE. South on the Extension of 19th Street SE to the Cedar River. South along the Cedar River to Summit Avenue SW. West on Summit Avenue SW to C Street SW. Northwest on C Street SW to Wilson Avenue Drive SW. West on Wilson Avenue Drive SE to the Chicago and Northwest Railroad.

14568	4	LA CAPITOL BATON ROUGE , LA	Underserved area	\$254,483,088.00	155,000	100,588
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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 of Tangipahoa Parish, Louisiana

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

14568	4	LA CAPITOL BATON ROUGE , LA	Underserved area	\$254,483,088.00	155,000	104,503
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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 of Terrebonne Parish, Louisiana

12225	4	RAPIDES ALEXANDRIA, LA	Underserved area	\$6,646,601.00	3,000	126,337
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FIELD OF MEMBERSHIP: RFCU requests persons who live, work, worship, or attend school in and businesses and other legal entities located in Rapides Parish, Louisiana (Alexandria Metropolitan Statistical Area) as an underserved area

79	4	CAMPUS BATON ROUGE, LA	Underserved area	\$291,332,581.00	70,000	444,674
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities in Orleans Parish, Louisiana, an underserved area

14692	4	ASI HARAHAN, LA	Underserved area	\$195,072,779.00	319,000	484,674
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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 of Orleans Parish, Louisiana.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

24736	5	PACOIMA DEVELOPMENT PACOIMA, CA	Underserved area	\$1.00	185,323
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in the underserved area comprised of the following census tracts in Los Angeles County, California, 1041.03-1041.07, 1042.01,1042.02, 1043.10, 1043.20, 1044.01, 1044.02, 1045.00, 1046.10, 1046.20, 1047.01, 1047.02, 1048.10, 1048.20, 1061.14, 1064.04, 1095.00, 1191.00, 1192.00, 1193.10, 1193.20, 1193.30, 1210.10, 1211.00, 1212.10, 1212.20, 1218.00, 1219.00, 1221.10, 1221.20, 1222.00, 3201.00, 3202, and 3203.00, which is bounded by beginning at the intersection of Laurel Canyon Boulevard and Strathern Street, west on Strathern Street to State Hwy 170, north to Tujunga Ws., northeast to Laurel Canyon Blvd., northwest to Branford Street, southwest to Interstate 5, northwest to Terra Bella Street, southwest to Pacoima Diversion Channel, northwest to Pierce Street, southeast to Woodman Ave., southeast to Nordhoff Street, west to Pacoima Ws, northeast to Interstate 5, northwest to South Brand Blvd, northeast to Ambay Ave., northwest to Pearwood Ave., continue northwest to South Meyer Street, northeast along an imaginary line to Dronfield Ave., northwest to Polk Street, northeast to Foothill Blvd., southeast to Sayre Street, northeast to Interstate 210, southeast to Pacoima Ws., southwest to Foothill Blvd., southeast to Paxton Street, northeast to Lopez Canyon Road, continue northeast to the Los Angeles County Line, continue eastward then south along the county line to the Angeles National Forest Boundary, follow the Angeles National Forest Boundary south then west to the Tajunga Ws., south along the Tajunga Ws. To Wentworth Street, southwest to Stonehurst Avenue, southeast to Wicks Street, northeast to Stonehurst Place, southeast to Clybourn Ave., south to Stonehurst Avenue, south to Sunland Blvd., south to Tuxford Place, east to Hansen Heights Channel, south along the channel to Nettleton Street, southwest to Glenoaks Blvd., southeast to Armintia Street, southwest to Arcola Ave., south to Southern Pacific R.R., Southeast to Cohasset Street, west to Clybourn Ave., north to Saticoy Street, west to Laurel Canyon Boulevard, north to Strathern Street.

Single Common Bond Expansions

Current Month

Number of Expansions Approved	7
Number of Expansions Denied	1
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	2

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

Number of Potential Members Added	550
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<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	144
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Number of Expansions Denied	0
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Number of Expansions Deferred	2
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Number of FCUs Receiving Expansions	32
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Number of Potential Members Added	59,556
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<u>Community Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	0
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Number of Expansions Denied	0
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Number of Expansions Deferred	1
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Number of FCUs Receiving Expansions	0
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Number of Potential Members Added	0
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<u>Underserved</u>	<u>Current Month</u>
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Number of Expansions Approved	1
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Number of Expansions Denied	0
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Number of Expansions Deferred	3
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INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

Number of FCUs Receiving Expansions	1
Number of Potential Members Added	185,323

<u>Housekeeping</u>	<u>Current Month</u>
Number of Housekeeping Approved	21
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	0
Number of FCUs Receiving Housekeeping	8

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
24279	1	GARDNER FRANCO- AMERICAN GARDNER, MA	\$209,366,067.00	10178	ASNACOMET HUBBARDSTON, MA	\$357,929.00	EXPANDED SERVICES

Continuing Field of Membership: (Community) Persons who live or work in many towns in Massachusetts (including Hubbardston, Barre, Rutland and Princeton, Massachusetts (the MCU's FOM).

