



Insurance Report of Activity

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

JULY 2005

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2005 THRU 7/31/2005

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	4	0	0	2	330
2	4	0	0	3	18,271
3	0	0	0	0	0
4	0	0	0	0	0
5	8	0	0	3	1,806
Total	16	0	0	8	20,407
%	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	85	0	12	30	6,504
2	161	1	2	54	13,354
3	200	0	6	63	50,033
4	47	2	0	25	4,097
5	146	1	1	45	18,470
Total	639	4	21	217	92,458
%	96.2%	0.6%	3.2%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	2	1	937,037	1
2	0	0	1	0	0	0
3	0	0	1	0	0	0
4	0	0	1	0	0	0
5	1	0	0	1	122,161	0
Total	2	0	5	2	1,059,198	1
%	28.6%	0.0%	71.4%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	2	0	7	2	967,500	1
2	1	1	3	1	750,162	0
3	4	0	7	4	1,136,382	0
4	4	0	0	4	3,178,689	1
5	1	0	0	1	826,344	0
Total	12	1	17	12	6,859,077	2
%	40.0%	3.3%	56.7%			

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	4	0	5	2	257,980	0
2	2	0	12	2	389,939	0
3	0	0	2	0	0	0
4	3	0	1	3	527,087	0
5	6	0	2	2	179,209	0
Total	15	0	22	9	1,354,215	0
%	40.5%	0.0%	59.5%			

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2005 THRU 7/31/2005

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	1	4,877,204	0	0
4	2	313,289,445	0	0
5	1	13,815,898	0	0
Total	4	331,982,547	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

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2005 THRU 7/31/2005

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	0	0	0	0	0
Total	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

7/1/2005 THRU 7/31/2005

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	5	0	0	3
2	16	0	0	9
3	17	0	0	7
4	57	0	0	4
5	60	0	0	8
Total	155	0	0	31

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of Duplicates
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 REPORT OF ACTIVITY - SUMMARY

7/1/2005 THRU 7/31/2005

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	0	0	0	0	2	0	0	0	2
2	3	0	0	1	0	0	0	0	4
3	3	1	0	1	1	0	0	0	6
4	0	0	0	0	0	0	0	1	1
5	0	0	0	0	0	0	0	0	0
TOTAL	6	1	0	2	3	0	0	1	13

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	0	0	0	0	3,534,351	0	0	0	3,534,351
2	87,003,503	0	0	593,410	0	0	0	0	87,596,913
3	170,320,365	2,517,839	0	183,698	308,155	0	0	0	173,330,057
4	0	0	0	0	0	0	0	1,471,126	1,471,126
5	0	0	0	0	0	0	0	0	0
TOTAL	257,323,868	2,517,839	0	777,108	3,842,506	0	0	1,471,126	265,932,447

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

Single Common Bond Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
1101	2	CARNEGIE MELLON UNIVERSITY CARNEGIE MELLON	Occupational	\$7,650,936.00	5,725	3,885
FIELD OF MEMBERSHIP: See clauses 1, 2, and 6.						
838	2	APS GREENSBURG, PA	Occupational	\$6,063,916.00	9,300	5,100
FIELD OF MEMBERSHIP: Employees of Allegheny Energy, Inc. and its wholly-owned subsidiaries, Allegheny Power, Allegheny Energy Supply, Mountaineer Gas Company, and Allegheny Ventures (controlling Allegheny Communications Connect and Allegheny Energy Solutions).						
1101	2	CARNEGIE MELLON UNIVERSITY CARNEGIE MELLON	Occupational	\$7,650,936.00	5,725	9,250
FIELD OF MEMBERSHIP: See clauses 5 & 7 of CU's FOM.						

Multiple Common Bond Expansion (3,000 or Greater)

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

Sunday, July 31, 2005

23042	3	SUNCOAST SCHOOLS BUSHNELL, FL	Occupational	\$4,657,989,122.00	1,107,975	7,300
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FIELD OF MEMBERSHIP: Students enrolled in the Sumter County School District, grades kindergarten through twelfth, headquartered in Bushnell, Florida.

23042	3	SUNCOAST SCHOOLS BROOKSVILLE, FL		\$4,657,989,122.00	1,107,975	19,336
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FIELD OF MEMBERSHIP: Students enrolled in the Hernando County Public Schools headquartered in Brooksville, FL.

Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
4702	1	KELLOGG COMMUNITY BATTLE CREEK, MI	Community	\$237,811,648.00	168,164	937,037

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Allegan County, Michigan; Barry County, Michigan; Berrien County, Michigan; Branch County, Michigan; Calhoun County, Michigan; Cass County, Michigan; Kalamazoo County, Michigan; St. Joseph County, Michigan; or Van Buren County, Michigan;

11075	5	TOMBSTONE COSHISE COUNTY, AZ	Community	\$9,472,604.00	3,500	122,161
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FIELD OF MEMBERSHIP: Persons who live in Cochise County, Arizona; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Cochise County, Arizona; persons participating in programs to alleviate poverty or distress which are located in Cochise County, Arizona; incorporated and unincorporated organizations located in Cochise County, Arizona or maintaining a facility in Cochise County, Arizona meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations (July 1, 2005).

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
10034	1	WHITE PRODUCTS EMPLOYEES RUTLAND, MI	Community	\$4,924,619.00	2,000	17,232
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Irving, Rutland, Thornapple, or Yankee Springs Townships, Michigan;						
24731	1	WESTERN DIVISION BUFFALO, NY	Community	\$86,322,217.00	23,000	950,268
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Erie County, New York;						
19454	2	NJ GATEWAY MIDDLESEX COUNTY, NJ	Community	\$29,326,249.00	5,000	750,162
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Middlesex County, New Jersey.						
5741	3	CHIVAHO CHILLICOTHE, OH	Community	\$15,157,768.00	3,000	11,750
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Union Township, Ross County, Ohio.						

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

6772	3	SORG BAY WEST MIDDLETOWN, OH	Community	\$8,384,884.00	1,500	51,605
FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in the city of Middletown, OH.						
356	3	ENDEAVOR PENSACOLA, FL	Community	\$51,584,009.00	9,000	412,153
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Santa Rosa County or Escambia County, Florida.						
5495	3	GLASS CITY MAUMEE, OH	Community	\$106,806,606.00	257,441	660,874
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Fulton, Lucas, Ottawa or Wood Counties, Ohio.						
5866	4	DUPONT SRW EMPLOYEES ORANGE, TX	Community	\$117,387,952.00	18,000	84,966
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Orange County, TX.						
10170	4	CITIZENS MIDLAND, TX	Community	\$64,535,062.00	68,000	156,517
FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Borden, Glasscock, Howard, Martin, and Midland Counties, Texas.						

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

11452	4	CY-FAIR HOUSTON, TX	Community	\$111,340,216.00	36,000	295,150
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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 Cypress-Fairbanks Independent School District in Harris County, Texas

24359	4	CITY-COUNTY BROOKLYN CENTER, MN	Community	\$435,865,306.00	750,000	2,642,056
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FIELD OF MEMBERSHIP: those persons who live, work, worship, or attend school in and business and other legal entities located in Anoka, Carver, Dakota, Hennepin, Ramsey, Scott or Washington Counties, Minnesota.

24747	5	VALLEYTRUST KING COUNTY, WA	Community	\$13,815,898.00	4,800	826,344
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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 the King County, Washington school districts of Auburn, Bellevue, Enumclaw, Federal Way, Highline, Issaquah, Kent, Mercer Island, Renton, Tahoma, and Tukwila

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, July 31, 2005

1644	1	CORNING	Underserved area	\$534,693,260.00	201,300	3,766
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WAYNESBORO, PA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Borough of Waynesboro, Pennsylvania within Franklin County, Pennsylvania that has the following street boundaries:

Beginning at a point that is 100 yards west of the intersection of Prices Church Road and West Main Street, proceeding geographically northeast for .2 miles, proceeding geographically northwest for .5 miles, proceeding geographically northeast for .6 miles, intersecting Prices Church Road, proceeding geographically southeast for .8 miles, proceeding geographically northeast until crossing Route 316, proceeding geographically southeast for .1 miles, intersecting again with Route 316, proceeding geographically northeast, parallel with Orchard Road, for .1 miles, proceeding geographically south along Potomac Street Extension for .15 miles, proceeding geographically east until reaching the intersection of North Broad Street and Northfield Avenue, proceeding geographically southeast along the municipality limits for .5 miles until reaching Gehr Road, proceeding southwest along Gehr Road to Route 16, proceeding northwest along Route 16, which becomes West Main Street, to the point that falls 100 yards geographically west of the intersection of Prices Church Road and West Main Street,

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

1644	1	CORNING	Underserved area	\$534,693,260.00	201,300	38,626
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CHARLEROI, PA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following contiguous municipalities:

The Borough of Belle Vernon, Pennsylvania, the Borough of Fayette City, Pennsylvania, or the Township of Washington, Pennsylvania in Fayette County, Pennsylvania;
The Borough of Charleroi, Pennsylvania, the Borough of Donora, Pennsylvania, or the Borough of North Charleroi, Pennsylvania in Washington, County, Pennsylvania; or
The City of Monessen or the Township of Rostraver in Westmoreland County, Pennsylvania,

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

1644	1	CORNING WILIMINGTON, NC	Underserved area	\$534,693,260.00	201,300	75,838
FIELD OF MEMBERSHIP:		Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Wilmington, North Carolina, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;				
24731	1	WESTERN DIVISION CHAUTAUGUA, NY	Underserved area	\$86,322,217.00	23,000	139,750
FIELD OF MEMBERSHIP:		Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Chautauqua County, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;				
13242	2	CHARTWAY CLEVELAND, OH	Underserved area	\$1,020,926,540.00	3,317,716	55,376
FIELD OF MEMBERSHIP:		Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Cleveland, Ohio, identified by the following census tracts: 101600, 101700, 102101, 102102, 102200, 102300, 102401, 102402, 105100, 105200, 123700, 123800, 124100, 124400, 124500, 124600, 137101, 138105, 190502, 191500.				
4233	2	ALLEGHENY CO NO 1 PITTSBURGH, PA	Underserved area	\$31,059,868.00	6,936	334,563
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 Pittsburgh, Pennsylvania				

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

11452	4	CY-FAIR HOUSTON, TX	Underserved area	\$111,340,216.00	36,000	29,665
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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 defined by the following boundaries: beginning in the northeast at the intersection of the Waller County Line and FM 362, proceeding south on FM 362 to Brooks Road, then west on Brooks Rd. to Waller Gladish Road, then south on Waller Gladish Road to Spring Creek, then following Spring Creek southeast to Kickapoo Road, then south on Kickapoo Road to SR 6, then southeast on SR 6 to Katy Hockley Road, then south on Katy Hockley Road to Freeman Road, then west on Freeman Road to the Waller County Line, then following the Waller County Line around to the original starting point at FM 362

22369	4	TOTAL CHOICE HAHNVILLE, LA	Underserved area	\$35,469,870.00	8,000	112,332
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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 St. Charles, St. James, and St. John Parishes, Louisiana.

24470	4	BEAUMONT AREA EDUCATORS BEAUMONT, TX	Underserved area	\$191,018,589.00	55,000	385,090
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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 Hardin, Jefferson, or Orange Counties, Texas.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

24694	5	AMERICA FIRST	Underserved area	\$2,996,917,335.00	840,000	2,686
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UTAH COUNTY, UT

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

Prescribed underserved community: 2000 Census Tract 003201 in Utah County, Utah, bounded by the northwest corner at Interstate 15 and Main Street in Spanish Fork, Utah, go northeast on Interstate 15 0.49 miles to U.S. Highway 6, follow U.S. Highway 6 southeast 1.23 miles to the intersection of U.S. Highway 6 and State Road 147, follow State Road 147 west 1.0 miles to Main Street, go north on Main Street to Interstate 15.

24694	5	AMERICA FIRST	Underserved area	\$2,996,917,335.00	840,000	6,863
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WASHINGTON COUNTY, UT

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

Prescribed underserved community: 2000 Census Tract 270700 in Washington County, Utah, bounded by the southwest corner at Sunset Boulevard and Lava Flow Drive, go north on Lava Flow Drive 1.22 miles to 2000 North Street, go west on 2000 North Street 109 yards to Chetro Trail, follow Chetro Trail north-northwest 309 yards to Chaco Trail, go north-northwest on Chaco Trail 0.25 miles, continue east on Chaco Trail 82 yards, continue south-southeast on Chaco Trail 144 yards, go north on an imaginary line 168 yards, go northeast on an imaginary line 155 yards, go southeast on an imaginary line 291 yards, go northeast 60 yards on an imaginary line to the intersection of Tavimaus Circle and Anasazi Street, follow Tavimaus Circle northwest for 186 yards, go north-northwest 0.25 miles on an imaginary line to Anasazi Street, go north on Anasazi Street 368 yards to Entrada Trail, go west on an imaginary line 63 yards, go north-northwest on an imaginary line 0.36 miles to Snow Canyon Parkway, follow Snow Canyon Parkway 75 yards to the stream, follow the stream north 3.23 miles to State Road 18, go south-southeast on State Road 18 3.25 miles, continue south on State Road 18 1.72 miles to Skyline Drive, go south on Bluff Street 0.68 miles to Sunset Boulevard, go west on Sunset Boulevard 2.01 miles to Lava Flow Drive.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

