

## Insurance Report of Activity

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

# FEBRUARY 2007

**Office of Examination and Insurance** 

|        | SINGLE COMMON BOND EXPANSION |        |          |          |         |  |  |  |  |
|--------|------------------------------|--------|----------|----------|---------|--|--|--|--|
| Region | Approved                     | Denied | Deferred | # of FCU | Pot Mem |  |  |  |  |
|        |                              |        |          |          |         |  |  |  |  |
| 1      | 0                            | 0      | 0        | 0        | 0       |  |  |  |  |
| 2      | 0                            | 0      | 1        | 0        | 0       |  |  |  |  |
| 3      | 0                            | 0      | 0        | 0        | 0       |  |  |  |  |
| 4      | 0                            | 0      | 0        | 0        | 0       |  |  |  |  |
| 5      | 6                            | 0      | 0        | 1        | 44      |  |  |  |  |
| Total  | 6                            | 0      | 1        | 1        | 44      |  |  |  |  |
| %      | 85.7%                        | 0.0%   | 14.3%    |          |         |  |  |  |  |

|        | COMMUNITY EXPANSION                            |      |       |   |         |   |  |  |  |  |  |
|--------|--|------|-------|---|---------|---|--|--|--|--|--|
| Region | Approved Denied Deferred # of FCU Pot Mem # Du |      |       |   |         |   |  |  |  |  |  |
|        |  |      |       |   |         |   |  |  |  |  |  |
| 1      | 0  | 0    | 2     | 0 | 0       | 0 |  |  |  |  |  |
| 2      | 0  | 0    | 2     | 0 | 0       | 0 |  |  |  |  |  |
| 3      | 1  | 0    | 0     | 1 | 116,362 | 0 |  |  |  |  |  |
| 4      | 0  | 0    | 0     | 0 | 0       | 0 |  |  |  |  |  |
| 5      | 0  | 0    | 0     | 0 | 0       | 0 |  |  |  |  |  |
| Total  | 1  | 0    | 4     | 1 | 116,362 | 0 |  |  |  |  |  |
| %      | 20.0%  | 0.0% | 80.0% |   |         |   |  |  |  |  |  |

|        | 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%     |          |         |        |  |  |  |  |  |

|        | MULTIPLE COMMON BOND EXPANSION |        |          |          |         |  |  |  |
|--------|--------------------------------|--------|----------|----------|---------|--|--|--|
| Region | Approved                       | Denied | Deferred | # of FCU | Pot Mem |  |  |  |
|        |                                |        |          |          |         |  |  |  |
| 1      | 97                             | 0      | 3        | 32       | 12,582  |  |  |  |
| 2      | 169                            | 0      | 9        | 61       | 17,165  |  |  |  |
| 3      | 221                            | 1      | 2        | 76       | 21,360  |  |  |  |
| 4      | 96                             | 1      | 0        | 36       | 87,134  |  |  |  |
| 5      | 188                            | 0      | 7        | 42       | 22,527  |  |  |  |
| Total  | 771                            | 2      | 21       | 247      | 160,768 |  |  |  |
| %      | 97.1%                          | 0.3%   | 2.6%     |          |         |  |  |  |

|        | COMMUNITY CONVERSION |        |          |          |           |        |  |  |  |  |  |
|--------|----------------------|--------|----------|----------|-----------|--------|--|--|--|--|--|
| Region | Approved             | Denied | Deferred | # of FCU | Pot Mem   | # Dup. |  |  |  |  |  |
|        |                      |        |          |          |           |        |  |  |  |  |  |
| 1      | 2                    | 0      | 0        | 2        | 396,005   | 0      |  |  |  |  |  |
| 2      | 1                    | 0      | 0        | 1        | 369,993   | 1      |  |  |  |  |  |
| 3      | 2                    | 0      | 0        | 2        | 256,573   | 1      |  |  |  |  |  |
| 4      | 2                    | 0      | 0        | 2        | 117,905   | 0      |  |  |  |  |  |
| 5      | 0                    | 0      | 1        | 0        | 0         | 0      |  |  |  |  |  |
| Total  | 7                    | 0      | 1        | 7        | 1,140,476 | 2      |  |  |  |  |  |
| %      | 87.5%                | 0.0%   | 12.5%    |          |           |        |  |  |  |  |  |

|        | UNDERSERVED AREA |        |          |          |         |        |  |  |  |  |  |
|--------|------------------|--------|----------|----------|---------|--------|--|--|--|--|--|
| Region | Approved         | Denied | Deferred | # of FCU | Pot Mem | # Dup. |  |  |  |  |  |
|        |                  |        |          |          |         |        |  |  |  |  |  |
| 1      | 2                | 0      | 0        | 1        | 271,516 | 0      |  |  |  |  |  |
| 2      | 0                | 0      | 0        | 0        | 0       | 0      |  |  |  |  |  |
| 3      | 1                | 0      | 0        | 1        | 238,129 | 0      |  |  |  |  |  |
| 4      | 2                | 0      | 3        | 2        | 335,566 | 0      |  |  |  |  |  |
| 5      | 0                | 0      | 0        | 0        | 0       | 0      |  |  |  |  |  |
| Total  | 5                | 0      | 3        | 4        | 845,211 | 0      |  |  |  |  |  |
| %      | 62.5%            | 0.0%   | 37.5%    |          |         |        |  |  |  |  |  |

|        | Charter Conversions |            |        |                   |  |  |  |
|--------|---------------------|------------|--------|-------------------|--|--|--|
|        | FIS                 | CU to FCU  | FC     | U to FISCU        |  |  |  |
| Region | Number              | Assets     | Number | Assets (millions) |  |  |  |
|        |                     |            |        |                   |  |  |  |
| 1      | 0                   | 0          | 0      | 0                 |  |  |  |
| 2      | 0                   | 0          | 1      | 61                |  |  |  |
| 3      | 0                   | 0          | 0      | 0                 |  |  |  |
| 4      | 1                   | 21,165,634 | 0      | 0                 |  |  |  |
| 5      | 0                   | 0          | 0      | 0                 |  |  |  |
| Total  | 1                   | 21,165,634 | 1      | 61                |  |  |  |

