

## FEDERAL COMMUNITY CHARTER APPROVAL REPORT

(Action: CE=Community Expansion; CC = Community Conversion; LI = Low Income Community Expansion)

<b>From 1/1/2004 to 12/31/2004</b>								
<b>Region</b>	<b>CU #</b>	<b>Name of FCU</b>	<b>Action</b>	<b>State</b>	<b>Effect. Date</b>	<b>Potential Mbrs.</b>	<b>Duplicate Comm.</b>	<b>FOM Wording Approved</b>
1	3413	CHARTER OAK	CE	CT	1/2/2004	368,179	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in New London County or Windham County, Connecticut;
1	24274	GREECE CENTRAL	CC	NY	1/30/2004	94,141	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the town of Greece, New York;
1	4260	ST. CROIX	CE	ME	1/30/2004	266,931	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the counties of Washington, Waldo, Penobscot, or Hancock, Maine;
1	17429	VISIONS	CE	NY	2/10/2004	303,721	YES	Persons who live, work, worship, or attend school in Broome County, Tioga County, or Chenango County, New York;
1	24645	ALLIANCE BLACKSTONE VALLEY	CC	RI	2/10/2004	425,755	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities located in the following municipalities within Providence County, Rhode Island: Town of Burrillville; City of Central Falls; Town of Cumberland; City of East Providence; Town of Lincoln; Town of North Providence; City of Pawtucket; Town of North Smithfield; or City of Providence;
1	4281	ATLANTIC REGIONAL	CE	ME	2/26/2004	300,826	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cumberland County or Sagadahoc County, Maine;
1	6870	LOCAL 424 UAW CIO	CC	NY	3/31/2004	293,255	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Cheektowaga, Sloan, Depew, Lancaster, West Seneca, Orchard, Park, Hamburg, Blasdell, or Lackawanna, New York;
1	10100	MEDICAL SERVICES	CC	ME	4/2/2004	265,612	YES	Persons who live, work, worship, or attend school in Cumberland County, Maine;

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1	1404	NASSAU COUNTY FCU	CC	NY	4/22/2004	1,334,544	NO	Persons who live, work, worship, or attend school in Nassau County, New York;
1	13727	NATIONSHERITAGE	CC	MA	5/6/2004	167,741	NO	Persons who live, work, worship, or attend school in and businesses or other legal entities located in the following contiguous municipalities in Massachusetts: City of Attleboro; Town of Mansfield; Town of North Attleboro; Town of Norton; Town of Rehoboth; Town of Seekonk; Town of Foxboro; Town of Plainville; or Town of Wrentham;
1	7652	WESTPORT	CE	MA	5/11/2004	298,481	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the cities of Fall River or New Bedford, or the towns of Westport, Dartmouth, Fairhaven, Acushnet, Freetown, Swansea, or Somerset, Massachusetts;
1	1467	ACCESS FIRST	CC	MI	6/9/2004	314,866	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Kalamazoo County or Van Buren County, Michigan;
1	9107	SOUTHERN CHAUTAUQUA	CC	NY	6/15/2004	139,750	NO	. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Chautauqua County, New York;
1	1148	COREPLUS	CC	CT	6/30/2004	368,179	YES	Persons who live, work, worship, or attend school in and businesses and other legal entities located in New London County or Windham County, Connecticut;
1	11400	GOLDMARK	CC	MA	7/7/2004	139,433	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Attleboro, Massachusetts or the towns of North Attleboro, Norton, Mansfield, Seekonk, Rehoboth, or Dighton, Massachusetts;
1	731	DOT	CC	NY	7/30/2004	799,266	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Dutchess County, Ulster County, or Orange County, New York;
1	21694	ULSTER	CC	NY	8/9/2004	177,749	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ulster County, New York;