15732	5	WESTERN ROGERS, AR	Underserved area	\$1,050,188,448.00	171,743	7,816
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 202.01 and 203.01 in Rogers, Arkansas, bounded by the intersection of the Arkansas and Missouri Railroad tracks and W. Hudson Road, go east on W. Hudson Road to the intersection of N. 13th Street, go north on N. 13th Street to the intersection of Stratton Road, go east on Stratton Road to an imaginary line 237 yards west of Highway 94, follow the imaginary line due north to McClure Road, go west on McClure Road to McClure Drive, go north on McClure Drive to Little Flock Drive, go east on Little Flock Drive to Highway 94/N. 2nd St, go north on Highway 94/N. 2nd St. to N. Airport Loop, follow N. Airport to Highway 62, go north on Highway 62 to Pleasant Hill Road, go east on Pleasant Hill Road to N. Old Wire Road, go south on N. Old Wire Road as it turns into N. Arkansas Street, continue south on N. Arkansas Street to Cloverdale Road, go east on Cloverdale to Gramling Road (CR 869), go southeast on Gramling Road (CR 869) to Old Prairie Creek Road (CR 878), follow Old Prairie Creek Road (CR 878) southwest to the intersection of Clifty Highway (HWY 12), follow Clifty Highway (HWY 12) southwest to E. Locust Street, go west on E. Locust Street to the intersection at the Arkansas and Missouri Railroad tracks, go south along the railroad tracks to the intersection of E. Cherry Street, go west on E. Cherry Street to S. 1st Street, go south on S. 1st Street, to W. Cypress Street, go west on W. Cypress to S. 8th Street, go north on S. 8th Street to W. Walnut Street, go west on W. Walnut Street to N. Dixieland Road, go north on N. Dixieland Road to the intersection of the Arkansas and Missouri Railroad tracks, follow the railroad tracks northwest to the beginning point at W. Hudson Road.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

24694	5	AMERICA FIRST	Underserved area	\$2,996,917,335.00	840,000	10,227
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WASHINGTON COUNTY, UT

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

Prescribed underserved community: 2000 Census Tracts 271200, 271300, 271400 in Washington County, Utah, bounded by the northwest corner at Bluff Street and 100 South Street in St. George, Utah, follow 100 South Street east 1.85 miles to Interstate 15, go north-northeast on Interstate 15 438 yards to St. George Boulevard, go west on St. George Boulevard 400 yards to 1000 East Street, go north on 1000 East Street 92 yards to Highland Drive, go east on Highland Drive 99 yards to Industrial Road, follow Industrial Road north 0.26 miles to 400 North Street, go northwest on an imaginary line 0.45 miles, go north on an imaginary line 229 yards, go northeast on an imaginary line 0.44 miles, go north on an imaginary line 246 yards, go southeast on an imaginary line 167 yards, go south-southeast on an imaginary line 230 yards, go northeast on an imaginary line 239 yards crossing Old Dump Road, go southeast on an imaginary line 319 yards, go east-southeast on an imaginary line 245 yards, go north on an imaginary line 0.27 miles, go north-northwest on an imaginary line 220 yards, go north-northeast on an imaginary line 164 yards, go east on an imaginary line 0.76 miles, go south on an imaginary line 47 yards, go east on an imaginary line 135 yards, go northeast on an imaginary line 291 yards, go south-southeast on an imaginary line 179 yards, go south-southwest on an imaginary line 219 yards, go south-southeast on an imaginary line 91 yards, go southwest on an imaginary line 141 yards to Middleton Drive, follow Middleton Drive east-northeast 110 yards to the junction of Middleton Drive, 1000 West Street and Highland Drive, go southeast on an imaginary line 58 yards to Interstate 15, follow Interstate 15 southwest for 1.04 miles, go south on an imaginary line 87 yards to River Road, go east-northeast on River Road 82 yards to 1680 East Street, go south on 1680 East Street 375 yards, go south-southeast on an imaginary line crossing 280 North Street 0.47 miles, go east-southeast on an imaginary line 202 yards to Mall Drive, go southeast on an imaginary line 239 yards to 1970 East Street, go south on an imaginary line 148 yards to Mall Drive, follow Mall Drive south 0.53 miles to Riverside Drive, go southeast on an imaginary line 298 yards, go west-southwest on an imaginary line 374 yards crossing Riverside Drive, go southwest on an imaginary line 298 yards to the intersection of Five Sisters Drive and Golda Drive, follow Five Sisters Drive south 211 yards to 970 South Street, go northwest on an imaginary line 207 yards to Golda Drive, go northeast on an imaginary line 142 yards to the intersection of Five Sisters Drive and Mall Drive, follow southwest on Mall Drive 0.28 miles, continue north on Mall Drive 0.29 miles to Foremaster Street, go west on Foremaster Street 0.32 miles to River Road, go south on River Road 40 yards, go northwest on an imaginary line 88 yards to 700 South Street, go west on 700 South Street 0.45 miles to Interstate 15, follow Interstate 15 southwest for 1.26 miles to Bluff Street, follow Bluff Street north-northwest 1.69 miles to 100 South Street.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

