



Insurance Report of Activity

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

February 2012

Office of Consumer Protection

INSURANCE REPORT OF ACTIVITY - SUMMARY

2/1/2012 THRU 2/29/2012

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	1	0	0	1	1,000
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	1	0	0	1	1,000
%	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	101	0	4	24	20,416
2	240	0	12	58	16,739
3	274	0	11	57	23,867
4	113	0	7	28	66,296
5	6	0	1	5	348
Total	734	0	35	172	127,666
%	95.4%	0.0%	4.6%		

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	1	0	0	1	192,541	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	1	0	0	1	192,541	0
%	100.0%	0.0%	0.0%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	2	0	0	0
2	0	0	1	0	0	0
3	0	0	0	0	0	0
4	1	0	0	1	35,012	0
5	0	0	0	0	0	0
Total	1	0	3	1	35,012	0
%	25.0%	0.0%	75.0%			

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%			

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	0	0	0	0
2	3	1	1	2	308,284	0
3	0	1	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	3	2	1	2	308,284	0
%	50.0%	33.3%	16.7%			

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Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

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

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	1	62,690,724	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	1	62,690,724	0	0

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CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	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

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HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	11	0	0	2
2	1	0	3	1
3	2	0	0	2
4	1	0	0	1
5	3	0	0	2
Total	18	0	3	8

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

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Mergers Approved (Count)

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	1	0	0	1	0	0	0	0	2
2	6	2	0	0	0	0	0	0	8
3	1	0	0	0	2	0	0	0	3
4	0	1	0	2	3	0	0	0	6
5	0	0	0	0	0	0	0	0	0
TOTAL	8	3	0	3	5	0	0	0	19

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	296,089	0	0	16,851,681	0	0	0	0	17,147,770
2	93,638,324	1,464,426	0	0	0	0	0	0	95,102,750
3	1,671,533	0	0	0	38,602,063	0	0	0	40,273,596
4	0	6,784,972	0	23,075,240	13,225,609	0	0	0	43,085,821
5	0	0	0	0	0	0	0	0	0
TOTAL	95,605,946	8,249,398	0	39,926,921	51,827,672	0	0	0	195,609,937

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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
19269	1	OCEANSIDE CHRISTOPHER LONG BEACH, NY	Associational	\$250,329,042.00	50,000	5,593
FIELD OF MEMBERSHIP: Members of St. Mary of the Isle R.C. Church in Long Beach, New York.						
19269	1	OCEANSIDE CHRISTOPHER MERRICK, NY		\$244,689,009.00	50,000	6,938
FIELD OF MEMBERSHIP: Members of The Church of the Cure of Ars in Merrick, NY.						
8111	4	RANDOLPH-BROOKS AUSTIN, TX	Associational	\$4,593,642,456.00	1,647,000	3,437
FIELD OF MEMBERSHIP: Members of Steiner Ranch Master Association in Austin, TX, who qualify for membership in accordance with its charter and bylaws in effect on December 22, 1999.						
8111	4	RANDOLPH-BROOKS SAN ANTONIO, TX	Occupational	\$4,834,203,615.00	1,667,000	4,025
FIELD OF MEMBERSHIP: Employees of and students attending Texas A&M University - San Antonio, in San Antonio, Texas.						

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2441	4	AMOCO LEAGUE CITY, TX	Occupational	\$564,619,542.00	479,965	44,300
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FIELD OF MEMBERSHIP: Employees of and students attending Clear Creek Independent School District in League City, Texas.

Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
20707	3	FIRST RELIANCE ATHENS, GA	Community	\$11,108,378.00	125,000	192,541

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in the Athens-Clarke County Georgia Metropolitan Statistical Area composed of Clarke, Madison, Oconee, and Oglethorpe Counties, Georgia.

Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
5493	4	T & P BIG SPRING, TX	Community	\$6,067,731.00	8,000	35,012

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Howard County, Texas.

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Underserved

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
15426	2	AMERICAN SPIRIT DOVER, DE	Underserved area	\$59,173,322.00	29,500	29,719

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of the city of Dover, Kent County, Delaware, identified by the following geographic boundaries:

Census Tracts: 10001040600, 10001040800, 10001040900, 10001041000, 10001041100, 10001041300, 10001041400, 10001041802, 10001042201.

Starting at the intersection of Pearson Corner Road and Forest Avenue, proceed east on Forest Avenue to Salisbury Road. Proceed north on Salisbury Road to West Dennys Road. Proceed northeast on West Dennys Road to N. DuPont Hwy. Proceed southeast on N. DuPont Hwy to White Oak Road. Proceed northeast on White Oak Road to Bayside Drive. Proceed southeast on Bayside Drive/State Hwy 9 onto Bay Road. Proceed south on Bay Road to St. Jones River. Follow St. Jones River northwest to Plain Dealing Road. Proceed southwest on Plain Dealing Road onto Woodly Town Road. Proceed southwest on Woodly Town Road to Irish Hill Road. Proceed southwest on Irish Hill Road to Canterbury Road. Proceed northwest on Canterbury Road to S. DuPont Hwy. Proceed north on S. DuPont Hwy to Lochmeath Way. Proceed east on Lochmeath Way to Sorghum Mill Road. Proceed northeast on Sorghum Mill Road to St. Jones River. Proceed north along St. Jones River to a point just geographically north of Hawthorne Drive and then proceed northeast to Bay Road. Proceed northwest on Bay Road to S. DuPont Hwy. Proceed south on S. DuPont Hwy to S. State Street. Proceed north on S. State Street to Wyoming Avenue. Proceed west on Wyoming Avenue to Conrail Railroad. Proceed southwest along Conrail Railroad past southeastern most part of Wyoming Lake, and then proceed southwest past point geographically parallel to Mechanic Street and then proceed to Westville Road. Proceed west on Westville Road to Hazlettsville Road. Proceed northeast on Hazlettsville Road to Pearson's Corner Road. Proceed northwest on Pearson's Corner Road to Forest Avenue, the starting point.

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22128	2	SERVICE 1ST	Underserved area	\$191,157,942.00	138,883	121,743
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WILKES-BARRES, PA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following thirty-two census tract prescribed underserved community in Carbon, Columbia, Luzerne, Montour, Northumberland, Sullivan, and Wyoming Counties, Pennsylvania; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census tracts 201.01 and 202 in Carbon County, Pennsylvania; 501, 502, 505, 506, 507, 514, and 515 in Columbia County, Pennsylvania; 2153, 2159, 2164, 2170.01, 2171, 2172, 2174, 2175, 2176, 2177, 2178, and 2179 in Luzerne County, Pennsylvania; 9502 and 9504 in Montour County, Pennsylvania; 9612, 9614, 9615, 9616, and 9617 in Northumberland County, Pennsylvania; 9801 in Sullivan County, Pennsylvania; and 4001, 4002, and 4006 in Wyoming County, Pennsylvania as defined by the following boundaries: beginning where Northumberland County, Columbia County, and Schuylkill County intersect, proceeding east along Columbia County line to where Columbia County, Luzerne County, and Schuylkill County intersect, proceeding southeast along Luzerne County line to where Luzerne County, Schuylkill County, and Carbon County intersect, proceeding south along Carbon County line 5.59 miles to latitude 40.85240°N and longitude 75.92738°W, proceeding northeast 7.48 miles to latitude 40.90291°N and longitude 75.79763°W, proceeding southeast 2.24 miles to Lehigh River at latitude 40.88306°N and longitude 75.76381°W, proceeding northeast 3.73 miles along the banks of the Lehigh River to latitude 40.91062°N and longitude 75.73682°W, proceeding southeast 142 yards to latitude 40.91012°N and longitude 75.73541°W, proceeding northeast 311 yards to latitude 40.91116°N and longitude 75.73233°W, proceeding southeast 261 yards to latitude 40.91012°N and longitude 75.72989°W, proceeding northeast 236 yards to latitude 40.91085°N and longitude 75.72752°W, proceeding north 0.266 miles to latitude 40.91458°N and longitude 75.72612°W, proceeding northeast 227 yards to latitude 40.91595°N and longitude 75.72445°W, proceeding southeast 385 yards to latitude 40.91355°N and longitude 75.72168°W, proceeding northeast 187 yards to latitude 40.91426°N and longitude 75.71986°W, proceeding east 271 yards to latitude 40.91459°N and longitude 75.71694°W, proceeding northeast 193 yards to latitude 40.91530°N and longitude 75.71509°W, proceeding east 251 yards to latitude 40.91566°N and longitude 75.71239°W, proceeding southeast 138 yards to latitude 40.91488°N and longitude 75.71129°W, proceeding south 243 yards to latitude 40.91315°N and longitude 75.70996°W, proceeding southeast 250 yards to latitude 40.91217°N and longitude 75.70756°W, proceeding south 232 yards to latitude 40.91053°N and longitude 75.70623°W, proceeding east 312 yards to latitude 40.91047°N and longitude 75.70285°W, proceeding south 1.46 miles to State Route 903 at latitude 40.88962°N and longitude 75.69806°W, proceeding south 0.708 miles to latitude 40.87979°N and longitude 75.69418°W, proceeding south 0.880 miles to latitude 40.86720°N and longitude 75.69178°W, proceeding northeast 8.22 miles to Monroe County line at latitude 40.92847°N and longitude 75.55510°W, proceeding north and east along Carbon County line where Monroe County, Carbon County, and Luzerne County intersect, proceeding