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1	24312	NORTH COUNTRY	CE	VT	8/18/2004	400,340	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Chittenden, Grand Isle, Franklin, Lamoille, Washington, Addison, Caledonia, Orange, or Orleans counties, Vermont
1	6164	STAMPERS	CC	MI	8/19/2004	574,335	NO	Persons who live, work, worship, or attend school in Kent County, Michigan;
1	2885	FIRST COMMUNITY	CE	MI	9/23/2004	937,037	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Allegan County, Michigan; Barry County, Michigan; Berrien County, Michigan; Branch County, Michigan; Calhoun County, Michigan; Cass County, Michigan; Kalamazoo County, Michigan; St. Joseph County, Michigan; or Van Buren County, Michigan;
1	10684	HAMBURG CENTRAL	CC	NY	9/30/2004	229,085	NO	1. Persons who live, work, worship, or attend school in and businesses and other legal entities located in the following municipalities within Erie County, New York:  Town of West Seneca; Town of Elma; Town of Marilla; Town of Hamburg; Town of Orchard Park; Town of Aurora; Town of Wales; Town of Evans; Town of Eden; Town of Boston; Town of Colden; Town of Holland; Town of Brant; Town of North Collins; Town of Collins; Town of Concord; or Town of Sardinia;
1	2440	FIRST TEACHERS	CC	NY	12/1/2004	825,875	NO	Persons who live, work, worship or attend school in and businesses and other legal entities located in the Albany-Schenectady-Troy Metropolitan Statistical Area, which consists of the following New York State counties: Albany, Schenectady, Rensselaer, Saratoga, and Schoharie;
1	22464	TOWN OF TONAWANDA EMPLOYEES	CC	NY	12/2/2004	94,291	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Town of Tonawanda or the City of Tonawanda, New York;
1	6651	LOC	CC	MI	12/30/2004	470,023	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Livingston County, Michigan or the towns of Farmington Hills, Novi, Lyon, Commerce, Milford, White Lake, or Highland, Michigan;

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Region	CU #	Name of FCU	Action	State	Effect. Date	Potential Mbrs.	Duplicate Comm.	FOM Wording Approved
2	1759	BUCKS COUNTY SCHOOLS	CC	PA	1/27/2004	597,635	NO	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Bucks County, Pennsylvania.
2	19510	LEBANON	CC	PA	2/4/2004	120,327	NO	Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Lebanon County, Pennsylvania.
2	4726	RARITAN BAY	CE	NJ	2/6/2004	750,162	NO	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Middlesex County, New Jersey
2	7304	ZURN	CC	PA	3/29/2004	280,843	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, Pennsylvania.
2	7297	BELLCO EMPLOYEES	CC	PA	3/29/2004	369,993	NO	Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Westmoreland County, Pennsylvania.
2	373	NEW ALLIANCE	CC	PA	5/4/2004	181,412	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities in Beaver County, Pennsylvania
2	6179	LINDEN	CC	NJ	6/2/2004	523,396	YES	Persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entities located in Union County, New Jersey
2	24658	FAIRFAX COUNTY	CC	VA	7/1/2004	1,019,635	NO	The proposed community consists of persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities in Fairfax County, Virginia, including the independent City of Fairfax.
2	13028	167TH TFR	CC	WV	9/15/2004	133,038	NO	Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berkely, Jefferson, or Morgan counties, West Virginia.
2	9007	US AIRWAYS	CC	PA	9/23/2004	2,656,007	NO	Persons who live, work, worship, or go to school in, and businesses and other legal entities in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland counties in Pennsylvania.

