



Insurance Report of Activity

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

FEBRUARY 2006

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

2/1/2006 THRU 2/28/2006

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	1	2	390
2	1	0	0	1	300
3	1	0	0	1	1,500
4	4	0	0	2	3
5	4	0	0	2	917
Total	12	0	1	8	3,110
%	92.3%	0.0%	7.7%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	92	0	8	37	12,674
2	171	1	9	71	28,468
3	240	0	5	71	391,121
4	84	0	2	36	13,455
5	211	2	5	40	14,535
Total	798	3	29	255	460,253
%	96.1%	0.4%	3.5%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	2	0	3	2	439,130	1
2	0	0	0	0	0	0
3	0	0	2	0	0	0
4	1	0	2	1	2,642,056	0
5	0	0	0	0	0	0
Total	3	0	7	3	3,081,186	1
%	30.0%	0.0%	70.0%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	1	0	0	0
2	2	0	1	2	1,172,724	1
3	0	0	5	0	0	0
4	1	0	1	1	298,084	0
5	1	0	1	1	309,775	0
Total	4	0	9	4	1,780,583	1
%	30.8%	0.0%	69.2%			

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	3	3	544,816	1
2	3	0	0	3	736,476	1
3	4	0	0	2	254,842	0
4	2	0	4	2	170,164	0
5	1	0	0	1	628,108	0
Total	14	0	7	11	2,334,406	2
%	66.7%	0.0%	33.3%			

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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	1	0	0	0
5	0	0	0	0
Total	1	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	1	64,971	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	1	64,971	0	0	0

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HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	13	0	0	7
2	4	0	1	4
3	22	0	0	8
4	13	0	0	4
5	22	0	0	9
Total	74	0	1	32

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

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Mergers Approved (Count)

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	2	3	0	0	2	0	0	0	7
2	3	2	0	0	0	0	0	0	5
3	0	2	0	1	0	1	0	0	4
4	1	0	0	0	0	0	0	0	1
5	2	1	0	0	1	0	0	0	4
TOTAL	8	8	0	1	3	1	0	0	21

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	5,798,053	9,371,317	0	0	16,685,039	0	0	0	31,854,409
2	27,250,946	1,647,157	0	0	0	0	0	0	28,898,103
3	0	19,632,055	0	18,533,970	0	13,571,212	0	0	51,737,237
4	2,328,617	0	0	0	0	0	0	0	2,328,617
5	27,773,757	11,799,382	0	0	69,976,278	0	0	0	109,549,417
TOTAL	63,151,373	42,449,911	0	18,533,970	86,661,317	13,571,212	0	0	224,367,783

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FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24765	3	PORT TRUST CHARLESTON, SC	2/9/2006	64,971

Field of Membership: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed community in Charleston and North Charleston, South Carolina, bounded by the following:

Beginning in the northeast corner of the community, where Highway 526 crosses over the Cooper River, going south along the Cooper River until it meets Ashley River on Charleston Harbor, then going north along Ashley River up to the CSX Transportation Railroad Tracks where it crosses over Ashley River. Then follow the CSX Transportation Railroad Tracks eastbound until it crosses Highway 26, then going north on Daley Avenue, then north on Piggly Wiggly Drive, then north on River Avenue, then turn east on E. Montague Avenue, then north on Gaynor Street, then north on Monterey Street, then north on Sterrett Street, then east on Wasp Street, then east on E. Dolphin Street, then north on Attaway Street, then east on Highway 526 until it reaches the Cooper River, the starting point.

FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

Multiple Common Bond Expansion (3,000 or Greater)

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
20042	2	FRANKLIN MINT FOLSOM, PA	Occupational	\$364,880,213.00	169,722	5,900

FIELD OF MEMBERSHIP: Students in the Ridley School District, Folsom, Pennsylvania.

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176	3	SOUTH FLORIDA EDUCATIONAL MIAMI-DADE COUNTY, FL	Occupational	\$620,114,474.00	100,000	370,000
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FIELD OF MEMBERSHIP: Students attending Miami-Dade County Public Schools in Miami-Dade County, FL.

Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
21278	1	PREFERRED GRATTAN, MI	Community	\$36,980,495.00	32,703	81,676
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Montcalm County, Michigan, or Grattan, Spencer, or Oakfield Townships in Kent County, Michigan, or Otisco Township or the City of Belding in Ionia County, Michigan;						
4853	1	DOWNRIVER COMMUNITY DETROIT, MI	Community	\$113,475,415.00	258,774	357,454
FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses or other legal entities in the cities of Ecorse, River Rouge, Allen Park, Flat Rock, Gibraltar, Lincoln Park, Melvindale, Riverview, Rockwood, Southgate, Trenton, Woodhaven, Wyandotte, Romulus, or Taylor, or the townships of Brownstown, Grosse Ile, or Huron in Wayne County, Michigan;						
24568	4	TOPLINE MAPLE GROVE, MN	Community	\$236,994,433.00	1,000,000	2,642,056
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington Counties, Minnesota.						

