



## ***Insurance Report of Activity***

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

***OCTOBER 2010***

## INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2010 THRU 10/31/2010

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
<b>Total</b>	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	119	2	4	37	40,749
2	187	7	11	48	19,491
3	157	0	7	50	14,997
4	82	0	1	30	15,764
5	115	0	3	20	8,069
<b>Total</b>	660	9	26	185	99,070
<b>%</b>	95.0%	1.3%	3.7%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	0	1	164,235	0
2	1	0	0	1	185,030	0
3	0	0	0	0	0	0
4	1	0	1	1	91,446	0
5	0	0	0	0	0	0
<b>Total</b>	3	0	1	3	440,711	0
<b>%</b>	75.0%	0.0%	25.0%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	1	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
<b>Total</b>	0	0	1	0	0	0
<b>%</b>	0.0%	0.0%	100.0%			

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
<b>Total</b>	0	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%			

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	1	0	1	1	17,365	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	1	0	1	1	17,365	0
<b>%</b>	50.0%	0.0%	50.0%			

## INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2010 THRU 10/31/2010

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	2	672
5	1	28,995,804	0	0
<b>Total</b>	<b>1</b>	<b>28,995,804</b>	<b>2</b>	<b>672</b>

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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2010 THRU 10/31/2010

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	0	0	0	0	0
<b>2</b>	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2010 THRU 10/31/2010

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	1	0	0	1
<b>2</b>	278	0	2	8
<b>3</b>	21	0	0	6
<b>4</b>	2	0	0	2
<b>5</b>	10	0	0	2
<b>Total</b>	<b>312</b>	<b>0</b>	<b>2</b>	<b>19</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of Duplicates
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

10/1/2010 THRU 10/31/2010

### 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	1	0	0	0	1	0	0	0	2
2	4	1	0	0	0	0	0	0	5
3	2	0	0	0	0	0	0	0	2
4	0	0	0	0	1	0	0	1	2
5	0	1	0	1	0	0	0	0	2
<b>TOTAL</b>	<b>7</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>13</b>

### 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	10,417,585	0	0	0	35,162,039	0	0	0	45,579,624
2	35,087,777	612,801	0	0	0	0	0	0	35,700,578
3	68,251,737	0	0	0	0	0	0	0	68,251,737
4	0	0	0	0	342,752	0	0	595,377	938,129
5	0	12,135,408	0	27,860,058	0	0	0	0	39,995,466
<b>TOTAL</b>	<b>113,757,099</b>	<b>12,748,209</b>	<b>0</b>	<b>27,860,058</b>	<b>35,504,791</b>	<b>0</b>	<b>0</b>	<b>595,377</b>	<b>190,465,534</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, October 31, 2010

### 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
8384	1	CATHOLIC PARISHES NOVI, MI	Associational	\$65,226,598.00	89,896	9,000
<b>FIELD OF MEMBERSHIP:</b> Employees and members of the Church of the Holy Family in Novi, MI.						
24181	1	ADVANTAGE ROCHESTER, NY	Occupational	\$147,940,834.00	980,000	18,000
<b>FIELD OF MEMBERSHIP:</b> Faculty and staff of and students attending Rochester Institute of Technology in Rochester, NY.						
19429	2	YORK EDUCATIONAL RED LION, PA	Occupational	\$26,424,008.00	15,549	5,562
<b>FIELD OF MEMBERSHIP:</b> Students attending Red Lion Area School District in Red Lion, PA.						
6369	3	STATEWIDE ITTA BENA, MS	Occupational	\$74,671,869.00	45,000	3,150
<b>FIELD OF MEMBERSHIP:</b> Employees of and students attending Mississippi Valley State University in Itta Bena, MS.						