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2	2625	PENNSYLVANIA CENTRAL	CC	PA	9/24/2004	585,799	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cumberland, Dauphin, and Lebanon Counties, Pennsylvania.
2	8110	NEW CUMBERLAND	CC	PA	11/2/2004	1,102,444	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, and Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, PA)
2	20053	ST. MARYS AREA	CE	PA	12/3/2004	85,323	NO	Persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entities located in McKean, Cameron, and Elk Counties, Pennsylvania
2	2742	PENN EAST	CC	PA	12/18/2004	560,625	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lackawanna, Luzerne, or Wyoming counties, Pennsylvania.
3	1520	TENNESSEE VALLEY	CC	TN	2/19/2004	695,756	NO	Persons, who live, work, worship, volunteers, or attend school in, and businesses and other, legal entities located in Bledsoe, Bradley, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea or Sequatchie Counties, Tennessee or Walker, Catoosa or Dade Counties, Georgia.
3	9260	L & N	CC	KY	3/15/2004	1,053,708	YES	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Jefferson, Bullitt, Oldham, Trimble, Henry, Shelby or Spencer Counties, Kentucky or Clark or Floyd Counties, Indiana;
3	159	THREE RIVERS	CC	IN	4/23/2004	551,205	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Adams, Allen, DeKalb, Huntington, Noble, Wells or Whitley Counties, Indiana;
3	7532	TUSCALOOSA V A	CC	AL	5/7/2004	166,512	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tuscaloosa County, Alabama;

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3	23077	APP	CC	FL	5/12/2004	210,184	NO	1. Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in the prescribed area below in Palm Beach County, Florida:  Prescribed community: Bounded on the north by 45th street, on the south by Lake Worth Road, on the west by the Florida Turnpike and on the east by the Atlantic Ocean.
3	8472	CITY UTILITIES	CC	IN	5/17/2004	195,719	NO	Persons who live, work, worship, or attend school in, businesses and other legal entities located in Aboite, Eel River, Lake, Perry, Washington or Wayne Townships in Allen County, IN.
3	14163	AVONDALE	CC	IN	5/17/2004	118,197	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Delaware County, Indiana.
3	19853	JEFFERSON COUNTY	CC	KY	6/10/2004	1,053,708	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, or Trimble Counties in Kentucky or Clark or Floyd Counties in Indiana.
3	13940	BUSINESS AND INDUSTRIAL	CC	IN	6/15/2004	131,721	NO	Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in Bartholomew, Jennings, or Jefferson Counties, Indiana.
3	13828	ALLSOUTH	CC	SC	7/2/2004	664,229	NO	Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Saluda, Fairfield, Kershaw, Lexington, Richland, and Calhoun, Counties, South Carolina.
3	22421	CLEVELAND CENTER	CC	OH	7/7/2004	288,360	NO	Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Lorain County, Ohio.
3	362	FIRSTDAY FINANCIAL	CC	OH	7/15/2004	848,153	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Greene, Miami, Montgomery or Preble Counties, Ohio; (App. 7/13/04)

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3	8794	GULF COAST POSTAL	CC	FL	7/30/2004	101,896	NO	<p>Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed area of Bay County, Florida.</p> <p>Prescribed community: The portion of Bay County, Florida bounded by the following:</p> <p>That portion of Bay County, Florida bounded by the following: Beginning at the intersection of US Highway 231 and County Road 388, proceeding west along County Road 388 to its intersection with State Highway 77; then south along State Highway 77 across the Bailey Bridge to its intersection with the shoreline, proceeding west and then south along the shoreline across the Hathaway Bridge and then proceeding south and east along the shoreline to the mouth of Boggy Creek, north along Boggy Creek to State Highway 22, proceeding west to its intersection with County Road 2315 (Star Road), proceeding north to its intersection with US Highway 231, then north and east to its junction with County Road 388.</p>
3	22159	MED-HEALTH	CC	FL	7/31/2004	628,010	NO	<p>Persons who live, work, worship, or attend school in, and businesses and other legal entities located as prescribed below, in Broward County, Florida in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;</p> <p>Prescribed community: Portion of Broward County, Florida bounded by the following:</p> <p>Beginning at the intersection of the Atlantic Ocean shoreline and the Broward County Line; proceeding west to the intersection of the Broward County Line and US Route 441; then proceeding south on US Route 441 to the intersection of State Route 869; proceeding west on State Route 869 to the intersection of University Drive (State Route 817); proceeding south on University Drive (State Route 817) to the intersection of Interstate-595; then proceeding east on Interstate-595 to its connection with US Highway 1; then continuing east on Eller Drive and following Eller Drive to the Atlantic Ocean shoreline; proceeding north along the Atlantic Ocean shoreline to where it intersects the Broward County line.</p>