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east along Luzerne County line to where Luzerne County, Monroe County, and Lackawanna County intersect, proceeding north along Luzerne County line 8.96 miles to latitude 41.25755°N and longitude 75.65230°W, proceeding west 1.55 miles to latitude 41.25656°N and longitude 75.68225°W, proceeding west 0.467 miles to Suscon Road at latitude 41.25556°N and longitude 75.69106°W, proceeding west 4.57 miles to latitude 41.25386°N and longitude 75.77912°W, proceeding southwest 2.25 miles to latitude 41.22973°N and longitude 75.80861°W, proceeding northwest 1.16 miles to latitude 41.23971°N and longitude 75.82684°W, proceeding southwest 0.303 miles to latitude 41.23765°N and longitude 75.83194°W, proceeding southwest 0.305 miles to latitude 41.23451°N and longitude 75.83611°W, proceeding southwest 1.52 miles to latitude 41.22595°N and longitude 75.86360°W, proceeding southwest 0.331 miles to latitude 41.22205°N and longitude 75.86744°W, proceeding southwest 0.453 miles to latitude 41.21770°N and longitude 75.87389°W, proceeding southwest 0.456 miles to latitude 41.21529°N and longitude 75.88214°W, proceeding southeast 2.07 miles to latitude 41.19743°N and longitude 75.84987°W, proceeding south 2.28 miles to latitude 41.16421°N and longitude 75.84813°W, proceeding south 0.321 miles to latitude 41.15971°N and longitude 75.84715°W, proceeding southwest 0.282 miles to latitude 41.15614°N and longitude 75.84987°W, proceeding south 0.277 miles to latitude 41.15208°N and longitude 75.84984°W, proceeding east 1.12 miles to latitude 41.15309°N and longitude 75.82835°W, proceeding 1.66 miles to latitude 41.15620°N and longitude 75.79626°W, proceeding east 0.94 miles to latitude 41.15444°N and longitude 75.77837°W, proceeding southeast 360 yards to I476 at latitude 41.15272°N and longitude 75.77529°W, proceeding south 2.11 miles to latitude 41.12215°N and longitude 75.77054°W, proceeding southeast 0.28 miles to latitude 41.12006°N and longitude 75.76594°W, proceeding east 0.57 miles to latitude 41.12289°N and longitude 75.75568°W, proceeding south 384 yards to White Haven Road at latitude 41.11979°N and longitude 75.75577°W, proceeding east 157 yards to latitude 41.11977°N and longitude 75.75399°W, proceeding southwest 127 yards to latitude 41.11874°N and longitude 75.75432°W, proceeding southwest 203 yards to latitude 41.11769°N and longitude 75.75605°W, proceeding southwest 310 yards to latitude 41.11669°N and longitude 75.75917°W, proceeding south 0.259 miles to latitude 41.11290°N and longitude 75.75915°W, proceeding south 259 yards to latitude 41.11082°N and longitude 75.75982°W, proceeding southwest 254 yards to latitude 41.10944°N and longitude 75.76191°W, proceeding southwest 178 yards to latitude 41.10809°N and longitude 75.76258°W, proceeding west 296 yards to latitude 41.10738°N and longitude 75.76566°W, proceeding southwest 181 yards to latitude 41.10637°N and longitude 75.76706°W, proceeding south 127 yards to latitude 41.10534°N and longitude 75.76738°W, proceeding west 95.1 yards to latitude 41.10533°N and longitude 75.76842°W, proceeding south 0.823 miles to Lehigh River at latitude 41.09352°N and longitude 75.76668°W, proceeding south 7.25 miles along Lehigh River also the county lines for Carbon and Luzerne Counties to latitude 41.00811°N and longitude 75.73207°W, proceeding southwest along Carbon and Luzerne County lines to Chestnut Street at latitude 40.92316°N and longitude 75.96988°W, proceeding north 531 miles on Chestnut Street to latitude 40.93041°N and longitude 75.97135°W, proceeding west 0.907 miles to latitude 40.92766°N and longitude 75.98836°W, proceeding north 0.460 miles to railroad tracks at latitude 40.93419°N and longitude 75.99009°W, proceeding northeast 1.22 miles along railroad tracks to E. Buttonwood Street at latitude 40.94758°N and longitude 75.97701°W, proceeding southeast on E. Buttonwood Street to S.

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Popular Street, proceeding north on S. Popular Street to E. Hawthorne Street, proceeding east on E. Hawthorne Street to S. Hazle Street, proceeding north on S. Hazle Street to E. Beech Street, proceeding east 133 yards on E. Beech Street to latitude 40.94758°N and longitude 75.96877°W, proceeding northeast 0.476 miles to Stockton Road at latitude 40.95145°N and longitude 75.96122°W, proceeding northeast 0.538 miles on Stockton Road to latitude 40.95318°N and longitude 75.95128°W, proceeding north 0.711 miles to intersection of E. Diamond Avenue and Thompson Street, proceeding north 0.425 miles on Thompson Street to latitude 40.96924°N and longitude 75.95605°W, proceeding west 0.623 miles to intersection of Hayes Street and E. 11th Street at latitude 40.96754°N and longitude 75.96772°W, proceeding north 0.531 miles to E. 22nd Street at latitude 40.97508°N and longitude 75.96983°W, proceeding west on E. 22nd Street to N. Lincoln Street, proceeding south on N. Lincoln Street to W. 17th Street, proceeding west on W. 17th Street to Landmesser Street, proceeding north on Landmesser Street to W. 22nd Street, proceeding north 337 yards to latitude 40.97300°N and longitude 75.99868°W, proceeding west 357 yards to latitude 40.97371°N and longitude 76.00245°W, proceeding southwest 0.416 miles to Susquehanna Boulevard at latitude 40.97026°N and longitude 76.00899°W, proceeding northwest on Susquehanna Boulevard to Deer Run Road, proceeding west on Deer Run Road to Fawn Drive, proceeding north 0.328 miles to intersection of Dessen Drive and southbound SR-93/Susquehanna Boulevard, proceeding west on Dessen Drive to Valmont Trailer Ct., proceeding north 321 yards on Valmont Trailer Ct. to latitude 40.97951°N and longitude 76.01813°W, proceeding west 0.370 miles to latitude 40.98023°N and longitude 76.02513°W, proceeding north 206 yards to SR-93/Susquehanna Boulevard at latitude 40.98196°N and longitude 76.02512°W, proceeding west 33.2 yards to latitude 40.98195°N and longitude 76.02547°W, proceeding south 206 yards to latitude 40.98024°N and longitude 76.02550°W, proceeding west 0.661 miles to latitude 40.97818°N and longitude 76.03785°W, proceeding south 385 yards to latitude 40.97507°N and longitude 76.03682°W, proceeding west 4.51 miles to latitude 40.95859°N and longitude 76.12066°W, proceeding north 0.542 miles to latitude 40.96614°N and longitude 76.12374°W, proceeding west 178 yards to latitude 40.96684°N and longitude 76.12548°W, proceeding northeast 229 yards to latitude 40.96855°N and longitude 76.12445°W, proceeding north 1.63 miles to latitude 40.99155°N and longitude 76.13199°W, proceeding northwest 326 yards to latitude 40.99297°N and longitude 76.13508°W, proceeding northeast 394 yards to latitude 40.99535°N and longitude 76.13235°W, proceeding north 396 yards to latitude 40.99843°N and longitude 76.13376°W, proceeding northeast 90.8 yards to latitude 40.99914°N and longitude 76.13339°W, proceeding southwest 76.5 yards to latitude 40.99878°N and longitude 76.13408°W, proceeding northwest 163 yards to latitude 40.99914°N and longitude 76.13581°W, proceeding north 259 yards to latitude 41.00122°N and longitude 76.13509°W, proceeding north to Cedar Head Road at latitude 41.00394°N and longitude 76.13544°W, proceeding north to I80 at latitude 41.00736°N and longitude 76.13682°W, proceeding north to Red Rock Road at latitude 41.00911°N and longitude 76.13680°W, proceeding east 32.4 yards on Red Rock Road to latitude 41.00920°N and longitude 76.13650°W, proceeding north 0.995 miles to latitude 41.02320°N and longitude 76.14095°W, proceeding west 189 yards to latitude 41.02319°N and longitude 76.14300°W, proceeding southwest 233 yards to latitude 41.02182°N and longitude 76.14472°W, proceeding northwest 296 yards to latitude 41.02252°N and longitude 76.14781°W, proceeding southwest 130 yards to latitude 41.02180°N and longitude

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76.14886°W, proceeding south 141 yards to latitude 41.02077°N and longitude 76.14955°W, proceeding west 0.319 miles to latitude 41.01940°N and longitude 76.15539°W, proceeding northwest 131 yards to latitude 41.01975°N and longitude 76.15674°W, proceeding southwest 294 yards to latitude 41.01907°N and longitude 76.15984°W, proceeding southwest 304 yards to latitude 41.01769°N and longitude 76.16258°W, proceeding south 0.351 miles to I80 at latitude 41.0565°N and longitude 76.16877°W, proceeding south 231 yards to latitude 41.01458°N and longitude 76.17086°W, proceeding south 0.476 miles to latitude 41.01217°N and longitude 76.17943°W, proceeding west 0.486 miles to latitude 41.01152°N and longitude 76.18873°W, proceeding southwest 0.453 miles to latitude 41.00875°N and longitude 76.19662°W, proceeding northwest 225 yards to latitude 41.00910°N and longitude 76.19901°W, proceeding southwest 0.354 miles to latitude 41.00772°N and longitude 76.20557°W, proceeding south 102 yards to latitude 41.00703°N and longitude 76.20626°W, proceeding west 255 yards to latitude 41.00671°N and longitude 76.20898°W, proceeding southwest 0.479 miles to latitude 41.00428°N and longitude 76.21756°W, proceeding northwest 379 yards to latitude 41.00465°N and longitude 76.22169°W, proceeding north along Columbia and Luzerne County lines at latitude 41.13834°N and longitude 76.22893°W, proceeding northeast 0.734 miles to latitude 41.14417°N and longitude 76.21721°W, proceeding northeast 0.670 miles to latitude 41.14830°N and longitude 76.20555°W, proceeding north 294 yards to latitude 41.15067°N and longitude 76.20489°W, proceeding northeast 1.54 miles to latitude 41.16238°N and longitude 76.17944°W, proceeding north to Sunshine Road at latitude 41.16692°N and longitude 76.18155°W, proceeding north 3.56 miles to Bee Tree Road at latitude 41.21397°N and longitude 76.21001°W, proceeding northwest to Hunlock Harveyville Road at latitude 41.21876°N and longitude 76.21485°W, proceeding northwest to Twin Brooks Road at latitude 41.22550°N and longitude 76.21686°W, proceeding northwest 0.810 miles to latitude 41.23627°N and longitude 76.22309°W, proceeding north 5.46 miles to latitude 41.31495°N and longitude 76.21450°W, proceeding northwest 1.42 miles to latitude 41.33381°N and longitude 76.22611°W, proceeding northwest 0.374 miles to south edge of Mt. Spring Lake at latitude 41.33860°N and longitude 76.22957°W, proceeding northwest 1.78 miles to latitude 41.36482°N and longitude 76.24441°W, proceeding northwest 290 yards to latitude 41.36686°N and longitude 76.24611°W, proceeding northwest 305 yards to latitude 41.36926°N and longitude 76.24712°W, proceeding northwest 0.418 miles to latitude 41.37406°N and longitude 76.25196°W, proceeding north 79 yards to latitude 41.37473°N and longitude 76.25196°W, proceeding east 62.4 yards to latitude 41.37477°N and longitude 76.25127°W, proceeding northeast 230 yards to latitude 41.37614°N and longitude 76.24954°W, proceeding north 250 yards to the Wyoming and Luzerne County lines at latitude 41.37818°N and longitude 76.24956°W, proceeding east along Wyoming and Luzerne County lines to latitude 41.37994°N and longitude 76.15673°W, proceeding north 3.60 miles to latitude 41.43214°N and longitude 76.15951°W, proceeding east 1.22 miles to latitude 41.43285°N and longitude 76.13579°W, proceeding north 0.330 miles to latitude 41.43763°N and longitude 76.13578°W, proceeding east 1.47 miles to latitude 41.43830°N and longitude 76.11378°W, proceeding north 0.425 miles to latitude 41.44450°N and longitude 76.11411°W, proceeding east 1.12 miles to latitude 41.44521°N and longitude 76.09213°W, proceeding north 1.45 miles to latitude 41.46617°N and longitude 76.09387°W, proceeding east 2.14 miles to latitude 41.46790°N and longitude 76.05263°W, proceeding north 374 yards to latitude 41.47096°N and longitude