#### Community Expansion

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

Sunday, October 31, 2010

7921	1	RIVERVIEW COMMUNITY ST. CLAIR, MI	Community	\$17,919,305.00	21,000	164,235
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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 St. Clair County, Michigan

9821	2	DESERT COMMUNITIES PARTS OF CA/NV/AZ,	Community	\$21,252,717.00	5,100	185,030
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**FIELD OF MEMBERSHIP:** Persons who live work, and worship within a rural district defined by 42 contiguous census tracts covering portions of CA, NV, and AZ;

871	4	ZELLCO WASHINGTON PARISH AND ST. TAMMANY PARISHES, LA	Community	\$58,785,585.00	60,000	91,446
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**FIELD OF MEMBERSHIP:** Rural district for Washington Parish and parts of St Tammany Parish, LA

### Underserved

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

Sunday, October 31, 2010

12709	3	MONROE EDUCATION EMPLOYEES MONROEVILLE, AL	Underserved area	\$3,653,867.00	1,500	17,365
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in six census tracts in Monroe County, Alabama an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual (IRPS 08-2 as amended by IRPS 10-1).

Prescribed community: The following 6 contiguous census tracts: 985600, 985700, 985800, 986000, 986100 and 986200 located in Monroe County, Alabama bounded by the following:

Starting at the northwest corner of the area at the Monroe County boundary where it intersects the Clarke and Wilcox County boundaries at Alabama West state plan coordinates, NAD83 59910, 202792 and continuing due east along the Monroe/Wilcox County boundary until it becomes Spring St. and continuing due east on Spring St. until it turns back into the Monroe/Wilcox boundary and continuing due east along this common county boundary until reaching Davis Rd, continuing east along Davis Rd. until it reaches the common county boundary between Wilcox County and Monroe County. Follow the county boundary east until reaching the northeast corner of the county where it borders Wilcox County and Butler County. Continue due south along the count boundary until reaching Conecuh County 38 and continuing along Conecuh County 38 in a south westerly direction until it turns into Wright St. and continuing along Wright St. in a west until its name change to Conecuh County 29. Continue in southwest along this road until it turns into County Highway 29 and following County Highway 29 until it ends at the Conecuh County and Monroe County boundary. Continue following this Conecuh/Monroe County boundary. Continue following this Conecuh/Monroe County boundary in a southwest until it runs into Asbury Church Rd. and continue along Asbury Church Rd. until it ends at the common county boundary between Monroe and Conecuh County and continuing west along this county boundary until reaching County Highway 106 and following this highway in a west until reaching State Route 47. Continue in a southwesterly direction along State Route 47 until it intersects with State Route 83 and following this state route in a south until it intersects with Conecuh County line 1. Follow the Conecuh County line 1 in a southwest until it turns into Conecuh County 5 and following this road southwest and then west at it continues south and turns into County Rd 5 and then intersects with Monroe/Conecuh County boundary and continuing south until reaching Monroe County 5 and following this road as it name changes to Conecuh County 5 and continuing southwest along Conecuh County 5 until the name changes to Old Stage Rd. Continue southwest along Old Stage Rd until reaching Conecuh County 45. Continue south along Conecuh /Hwy 45 until it intersect the Monroe/Escambia County and follow due west along this common county boundary until reaching the Little River. Follow the Little River southwest until it turns west then northwest. Continue west until the intersection with Monroe, Baldwin, and Clarke County boundary. Follow this county boundary as it menders north and then northeast until it intersects with Lovetts Creek and continue following the path of Lovetts Creet northeast until it intersects with Randons Creek and following the path of Randons Creek in a northeast direction until it turns into Randolph Creek. Continue following the path the creek northeast until it intersects with US Highway 84 and continuing southwest to the intersection of US Highway 84 and Alabama Ave. Continue following Alabama Ave. northeast until it intersects with Claiborne St. and continuing west along Claiborne St. until it intersects with Alabama Ave. Continue along Alabama Ave. until it dead

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ends into Pineville Rd. and continue west along Pineville for a short distance to N. Mount Pleasant Ave., and following north along N. Mount Pleasant Ave until it turns northwest and the name changes to State Route 41. Continue northwest on State Route 41 until it intersects with Limestone Creek. Continue west on Limestone Creek until it reaches Alabama River. Follow the Alabama River north and then northwest until it intersects with the Monroe/Clarke County line. Go along the county line north then east until the starting location at the Monroe, Clarke and Wilcox Counties line.