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3	14228	AUGUSTA METRO	CC	GA	8/20/2004	488,538	YES	Persons who live, work, worship or attend school in, businesses and other legal entities located in Columbia, Richmond, or McDuffie Counties, Georgia or Aiken or Edgefield Counties, South Carolina.
3	12648	KING'S DAUGHTER HOSPITAL EMP	CC	KY	8/23/2004	49,554	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities in the community, located in Boyd County, Kentucky, a community as defined in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.
3	8442	PENSACOLA GOVERNMENT	CC	FL	10/14/2004	295,886	YES	Persons who live, work, worship, attend school in, and businesses and other legal entities located in Escambia County, Florida.
3	12462	SAWGRASS	CC	FL	10/15/2004	155,879	NO	<p>1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed area of Broward County, Florida.</p> <p>Prescribed community: The portion of Broward County, Florida bounded by the following:</p> <p>Beginning at the intersection of University Drive and State Road 816; proceeding west to the intersection of State Road 816 and State Road 869; then proceeding south on State Road 869 to the intersection of State Road 869 and State Road 84; proceeding west on State Road 84 to where it intersects Bonaventure Boulevard; proceeding south on Bonaventure Boulevard to the intersection of State Road 818; then proceeding east on State Road 818 to the intersection of University Drive and then proceeding north to the intersection of University Drive and State Road 816.</p>
3	24495	APPALACHIAN COMMUNITY	CE	TN	10/22/2004	487,035	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Carter, Hawkins, Sullivan, Unicoi, or Washington Counties, Tennessee or Bristol City, Scott or Washington Counties, Virginia;
3	17389	ALLEGIUS	CC	IN	10/25/2004	152,533	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Porter County, Indiana.



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3	24718	JETSTREAM	CE	FL	10/27/2004	1,903,957	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located as prescribed below, in Miami-Dade County, Florida in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; Prescribed community: A part of Miami-Dade County, Florida bounded by the following:  Bounded by the Broward County line on the north, West 27th Avenue and the Atlantic Ocean on the east, SW 248th Street on the south, and West 177th Avenue and US Highway 27 on the west.
3	16556	IAM	CC	AL	11/3/2004	185,332	NO	Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Coffee, Dale, and Houston Counties, Alabama.
3	12238	TROPICANA	CC	FL	11/16/2004	286,804	NO	Persons who live, work, worship, attend school in, and businesses and other legal entities located in Manatee County, Florida.
3	12849	CLARK COUNTY INDIANA TEACHERS	CC	IN	11/24/2004	96,472	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Clark County, Indiana.
3	9759	FORT CAMPBELL	CC	TN	12/1/2004	249,259	NO	Persons who live, work, worship, or attend school in, and businesses and other, legal entities located in Stewart or Montgomery Counties, Tennessee or Trigg, Christian, or Todd Counties, Kentucky
3	15248	LAMPCO	CC	IN	12/2/2004	133,358	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Madison County, Indiana.
3	23152	B & W	CC	KY	12/17/2004	1,053,708	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, or Trimble Counties in Kentucky or Clark or Floyd Counties in Indiana; (App. 12/10/04)
3	511	BFG	CC	OH	12/20/2004	546,773	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Summit County, Ohio.

