National Credit Union Administration
REGION II

DOI/KAM:kam
SSIC 1041

BOARD ACTION MEMORANDUM

TO: NCUA Board

DATE: August 28, 2003

FROM: Edward P. Dupcak
Regional Director

SUBJ: ABNB Federal Credit Union
Application to Convert from
Multi-Group to Community Charter

ACTION REQUESTED: Approve application for conversion to community charter for ABNB Federal Credit Union, Virginia Beach, Virginia, under Section 109 of the Federal Credit Union Act, and Interpretive Ruling and Policy Statement (IRPS) 03-1, as amended.

DATE ACTION REQUESTED: September 24, 2003

OTHER OFFICES CONSULTED: General Counsel and Examination and Insurance

VIEWS OF OTHER OFFICES CONSULTED: Concur

BUDGET IMPACT, IF ANY: None

RESPONSIBLE STAFF MEMBERS: Regional Director Edward P. Dupcak, Acting Director of Insurance Wendy A. Angus, and Insurance Analyst Kerry Murphy.

SUMMARY: ABNB FCU, assets $281 million, was chartered in 1960, and serves multiple groups in the vicinity of Virginia Beach, Virginia.

ABNB FCU proposes to convert to a community charter to serve persons who live, work, worship, volunteer, or go to school in, and businesses and other legal entities in Isle of Wight and Southampton Counties, including the Cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach in Virginia. The area consists of multiple political jurisdictions in the southeastern portion of Virginia with well-defined geographic boundaries. The proposed area is recognized by the Virginia government as the Southeastern Virginia Community (SVC). The population was 1,078,642 as of 2000.

A majority of the workforce, 90 percent, is employed within the community. It has a major trade area, anchored by the community's three largest cities, Chesapeake, Virginia Beach, and Norfolk which are connected by three major interstates, I-264, I-664, and I-64. The tri-city trade area draws residents from throughout the community for business, shopping, employment, and entertainment. The entire SVC interacts through the community's main newspaper and airport, shared facilities, organizations, clubs, events, and recreation.

Our analysis shows the applicant has met all the requirements to convert to a community charter, including the documentation requirements to establish the community common bond based on a well-defined, local community with fixed geographic boundaries where residents have common interests or interact.

ABNB FCU prepared a sound business plan, including a detailed marketing plan and realistic financial projections, and has the facilities, staff, and other infrastructure needed to offer its services to the entire community.

RECOMMENDED ACTION: Approve the application for conversion to community charter for ABNB Federal Credit Union.

Regional Director Edward P. Dupcak

Attachments

ABNB FEDERAL CREDIT UNION
COMMUNITY CONVERSION
REGION II - CAPITAL

TABLE OF CONTENTS

- TAB 1 - Regional Summary
- TAB 2 - Current and Proposed Field of Membership
- TAB 3 - Maps
- TAB 4 - Evidence Proposed Community is Well Defined Area
- TAB 5 - Business Plan
- TAB 6 - Financial Data
- TAB 7 – March 31, 2003 Examination Report
- Tab 8 – Concurrence (E&I and OGC)

BOARD members only Tabs 1-8

ABNB Federal Credit Union #13605
Community Charter Conversion
Executive Summary

Current Members:	39,093	**Assets:**	$281 million
Potential Mbrs (Current)	143,856	**Loans:**	$166 million
Penetration:	27.2%	**Shares:**	$250 million
Pot. Mbrs. (Proposed):	1,078,642	**Earnings:**	1.46%
Date App Received:	4/16/03	**Delinquency:**	0.40%
Date of Last On-site:	3/31/03 Exam	**Net C/Os:**	0.46%
CAMEL:	(b)(8)	**Net Worth:**	10.36%

Proposal

ABNB Federal Credit Union is a multiple group credit union in Virginia Beach, Virginia. Management requests to serve persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in Isle of Wight and Southampton Counties, including the Cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach in Virginia. The community has a population of 1,078,642. Management seeks to convert to a community charter to serve the needs of the proposed community including the underserved people and to provide for future viability should one or more of the credit union's military sponsors shrink or close.

Local Community

The area consists of multiple political jurisdictions in the southeastern portion of Virginia with well-defined geographic boundaries. The proposed area is recognized by the Virginia government as the Southeastern Virginia Community (SVC). A majority of the workforce, 90 percent, is employed within the community. It has a major trade area, anchored by the community's three largest cities, Chesapeake, Virginia Beach, and Norfolk which are connected by three major interstates, I-264, I-664, and I-64. The tri-city trade area draws residents from throughout the community for business, shopping, employment, and entertainment. The entire SVC interacts through the community's main newspaper and airport, shared facilities, organizations, clubs, events, and recreation.

Business Plan

ABNB FCU is a well-managed, full-service institution capable of serving the community without an adverse impact on its operation. It offers a comprehensive package of share and loan products, as well as numerous financial services and multiple electronic account access options.

1775 Duke Street • Alexandria, Virginia 22314-3437 • Suite 4206 • 703-519-4600 • 703-519-4620 FAX • region2@ncua.gov

The credit union has 8 full-service office locations centrally located in the community.

(b)(4)

The credit union operates proprietary ATMs at 15 locations and provides access to no-surcharge ATMs throughout Virginia. (b)(8)

(b)(8) b

(b)(8)

Conclusions

The proposed area meets NCUA's community requirements. ABNB FCU is a financially sound, well-managed institution. Its comprehensive package of products and services, strong electronic access capabilities, and marketing budget and initiatives demonstrate its ability to successfully serve a community field of membership. Financial projections indicate the expansion will not adversely impact its operation.

5

COMMUNITY CHARTER CONVERSION
ABNB FCU #13605
Assets: $281 million
Virginia Beach, VA

Current Members:	39,093	**Assets:**	$281 million
Potential Mbrs (Current)	143,856	**Loans:**	$166 million
Penetration:	27.2%	**Shares:**	$250 million
Pot. Mbrs. (Proposed):	1,078,642	**Earnings:**	1.46%
Date App Received:	4/16/03	**Delinquency:**	0.40%
Date of Last On-site:	3/31/03 Exam	**Net C/Os:**	0.46%
CAMEL:	(b)(8)	**Net Worth:**	10.36%

1. GENERAL BACKGROUND

ABNB Federal Credit Union (FCU) was originally chartered as the Amphibious Base FCU in 1960 to serve civilian and military personnel of the U.S. Government who work at or are assigned to the U.S. Naval Amphibious Base in Norfolk, Virginia. The credit union changed its name in March 2003. Over the years, ABNB FCU expanded its FOM to include over 100 Select Employee Groups (SEGs), including groups acquired in mergers as well as two underserved areas. The underserved areas are located within the boundaries of the proposed community.

As of June 30, 2003, ABNB FCU had 39,033 members and estimated its potential at 143,856 members, for a penetration ratio of 27.2 percent.

The four primary reasons ABNB FCU seeks to covert to a community charter are:

1. To broaden its membership base and expand financial service, to maintain and build on its solid financial position, and to ensure its long-term viability.
2. To bring its many services to the underserved people in the proposed community.
3. To provide for future viability should one or more of the credit union's military sponsors shrink or close.
4. To serve the needs of the proposed community.

Proposal

The proposed community consists of persons who live, work, worship, volunteer, or go to school in, and businesses and other legal entities in Isle of Wight and Southampton counties, including the cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach in Virginia.

Delegated Authority

The population of the proposed community is 1,078,642 per the 2000 U.S. Census Bureau data. Because the proposed community consists of multiple political jurisdictions and has a current population of more than 500,000, GC and E&I concurrence and NCUAB approval is required under Delegated Authority CHA 3B.

SEGs

The proposal indicates that all ABNB FCU SEGs are located within the proposed community.

2. WELL DEFINED AREA THAT IS A LOCAL COMMUNITY, NEIGHBORHOOD, OR RURAL DISTRICT

A. Geographic Boundaries

The proposed community consists of the following recognized political jurisdictions including their populations:

County	Population
Isle of Wight	29,728
Southampton	17,482
City	
Franklin	8,346
Chesapeake	199,184
Norfolk	234,403
Portsmouth	100,565
Suffolk	63,677
Virginia Beach	425,257

The proposed area covers approximately 2,000 square miles and has the following boundaries:

North	James River and Chesapeake Bay
South	North Carolina State Line
East	Atlantic Ocean
West	Prince George County Line

ABNB FCU provided a map of the proposed community. The map sufficiently identifies the boundaries and the geographical characteristics.

B. Evidence of Resident Interaction and/or Common Interests in the Local Community

The proposed community is contained within a commonly defined region as designated by the Southeastern Public Service Authority (SPSA) as the Southeastern Virginia Community (SVC). The SPSA was formed in 1973 to serve the municipalities of the proposed community. It is responsible for the region's water supply, including a regional solid waste disposal system, a resource recovery operation, and a power plant.

The proposed community is located in the southeastern portion of Virginia and is comprised of two contiguous counties and six cities that are recognized political jurisdictions. Virginia Beach, Chesapeake, and Norfolk are the largest cities in the community. They are centrally located, close to one another, and linked by three interconnecting major Interstates, I-264, I-664, and I-64 that foster community interaction. Thus, the majority of the shopping and cultural events are located in this area. Residents in the proposed community travel to this tri-city area to shop, work, obtain higher education, and attend cultural and sporting events. In addition, interaction is apparent throughout the entire SVC through various organizations/clubs, high school activities, employment, as well as a sole newspaper and airport.

Employment

Residents in the proposed community have significant opportunity for interaction through their place of employment. According to 2000 U.S. Census data, 90 percent of the community's 543,045 labor force work in the community. Of those who are employed in the proposed community, 83 percent work in the three major cities of Norfolk, Chesapeake, and Virginia Beach. The major employers of the area include the U.S. Federal Government (U.S. Navy), Northrup-Grumman (shipbuilding), and the healthcare industry.

Although a large portion of the population works in the tri-city area, there is also evidence that the proposed area's labor force work throughout the SVC, thus fostering interaction, as depicted in the chart below:

County/City Lived In	**County/City Worked In**							
	Isle of Wight	Southampton	Chesapeake	Franklin	Norfolk	Suffolk	Virginia Beach	Portsmouth
Isle of Wight Co.	5,118	153	526	350	674	1,284	281	787
Southampton Co.	1,151	2,623	115	1,247	168	400	50	81
Chesapeake	294	52	38,680	22	24,904	1,850	15,394	9,976
Franklin	636	488	20	1,591	65	194	22	26
Norfolk	120	15	6,877	9	74,572	588	17,717	4,380
Suffolk	1,615	123	3,190	233	3,528	11,309	1,644	3,440
Virginia Beach	206	16	18,541	59	55,963	1,223	127,961	7,318
Portsmouth	462	23	7,620	17	8,430	1,644	17,717	19,875
Total	**9,602**	**3,493**	**75,569**	**3,528**	**168,304**	**18,492**	**180,786**	**45,883**

Source: 2000 U.S. Census

8

Major Trade Area

The proposed community's major trade area lies in the tri-city area of Norfolk, Virginia Beach, and Chesapeake. There are four large shopping malls in this area that are within 12 miles of each other and offer a wide range of shopping opportunities. The malls are as follows:

- MacArthur Center, Norfolk;
- Chesapeake Square, Chesapeake;
- Greenbrier Mall, Chesapeake; and
- Lynnhaven Mall, Virginia Beach.

These malls draw shoppers from throughout the community by offering residents a wide array of popular national chain department stores. Each mall attracts shoppers due to their unique anchor stores. For example, MacArthur Center is home to Nordstrom and Dillard's, Chesapeake Square has Target and Hecht's, and Lynnhaven Mall has Lord and Taylor as well as a 20 screen AMC Theatre.

Traffic Flows

Interstates 64 and 664 run north and south and Interstate 264 runs east and west. These are the primary transportation routes for the residents of the proposed community. A network of smaller roads provides additional transportation routes throughout the community. Many of these roads criss-cross throughout the community as shown below:

- Interstate 64 runs north-south through the cities of Norfolk, Virginia Beach and Chesapeake, while Interstate 664 branches off north-south through the City of Portsmouth.
- Interstate 264 runs east-west through the cities of Norfolk, Virginia Beach, Chesapeake, and Portsmouth.
- Interstate 58 runs east-west through Southampton County, Franklin City, Suffolk City, and Chesapeake City.
- Interstate 460 runs east-west through the northern part of Southampton County, Isle of Wight County, and Suffolk City.

The above demonstrates there are numerous highways and interstates that connect the residents of the proposed community.

Higher Education

The community's higher education needs are served by Norfolk State University, Old Dominion University (ODU) and the Tidewater Community College (TCC). The narrative states that residents of the proposed community represent 48 percent of the students at ODU and 42 percent of the students at TCC.

ODU's main campus is located in Norfolk. TCC serves the proposed community with campuses in the cities of Chesapeake, Norfolk, Portsmouth, Virginia Beach, a regional Visual Arts Center in Olde Towne Portsmouth, and the TCC Jeanne and George Roper Performing Arts Center in the theater district in downtown Norfolk. TCC offers numerous programs and degrees including certificates, with accreditation for transfer.

Community Events

Residents of the proposed community participate in numerous fairs, festivals, sporting events, and other activities within the community, promoting interaction among the residents. One major event is the annual Air Show held at the Oceana Naval Air Station located in Virginia Beach, Virginia. Residents in the proposed community represent approximately 66 percent of the attendees for this event that attracts between 150,000 to 175,000 people throughout the weekend event.

The proposal also contains a listing of other community events including the American Music Festival, Boardwalk Art Show, Virginia Beach Amphitheatre, Contemporary Art Center of Virginia, The Little Theatre of Virginia Beach, Virginia Musical Theatre, and the Virginia Symphony. The majority of these activities are located in the major trade area of the cities of Norfolk, Virginia Beach, and Chesapeake.

High School Activities

High school students and their families interact throughout the year at various sport competitions, including football, baseball, softball, soccer, lacrosse, gymnastics, etc. The high schools cross municipality lines to compete with similar size high schools in their community. All the public high schools in the community participate in sports events via the Virginia High School League (VHSL).

Organizations/Clubs

Numerous organizations in the proposed community enhance the quality of life and provide assistance to the residents of the proposed community, and are supported by individuals throughout the community.

ABNB FCU is actively involved in the community as a sponsor and participant in a number of activities including but not limited to Make A Wish, Hampton Roads Chamber of Commerce, Navy League and American Red Cross Blood drives. In addition, the proposal contains a sampling of the numerous organizations in the proposed community including: Boy Scouts of America, Lions Club, Salvation Army, Virginia Beach Foundation, American Cancer Society, Kiwanis Club, Toys for Tots, and Habitat For Humanity.