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Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
1117	2	ERIE GENERAL ELECTRIC FCU ERIE AND CRAWFORD	Community	\$120,989,196.00	94,688	371,209
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 Erie and Crawford Counties, Pennsylvania						
18271	2	PRINCE GEORGE'S EMPLOYEES PRINCE GEORGE'S COUNTY, MD	Community	\$82,551,875.00	14,920	801,515
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 Prince George's County, Maryland						
24363	4	SMW MAPLEWOOD, MN	Community	\$53,358,282.00	15,894	298,084
FIELD OF MEMBERSHIP: Anoka County, Minnesota						

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1368	5	PASADENA SERVICE PASADENA, CA	Community	\$73,247,229.00	50,000	309,775
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located within the following prescribed area encompassing Arcadia City, Pasadena City, San Marino City, Sierra Madre City, South Pasadena City, unincorporated Altadena, California, and zip code 91107 in Los Angeles County, California;

Prescribed area: Bounded by the intersection of the South Pasadena City boundary line and the Pasadena Freeway, follow the South Pasadena City boundary line substantially north to the Pasadena City boundary line, follow the Pasadena City boundary line substantially west and north, continuing along it south to Arroya Boulevard at approximate latitude 34.220N and longitude 118.177W, go east along an imaginary line approximately 0.972 miles to approximate latitude 34.217N and longitude 118.161W, go slightly southeast along an imaginary line approximately 0.444 mile to approximate latitude 34.215N and longitude 118.154W, go east along an imaginary line approximately 1.08 miles to approximate latitude 34.214N and longitude 118.135W, go southeast along an imaginary line approximately 2.27 miles to the Pasadena City boundary line at approximate latitude 34.194N and longitude 118.104W, follow the Pasadena City boundary line north, east, and south to Mount Wilson Road, follow Mount Wilson Road substantially east and north until it intersects Kinneloa Fire Truck Road, go south and substantially east on Kinneloa Fire Truck Road until it intersects Pasadena Glen Road, go south on Pasadena Glen Road approximately 1.20 miles to approximate latitude 34.179N and longitude 118.079W, go east along an imaginary line until it meets the Sierra Madre City boundary line, follow east along the Sierra Madre City boundary line turning into the Arcadia City boundary line, follow east along the Arcadia City boundary line then follow it south, continuing along it substantially northwest until it intersects West Huntington Drive, go west on West Huntington Drive to South San Gabriel Boulevard (intersecting San Marino City boundary line), follow the San Marino City boundary line substantially southwest, continuing along it until it intersects South Pasadena City boundary line, follow the South Pasadena City boundary line west and north to the intersection of the Pasadena Freeway and the South Pasadena City boundary line;

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

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6143	1	NESTEGG	Underserved area	\$22,270,774.00	22,861	49,708
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MONTGOMERY, NY

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

4271	1	CHIEF PONTIAC	Underserved area	\$99,928,837.00	40,000	67,053
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PONTIAC, MI

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following portions of Dearborn Heights, Inkster, Romulus, Taylor, Wayne, or Westland, Michigan:

Starting at the intersection of Cherry Hill Road and South Venoy Road, east on Cherry Hill Road to John Daly Road, south on John Daly Road to the Norfolk Southern Railroad, east on the Norfolk Southern Railroad to South Beech Daly Road, south on South Beech Daly Road to Van Born Road, east on Van Born Road to Telegraph Road (U.S. Highway 24), south on Telegraph Road to the Wabash Railroad, west on the Wabash Railroad to Middlebelt Road, south on Middlebelt Road to Eureka Road, west on Eureka Road to Interstate 275, north on Interstate 275 to Northline Road, east on Northline Road to Wayne Road, north on Wayne Road to Wick Road, west on Wick Road to Cogswell Road, south on Cogswell Road to Tyler Road, west on Tyler Road to Hannan Road, north on Hannan Road to Van Born Road, east on Van Born Road to Merriman Road, north on Merriman Road to the Norfolk Southern Railroad, west on the Norfolk Southern Railroad to the Chesapeake and Ohio Railroad, north on the Chesapeake and Ohio Railroad to Glenwood Road, east on Glenwood Road to South Wildwood Street, north on South Wildwood Street to Palmer Road, east on Palmer Road to South Venoy Road, north on South Venoy Road to Cherry Hill Road.