24694	5	AMERICA FIRST	Underserved area	\$2,996,917,335.00	840,000	37,821
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CACHE COUNTY, UT

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

Prescribed underserved community: 2000 Census Tracts 000702, 001000, 000500, 000600, 001101, 000800, 000900 in Cache County, Utah, bounded by the northwest corner at 600 West Street and 2500 North Street in Logan, Utah, go east on 2500 North Street 0.77 miles to Main Street (U.S. Highway 91), go south on Main Street 1.37 miles to 1400 North Street, go east on 1400 North Street 1.55 miles to 1200 East Street, follow 1200 East Street south 1.0 miles to U.S. Highway 89, go southwest on U.S. Highway 89 0.85 miles to 600 East Street, go south on 600 East Street 249 yards to Canyon Road, follow Canyon Road east-northeast 0.34 miles to Crockett Avenue, go south on Crockett Avenue 380 yards to 200 North Street, follow Riverside Drive southwest 0.36 miles to Center Street, go southwest on an imaginary line 316 yards, go west-southwest on an imaginary line 263 yards, go southwest on an imaginary line 296 yards, go west-southwest on an imaginary line 336 yards to the Logan River, follow the Logan River southwest 0.75 miles to Main Street, go south on Main Street 161 yards to 700 South Street, follow 700 South Street east 0.78 miles to 600 East Street, go north on 600 East Street 241 yards to 600 South Street, go east on 600 South Street 0.50 miles to 1000 East Street, go south on 1000 East Street 0.64 miles to 200 North Street, follow 200 North Street east 243 yards to 400 East Street, follow 400 East Street north 181 yards, continue northeast on 400 East Street 385 yards to 1000 South Street, follow 1000 South Street east 0.48 miles to 1600 East Street, go south on an imaginary line 1.53 miles to Canyon Road, follow Canyon Road northwest 0.43 miles to Spring Creek Road, continue northwest on Spring Creek Road 0.56 miles to 300 South Street, go west on 300 South Street 0.28 miles to 200 East Street, go north on 200 East Street 188 yards to 200 South Street, follow 200 South Street west 0.52 miles to 200 West Street, go south on 200 West Street 235 yards to 300 South Street, go west on 300 South Street 0.52 miles to Hyrum Road, continue west on 1700 South 0.98 miles to U.S. Highway 89, follow U.S. Highway 89 southwest 171 yards to 800 West Street, follow 800 West Street northwest 147 yards, follow 800 West Street northeast 164 yards to Park Avenue, go north on Park Avenue 0.66 miles to 1000 South Street, go west on 1000 South Street 0.39 miles to 1000 West Street, go north on 1000 West Street 1.73 miles to 400 North Street, go north on an imaginary line 0.83 miles to 1000 North Street, continue north on 1000 West Street 0.51 miles to 1400 North Street, go east on 1400 North Street 0.51 miles to 600 West Street, go north on 600 West Street 1.37 miles to 2500 North Street.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

24694	5	AMERICA FIRST	Underserved area	\$2,996,917,335.00	840,000	113,796
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UTAH COUNTY, UT