Newspapers/Media

The *Virginia Pilot* is the main newspaper serving the SVC. Special inserts during the week are dedicated to different areas that include:

- Norfolk Compass – serves Norfolk
- The Suffolk Sun – serves Suffolk, Isle of Wright, and Southampton counties
- The Portsmouth Currents – serves Portsmouth
- The Chesapeake Clipper – serves Chesapeake
- The Virginia Beach Beacon – serves Virginia Beach

In addition to the *Virginia Pilot,* the *Hampton Roads* magazine addresses the events, opinions, and advertising in the proposed community. Supporting documentation depicts that the proposed community accounts for 74 percent of the magazine subscribers.

Sports

The proposal indicates there is community interaction through sporting events on the professional level, again in the tri-city trade area, as represented by the following four major sports teams:

- Norfolk Tides – Triple A baseball team who play from April to September at the Harbor Park Stadium in Norfolk. The team has a 144 game schedule; 72 home games and 72 away games. The team averages over 500,000 fans per season. The games are broadcasted on local radio stations that cover the entire proposed community.

- Norfolk Nighthawks – The area's arena football team who are part of the Arena Football 2 League. The team has an average attendance of 5,500 with a seating capacity of 8,950. The Nighthawks play April through August with eight home games and eight away games. Their home is the Norfolk Scope.

- Norfolk Admirals – An American Hockey League team who play at the Norfolk Scope.

- Hampton Roads Mariners – Professional Soccer team who play in the DC United League and call the Sportplex in Virginia Beach their home.

Airport

Norfolk International Airport (NIA) is the primary airport serving the residents of the proposed community. The next closest airport is approximately 90 miles away in Richmond, Virginia. Currently, six major airlines serve NIA and five commuter airlines. The proposal outlines that information furnished by the NIA states that Virginia-origin passengers with a zip code in the proposed community represent forty percent of travelers through the airport. In 2001, 2.9 million people traveled through NIA, with 1.2 of those travelers being residents of the proposed community.

Low-Income Analysis

Since each municipality has its own median household income, we used the weighted average median household income to assess whether the community meets NCUA's low-income criteria. The chart below shows the factors used in determining the area's average median household income based on 2000 census data.

Estimated Median Household Income for Proposed Community

Municipality	Total Households	Median Household Income
Isle of Wight County	11,319	$45,387
Southampton County	6,279	$33,995
Franklin City	3,384	$31,687
Chesapeake City	69,900	$50,743
Portsmouth City	38,170	$33,742
Virginia Beach City	154,455	$48,705
Suffolk City	23,283	$41,115
Norfolk City	86,210	$31,815
Total	393,000	$42,982*

*Weighted average for all areas in the proposed community

As indicated in the above chart, the weighted average median household income is $42,982. The area's weighted average median household income is greater than NCUA's 2000 median household income standard of $33,595. Thus, the proposed area is not a low-income community.

However, a review of 2000 CDFI data indicates that 301,639, or 28 percent of the proposed community, meets the underserved standards. Approximately 94 percent of the underserved area resides in the cities of Chesapeake, Virginia Beach, Norfolk, and Portsmouth, which is where the majority of the ABNB FCU's branch offices, shared service centers, and ATMs are located.

ABNB FCU currently serves two underserved areas located in the center of the proposed community. The proposal identifies and discusses products and services offered by ABNB FCU that are geared towards low-income residents in the community, such as free share draft accounts, micro loans, and small saver certificates. These services, along with the numerous service facilities in the underserved areas, are adequate to serve the needs of the underserved.

In addition to serving the underserved, ABNB FCU has also been an active mentor for Norfolk Chesapeake Portsmouth Community Development FCU, Maryview Hospital Employees FCU, and Summit FCU.

CONCLUSION

The proposal illustrates the Virginia government recognizes this area as the Southeastern Virginia Community. A majority of the workforce is employed within the community and lives within a tri-city area where people come to shop, work, obtain higher education, and attend cultural, sporting, and organizational events. The multiple interstates throughout the proposed community provide residents easy access to the major trade area to promote interaction. The SVC has an international airport, shared facilities, organizations, clubs, events, area newspaper, and recreation. The community's high school students and their families regularly interact at sports events throughout the school year. Combined, these demonstrate area residents have common interests and/or interact. The application contained sufficient independent support to establish the proposed community is a well-defined community, as outlined in the *Chartering and Field of Membership Manual* (IRPS 03-1), Chapter 2, Section V.A.2.

3. BUSINESS AND MARKETING PLAN

ABNB FCU features a comprehensive package of favorably priced products and services, as shown in the following table:

Accounts	Loans	Services
• Regular savings	• Automobiles/Recreational	• Direct Deposit
• Christmas / Vacation	• Personal/Signature/Vacation	• Money Orders / Travelers Checks
• Share Drafts	• MasterCard/Visa/Debit	• Notary Services
• IRAs	• 1st and 2nd Mortgages/HELOC	• Indirect Loan Program
• Youth	• Overdraft	• Shared Branching
• Certificates	• Student	• Surcharge Free ATMs

In addition, the credit union offers a variety of electronic delivery services including home banking with bill payer, loans-by-phone, an audio response system, toll-free call center, on-line memberships, and e-statements.

Facilities

The credit union already serves numerous select groups throughout the proposed community and has considerable familiarity with the area. ABNB FCU currently operates eight full-service facilities in the cities of Norfolk, Virginia Beach, and Chesapeake, Virginia. The proposal contains a map identifying the locations of the existing offices.

(b)(4)

ABNB FCU also participates in the Shared Services Program that allows members to perform transactions at participating facilities nationwide and has 15 owned ATMs. In addition, the credit union also offers the following low-cost or free financial service access through the following channels:

- Call Center – Provides a wide array of account information via a toll free number 24 hours a day.
- Loan Center – Apply for loans with a personal representative 24 hours a day.
- Web Site – Offers numerous on-line services including new accounts and loan applications.
- CU@Home – Convenient financial services via the internet including electronic statements and low cost bill payer services.
- 24/7 Automated Loan Services – 24 hour automated internet loan application service provides immediate approval for qualified members.

The proposal indicates the current and proposed services are accessible to the vast majority of the proposed area's residents due to the extensive network of interstate highways. A map under Tab 3 illustrates the credit union's closest service facility to the two farthest edges is 59 miles from Southampton County and 20 miles from Isle of Wight County.

Although these are modest distances, due to the rural nature of the areas the majority of the persons work and shop in the major trade area where the credit union has existing and proposed branch offices. Thus, residents in the rural areas are accustomed to driving to the large cities in the proposed area to shop, attend cultural events, and work. Furthermore, the credit union has numerous electronic services as discussed above to assist in adequately serving the membership in the entire proposed

(b)(4)

Marketing

ABNB FCU's marketing plan is focused on creativity and ingenuity to the growing number of competitors both within and outside the traditional financial services industry, and to the ever-increasing expectations of the members and potential members. The credit union believes an active interface with ABNB membership, including "cross-selling" is an increasingly important approach to dealing with the changes in the availability of financial services.

(b)(8)

(b)(8)

(b)(8)

6. REGIONAL RECOMMENDATION

ABNB FCU demonstrated it has the management expertise, financial strength, and strategic plans in place to succeed as a community credit union, and has met the community common bond requirements of the Chartering Manual, IRPS 03-1.

We recommend ABNB FCU's request for community conversion be approved.

Kerry Murphy
Insurance Analyst Kerry Murphy — 8/6/03 Date

Wendy A. Angus
Acting Director of Insurance Wendy A. Angus — 8/6/03 Date

ARD-Operations Scott A. Hunt — 8/6 Date

Regional Director Edward P. Dupcak — 8/6/03 Date

i:\ins1\commconv\ABNB\Reg Sum 9 03

Current Field of Membership

Section 5 of the Charter of the Amphibious Base Naval Base Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Civilian and military personnel of the U. S. Government who work at or are assigned to the U. S. Naval Amphibious Base, Norfolk, Virginia;

2. Personnel of Military Command Staffs, Fleet Unit vessels and crafts home-ported and principally housed and or berthed at the U. S. Naval Amphibious Base, Norfolk, Virginia;

3. Employees of non-appropriated fund activities who work at the U. S. Naval Amphibious Base, Norfolk, Virginia;

4. Members of the U. S. Armed Forces, active or retired, or their dependents or dependent survivors who are eligible by law or regulations to receive and are receiving benefits or services from the above military installation;

5. Contractors and employees of contractors who work regularly at U. S. Naval Amphibious Base, under contract with the U. S. Government;

6. Employees, doctors, medical staff and technicians of Humana Hospital who work in Virginia Beach, Virginia;

7. Volunteers who work at the Humana Hospital under supervision of the hospital staff;

8. Contractors and employees of contractors who work regularly at Humana Hospital in Virginia Beach, Virginia;

9. Employees of Bayside Medical Plaza and Independence Medical Plaza who work in Virginia Beach, Virginia;

10. Employees of the Naval Audit Service Southeast Region who work in Virginia Beach, Virginia;

11. Employees of members of the Haygood Shopping Center Merchants Association in Virginia Beach, Virginia;

12. Employees of CACI, Inc.-Federal who work in Virginia Beach, Virginia;

13. Members of the National Association of Retired Federal Employees, Chapter 974, in Virginia Beach, Virginia, who qualify for membership in accordance with its constitution and bylaws as of February 1985;

~~14. Members of the Virginia Association of Retirees/Seniors, V.A.R.S., who qualify for membership in accordance with its bylaws as of March 1989~~; Deleted 7/9/96

15. Members of the Charlestowne Civic League, Inc., Virginia Beach, Virginia, who qualify for membership in accordance with its constitution and bylaws as of March 1986;

16. Members of the Brigadoon Civic League in Virginia Beach, Virginia, who qualify for membership in accordance with its constitution and bylaws as of May 1986;

17. Members of the United States Coast Guard Auxiliary, Flotilla 57 - Division V in Lynnhaven, Virginia, who qualify for membership in accordance with its constitution and bylaws as of February 1987;

18. Members and employees of Atlantic Shores Baptist Church in Virginia Beach, Virginia;

19. Navy and Marine Selected Reserve personnel who are assigned for drills to the U. S. Naval Amphibious Base at Norfolk, Virginia;

20. Employees of Realty Executives Realtors who work in Virginia Beach, Norfolk, or Chesapeake, Virginia;

21. Employees of Battery Outlet, Inc., who work in Chesapeake, Virginia;

22. Members of St. Gregory Roman Catholic Church in Virginia Beach, Virginia;

23. Employees of J & J Maintenance, Inc., who work in Norfolk, Virginia;

24. Employees of Pembroke Insurance Agency who work in Virginia Beach, Virginia;

25. Employees of Marian Manor who work in Virginia Beach, Virginia;

26. Employees of Haygood Management Company who work in Virginia Beach or Chesapeake, Virginia;

27. Natural-person members of the Eastern Virginia Chapter of the Organization of Chinese Americans, Inc., in Virginia Beach, Virginia, who qualify for membership in accordance with its constitution and bylaws as of September 1990;

28. Members of the American Federation of Musicians, Local 125, in Norfolk, Virginia, who qualify for membership in accordance with its constitution and bylaws as of March 1992;

29. Members and employees of Kempsville Presbyterian Church in Virginia Beach, Virginia;

30. Members and employees of Eden Korean Presbyterian Church in Virginia Beach, Virginia, provided, however, that membership is limited to 2,500 of such persons; 11/30/94

~~31. Students enrolled in a program leading to a diploma or certificate at the Career Education Center in Virginia Beach, Virginia, provided, however, that membership is limited to 2,500 of such persons; 11/30/94~~ Deleted, added in error, this group was already in the FOM of Navy PWC NORVA FCU; 3/11/95

~~31. Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision: Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; SEP 12/13/94~~ (SUSPENDED 10/25/96)

32. Members and employees of the Brook Baptist Church in Virginia Beach, Virginia, provided, however, that membership is limited to 2,500 of such persons; 1/25/95

33. Members and employees of the Acts 2 Church (Southern Baptist Convention), in Virginia Beach, Virginia, provided, however, that membership is limited to 2,500 of such persons; 1/25/95

34. Regular members of the Single Parents of Virginia Beach, Parents Without Partners, Inc., Chapter #216, in Virginia Beach, Virginia, who qualify for membership in accordance with its standard chapter bylaws in effect as of June 1996, provided, however, membership shall be limited to 2,500 of such persons; 6/12/96

35. The following has been added effective December 1, 1996, as a result of the merger of Naval Base Norfolk Federal Credit Union: ~~1/23/97~~ sponsor restructuring 12/5/00

Civilian and military personnel, including Active Reservists of the U.S. Government and employees of non-appropriated fund activities who work at or are assigned to:

Commander, Navy Region Mid-Atlantic Human Resources Office, Norfolk, Virginia

Defense Commissary Agency, Norfolk, Virginia

~~Civilian and military personnel, *including Active Reservists*, of the U. S. Government and employees of non-appropriated fund activities who work at or are assigned to the following activities included in the Naval Base Civilian Personnel Office *Commander, Navy Region Mid-Atlantic Human Resources Office*, Norfolk, Virginia: *clarification & sponsor name change* 3/24/00~~ sponsor restructuring 12/5/00

~~Armed Forces Staff College, Norfolk, Virginia~~ deleted 12/5/00
~~Atlantic Fleet ASW Tactical School, Norfolk, Virginia~~ deleted 12/5/00
~~Atlantic Representative, Chief of Naval Reserve~~ deleted 12/5/00
~~Commander Training Command, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Data Processing Service Center, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Defense Investigative Center, Norfolk, Virginia~~ deleted 12/5/00
~~Defense Mapping Agency Hydrographic Center, Norfolk, Virginia~~ deleted 12/5/00
~~Electronic Intelligence Center, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Fleet Marine Force, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Fleet Training Center, Norfolk, Virginia~~ deleted 12/5/00
~~Headquarters and Service Battalion, Camp Elmore~~ deleted 12/5/00
~~Headquarters Naval Base *Commander, Navy Region Mid-Atlantic, Lafayette River Annex,* Norfolk, Virginia name change: 3/24/00~~ sponsor restructuring 12/5/00
~~Human Resources Development Center, Norfolk, Virginia~~ deleted 12/5/00
~~Military Sealift Command, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Alcohol Rehabilitation Center, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Audit Service Center, Southeast Region~~ deleted 12/5/00
~~Naval Communication Station, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Education and Training Support Center, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Investigative Service Office, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Regional Dental Center, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Regional Medical Center Branch Dispensary, Norfolk~~ deleted 12/5/00
~~Naval Security Group Activity, Northwest~~ deleted 12/5/00
~~Naval Station and Construction Battalion Unit 411, Norfolk, Virginia~~ deleted 12/5/00
~~Naval Training Equipment/Center Regional Office, East Coast, Norfolk, Virginia~~ deleted 12/5/00
~~Navy Commissary Store Region *Defense Commissary Agency,* Norfolk, Virginia name change 3/24/00~~ sponsor restructuring 12/5/00
~~Navy Environmental and Preventive Medicine Unit 2, Norfolk, Virginia~~ deleted 12/5/00
~~Navy Legal Service Office~~ deleted 12/5/00
~~Navy Manpower and Material Analysis Center, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Navy Public Affairs Center and Home Town News~~ deleted 12/5/00
~~Navy Recruiting District, Richmond, Virginia~~ deleted 12/5/00
~~Operational Test and Evaluation Force, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Operations Support Facility, Atlantic, Norfolk, Virginia~~ deleted 12/5/00
~~Publications and Printing Service Office, *Defense Automatic Printing Service Office,* Norfolk, Virginia name change: 3/24/00~~ deleted 12/5/00