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

|        | Insurance Conversion |         |        |           |        |            |        |              |  |
|--------|----------------------|---------|--------|-----------|--------|------------|--------|--------------|--|
|        | FCU                  | to NICU | FCU    | to Non CU | FISC   | CU to NICU | FIS    | CU to Non CU |  |
| Region | Number               | Assets  | Number | Assets    | Number | Assets     | Number | Assets       |  |
|        |                      |         |        |           |        |            |        |              |  |
| 1      | 0                    | 0       | 0      | 0         | 0      | 0          | 0      | 0            |  |
| 2      | 0                    | 0       | 0      | 0         | 0      | 0          | 0      | 0            |  |
| 3      | 0                    | 0       | 0      | 0         | 0      | 0          | 0      | 0            |  |
| 4      | 0                    | 0       | 0      | 0         | 0      | 0          | 0      | 0            |  |
| 5      | 0                    | 0       | 0      | 0         | 0      | 0          | 0      | 0            |  |
| Total  | 0                    | 0       | 0      | 0         | 0      | 0          | 0      | 0            |  |

|        | CHARTER APPLICATIONS |            |           |        |            |           |  |  |  |
|--------|----------------------|------------|-----------|--------|------------|-----------|--|--|--|
|        | F                    | CU Charter | s         | FI     | SCU Charte | ers       |  |  |  |
|        | Number               | Number     | Potential | Number | Number     | Potential |  |  |  |
| Region | Denied               | Approved   | Members   | Denied | Approved   | 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         |  |  |  |

| HOUSEKEEPING |                    |                  |                    |                   |  |  |  |  |
|--------------|--------------------|------------------|--------------------|-------------------|--|--|--|--|
| Region       | Number<br>Approved | Number<br>Denied | Number<br>Deferred | Number of<br>FCUs |  |  |  |  |
| 1            | 1                  | 0                | 0                  | 1                 |  |  |  |  |
| 2            | 24                 | 0                | 9                  | 7                 |  |  |  |  |
| 3            | 35                 | 0                | 3                  | 9                 |  |  |  |  |
| 4            | 5                  | 0                | 0                  | 3                 |  |  |  |  |
| 5<br>Total   | 10<br><b>75</b>    | 0                | <u> </u>           | 6<br>26           |  |  |  |  |

|        | TIP                |                  |                    |                      |  |  |  |  |  |
|--------|--------------------|------------------|--------------------|----------------------|--|--|--|--|--|
| Region | Number<br>Approved | Number<br>Denied | Number<br>Deferred | Number of Duplicates |  |  |  |  |  |
| 1      | 0                  | 0                | 0                  | 0                    |  |  |  |  |  |
| 2<br>3 | 0<br>0             | 0<br>0           | 0<br>1             | 0<br>0               |  |  |  |  |  |
| 4<br>5 | 0<br>0             | 0<br>0           | 0<br>0             | 0<br>0               |  |  |  |  |  |
| Total  | 0                  | 0                | 1                  | 0                    |  |  |  |  |  |

2/1/2007 THRU 2/28/2007

| Region | FCU into<br>FCU | FCU into<br>FISCU | FCU into<br>NFICU | FISCU into<br>FCU | FISCU into<br>FISCU | FISCU into<br>NFICU | NFICU into<br>FCU | NFICU into<br>FISCU | TOTAL |
|--------|-----------------|-------------------|-------------------|-------------------|---------------------|---------------------|-------------------|---------------------|-------|
| 1      | 1               | 0                 | 0                 | 0                 | 1                   | 0                   | 0                 | 0                   | 2     |
| 2      | 1               | 1                 | 0                 | 1                 | 0                   | 0                   | 0                 | 0                   | 3     |
| 3      | 1               | 2                 | 0                 | 1                 | 0                   | 0                   | 0                 | 0                   | 4     |
| 4      | 1               | 2                 | 0                 | 1                 | 1                   | 0                   | 0                 | 0                   | 5     |
| 5      | 0               | 2                 | 0                 | 2                 | 0                   | 0                   | 0                 | 0                   | 4     |
| TOTAL  | 4               | 7                 | 0                 | 5                 | 2                   | 0                   | 0                 | 0                   | 18    |