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 002800, 002400, 003101, 002600, 001900, 002900, 002300, 001801, 002500, 001803, 001602, 002000, 001700, 001401, 001802, 001601, 001103, 001603, 001300, 000802, 001402, 001101, 000901, 001202, 000801 in Utah County, Utah, bounded by the northwest corner at Interstate 15 and 8th North Street in Orem, Utah, following 8th North Street east 2.09 miles to 400 East Street, go south on 400 East Street 1.0 miles to Center Street, go west on Center Street 0.49 miles to State Street, head south-southeast on State Street 1.08 miles to 800 South Street, following 800 South Street 1.04 miles to the Provo River, go north along the Provo River 432 yards, then northeast along the Provo River 234 yards, then north along the Provo River 248 yards, go west on an imaginary line 166 yards to River Ridge Lane, go north on an imaginary line parallel to Carterville Road 164 yards, go northeast 51 yards to the intersection of Vintage Circle and Stafford Court, following Stafford Court northwest 89 yards, go north on an imaginary line 82 yards crossing Carterville Road, go north-northeast on an imaginary line 0.47 miles crossing Center Street, then north-northwest on an imaginary line 210 yards, then north-northeast along an imaginary line running parallel to Palisade Drive 0.47 miles, then northeast along an imaginary line running parallel to Bella Vista Drive 182 yards, then north-northeast on an imaginary line 353 yards, then east-northeast on an imaginary line 266 yards crossing 1650 East Street, go northeast on an imaginary line 138 yards to 800 North Street, following 800 North Street go east 158 yards to Provo Canyon Road (U.S. Highway 189), go south-southwest on Provo Canyon Road 225 yards where U.S. Highway 189 becomes University Avenue, follow University Avenue south 1.99 miles to the intersection of University Avenue and 3700 North Street, continue south on University Avenue 0.96 miles to 2680 North Street, go east 101 yards on 2680 North Street to 140 East Street, go south on 140 East Street 123 yards, then go southwest on an imaginary line 0.31 miles to the intersection of University Avenue and 2230 North Street, follow University Avenue south 0.31 miles, go east on an imaginary line 245 yards to the intersection of Canyon Road and Stadium Avenue, go east on an imaginary line that crosses Stadium Avenue 331 yards, then south-southeast on an imaginary line 178 yards, then southeast on an imaginary line 228 yards, go east-northeast on an imaginary line 279 yards crossing 650 East Street to University Parkway, then go northeast on an imaginary line 254 yards, then north-northwest on an imaginary line 88 yards, then west-northwest on an imaginary line 183 yards, then northeast on an imaginary line 327 yards, then northwest on an imaginary line 74 yards, then east on an imaginary line 98 yards to 900 East Street, go northwest on 900 East Street 111 yards, then north-northeast on an imaginary line 87 yards to the intersection of 800 East Street and Temple Drive, continue northeast on Temple Drive 327 yards to where Temple Drive becomes 2300 North Street, follow 2300 North Street east 0.60 miles to where 2300 North Street becomes 2320

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

North Street, follow 2320 North Street east-southeast 207 yards, go north-northwest on an imaginary line 86 yards, then east on an imaginary line 95 yards, then north on an imaginary line 418 yards, then east on an imaginary line 0.46 miles, then east-northeast on an imaginary line 0.74 miles, then north on an imaginary line 0.26 miles, then east on an imaginary line 381 yards, then north on an imaginary line 0.31 miles to the Squaw Peak Trail, follow the Squaw Peak Trail south 5.13 miles, go west on an imaginary line 344 yards, go north-northwest on an imaginary line 186 yards, go northwest on an imaginary line 119 yards, go west on an imaginary line 0.27 miles, go north-northwest on an imaginary line 386 yards, go northwest on an imaginary line 0.30 miles, go west on an imaginary line 154 yards, go southwest on an imaginary line .76 miles, go west on an imaginary line 0.53 miles, go west-southwest on an imaginary line 328 yards, go west-northwest on an imaginary line 0.29 miles, go west-southwest on an imaginary line 172 yards, go south on an imaginary line 1.07 miles, go west on an imaginary line 0.25 miles to 1500 East Street, follow 1500 East Street north 246 yards to 300 South Street, go west on 300 South Street 322 yards, then go north-northwest on an imaginary line 185 yards, go west on an imaginary line 288 yards, go north on an imaginary line 250 yards, then go west-northwest on an imaginary line 130 yards to the intersection of Center Street and Seven Peaks Boulevard, go west on an imaginary line parallel to Center Street 230 yards to 900 East Street, follow 900 East Street south 0.60 miles to the intersection of 900 East and State Street (U.S. Highway 89), follow State Street south-southeast 1.37 miles to Slate Canyon Drive, continue on State Street southwest 1.86 miles to the intersection of State Street, 1400 North Street and North Main Street, continue south on North Main Street 1.30 miles to the intersection of Center Street and North Main Street, following Center Street east 1.25 miles to 1300 East Street, go south on 1300 East Street .038 miles to 400 South Street, go west on 400 South Street 0.51 miles to Brookside Drive, following Brookside Drive south 0.50 miles to 900 South Street, go south-southeast 183 yards on an imaginary line crossing 800 East Street to 1000 South Street, go west on 1000 South Street 192 yards to 700 East Street, following 700 East Street south 0.27 miles to 2000 North Street, go east on 2000 North Street 20 yards to 1600 West Street, go south on 1600 West Street 0.26 miles to 1600 North Street, go west on 1600 North Street 0.25 miles to 400 East Street, follow 400 East Street south 0.26 miles to Evergreen Road, follow Evergreen Road west-northwest 0.51 miles to Main Street, follow Main Street north to 4800 South, go west on 4800 South to Interstate 15, go northwest on Interstate 15 4.28 miles to the Provo River, follow the Provo River northeast 1.50 miles to Columbia Lane, follow Columbia Lane northwest 0.87 miles to 2000 South Street, go west on 2000 South Street 0.27 miles to 1500 West Street, continue west on an imaginary line 191 yards, go southwest on an imaginary line 350 yards, go west on an imaginary line 418 yards to 2100 West Street, go north on 2100 West Street 303 yards to 2000 South Street, where 2100 West Street becomes Main Street, continue north on Main Street 1.05 miles to University Parkway, go west on University Parkway 1.27 miles to Interstate-15, go northwest on Interstate 15 0.28 miles, go southwest on an imaginary line 78 yards, go northwest on an imaginary line 135 yards, go north on an imaginary line 217 yards to Interstate 15, continue on Interstate 15 160 yards to 800 South Street, go east on 800 South Street 1.03 miles to 400 West Street, go north on 400 West Street 1.00 mile to Center Street, go west on Center Street 1.08 miles to Interstate 15, follow Interstate 15 1.00 mile to 8th North Street.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