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76.05297°W, proceeding east 3.27 miles to latitude 41.47338°N and longitude 75.98979°W, proceeding southwest 354 yards to latitude 41.47201°N and longitude 75.99318°W, proceeding southwest 0.340 miles to latitude 41.46783°N and longitude 75.99662°W, proceeding southwest 226 yards to latitude 41.46616°N and longitude 75.99764°W, proceeding west 63.2 yards to latitude 41.46617°N and longitude 75.99833°W, proceeding southeast 178 yards to latitude 41.46480°N and longitude 75.99764°W, proceeding southeast 101 yards to latitude 41.46412°N and longitude 75.99695°W, proceeding south 209 yards to latitude 41.46238°N and longitude 75.99695°W, proceeding southeast 159 yards to latitude 41.46136°N and longitude 75.99592°W, proceeding south 171 yards to latitude 41.45997°N and longitude 75.99626°W, proceeding southeast 140 yards to latitude 41.45895°N and longitude 75.99556°W, proceeding east 191 yards to latitude 41.45862°N and longitude 75.99351°W, proceeding east 253 yards to latitude 41.45895°N and longitude 75.99077°W, proceeding northeast 254 yards to latitude 41.45999°N and longitude 75.98834°W, proceeding east 93.5 yards to latitude 41.45998°N and longitude 75.98733°W, proceeding southeast 355 yards to latitude 41.45791°N and longitude 75.98458°W, proceeding southwest 139 yards to latitude 41.45690°N and longitude 75.98527°W, proceeding southeast 155 yards to latitude 41.45586°N and longitude 75.98425°W, proceeding south 169 yards to latitude 41.45449°N and longitude 75.98458°W, proceeding east 286 yards to latitude 41.45414°N and longitude 75.98150°W, proceeding northeast 388 yards to latitude 41.45482°N and longitude 75.97734°W, proceeding east 255 yards to Skoronski Lane at latitude 41.45450°N and longitude 75.97461°W, proceeding northeast 100 yards on Skoronski Lane to latitude 41.45514°N and longitude 75.97392°W, proceeding north 0.476 miles to latitude 41.46205°N and longitude 75.97357°W, proceeding east 0.286 miles to latitude 41.46170°N and longitude 75.96808°W, proceeding north 0.521 miles to latitude 41.46925°N and longitude 75.96842°W, proceeding east 1.27 miles to latitude 41.46995°N and longitude 75.94371°W, proceeding south 0.666 miles to latitude 41.46033°N and longitude 75.94300°W, proceeding east 0.514 miles to latitude 41.46033°N and longitude 75.93304°W, proceeding southwest 437 yards to latitude 41.45758°N and longitude 75.93611°W, proceeding east 2.30 miles to Susquehanna River at latitude 41.45691°N and longitude 75.89148°W, proceeding northeast 8.46 mile along the banks of the Susquehanna River following the northern arm before the Joseph W. Hunter Hwy/Hwy29 to Grand Army of the Republic Highway/Hwy 6 at latitude 41.53697°N and longitude 75.94642°W, proceeding east 0.598 miles along the banks of the northern arm of the Susquehanna River to latitude 41.53728°N and longitude 75.93509°W, proceeding north 0.335 miles to latitude 41.54212°N and longitude 75.93579°W, proceeding west 0.266 miles to latitude 41.54247°N and longitude 75.94092°W, proceeding northeast 0.540 miles to Anderson Road at latitude 41.54968°N and longitude 75.93716°W, proceeding west 344 yards to latitude 41.54968°N and longitude 75.94093°W, proceeding south 138 yards to Borough Road at latitude 41.54865°N and longitude 75.94162°W, proceeding northwest 0.349 miles to latitude 41.55071°N and longitude 75.94780°W, proceeding south 0.513 miles to latitude 41.54384°N and longitude 75.95161°W, proceeding west 0.270 miles to latitude 41.54452°N and longitude 75.95674°W, proceeding south to W. Tioga Street at latitude 41.54204°N and longitude 75.95818°W, proceeding west 76.5 yards on W. Tioga Street to latitude 41.54234°N and longitude 75.95891°W, proceeding southwest 0.477 miles to Susquehanna River at latitude 41.53617°N and longitude 75.96310°W, proceeding northwest 2.15 miles along the bank edge of the Susquehanna River to latitude 41.56287°N and

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latitude 75.98201°W, proceeding northeast 234 yards to latitude 41.56378°N and latitude 75.97974°W, proceeding northeast 361 yards to latitude 41.56619°N and latitude 75.97736°W, proceeding northeast 396 yards to latitude 41.56928°N and latitude 75.97596°W, proceeding northwest 107 yards to latitude 41.57066°N and latitude 75.97632°W, proceeding east 106 yards to latitude 41.57100°N and latitude 75.97529°W, proceeding north 80.1 yards to latitude 41.57167°N and latitude 75.97529°W, proceeding northwest 385 yards to latitude 41.57448°N and latitude 75.97741°W, proceeding northwest 349 yards to latitude 41.57684°N and latitude 75.97944°W, proceeding north 290 yards to latitude 41.57921°N and latitude 75.97910°W, proceeding northwest 106 yards to latitude 41.57991°N and latitude 75.97977°W, proceeding north 291 yards to latitude 41.58231°N and latitude 75.98012°W, proceeding northeast 181 yards to latitude 41.58373°N and latitude 75.97942°W, proceeding north 128 yards to latitude 41.58474°N and latitude 75.97976°W, proceeding northeast 250 yards to latitude 41.58679°N and latitude 75.97944°W, proceeding northeast 231 yards to latitude 41.58852°N and latitude 75.97838°W, proceeding northwest 180 yards to latitude 41.58990°N and latitude 75.97908°W, proceeding northeast 166 yards to latitude 41.59123°N and latitude 75.97875°W, proceeding east 0.962 miles to latitude 41.59228°N and latitude 75.96019°W, proceeding south 0.308 miles to Stony Mountain Road at latitude 41.58782°N and latitude 75.95984°W, proceeding east 1.61 miles to latitude 41.58920°N and latitude 75.92860°W, proceeding southeast 287 yards to latitude 41.58885°N and latitude 75.92548°W, proceeding northeast 2.30 miles to latitude 41.59503°N and latitude 75.88148°W, proceeding southeast 1.00 mile to SR-92 at latitude 41.58506°N and latitude 75.86706°W, proceeding southeast 87 yards to body of water at latitude 41.58471°N and latitude 75.86623°W, proceeding east and then north along banks of body of water to intersection of Tunnel Hill Road and Clark Road at latitude 41.58884°N and latitude 75.84923°W, proceeding east 0.256 miles on Tunnel Hill Road to latitude 41.58840°N and latitude 75.84430°W, proceeding north 0.409 miles to latitude 41.59436°N and latitude 75.84469°W, proceeding northeast 254 yards to latitude 41.59575°N and latitude 75.84266°W, proceeding northwest 0.356 miles to latitude 41.60021°N and latitude 75.84611°W, proceeding west 279 yards to latitude 41.60018°N and latitude 75.84918°W, proceeding northwest 0.300 miles to latitude 41.60295°N and latitude 75.85365°W, proceeding northeast 300 yards to latitude 41.60536°N and latitude 75.85297°W, proceeding west 199 yards to latitude 41.60638°N and latitude 75.85467°W, proceeding west 194 yards to latitude 41.60672°N and latitude 75.85674°W, proceeding southwest 0.344 miles to latitude 41.60570°N and latitude 75.86327°W, proceeding north 43.2 yards to latitude 41.60604°N and latitude 75.86329°W, proceeding west 0.532 miles to latitude 41.60640°N and latitude 75.87356°W, proceeding north 292 yards to latitude 41.60878°N and latitude 75.87392°W, proceeding northeast 107 yards to latitude 41.60950°N and latitude 75.87323°W, proceeding northeast 0.453 miles to latitude 41.61601°N and latitude 75.87187°W, proceeding west 343 yards to latitude 41.61599°N and latitude 75.87566°W, proceeding northwest 103 yards to latitude 41.61635°N and latitude 75.87667°W, proceeding northeast 171 yards to latitude 41.61772°N and latitude 75.87632°W, proceeding north 255 yards to latitude 41.61980°N and latitude 75.87670°W, proceeding southwest 353 yards to latitude 41.61910°N and latitude 75.88044°W, proceeding north 332 yards to latitude 41.62183°N and latitude 75.88046°W, proceeding northeast 309 yards to latitude 41.62427°N and latitude 75.87943°W, proceeding northwest 399 yards to latitude 41.62702°N and latitude 75.88183°W, proceeding north 339 yards to latitude

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41.62976°N and longitude 75.88251°W, proceeding north 164 yards to latitude 41.63112°N and longitude 75.88253°W, proceeding northwest 248 yards to latitude 41.63289°N and longitude 75.88393°W, proceeding northwest 223 yards to latitude 41.63457°N and longitude 75.88492°W, proceeding northwest 355 yards to latitude 41.63665°N and longitude 75.88766°W, proceeding north 0.356 miles to latitude 41.64179°N and longitude 75.88835°W, proceeding northwest 383 yards to latitude 41.64453°N and longitude 75.89043°W, proceeding west and then north along the Wyoming and Susquehanna County lines, proceeding west along the Wyoming and Bradford County lines, proceeding south along the Wyoming and Bradford County lines to the intersection of the Wyoming, Bradford, and Sullivan County lines, proceeding west along the Sullivan and Bradford County lines to latitude 41.56240°N and longitude 76.47910°W, proceeding south 6.69 miles to latitude 41.46518°N and longitude 76.49972°W, proceeding south 295 yards to latitude 41.46274°N and longitude 76.49972°W, proceeding northwest 150 yards to latitude 41.46341°N and longitude 76.50112°W, proceeding northwest 193 yards to latitude 41.46376°N and longitude 76.50315°W, proceeding southwest 150 yards to latitude 41.46306°N and longitude 76.50453°W, proceeding southwest 239 yards to latitude 41.46139°N and longitude 76.50588°W, proceeding southwest 207 yards to latitude 41.46033°N and longitude 76.50765°W, proceeding southwest 188 yards to latitude 41.45998°N and longitude 76.50967°W, proceeding west 181 yards to latitude 41.46067°N and longitude 76.51140°W, proceeding west 94 yards to latitude 41.46067°N and longitude 76.51245°W, proceeding southwest 329 yards to latitude 41.45929°N and longitude 76.51554°W, proceeding northwest 0.300 miles to latitude 41.46067°N and longitude 76.52100°W, proceeding west 125 yards to latitude 41.46067°N and longitude 76.52237°W, proceeding southwest 179 yards to latitude 41.45998°N and longitude 76.52414°W, proceeding southwest 0.284 miles to latitude 41.45653°N and longitude 76.52723°W, proceeding south 339 yards to latitude 41.45380°N and longitude 76.52791°W, proceeding west 313 yards to latitude 41.45344°N and longitude 76.53135°W, proceeding south 4.44 miles to latitude 41.39056°N and longitude 76.54852°W, proceeding west 126 yards to latitude 41.39056°N and longitude 76.54991°W, proceeding south 1.15 miles to latitude 41.37371°N and longitude 76.55023°W, proceeding southeast 1.87 miles to latitude 41.36240°N and longitude 76.51725°W, proceeding north 209 yards to latitude 41.36408°N and longitude 76.51691°W, proceeding northeast 359 yards to latitude 41.36612°N and longitude 76.51406°W, proceeding north 126 yards to latitude 41.36720°N and longitude 76.51379°W, proceeding north 209 yards to latitude 41.36892°N and longitude 76.51417°W, proceeding northeast 78.5 yards to latitude 41.36927°N and longitude 76.51346°W, proceeding east 286 yards to latitude 41.36960°N and longitude 76.51038°W, proceeding northeast 276 yards to latitude 41.37097°N and longitude 76.50797°W, proceeding east 123 yards to latitude 41.37098°N and longitude 76.50659°W, proceeding southeast 438 yards to latitude 41.36822°N and longitude 76.50351°W, proceeding southeast 0.276 miles to latitude 41.36753°N and longitude 76.49830°W, proceeding southeast 433 yards to latitude 41.36720°N and longitude 76.49356°W, proceeding northeast 0.303 miles to latitude 41.36928°N and longitude 76.48837°W, proceeding north 176 yards to latitude 41.37064°N and longitude 76.48769°W, proceeding northeast 0.314 miles to latitude 41.37372°N and longitude 76.48322°W, proceeding north 303 yards to latitude 41.37614°N and longitude 76.48220°W, proceeding northeast 0.467 miles to latitude 41.37887°N and longitude 76.47395°W, proceeding east 219 yards to latitude 41.37888°N and longitude 76.47154°W, proceeding southeast 126 yards to latitude 41.37818°N and longitude 76.47051°W, proceeding south 341 yards to latitude