~~Regional Office of Civilian Manpower Management, Atlantic, Norfolk, Virginia~~ deleted 12/5/00

~~Staff personnel of the U. S. Marine Corps stationed at Marine Barracks, Norfolk, Virginia;~~ deleted 12/5/00

~~Civilian and military personnel of the Atlantic Division, Naval Facilities Engineering Command, Norfolk, Virginia;~~ deleted 12/5/00

Contractors and employees of contractors who work regularly for/at are stationed at, or are assigned to the above activities/installations under contract with the U. S. Government; modified 3/24/00

Members of the U. S. Armed Forces, active or retired, or their dependents or dependent survivors who are eligible by law or regulations to receive and are receiving benefits or services from the above military installations;

~~Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision: Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; SEP 03/17/95~~ Deleted 1/23/97

Members of the Naval Base Norfolk Federal Credit Union added via SEP;

Members of record of the Naval Base Norfolk Federal Credit Union as of the effective date of this merger;

36. Employees of the following who work in Norfolk, Virginia: 2/5/99

Jalbert Environmental, Inc.
Bay Gulf Trading Co., Inc.
Marpol, Inc.

37. Employees of Atlantic Embroidery, Inc., who work in Chesapeake, Virginia; 4/22/99

38. Members of the Beachlawn Baptist Church in Virginia Beach, Virginia, who qualify for membership in accordance with its bylaws in effect as of May 1999; 5/12/99

39. Employees of Spectrum Commercial Printing who work in Virginia Beach, Virginia; 6/8/99

40. Employees of Prestige Auto Brokers, Inc., who work in Virginia Beach, Virginia; 10/07/99

41. Employees of Quest Mechanical Services, Inc., who work in Chesapeake, Virginia; 5/2/00

42. Employees of Chick-fil-A, who work in Virginia Beach, Virginia; 11/06/00

43. Employees of Burton's Cleaning & Restoration Service who work in Chesapeake, Virginia; 11/16/00

44. Employees of Curl Up & Dye who work in Norfolk, Virginia; 11/17/00

45. Active members of the Bayside Speakers Toastmasters Club #9841 in Virginia Beach, Virginia, who qualify for membership in accordance with its constitution and bylaws in effect as of November 2000; 11/24/00

46. Employees of the following who work in the Virginia locations named: 12/13/00

Hiller Systems, Inc., Chesapeake
Tenneco Automotive, Virginia Beach

47. Employees of the following groups added under SEP who work in the Virginia locations named: (Added to FOM 1/3/01)

Forrest Terminating Service, Chesapeake; 3/21/95
Hasco Properties, Norfolk; 3/21/95
Felton Bookkeeping, Virginia Beach; 11/21/95
Make-A-Wish of East Virginia, Virginia Beach; 11/21/95
DSL Eng. Association, Virginia Beach; 12/15/95
Francisco's Home Repair, Virginia Beach; 12/15/95
J.G. Evans Construction, Virginia Beach; 8/26/96
Colonial Marble & Stone, Virginia Beach; 9/24/96

48. Employees of the following who work in Virginia Beach, Virginia: 2/7/01

First Atlantic Restoration
Browning's Marine

49. Employees of the following who work in Virginia Beach, Virginia: 2/21/01

Calabrese Management Group, Inc.
Rota Enterprise, Inc.
Atlantic Motor Sport, Inc.

50. Employees of the following who work in the Virginia locations named: 3/28/01

Cardservice International, Virginia Beach
Barry's Performance Imports, Norfolk

51. Members of Glenwood Community Association, in Virginia Beach, Virginia, who qualify for membership in accordance with its bylaws in effect April 25, 1986; 4/6/01

52. Employees of Dr. Charles K. Poole, D.M.D., who work in Virginia Beach, Virginia; 4/11/01

53. Employees of T. James Hammond, CPA, who work in Virginia Beach, Virginia; 4/23/01

54. Employees of Kempsville Academy, Inc., t/a Barefoot Kids who work in Virginia Beach, Virginia; 4/27/01

55. Employees of Best Printing of Tidewater, Inc. who work in Norfolk, Virginia; 6/26/01

56. Employees of the following who work in the Virginia locations named: 10/15/01

Courthouse Preschool, Inc., Virginia Beach
Ghent Academy, LLC, Norfolk

57. Members of Bethel Baptist Church in Chesapeake, Virginia, who qualify for membership in accordance with its constitution and bylaws in effect as of November 2001; 11/29/01

58. Employees of the following who work in Virginia Beach, Virginia:

Professional Business Systems of Virginia, Inc. 2/13/02
Carper Drywall, Inc. 2/14/02
R. V. Nayak, M.D. 2/19/02

59. Employees of the following who work in the Virginia locations named:

Gemini Pressure Cleaning, Norfolk 2/22/02
Loyal Beverage Company, Virginia Beach 2/26/02

60. Employees of the following who work in the Virginia locations named:

Leland Enterprises, Inc., Virginia Beach 3/6/02
Innovative Hair Studio, Inc., Norfolk 3/7/02

61. Employees of A & A International, Ltd., who work in Virginia Beach, Virginia; 3/11/02

62. Employees of and students attending Ivy League Academy in Virginia Beach, Virginia; 3/18/02

63. Employees of Churchland Physical Therapy Services who work in Portsmouth, Virginia; 3/18/02

64. Members of Water Oaks Condominium Association who live in Virginia Beach, Virginia and qualify for membership in accordance with its bylaws in effect March 2002; 4/1/02

65. Employees of Copy-Center who work in Virginia Beach, Virginia; 4/4/02

66. Members of the Evergreen Investment Club who meet monthly in Virginia Beach, Virginia and qualify for membership in accordance with its partnership agreement in effect March 2002; 4/11/02

67. Employees of K. N. Berger Enterprises, Inc., who work in Chesapeake, Virginia; 4/15/02

68. Employees of Applied Mechanical Resources, Inc., who work in Virginia Beach, Virginia; 4/16/02

69. Employees of Tidewater Dental Labs, Inc., who work in Virginia Beach, Virginia; 5/13/02

70. Employees of Doan Wellness Center, P.C. who work in Chesapeake, Virginia; 5/31/02

71. Employees of Allergy and Asthma Center who work in Virginia Beach, Virginia; 6/11/02

72. Employees of Auto Choice of Virginia, Inc. who work in Virginia Beach, Virginia; 6/25/02

73. Members of the Greater Faith Temple Pentecostal Ministry in Virginia Beach, Virginia, who qualify for membership in accordance with its bylaws in effect as of August 2002; 8/1/02

74. Employees of Shop Talk who work in Virginia Beach, Virginia; 8/8/02

75. Employees of MacArthur Good Neighbor Pharmacy who work in Norfolk, Virginia; 8/14/02

76. Employees of Flair for Hair who work in Virginia Beach, Virginia; 08/30/02

77. Employees of Fisherman Cove West Condominium Association who work in Norfolk, Virginia; 9/20/02

78. Members of the Resurrection Evangelical Lutheran Church in Virginia Beach, Virginia, who qualify for membership in accordance with its charter and bylaws in effect as of October 29, 1991; 10/25/02

79. Employees of Freedom Automotive who work in or are paid or supervised from Norfolk, Virginia; 11/18/02

80. Employees of Newtown Chiropractic Center who work in Virginia Beach, Virginia; 11/18/02

81. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of Virginia Beach, Virginia identified by the following geographic boundaries: **underserved addition 12/4/02**

Wishart Corridor: Census Tracts 040098, 040200, 040402 , 40600: Beginning at the Chesapeake Bay and eastern boundary of the US Naval Amphibious Base, Little Creek, south along the eastern boundary of Little Creek Amphibious Base; west along Shore Drive, south along Diamond Springs Road; southwest on Northampton Boulevard; south on Baker Road; east on Weslyan Drive, south on Haygood Road, east on Newton Road, east on Lynnbrook Landing to its end. At North Garnett Point Road, south to Garnett Point Lane, East to Nelms Lane, south to Virginia Beach Boulevard. East on Virginia Beach Boulevard, southwest on North Witchduck Road, west on the Norfolk-Virginia Beach Expressway, at the Intersection of Newtown Road, north along the Norfolk Virginia Beach city limit boundary to the Chesapeake Bay.

Pembroke Corridor: Census Tracts 41002, 45602: Beginning at the intersection of I 264 and North Rosemont Road, West on I 264, north on North Witchduck Road, east on Virginia Beach boulevard, south on Rosemont Road to I 264.

Cape Henry Corridor: Census Tract 43200: Beginning at the intersection of Kendall Street and Route 60, East on Route 60 bounded on the north by the Chesapeake Bay, on the south by Broad Bay, on the northeast by the Atlantic Ocean on the south and east by Seashore State Park; encompassing the Fort Story Military Reservation and Seashore State Park.

Lynnhaven/Oceana Corridor: Census Tracts 42600, 44001, 44201, 44804, 44805, 44806, 45085, 45200, 45406, 45407, 45408, 45602: Beginning at the intersection of Rosemont Road, east on Virginia Beach Boulevard, north on Chesopean Trail, bounded on the west by Pinetree Branch and on the north by Wolfsnare Creek, east on Wolfsnare Road, south on First Colonial Road, east on Laskin Road, south on Holly Road, west on 26 th Street, south on Cypress Avenue, east on 25th Street, south on Mediterranean Avenue, west on 24th Street, south on Cypress Avenue, west on 22nd Street, south on Parks Avenue, west on Norfolk Avenue, south on Rudee Avenue, west on High Point Avenue, south along Owl Creek, south east along the boundaries of the Camp Pendleton Military Reservation, the Naval Amphibious Base, Fleet Combat Training Center and the Atlantic Ocean. At the southern most boundary of the Fleet Combat Training Center, Southwest along Oceana Naval Air Station, south on Oceana Boulevard, south on General Booth Boulevard, northwest on London Bridge Road, southwest on Ships Corner Road, south on Holland Road, southwest on Dam Neck Road, northwest on Princess Anne Road, east on Community College Place, north on Michael Labouve Drive, northeast on Faculty Boulevard, northwest on South Rosemont Road, east on Lynnhaven Parkway, north on South Lynnhaven Road, north on Lynnhaven Parkway, west on the Norfolk Virginia Beach Expressway, north on Rosemont Road to Virginia Beach Boulevard.

Sandbridge Corridor: Census Tracts 45412, 45413:
Beginning of the southernmost boundary of the Fleet Combat Training Center, bounded on the west by Lake Tecumseh and Ashville Bridge Creek and its tributaries and the Atlantic Ocean on the east.

82. Employees of the following who work in Virginia Beach, Virginia; 12/05/02

Cardiovascular Physicians of Tidewater
The TAF Group, Ltd.

83. Employees of the following who work in the Virginia locations named; 1/3/03

Downs Properties, Inc., Virginia Beach
Diamond glazing, Inc., Chesapeake

84. Employees of Cross Painting who work in or are paid from Chesapeake, Virginia; 01/14/03

85. Employees of Anytime Plumbing & Drain Service who work in or are paid from Virginia Beach, Virginia; 01/28/03

86. Members of Ethiopian Orthodox Tewaido Mahber, Virginia Beach, Virginia, who qualify for membership in accordance with the church's Bylaws in effect as of November 24, 2002; **2/21/03**

~~Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."~~

February 21, 2003
Date of Approval

Joy K. Lee
Acting Regional Director

30

87. Employees of DSC Advisory Services, LLC who work in Chesapeake, Virginia; 02/27/03

88. Employees of Smart Start who work in Chesapeake, Virginia; 03/04/03

89. Employees of the following who work in the Virginia locations named: 03/10/03

M.G. Wickstrand Agency, Virginia Beach
The Real Bread Shop, Virginia Beach
La Petite Academy, Chesapeake

91. Employees of Marshall's Hair Design who work in Virginia Beach, Virginia; 03/13/03

92. Employees of Pritchard's Construction who work in or are paid from Chesapeake, Virginia; 03/14/03

93. Employees of Aegean Pools, Inc., who work in Chesapeake, Virginia; 03/19/03

94. Employees of the following who work in the Virginia locations named:

Jani-King of Hampton Roads, Portsmouth 03/27/03
Jaffe Caplan Fleder, Norfolk 03/31/03

95. Employees of the following who work in the Virginia locations named: 04/03/03

Michael S. Denbar, D.D.S., P.C., Chesapeake
Great Neck Auto Sales, Virginia Beach

96. Employees of The Supply Room Companies who work in or are paid from Norfolk, Virginia; 04/09/03

97. Employees of the following who work in the Virginia locations named:

Kimnach Ford, Inc., Norfolk 04/11/03
Brickhouse Tailoring, Virginia Beach 04/15/03

98. Employees of Diffenbaugh & Associates who work in Norfolk, Virginia; 4/18/03

99. Employees of PSP Ventures II L.L.C., who work in Virginia Beach, Virginia; 4/22/03

100. Employees of Adecco – Virginia Beach who work in Virginia Beach, Virginia; 4/24/03

101. Employees of Financing Alternatives, Inc. who work in Chesapeake, Virginia; 4/24/03

102. Employees of The Bug House who work in Virginia Beach, Virginia; 4/29/03

103. Employees of Car Choice Enterprise who work in Norfolk, Virginia; 5/6/03

104. Employees of McDonald Garden Center who work in Virginia Beach, Virginia; 5/6/03

105. Employees of Virginia Beach Dodge who work in Virginia Beach, Virginia; 5/7/03

106. Members of the Charlestown Woods Civic League in Virginia Beach, Virginia who qualify for membership in accordance with its Constitution and bylaws in effect on May 8, 2003; **05/08/03**

107. Members of the Five Points Partnership in Norfolk, Virginia, who qualify for membership in accordance with its bylaws in effect on May 8, 2003; **05/08/03**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons.