#### Mergers Approved (Count)

#### Merging Credit Union Assets

|        | FCU into   | FCU into   | FCU into | FISCU into | FISCU into | FISCU into | NFICU into | NFICU into |             |
|--------|------------|------------|----------|------------|------------|------------|------------|------------|-------------|
| Region | FCU        | FISCU      | NFICU    | FCU        | FISCU      | NFICU      | FCU        | FISCU      | TOTAL       |
|        |            |            |          |            |            |            |            |            |             |
| 1      | 978,606    | 0          | 0        | 0          | 39,804,693 | 0          | 0          | 0          | 40,783,299  |
| 2      | 3,188,195  | 1,971,777  | 0        | 2,033,411  | 0          | 0          | 0          | 0          | 7,193,383   |
| 3      | 8,948,038  | 12,461,793 | 0        | 16,457,476 | 0          | 0          | 0          | 0          | 37,867,307  |
| 4      | 366,837    | 1,247,113  | 0        | 5,135,870  | 7,284,906  | 0          | 0          | 0          | 14,034,726  |
| 5      | 0          | 6,639,354  | 0        | 8,835,765  | 0          | 0          | 0          | 0          | 15,475,119  |
| TOTAL  | 13,481,676 | 22,320,037 | 0        | 32,462,522 | 47,089,599 | 0          | 0          | 0          | 115,353,834 |

Wednesday, February 28, 2007

| FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS   |         |  |                       |                    |                              |                                  |  |
|---|---------|--|-----------------------|--------------------|------------------------------|----------------------------------|--|
| Multiple Common Bond Expansion<br>(3,000 or Greater)  |         |  |                       |                    |                              |                                  |  |
| Charter No.   | Region  | Name and Group Location                      | Type of Group         | Assets             | Current Number of<br>Members | Potential Membership<br>Increase |  |
| 8111  | 4       | RANDOLPH-BROOKS<br>SAN ANTONIO, TX           | Occupational          | \$2,512,475,789.00 | 895,000                      | 73,656                           |  |
| FIELD OF MEMBERSHIP: Employees of and students attending Alamo Community College District in San Antonio, TX. |         |  |                       |                    |                              |                                  |  |
| 9089  | 5       | UNIWYO<br>LARAMIE, WY                        | Occupational          | \$127,893,726.00   | 18,000                       | 10,000                           |  |
| FIELD OF M  | IEMBERS | <b>HIP:</b> Students attending the Universit | ity of Wyoming in Lar | amie, WY.          |                              |                                  |  |
|   |         |  | Community Exp         | oansion            |                              |                                  |  |
| Charter No.   | Region  | Name and Group Location                      | Type of Group         | Assets             | Current Number of<br>Members | Potential Membership<br>Increase |  |
| 15738   | 3       | MUNSEETOWN COMMUNITY<br>MUNCIE, IN           | Community             | \$7,138,225.00     | 6,500                        | 116,362                          |  |

FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in the Delaware County, Indiana (IRPS 03-1)

|             |            |  | Community Conv             | version                |                              |                                  |
|-------------|------------|--|----------------------------|------------------------|------------------------------|----------------------------------|
| Charter No. | Region     | Name and Group Location  | Type of Group              | Assets                 | Current Number of<br>Members | Potential Membership<br>Increase |
| 13112       | 1          | MIDDCONN<br>MIDDLETOWN, CT   | Community                  | \$14,916,722.00        | 4,500                        | 96,109                           |
| FIELD OF M  | IEMBERSHIP | Persons who live, work, wors<br>municipalities: Cromwell, Du<br>Connecticut;                             | -                          |                        | -                            | -                                |
| 2658        | 1          | FIRST SOURCE   | Community                  | \$179,911,013.00       | 35,000                       | 299,896                          |
| FIELD OF M  | IEMBERSHIP | <ul><li>NEW HARTFORD, NY</li><li>Persons who live, work (or re entities located in Oneida or l</li></ul> | e .                        | · · · · ·              | d school in, and business    | ses and other legal              |
| 4088        | 2          | STANWOOD AREA<br>WESTMORELAND, PA  | Community                  | \$10,245,358.00        | 8,000                        | 369,993                          |
| FIELD OF N  | IEMBERSHIP | Persons who live, work, wors<br>Westmoreland County, PA  | hip, volunteer, attend sch | nool in, and businesse | s and other legal entities   | located in                       |
| 10546       | 3          | HUTCHESON<br>FT OGLETHORPE, GA   | Community                  | \$3,947,935.00         | 1,500                        | 60,813                           |
| FIELD OF N  | IEMBERSHIP | Persons, who live, work, work<br>Georgia; (IRPS 03-1).   | ship, or attend school in, | and businesses and of  | ther legal entities located  | in Catoosa County,               |

| 7922        | 3             | AUGUSTA SEABOARD SYSTEM<br>AUGUSTA, GA  | Community                                    | \$6,169,887.00                                | 4,478                        | 195,760                          |
|-------------|---------------|---|--|---|------------------------------|----------------------------------|
| FIELD OF N  | /IEMBER       | ,   | ip, or attend school in                      | , and businesses and or                       | ther legal entities located  | l in Richmond County,            |
| 6937        | 4             | BIG SPRING GOVERNMENT<br>EMPLOYEES<br>BIG SPRING, TX  | Community                                    | \$14,656,613.00                               | 3,150                        | 33,627                           |
| FIELD OF N  | AEMBERS       | SHIP: persons who live, work, worshi Texas;   | p or attend school in, a                     | and businesses and oth                        | er legal entities located i  | n Howard County,                 |
| 12305       | 4             | FAIRFIELD<br>PINE BLUFF, AR   | Community                                    | \$64,195,093.00                               | 7,400                        | 84,278                           |
| FIELD OF N  | /IEMBER       | SHIP: persons who live, work, worshi AR.  | p, or attend school in a                     | and businessess and ot                        | her legal entities located   | in Jefferson County,             |
|             |               |   | Underserve                                   | d   |                              |                                  |
| Charter No. | Region        | Name and Group Location   | Type of Group                                | Assets  | Current Number of<br>Members | Potential Membership<br>Increase |
| 24232       | 1             | LOWER EAST SIDE PEOPLE'S<br>MANHATTAN, NY   | Underserved area                             | \$18,786,987.00                               | 15,000                       | 107,109                          |
| FIELD OF N  | <b>MEMBER</b> | SHIP: Persons who live, work, worshi<br>Community District #10 which<br>West 123rd Street, St. Nicholas<br>underserved area definition of | is bordered by the Ha<br>s Avenue, Edgecombe | rlem River, Fifth Aven<br>Avenue and Harlem R | ue, Central Park North, I    | Morningside Avenue,              |