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41.37543°N and longitude 76.46981°W, proceeding southeast 256 yards to latitude 41.37442°N and longitude 76.46741°W, proceeding southeast 314 yards to latitude 41.37406°N and longitude 76.46399°W, proceeding northeast 0.340 miles to latitude 41.37681°N and longitude 76.45848°W, proceeding east 0.303 miles to latitude 41.37716°N and longitude 76.45263°W, proceeding northeast 384 yards to latitude 41.37853°N and longitude 76.44885°W, proceeding northeast 305 yards to latitude 41.38025°N and 76.44643°W, proceeding east 0.266 miles to latitude 41.38060°N and longitude 76.44128°W, proceeding northeast 402 yards to latitude 41.38266°N and longitude 76.43785°W, proceeding northeast 257 yards to latitude 41.38300°N and longitude 76.43509°W, proceeding southeast 0.389 miles to latitude 41.38268°N and longitude 76.42759°W, proceeding east 412 yards to latitude 41.38266°N and longitude 76.42307°W, proceeding southeast 178 yards to latitude 41.38198°N and longitude 76.42137°W, proceeding southeast 261 yards to latitude 41.38025°N and longitude 76.41965°W, proceeding southeast 0.421 miles to latitude 41.37890°N and longitude 76.41172°W, proceeding east 376 yards to latitude 41.37923°N and longitude 76.40763°W, proceeding southeast 356 yards to latitude 41.37854°N and longitude 76.40383°W, proceeding northeast 265 yards to latitude 41.37923°N and 76.40109°W, proceeding east 192 yards to latitude 41.37889°N and longitude 76.39903°W, proceeding southeast 425 yards to latitude 41.37681°N and longitude 76.39524°W, proceeding southeast 191 yards to latitude 41.37543°N and longitude 76.39430°W, proceeding southeast 176 yards to latitude 41.37441°N and longitude 76.39283°W, proceeding south 211 yards to latitude 41.37268°N and longitude 76.39250°W, proceeding south 138 yards to latitude 41.37165°N and longitude 76.39181°W, proceeding southeast 298 yards to latitude 41.37030°N and 76.38906°W, proceeding northeast 228 yards to latitude 41.37167°N and longitude 76.38735°W, proceeding east 157 yards to latitude 41.37167°N and longitude 76.38564°W, proceeding northeast 180 yards to latitude 41.37270°N and longitude 76.38423°W, proceeding northeast 233 yards to latitude 41.37339°N and longitude 76.38184°W, proceeding north 243 yards to latitude 41.37510°N and longitude 76.38046°W, proceeding northeast 0.783 miles to latitude 41.38334°N and longitude 76.37016°W, proceeding east 1.63 miles to an unnamed road at latitude 41.38437°N and longitude 76.33856°W, proceeding south on the unnamed road to Forest Road, proceed south 0.980 miles on Forest Road to latitude 41.35717°N and longitude 76.32520°W. proceeding south 0.465 miles to Ricketts Drive at latitude 41.35152°N and longitude 76.32000°W, proceeding south on Rickettes Drive to SR-487 at latitude 41.33874°N and longitude 76.30440°W, proceeding south on SR-487 to intersection of Luzerne and Sullivan County lines at latitude 41.32910°N and longitude 76.30244°W, proceeding south along Luzerne and Sullivan County lines, proceeding west along Columbia and Sullivan County lines, proceeding southwest along Columbia and Sullivan County lines, proceeding southwest along Columbia and Lycoming County lines, proceeding west along Columbia and Lycoming County lines, proceeding south along Columbia and Montour County lines to latitude 41.06372°N and longitude 76.61897°W, proceeding south on Crawford Road to E. Diehl Road, proceeding southeast on E. Diehl Road to Jerseytown Road/SR-642, proceeding south on Jerseytown Road/SR-642 to Kitchen Road, proceeding west 0.458 miles latitude 41.02904°N and longitude 76.61242°W, proceeding southwest 0.606 miles to Rhoads Hill Road at latitude 41.02735°N and longitude 76.62388°W, proceeding southwest 146 yards to latitude 41.02669°N and 76.62516°W, proceeding west 0.814 miles to latitude 41.02623°N and longitude 76.64067°W, proceeding southwest 0.651 miles to Roup

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Road at latitude 41.02491°N and longitude 76.65305°W, proceeding west 1.50 miles to latitude 41.02353°N and longitude 76.68186°W, proceeding north 1.57 miles to latitude 41.04622°N and longitude 76.68393°W, proceeding southwest 0.962 miles to latitude 41.04003°N and longitude 76.70040°W, proceeding northwest 359 yards to latitude 41.04141°N and longitude 76.70386°W, proceeding southwest 338 yards to latitude 41.04037°N and longitude 76.70730°W, proceeding southwest 421 yards to latitude 41.03762°N and longitude 76.71007°W, proceeding southwest 228 yards to latitude 41.03591°N and longitude 76.71105°W, proceeding west 0.326 miles to latitude 41.03522°N and longitude 76.71733°W, proceeding southwest 0.345 miles to latitude 41.03353°N and longitude 76.72344°W, proceeding southwest 0.342 miles to latitude 41.03076°N and longitude 76.72896°W, proceeding southwest 0.828 miles to latitude 41.02628°N and longitude 76.74370°W, proceeding southwest 0.818 miles to latitude 41.02624°N and longitude 76.74366°W, proceeding west 385 yards to latitude 41.02665°N and longitude 76.74785°W, proceeding southwest 209 yards to latitude 41.02594°N and longitude 76.74993°W, proceeding southwest 230 yards to latitude 41.02455°N and longitude 76.75164°W, proceeding southwest 217 yards to latitude 41.02285°N and longitude 76.75232°W, proceeding southwest 1.15 miles to intersection of Montour and Northumberland County lines at latitude 41.01588°N and longitude 76.77256°W, proceeding south along Montour and Northumberland County lines, proceeding east along Montour and Northumberland County lines to the Susquehanna River at latitude 40.96263°N and longitude 76.65396°W, proceed east 1.12 miles along the banks of the Susquehanna River to latitude 40.96550°N and longitude 76.63334°W, proceeding north 341 yards to Northumberland Street at latitude 40.96830°N and longitude 76.63306°W, proceeding east 0.460 miles on Northumberland Street to latitude 40.96658°N and longitude 76.62453°W, proceeding northeast 0.400 miles to latitude 40.97029°N and longitude 76.61862°W, proceeding northwest 131 yards to latitude 40.97127°N and longitude 76.61927°W, proceeding west 245 yards to latitude 40.97199°N and longitude 76.62171°W, proceeding northeast 281 yards to Meadow Lane at latitude 40.97303°N and longitude 76.61897°W, proceeding southeast 291 yards to latitude 40.97128°N and longitude 76.61687°W, proceeding south 163 yards to latitude 40.96981°N and longitude 76.61695°W, proceeding northeast 103 yards to latitude 40.97028°N and longitude 76.61586°W, proceeding north 0.328 miles yards to latitude 40.97501°N and longitude 76.61656°W, proceeding north 0.263 miles to latitude 40.97883°N and longitude 76.61655°W, proceeding northwest 80.9 yards to latitude 40.97920°N and longitude 76.61725°W, proceeding northeast 353 yards to latitude 40.98092°N and longitude 76.61416°W, proceeding south 0.672 miles to intersection of Reservoir Street and Upper Street, proceeding southeast 74.6 yards on Reservoir Street to latitude 40.97087°N and longitude 76.61160°W, proceeding southwest 55 yards to latitude 40.97062°N and longitude 76.61210°W, proceeding southeast 52.7 yards to latitude 40.97028°N and longitude 76.61176°W, proceeding northeast 56.9 yards to Reservoir Street at latitude 40.97061°N and longitude 76.61140°W, proceeding southeast 106 yards to latitude 40.96992°N and longitude 76.61071°W, proceeding south 293 yards to Line Street at latitude 40.96766°N and longitude 76.60961°W, proceeding southeast on Line Street to Bloom Street, proceeding southeast 0.333 miles to latitude 40.96093°N and longitude 76.60349°W, proceeding southeast 172 yards to latitude 40.95995°N and longitude 76.60214°W, proceeding east 298 yards to latitude 40.96065°N and longitude 76.59903°W, proceeding southeast 0.335 miles to latitude 40.95927°N and longitude 76.59284°W, proceeding southwest 421 yards to latitude 40.95617°N and

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latitude 76.59493°W, proceeding west 156 yards to latitude 40.95617°N and longitude 76.59664°W, proceeding south 208 yards to latitude 40.95447°N and longitude 76.59664°W, proceeding west 156 yards to latitude 40.95447°N and longitude 76.59834°W, proceeding southwest 161 yards to latitude 40.95340°N and 76.59940°W, proceeding southwest 127 yards to latitude 40.95240°N and longitude 76.59973°W, proceeding southwest 230 yards to latitude 40.95101°N and longitude 76.60145°W, proceeding southwest 0.257 miles to latitude 40.94757°N and longitude 76.60351°W, proceeding southwest 193 yards to the banks of the Susquehanna River at latitude 40.94633°N and longitude 76.60477°W, proceeding east 2.59 miles along the banks of Susquehanna River to latitude 40.93792°N and longitude 76.55720°W, proceeding south along Montour and Northumberland County lines, proceeding east along the Montour and Northumberland County lines, proceeding east along Columbia and Northumberland County lines, proceeding south along Columbia and Northumberland County lines to Timber Road at latitude 40.82766°N and longitude 76.50216°W, proceeding west 0.379 miles to latitude 40.82696°N and longitude 76.50933°W, proceeding southwest 4.03 miles to State Route 61 at latitude 40.80916°N and longitude 76.58294°W, proceeding southwest 0.330 miles to latitude 40.80807°N and longitude 76.58909°W, proceeding southwest 1.33 miles to latitude 40.80289°N and longitude 76.61356°W, proceeding southwest 0.867 miles to latitude 40.79878°N and longitude 76.62929°W, proceeding southeast 2.84 miles to latitude 40.75996°N and longitude 76.61106°W, proceeding east 0.393 miles to latitude 40.75997°N and longitude 76.60351°W, proceeding south 251 yards to latitude 40.75790°N and longitude 76.60351°W, proceeding east 222 yards to latitude 40.75790°N to longitude 76.60110°W, proceeding south 209 yards to latitude 40.75618°N and longitude 76.60111°W, proceeding 2.04 miles to latitude 40.75790°N and longitude 76.56192°W, proceeding southeast 52.2 yards to latitude 40.75755°N and longitude 76.56157°W, proceeding east 1.94 miles to Boyers Road at latitude 40.75963°N and longitude 76.52450°W, proceeding southeast 181 yards to latitude 40.75858°N and longitude 76.52305°W, proceeding east 0.662 miles to latitude 40.75858°N and longitude 76.51041°W, proceeding east 0.361 miles to latitude 40.75927°N and longitude 76.50352°W, proceeding east 0.972 miles to latitude 40.75926°N and longitude 76.48493°W, proceeding north 0.354 miles to latitude 40.76440°N and longitude 76.48530°W, proceeding northeast 0.395 miles to latitude 40.76992°N and longitude 76.48322°W, proceeding northwest 327 yards to State Route 901 at latitude 40.77163°N and longitude 76.48597°W, proceeding north 1.95 miles to latitude 40.79980°N and longitude 76.48839°W, proceeding northeast 0.360 miles to Upper Sagon Road at latitude 40.80497°N and longitude 76.48734°W, proceeding northwest 345 yards to latitude 40.80773°N and longitude 76.48841°W, proceeding north 1.14 miles to the reservoir of water at latitude 40.82429°N and longitude 76.49037°W, proceeding east along Columbia and Northumberland County lines, proceeding south along Columbia and Northumberland County lines to intersection of Northumberland County, Columbia County, and Schuylkill County lines, excluding the below two described boundaries:

Columbia county census tracts 503, 504, 508, 509, 510, 511, 512, and 513; whose boundaries are described as follows: beginning at the most southern point at junction of Numidia Drive/SR 42 at latitude 40.94132°N and longitude 76.45673°W, proceeding west 105 yards to latitude 40.94104°N and longitude 76.45780°W, proceeding northeast 168

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yards to latitude 40.94242°N and longitude 76.45780°W, proceeding northwest 0.846 miles to the banks of Susquehanna River latitude 40.95185°N and longitude 76.46817°W, proceeding west 2.40 miles along the banks of Susquehanna River to latitude 40.94616°N and longitude 76.51262°W, proceeding north to intersection of River Drive and Ridge Drive, proceeding north on Ridge Drive to County Line Drive, proceeding northeast on County Line Drive turning into Govania Road, proceeding northwest on Govania Road 0.499 miles to latitude 40.97118°N and longitude 76.52721°W, proceeding northeast 134 yards to Montour Boulevard at latitude 40.97227°N and longitude 76.52688°W, proceeding west to Govania Road, proceeding north to Bloom Road, proceeding north 0.254 miles to latitude 40.97544°N and longitude 76.53273°W, proceeding north 260 yards to latitude 40.97717°N and longitude 76.53445°W, proceeding north to intersection of Frosty Vally Road and County Line Road, proceeding north to the end of County Line Road at latitude 41.00867°N and longitude 76.56622°W, proceeding northeast to Hartman Road at latitude 41.02298°N and longitude 76.56336°W, proceeding north 0.277 miles to latitude 41.02697°N and longitude 76.56263°W, proceeding north 0.428 miles to latitude 41.03320°N and longitude 76.56261°W, proceeding north 418 yards to latitude 41.03659°N and longitude 76.56329°W, proceeding east to Peppermill Road at latitude 41.03965°N and longitude 76.55079°W, proceeding east 1.29 miles on Peppermill Road to latitude 41.04585°N and longitude 76.52789°W, proceeding north 167 yards to latitude 41.04724°N and longitude 76.52825°W, proceeding north 338 yards to Buckhorn Road/SR-44 at latitude 41.05001°N and longitude 76.52790°W, proceeding northeast 1.98 miles to latitude 41.06512°N and longitude 76.49562°W, proceeding west 386 yards to latitude 41.06649°N and longitude 76.49938°W, proceeding west 0.416 miles to latitude 41.06719°N and longitude 76.50726°W, proceeding north 177 yards to latitude 41.06854°N and longitude 76.50796°W, proceeding northeast 0.398 miles to latitude 41.07372°N and longitude 76.50452°W, proceeding northwest 388 yards to latitude 41.07682°N and longitude 76.50556°W, proceeding northwest 263 yards to latitude 41.07850°N and longitude 76.50727°W, proceeding northwest 0.574 miles to latitude 41.08198°N and longitude 76.51732°W, proceeding northwest 374 yards to latitude 41.08368°N and longitude 76.52069°W, proceeding northeast 0.404 miles to latitude 41.08780°N and longitude 76.51520°W, proceeding north 162 yards to latitude 41.08911°N and longitude 76.51487°W, proceeding northeast 1.21 miles to latitude 41.10255°N and longitude 76.49975°W, proceeding northeast 348 yards to latitude 41.10428°N and longitude 76.49666°W, proceeding northeast 4.17 miles to latitude 41.11976°N and longitude 76.41897°W, proceeding southeast 0.527 miles to Martenas Road at latitude 41.11528°N and longitude 76.41073°W, proceeding east 125 yards to latitude 41.11529°N and longitude 76.40934°W, proceeding northeast 125 yards to latitude 41.11598°N and longitude 76.40832°W, proceeding southeast 0.513 miles to latitude 41.11288°N and longitude 76.39937°W, proceeding southeast 1.19 miles to Albertson Road at latitude 41.10188°N and longitude 76.38181°W, proceeding southeast 1.24 miles to latitude 41.09226°N and longitude 76.36159°W, proceeding northeast 0.333 miles to latitude 41.09328°N and longitude 76.35531°W, proceeding northeast 0.580 miles to latitude 41.09604°N and longitude 76.34473°W, proceeding east 126 yards to latitude 41.09604°N and longitude 76.34335°W, proceeding southeast 267 yards to latitude 41.09537°N and longitude 76.34063°W, proceeding northeast 229 yards to latitude 41.09707°N and longitude 76.33956°W, proceeding northeast 309 yards to latitude 41.09810°N and longitude 76.33646°W, proceeding northeast 403 yards to latitude 41.10087°N and longitude 76.33408°W,

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proceeding northeast 0.294 miles to latitude 41.10259°N and longitude 76.32889°W, proceeding northeast 271 yards to latitude 41.10395°N and longitude 76.32652°W, proceeding south 250 yards to latitude 41.10190°N and longitude 76.32687°W, proceeding south 4.30 miles to railroad tracks at latitude 41.04176°N and longitude 76.30453°W, proceeding west along railroad tracks to north bound I80 at latitude 41.03316°N and longitude 76.33475°W, proceeding southeast on north bound I80 to Susquehanna River, proceeding southwest 1.72 miles along Susquehanna River to latitude 41.01666°N and longitude 76.35499°W, proceeding south 0.334 to E. Hillcrest Drive, proceeding west on E. Hillcrest Drive to Church Road, proceeding south on Church Road to Mainville Drive, proceeding south on Mainville Drive to Mountain Road, proceeding west 1.95 miles on Mountain Road to latitude 40.96623°N and longitude 76.40731°W, proceeding southwest 2.42 miles to Sunset Lane at latitude 40.94462°N and longitude 76.44384°W, proceeding southwest 0.711 miles to Numidia Drive/SR 42 at latitude 40.94132°N and longitude 76.45673°W the place of the beginning.

Northumberland county census tract 9613, whose boundary is described as follows: beginning at the intersection of W. Pine Street and N. Fir Street, proceeding east on W. Pine Street to S. Ash Street, proceeding north on S. Ash Street to W. Spruce Street, proceeding east on W. Spruce Street to Cedar Street, proceeding north on Cedar Street to W. Woods Street, proceeding east on W. Wood Street to Maple Street, proceeding north on Maple Street to W. Chestnut Street, proceeding east on W. Chestnut Street to S. Oak Street, proceeding north on S. Oak Street to Cliff Street, proceeding east on Cliff Street to N. 1st Street, proceeding north 217 yards on N. 1st Street to latitude 40.79089°N and longitude 76.56495°W, proceeding east 165 yards to railroad tracks at latitude 40.79124°N and longitude 76.56329°W, proceeding south 52.4 yards on railroad tracks to latitude 40.79087°N and longitude 76.56298°W, proceeding north 126 yards to latitude 40.79192°N and longitude 76.56260°W, proceeding west 160 yards to N. 2nd Street at latitude 40.79192°N and longitude 76.56435°W, proceeding north 85.4 yards on N. 2nd Street to SR225 at latitude 40.79254°N and longitude 76.56480°W, proceeding southwest 62.5 yards to Cliff Street at latitude 40.79218°N and longitude 76.56529°W, proceeding west 0.829 miles on Cliff Street to latitude 40.79045°N and longitude 76.58050°W, proceeding west 0.270 miles to latitude 40.79020°N and longitude 76.58562°W, proceeding southwest 0.263 miles to latitude 40.78915°N and longitude 76.59045°W, proceeding south 0.312 miles to latitude 40.78471°N and longitude 76.59148°W, proceeding southeast to Stetler Drive at latitude 40.78346°N and longitude 76.59024°W, proceeding east on Stetler Drive to Jackson Street, proceeding south on Jackson Street to W. Spruce Street, proceeding east on W. Spruce Street to N. Fir Street, proceeding south on N. Fir Street to W. Pine Street the place of the beginning.

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22128	2	SERVICE 1ST	Underserved area	\$191,157,942.00	138,883	156,822
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WILKES-BARRE, PA

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

Prescribed underserved community: 2000 Census tracts 2001, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2015, 2016, 2101, 2102, 2105, 2106, 2107, 2108, 2109, 2110, 2111.01, 2117.01, 2117.02, 2118, 2119, 2120, 2122, 2123, 2127, 2130, 2132, 2134, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2156, 2157.01, and 2162 in Luzerne County, Pennsylvania as defined by the following boundaries: beginning at Bear Creek Boulevard/SR-115 at latitude 41.23456°N and longitude 75.80210°W, proceeding northeast 1.78 miles to latitude 41.25378°N and longitude 75.77909°W, proceeding east 4.57 miles to Suscon Road at latitude 41.25551°N and longitude 75.69108°W, proceeding east 0.476 to latitude 41.25653°N and longitude 75.68203°W, proceeding east 1.54 miles to the intersection of Luzerne County and Lackawanna County lines at latitude 41.25758°N and longitude 75.65227°W, proceeding north along Luzerne County and Lackawanna County lines to 160 yards southeast of Plane Street at latitude 41.34555°N and longitude 75.72512°W, proceeding southwest 386 yards to latitude 41.34313°N and longitude 75.72788°W, proceeding northwest 193 yards to latitude 41.34349°N and longitude 75.72992°W, proceeding southwest 406 yards to John Street at latitude 41.34174°N and longitude 75.73372°W, proceeding south 127 yards to Vine Street at latitude 41.34071°N and longitude 75.73406°W, proceeding west 62.5 yards to latitude 41.34072°N and longitude 75.73474°W, proceeding south 178 yards to latitude 41.33936°N and longitude 75.73543°W, proceeding west to William Street at latitude 41.33936°N and longitude 75.73612°W, proceeding southwest 260 yards to latitude 41.33765°N and longitude 75.73785°W, proceeding southeast 300 yards to latitude 41.33627°N and longitude 75.73510°W, proceeding southwest 302 yards to latitude 41.33486°N and longitude 75.73786°W, proceeding southwest 139 yards to latitude 41.33383°N and longitude 75.73854°W, proceeding southwest 0.488 miles to latitude 41.32872°N and longitude 75.74504°W, proceeding northwest 54.0 yards to latitude 41.32905°N and longitude 75.74540°W, proceeding southwest 102 yards to latitude 41.32870°N and longitude 75.74642°W, proceeding northwest 0.256 miles to latitude 41.33079°N and longitude 75.75055°W, proceeding west 0.286 miles to latitude 41.33111°N and longitude 75.75603°W, proceeding northwest 75.5 yards to Gedding Street at latitude 41.33145°N and longitude 75.75672°W, proceed northeast 161 yards to latitude 41.33182°N and longitude 75.75502°W, proceeding northeast 261 yards to latitude 41.33351°N and longitude 75.75329°W, proceeding north 212 yards to latitude 41.33527°N and longitude 75.75331°W, proceeding northeast 0.911 miles to York Avenue at latitude 41.34726°N and longitude 75.74608°W, proceeding southeast 0.280 miles to latitude 41.34487°N and longitude 75.74163°W, proceeding southwest 141 yards to York Avenue at latitude 41.34383°N and