May 8, 2003
Date of Approval

Edward P. Dupcak
Regional Director

Proposed Field Of Membership

Proposed Field of Membership -

1. Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in Isle of Wight and Southampton Counties, Virginia, and the independent cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk and Virginia Beach, Virginia.

2. Persons within the immediate family or household of a member.

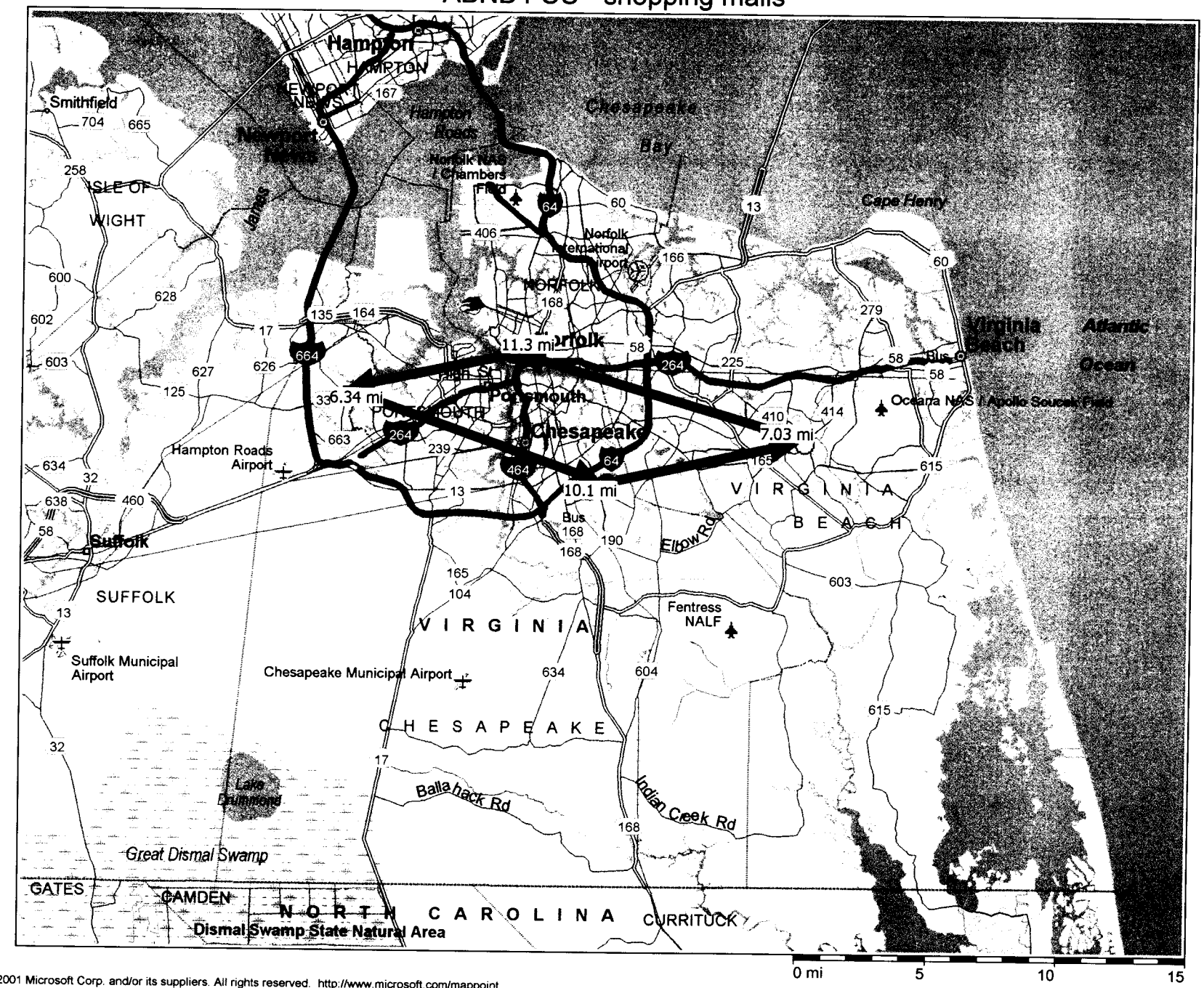
3. Spouses of persons who died while within the field of membership of this credit union.

4. Organizations of such persons.

(b)(4)

(b)(8)

ABNB FCU - shopping malls



Copyright © 1988-2001 Microsoft Corp. and/or its suppliers. All rights reserved. http://www.microsoft.com/mappoint
© Copyright 2000 by Geographic Data Technology, Inc. All rights reserved. © 2000 Navigation Technologies. All rights reserved. This data includes information taken with permission from Canadian authorities © Her Majesty the Queen in Right of Canada.
© Copyright 2000 by Compusearch Micromarketing Data and Systems Ltd.

(b)(4)

Community Profile
Southeastern Virginia Community
(SVC)

Southeastern Virginia Community – A well-defined community

Community Overview –

The term, Southeastern Virginia Community (SVC), is used to describe a contiguous two county six city geographic area of Virginia that is a single well-defined community to the numerous individuals, families and businesses within its boundaries. The community includes Isle of Wight and Southampton Counties, as well as the Cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach, Virginia. Combine our beach resorts, excellent fishing, history resources that span from the colonial era through our regional Military and technology presence and it's easy to envision us as a community.

Southeastern Public Service Authority - SPSA was formed in 1973 as the Southeastern Water Authority of Virginia to serve the cities of Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk and Virginia Beach as well as Isle of Wight County and Southampton County. SPSA defines its service area as Southeastern Virginia. In 1976 it became the Southeastern Public Service Authority and its responsibility was expanded to include the implementation of a regional solid waste disposal system and a resource recovery operation featuring a refuse derived fuel plant and a power plant.

History –

Englishman Captain John Smith accomplished the first known exploration of the area we know now as the SVC in 1608. During this surveying expedition Captain Smith discovered one of the world's greatest natural harbors at the confluence of the James and Elizabeth Rivers – now known has Hampton Roads. Founded in 1752 by Colonel William Crawford, the earliest area settlement was named after Portsmouth, England, home to most of the original colonists. Given the exceptional quality of the harbor it is not surprising that the SVC is home to the nation's oldest working shipyard first built in 1767. During the Revolutionary War British General Cornwallis headquartered his army in Portsmouth before he made his fateful decision to move on the city of Yorktown. During the American Civil War the SVC was the development and building site of the Confederate ironclad Virginia, the first vessel of it's type, which engaged the Union ironclad Monitor in a famous battle at Hampton Roads in 1862. Given its location and strategic value, the SVC economy over its entire history has been tied to the sea.

Over the past 400 years the SVC area has grown into a center of trade, commerce, and industry including shipbuilding, military facilities, defense related manufacturing, and agriculture.

Community Boundaries -

The SVC is made up of a contiguous area including two counties and six independent cities located in the southeastern quadrant of Virginia. The SVC is bounded on the south by the North Carolina state line, and on the east by the Atlantic Ocean, on the north by the James River and Chesapeake Bay and on the west by Sussex and Surry Counties. The natural water boundaries, which define a larger portion of the SVC, are further evidence that the requested area is a separate well-defined community.

SVC Population and Economic Demographics –

Name	2000 Population
Isle of Wight County	29,728
Southampton County	17,482
City of Franklin	8,346
City of Chesapeake	199,184
City of Norfolk	234,403
City of Portsmouth	100,565
City of Suffolk	63,677
City of Virginia Beach	425,257
TOTAL -	1,078,642

The following is a SVC county and independent city breakdown by median household income and segment of the population, by percentage, living below the poverty line according to U.S. Census Bureau estimates.

County/City	Families (Median Family)	Income (All residents)	Poverty(%)
Isle of Wight	11,319	$45,387	8.3%
Southampton	6,279	$33,995	14.6%
Franklin	3,384	$31,687	19.8%
Chesapeake	69,900	$50,743	7.3%
Norfolk	86,210	$31,815	19.4%
Portsmouth	38,170	$33,742	16.2%
Suffolk	23,283	$41,115	13.2%
Virginia Beach	154,455	$48,705	6.5%

VIRGINIA STATE AVERAGES - INCOME - $46,677
POVERTY - 9.6%

Top SVC Employment Sectors –

(As a percentage of total SVC employment)

Services -	31%
Wholesale/Retail Trade -	23%
Government -	20%
Manufacturing -	10%
Construction -	6%
Finance/Real Estate -	5%
Transportation -	5%

Ten Largest SVC Private Sector Employers -

Name	Product/Service
Sentara Healthcare Systems	Health Care
Bank Of America	Banking
Ford Motor	Auto Manufacturing
Children's Hospital	Health Care
Chesapeake General Hospital	Health Care
FHC Health Systems	Insurance
Lillian Vernon	Retail Catalog Sales
Landmark Communications	Newspaper Publisher
Gold Key Resorts	Hotel-Resort Management
GEICO Direct	Insurance

Community Facilities, Organizations, And Special Events -

The SVC offers numerous facilities, organizations, and special events that are available for the entire community to participate in and enjoy. Solid membership and strong participation in the many available activities is sound evidence of community cohesiveness and common interest.

The following is a partial list of facilities available to all SVC residents:

- Ted Constant Convocation Center Norfolk
- Virginia Marine Science Museum, Virginia Beach
- Virginia Zoo, Norfolk
- Chrysler Museum of Art, Norfolk
- Virginia Sports Hall of Fame, Portsmouth
- Contemporary Art Center of Virginia, Virginia Beach
- Old Coast Guard Station Museum, Virginia Beach
- Commodore Theater, Portsmouth
- Virginia Beach Sportsplex
- Virginia Beach Parks and Recreation System

- The Norfolk Scope Coliseum
- Harbor Park, Norfolk
- Willett Hall, Portsmouth
- Hoffler Creek Wildlife Preserve, Portsmouth
- Children's Museum of Virginia, Portsmouth
- Seashore State Park, Virginia Beach
- Courthouse Galleries, Portsmouth
- Naval Shipyard Museum, Portsmouth
- National Maritime Center, Norfolk
- Douglas McArthur Memorial, Norfolk
- Historic Fort Norfolk
- Norfolk Botanical Gardens
- Roper Performing Art Center, Norfolk
- Chrysler Hall, Norfolk
- Town Point Park, Portsmouth
- Verizon Wireless Virginia Beach Amphitheatre

The Norfolk Scope Coliseum promotes strong community interaction as a result of shared community facilities. Thousands of SVC residents utilize the facility year around for a wide range of events. The Scope is home to the Norfolk Admirals ice hockey and Nighthawks arena football clubs.

The National Maritime Center – Nauticus - is also home to the USS Wisconsin battleship, and located in Norfolk, VA.

Numerous organizations in the SVC enhance the quality of life and provide assistance to SVC residents, and are supported by individuals throughout the community. They are non-profit and are operated by community volunteers and contributions. A partial list of these organizations includes:

- Hampton Roads Economic Development Alliance (HREDA), SVC
- Hampton Roads Navy League, SVC
- Toys For Tots, SVC
- Catholic Charities of Hampton Roads, SVC
- Hampton Roads March of Dimes, SVC
- American Red Cross, SVC
- Boy Scouts of America, SVC
- Armed Services YMCA, Chesapeake, Norfolk, Virginia Beach
- USO, SVC
- Habitat for Humanity, Norfolk
- Hospice Volunteers, SVC
- Virginia Special Olympics, SVC
- Make A Wish Foundation, SVC
- Broken Chains Youth Ministry, Chesapeake, Norfolk, Virginia Beach
- Lions Club, SVC
- Navy & Marine Corp. Relief Society, SVC
- Salvation Army, SVC
- National Association of Retired Federal Employees, Norfolk

- Virginia Beach Foundation
- Rotary Club, SVC
- Mothers Inc., SVC
- Single Parents of Virginia, Virginia Beach
- Freedom ISP Foundation, SVC
- National Association of Town Watch, Norfolk and Virginia Beach
- Big Brothers/Big Sisters of Hampton Roads, Norfolk
- Hampton Roads Chamber of Commerce, Chesapeake, Norfolk, Virginia Beach
- Hampton Roads Food Bank, SVC
- American Cancer Society, Norfolk
- Meals on Wheels, SVC
- Children's Miracle Network. SVC
- Virginia State Reading Association, SVC
- Kiwanis Club, SVC

The HREDA is an example of strong community interaction promoting economic development within the SVC by encouraging business growth, technology development and education.

The Navy League of Hampton Roads grows in membership and events year after year. They serve both the military and civilian population with service awards and special events.

The following special events draw people from throughout the SVC community and contribute to a cohesive, close-knit community:

- Pungo Strawberry Festival, Virginia Beach
- Chesapeake Jubilee
- Norfolk Harborfest
- Norfolk Nighthawks Football
- Cock Island Race, Portsmouth
- Town Point Virginia Wine Festival, Norfolk
- Boardwalk Art Show, Virginia Beach
- Toys For Tots 5K Race, Virginia Beach
- American Heritage Week, Naval Amphibious Base, Norfolk
- AFR'AM Festival, Norfolk
- Virginia Ballet Series, Norfolk
- Suffolk Peanut Festival
- SunCom Bayou Boogaloo, Norfolk
- Norfolk Tides Baseball
- Olde Town Ghost Walk, Portsmouth
- Norfolk Jazz Festival
- American Music Festival, Norfolk
- Neptune Festival, Virginia Beach
- Olde Town Holiday Music Festival, Portsmouth
- Norfolk Admirals Hockey
- Umoja Festival, Portsmouth
- Virginia Symphony Series, Norfolk

- Virginia Arts Festival, Norfolk
- The NAS Oceana Air Show, Virginia Beach

It is particularly noteworthy that the Norfolk Harborfest is one of the biggest annual SVC events each year drawing thousands of residents together – promoting and demonstrating community interaction and common interest.

The annual Neptune Festival in conjunction with the NAS Oceana Air Show is widely supported by the SVC.

Major Trade Areas –

The SVC offers its residents a wide array of shopping opportunities. Residents from throughout the SVC travel to shop at many major department, retail and specialty stores including: Wal-Mart, Kmart, Target, Home Depot, Lowe's and Kohl's.

In addition, there are six major shopping malls in the SVC. The most prestigious, MacArthur Center Mall, conveniently located in Norfolk, near major highways, draws shoppers from throughout the SVC community by offering residents a wide array of over 150 national chain and local specialty retail shops, most of which are unavailable anywhere else in the SVC.