Merging Field of Membership: (Community) Persons residing or working in the Towns of Hubbardston, Barre, Rutland and Princeton, Massachusetts.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

62562	1	CREDIT UNION ONE	\$702,183,891.00	60236	NORTH OAKLAND COMMUNITY	\$18,542,932.00	EXPANDED SERVICES
		FERNDALE, MI			WATERFORD, MI		

Continuing Field of Membership: (State chartered multiple) Persons who are shareholders of the Ferndale Cooperative, Inc. and many other associational and occupational groups.

Merging Field of Membership: (State chartered community) Persons residing in or employed in the townships of Commerce, Highland, White Lake, Waterford, Rochester, Rochester Hills or Pontiac all in Oakland County, Michigan.

66706	1	MEMBERS PLUS	\$204,933,000.00	67878	DUNKIN DONUTS EMPLOYEES	\$2,809,085.00	EXPANDED SERVICES
		SOMERVILLE, MA			RANDOLPH, MA		

Continuing Field of Membership: (State-chartered multiple) Members in this corporation will be limited to those who are employed in the utility industry but not limited to employees of NSTAR, Entergy, Exelon, RCN, Northwind.

Merging Field of Membership: (State-chartered single) Employees of Dunkin Brands, Inc.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

15373	2	C G H NEW KENSINGTON, PA	\$2,350,207.00	3684	NEW KENSINGTON BELLCO NATRONA HEIGHTS, PA	\$803,406.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Employees, doctors, medical staff and technicians who work at Citizens General Hospital in New Kensington, Pennsylvania and various SEGs in the New Kensington, PA area.

Merging Field of Membership: Employees of the American Telephone and Telegraph Company, and Bell Atlantic, and any company derived from these companies, provided each company included is specifically named below within 120 days of its incorporation, who work in areas served by area code 412 or 724 and Employees of General Waterworks Company who work in Natrona Heights, Pennsylvania.

227	2	PENTAGON ALEXANDRIA, VA	\$6,962,671,963.00	4538	BUDGET WASHINGTON, DC	\$10,952,297.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple common bond serving numerous defense and government related occupational and associational groups.

Merging Field of Membership: Multiple common bond primarily serving the Office of Management and Budget.

3951	2	SOUTH JERSEY DEPTFORD, NJ	\$136,432,783.00	24259	PRINCE HALL OF NEW JERSEY NEWARK, NJ	\$158,487.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of South Jersey Port Corporation who work in Camden, New Jersey and various select employee groups.

Merging Field of Membership: Regular members of Prince Hall Free and Accepted Masons lodges in the State of NJ which are under the jurisdiction of the Most Worshipful Prince Hall Grand Lodge Free and Accepted Masons, State and Jurisdiction of New Jersey, in Newark, New Jersey..

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

2099	2	CITADEL THORNDALE, PA	\$681,917,274.00	68422	ATLANTIC NEWTOWN SQUARE, PA	\$290,081,243.00	EXPANDED SERVICES
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Continuing Field of Membership: A community common bond federal credit union.

Merging Field of Membership: A multiple common bond, state-chartered credit union.

60645	3	NEW SOUTH CREDIT UNION KNOXVILLE, TN	\$21,295,481.00	14004	I B E W KNOXVILLE, TN	\$6,621,696.00	EXPANDED SERVICES
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Continuing Field of Membership: Community based FOM covering Know, Union and Grainger Counties, TN.

Merging Field of Membership: Employees of IBEW Local 760 and IBEW Local 365 in Knoxville, TN, emp. Of IBEW Local 720 Oak Ridge, TN, emp. Of Huskey Aluminum who work in Knoxville, TN, emp. Of Vinyard Carpet & Floor Covering, Inc., and emp. Of Insurance Service Group in Clinton, TN.

63637	3	NAVIGATOR CU PASCAGOULA, MS	\$160,085,450.00	17227	NORTH GULFPORT COMMUNITY GULFPORT , MS	\$738,876.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Multiple Common Bond State Charter

Merging Field of Membership: A community in North Gulfport.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

60883	3	BEACON COMMUNITY LOUISVILLE, KY	\$29,931,895.00	62583	NEWPORT POSTAL UNION, KY	\$221,785.00	EXPANDED SERVICES
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Continuing Field of Membership: Anyone who desires membership and lives, work, worship, volunteers or attend school in the multiple counties in Kentucky and Indiana.

Merging Field of Membership: Any postal employee in Campbell, Boone, Kenton or Grant Counties, Kentucky.