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| 24232      | 1      | LOWER EAST SIDE PEOPLE'S  | Underserved area | \$18,786,987.00 | 15,000                       | 164,407   |
|------------|--------|---|------------------|-----------------|------------------------------|-----------|
|            |        | MANHATTAN, NY   |                  |                 |                              |           |
| FIELD OF M | EMBERS | SHIP: Persons who live, work, worshi<br>Community District #3 which i | 1 · · · ·        | e               | Bridge, Pearl Street, Baxter | r Street, |

Canal Street, and Fourth Avenue/Bowery, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

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| 22458 | 3 | SHARONVIEW    | Underserved area | \$799,289,512.00 | 675,243 | 238,129 |
|-------|---|---------------|------------------|------------------|---------|---------|
|       |   | CHARLOTTE, NC |                  |                  |         |         |

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community consisting of the following 52 contiguous census tracts in eight counties of southern North Carolina: Bladen County census tracts 9502.00, 9504.00 and 9506.00; Brunswick County census tracts 0201.00, 0204.00 and 0205.01; Columbus County census tracts 9901.00, 9902.00, 9903.00, 9904.00, 9905.00, 9906.00, 9907.00, 9909.00, 9910.00, 9911.00 9912.00 and 9913.00; Duplin County census tracts 9902.00, 9903.00, 9904.00, 9906.00, 9907.00 and 9908.00; New Hanover County census tracts 0101.00, 0102.00, 0103.00, 0104.00, 0105.01, 0105.02, 0107.00, 0108.00, 0109.00, 0110.00, 0111.00, 0112.00, 0113.00, 0114.00, 0115.00, 0119.01 and 0119.02; Pender County census tracts 9803.00 and 9805.00; Sampson County census tracts 9701.00, 9705.00, 9706.00, 9707.00, 9708.00, 9709.00 and 9710.00; and Wayne County census tracts 0007.00 and 0008.00, in North Carolina, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual (IRPS 03-1 as amended by IRPS 06-1). Prescribed underserved community: A part of North Carolina bounded by the following: Starting at the Duplin/Wayne County Line at Grantham School Rd., northwest to ST Hwy 55, east to Seaboard Cost Line RR, northeast to Northeast Ch Rd., north east to Indian Springs Rd., northeast to Kelly Springs Rd., southeast to Wayne/Duplin County Line; west along Duplin/Wayne County Line to Beautancus Rd., south Bear Marsh Br., south to Goshen Swp. then southeast to Cape Fear R., south to Muddy Cr., east to Jackson Store Rd., south, then east to ST Hwy 111, east to the Duplin/Onslow County Line, south to Duplin/Pender County Line, west to Northeast Cape Fear R., generally south, southeast to NC Hwy 53E, southwest to Murray Twn Rd., northwest, west to Croomsbridge Rd., west to US Hwy 17 N, southwest to Old Savannah Rd., west to Coras Grove Rd., west to Penderlea Hwy, northwest to Shiloh Rd., west to Cypress Cr., generally south to Long Cr., south to Pender/New Hanover County Line/Cape Fear R., west to Seaboard System RR./Seaboard Coast Line RR, south to Smith Cr., generally east to N. Kerr Ave., south to Market Street, east to Eastwood Rd., southeast to Wrightsville Ave., west to Oleander Dr., south, then west to Seaboard Coast Line RR., southwest to S. 17th St., south to Shipyard Blvd., west to Newkirk Ave., south to Hillanddale Dr., west to Winslow Dr., northwest to Parkway Blvd., west to Carolina Beach Rd., southeast to Sunnyvale Dr., southwest to Bryan Rd., west to River Rd., north to Masonboro Township Line, west to New Hanover/Brunswick County Line/Cape Fear R., north to US Hwy 17, west to Andrew Jackson Hwy NE, west to Ocean Hwy E, southwest to Goodman Rd. NE, northwest to Maco Rd. NE, northwest to Colon Mintz Rd. NE, northwest to Malmo Loop Rd., NE, northeast to Andrew Jackson Hwy NE, northwest to Merk's Pl. NE, northwest to Northwest Rd., NE, northwest to Saw Mill Rd., NE, northeast to Smith Trl NE, northwest to Mount Misery Rd. NE, northwest to Vernon Rd. NE, northwest to Blue Banks Loop Rd. NE, southwest to Goose Neck Rd. NE, northwest to Brunswick/Columbus County Line, southwest to Columbus County North Carolina/Horry County South Carolina State Line, northwest to Columbus/Robeson County Line, northeast to Columbus/Bladen County Line; Exclusion - Columbus County census tract 9908.00 - bounded by Old Lumberton Rd. and West Prong Cr., generally east to White Mrsh, generally southeast to Jefferson St., west to US Hwy 701,