According to MacArthur Center Mall officials, the vast majority of mall patrons are from the SVC (see map).

Shopping by SVC residents is aided by the fact that the major SVC interstate highways (I-64, I-264, I-664) conveniently connect all SVC major metropolitan areas to the major shopping area.

Media –

Newspaper – The SVC is home to one major daily news publication with an SVC wide circulation of nearly 200,000 homes - *The Virginian-Pilot*. The website, **http://www.adinsite.com/pilotprofile.html** breaks down the concentrated circulation to be found in Virginia Beach, Norfolk, Chesapeake, Portsmouth and Suffolk. Other areas served by this newspaper include: the city of Franklin and the counties of Isle of Wight and Southampton in Virginia.
This clearly demonstrates that the residents of the Southeastern Virginia Community rely on the same media for news, advertising, and local events.

Radio – There are five radio groups with seventeen stations that operate in the SVC area offering residents a wide variety of entertainment and community service information. The five radio groups are Entercom, Hampton Roads Group, Sinclair Communications, Clear Channel, and Saga Communications. These radio groups reach all of the SVC which clearly shows that the community listens to the same radio groups.

Television – The SVC is home to ten locally based TV stations and three local cable television options, with three local TV stations outstanding from the rest. The cable companies provide dedicated public access cable channels for a wide variety of local programming. The media habits of the SVC shows that 95.9% of the community watch TV.

Magazine - The Hampton Roads Monthly Magazine is the only monthly available to the area. This is an obvious "shared" magazine throughout SVC .

Transportation –

Highways – Interstates I-64/264/464/664, along with Routes 10, 13, 17, 32, 58, 60, 158, 168, 258 and 460, provide the primary road access to SVC residents, connecting all metropolitan centers within the SVC.

Public Ground Transportation – Hampton Roads Transit Authority (HRTA) provides low-cost public ground transportation throughout the SVC (Norfolk, Portsmouth, Virginia Beach, Chesapeake and Suffolk). HRTA routes reveal they serve most of the underserved areas within the requested community. HRTA statistics indicate that total ridership during fiscal year 2001 was nearly 16 million passengers. (See attached map of HRT Routes).

Airport – The Norfolk International Airport, a state-of-the-art aviation facility, is the SVC' s only commercial airport, with daily passenger service provided by 19 major and regional air carriers to 22 major markets. According to airport statistics, nearly 3 million passengers utilized the airport in 2001.

Community Worship –

SVC community values regarding religion play an important part in the area's family-oriented lifestyle. Every major denomination is represented within the SVC community churches. This diversity and commitment to spiritual values provides a solid foundation for residents to interact and build upon.

Health Care –

SVC residents enjoy the benefit of outstanding local/regional health care facilities. The community is home to Eastern Virginia Medical School that works in partnership with hospitals, physicians and clinics throughout the region. The main campus includes Sentara Norfolk General Hospital and The Children's Hospital of the Kings Daughters.

Name	*Location*
Sentara Norfolk General Hospital	Norfolk
Maryview Hospital	Portsmouth
Sentara Virginia Beach General Hospital	Virginia Beach
Chesapeake General Hospital	Chesapeake
Sentara Leigh Hospital	Norfolk
Obici Hospital	Suffolk
Children's Hospital of the Kings Daughters	Norfolk
Depaul Medical Center	Norfolk
Naval Medical Center Portsmouth	Portsmouth

All of the facilities are conveniently located within a thirty- minute drive to the majority of SVC residents with numerous clinics and medical offices nearby, providing comprehensive health care access and services to SVC residents. The vast majority of individuals receiving health care services at the facilities are SVC residents.

Education -

The following four institutions of higher education, (based on enrollment) all located in the SVC area, attract students from throughout the SVC area by offering a wide range of academic and technical training programs.

Name	Enrollment
Tidewater Community College	21,279
Old Dominion University	19,626
Norfolk State University	6,839
Paul D. Camp Community College	2,521

According to school officials, the vast majority of students enrolled in these SVC institutions of higher education are SVC residents.

High School Activities –

Area activities organizations, teams and events play an important role in the lives of many SVC residents. At the high school level, area teams enjoy strong community support. Schools in the community are affiliated through the Virginia High School League and participate in various extracurricular activities within their respective regions and divisions locally and statewide.

Area high schools all offer SVC area students the opportunity to participate and compete in a wide range of sporting events such as baseball, basketball, cheer, football, golf and gymnastics. Scholastic activities such as scholastic bowl, creative writing, forensics, debate and theatre to name a few are also included. SVC high schools frequently play each other promoting interaction throughout the SVC. Regional and sectional playoffs are frequently held at SVC facilities. The Eastern Region is composed of the Beach District, Eastern District and the Southeastern District located within the SVC and also includes the Peninsula District as well. The following depicts the interaction between the Class AAA schools in the Eastern Region. Additional information is available at the Virginia High School League website www.vhsl.org

Professional Sports Teams -

At the professional level, area teams enjoy strong community support. The following professional sports organizations are located in the SVC and call it home:

- ***Norfolk Tides*** – This class AAA baseball farm club of the National League's New York Mets, play April through September with 144 game schedule, 72 home and 72 road games. Harbor Park Stadium was named the "finest" Minor League Baseball facility in the United States by Baseball America
- ***Norfolk Nighthawks*** – The Nighthawks are a professional indoor football team who are part of the Arena Football 2 League. The Nighthawks play April through August with 8 home game and 8 away game. They call the Norfolk Scope, in the City of Norfolk, home.
- ***Norfolk Admirals*** - The Admirals are a professional hockey team who play in the American Hockey League and are affiliated with the NHL Chicago Blackhawks. The Norfolk Scope is home ice for the Admirals.
- ***Hampton Roads Mariners*** - The Mariners are a professional soccer team who play in the DC United League and call the Sports Plex in Virginia Beach home.

Attendance information relating to the above listed SVC professional sports teams is contained in the SVC third party and supporting information section of this request.

Conclusion -

We believe the above narrative, along with the enclosed supporting information, provides overwhelming evidence that the SVC is a single, separate, geographically well-defined community where citizens interact on a frequent basis, as well as share common goals and interests.

SVC residents share common resources, including major medical and educational facilities, and government. The overwhelming majority of SVC residents work, shop, worship, volunteer or attend school within the boundaries of the SVC.

There is a long list of community-based facilities, organizations, and special events in the SVC, which offer residents an opportunity to interact with one another. These organizations are an integral part of the SVC community and represent a variety of interests within the SVC community.

Based on the documentation provided in this proposal, we believe ABNB has provided ample evidence that the SVC is a separate, well-defined, local community, whose residents interact on a regular basis and share common interests and goals as required by NCUA.

The third party documentation and supporting community information contained in the companion binder is provided to further support and validate the SVC community narrative.

Southeastern Public Service Authority of Virginia

723 Woodlake Drive
PO Box 1346
Chesapeake, VA 23320

Telephone Numbers and Contact Information
(757) 420-4700 *Main*
(757) 366-5520 *TDD*
(757) 424-4133 *Fax*

Operating Agency: Southeastern Public Service Authority of Virginia
Agency Type: State
Person in charge: John S. Hadfield, Executive Director
Hours of operation: 8:30AM-4:30PM, Mon-Fri
Fees: Fees vary according to service.
Eligibility requirements: Must meet disposal approval requirement. See brochure.
Intake Procedure: Telephone referral.
Area Served: Chesapeake, Franklin, Isle of Wight Co., Norfolk, Portsmouth, Southampton Co., Suffolk, Virginia Beach.

About the program:
Provides the citizens of southeastern Virginia with planning, engineering, implementing, and overseeing any matters dealing with solid waste disposal and recycling.

ABNB Background And Service Information

Mission And Vision Statement

Mission Statement

To provide Quality, Innovative, Convenient financial services to every member, anytime, anywhere, while maintaining a sound financial condition.

(b)(4)

History -

Chartered in 1960 ABNB was established to serve the financial needs of our original core membership - the civilian and military employees of the U.S. Naval Amphibious Base, Norfolk, Virginia. As is the case today, the need for well-priced, reasonable financial services and the credit union philosophy of "People Helping People" was the driving force behind the charter application.

Like so many other credit unions, the start up was small with a handful of members and a small amount in initial shares.

Over the years the credit union's field of membership has been expanded, with over 100 select employee groups and 39,000 members in our current membership base, and total assets in excess of $281 million.

Despite all of the changes, growth, and expansions that ABNB has experienced over the past 40+ years our basic operating philosophy and commitment to our membership remains unchanged.

Senior Management And Volunteers -

The ABNB senior management team is a dedicated group of individuals with the flexibility to effectively respond to a changing environment. The credit union is prepared to take on additional membership in a well-controlled manner. ABNB also has a strong group of volunteers who proactively oversee the credit union and ensure that members' needs are met with the utmost of care. If the community conversion is granted, ABNB is committed to participating with community organizations that work to better the lives of all persons within the SVC.

Community Involvement Activities

Community Involvement Activities -

Our involvement in many successful community activities/projects serves as reinforcement to the credit union philosophy and an acknowledgement that we at ABNB can and do make a difference. While the credit union started as a military based credit union we have found that we could not serve our members simply by supporting activities sponsored by the military. Over the years our support for military community activities has grown in recognition that our military members are also part of the biggest community they live in. Military spouses live in our local communities work in the civilian sector, attend local churches and their children attend public schools. They are part of the community and as such we have become a part of the community. We have found that many of our younger military members and their families suffer the same hardships as other underserved individuals in the community and require the same level and types of service. We have tailored our savings and loan programs to allow these individuals to borrow and save within their means. Our checking programs are designed to accommodate the needs of members of modest means, both military and civilian. Our financial and debt counseling programs provide a great service to those individuals willing to participate. It's interesting to note that all of the military installations and many of the developments surrounding these installations have been designated as CDFI underserved areas. Living out the credit union philosophy of "people helping people" has been and will continue to be our commitment to the community in which we operate.

Our staff, members and volunteers work very hard to make good things happen for the people in our community. This extends to people of all ages from our involvement with senior citizens at Marion Manor and other area senior care facilities to our activities with school children through our involvement with Kids Vote and other note worthy activities. By sharing, supporting, helping and encouraging we can accomplish more. Our involvement affords not only material things but also peace of mind to people in need. Just knowing that someone cares can often times make a difference, some involve the needs of our own members, many reach friends and neighbors in our community, while other projects promote education and awareness of the credit union movement in a broader sense. We look forward to extending this spirit of volunteerism into all of the SVC.

It is also noteworthy that ABNB received the "Distinguished Navy Service Award" in 1992, 1996, 1998 and 2000, in recognition for our service and support to the community.

The following pages list some examples of the volunteer programs we have been actively involved in over the past year.

CREDIT UNION CORPORATE ACTIVITIES -

- ☑ Air Force Association – SVC, monetary support;
- ☑ Armed Services YMCA – Chesapeake, Norfolk, Virginia Beach, monetary & volunteers for day care for military & low-income children;
- ☑ Amateur Athletic Union – Norfolk, monetary support;
- ☑ American Heritage Week, Amphibious Base – monetary support and gifts (underserved areas of Norfolk and Virginia Beach);
- ☑ America's Night Out Against Crime – Norfolk, monetary support;
- ☑ Amphibious Base Officer's Support Club Charities – Virginia Beach, monetary support;
- ☑ Army Emergency Relief Fund – Norfolk and Virginia Beach, monetary support;
- ☑ Arthritis Foundation – SVC, monetary support;
- ☑ Assault Craft Unit 4, Amphibious Base – Virginia Beach, monetary support;
- ☑ Atlantic Baptist Church – Virginia Beach, monetary support;
- ☑ Atlantic Shores Christian School – Virginia Beach, monetary support;
- ☑ Attorney General's Office – Virginia, sponsor of "How to Avoid Identity Theft" handbook;
- ☑ The Berkley Youth Athletic Association – Norfolk, monetary & volunteers for Black History Month;
- ☑ Boy Scouts of America – SVC, sponsorship & volunteers (underserved areas);
- ☑ Brad Partain Memorial – Chesapeake, monetary support;
- ☑ Brits on the Bay – Virginia Beach, monetary;
- ☑ Broken Chains Youth Ministry – Chesapeake, Norfolk, Virginia Beach (underserved areas) inner city children's program;
- ☑ BWSL – Norfolk,girl's basketball team – sponsorship gift for national playoffs;
- ☑ Career Women's Golf Association – monetary support;
- ☑ Catholic Charities of Hampton Roads - scholarship monetary support and volunteers;
- ☑ Catholic Elementary Education Foundation – SVC, golf tournament fundraiser;
- ☑ CEC/Seabee Ball, Amphibious Base – Virginia Beach, monetary support;
- ☑ Chamber of Commerce – SVC, monetary and volunteers including Economic Development Alliance;
- ☑ Chapel Memorial Fund – Virginia Beach, monetary support;
- ☑ Children's Hospital of the Kings Daughters, Norfolk – SVC (underserved area) sponsorship and volunteers;
- ☑ Cox High School – Virginia Beach, Drug and Alcohol Free Prom Night Party;
- ☑ Drug & Alcohol Free Graduation Night – Virginia Beach, monetary support to High Schools in underserved areas;
- ☑ Eagle Haven Women's Golf Association – Virginia Beach, monetary support for scholarships for underprivileged children;
- ☑ Eastern States Vice Investigators Assoc. Inc. – SVC, monetary support;
- ☑ Federal Employee Education & Assistance Fund – Chesapeake, Norfolk, Virginia Beach, monetary support for program on retirement and financial needs;
- ☑ Five Points Partnership Program for Community Farm Market – Norfolk (underserved area) monetary & volunteers;
- ☑ Filene Research Institute – SVC, monetary support;
- ☑ First Colonial High School Fund Raiser – Virginia Beach, monetary support;