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longitude 75.74230°W, proceeding east along York Avenue to Main Street, proceeding north 88.8 yards on Main Street to latitude 41.34417°N and longitude 75.73818°W, proceeding northeast 399 yards to William Street at latitude 41.34521°N and longitude 75.73403°W, proceeding southeast 227 yards to latitude 41.34485°N and longitude 75.73163°W, proceeding southeast 224 yards to latitude 41.34382°N and longitude 75.72958°W, proceeding north 314 yards to latitude 41.34590°N and longitude 75.72755°W, proceeding northwest along the Luzerne County and Lackawanna County lines to the Susquehanna River at latitude 41.37727°N and longitude 75.79367°W, proceeding southwest 1.72 miles along the Susquehanna River to latitude 41.35478°N and longitude 75.80696°W, proceeding southwest 44.5 yards to Sullivan Trail/SR-92 at latitude 41.35448°N and longitude 75.80725°W, proceeding northwest 0.414 miles to latitude 41.35792°N and longitude 75.81378°W, proceeding northwest 0.462 miles to latitude 41.35963°N and longitude 75.82237°W, proceeding south 0.712 miles to latitude 41.34934°N and longitude 75.82169°W, proceeding northwest 402 yards to latitude 41.35139°N and longitude 75.82513°W, proceeding southwest 0.666 miles to Schooley Avenue at latitude 41.34523°N and longitude 75.83502°W, proceeding southwest 288 yards to latitude 41.34417°N and longitude 75.83781°W, proceeding northwest 192 yards to latitude 41.34552°N and longitude 75.83886°W, proceeding southwest 355 yards to latitude 41.34417°N and longitude 75.84231°W, proceeding southeast 0.296 miles to latitude 41.34040°N and longitude 75.83957°W, proceeding southwest 0.256 miles to latitude 41.33833°N and longitude 75.84368°W, proceeding northwest 297 yards to Campground Road at latitude 41.34040°N and longitude 75.84540°W, proceeding southwest 0.328 miles to latitude 41.33765°N and longitude 75.85053°W, proceeding southeast 1.08 miles to Shoemaker Avenue at latitude 41.32422°N and longitude 75.83955°W, proceeding southeast 256 yards to Anthracite Avenue at latitude 41.32329°N and longitude 75.83702°W, proceeding southeast 1.17 miles to the Susquehanna River at latitude 41.30959°N and longitude 75.82324°W, proceeding southwest 5.25 miles along Susquehanna River to 199 yards northeast of the intersection of Parkway Boulevard and Pierce Street at latitude 41.25600°N and longitude 75.87941°W, proceeding southwest 199 yards to intersection of Parkway Boulevard and Pierce Street, proceeding southwest on Parkway Boulevard to Crane Street at latitude 41.25267°N and longitude 75.88503°W, proceed south 201 yards to latitude 41.25105°N and longitude 75.88526°W, proceeding west 127 yards to Market Street at latitude 41.25101°N and longitude 75.88665°W, proceeding northwest on Market Street to latitude 41.25476°N and longitude 75.89053°W, proceeding southwest 395 yards to Northampton Street at latitude 41.25244°N and longitude 75.89348°W, proceeding northwest on Northampton Street to S. Welles Avenue, proceeding northeast on S. Welles Avenue to E. Hoyt Street, proceeding northwest on E. Hoyt Street to Wyoming Avenue, proceeding northeast 1.10 miles on Wyoming Avenue to latitude 41.27633°N and longitude 75.88135°W, proceeding northwest 0.360 miles to latitude 41.28059°N and longitude 75.88525°W, proceeding northeast 1.88 miles to latitude 41.30120°N and longitude 75.86119°W, proceeding northwest 0.512 miles to latitude 41.30711°N and longitude 75.86710°W, proceeding northwest 0.787 miles to latitude 41.31669°N and longitude 75.87528°W, proceeding southwest 1.07 miles to latitude 41.30360°N and longitude 75.88667°W, proceeding southwest 0.544 miles to latitude 41.29742°N and longitude 75.89316°W, proceeding southwest 0.358 miles to latitude 41.29471°N and longitude 75.8990°W, proceeding north 0.483 miles to latitude 41.30052°N and longitude 75.90417°W, proceeding south 0.814 miles

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to latitude 41.28884°N and longitude 75.90587°W, proceeding southeast 228 yards to latitude 41.28780°N and longitude 75.90380°W, proceeding southeast 0.423 miles to latitude 41.28365°N and longitude 75.89936°W, proceeding east 160 yards to latitude 41.28300°N and longitude 75.89764°W, proceeding southeast 0.643 miles to the intersection of W. Union Street and Railroad Avenue, proceeding southwest on Railroad Avenue to Division Street, proceeding northwest on Division Street to Grove Street, proceeding northwest on Grover Street turning into E. Grover Street to New Hurbane Street, proceeding northwest 0.412 miles to latitude 41.27647°N and longitude 75.91001°W, proceeding southwest 252 yards to latitude 41.27508°N and longitude 75.91206°W, proceeding southeast 228 yards to latitude 41.27371°N and longitude 75.91036°W, proceeding southwest 282 yards to latitude 41.27202°N and longitude 75.91242°W, proceeding northwest 0.620 miles to latitude 41.27920°N and longitude 75.91959°W, proceeding northwest 0.379 miles to latitude 41.28333°N and longitude 75.92442°W, proceeding north 180 yards to Corby Road at latitude 41.28473°N and longitude 75.92511°W, proceeding northwest 0.386 miles to latitude 41.28918°N and longitude 75.92958°W, proceeding southwest 0.575 miles to Steele Road at latitude 41.28304°N and longitude 75.93705°W, proceeding southwest on Steele Road to Washington Avenue, proceeding west on Washington Avenue to Huntsville Road at latitude 41.27408°N and longitude 75.95390°W, proceeding southwest 0.470 miles to latitude 41.26963°N and longitude 75.96075°W, proceeding southwest 1.48 miles to latitude 41.25741°N and longitude 75.98416°W, proceeding southwest 0.955 miles to latitude 41.24896°N and longitude 75.99871°W, proceeding southwest 277 yards to latitude 41.24726°N and longitude 76.00072°W, proceeding southwest 0.514 miles to latitude 41.24313°N and longitude 76.00898°W, proceeding northwest 314 yards to latitude 41.24518°N and longitude 76.01106°W, proceeding northwest 0.513 miles to Mizdale Road at latitude 41.25195°N and longitude 76.01507°W, proceeding northwest 0.352 miles to latitude 41.25620°N and longitude 76.01894°W, proceeding southwest 76 yards to latitude 41.25584°N and longitude 76.01964°W, proceeding southeast 89.4 yards to latitude 41.25516°N and longitude 76.01929°W, proceeding southwest 100 yards to latitude 41.25481°N and longitude 76.02029°W, proceeding northwest 421 yards to latitude 41.25756°N and longitude 76.02305°W, proceeding northwest 267 yards to latitude 41.25825°N and longitude 76.02583°W, proceeding northwest 244 yards to latitude 41.25997°N and longitude 76.02720°W, proceeding northwest 0.449 miles to latitude 41.26306°N and longitude 76.03477°W, proceeding west 0.500 miles to latitude 41.26273°N and longitude 76.04438°W, proceeding northwest 74.0 yards to latitude 41.26307°N and longitude 76.04506°W, proceeding north 257 yards to State Route 29 at latitude 41.26512°N and longitude 76.04575°W, proceeding northwest 114 yards to Pikes Creek Reservoir at latitude 41.26587°N and longitude 76.04649°W, proceeding southwest 280 yards along the Pikes Creek Reservoir to latitude 41.26528°N and longitude 76.04946°W, proceeding southwest 0.314 miles to Moon Lake Road at latitude 41.26267°N and longitude 76.05443°W, proceeding southwest 0.354 miles to latitude 41.25929°N and longitude 76.05952°W, proceeding southwest 1.08 miles to latitude 41.25037°N and longitude 76.07664°W, proceeding northwest 1.46 miles to latitude 41.26721°N and longitude 76.09385°W, proceeding northeast 52.0 yards to latitude 41.26759°N and longitude 76.09352°W, proceeding north 89.3 yards to latitude 41.26822°N and longitude 76.09387°W, proceeding northwest 1.24 miles to latitude 41.28197°N and longitude 76.10932°W, proceeding southwest 0.657 miles to Golf Course Road at latitude 41.27535°N and longitude 76.11841°W,

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proceeding southwest 0.672 miles to Niemchick Road at latitude 41.26983°N and longitude 76.12911°W, proceeding southwest 1.01 miles to latitude 41.25996°N and longitude 76.14369°W, proceeding south 255 yards to latitude 41.25788°N and longitude 76.14369°W, proceeding south 1.10 miles to latitude 41.24209°N and longitude 76.14610°W, proceeding southeast 0.314 miles to latitude 41.23764°N and longitude 76.14472°W, proceeding south 0.644 miles to latitude 41.22835°N and longitude 76.14645°W, proceeding southeast 77.8 yards to latitude 41.22800°N and longitude 76.14574°W, proceeding southeast 0.825 miles to Park Ridge Drive at latitude 41.21736°N and longitude 76.13854°W, proceeding east 291 yards to Indian Cave Road at latitude 41.21700°N and longitude 76.13542°W, proceeding southeast 0.929 miles to latitude 41.20635°N and longitude 76.12443°W, proceeding south 40.4 yards to latitude 41.20601°N and longitude 76.12445°W, proceed southeast 0.423 miles to Sunset Lake Road at latitude 41.20091°N and longitude 76.11999°W, proceeding southeast 0.584 miles to Cragle Hill Road at latitude 41.19411°N and longitude 76.11322°W, proceeding southeast 0.760 miles to latitude 41.18569°N and longitude 76.10378°W, proceeding southeast 421 yards to State Route 11 at latitude 41.18334°N and longitude 76.10040°W, proceeding southeast 408 yards to the Susquehanna River at latitude 41.18076°N and longitude 76.09755°W, proceeding southwest 14.1 miles along the Susquehanna River to Columbia County and Luzerne County lines at latitude 41.05269°N and longitude 76.22839°W, proceeding south along Columbia County and Luzerne County lines to Mountain Road at latitude 41.00649°N and longitude 76.22212°W, proceeding south 229 yards along Columbia County and Luzerne County lines to latitude 41.00463°N and longitude 76.22170°W, proceeding east 381 yards to latitude 41.00429°N and longitude 76.21760°W, proceeding northeast 0.477 miles to latitude 41.00671°N and longitude 76.20898°W, proceeding east 256 yards to latitude 41.00705°N and longitude 76.20622°W, proceeding northeast 102 yards to latitude 41.00774°N and longitude 76.20554°W, proceeding northeast 0.352 miles to latitude 41.00899°N and longitude 76.19902°W, proceeding southeast 219 yards to latitude 41.00876°N and longitude 76.19660°W, proceeding northeast 0.453 miles to latitude 41.01151°N and longitude 76.18872°W, proceeding east 0.485 miles to latitude 41.01218°N and longitude 76.17948°W, proceeding northeast 0.479 miles to latitude 41.01460°N and longitude 76.17086°W, proceeding northeast 236 yards to I-80 south bound at latitude 41.01565°N and longitude 76.16871°W, proceeding northeast 0.349 miles to latitude 41.01760°N and longitude 76.16265°W, proceeding northeast 312 yards to latitude 41.01907°N and longitude 76.15990°W, proceeding northeast 297 yards to latitude 41.01975°N and longitude 76.15675°W, proceeding southeast 133 yards to latitude 41.01940°N and longitude 76.15537°W, proceeding northeast 0.319 miles to 41.02078°N and longitude 76.14953°W, proceeding north 138 yards to latitude 41.02181°N and longitude 76.14886°W, proceeding northeast 127 yards to latitude 41.02250°N and longitude 76.14782°W, proceeding southeast 295 yards to latitude 41.02182°N and longitude 76.14472°W, proceeding northeast 233 yards to latitude 41.02318°N and longitude 76.14299°W, proceeding east 251 yards to latitude 41.02320°N and longitude 76.14024°W, proceeding northeast 386 yards to latitude 41.02387°N and longitude 76.13611°W, proceeding northeast 303 yards to latitude 41.02526 and longitude 76.13338°W, proceeding east 380 yards to latitude 41.02560°N and longitude 76.12925°W, proceeding east 282 yards to latitude 41.02560°N and longitude 76.12613°W, proceeding northeast 0.593 miles to latitude 41.02801°N and longitude 76.11516°W, proceeding north 167 yards to latitude 41.02938°N and longitude

