

## Potential Merger Field of Membership (FOM) Compatibility Matrix for Federal Credit Unions

**Please Note:** This matrix **is not** required. While you may include it with your merger application, you are not required to do so. This matrix is to assist you in determining whether or not the FOMs of both the merging and continuing credit unions are compatible. If the FOMs are not compatible, the proposed merger is not permissible.

|                          |   |
|--------------------------|---|
| <input type="checkbox"/> | The continuing CU is a state charter. Do not complete the form below. Please check with your State Supervisory Authority (SSA) for FOM compatibility. |
| <input type="checkbox"/> | This is an emergency merger or an emergency P&A. This matrix does not apply. Contact your regional office for further guidance.                       |

**Definitions**

|   |                            |                          |                         |
|---|----------------------------|--------------------------|-------------------------|
| MCU = Merging CU<br>Supervisory Merger = Merging CU must have safety & soundness concerns and continuing CU must be multiple common bond. | MCB = Multiple Common Bond | SCB = Single Common Bond | COM = Community Charter |
|---|----------------------------|--------------------------|-------------------------|

|                     | Continuing CU is a SCB FCU   | Continuing CU is a MCB FCU   | Continuing CU is a COM FCU   |
|---------------------|--|--|--|
| <b>MCU is a SCB</b> | <input type="checkbox"/> Both CUs share the same common bond.  | <input type="checkbox"/> All groups have less than 3,000 primary potential members.  | <input type="checkbox"/> The Merging SCB has a service facility within the continuing community boundaries.  |
|                     | <input type="checkbox"/> If the CUs do not share a common bond - The continuing SCB must convert to a MCB <b>and</b> the merging SCB must have less than 3,000 primary potential members.  | <input type="checkbox"/> The merging SCB has group(s) with more than 3,000 or more primary potential members and the continuing MCB already serves the same, identical group(s).   | <input type="checkbox"/> The merging SCB has a service facility within an existing grandfathered underserved area in continuing community FOM.   |
|                     | <input type="checkbox"/> If the CUs do not share a common bond and the merging SCB has more than 3,000 primary potential members - the merger must qualify as a Supervisory merger and the continuing SCB must convert to a MCB. | <input type="checkbox"/> Supervisory Merger: The Merging SCB has group(s) with more than 3,000 or more primary potential members and the continuing MCB does not already serve the group(s).                                 | <input type="checkbox"/> A majority of merging the SCB FOM are already eligible for membership in the continuing community charter.  |
| <b>MCU is a MCB</b> | <input type="checkbox"/> The continuing SCB converts to a MCB and all groups have less than 3,000 primary potential members.   | <input type="checkbox"/> All groups have less than 3,000 primary potential members.  | <input type="checkbox"/> The merging MCB has a service facility within the continuing community boundaries.  |
|                     | <input type="checkbox"/> The continuing SCB converts to a MCB and all groups have more than 3,000 primary potential members, each group over 3,000 must adequately addressed forming their own CU criteria.                      | <input type="checkbox"/> The merging MCB has group(s) with more than 3,000 primary potential members and the continuing MCB serves the identical group(s).   | <input type="checkbox"/> The merging MCB has a service facility within an existing grandfathered underserved area in continuing community FOM.   |
|                     | <input type="checkbox"/> Supervisory Merger: The continuing SCB must convert to a MCB and the merging MCB has group(s) 3K or more not served by continuing CU.   | <input type="checkbox"/> The merging MCB has group(s) with more than 3,000 primary potential members and the continuing MCB does not serve the identical group & the group adequately addresses forming its own CU criteria. | <input type="checkbox"/> A majority of the merging MCB members are already eligible for membership in continuing community charter.  |
|                     | <input type="checkbox"/> All of the merging MCB groups fall within a continuing FCU with a Trade, Industry, or Profession (TIP) charter.   | <input type="checkbox"/> Supervisory Merger: The merging MCB has group(s) with more than 3,000 primary potential members that are not served by the continuing MCB.  |  |
| <b>MCU is a COM</b> | <input type="checkbox"/> The merging community boundaries fall entirely within an existing grandfathered underserved area in a continuing SCB FOM.   | <input type="checkbox"/> The merging community boundaries fall entirely within an existing underserved area in the continuing MCB FOM.   | <input type="checkbox"/> The merging community boundaries fall entirely within continuing community boundaries or within an existing grandfathered underserved area in continuing community FOM. |
|                     | <input type="checkbox"/> The continuing SCB first converts to a community charter with at least same community boundaries.   | <input type="checkbox"/> The continuing MCB first converts to community charter with at least the same community boundaries.   | <input type="checkbox"/> Continuing COM first expands its community boundaries, or merging community removes communities outside continuing COM community boundaries.                            |