|                      |   | west to W. Washington St., we<br>Rd., northeast to Smyrna Rd., r<br>Columbus/Baden County Line<br>Crawley Swp., north to Twisted<br>Lakeview Dr., east to Cape Fea<br>Rd., east to Turnbull Cr., south<br>County Line/Black R.; from Bl<br>Sampson/Cumberland County I<br>southeast to Fleet Cooper Rd.,<br>north to High House Rd., south<br>Rd., southeast to US Hwy 421,<br>northeast to I-40, northwest to<br>Julius Hutton Hwy., north to Sa<br>southeast to Grantham School I | northwest to Peacock R<br>and Twisted Hickory R<br>d Hickory Rd., northwest<br>ar R. northwest to Blade<br>east to Cape Fear R., se<br>aden/ Sampson County<br>Line, northwest to Cast<br>northeast to McLemore<br>southeast to Great Col<br>William R. King Rd., n<br>ampson/Wayne County | d., northeast to Old Lumber<br>d., north to NC Hwy 242, we<br>set to Center Rd., east to ST<br>en/Cumberland County Line<br>outheast to Bladen/Pender C<br>Line/Black R., northwest to<br>le Mill Cr., north to Elizabe<br>e Rd., north to Roseboro Hw<br>al Dr., southeast to Mount M<br>narie Cr., generally north to<br>worth to Boyette Rd., east to | ton Rd., west to West Pron<br>west to Horseshoe Rd., north<br>Hwy 41, east to Owen Hill<br>e, east to St Hwy 242, south<br>County Line, northeast to Bl<br>o South R., generally northy<br>th Town Hwy, north to Old<br>wy., west to Little Coharie C<br>Mariah Church Rd., southea<br>Ward Swp., northeast to M<br>Creel Rd., south to Suttonto | g Cr.; From<br>hwest to<br>Rd., north to<br>to Johnstown<br>laden/Sampson<br>west to<br>Mintz Hwy.,<br>Cr., generally<br>st to Kitty Fork<br>assey Rd.,<br>own Rd., east to |
|----------------------|---|---|--|--|--|---|
| 9589                 | 4 | BARKSDALE<br>DERIDDER, LA   | Underserved area   | \$578,915,088.00   | 252,284  | 7,279   |
| FIELD OF MEMBERSHIP: |   | Persons who live, work, worshi  | ip or attend school in, a  | and businesses and other leg   | al entities located in a defir   | ed underserved  |

area in DeRidder, Louisiana.

Wednesday, February 28, 2007

| 7590       | 4           | GREATER TEXAS<br>HOUSTON, TX  | Underserved area  | \$274,184,245.00  | 300,000   | 328,287   |
|------------|-------------|---|---|---|---|---|
| FIELD OF N | IEMBERSHIP: | "persons who live, work, wors<br>in Harris County, Texas define   | * · · ·   |   | gal entities located in the u   | nderserved area   |
|            |             | beginning at the intersection of<br>Rd. to Fallbrook Dr., then east<br>US 290 to Saxon Dr., then east<br>Rosslynn Rd., then south on Rd<br>NE on N Loop West Freeway<br>Blvd., then south on Heights Bl<br>610, then south and east on Loo<br>Place Blvd. to Telephone Rd.,<br>on Mykawa Rd. to Doulton Dr<br>Pershing St., then NW on Persh<br>St., then NW on Alice St. to W<br>South Freeway (288), then nort<br>north on Alameda Rd. to Herrr<br>on Alabama St. to Bagby St., th<br>to McGowan St., then SE on M<br>Baldwin, then NE on Baldwin t<br>west on Allen Pkwy to S. Heig<br>Washington Ave. to I-10, then we<br>on Spring Branch to Livernois<br>Rd. to Kempwood Dr., then we<br>on Hempstead Hwy. to W. Sar<br>Rd. to N. Eldridge Pkwy., then<br>Road, then north on Jack Rabb | on Fallbrook Dr. to San<br>on Saxon Dr. to Mangu<br>osslynn Rd. to TC Jeste<br>to Durham Dr., then sou<br>lvd. to US 290/I-10, ther<br>op 610 to Broadway St.,<br>then south on Telephone<br>, then west on Doulton<br>ing St. to Loop 610, the<br>inton St., then NE on W<br>h on south Freeway to N<br>h on S | m Houston Pkwy (Loop 8),<br>im Rd.,then north on Mang<br>r Blvd.,then south on TC Je<br>th on Durham Dr. to 11th S<br>n east on I-10 to Buffalo Ba<br>,then south on Broadway St<br>e Rd. to Dixie Dr.,then wess<br>Dr. to Martin Luther King J<br>n west on Loop 610 to Sco<br>inton St. to Yellowstone Bl<br>MacGregor Dr.,then west of<br>ermann Dr. to Main St.,then<br>Tuam St., then NW on Tua<br>St., then north on Helena St<br>st on Webster St. to Taft St.<br>S. Heights Blvd. to Washin<br>d., then north on Silber Rd<br>Rd.,then west on Long Poir<br>n on Livernois Rd. to Camp<br>o Gessner Rd.,then north or<br>n south on W. Sam Housto<br>swy. to State Highway 529, | then south on Loop 8 to US<br>yum Dr. to 43rd St., then eas<br>ester Blvd. to N Loop West<br>St., then east on 11th St. to H<br>ayou, then follow Buffalo Ba<br>t. to Park Place Blvd., then v<br>et on Dixie Dr. to Mykawa F<br>Dr., then north on Martin Lu<br>tt Dr., then north on Scott D<br>lvd., then NW on Yellowstoi<br>n MacGregor Dr. to Alamea<br>n NE on Main St. to Alabar<br>am St. to Albany St., then NI<br>t. to Oak Place, then east on<br>., then north on Taft St. to A<br>ngton Ave., then west and nor<br>. to Westview Dr., then west<br>at Rd. to Spring Branch, then<br>bell Rd., then west and nort<br>n Tollway to Clay Rd., then<br>, then west on Highway 529 | 2 290,then SE on<br>st on 43rs St. to<br>Freeway,then<br>leights<br>ayou to Loop<br>west on Park<br>Rd.,then south<br>ather King Dr. to<br>Dr. to Alice<br>ne Blvd. to<br>da Rd.,then<br>ma St.,then NW<br>E on Albany St.<br>Oak Place to<br>llen Pkwy.,then<br>orth on<br>st on Westview<br>n west and north<br>h on Campbell<br>d Hwy.,then NW<br>west on Clay<br>to Jack Rabbit |