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

6143	1	NESTEGG	Underserved area	\$22,270,774.00	22,861	122,377
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OSWEGO, NY

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

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15153	1	MICHIGAN GENESEE, MI	Underserved area	\$61,024,956.00	39,597	305,678
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in the following townships in Genesee County, Michigan: Flint, Forest, Genesee, Montrose, Mount Morris, Richfield, Thetford, Vienna, or Clayton, or the following cities located in Genesee County Michigan: Flushing, Swartz Creek, Mount Morris, Montrose, Burton, Clio, Flint, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

23394	2	GUTHRIE TROY TOWNSHIP, PA	Underserved area	\$27,642,590.00	20,000	4,681
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Troy Township, Pennsylvania.

15095	2	PINNACLE EDISON, NJ	Underserved area	\$163,886,280.00	60,000	159,736
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, attend school in, and businesses and other legal entities located in 37 census tracts in Middlesex County, NJ.

16400	2	AGRICULTURE WASHINGTON, DC	Underserved area	\$165,984,577.00	104,000	572,059
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, attend school in, and businesses and other legal entities in Washington, DC.

INSURANCE REPORT OF ACTIVITY - DETAIL

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13476	3	CAROLINA FOOTHILLS SPARTANBURG, SC	Underserved area	\$34,808,489.00	10,000	26,944
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FIELD OF MEMBERSHIP: Prescribed community: The following census tracts: 9704.02, 9705.00, 9703.01, 9703.02 and 9704.01 located in Cherokee County, South Carolina, bounded by the following:

Beginning at the intersection of the Cleveland/Cherokee county line proceed east on the Cleveland/Cherokee county line, south then west on the York/Cherokee county line, northwest then southwest on Beech Branch, south on Kings Creek, west on Ninety Nine Ferry, west on McKnowns Mountain, northwest on Wilkinsville, southwest on Pondfield, southwest on Childers, south on Ballenger, west on Brick House, northwest then northeast on Corinth, north on Union, northwest on Frederick, north on Floyd Baker, southwest on Overbrook, northwest then south on Buford, northwest on Irene Creek, northwest on Hyatt, northwest on Cole creek, northeast on I-85, northwest on Kings Creek to its intersection with the Cleveland/Cherokee county line.

13476	3	CAROLINA FOOTHILLS SPARTANBURG, SC	Underserved area	\$34,808,489.00	10,000	49,673
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FIELD OF MEMBERSHIP: Prescribed community: The following census tracts: 0218.02, 0220.03, 0215.00, 0216.00, 0217.00, 0211.00, 0212.00, 0213.01, 0208.00, 0209.00, 0210.01, 0205.00, 0206.03, 0207.00, 0201.00, 0203.01 and 0204.00 located in Spartanburg County, South Carolina, bounded by the following:

Beginning at the intersection of Asheville and US Highway 176, proceed east on US Highway 176, north on Valley Falls, east on 4th turning into Shoally Creek, northeast on Shoally Creek, south on Parris Bridge turning into Old Boiling Springs, northeast on University, south on Boiling Springs, northeast on I-85, southeast on Lawson Fork Creek, northeast on Southern Railway turning into Heywood, northeast on Heywood turning into Skylyn, northeast on Skylyn, northeast on Cannons Campground, southeast on Plainview, southwest on Bi-Lo, southwest on Main, southeast on Southern Railway, southwest on Nebo, north on Union, south on US Highway 56 turning into Cedar Springs, southwest on Carolina Country Club, northwest/north on Stone Station, north on US Highway 221, northeast on Church, west/northeast on Southport, west on John B. White Sr, north on Cornelius, west on St. James, north/northeast on Holly, north on Cornelius, northeast on O Ezell, west on Main, northwest on Three Mile Creek, west on Vanderbilt, northwest/north on Three Mile Creek, northwest on New Cut, northeast on Fairforest, northwest on Asheville to its intersection with US Highway 176.

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9100	3	YOUNGSTOWN OHIO CITY EMP YOUNGSTOWN, OH	Underserved area	\$3,325,634.00	2,600	82,026
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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 the city of Youngstown, Ohio.

13476	3	CAROLINA FOOTHILLS SPARTANBURG, SC	Underserved area	\$34,808,489.00	10,000	96,199
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FIELD OF MEMBERSHIP: Prescribed community: The following census tracts: 0037.02, 0037.04, 0038.01, 0035.00, 0036.01, 0036.02, 0023.03, 0023.04, 0034.00, 0022.02, 0023.01, 0023.02, 0021.06, 0021.08, 0022.01, 0020.03, 0021.04, 0021.05, 0015.02, 0016.00, 0017.00, 0012.02, 0013.01, 0015.01, 0009.00, 0010.00, 0011.02, 0005.00, 0007.00, 0008.00, 0001.00, 0002.00 and 0004.00 located in Greenville County, South Carolina, bounded by the following:

Beginning at the intersection of Reedy River and Poinsett proceed south then southeast on Poinsett, northeast on Paris Mountain, southeast on Mountain Creek Church, northeast on Rutherford, southwest on Wade Hampton, northwest on Pleasantburg, southwest on Piedmont and Northern RR, south/southeast on Worley, southwest then southeast on Rutherford, southeast on Richland Creek, northeast on Wade Hampton, southeast on Dupont, southeast on Harrington, northeast on North, south on Pleasantburg, north on Legrand, northwest on McAlister, southwest on Greenacre, northwest on Clark, northwest on Rebecca, northwest on Nicholtown, northeast on Haviland, northwest on Laurens, southwest on Washington, south on McDaniel, west on Crescent, southwest on Church, southeast on Augusta, southeast on Mauldin, west on I-85, northwest on Brushy Creek, southwest on Mills, northwest on Henrydale northwest on Stevens, north on Hutchins, northwest on Dunean, southwest on Anderson, southeast on White Horse, north on Donaldson, northeast on White Horse, southeast on Fork Shoals, west on Antioch Church, north on Augusta, southeast on Conestee, southeast on Bracken, southwest on Piedmont, northeast on Southern RR, northeast on Old Piedmont, west on Old Cleveland, north on Saluda River, east on Old Easley, northwest on White Horse, southeast on Tulane, northeast on Duncan, northeast on Watkins Bridge, northwest then northeast on Reedy River to its intersection with Poinsett.

24661	4	EAGLE LOUISIANA BATON ROUGE, LA	Underserved area	\$68,195,430.00	22,000	66,154
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FIELD OF MEMBERSHIP: 13 Underserved census tracts in East Baton Rouge, LA.

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4684	4	CONCHO EDUCATORS SAN ANGLEO, TX	Underserved area	\$42,486,136.00	15,000	104,010
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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 Tom Green County, Texas.

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5684	5	INLAND VALLEY	Underserved area	\$40,840,771.00	13,000	628,108
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SAN BERNARDINO, CA

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

Prescribed underserved community: 2000 Census Tracts 000900, 001301, 001303, 001500, 001600, 001801, 002008, 002010, 002203, 002204, 002301, 002302, 002303, 002401, 002402, 002501, 002502, 002601, 002602, 002603, 002701, 002800, 002901, 002902, 003000, 003100, 003200, 003300, 003401, 003402, 003403, 003501, 003502, 003601, 003602, 003700, 003800, 003900, 004000, 004100, 004201, 004202, 004300, 004401, 004402, 004502, 004601, 004602, 004700, 004800, 004900, 005000, 005300, 005400, 005500, 005600, 005700, 005800, 005900, 006000, 006202, 006301, 006302, 006401, 006402, 006500, 006600, 006700, 006800, 006900, 007000, 007107, 007200, 007301, 007406, 007407, 007408, 007601, 007602, 008001, 008002, 008100, 008200, 009200 in San Bernardino County, California. Beginning at the northwest section of the proposed area, starting at 400 Angeles Crest Highway Wrightwood, CA between Canyon Drive Road and Cardinal Road follow an imaginary line north 2.11 miles then an imaginary line east 0.663 miles to Green Road. From Green Road follow an imaginary line east 121 yards then go south 101 yards to Green Road. From Green Road follow an imaginary line south 0.485 miles then an imaginary line east 0.272 miles to Desert Front Road. From Desert Front Road follow an imaginary line northeast 16.5 yards to Desert Front Road. From Desert Front Road follow an imaginary line 29.3 yards to Desert Front Road. From Desert Front Road follow an imaginary line 0.456 miles to South of Wintergreen Road. From Wintergreen Road go south on an imaginary line 0.456 miles then follow an imaginary line East 3.22 miles to Highway 138. From Highway 138 follow an imaginary line East 4.76 miles then go South on an imaginary line 1.07 miles; follow an imaginary line 1.42 miles East to Mount Baldy Road. From Mount Baldy Road go East on Whitehaven Street 0.531 miles then follow an imaginary line South 0.995 miles, go East on an imaginary line 0.755 miles to Interstate 15. Follow Interstate 15 South 7.69 miles then follow an imaginary line 105 yards West to Historic US Route 66. Follow Historic US Route 66 South 5.25 miles then follow an imaginary line South 2.59 miles to Glen Helen Parkway. From Glen Helen Parkway go West on an imaginary line 385 yards to Interstate 15. Go North on Interstate 15 336 yards then follow an imaginary line Southwest 1.83 miles, follow an imaginary line Northwest 1.05 miles to Lytle Creek Road. From Lytle Creek Road follow an imaginary line Northwest 247 yards then follow an imaginary South 2.83 miles to Lytle Creek Road. From Lytle Creek Road follow an imaginary line South 11.1 yards to Interstate 15 Highway. On Interstate 15 Highway proceed North to Sierra Ave. From Sierra Avenue follow an imaginary line South 357 yards to North Riverside Avenue. Take North Riverside Avenue South 2.67 miles to North Linden Avenue. On North Linden Avenue go South 1.37 miles to West Highland Avenue. Take West Highland Avenue East 3.06 miles then on an imaginary line go North 4.21 miles to Kendall Drive. Take Kendall Drive South to University Parkway. Go Northeast on University Parkway to