### Single Common Bond Expansions

### Current Month

Number of Expansions Approved  
Number of Expansions Denied  
Number of Expansions Deferred  
Number of FCUs Receiving Expansions  
Number of Potential Members Added

### Multiple Common Bond Expansions

### Current Month

Number of Expansions Approved	660
Number of Expansions Denied	9
Number of Expansions Deferred	26
Number of FCUs Receiving Expansions	185
Number of Potential Members Added	99,070

### Community Expansions

### Current Month

Number of Expansions Approved	3
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	3

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Number of Potential Members Added 440,711

### **Community Conversion Expansions** **Current Month**

Number of Expansions Approved 0

Number of Expansions Denied 0

Number of Expansions Deferred 1

Number of FCUs Receiving Expansions 0

Number of Potential Members Added 0

### **Underserved** **Current Month**

Number of Expansions Approved 1

Number of Expansions Denied 0

Number of Expansions Deferred 1

Number of FCUs Receiving Expansions 1

Number of Potential Members Added 17,365

### **TIP** **Current Month**

Number of TIPs Approved

Number of TIPs Denied

Number of TIPs Deferred

### **Housekeeping** **Current Month**

Number of Housekeeping Approved 312

## INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of Housekeeping Denied	0
Number of Housekeeping Deferred	2
Number of FCUs Receiving Housekeeping	19

### 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
3025	1	EMPOWER SYRACUSE, NY	\$906,463,379	20731	PROVIDERS SYRACUSE, NY	\$10,417,585.00	POOR FINANCIAL CONDITION

**Continuing Field of Membership:** (Multiple) Employees of National Grid who work at the Corporate Offices in Syracuse, New York or who work in the Syracuse, Oswego, Watertown or St. Lawrence work areas in New York State; and many other groups, including several underserved areas.

**Merging Field of Membership:** (Community) Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Town of Geddes in Onondaga County, New York.

61657	1	UNITED FINANCIAL BRIDGEPORT, MI	\$115,786,569	60067	CONSUMERS CHOICE SAGINAW, MI	\$35,162,039.00	EXPANDED SERVICES
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**Continuing Field of Membership:** (State charter) Individuals who reside, are employed, or who worship in Saginaw County, Bay County, or Midland County, Michigan.

**Merging Field of Membership:** (State charter) Individuals who reside, work, or worship in Saginaw County, Michigan.

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3487	2	FREEDOM UNITED ROCHESTER, PA	\$40,333,660	3216	BEAVER CO POST OFFICE EMPLOYEES AMBRIDGE, PA	\$405,764.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** MCB serving more than 100 select groups in the Rochester, PA, area.

**Merging Field of Membership:** SCB serving U.S. Post Office employees in Beavery County, PA.

227	2	PENTAGON ALEXANDRIA, VA	\$14,325,565,072	7649	TRIPLER HONOLULU, HI	\$11,677,958.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** MCB serving approximately 200 select groups, including military, nationally and across the globe.

**Merging Field of Membership:** SCB serving civilian, military, and non-appropriated fund employees at Tripler Regional Medical Center, Honolulu, Hawaii.

62677	2	MEMBERS 1ST REDDING, CA	\$96,391,134	9768	UFCW #916 REDDING, CA	\$612,801.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** FISCU

**Merging Field of Membership:** MCU has a multiple common bond serving local union members of Shasta County from the following organizations: Local 588 and 115 -United Food and Commercial Workers International, regular members of the Five Counties Central Labor Council in Redding, CA, and spouses, retired persons, and organizations of such persons.

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6248	2	SKYONE HAWTHORNE, CA	\$322,988,781	15167	PACIFIC ADVANTAGE BURLINGAME, CA	\$12,708,192.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Single common bond (TIP).

**Merging Field of Membership:** 9/27/2010 FOM converted to air transportation industry TIP charter as defined in the Chartering and FOM Manual, Section 11.A. 2. All non air-transport SEGs were dropped and now match-up with the CCU's TIP charter.