Single Common Bond Expansions

Current Month

| Number of Expansions Approved       | 6  |
|-------------------------------------|----|
| Number of Expansions Denied         | 0  |
| Number of Expansions Deferred       | 1  |
| Number of FCUs Receiving Expansions | 1  |
| Number of Potential Members Added   | 44 |

| Multiple Common Bond Expansions     | Current Month |
|-------------------------------------|---------------|
| Number of Expansions Approved       | 771           |
| Number of Expansions Denied         | 2             |
| Number of Expansions Deferred       | 21            |
| Number of FCUs Receiving Expansions | 247           |
| Number of Potential Members Added   | 160,768       |

| Community Expansions                | Current Month |
|-------------------------------------|---------------|
| Number of Expansions Approved       | 1             |
| Number of Expansions Denied         | 0             |
| Number of Expansions Deferred       | 4             |
| Number of FCUs Receiving Expansions | 1             |
| Number of Potential Members Added   | 116,362       |

| Community Conversion Expansions     | Current Month |
|-------------------------------------|---------------|
| Number of Expansions Approved       | 7             |
| Number of Expansions Denied         | 0             |
| Number of Expansions Deferred       | 1             |
| Number of FCUs Receiving Expansions | 7             |
| Number of Potential Members Added   | 1,140,476     |

| Underserved                         | Current Month |
|-------------------------------------|---------------|
| Number of Expansions Approved       | 5             |
| Number of Expansions Denied         | 0             |
| Number of Expansions Deferred       | 3             |
| Number of FCUs Receiving Expansions | 4             |
| Number of Potential Members Added   | 845,211       |

| TIP                     | Current Month |
|-------------------------|---------------|
| Number of TIPs Approved | 0             |
| Number of TIPs Denied   | 0             |
| Number of TIPs Deferred | 1             |

| Housekeeping                          | Current Month |
|---------------------------------------|---------------|
| Number of Housekeeping Approved       | 75            |
| Number of Housekeeping Denied         | 0             |
| Number of Housekeeping Deferred       | 12            |
| Number of FCUs Receiving Housekeeping | 26            |

#### MERGERS APPROVED

| Continuin<br>Charter<br>No. | - | Name and Location<br>of Continuing CU | Continuing CU<br>Assets | Merging<br>Charter<br>No. | Name and Location<br>of Merging CU | Merging CU<br>Assets | Reason for<br>Merger          |
|-----------------------------|---|---------------------------------------|-------------------------|---------------------------|------------------------------------|----------------------|-------------------------------|
| 9537                        | 1 | GREATER NIAGARA<br>NIAGARA FALLS, NY  | \$16,168,769.00         | 7890                      | TAMCO<br>NIAGARA FALLS, NY         | \$978,606.00         | LACK OF<br>SPONSOR<br>SUPPORT |

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

Merging Field of Membership: (Single) Employees of TAM CERAMICS, Inc. who work in Niagara Township, New York.

|  |   | -              |  |                    |                      |
|--|---|----------------|--|--------------------|----------------------|
| 62236 1 TELCO                            | M \$367,186,363.00  | 62111          | SOUTHEAST OAKLAND<br>COMMUNITY                     | \$39,804,693.00    | TO OR                |
| NOVI,                                    | MI  |                | OAK PARK, MI                                       |                    | MERGER<br>WITH FISCU |
| Continuing Field of Membership:          | (State-charter) Employees and reti<br>D, and J as designed in the telepho |                | ũ  |                    | ed in Zones A,       |
| Merging Field of Membership:             | (State-charter) Persons who reside<br>Michigan.                           | e, work, or wo | orship in a defined geographic area                | of Southeast Oakla | nd County,           |
| 64932 2 SCHUYLKILL<br>SCHOOL EMP         |   | 19431          | ARGO   | \$1,971,777.24     | LACK OF<br>GROWTH    |
| POTTSVILI                                |   |                | SCHUYLKILL HAVE, PA                                |                    |                      |
| Continuing Field of Membership:          | Serves all public and private schoo                                       | ol employees   | and their associations in Schuylkill               | County, PA.        |                      |
| Merging Field of Membership:             | Multiple SEGs in the Schuylkill, P.                                       | A area.        |  |                    |                      |
| 240 2 GREATER PITT<br>POLIC<br>PITTSBURC | Έ   | 24477          | NORTH HILLS MUNICIPAL<br>EMPLOYEES<br>GLENSHAW, PA | \$3,188,195.16     | EXPANDED<br>SERVICES |
| Continuing Field of Membership:          | MCB - Employees of the Pittsburg<br>Safety Department; and, Members       |                |  | 1 *                | U                    |
| Merging Field of Membership:             | MCB - Employees and elected and other SEGs.                               | l appointed of | fficials of 19 municipalities in Alle              | gheny County, Peni | nsylvania and 5      |