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76.11551°W, proceeding east 0.853 miles to latitude 41.03145°N and longitude 76.09937°W, proceeding northeast 0.476 miles to latitude 41.03385°N and longitude 76.09076°W, proceeding east 0.522 miles to latitude 41.03453°N and longitude 76.08080°W, proceeding northeast 1.23 miles to latitude 41.04418°N and longitude 76.06083°W, proceeding north 0.616 miles to latitude 41.05309°N and longitude 76.05984°W, proceeding northeast 0.782 miles to latitude 41.05755°N and longitude 76.04612°W, proceeding south 0.340 miles to latitude 41.05309°N and longitude 76.04333°W, proceeding northeast 125 yards to latitude 41.05377°N and longitude 76.04231°W, proceeding southeast 280 yards to latitude 41.05239°N and longitude 76.03991°W, proceeding northeast 0.546 miles to latitude 41.05551°N and longitude 76.03028°W, proceeding north 0.551 miles to St. Johns Road at latitude 41.06330°N and longitude 76.03273°W, proceeding northwest 0.437 miles to latitude 41.06890°N and longitude 76.03648°W, proceeding northwest 0.671 miles to latitude 41.07681°N and longitude 76.04408°W, proceeding northwest 224 yards to latitude 41.07784°N and longitude 76.04608°W, proceeding north 0.310 miles to Bell Road at latitude 41.08236°N and longitude 76.04610°W, proceeding northwest 2.16 miles to latitude 41.11018°N and longitude 76.06503°W, proceeding northwest 0.507 miles to Slocum Road at latitude 41.11698°N and longitude 76.06875°W, proceeding southwest 1.65 miles to Lilly Lake at latitude 41.13846°N and longitude 76.08341°W, proceeding southwest 0.657 miles to latitude 41.14655°N and longitude 76.09004°W, proceeding northeast 0.939 miles to latitude 41.15070°N and longitude 76.07285°W, proceeding northeast 0.912 miles to latitude 41.15345°N and longitude 76.05571°W, proceeding northeast 0.638 miles to latitude 41.15757°N and longitude 76.04472°W, proceeding southeast 0.407 miles to latitude 41.15241°N and longitude 76.04094°W, proceeding northeast 0.577 miles to latitude 41.15654°N and longitude 76.03129°W, proceeding northeast 0.509 miles to latitude 41.15895°N and longitude 76.02202°W, proceeding northeast 0.731 miles to latitude 41.16341°N and longitude 76.00932°W, proceeding northeast 1.17 miles to latitude 41.16684°N and longitude 75.98697°W, proceeding southeast 0.289 miles to latitude 41.16616 and longitude 75.98149, proceeding northeast 1.35 miles to south bound I-81 at latitude 41.17235°N and longitude 75.95672°W, proceeding northeast 0.615 to north bound I-81 at latitude 41.17374°N and longitude 75.94505°W, proceeding northeast 0.409 miles to latitude 41.17475°N and longitude 75.93726°W, proceeding northeast 1.49 miles to latitude 41.17925°N and longitude 75.90913°W, proceeding northeast 0.711 miles to latitude 41.18196°N and longitude 75.89594°W, proceeding northeast 0.342 miles to latitude 41.18369°N and longitude 75.88975°W, proceeding southeast 0.911 miles to latitude 41.18196°N and longitude 75.87255°W, proceeding northeast 1.30 miles to latitude 41.18920°N and longitude 75.84954°W, proceeding north 0.569 miles to latitude 41.19744°N and longitude 75.84986°W, proceeding northwest 2.07 miles to latitude 41.21530°N and longitude 75.88214°W, proceeding northeast 0.458 miles to latitude 41.21770°N and longitude 75.87392°W, proceeding northeast 342 yards to latitude 41.21952°N and longitude 75.87103°W, proceeding northeast 0.263 miles to latitude 41.22221°N and longitude 75.86734°W, proceeding northeast 0.326 miles to latitude 41.22595°N and longitude 75.86361°W, proceeding northeast 1.53 miles to latitude 41.23455°N and longitude 75.83615°W, proceeding northeast 0.305 miles to latitude 41.23764°N and longitude 75.83198°W, proceeding northeast 0.300 miles to latitude 41.23971°N and longitude 75.82685°W, proceeding southeast 1.16 miles to latitude 41.22973°N and longitude 75.80861°W, proceeding

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northeast 0.476 to latitude 41.23456°N and longitude 75.80210°W, excluding the below four described boundaries:

Luzerne County census tracts 2002 and 2003, whose boundaries are described as follows: beginning at the southeast corner at the intersection of Carey Avenue and Division Street, proceeding east on Carey Avenue to Academy Street, proceeding south on Academy Street to S. River Street, proceeding northeast on S. River Street to W. South Street, proceeding northwest to Susquehanna River at latitude 41.24551°N and longitude 75.89090°W, proceeding west 1.90 miles along Susquehanna River to latitude 41.24171°N and longitude 75.92221°W, proceeding southwest 0.252 miles to latitude 41.24029°N and longitude 75.92672°W, proceeding southeast 220 yards across Susquehanna River to latitude 41.23926°N and longitude 75.92477°W, proceeding south 77 yards to latitude 41.23866°N and longitude 75.92446°W, proceeding southeast 0.442 miles to Carey Avenue at latitude 41.23490°N and longitude 75.91757°W, proceeding northeast on Carey Avenue to Division Street the place of the beginning.

Luzerne County census tract 2014, whose boundary is described as follows: beginning at SR-309 at latitude 41.24146°N and longitude 75.86183°W, proceeding northeast 250 yards to latitude 41.24279°N and longitude 75.85984°W, proceeding northeast 0.275 miles to latitude 41.24624°N and longitude 75.85707°W, proceeding northeast 304 yards to latitude 41.24762°N and longitude 75.85430°W, proceeding northeast 206 yards to latitude 41.24898°N and longitude 75.85294°W, proceeding northeast 176 yards to latitude 41.24966°N and longitude 75.85123°W, proceeding northeast 210 yards to Kidder Street at latitude 41.25104°N and longitude 75.84985°W, proceeding west 0.268 miles to latitude 41.25070°N and longitude 75.85500°W, proceeding south 57.5 yards to Kidder Street, proceeding on Kidder Street to Conyngham Avenue, proceeding north on Conyngham Avenue to latitude 41.25104°N and longitude 75.85948°W, proceeding southwest 0.623 miles to Scott Street at latitude 41.24617°N and longitude 75.86956°W, proceeding southwest 114 yards to latitude 41.24554°N and longitude 75.87047°W, proceeding south 42.0 yards to latitude 41.24519°N and longitude 75.87047°W, proceeding east 159 yards to latitude 41.24520°N and longitude 75.86876°W, proceeding southwest 141 yards to latitude 41.24416°N and longitude 75.86947°W, proceeding southeast 280 yards to latitude 41.24244°N and longitude 75.86738°W, proceeding southeast 0.291 miles to latitude 41.24072°N and longitude 75.86224°W, proceed north 94.6 yards to latitude 41.24146°N and longitude 75.86183°W the place of the beginning.

Luzerne County census tract 2104, whose boundaries are described as follows: beginning at James a Musto Bypass at latitude 41.32115°N and longitude 75.76705°W, proceeding northeast 330 yards to Laurel Street at latitude 41.32255°N and longitude 75.76391°W, proceeding northeast 0.558 miles to Ivy Lane at latitude 41.32871°N and longitude 75.75707°W, proceeding northwest 131 yards to latitude 41.32941°N and longitude 75.75813°W, proceeding north 216 yards to Skytop Drive at latitude 41.33111°N and longitude 75.75880°W, proceeding northwest 0.584 miles to latitude 41.33626°N and longitude 75.76773°W, proceeding southwest 303 yards to latitude 41.33456°N and longitude 75.77014°W, proceeding northwest 0.470 miles to latitude 41.33867°N and longitude 75.77735°W, proceeding south 421

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yards to Maple Lane at latitude 41.33523°N and longitude 75.77804°W, proceeding south 114 yards to New Street at latitude 41.33433°N and longitude 75.77845°W, proceeding south 400 yards to Parsonage at latitude 41.33113°N and longitude 75.77941°W, proceeding east 62.5 yards to Drummond Street at latitude 41.33112°N and longitude 75.77872°W, proceeding south 57 yards to latitude 41.33076°N and longitude 75.77908°W, proceeding south 0.305 miles to latitude 41.32632°N and longitude 75.77943°W, proceeding southeast 164 yards to Fairlawn Drive at latitude 41.32524°N and longitude 75.77835°W, proceeding southeast 0.272 miles to Center Street at latitude 41.32284°N and longitude 75.77420°W, proceeding southeast 0.270 to latitude 41.32115°N and longitude 75.76946°W, proceeding southwest 122 yards to latitude 41.32047°N and longitude 75.77048°W, proceeding southeast 225 yards to latitude 41.31945°N and longitude 75.76842°W, proceeding northeast 245 yards to James a Musto Bypass at latitude 41.32115°N and longitude 75.76705°W the place of the beginning.

Luzerne County census tract 2144, whose boundary is described as follows: beginning at the southeast corner at Middle Road at latitude 41.18641°N and longitude 75.00275°W, proceeding northeast on Middle Road to S. Prospect Street, proceeding northwest on S. Prospect Street to E. Union Street, proceeding southwest on E. Union Street turning into W. Union Street to Alden Road, proceeding north 138 yards to latitude 41.19569°N and longitude 76.01277°W, proceeding south 0.476 miles to latitude 41.18882°N and longitude 76.01206°W, proceeding southeast 279 yards to latitude 41.18677°N and longitude 76.01070°W, proceeding southeast 178 yards to latitude 41.18609°N and longitude 76.00895°W, proceeding east 0.324 miles to Middle Road at latitude 41.18641°N and longitude 76.00275°W the place of the beginning.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Duplicate TIP
23957	4	AMERICAN AIRLINES FORT WORTH, TX	Air Transportation Industry United States	\$5,912,332,520.00	NO

FIELD OF MEMBERSHIP: Employees of entities engaged in the Air Transportation Industry who work in the United States, meaning:
employees of airlines or airports;
employees who work directly in the administration, regulation, or security of airlines, airports, or air transportation;

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employees of companies that have a strong dependency relationship with airlines or airports who work directly with:

air transportation of freight, including freight forwarding for air transportation;
air courier services;
air passenger services;
airport baggage handling;
commercial airport janitorial services;
commercial aircraft cleaning, maintenance, servicing, and repair services;
commercial airport runway maintenance services; and
on-board airline food services.