<u>Single Common Bond Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	16
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	8
Number of Potential Members Added	20,407

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	639
Number of Expansions Denied	4
Number of Expansions Deferred	21
Number of FCUs Receiving Expansions	217
Number of Potential Members Added	92,458

<u>Community Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	2
Number of Expansions Denied	0
Number of Expansions Deferred	5
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	1,059,198

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

<u>Community Conversion Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	12
Number of Expansions Denied	1
Number of Expansions Deferred	17
Number of FCUs Receiving Expansions	12
Number of Potential Members Added	6,859,077

<u>Underserved</u>	<u>Current Month</u>
Number of Expansions Approved	15
Number of Expansions Denied	0
Number of Expansions Deferred	22
Number of FCUs Receiving Expansions	9
Number of Potential Members Added	1,354,215

<u>TIP</u>	<u>Current Month</u>
Number of TIPs Approved	
Number of TIPs Denied	
Number of TIPs Deferred	

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

<u>Housekeeping</u>	<u>Current Month</u>
Number of Housekeeping Approved	155
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	0
Number of FCUs Receiving Housekeeping	31

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
68487	1	MEMBERS STAMFORD, CT	\$24,542,769.00	66226	BETHEL STAMFORD STAMFORD, CT	\$65,216.00	EXPANDED SERVICES

Continuing Field of Membership: (State-chartered Community) People who live, work, worship or attend school in Fairfield County, Connecticut as well and any and all businesses, corporations, organizations or associations located in such county.

Merging Field of Membership: (State-chartered Single) Members of the Bethel AME Church, their immediate families, associations of these members, and employees of the credit union.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

66364	1	METROPOLITAN CHELSEA, MA	\$589,339,757.00	67598	NEBCO BOSTON, MA	\$3,469,135.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: (State-chartered community) Membership in this corporation shall be limited to people living, working and having a place of business in the following counties: Essex, Middlesex, Norfolk, Suffolk, Worcester, Plymouth and Barnstable, Massachusetts.

Merging Field of Membership: (State-chartered single) Membership is limited to employees, family members including parents, grandparents, children, siblings, spouse and significant other, former employees, retirees of the New England Baptist Hospital.

1015	2	NORTH JERSEY TOTOWA, NJ	\$173,236,620.00	7018	PATERSON FIREMEN PATERSON, NJ	\$2,725,654.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Persons who live, work (or regularly conduct), worship, or attend school in, and businesses and other legal entities located in Passaic County, NJ;

Merging Field of Membership: Employees of the Fire Department of the City of Paterson, New Jersey;

227	2	PENTAGON ALEXANDRIA, VA	\$7,494,434,824.00	8020	FORT BUCHANAN FORT BUCHANAN, PR	\$84,224,198.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple common bond serving Fort Buchanan in Puerto Rico in addition to several other smaller groups.