| 13605 2 ABN<br>CHESAPEA                |                | \$344,573,895.00                            | 66935      | THE NANSEMOND CREDIT<br>UNION INC.<br>SUFFOLK, VA | \$2,033,411.00      | POOR<br>FINANCIAL<br>CONDITION |
|--|----------------|---|------------|---|---------------------|--------------------------------|
| Continuing Field of Membership:        | -              | and Southampton Co<br>Virginia Beach, Virgi |            | ginia, including the cities of Franklin           | , Chesapeake, Norfo | olk, Portsmouth,               |
| Merging Field of Membership:           | City of Suffol | k, Virginia                                 |            |   |                     |                                |
| 65464 3 JEFFERSON<br>TEACH<br>BIRMINGH | ERS'           | \$87,433,970.00                             | 3160       | BIRMINGHAM FEDERAL<br>EMPLOYEES<br>BIRMINGHAM, AL | \$11,684,070.00     | EXPANDED<br>SERVICES           |
| Continuing Field of Membership:        | MCB FISCU      |   |            |   |                     |                                |
| Merging Field of Membership:           | Community      |   |            |   |                     |                                |
| 68354 3 EATON F.<br>EUCLIE             |                | \$26,806,584.00                             | 12122      | EATON HYDRAULICS-<br>SEARCY<br>SEARCY, AR         | \$777,723.00        | EXPANDED<br>SERVICES           |
| Continuing Field of Membership:        | Employees of   | Eaton Family, Inc.                          |            |   |                     |                                |
| Merging Field of Membership:           | Employees of   | Eaton Corporation,                          | Searcy Pla | nt and Arkansas Lime employees.                   |                     |                                |

| 24734     | 3        | SOUTHEAST F<br>NASHVILI |                        | \$277,150,534.00                                 | 21464         | INTERCHANGE<br>LAVERGNE, TN                         | \$8,948,038.00          | POOR<br>FINANCIAL<br>CONDITION |
|-----------|----------|-------------------------|------------------------|--|---------------|---|-------------------------|--------------------------------|
| Continuin | ng Field | of Membership:          | Employees o            | f various select groups                          | s throughout  | TN  |                         |                                |
| Merging l | Field of | Membership:             | Employees of           | f Bridgestone/Firestor                           | ne who work   | in or are paid from LaVergne or N                   | lashville, TN           |                                |
| 23079     | 3        | MIDFLO<br>LAKELAN       |                        | \$1,108,490,103.00                               | 67335         | IMPERIAL POLK<br>BARTOW, FL                         | \$16,457,476.00         | EXPANDED<br>SERVICES           |
| Continuin | ng Field | of Membership:          | Persons who<br>Florida | live, work, worship of                           | r attend scho | ol in and businesses and other lega                 | l entities located in ] | Polk County,                   |
| Merging l | Field of | Membership:             | 1 *                    | f Polk County, the Cit<br>hate, Citrus World, Ir | •             | Washington Millsw Ceramic Corp                      | o., Bartow Memorial     | Hospital,                      |
| 68354     | 4        | EATON FA                |                        | \$26,806,584.00                                  | 12122         | EATON HYDRAULICS-<br>SEARCY<br>SEARCY, AR           | \$777,723.00            | EXPANDED<br>SERVICES           |
| Continuin | ng Field | of Membership:          | FISCU locate           | ed in Ohio in Region 3                           | 3, no FOM ir  | formation available.                                |                         |                                |
| Merging l | Field of | Membership:             | 1 *                    | f Vickers, Inc., who w<br>o work in or are paid  |               | paid from Searcy, Arkansas; and e<br>ille, Arkansas | employees of Arkans     | sas Lime                       |

| 1982     | 4          | FOREST F<br>WEST MON |                               | \$61,067,135.00      | 13569       | LINCOLN COMMUNITY<br>RUSTON, LA  | \$366,837.00     | POOR<br>FINANCIAL<br>CONDITION |
|----------|------------|----------------------|-------------------------------|----------------------|-------------|--|------------------|--------------------------------|
| Continui | ng Field   | of Membership:       | Various SEGs ir<br>Louisiana. | n the Monroe, Loui   | siana, area | and an underserved area consisting of  | Lincoln and Ouac | hita Parishes in               |
| Merging  | Field of ] | Membership:          | Members of reco               | ord, residents of Ru | iston, Loui | isiana.  |                  |                                |
|          |            |                      |                               |                      |             |  |                  |                                |
| 63597    | 4          | UNITI                | ED                            | \$92,485,112.00      | 24706       | CORNERSTONE NATIONAL   | \$469,390.00     | EXPANDED                       |
|          |            |                      | 140                           |                      |             | INSURANCE  |                  | SERVICES                       |
|          |            | MEXICO               | , мо                          |                      |             | COLUMBIA, MO   |                  |                                |
| Continui | ng Field   | of Membership:       |                               | Boone, Callaway,     | -           | ps, and corporations who work or resident of the second seco | -                |                                |
| Merging  | Field of ] | Membership:          | contract with Co              |                      | ment Partn  | ners, Inc., and its wholly owned subsid<br>ers, Inc., and it wholly owned subsidia<br>of this CU.  |                  |                                |