24734	3	SOUTHEAST FINANCIAL NASHVILLE, TN	\$208,579,415.00	67754	GOLDEN CIRCLE JACKSON, TN	\$2,889,754.00	EXPANDED SERVICES
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Continuing Field of Membership: Approx. 300 SEGs

Merging Field of Membership: 25 SEGs

4966	3	ST. CHARLES BORROMEIO'S PARISH PARMA, OH	\$51,060,007.00	96767	OUR LADY OF MERCY PARISH PARMA, OH	\$370,314.00	INABILITY TO OBTAIN OFFICIALS, EXPANDED SERVICES
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Continuing Field of Membership: Members of St. Charles Borromeo's Parsh in Parma, OH, Corpus Christi Parish in Cleveland, OH St Thomas More parish in Cleveland, OH, St. John bosco Parish in Parma Heights, OH and St. Anthony of Padua Catholic Church in Parma, OH.

Merging Field of Membership: 96767 Our Lady of Mercy parish SCU NICU, Parishioners of Our Lady of Mercy churhc livinv in cuyahoga and adjoining counties.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

62214	4	MIDWEST UNITED BLUE SPRINGS, MO	\$142,682,457.00	1089	SEARS KANSAS CITY EMPLOYEES KANSAS CITY, MO	\$8,474,183.00	EXPANDED SERVICES
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Continuing Field of Membership: community for Clay and Jackson Counties, MO

Merging Field of Membership: employees of Sears, Roebuck and Company and subsidiaries in the Kansas City metro area

4015	4	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	\$262,674,460.00	10759	ST. GREGORY'S SAN ANTONIO, TX	\$9,536,094.00	
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Continuing Field of Membership:

Merging Field of Membership:

60377	4	MINNESOTA POWER EMPLOYEES DULUTH, MN	\$62,695,110.00	63341	DULUTH NEWS TRIBUNE EMPLOYEES DULUTH, MN	\$928,421.00	
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Continuing Field of Membership:

Merging Field of Membership:

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

64117	4	FRONTIER FORT DODGE, IA	\$10,622,202.00	64789	GAS & ELECTRIC EMPLOYEES FORT DODGE, IA	\$1,078,562.00	EXPANDED SERVICES
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Continuing Field of Membership: State charter

Merging Field of Membership: State charter

65550	4	SOUTH DIVISION EVERGREEN PARK, IL	\$47,562,399.00	65692	OAK FOREST OAK FOREST, IL	\$563,262.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Multi - group

Merging Field of Membership: Municipal government employees

10442	5	UNITED ASSOCIATION NORTHWEST PORTLAND, OR	\$25,678,569.00	8431	ADVANTAGE NW PORTLAND, OR	\$34,213,842.00	EXPANDED SERVICES
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Continuing Field of Membership: Members and employees of Local Union No. 290 of the United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada, AFL, in Portland, OR; and select group additions

Merging Field of Membership: Employees of the Union Pacific Corp. who work in or have headquarters in the Union Pacific Railroad Albina Terminal in Portland, OR, select employer groups, and two underserved areas.

INSURANCE REPORT OF ACTIVITY - DETAIL

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18983	5	GATEWAY COMMUNITY MISSOULA, MT	\$31,411,320.00	11033	INTERMOUNTAIN BONNER, MT	\$3,146,333.00	EXPANDED SERVICES
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Continuing Field of Membership: Low-income community charter serving Missoula, MT, and numerous select groups.

Merging Field of Membership: Employees of the Stimson Lumber Company who work in Missoula County, MT, and three select employer groups.

4142	5	KINECTA MANHATTAN BEACH, CA	\$2,709,976,000.00	21061	ELIXIR INDUSTRIES EMPLOYEES GARDENA, CA	\$1,001,549.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Hughes Electronic Corp. who work in or are paid from, or whose headquarters is in Los Angeles or Orange Counties, CA; and numerous select employer groups.

Merging Field of Membership: Employees of Elixir Industries who work in or are paid from Gardena, CA.

60793	5	REDWOOD SANTA ROSA, CA	\$1,089,271,526.00	64659	MARIN GENERAL HOSPITAL EMPLOYEES SAN RAFAEL, CA	\$2,686,592.00	EXPANDED SERVICES
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Continuing Field of Membership: Community charter serving multiple counties in CA including Marin County, and numerous select group additions.

Merging Field of Membership: Employees of health care facilities or related organizations doing business in Marin County.

INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, January 31, 2005

68502	5	SAFE Q PHOENIX, AZ	\$92,588,226.00	68526	GRAND CANYON STATE PHOENIX, AZ	\$62,484,483.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or worship in multiple zip codes in the Phoenix, AZ area, employees Safeway Stores who work in the Phoenix Division, and multiple SEGs.

Merging Field of Membership: Persons who live, work, or worship in multiple zip codes in the Phoenix, AZ area, and employees of the state of AZ except state colleges and universities.

1040	5	CAPITAL EDUCATORS MERIDIAN, ID	\$152,738,197.00	82508	CANYON TEACHERS NAMPA, ID	\$5,746,994.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of and students attending multiple schools and school districts within multiple Idaho counties, and select group additions.

Merging Field of Membership: Employees of and students attending public, private, and parochial schools in Canyon and Owyhee Counties, ID, and Independent School District #3 in Ada County, ID.