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Northpark Boulevard. Go North on Northpark Boulevard 0.587 miles to Fairview Drive. From Fairview Drive, go North on Devil's Canyon Road 1.53 miles then follow an imaginary line Southeast 3.50 miles to North Mayfield Avenue. From North Mayfield Avenue follow an imaginary line Southeast 0.838 miles to North Sierra Way. From North Sierra Way, Take North Waterman Avenue South to East 40th Street. On East 40th Street go West to Kendall Drive. Take Kendall Drive South to North E Street. Take North E Street South to West 28th Street, go East on West 28th Street to North Waterman Avenue. Take North Waterman Avenue South to East Highland Avenue, On East Highland Avenue go East to North Golden Avenue. Take North Golden Avenue north to East Marshall Blvd. Go east on East Marshall Blvd. to Sterling Avenue. Southbound on Sterling Avenue go to East Highland Avenue. Eastbound on East Highland Avenue go to Boulder Avenue. Southbound on Boulder Avenue go to Orange Street, Continue Southbound on Orange Street 1.11 miles then follow an imaginary line East 0.517 miles to North Church Street. Southbound on North Church Street go to East Redlands Boulevard. Go South on East Redlands Boulevard to East Highlands Avenue. Go Southwest on East Highlands Avenue to South Center Street. Take South Center Street North to Brookside Avenue. Westbound on Brookside Avenue go to Tennessee Street, Take Tennessee Street North 1.16 miles then proceed on an imaginary line North 2.03 miles, Take an imaginary line West 0.560 miles to Alabama Street. Go North on Alabama Street to 3rd Street. Go West on 3rd Street to Tippecanoe Avenue then proceed Southbound on Tippecanoe Avenue to East Harry Sheppard Boulevard. From East Harry Sheppard Boulevard go West to 3rd Avenue, Take 3rd Avenue South to C Street. Go West on C Street to 5th Avenue, Take 5th Avenue South 0.270 miles then South on an imaginary line 105 yards to East Mill Street. From East Mill Street go East to South Tippecanoe Avenue. Take South Tippecanoe Avenue South to Palm Meadows Drive, Go east bound on Palm Meadows Drive 0.453 miles. Follow imaginary lines North 162 yards, east 0.425 miles, Northwest 127 yards, east 65.8 yards, and South 1.67 miles to Redlands Boulevard. Eastbound on Redlands Boulevard take California Street South to Barton Road. Go west on Barton Road to Waterman Avenue. Go North on Waterman Avenue to East Redlands Boulevard. Go west on East Redlands Boulevard 0.523 miles then on an imaginary line go 109 yards to Interstate Highway 10. Go west on Interstate Highway 10 1.19 miles to an imaginary line. Go South on the imaginary line 2.03 miles then proceed on an imaginary line 1.27 miles Northeast to Interstate 215. Take Interstate 215 South 2.67 miles then take an imaginary line 2.03 west to Brown Avenue. Go North on Brown Avenue 0.404 miles then take an imaginary line North 0.589 miles to El Rivino Road. Go West on El Rivino Road 0.981 miles then take a an imaginary line 9.53 miles West to South Milliken Avenue. Go South on South Milliken Avenue to the 60 Freeway. Take the 60 Freeway West to South Archibald Street and go North on South Archibald Street to East Mission Boulevard. Go West on East Mission Boulevard to South Bon View Avenue. Proceed South on South Bon View Avenue 1.65 miles then take a imaginary line South 79.5 yards to the 60 Freeway. Take the 60 Freeway West to S. Euclid Avenue. Go North on S. Euclid Avenue to West Mission Boulevard. Go West on West Mission Boulevard to South Benson. Go north on South Benson to West Holt Boulevard. Take West Holt Boulevard East to North Vine Avenue. Go South on North Vine Avenue to West Main Street. Take West Main Street East to South Sultana Avenue, Go North on S. Sultana Avenue to East G Street. Take East G Street West to North Campus Avenue, go North on North Campus Avenue to Interstate 10 Freeway. Go West on Interstate 10 Freeway to