- ☑ Grand Temple Pythian Sisters – Norfolk and Virginia Beach, monetary support for scholarship program;
- ☑ Full Circle – Aids awareness & help – SVC, monetary and volunteers;
- ☑ Great Bridge Elementary School – Chesapeake, monetary support;
- ☑ Green Run High School – Virginia Beach, monetary support;
- ☑ Habitat for Humanity – Norfolk, donated land, money, and volunteers;
- ☑ Hickory Elementary School – Chesapeake, monetary support;
- ☑ Hospice Volunteers – SVC, monetary & volunteers;
- ☑ Independence Christian School – Virginia Beach, monetary support;
- ☑ Jill's House – Norfolk, building homes in lower economic areas – built by women for women;
- ☑ Kellam High School - Virginia Beach, monetary support & volunteers (underserved area);
- ☑ Kempsville High School – Virginia Beach, monetary support;
- ☑ Kempsville Lions Club - Virginia Beach, monetary support for scholarship program for underprivileged children;
- ☑ Kempsville Presbyterian Church - Virginia Beach, monetary support to send inner city kids to camp;
- ☑ Children's Hospital of the Kings Daughter – Norfolk, monetary support & volunteers;
- ☑ Landstown High School – Virginia Beach, monetary support;
- ☑ Local Soccer Teams – Chesapeake, Norfolk, Virginia Beach, give-a-ways & volunteers;
- ☑ Make A Wish – SVC, monetary and volunteers;
- ☑ Marian Manor – Virginia Beach, home for seniors – monetary and volunteer;
- ☑ NAB Commanding Officers Golf Tournament – Norfolk, monetary support;
- ☑ Navy & Marine Corp. Relief Society – SVC, monetary support;
- ☑ Ocean Lakes High School – Virginia Beach, monetary support (underserved area);
- ☑ Power-On Club – SVC, Program designed to assist members in bypassing the security deposit for the following utilities: Verizon, Virginia Natural Gas and Dominion Virginia Power (underserved areas);
- ☑ Princess Anne High School – Virginia Beach, monetary support;
- ☑ Safehaven – SVC, emergency shelter for abused or neglected children;
- ☑ Seaman's House – Norfolk and Virginia Beach, monetary support;
- ☑ Single Parents of Virginia Beach – monetary support for scholarships;
- ☑ Special Olympics – SVC, sponsor & volunteers of Polar Plunge and other events;
- ☑ Tallwood High School –Virginia Beach, monetary support;
- ☑ UDT – Seal Team Association Golf Tournament – Norfolk and Virginia Beach monetary support;
- ☑ UMASS Lowell Abundant Life – Chesapeake, Norfolk, Virginia Beach, monetary support;
- ☑ USS Cole – Norfolk, monetary & volunteers;
- ☑ Virginia Beach Christian Church – monetary support;
- ☑ Virginia State Reading Association – SVC (underserved area) give-a-ways & volunteers;
- ☑ Women's Seminars: How to Buy a Car; How to Handle Auto Repairs; Investment Seminar, Chesapeake, Norfolk, Virginia Beach;

CREDIT UNION EMPLOYEE ACTIVITIES -

- ☑ Adopt a Family – Norfolk and Virginia Beach, Christmas & Thanksgiving projects;
- ☑ American Cancer Society, Norfolk;
- ☑ American Diabetes Association, Norfolk;
- ☑ American Heart Association SVC;
- ☑ American Red Cross, SVC;
- ☑ Annual Athletic Awards Banquet, Norfolk;
- ☑ Armed Services YMCA – Norfolk and Virginia Beach underserved areas;
- ☑ Atlantic Fleet Sailor of the Year, Norfolk;
- ☑ Atlantic Baptist Church Programs, Virginia Beach;
- ☑ Naval Amphibious Base Sailor of the Quarter/Year, Norfolk;
- ☑ NAVSECGRUACT Sailor of the Quarter/Year, Chesapeake;
- ☑ Battered Women's Shelter, SVC;
- ☑ Big Brothers Big Sisters of Hampton Roads, Norfolk;
- ☑ Blanket Drive for the Homeless, SVC;
- ☑ Boy Scouts of America, SVC;
- ☑ Hampton Roads Chamber of Commerce, Chesapeake, Norfolk, Portsmouth, Suffolk, Virginia Beach;
- ☑ Chesapeake Jubilee;
- ☑ Chesapeake Little League;
- ☑ Children's Miracle Network, SVC;
- ☑ Coats for Kids, Chesapeake, Norfolk, Virginia Beach;
- ☑ Navy Concert Series Support, Norfolk;
- ☑ Eagle Haven Men's Golf Association, Virginia Beach;
- ☑ FreedomISP Foundation, SVC;
- ☑ Friends of the USS Wisconsin, Norfolk;
- ☑ Girl Scouts of America, SVC;
- ☑ Habitat for Humanity, Norfolk;
- ☑ Halloween Gifts for Community Children, Virginia Beach;
- ☑ Hampton Roads Foodbank, SVC;
- ☑ Hampton Roads March of Dimes, SVC;
- ☑ Hampton Roads Navy League, SVC;
- ☑ Heart-To-Heart Senior Citizens Valentine Dance, Virginia Beach;
- ☑ H.E.R. Women's Shelter, SVC;
- ☑ Home Buyers Seminar, Chesapeake, Norfolk, Virginia Beach;
- ☑ Hospice Volunteers, SVC;
- ☑ Ident-A-Kid, Chesapeake, Norfolk, Virginia Beach;
- ☑ Junior Achievement, Chesapeake, Norfolk, Virginia Beach;
- ☑ Kids Voting Program, Chesapeake, Norfolk, Virginia Beach;
- ☑ Leukemia Society, SVC;
- ☑ Make-A-Wish Foundation, SVC;
- ☑ Moral, Welfare and Recreation - Naval Amphibious Base & Naval Station, Norfolk;
- ☑ Mother's Inc., SVC;
- ☑ National Association of Town Watch – Get Our Night Back, Norfolk and Virginia Beach;
- ☑ National Association of Retired Federal Employees, Norfolk;
- ☑ Norfolk Soccer Clubs;

- ☑ Relay For Life, SVC;
- ☑ Retired Military Breakfast & Financial Seminar, Norfolk;
- ☑ Special Children's Christmas Party –for mentally and physically challenged children, Virginia Beach;
- ☑ Special Olympics, SVC;
- ☑ St. Gregory School, Virginia Beach;
- ☑ Toys for Tots, SVC;
- ☑ Toys for Tots 5K Race, SVC;
- ☑ USO, SVC;
- ☑ USS Cole, Norfolk;
- ☑ Virginia Beach Foundation – "Magic" – teaches children school subjects thru music;
- ☑ Virginia Beach Police/Sheriff's Office;
- ☑ Virginia Credit Union League – Financial Literacy Program, SVC;
- ☑ Virginia Credit Union League – Community Involvement Committee, SVC;
- ☑ Virginia Credit Union League – Legislative Committee, SVC;
- ☑ Virginia Election Poll Volunteers, Chesapeake, Norfolk, Virginia Beach;
- ☑ Wellness Fair, Chesapeake, Norfolk, Virginia Beach;
- ☑ Wesleyan Chase Civic League, Virginia Beach;

Financial Services Provided To The Membership

Financial Services Provided To The Membership -

Our #1 mission is to serve our members professionally and effectively by providing a superior level of products and services while maintaining and improving ABNB's financial and operational strength. From its beginning in 1960, ABNB has maintained a commitment to service excellence. The following is a list of current member services that would be offered to the entire SVC community membership, if approved:

Member Savings Products:

- ☑ Regular Share Accounts
- ☑ Share Draft Checking Accounts – free checks with direct deposit
- ☑ Money Market Share Accounts
- ☑ Share Certificates – 180 days to Five Year Term
- ☑ Traditional IRA – Certificate and Small Accumulation Accounts
- ☑ Roth IRA – Certificate and Small Accumulation Accounts
- ☑ Education IRA – Certificate and Small Accumulation Accounts
- ☑ Youth Accounts
- ☑ Christmas Club and Anytime Club Accounts
- ☑ Mortgage Escrow Accounts

Risk Based Member Loan Products:

- ☑ Vehicle Loans (new and used)
- ☑ Boat Loans (new and used)
- ☑ RV Loans (new and used)
- ☑ Personal Loans & Lines of Credit
- ☑ Signature Loans
- ☑ Vacation Loans
- ☑ Debt Consolidation Loans
- ☑ Share Secured Loans
- ☑ Student Loans
- ☑ Master Card
- ☑ Visa Classic, Gold and Platinum Cards
- ☑ Home Equity Line of Credit
- ☑ Home Improvement Loans
- ☑ Construction Loans
- ☑ Fixed Rate First Mortgage Loans
- ☑ Adjustable Rate First Mortgage Loans
- ☑ Second Mortgage Loans
- ☑ Overdraft Protection Loans
- ☑ Home Improvement Loans
- ☑ Micro Loans

Other Member Services Offered -

- ☑ Great Personal Service: Seasoned, friendly & knowledgeable staff
- ☑ Visa Check Cards
- ☑ ABNB ATM Cards
- ☑ Direct Deposit
- ☑ Direct payment - ACH
- ☑ Low cost Money Orders & Travelers Checks
- ☑ Safe Deposit boxes
- ☑ No Cost Notary Services
- ☑ Toll Free Call Center
- ☑ 24-hour STAR automated telephone service
- ☑ Loans-by-phone
- ☑ www.ABNBFCU.org
- ☑ On-Line Membership Applications
- ☑ On-Line Loan Applications
- ☑ CU@Home 24-hour online account access
- ☑ Bill Payer – online bill payment program
- ☑ E-Statements
- ☑ MS Money compatibility
- ☑ Saturday hours
- ☑ Seven full-service branches
- ☑ Extended hour Drive-thru lanes
- ☑ No Cost ATMs
- ☑ No Cost Financial Counseling
- ☑ No Cost Debt/Credit Counseling
- ☑ CU 24 - Surcharge Free ATM Network Access
- ☑ CUSC No cost Shared Branch Access
- ☑ Indirect Loan Program through 40+ local dealerships

ABNB is committed and sensitive to meeting the needs of all persons within our field of membership, and will maintain that commitment if we are approved to serve the entire SVC community. Our financial services are designed to meet the needs of all of our potential members.

Conversion Request Summary

Conversion Request Summary –

The enclosed financial exhibits include business and marketing plans, financial reports and budgets and other applicable financial projections and related data. We believe that these exhibits, along with our previous performance over the past several years, clearly demonstrate that ABNB has the financial and managerial strength and commitment to effectively serve the entire SVC.

Our past financial performance is superior and our projections show that our numbers will be solid going forward. In addition, ABNB believes that our proven track record of solid community involvement on the part of the credit union and its employees and volunteers is noteworthy. ABNB already functions within the SVC as a community organization and looks forward to continuing our community involvement and extending our services to the entire SVC.

US Census Data

U.S. Census Bureau

State and County QuickFacts

Isle of Wight County, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state
USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Isle of Wight County, Virginia

People QuickFacts	Isle of Wight County	Virginia
Population, 2001 estimate	30,659	7,187,734
Population percent change, April 1, 2000-July 1, 2001	3.1%	1.5%
Population, 2000	29,728	7,078,515
Population, percent change, 1990 to 2000	18.7%	14.4%
Persons under 5 years old, percent, 2000	6.0%	6.5%
Persons under 18 years old, percent, 2000	25.4%	24.6%
Persons 65 years old and over, percent, 2000	12.2%	11.2%
Female persons, percent, 2000	51.1%	51.0%
[redacted]	[redacted]	72.3%
[redacted]	[redacted]	19.6%
[redacted]	[redacted]	0.3%
[redacted]	[redacted]	3.7%
[redacted]	Z	0.1%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	4.7%
[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	63.4%	52.2%
[redacted]	[redacted]	8.1%
[redacted]	[redacted]	11.1%
High school graduates, percent of persons age 25+, 2000	76.2%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	17.5%	29.5%
Persons with a disability, age 5+, 2000	5,543	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	29.9	27.0
Housing units, 2000	12,066	2,904,192
Homeownership rate, 2000	80.8%	68.1%
Housing units in multi-unit structures, percent, 2000	5.6%	21.5%
Median value of owner-occupied housing units, 2000	$129,300	$125,400

	Households, 2000	11,319	2,699,173
	Persons per household, 2000	2.61	2.54
	Median household money income, 1999	$45,387	$46,677
	Per capita money income, 1999	$20,235	$23,975
	Persons below poverty, percent, 1999	8.3%	9.6%

	Business QuickFacts	Isle of Wight County	Virginia
	Private nonfarm establishments, 1999	527	173,550
	Private nonfarm employment, 1999	9,275	2,791,977
	Private nonfarm employment, percent change 1990-1999	37.1%	20.3%
	Nonemployer establishments, 1999	1,286	360,974
	Manufacturers shipments, 1997 ($1000)	1,546,841	83,814,009
	Retail sales, 1997 ($1000)	141,911	62,569,924
	Retail sales per capita, 1997	$4,965	$9,293
	M[redacted]7	[redacted]	14.9%
	W[redacted]7	23[redacted]	27.5%
	Housing units authorized by building permits, 2000	257	48,402
	Federal funds and grants, 2001 ($1000)	140,561	71,257,343
	Local government employment - full-time equivalent, 1997	853	253,219

	Geography QuickFacts	Isle of Wight County	Virginia
	Land area, 2000 (square miles)	316	39,594
	Persons per square mile, 2000	94.1	178.8
	Metropolitan Area	Norfolk-Virginia Beach-Newport News, VA-NC MSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:21 EDT

U.S. Census Bureau

State and County QuickFacts

QuickFacts Main | FAQs | What's New

Southampton County, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state

USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Southampton County, Virginia

People QuickFacts	Southampton County	Virginia
Population, 2001 estimate	17,412	7,187,734
Population percent change, April 1, 2000-July 1, 2001	-0.4%	1.5%
Population, 2000	17,482	7,078,515
Population, percent change, 1990 to 2000	2.7%	14.4%
Persons under 5 years old, percent, 2000	5.1%	6.5%
Persons under 18 years old, percent, 2000	22.7%	24.6%
Persons 65 years old and over, percent, 2000	14.2%	11.2%
Female persons, percent, 2000	47.2%	51.0%
White persons, percent, 2000 (a)	56.0%	72.3%
[redacted]	[redacted]	19.6%
[redacted]	[redacted]	0.3%
[redacted]	[redacted]	3.7%
[redacted]	[redacted]	0.1%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	4.7%
[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	63.0%	52.2%
[redacted]	[redacted]	8.1%
Language other than English spoken at home, pct age 5+, 2000	2.2%	11.1%
High school graduates, percent of persons age 25+, 2000	63.2%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	11.7%	29.5%
Persons with a disability, age 5+, 2000	3,499	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	26.6	27.0
Housing units, 2000	7,058	2,904,192
Homeownership rate, 2000	74.3%	68.1%
Housing units in multi-unit structures, percent, 2000	4.4%	21.5%
Median value of owner-occupied housing units, 2000	$82,500	$125,400

	Households, 2000	6,279	2,699,173
	Persons per household, 2000	2.53	2.54
	Median household money income, 1999	$33,995	$46,677
	Per capita money income, 1999	$16,930	$23,975
	Persons below poverty, percent, 1999	14.6%	9.6%