|                          | S. CUSTOMS<br>ORLEANS, LA                                 | \$15,178,696.00  | 60701   | BARBERS AND<br>COSMETOLOGISTS<br>METAIRIE, LA   | \$5,135,870.00  | EXPANDED<br>SERVICES   |
|--------------------------|---|--|---|---|---|--|
| Continuing Field of Memb |   |  |   | ork permanently in the New Orleans<br>ncies in this Customs Region; emplo   |   |  |
| Merging Field of Members | Louisiana S   |  |   | cal 496, the Louisiana State Associat<br>uisiana State Cosmetology Board, e   |   |  |
| CC                       | TAL FEDERAL<br>OMMUNITY<br>INGFIELD, MO                   | \$90,698,409.00  | 64263   | CENTRAL OZARKS<br>JOPLIN, MO  | \$7,284,906.00  | EXPANDED<br>SERVICES   |
| Continuing Field of Memb | other Feder<br>Forces, Fed<br>the countier<br>Laclede, La | al employees, Postal S<br>leral Service Annuitan<br>s of Barry, Barton, Be | Star Route<br>ts, membe<br>nton, Camo<br>Jewton, Oz | eral Employees Credit Union)- Mem<br>Contractors, employees of this Cred<br>rs of their immediate families, or or<br>den, Cedar, Christian, Dade, Dallas,<br>zark, Polk, St. Clair, Stone, Taney, T<br>N 1974 | lit Union, active or re<br>ganizations of such g<br>Douglas, Greene, Hi | tired members of the Armed<br>roups located or residing in<br>ckory, Howell, Jasper, |
| Merging Field of Members | by Eagle F  |  |   | ion) - The field of membership sł<br>le Picher Credit Union and memb  |   |  |
|                          | ALLEY FIRST<br>ODESTO, CA                                 | \$282,842,096.00   | 8870  | SANTA FE FIRST<br>FRESNO, CA  | \$5,029,999.00  | EXPANDED<br>services   |
| Continuing Field of Memb |   | live, regularly work o<br>A, and multiple group                            |   | or attend school in Fresno, Madera,   | Merced, Stanislaus, S   | San Joaquin, or Tuolumne   |
| Merging Field of Membe   |   | of Burlington Northe<br>w Office who work i                                |   | Fe Railway Company who work i<br>CA.  | n the Northern CA   | Division, and employees  |

| 64154     | 5        | FIRST METRO             |              | \$192,908,576.00                                | 14740        | UNITED MUTUAL<br>EMPLOYEES<br>RICHMOND, CA                              | \$1,609,355.00         | LOSS /<br>DECLINING<br>FIELD OF<br>MEMBERSHIP |
|-----------|----------|-------------------------|--------------|---|--------------|---|------------------------|---|
| Continuin | ng Field | of Membership:          |              | live, work, or regular<br>s group additions.    | ly worship c | or attend school in Contra Costa, Ala                                   | meda, and Solano       | Counties, CA,                                 |
| Merging I | Field of | Membership:             | 1 v          |   |              | n Alameda, Redding, Marysville, Sa<br>, NV, and select employee groups. | ılinas, Oakland, Sar   | ı Francisco, San                              |
| 4915      | 5        | A. E<br>YUMA,           |              | \$320,090,699.00                                | 60373        | W-M EMPLOYEES<br>WELLTON, AZ  | \$732,856.00           | INABILITY<br>TO OBTAIN<br>OFFICIALS           |
| Continuin | ng Field | of Membership:          |              | live, work, worship, o<br>nderserved area of La |              | ool in, and businesses and other legay, AZ.                             | al entities located in | a Yuma County,                                |
| Merging l | Field of | Membership:             | Employees of | the Wellton-Mohaw                               | k Irrigation | and Drainage District.  |                        |   |
| 10600     | 5        | AIR ACAI<br>COLORADO SI |              | \$295,632,417.00                                | 64102        | INDEPENDENT GROUP<br>COLORADO SPRING, CO                                | \$8,102,909.00         | EXPANDED<br>SERVICES                          |
| Continuin | ng Field | of Membership:          | • 1          | U I   |              | ed to the United States Air Force Ac<br>rado Springs, CO, area.         | ademy, CO, numer       | ous select group                              |
| Merging I | Field of | Membership:             |              | mpanies and/or divisi                           |              | ny who work in CO, UT, WY, KS, C<br>(consisting of parent company El Pa |                        |   |

Wednesday, February 28, 2007

#### CHARTER CONVERSION: FEDERAL TO STATE

| Charter No.   | Region | Name and Location | Assets       | Date of Action |
|---------------|--------|-------------------|--------------|----------------|
| 68564 / 68564 | 2      | K OF C            | \$61,406,342 | 2/23/2007      |
|               |        | PHILADELPHIA, PA  |              |                |

#### CHARTER CONVERSION: STATE TO FEDERAL

| Charter No.   | Region | Name and Location                                   | Assets       | Date of Action |
|---------------|--------|---|--------------|----------------|
| 62450 / 24783 | 4      | LAFAYETTE DISTRICT<br>TELEPHONE CU<br>LAFAYETTE, LA | \$21,165,634 | 2/7/2007       |

Other Insurance: NCUSIF