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

South Euclid Avenue. Proceed North on South Euclid Avenue to West Foothill Boulevard. Go East on West Foothill Boulevard to Grove Avenue. Go South on Grove Avenue to East 8th Street, proceed East on East 8th Street to North Vineyard Avenue. Southbound on North Vineyard Avenue go to Inland Empire Boulevard then take an imaginary line southwest 319 yards to Interstate 10. Go East on Interstate 10 3.94 miles then take an imaginary line 2.69 North to Foothill Boulevard. Go East on Foothill Boulevard to East Avenue. Go North on East Avenue to Interstate 15 Freeway. Take Interstate 15 Freeway Northeast to Cherry Avenue. From Cherry Avenue follow imaginary lines Northeast 313 yards, 214 yards Northwest, and Northeast 0.499 miles to Summit Avenue. Go West on Summit Avenue 0.331 miles to Wilson Avenue, continue West on Wilson Avenue 211 yards to an imaginary line. Follow the imaginary lines 0.966 miles North and 146 yards South to Labrador Avenue. From Labrador Avenue, follow an imaginary line west to Mt. Baldy Road, then follow an imaginary line north 14.6 miles to the beginning point at Angeles Crest Highway.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Duplicate TIP
24564	2	HEALTHCARE SYSTEMS FALLS CHURCH, VA		\$36,441,741.00	YES
FIELD OF MEMBERSHIP:					
Employees, independent contractors, or self- employed persons who work regularly in the Health Care Industry in the Maryland counties of Montgomery and Prince Georges', the Virginia counties of Arlington, Fairfax, Loudon, Prince William, Fauquier and Stafford, and the Virginia cities of Alexandria, Falls Church, Fairfax, Manassas, Manassas Park, and Fredericksburg that includes the following:					
<ul style="list-style-type: none"> assisted living facilities that provide health care services; birthing centers; blood, organ and tissue banks; emergency medical care; ambulatory care providers; health clinics; health rehabilitation centers; health maintenance organizations (HMO) medical facilities; 					

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

home health care;
hospices;
hospitals;
medical and diagnostic labs;
medical transcription services;
nursing homes;
nursing services;
offices of chiropractors, surgeons; dentists, orthopedics; licensed therapists, optometrists, physicians, podiatrists,
psychologists, psychiatrists, orthopedists, radiologists, ophthalmologists;
pain centers;
paramedic services;
medical research facilities;
pharmacy services;
rehabilitation centers providing medical treatment

<u>Single Common Bond Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	12
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	8
Number of Potential Members Added	3,110
<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	798
Number of Expansions Denied	3

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

Number of Expansions Deferred	29
Number of FCUs Receiving Expansions	255
Number of Potential Members Added	460,253

Community Expansions

Current Month

Number of Expansions Approved	3
Number of Expansions Denied	0
Number of Expansions Deferred	7
Number of FCUs Receiving Expansions	3
Number of Potential Members Added	3,081,186

Community Conversion Expansions

Current Month

Number of Expansions Approved	4
Number of Expansions Denied	0
Number of Expansions Deferred	9
Number of FCUs Receiving Expansions	4
Number of Potential Members Added	1,780,583

Underserved

Current Month

Number of Expansions Approved	14
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INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

Number of Expansions Denied	0
Number of Expansions Deferred	7
Number of FCUs Receiving Expansions	11
Number of Potential Members Added	2,334,406

TIP

Current Month

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

Housekeeping

Current Month

Number of Housekeeping Approved	74
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	1
Number of FCUs Receiving Housekeeping	32

MERGERS APPROVED

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

Tuesday, February 28, 2006

66002	1	STAMFORD HEALTHCARE STAMFORD, CT	\$9,726,962.00	5145	STAMFORD TELEPHONE EMPLOYEES STAMFORD, CT	\$4,034,316.00	EXPANDED SERVICES
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Continuing Field of Membership: (State charter Single Common Bond) Employees, independent contract emp., & vols. of any medical or clinical facility, or businesses involved in production, distrib, or sale of products, devices, or services related to the medical field in Stamford, CT.

Merging Field of Membership: (Federal charter Multiple Common Bond) Employees of Southern New England Telephone Company and Western Electric Company who work in Stamford, Darien, New Canaan, and Old Greenwich, Connecticut; employees of American Telephone and Telegraph Company in Stamford, Connecticut;

68349	1	TREMONT BRAintree, MA	\$160,019,307.00	7892	BAKERY DRIVERS SOUTH BOSTON, MA	\$1,545,747.00	EXPANDED SERVICES
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Continuing Field of Membership: (State-chartered multiple) Employees of The School Committee of the City of Boston in Boston, Massachusetts and many other employee/associational groups.

Merging Field of Membership: (Single) Members and employees of the Truck Drivers & Helpers Local Union No. 170 in Worcester, Massachusetts.