	Business QuickFacts	Southampton County	Virginia
	Private nonfarm establishments, 1999	281	173,550
	Private nonfarm employment, 1999	4,413	2,791,977
	Private nonfarm employment, percent change 1990-1999	16.8%	20.3%
	Nonemployer establishments, 1999	569	360,974
	Manufacturers shipments, 1997 ($1000)	709,957	83,814,009
	Retail sales, 1997 ($1000)	41,300	62,569,924
	Retail sales per capita, 1997	$2,338	$9,293
	[redacted]	[redacted]	14.9%
	[redacted]	[redacted]	27.5%
	Housing units authorized by building permits, 2000	68	48,402
	Federal funds and grants, 2001 ($1000)	80,192	71,257,343
	Local government employment - full-time equivalent, 1997	569	253,219

	Geography QuickFacts	Southampton County	Virginia
	Land area, 2000 (square miles)	600	39,594
	Persons per square mile, 2000	29.2	178.8
	Metropolitan Area	None	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:23 EDT

Browse more data sets for Southampton County, Virginia

	Households, 2000	3,384	2,699,173
	Persons per household, 2000	2.39	2.54
	Median household money income, 1999	$31,687	$46,677
	Per capita money income, 1999	$18,573	$23,975
	Persons below poverty, percent, 1999	19.8%	9.6%

	Business QuickFacts	Franklin city	Virginia
	Private nonfarm establishments, 1999	237	173,550
	Private nonfarm employment, 1999	3,124	2,791,977
	Private nonfarm employment, percent change 1990-1999	-8.9%	20.3%
	Nonemployer establishments, 1999	312	360,974
	Manufacturers shipments, 1997 ($1000)	NA	83,814,009
	Retail sales, 1997 ($1000)	94,969	62,569,924
	Retail sales per capita, 1997	$10,792	$9,293
	[redacted]	[redacted]	14.9%
	[redacted]	[redacted]	27.5%
	Housing units authorized by building permits, 2000	6	48,402
	Federal funds and grants, 2001 ($1000)	89,672	71,257,343
	Local government employment - full-time equivalent, 1997	590	253,219

	Geography QuickFacts	Franklin city	Virginia
	Land area, 2000 (square miles)	8	39,594
	Persons per square mile, 2000	999.2	178.8
	Metropolitan Area	None	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:25 EDT

Browse more data sets for Franklin city, Virginia

U.S. Census Bureau

State and County QuickFacts

QuickFacts Main | FAQs | What's New

Franklin city, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state
USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Franklin city, Virginia

People QuickFacts	Franklin city	Virginia
Population, 2001 estimate	8,196	7,187,734
Population percent change, April 1, 2000-July 1, 2001	-1.8%	1.5%
Population, 2000	8,346	7,078,515
Population, percent change, 1990 to 2000	-0.5%	14.4%
Persons under 5 years old, percent, 2000	5.1%	6.5%
Persons under 18 years old, percent, 2000	25.1%	24.6%
Persons 65 years old and over, percent, 2000	18.4%	11.2%
Female persons, percent, 2000	55.8%	51.0%
White persons, percent, 2000 (a)	45.7%	72.3%
[redacted] (a)	[redacted]	19.6%
[redacted] (a)	[redacted]	0.3%
[redacted]	[redacted]	3.7%
[redacted] (a)	[redacted]	0.1%
[redacted] (a)	[redacted]	2.0%
[redacted]	[redacted]	2.0%
[redacted] (a)	[redacted]	4.7%
[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	57.5%	52.2%
[redacted]	[redacted]	8.1%
Language other than English spoken at home, pct age 5+, 2000	2.9%	11.1%
High school graduates, percent of persons age 25+, 2000	71.0%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	16.4%	29.5%
Persons with a disability, age 5+, 2000	1,731	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	20.9	27.0
Housing units, 2000	3,767	2,904,192
Homeownership rate, 2000	53.7%	68.1%
Housing units in multi-unit structures, percent, 2000	35.7%	21.5%
Median value of owner-occupied housing units, 2000	$94,900	$125,400

U.S. Census Bureau

State and County *QuickFacts*

Chesapeake city, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state
USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Chesapeake city, Virginia

People QuickFacts	Chesapeake city	Virginia
Population, 2001 estimate	203,796	7,187,734
Population percent change, April 1, 2000-July 1, 2001	2.3%	1.5%
Population, 2000	199,184	7,078,515
Population, percent change, 1990 to 2000	31.1%	14.4%
Persons under 5 years old, percent, 2000	7.2%	6.5%
Persons under 18 years old, percent, 2000	28.8%	24.6%
Persons 65 years old and over, percent, 2000	9.0%	11.2%
Female persons, percent, 2000	51.4%	51.0%
White persons, percent, 2000 (a)	66.9%	72.3%
[redacted] (a)	[redacted]	19.6%
[redacted] (a)	[redacted]	0.3%
[redacted]	[redacted]	3.7%
[redacted]	[redacted]	0.1%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	4.7%
[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	51.9%	52.2%
[redacted]	[redacted]	8.1%
Language other than English spoken at home, pct age 5+, 2000	5.6%	11.1%
High school graduates, percent of persons age 25+, 2000	85.1%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	24.7%	29.5%
Persons with a disability, age 5+, 2000	32,346	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	25.1	27.0
Housing units, 2000	72,672	2,904,192
Homeownership rate, 2000	74.9%	68.1%
Housing units in multi-unit structures, percent, 2000	16.8%	21.5%
Median value of owner-occupied housing units, 2000	$122,300	$125,400

	Households, 2000	69,900	2,699,173
	Persons per household, 2000	2.79	2.54
	Median household money income, 1999	$50,743	$46,677
	Per capita money income, 1999	$20,949	$23,975
	Persons below poverty, percent, 1999	7.3%	9.6%

	Business QuickFacts	Chesapeake city	Virginia
	Private nonfarm establishments, 1999	4,450	173,550
	Private nonfarm employment, 1999	70,784	2,791,977
	Private nonfarm employment, percent change 1990-1999	60.7%	20.3%
	Nonemployer establishments, 1999	8,210	360,974
	Manufacturers shipments, 1997 ($1000)	1,085,023	83,814,009
	Retail sales, 1997 ($1000)	1,993,340	62,569,924
	Retail sales per capita, 1997	$10,171	$9,293
	M[redacted]	[redacted]%	14.9%
	V[redacted]	2[redacted]%	27.5%
	Housing units authorized by building permits, 2000	1,081	48,402
	Federal funds and grants, 2001 ($1000)	902,341	71,257,343
	Local government employment - full-time equivalent, 1997	8,625	253,219

	Geography QuickFacts	Chesapeake city	Virginia
	Land area, 2000 (square miles)	341	39,594
	Persons per square mile, 2000	584.6	178.8
	Metropolitan Area	Norfolk-Virginia Beach-Newport News, VA-NC MSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:24 EDT

U.S. Census Bureau

State and County QuickFacts

QuickFacts Main | FAQs | What's New

Norfolk city, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state
USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Norfolk city, Virginia

	People QuickFacts	Norfolk city	Virginia
	Population, 2001 estimate	233,147	7,187,734
	Population percent change, April 1, 2000-July 1, 2001	-0.5%	1.5%
	Population, 2000	234,403	7,078,515
	Population, percent change, 1990 to 2000	-10.3%	14.4%
	Persons under 5 years old, percent, 2000	7.1%	6.5%
	Persons under 18 years old, percent, 2000	24.0%	24.6%
	Persons 65 years old and over, percent, 2000	10.9%	11.2%
	Female persons, percent, 2000	48.9%	51.0%
	White persons, percent, 2000 (a)	48.4%	72.3%
	[redacted]	[redacted]	19.6%
	[redacted]	[redacted]	0.3%
	[redacted]	[redacted]	3.7%
	[redacted]	[redacted]	0.1%
	[redacted]	[redacted]	2.0%
	[redacted]	[redacted]	2.0%
	[redacted]	[redacted]	4.7%
	[redacted]	[redacted]	70.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	42.7%	52.2%
	[redacted]	[redacted]	8.1%
	Language other than English spoken at home, pct age 5+, 2000	8.9%	11.1%
	High school graduates, percent of persons age 25+, 2000	78.4%	81.5%
	Bachelor's degree or higher, pct of persons age 25+, 2000	19.6%	29.5%
	Persons with a disability, age 5+, 2000	43,436	1,155,083
	Mean travel time to work, workers age 16+ (minutes), 2000	21.7	27.0
	Housing units, 2000	94,416	2,904,192
	Homeownership rate, 2000	45.5%	68.1%
	Housing units in multi-unit structures, percent, 2000	44.4%	21.5%
	Median value of owner-occupied housing units, 2000	$88,400	$125,400

	Households, 2000	86,210	2,699,173
	Persons per household, 2000	2.45	2.54
	Median household money income, 1999	$31,815	$46,677
	Per capita money income, 1999	$17,372	$23,975
	Persons below poverty, percent, 1999	19.4%	9.6%

	Business QuickFacts	Norfolk city	Virginia
	Private nonfarm establishments, 1999	5,378	173,550
	Private nonfarm employment, 1999	116,011	2,791,977
	Private nonfarm employment, percent change 1990-1999	0.7%	20.3%
	Nonemployer establishments, 1999	7,215	360,974
	Manufacturers shipments, 1997 ($1000)	5,737,284	83,814,009
	Retail sales, 1997 ($1000)	1,900,364	62,569,924
	Retail sales per capita, 1997	$8,069	$9,293
	M[redacted]7	[redacted]%	14.9%
	W[redacted]7	[redacted]%	27.5%
	Housing units authorized by building permits, 2000	287	48,402
	Federal funds and grants, 2001 ($1000)	4,896,773	71,257,343
	Local government employment - full-time equivalent, 1997	14,200	253,219

	Geography QuickFacts	Norfolk city	Virginia
	Land area, 2000 (square miles)	54	39,594
	Persons per square mile, 2000	4,362.8	178.8
	Metropolitan Area	Norfolk-Virginia Beach-Newport News, VA-NC MSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:26 EDT

Browse more data sets for Norfolk city, Virginia

U.S. Census Bureau

State and County QuickFacts

QuickFacts Main | FAQs | What's New

Portsmouth city, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state
USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Portsmouth city, Virginia

People QuickFacts	Portsmouth city	Virginia
Population, 2001 estimate	99,494	7,187,734
Population percent change, April 1, 2000-July 1, 2001	-1.1%	1.5%
Population, 2000	100,565	7,078,515
Population, percent change, 1990 to 2000	-3.2%	14.4%
Persons under 5 years old, percent, 2000	7.1%	6.5%
Persons under 18 years old, percent, 2000	25.7%	24.6%
Persons 65 years old and over, percent, 2000	13.8%	11.2%
Female persons, percent, 2000	51.7%	51.0%
White persons, percent, 2000 (a)	45.8%	72.3%
[redacted]	[redacted]	19.6%
Ame[redacted] (a)	[redacted]	0.3%
As[redacted]	[redacted]	3.7%
N[redacted] (a)	[redacted]	0.1%
Pe[redacted]	[redacted]	2.0%
P[redacted]	[redacted]	2.0%
P[redacted]	[redacted]	4.7%
W[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	51.4%	52.2%
F[redacted]	[redacted]	8.1%
Language other than English spoken at home, pct age 5+, 2000	4.6%	11.1%
High school graduates, percent of persons age 25+, 2000	75.2%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	13.8%	29.5%
Persons with a disability, age 5+, 2000	22,025	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	23.8	27.0
Housing units, 2000	41,605	2,904,192
Homeownership rate, 2000	58.6%	68.1%
Housing units in multi-unit structures, percent, 2000	28.4%	21.5%
Median value of owner-occupied housing units, 2000	$81,300	$125,400

	Households, 2000	38,170	2,699,173
	Persons per household, 2000	2.51	2.54
	Median household money income, 1999	$33,742	$46,677
	Per capita money income, 1999	$16,507	$23,975
	Persons below poverty, percent, 1999	16.2%	9.6%

	Business QuickFacts	Portsmouth city	Virginia
	Private nonfarm establishments, 1999	1,703	173,550
	Private nonfarm employment, 1999	25,119	2,791,977
	Private nonfarm employment, percent change 1990-1999	-3.5%	20.3%
	Nonemployer establishments, 1999	2,946	360,974
	Manufacturers shipments, 1997 ($1000)	368,724	83,814,009
	Retail sales, 1997 ($1000)	468,443	62,569,924
	Retail sales per capita, 1997	$4,712	$9,293
	[redacted]	[redacted]	14.9%
	[redacted]97	[redacted]	27.5%
	Housing units authorized by building permits, 2000	213	48,402
	Federal funds and grants, 2001 ($1000)	1,477,766	71,257,343
	Local government employment - full-time equivalent, 1997	5,144	253,219

	Geography QuickFacts	Portsmouth city	Virginia
	Land area, 2000 (square miles)	33	39,594
	Persons per square mile, 2000	3,032.7	178.8
	Metropolitan Area	Norfolk-Virginia Beach-Newport News, VA-NC MSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:26 EDT

U.S. Census Bureau

State and County *QuickFacts*

QuickFacts Main | FAQs | What's New

Suffolk city, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state
USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Suffolk city, Virginia

People QuickFacts	Suffolk city	Virginia
Population, 2001 estimate	67,107	7,187,734
Population percent change, April 1, 2000-July 1, 2001	5.4%	1.5%
Population, 2000	63,677	7,078,515
Population, percent change, 1990 to 2000	22.1%	14.4%
Persons under 5 years old, percent, 2000	7.3%	6.5%
Persons under 18 years old, percent, 2000	27.8%	24.6%
Persons 65 years old and over, percent, 2000	11.4%	11.2%
Female persons, percent, 2000	52.2%	51.0%
White persons, percent, 2000 (a)	53.8%	72.3%
[redacted]	[redacted]	19.6%
[redacted]	[redacted]	0.3%
[redacted]	[redacted]	3.7%
[redacted]	[redacted]	0.1%
[redacted]	0.4%	2.0%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	4.7%
[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	53.4%	52.2%
[redacted]	[redacted]	8.1%
Language other than English spoken at home, pct age 5+, 2000	4.0%	11.1%
High school graduates, percent of persons age 25+, 2000	76.8%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	17.3%	29.5%
Persons with a disability, age 5+, 2000	13,146	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	27.3	27.0
Housing units, 2000	24,704	2,904,192
Homeownership rate, 2000	72.2%	68.1%
Housing units in multi-unit structures, percent, 2000	13.3%	21.5%
Median value of owner-occupied housing units, 2000	$107,300	$125,400

	Households, 2000	23,283	2,699,173
	Persons per household, 2000	2.69	2.54
	Median household money income, 1999	$41,115	$46,677
	Per capita money income, 1999	$18,836	$23,975
	Persons below poverty, percent, 1999	13.2%	9.6%

	Business QuickFacts	Suffolk city	Virginia
	Private nonfarm establishments, 1999	1,136	173,550
	Private nonfarm employment, 1999	16,229	2,791,977
	Private nonfarm employment, percent change 1990-1999	26.5%	20.3%
	Nonemployer establishments, 1999	2,570	360,974
	Manufacturers shipments, 1997 ($1000)	1,103,490	83,814,009
	Retail sales, 1997 ($1000)	379,979	62,569,924
	Retail sales per capita, 1997	$6,214	$9,293
	M[redacted]	[redacted]	14.9%
	W[redacted]97	[redacted]%	27.5%
	Housing units authorized by building permits, 2000	773	48,402
	Federal funds and grants, 2001 ($1000)	378,264	71,257,343
	Local government employment - full-time equivalent, 1997	2,294	253,219

	Geography QuickFacts	Suffolk city	Virginia
	Land area, 2000 (square miles)	400	39,594
	Persons per square mile, 2000	159.2	178.8
	Metropolitan Area	Norfolk-Virginia Beach-Newport News, VA-NC MSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:26 EDT

Browse more data sets for Suffolk city, Virginia

U.S. Census Bureau

State and County *QuickFacts*

QuickFacts Main | FAQs | What's New

Virginia Beach city, Virginia

Virginia counties - view map

Select a county Go

Locate a county by place name

Select a state

USA QuickFacts

Follow the link for definition and source information.