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3	339	MUNCIE	CC	IN	12/21/2004	117,488	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Delaware County, Indiana.
4	4584	AUSTIN TELCO	CC	TX	1/22/2004	1,249,763	NO	persons who live, work, worship, or attend school in and businesses and other legal entities located in the Austin-San Marcos Metropolitan Statistical Area, which includes Travis County, Williamson County, Bastrop County, Caldwell County, and Hayes County, Texas
4	24540	MUTUAL FIRST	CC	NE	2/17/2004	716,998	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities in Cass, Douglas, Sarpy, or Washington Counties in Nebraska or Pottawattamie County in Iowa;
4	15788	TEXAS COASTAL COMMUNITY	CE	TX	2/27/2004	26,031	NO	persons who live, work, worship or attend school in, and businesses and other legal entities located within Chambers County, Texas
4	19960	PROCTOR	CE	MN	3/19/2004	106,383	NO	persons who live, work, worship or attend school in, and businesses and other legal entities located within the Proctor, Minnesota, Independent School District No. 704, the city of Duluth, or the city of Hermantown, a contiguous area located within St. Louis County, Minnesota
4	8801	WATERTOWN EMPLOYEES	CC	SD	3/30/2004	25,897	NO	Person who live, work, worship or attend school in and businesses and other legal entities located in Codington County, South Dakota.
4	18473	NORTH SHORE	CE	MN	4/27/2004	16,226	NO	persons who live, work, worship, or attend school in and businesses and other legal entities located in Cook County or Lake County, Minnesota.
4	10257	SENTINEL	CC	SD	5/4/2004	141,895	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities in Meade, Pennington, Lawrence, and Custer Counties, South Dakota.
4	4316	MIDWEST PARTNERS	CC	SD	5/13/2004	172,412	YES	persons who live, work, worship or attend school in, and businesses and other legal entities located in Lincoln or Minnehaha Counties, South Dakota

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4	5721	TWO HARBORS	CE	MN	5/26/2004	19,919	NO	Request addition of the portion of St. Louis County, MN served by the Lake Superior School District #381, and the service area of the Cooperative Light and Power Association of Lake County. FCU part of this area since 1965, but lost it when they expanded the FOM to all of Lake County.
4	24297	US	CC	MN	6/24/2004	2,642,056	NO	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.
4	21788	VALWOOD PARK	CC	TX	6/25/2004	157,948	NO	persons who live, work, worship, or attend school in and business and other legal entities located in Addison, Carrollton, or Farmers Branch, Texas
4	4365	BLACK HILLS	CE	SD	7/6/2004	14,253	NO	persons who live, work, worship or attend school in, and businesses and other legal entities in Meade County, SD
4	4951	BRITTON	CE	SD	7/19/2004	16,879	NO	persons who live, work, worship, or attend school in and businesses and other legal entities located in Marshall County, Day County, or the portion of Brown County east of County Road 16 in South Dakota or in Sargent County, North Dakota
4	18304	IBM TEXAS EMPLOYEES	CC	TX	7/31/2004	1,249,763	YES	servicing persons who live, work, worship, or attend school in and businesses and other legal entities located in the Austin-San Marcos Metropolitan Statistical Area (ASMMSA) consisting of Travis County, Williamson County, Bastrop County, Hays County, and Caldwell County, Texas
4	1726	BATON ROUGE TELCO	CC	LA	8/16/2004	705,973	YES	Persons who live, work, worship or attend school in, and businesses and other legal entities located in Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, Saint Helena, West Baton Rouge, and West Feliciana Parishes, Louisiana, also known as the Baton Rouge Louisiana Metropolitan Statistical Area.
4	10756	FIRST LINCOLN	CC	NE	8/16/2004	250,291	YES	persons who live, work, worship or attend school in, and businesses and other legal entities located in Lancaster County, Nebraska;
4	17540	SECURITY ONE	CE	TX	9/24/2004	28,031	YES	persons who live, work, worship or attend school in, and businesses and other legal entities located in Mansfield, Texas