4580	1	THE SUMMIT ROCHESTER, NY	\$342,606,494.00	15023	BRIGHTON SCHOOL EMPLOYEES ROCHESTER, NY	\$4,011,968.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: (Multiple) Employees of the Frontier Corporation who work in Genesee, Livingston, Monroe, Ontario, Steuben, Wyoming and Yates Counties, New York; and many other employee and associational groups.

Merging Field of Membership: (Single) Employees of Brighton Central Schools who work in Brighton, New York.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

8384	1	CATHOLIC PARISHES LIVONIA, MI	\$44,907,504.00	15988	ST. VALENTINE REDFORD, MI	\$1,786,085.00	EXPANDED SERVICES
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Continuing Field of Membership: (Multiple) Members and employees of many Catholic Parishes in Livonia, Michigan and other surrounding cities; along with members of the Plymouth Council 3292, Knights of Columbus in Plymouth, Michigan.

Merging Field of Membership: (Multiple) Members or employees of St. Valentine Roman Catholic Church in Detroit, Michigan; employees and students of the St. Valentine School in Detroit, Michigan; and members of Our Lady of Loretto Church in Redford, Michigan.

61844	1	CAPITAL COMMUNITY GRAND RAPIDS, MI	\$217,610,570.00	22868	ASSOC. BUILDERS & CONTRACTORS-MI WYOMING, MI	\$3,791,254.00	EXPANDED SERVICES
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Continuing Field of Membership: (State-chartered community) Individuals who reside, are employed, attend school, or who worship in Muskegon, Kent, Ottawa, Allegan, Clinton, Eaton, Ingham, Ionia, or Barry County, Michigan, and many other groups.

Merging Field of Membership: (Single) Regular and limited associate members of the Associated Builders & Contractors, Inc. of Michigan, who qualify for membership in accordance with its constitution and bylaws as of the date of this amendment and who work in the State of Michigan; employees of the Associated Builders & Contractors, Inc. of Michigan and its various Chapters.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

61844	1	CAPITAL COMMUNITY	\$217,610,570.00	62128	SPARTAN STORES	\$9,314,844.00
		GRAND RAPIDS, MI			WYOMING, MI	

Continuing Field of Membership: (State-chartered community) Individuals who reside, are employed, attend school, or who worship in Muskegon, Kent, Ottawa, Allegan, Clinton, Eaton, Ingham, Ionia, or Barry County, Michigan, and many other groups.

Merging Field of Membership: (State-chartered Multiple Group) Employees of Spartan Stores, Inc. and its subsidiaries employed in Grand Rapids, Michigan and other employee and associational groups.

61844	1	CAPITAL COMMUNITY	\$217,610,570.00	62374	ALLIED EMPLOYERS	\$7,370,195.00	EXPANDED
		GRAND RAPIDS, MI			WYOMING, MI		SERVICES

Continuing Field of Membership: (State-chartered community) Individuals who reside, are employed, attend school, or who worship in Muskegon, Kent, Ottawa, Allegan, Clinton, Eaton, Ingham, Ionia, or Barry County, Michigan, and many other groups.

Merging Field of Membership: (State-chartered Multiple Group) Employees of the Leslie Metals Arts Co., Inc. employed in Middleville, Michigan and many other employee and associational groups.

65291	2	BUTLER ARMCO EMPLOYEES	\$141,303,669.00	840	WEST PENN NORTHERN DIV	\$673,200.00	EXPANDED
		BUTLER, PA			EMP		SERVICES
					ARNOLD, PA		

Continuing Field of Membership: Employees of Armco in Butler, PA

Merging Field of Membership: Employees of Allegheny Power and its subsidiaries

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

66929	2	THE RICHMOND POSTAL CREDIT UNION IN RICHMOND, VA	\$75,334,422.00	2653	RICHMOND TRANSIT RICHMOND, VA	\$973,957.00	POOR MANAGEMENT T
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Continuing Field of Membership: Employees of Richmond Post Office and other select groups

Merging Field of Membership: Employees of ATE Management & Service Company, Inc. or the Old Dominion Transit Management Company

2551	2	POLICE & FIRE PHILADELPHIA, PA	\$2,082,277,613.00	6367	DELAWARE VALLEY ELKINS PARK, PA	\$12,881,099.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple common bond

Merging Field of Membership: Multiple common bond

6328	2	NASA UPPER MARLBORO, MD	\$740,699,356.00	14769	AERO ANNAPOLIS, MD	\$2,806,491.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Serving over 500 occupational and associational groups.