The Industry does not include:

employees of retail shops;
employees of restaurants;
employees of travel agencies, online travel agencies, or consumer online travel reservation services;
employees of taxicab companies;
employees of hotels;
employees of car rental companies;
employees of airplane manufacturers;
employees primarily engaged in ground transportation of freight other than freight forwarding for air transportation; or
employees of defense services companies or defense products manufacturers.

Single Common Bond Expansions

Current Month

Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	0

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Number of FCUs Receiving Expansions	1
Number of Potential Members Added	1,000

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	734
Number of Expansions Denied	0
Number of Expansions Deferred	35
Number of FCUs Receiving Expansions	172
Number of Potential Members Added	127,666

<u>Community Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	192,541

<u>Community Conversion Expansions</u>	<u>Current Month</u>
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Number of Expansions Approved	1
Number of Expansions Denied	0

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

Number of Expansions Deferred	3
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	35,012

Underserved

Current Month

Number of Expansions Approved	3
Number of Expansions Denied	2
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	308,284

TIP

Current Month

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

Housekeeping

Current Month

Number of Housekeeping Approved	197
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	3

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

Number of FCUs Receiving Housekeeping 10

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
613	1	BUFFALO COMMUNITY BUFFALO, NY	\$64,725,938	1811	CIRCOLO CAMPOBELLO DI LICATA AMHERST, NY	\$296,089.00	POOR FINANCIAL CONDITION

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

Merging Field of Membership: Members of Sociata Circolo Campobello di Licata, Sociata Campobello di Licata Mutuo Soccorso, and Sociata Femminile Campobello di Licata di Beneficenza, in Erie County, New York.

24742	1	HERITAGE FAMILY RUTLAND, VT	\$288,594,379	63852	CVPS EMPLOYEES' RUTLAND, VT	\$16,851,681.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Addison, Bennington, Rutland, Windham or Windsor Counties, VT, and in the underserved area of Hooksett, NH.

Merging Field of Membership: Employees and retirees of Central Vermont Public Service Corporation (including its wholly-owned subsidiaries), Vermont Electric Power Company, Inc., and The Home Service Store, Inc.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

3487	2	FREEDOM UNITED ROCHESTER, PA	\$44,469,472	469	ELLWOOD CITY HOLY REDEEMER PARISH ELLWOOD CITY, PA	\$630,882.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of Ashland Oil Incorporated who work in or have headquarters in Freedom, PA, numerous occupational/associational groups, and an underserved area of specified boundaries within Beaver County, PA.

Merging Field of Membership: Members of the Holy Redeemer Parish located in Ellwood City, Pennsylvania.

18175	2	HENRICO HENRICO, VA	\$125,828,304	7419	BELLWOOD RICHMOND, VA	\$55,335,600.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the Richmond, VA Metropolitan Statistical Area and other Virginia Counties.

Merging Field of Membership: Military and civilian personnel assigned to U.S. government facilities in the Commonwealth of Virginia; occupational/associational groups, and an underserved area in Virginia.

5604	2	ROANOKE VALLEY ROANOKE, VA	\$33,891,529	10095	ROANOKE COUNTY SCHOOLS SALEM, VA	\$26,705,846.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work, worship, or go to school in, and businesses and other legal entities in Botetourt County or Roanoke County, including the Township of Vinton, City of Salem, and City of Roanoke, VA.

Merging Field of Membership: Employees of the Roanoke County School Board who work in Roanoke County, VA; students enrolled in the Roanoke County School System in Roanoke County, VA.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

66158	2	TRUMARK FINANCIAL TREVOSE, PA	\$1,353,076,761	11302	KENRICK HAVERTOWN, PA	\$1,373,381.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work, worship, volunteer, or attend school in the Southeastern Pennsylvania counties of Bucks, Chester, Delaware, Montgomery, and Philadelphia.

Merging Field of Membership: Members of the Knights of Columbus, Bishop Kenrick Council in Ardmore, Pennsylvania.

21244	2	UNION BUILDING TRADES PARSIPPANY, NJ	\$69,608,439	12349	E W O D NEW CASTLE, DE	\$5,391,402.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Regular members of Local Union No. 102 and Local Union No 456, International Brotherhood of Electrical Workers in Paterson and North Brunswick, NJ, and other associational/occupational groups.

Merging Field of Membership: Employees, members, and pensioners of Local 313, International Brotherhood of Electrical Workers, in Wilmington, Delaware.

60275	2	FREEDOM WARMINSTER, PA	\$532,933,839	19550	CRESTMONT BAPTIST WILLOW GROVE, PA	\$91,045.00	POOR MANAGEMENT
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Continuing Field of Membership: Individuals who live, work, worship, volunteer, or attend school in Bucks, Chester, Delaware, Montgomery, or Philadelphia Counties, PA, and numerous occupational/associational groups.

Merging Field of Membership: Members and employees of First Baptist Church of Crestmont in Willow Grove, Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

13035	2	WASHINGTON AREA TEACHERS WASHINGTON, PA	\$49,600,544	20065	ALLIANCE OF AUTOMOTIVE SERVICE PROV CANONSBURG, PA	\$4,422,275.00	POOR MANAGEMENT T
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Continuing Field of Membership: Public school employees who work in Washington County, PA, west of and including Peters, Chartiers, South Strabane, and Amwell Townships; and other occupational/associational groups.

Merging Field of Membership: Individual members and individual members-at-large of the Automotive Service Councils of PA., Inc., in Pittsburgh, PA; employees of regular members of the association who work in the State of Pennsylvania; employees and local chapters of the association.

11836	2	BAYER HERITAGE PROCTOR, WV	\$266,862,766	21592	RMH GLEN DALE, WV	\$1,152,319.00	LACK OF GROWTH
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Continuing Field of Membership: Employees of Bayer Corp. who work in various counties in seven states, several occupational groups, and persons who live, work, worship, or attend school in, and businesses and other legal entities located within several underserved areas.

Merging Field of Membership: Employees, doctors, medical staff and technicians of Reynolds Memorial Hospital who work in Glen Dale, West Virginia; volunteers who work at Reynolds Memorial Hospital under supervision of the hospital staff.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

24824	3	S. C. STATE COLUMBIA, SC	\$520,919,721	15649	ANDERSON SC CITY EMPLOYEES ANDERSON, SC	\$1,671,533.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the State of South Carolina who are eligible to participate in the South Carolina Retirement System; numerous occupational/association groups, and eight underserved areas.

Merging Field of Membership: Employees of the City of Anderson, South Carolina; and employees of the Housing Authority of Anderson, South Carolina.

68302	3	FIVE STAR DOTHAN, AL	\$183,531,146	67939	FREDERICA BRUNSWICK, GA	\$38,189,239.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship or attend school in Barbour, Chambers, Coffee, Dale, Geneva, Henry, Houston, Pike, or Russell Counties, AL, or live in Dacatur, Early, Grady, or Seminole Counties, GA; and occupational/associational groups.

Merging Field of Membership: Residents of Glynn County, GA, employees of Sea Island Company and The Cloister Hotel, or any member of The Getting Ahead Association.

67789	3	EMPLOYEE RESOURCES LAWRENCEBURG, TN	\$36,174,368	68070	L.M.P.C.O. EMPLOYEES CREDIT ASSN. LEXINGTON, TN	\$412,824.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or worship in Lawrence, Giles, or Wayne Counties, TN.

Merging Field of Membership: State chartered credit union, the FOM is not available.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

68604	4	CENTRAL MINNESOTA MELROSE, MN	\$622,656,166	24638	MOORHEAD MOORHEAD, MN	\$6,784,972.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, volunteer, or attend school in, and businesses or other legal entities in Becker, Benton, Douglas, Grant, Kandiyohi, Meeker, Morrison, Otter Tail, Pope, Sherburne, Stearns, Todd, Wadena, Wilkin, and Wright Counties, MN.

Merging Field of Membership: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Clay County, Minnesota.

7641	4	POPLAR BLUFF POPLAR BLUFF, MO	\$35,404,433	65255	ARVIN EMPLOYEES DEXTER, MO	\$929,532.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Civilian and Military personnel of the US Government in 18 Missouri counties; employees of 7 MO school districts, employees of Butler County and the City of Poplar Bluffs, MO, an underserved area of Butler County, MO, and other occupational groups.

Merging Field of Membership: Employees of Arvin Industries working in Dexter, MO.

65955	4	ROCKFORD BELL LOVES PARK, IL	\$28,808,824	65554	ROCKFORD NEWSPAPERS ROCKFORD, IL	\$385,140.00	LACK OF GROWTH
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Continuing Field of Membership: Employees of SBC or its subsidiaries AT&T Information Systems, AT&T Communication, Lucent Technologies, and numerous other occupational groups; and persons who live or work in Ogle, Stephenson, JoDaviess, Lee Whiteside, or Carroll Counties, IL.

Merging Field of Membership: Employees of Rockford Newspapers, Inc.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

63757	4	LIBERTY FIRST LINCOLN, NE	\$146,325,844	66120	H.B.E. SEWARD, NE	\$1,237,437.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, worship, attend school, work in and businesses and other legal entities in Lancaster County, Nebraska; employees or retirees of Burlington Northern Santa Fe, Inc. and its subsidiaries; other occupational groups.

Merging Field of Membership: Employees of Hughes Brothers, Inc.

66538	4	CONNEXUS WAUSAU, WI	\$35,171,601	66536	MAPLE HILL WAUSAU, WI	\$11,603,032.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Liberty Mutual Group, UMR and their affiliates; employees, students, and/or retirees of insurance, healthcare, and educational entities based in Marathon, Lincoln, Portage and Wood Counties, WI; members of the Connexus Association.

Merging Field of Membership: Employees of Aspirus Wausau Hospital & Affiliates, Marshfield Clinic, and physicians and dentists, including their employees, with offices located in Wausau, WI; and employees of the Kronewetter Clinic, Mosinee, WI.

24748	4	MAYO EMPLOYEES ROCHESTER, MN	\$491,372,906	66611	FRANCISCAN SKEMP LA CROSSE, WI	\$22,145,708.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of and students attending Mayo affiliates, and numerous other occupational groups.

Merging Field of Membership: Employees of Franciscan Skemp Healthcare, Inc., and residents of Franciscan Skemp Healthcare facilities; employees of Viterbo University and of St. Joseph Memorial Hospital, Hillsboro, WI; and employees of any health care or health related facility in the greater La Crosse, WI, area or in the communities served by Franciscan Skemp Healthcare, Inc. and affiliates.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, February 29, 2012

INSURANCE CONVERSION: STATE TO NFICU

Charter No.	Region	Name and Location	Assets	Date of Action
60675 / 97095	4	COMMONWEALTH BOURBONNAIS, IL	\$62,690,724	2/1/2012
Other Insurance:		AMERICAN SHARE INSURANCE		