6248	2	SKYONE HAWTHORNE, CA	\$322,988,781	17605	CYPRESS WEST SAN BRUNO, CA	\$10,295,863.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Single common bond (TIP).

**Merging Field of Membership:** 10/6/2010 FOM converted to air transportation industry TIP charter as defined in the Chartering and FOM Manual, Section 11.A. 2. All non air-transport SEGs were dropped and now match-up with the CCU's TIP charter.

9208	3	OHIO CATHOLIC GARFIELD HTS, OH	\$149,178,753	3435	BLESSED SACRAMENT PARISH CLEVELAND, OH	\$577,798.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Members and employes of the St. Monica Catholic Parish in Garfield Heights, OH, or the St. Martin of Tours Catholic Parish in Maple Heights, OH; plus members and employees of 10 add'l parishes and schools; students of the Catholic Diocese of Cleveland, OH

**Merging Field of Membership:** Members of Blessed Sacrament Catholic Parish in Cleveland, OH; Members of the St. Procops Catholic parish in Clevelenad, OH; Employees and members of St. Thomas More Church in Brooklyn, OH.

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21971	3	CPM CHARLESTON, SC	\$185,445,168	11805	MCAS BEAUFORT BEAUFORT, SC	\$67,673,939.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of Westvaco Corporation and its wholly owned subsidiaries and 358 select employee groups.

**Merging Field of Membership:** Civilian and military personnel of the United States Government who work at or stationed at Marine Corps Air Station in Beaufort, SC and employees of Beaufort County Government who work in Beaufort, SC.

60583	4	UNIVERSITY OF ILLINOIS EMPS CHAMPAIGN, IL	\$240,610,362	65349	CHAMPAIGN COUNTY EMPLOYEES URBANA, IL	\$342,751.98	EXPANDED SERVICES
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**Continuing Field of Membership:** FISCO – Multiple SEGs. Any person living or working in Champaign County, Illinois.

**Merging Field of Membership:** FISCO - Employees of Champaign County, Champaign County Forest Preserve District, City of Champaign Township, Cunningham Township, and Housing Authority of Champaign County.

61284	4	FIRST ILLINOIS DANVILLE, IL	\$34,065,626	81543	DANVILLE HOLY FAMILY DANVILLE, IL	\$595,377.00	EXPANDED SERVICES
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**Continuing Field of Membership:** community consisting of Vermillion and Edgar Counties, Illinois and Warren, Clark and Vermillion Counties, Indiana

**Merging Field of Membership:** members of Holy Family Parish as well as any other catholic church in Danville, IL.

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68271	5	TWINSTAR OLYMPIA, WA	\$705,838,184	21288	RITE CHOICE COMMUNITY WILSONVILLE, OR	\$12,135,408.00	EXPANDED SERVICES
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**Continuing Field of Membership:** All individuals who live, work, worship or go to school within all school districts in the state of WA, and numerous group additions.

**Merging Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within specified boundaries of 32 Oregon census tracts.

5913	5	ALASKA USA ANCHORAGE, AK	\$4,165,159,504	68264	TRANSPORTATION NORTHWEST SEATTLE, WA	\$27,860,058.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Civilian and military personnel of the U.S. Government who are stationed at or assigned to U.S. Air Force installations in the State of Alaska, except Eielson Air Force Base and numerous employee and associational groups located in AK, and WA

**Merging Field of Membership:** Persons who live, work, worship or go to school in the school districts in the State of Washington; enterprises and organizations that have offices within the school districts in the State of Washington; employees and directors of enterprises and organizations that have offices within the school districts in the State of Washington.

### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
24654 / 68604	4	CENTRAL MINNESOTA FEDERAL CREDIT UNION MELROSE, MN	\$548,214,306	10/22/2010



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22910 / 68605	4	RIGHT CHOICE HOUSTON, TX	\$124,258,487	10/25/2010
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### CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
68339 / 24837	5	PUGET SOUND SEATTLE, WA	\$28,995,804	10/4/2010