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4	12980	TRINISERVICE	CC	ND	11/8/2004	90,483	NO	persons who live, work, worship or attend school in, and businesses and other legal entities located within Bottineau, McHenry, McLean, Mountrail, Renville or Ward Counties, North Dakota.
4	11319	NEO	CC	OK	11/16/2004	70,641	NO	Persons who live, work, worship or attend school in, and businesses and other legal entities located in Rogers County, Oklahoma.
4	2073	DALLAS TELCO	CC	TX	11/22/2004	2,218,899	NO	persons who live, work, worship, or attend school in and businesses and other legal entities located in Dallas County, Texas.
4	195	NORTHWEST ARKANSAS	CC	AR	11/22/2004	162,023	NO	persons who live, work, worship, or attend school in and businesses and other legal entities located in Washington County, Arkansas.
4	4370	LANGSTON	LI	OK	12/20/2004	2,007	NO	1. persons who live, work, worship, or attend school in and business and other legal entities located in the community area described as follows: Beginning at the intersection of N. Post Road and the Cimarron River (The Logan/Payne County Line) following the river/county line east to its intersection with the Logan/Lincoln County Line, then south to the intersection of Highway 105, then west to the N. Post Road, then north to the starting point. (excluding students of Langston University unless they are permanent residents of the community); (December 17, 2004)
5	24713	PEOPLE'S COMMUNITY	CC	WA	1/9/2004	474,453	NO	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Clark, Cowlitz, and Skamania Counties, Washington.
5	1827	MINT VALLEY	CC	WA	3/30/2004	94,400	YES	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Cowlitz County, Washington;
5	9148	BURLINGTON CO-OP	CC	WY	4/1/2004	79,809	YES	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Natrona and Converse Counties, Wyoming.

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5	24719	MCKAY DEE	CC	UT	4/5/2004	460,393	NO	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in the Ogden Clearfield Metropolitan Statistical Area comprised of Davis, Morgan, and Weber Counties, Utah. Members of record in McKay Dee Credit Union as of the date of the conversion to a federal charter, (April, 6, 2004).
5	1608	WESTERN ROCKIES	CC	CO	4/9/2004	216,577	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Eagle County, Garfield County, Mesa County, and Pitkin County, Colorado.
5	2576	KOLOA	CE	HI	5/26/2004	58,463	NO	Persons who live, work, worship, or attend school in, volunteers in the community, and businesses or other legal entities in Kauai, Hawaii.
5	2024	LA FINANCIAL	CC	CA	7/2/2004	9,637,494	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Los Angeles County, California.
5	14415	HEALTHCARE	CC	CA	8/18/2004	458,614	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sonoma County, California.
5	3238	DESERT SCHOOLS	CC	AZ	8/23/2004	3,072,149	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities in Maricopa County, Arizona.
5	8037	FORT PECK COMMUNITY	CE	MT	8/25/2004	7,675	NO	Persons who live in Valley County, Montana; persons who work, worship, attend school, perform volunteer services, or participate in associations headquartered in Valley County, Montana; persons participating in programs to alleviate poverty or distress which are located in Valley County, Montana; incorporated and unincorporated organizations located in Valley County, Montana, or maintaining a facility in Valley County, Montana; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. (08/23/2004)
5	3945	BURBANK	CC	CA	9/8/2004	100,316	NO	Persons who live, work, worship, attend school, and businesses and other legal entities in Burbank, California.
5	12354	WYO CENTRAL	CC	WY	10/19/2004	78,585	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Natrona County and Converse County, Wyoming.

## From 1/1/2004 to 12/31/2004

Region	CU #	Name of FCU	Action	State	Effect. Date	Potential Mbrs.	Duplicate Comm.	FOM Wording Approved
5	16113	OREGON EMPLOYEES	CC	OR	11/4/2004	432,206	NO	Persons who live, worship, work in, or attend school in and businesses and other legal entities located in Marion, Polk, and Yamhil Counties Oregon; and volunteers in the community
5	24710	UNIVERSITY OF UTAH	CC	UT	12/21/2004	924,247	NO	Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Salt Lake County, Utah.
5	24694	AMERICA FIRST	CC	UT	12/22/2004	924,247	YES	Persons who live, work, worship, volunteer, or attend school in, and businesses or other legal entities in Salt Lake County, Utah.
5	7366	HIGH DESERT	CE	CA	12/23/2004	1,816,072	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in San Bernardino County, California.