Merging Field of Membership: Multiple common bond serving many military related groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

4120	2	RELIANCE KING OF PRUSSIA, PA	\$25,694,910.00	18714	C P V EMP PHILADELPHIA, PA	\$53,651.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Multiple groups

Merging Field of Membership: Employees of the Combination Pump & Valve Co. who work in Philadelphia, Pennsylvania;

2574	2	CUMCO VINELAND, NJ	\$29,077,085.00	66232	LUREX EMPLOYEES VINELAND, NJ	\$593,410.00	EXPANDED SERVICES
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Continuing Field of Membership: MCB FOM serving at least 21 SEGs in its NJ service area.

Merging Field of Membership: Employees of Lurex Manufacturing Co., Vineland, NJ, Wilmad Glass Co., Buena, NJ, and Lab Glass, Vineland, NJ; MCU had other locations outside of service area; however these locations never participated. Lurex currently has 178 members comprised of emps from the 3 NJ locations.

227	3	PENTAGON ALEXANDRIA, VA	\$7,494,434,824.00	8020	FORT BUCHANAN FORT BUCHANAN, PR	\$85,224,198.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple employee groups.

Merging Field of Membership: Multiple employee groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

67398	3	CMAR MARIETTA, GA	\$56,064,521.00	11140	DIXSEA ATLANTA, GA	\$2,517,839.00	EXPANDED SERVICES
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Continuing Field of Membership: Field of membership limited to persons employed by Cobb County, Cherokee County, Douglas County, Paulding County or any City Board or Authority within Cobb County, Cherokee County or Douglas County

Merging Field of Membership: Employees of the American National Red Cross employed in the States of North Carolina, South Carolina, Tennessee, Georgia, Florida, Alabama, Mississippi, Louisiana, Arkansas or Kentucky and volunteers with one year continuous service who work under the staff supervision at the above.

10197	3	PARK COMMUNITY LOUISVILLE, KY	\$256,205,764.00	23152	B & W LOUISVILLE, KY	\$80,034,248.00	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 in Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, or Trimble Counties, Kentucky, or Clark or Floyd Counties, Indiana and multiple underserved area comm

Merging Field of Membership: Persons who live work, worship or attend school in and businesses and other legal entities located Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, or Trimble Counties in Kentucky, or Clark or Floyd Counties in Indiana and Underseved Areas Community in Bibbs, Houston and Twiggs County GA.

23079	3	MIDFLORIDA LAKELAND, FL	\$819,296,016.00	23316	WINTER HAVEN HOSPITAL WINTER HAVEN, FL	\$5,061,919.00	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 in Polk County, FL and underserved communities of Highlands County, Hardee County, Okeechobee County and Sumter County, FL.

Merging Field of Membership: Employees, doctors, medical staff and technicians of Winter Haven Hospital, Inc., who work in Winter Haven, FL.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

8301	3	ST. PAULS PARISH AKRON, OH	\$5,536,102.00	63288	NORTH EAST CATHOLIC AKRON, OH	\$183,698.00	EXPANDED SERVICES
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Continuing Field of Membership: Members of St. Paul's Parish and members of St. John the Baptist Church in Akron.

Merging Field of Membership: Members of the Church of the Annunciation located in Akron, Ohio and members of Our Lady of Victory Church located in Tallmadge, Ohio

60002	3	MEMBERS WINSTON-SALEM, NC	\$179,716,827.00	68514	UNITY COMMUNITY CLINTON, NC	\$308,155.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Fairchild Industrial Products who work in Winston-Salem, NC and 100 other select employee groups.

Merging Field of Membership: Employees of McLean Trucking Company, Modern Automotives Services, Inc., Malco Corporation and other affiliated companies or organizations.

68180	4	BURLINGTON NORTHERN SANTA FE RAILWAY CICERO, IL	\$6,556,823.00	81711	BOULEVARD FRANKLIN PARK, IL	\$1,471,126.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Burlington Northern and affiliated companies in the Chicago Terminal, Custom Coffee Service, C.I.C., Transamerica ICS, Danly Machine Division; Danly Die Set Division.

Merging Field of Membership: Employees of Soo Line Railroad, portions of the RS&W and R&S rail lines, and RTA-NIRC-MERA, Milwaukee Motor Transport Company, Hartwig Transit, B.T. Trucking, and 2K Trucking.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, July 31, 2005

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
63228 / 24750	3	ARROWOOD ASSOCIATION CHARLOTTE, NC	\$4,877,204	7/27/2005
64562 / 24748	4	MAYO EMPLOYEES ROCHESTER, MN	\$222,639,651	7/25/2005
65420 /	4	OMAHA, NE	\$90,649,794	7/27/2005
68308 / 24747	5	VALLEY TRUST CREDIT UNION RENTON, WA	\$13,815,898	7/20/2005