Merging Field of Membership: Emps of ARINC, Inc., Aeronautical Radio, Inc., ARINC Research Corp., Air Transport Association of America, Scheduled Airlines Traffic Offices, Inc., Airlines Reporting Corp., Air Cargo, Inc., and Airline Tariff Publishers, Inc., wwi Annapolis, MD or are paid from Washington, DC;

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

1117	2	ERIE GENERAL ELECTRIC FCU ERIE, PA	\$120,442,197.00	20137	TEMCO EMPLOYEES NORTH EAST, PA	\$11,563,356.00	
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Continuing Field of Membership: Community chartered credit union serving persons who live, work, worship, attend school in, and businesses and other legal entities in Crawford and Erie County, PA.

Merging Field of Membership: MCB serving employees of Electric Materials Company who work in North East, PA and other SEGs as well as an underserved area in North East, PA.

60501	3	MUTUAL SAVINGS BIRMINGHAM, AL	\$150,460,540.00	13692	CARRAWAY METHODIST BIRMINGHAM, AL	\$19,320,034.00	EXPANDED SERVICES
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Continuing Field of Membership: state chartered credit union

Merging Field of Membership: Employees, doctors, medical staff, technicians, and volunteers, of Carraway Methodist Hospitals of Alabama and its following wholly-owned subsidiaries who work in or are paid from or are supervised from Birmingham, Alabama: Carraway Family Medicine, Parkway Medical Clinic

62728	3	APCO EMPLOYEES BIRMINGHAM, AL	\$1,292,237,741.00	16093	DALE HENRY EDUCATORS NEWVILLE, AL	\$312,021.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of Alabama Power Company and associates.

Merging Field of Membership: Employees of the school systems of Ozark, Alabama and employees who work in Dale and Henry Counties, Alabama.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

82794	3	ELKHART COUNTY FARM BUR COOP ASSOC GOSHEN, IN	\$364,229,381.00	60007	PENN GOSHEN, IN	\$13,571,212.00	EXPANDED SERVICES
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Continuing Field of Membership: Stockholders and members of the Elkhart County Farm Bureau and 85 SEGs

Merging Field of Membership: Persons that reside or are employed in the community of Elkhart County Indiana and SEGs.

9845	3	SUPERIOR LIMA, OH	\$181,724,641.00	60945	MEMBER 1 LIMA, OH	\$18,533,970.00	EXPANDED SERVICES
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Continuing Field of Membership: Allen, Auglaize, Hardin, Mercer, Putnam, or Van Wert Counties, OH

Merging Field of Membership: Allen County, OH

14734	4	LA JOYA AREA LA JOYA, TX	\$26,592,941.00	6820	WESLACO CATHOLIC WESLACO, TX	\$2,328,617.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live or work in, and buisnesses located in the La Joya, TX Independent School District.

Merging Field of Membership: Members of the St. Joan of Arc Catholic Parish, St. Pius X Catholic Parish, and St. Martin de Porres Catholic Parish in Weslaco, TX; members of the St. Theresa of the Infant Jesus/Our Lady of Guadalupe Mission in Edcouch, TX; and members of the Sacred Heart Church in Mercedes, TX.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

24326	5	CHEVRON OAKLAND, CA	\$857,142,677.00	7	CHEVRON PASCAGOULA PASCAGOULA, MS	\$27,040,949.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Chevron and its wholly owned subsidiaries who work in the United States, and numerous contractors who work regularly at Chevron facilities.

Merging Field of Membership: Employees of Chevron in the state of Mississippi.

68546	5	SOCIAL AND HEALTH SERVICES OLYMPIA, WA	\$31,652,710.00	7451	EVERGREEN OLYMPIA, WA	\$11,799,382.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship or go to school in all school districts in the State of Washington.

Merging Field of Membership: Employees of the Washington State Dept. of Health who work in the State of Washington; and select employer groups.

23552	5	RED ROCKS HIGHLANDS RANCH, CO	\$134,209,306.00	15180	CHURCH OF ST MARYS LITTLETON, CO	\$732,808.00	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 specific boundaries of Douglas County, CO, and other select group additions.

Merging Field of Membership: Members and employees of St. Mary's Catholic Parish in Littleton, CO, employees of and students attending St. Mary's School in Littleton, CO, and students attending St. Thomas More Catholic School in Centennial, CO.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, February 28, 2006

62776	5	SOOPER DENVER, CO	\$140,579,350.00	64302	COLORADO CENTRAL ARVADA, CO	\$69,976,278.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of King Soopers Division and City Market Division of Dillon Co., Inc., and persons who live or work within specific census tracts in the areas of Denver, Grand Junction, and Lakewood, CO, and multiple group additions.

Merging Field of Membership: Persons who live or work in the City of Arvada, CO, and specific census tracts in Adams and Jefferson Counties, CO, and members and employees of other credit unions operating in the state of CO.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
24766 / 24766	4	FIRST FINANCIAL COMMUNITY CU BROWNSVILLE, TX	\$61,781,657	2/23/2006