Browse more data sets for Virginia Beach city, Virginia

People QuickFacts	Virginia Beach city	Virginia
Population, 2001 estimate	426,931	7,187,734
Population percent change, April 1, 2000-July 1, 2001	0.4%	1.5%
Population, 2000	425,257	7,078,515
Population, percent change, 1990 to 2000	8.2%	14.4%
Persons under 5 years old, percent, 2000	7.2%	6.5%
Persons under 18 years old, percent, 2000	27.5%	24.6%
Persons 65 years old and over, percent, 2000	8.4%	11.2%
Female persons, percent, 2000	50.5%	51.0%
White persons, percent, 2000 (a)	71.4%	72.3%
[redacted] (a)	[redacted]	19.6%
[redacted] (a)	[redacted]	0.3%
[redacted]	[redacted]	3.7%
[redacted] (a)	[redacted]	0.1%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	2.0%
[redacted]	[redacted]	4.7%
[redacted]	[redacted]	70.2%
Living in same house in 1995 and 2000, pct age 5+, 2000	45.8%	52.2%
[redacted]	[redacted]	8.1%
Language other than English spoken at home, pct age 5+, 2000	10.3%	11.1%
High school graduates, percent of persons age 25+, 2000	90.4%	81.5%
Bachelor's degree or higher, pct of persons age 25+, 2000	28.1%	29.5%
Persons with a disability, age 5+, 2000	56,939	1,155,083
Mean travel time to work, workers age 16+ (minutes), 2000	23.9	27.0
Housing units, 2000	162,277	2,904,192
Homeownership rate, 2000	65.6%	68.1%
Housing units in multi-unit structures, percent, 2000	24.0%	21.5%
Median value of owner-occupied housing units, 2000	$123,200	$125,400

	Households, 2000	154,455	2,699,173
	Persons per household, 2000	2.70	2.54
	Median household money income, 1999	$48,705	$46,677
	Per capita money income, 1999	$22,365	$23,975
	Persons below poverty, percent, 1999	6.5%	9.6%

	Business QuickFacts	Virginia Beach city	Virginia
	Private nonfarm establishments, 1999	10,185	173,550
	Private nonfarm employment, 1999	139,147	2,791,977
	Private nonfarm employment, percent change 1990-1999	22.8%	20.3%
	Nonemployer establishments, 1999	20,526	360,974
	Manufacturers shipments, 1997 ($1000)	967,231	83,814,009
	Retail sales, 1997 ($1000)	3,342,718	62,569,924
	Retail sales per capita, 1997	$7,754	$9,293
	[redacted]	[redacted]	14.9%
	[redacted]997	[redacted]	27.5%
	Housing units authorized by building permits, 2000	1,464	48,402
	Federal funds and grants, 2001 ($1000)	2,823,806	71,257,343
	Local government employment - full-time equivalent, 1997	16,205	253,219

	Geography QuickFacts	Virginia Beach city	Virginia
	Land area, 2000 (square miles)	248	39,594
	Persons per square mile, 2000	1,712.7	178.8
	Metropolitan Area	Norfolk-Virginia Beach-Newport News, VA-NC MSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Tuesday, 24-Sep-2002 11:19:26 EDT

DEEP CREEK HIGH SCHOOL – Chesapeake

VARSITY BASEBALL

DAY	DATE	OPPONENT	PLACE	TIME	
SAT.	MARCH 8	SALEM (SCRIMMAGE) VA Beach	AWAY	12:00	Va. Beach
WED.	MARCH 12	KELLAM (SCRIMMAGE)	HOME	4:30	
MON.	MARCH 17	NORVIEW	HOME	4:15	Norfolk
FRI.	MARCH 21	WESTERN BRANCH	AWAY	4:45	
TUES.	MARCH 25	GREAT BRIDGE	HOME	4:45	
FRIDAY	MARCH 28	HICKORY	HOME	4:45	
TUES.	APRIL 1	OSCAR SMITH	AWAY	4:45	
WED.	APRIL 2	NORVIEW	AWAY	4:30	Norfolk
FRI.	APRIL 4	LAKELAND	AWAY	4:45	Suffolk
TUES.	APRIL 8	NANSEMOND RIVER	HOME	4:45	Suffolk
FRI.	APRIL 11	INDIAN RIVER	AWAY	4:45	
MON.	APRIL14	BEACH BLAST	T.B.A.	T.B.A.	
TUES.	APRIL15	BEACH BLAST	T.B.A.	T.B.A.	
WED.	APRIL 16	BEACH BLAST	T.B.A.	T.B.A.	
THURS.	APRIL 17	BEACH BLAST	T.B.A.	T.B.A.	
TUES.	APRIL 22	WESTERN BRANCH	HOME	4:45	
FRI.	APRIL 25	GREAT BRIDGE	AWAY	4:45	
TUES.	APRIL 29	HICKORY	AWAY	4:45	
FRI.	MAY 2	OSCAR SMITH	HOME	4:45	
TUES.	MAY 6	LAKELAND	HOME	4:45	Suffolk
FRI.	MAY 9	NANSEMOND	AWAY	4:45	Suffolk

		RIVER		
TUES.	MAY 13	INDIAN RIVER	HOME	4:45
TUES.	MAY 20	S.E.D. TOURNAMENT	N. RIVER	T.B.A.
THURS.	MAY 22	S.E.D. TOURNAMENT	N. RIVER	T.B.A.

Head Coach: Scott Hughes

Athletic Director: T. Benjamin Polk

Assistant Coaches: Bill Partain, Bryan Wingate, Bill Dean, Sean Todd

Principal: Nathan T. Hardee

JUNIOR VARSITY BASEBALL

DAY	DATE	OPPONENT	PLACE	TIME
THURSDAY	MARCH 13	CHURCHLAND (SCRIMMAGE)	HOME	4:45
FRIDAY	MARCH 21	WESTERN BRANCH	HOME	4:45
TUESDAY	MARCH 25	GREAT BRIDGE	AWAY	4:45
FRIDAY	MARCH 28	HICKORY	AWAY	4:45
TUESDAY	APRIL 1	OSCAR SMITH	HOME	4:45
FRIDAY	APRIL 4	LAKELAND	HOME	4:45
TUESDAY	APRIL 8	NANSEMOND RIVER	AWAY	4:45
FRIDAY	APRIL 11	INDIAN RIVER	HOME	4:45
TUESDAY	APRIL 22	WESTERN BRANCH	AWAY	4:45
FRIDAY	APRIL	GREAT BRIDGE	HOME	4:45

	25			
TUESDAY	APRIL 29	HICKORY	HOME	4:45
WEDNESDAY	APRIL 30	CHURCHLAND	AWAY	4:45
FRIDAY	MAY 2	OSCAR SMITH	AWAY	4:45
TUESDAY	MAY 6	LAKELAND	AWAY	4:45
FRIDAY	MAY 9	NANSEMOND RIVER	HOME	4:45
TUESDAY	MAY 13	INDIAN RIVER	AWAY	4:45

Head Coach: Bill Partain

Athletic Director: Benjamin Polk

Assistant Coach: Bill Dean

Deep Creek High School-Chesapeake

SOFTBALL SCHEDULE

VARSITY SOFTBALL SCHEDULE

DAY	DATE	OPPONENT	PLACE	TIME	
THURSDAY	MARCH 6	CHURCHLAND (SCRIMMAGE)	HOME	4:30	Portsmouth
SATURDAY	MARCH 8	W. BRANCH JAMBOREE	AWAY	T. B. A.	
THURSDAY	MARCH 13	NORVIEW (SCRIMMAGE)	HOME	4:30	Norfolk
MONDAY	MARCH 17	CHURCHLAND	HOME	4:45	Portsmouth
FRIDAY	MARCH 21	WESTERN BRANCH	AWAY	4:45	
TUES	MARCH 25	GREAT BRIDGE	HOME	4:45	
FRIDAY	MARCH 28	HICKORY	HOME	4:45	
TUESDAY	APRIL 1	OSCAR SMITH	AWAY	4:45	

FRIDAY	APRIL 4	LAKELAND	AWAY	4:45	Suffolk
TUESDAY	APRIL 8	NANSEMOND RIVER	HOME	4:45	
FRIDAY	APRIL 11	INDIAN RIVER	AWAY	4:45	
TUESDAY	APRIL 15	EASTER BASH	P. ANNE	T. B. A.	
WEDNESDAY	APRIL 16	EASTER BASH	P. ANNE	T. B. A.	
THURSDAY	APRIL 17	EASTER BASH	P. ANNE	T. B. A.	
WEDNESDAY	APRIL 23	WESTERN BRANCH	HOME	4:45	
FRIDAY	APRIL 25	GREAT BRIDGE	AWAY	4:45	
TUESDAY	APRIL 29	HICKORY	AWAY	4:45	
FRIDAY	MAY 2	OSCAR SMITH	HOME	4:45	
TUESDAY	MAY 6	LAKELAND	HOME	4:45	Suffolk
FRIDAY	MAY 9	NANSEMOND RIVER	AWAY	4:45	
TUESDAY	MAY 13	INDIAN RIVER	HOME	4:45	

Head Coach: Dennis Hollobaugh

Athletic Director: T. Benjamin Polk

Principal: Nathan T. Hardee

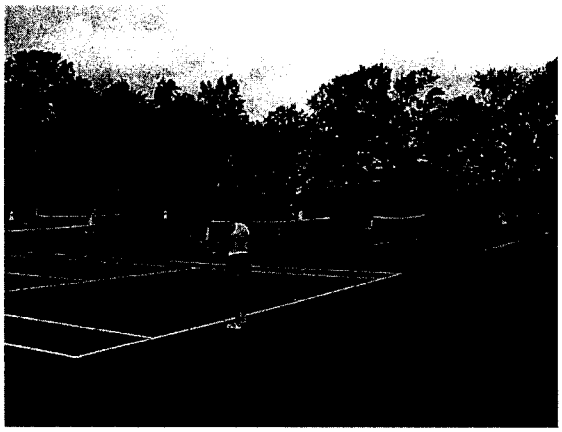
JUNIOR VARSITY SOFTBALL

DAY	DATE	OPPONENT	PLACE	TIME
FRIDAY	MARCH 21	WESTERN BRANCH	HOME	4:45

Great Bridge High Girls

> Chesapeake, VA

District Champions 1999!



After a long season, winning the district tournament was the icing on the cake!!!
Way to go girls!!!

The wildcat finished their season November 17 with a record of .

Coach: Dave Albaugh.

Date	Opponent	Time (JV)	Time (V)
Thursday Aug. 22	@ Kempsville (scrimmage)	5:00 p.m.	6:00 p.m.
Thursday Sep. 5	@Indian River	5:00 p.m.	6:00 p.m.
Tuesday Sep. 10	@ Hickory	5:00 p.m.	6:00 p.m.
Thursday Sep. 12	@ Lakeland	5:00 p.m.	6:00 p.m.
Friday Sep. 13	@ Manteo, NC (OBX)	6:00 p.m.	7:00 p.m.
Tuesday Sep. 17	Deep Creek	5:00 p.m.	6:00 p.m.

Va Beach

Suffolk

Wednesday Sep. 18	Western Branch	5:00 p.m.	6:00 p.m.	
Saturday Sep. 21	@ First Colonial	----	11:30 a.m.	Va. Beach
Tuesday Sep. 24	@ Oscar Smith	5:00 p.m.	6:00 p.m.	
Wednesday Sep. 25	@ Tallwood	----	6:00 p.m.	Va. Beach
Thursday Sep. 26	Nansemond River	5:00 p.m.	6:00 p.m.	Suffolk
Tuesday Oct. 1	Indian River	5:00 p.m.	6:00 p.m.	
Wednesday Oct. 2	Cox	----	7:00 p.m.	Va. Beach
Thursday Oct. 3	Hickory	5:00 p.m.	6:00 p.m.	
Tuesday Oct. 8	Lakeland	5:00 p.m.	6:00 p.m.	Suffolk
Thursday Oct. 10	@ Deep Creek	5:00 p.m.	6:00 p.m.	
Tuesday Oct. 15	@ Western Branch	5:00 p.m.	6:00 p.m.	
Thursday Oct. 17	Oscar Smith (Senior Night)	5:00 p.m.	6:00 p.m.	
Tuesday Oct. 22	@ Nansemond River	5:00 p.m.	6:00 p.m.	
Tuesday Oct. 29	District Semifinals ~ Oscar Smith	----	----	
Thursday Oct. 31	District Championships ~ Oscar Smith	----	----	

Back to Sports Page

Residence County to Workplace County Flows for Virginia
Sorted by Residence State and County

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	093	5720	9999	Isle of Wight Co. VA	011	001	8872	8840	District of Columbia DC	14	
51	093	5720	9999	Isle of Wight Co. VA	012	011	4992	2680	Broward Co. FL	6	
51	093	5720	9999	Isle of Wight Co. VA	013	051	7520	9999	Chatham Co. GA	11	
51	093	5720	9999	Isle of Wight Co. VA	013	121	0520	9999	Fulton Co. GA	2	
51	093	5720	9999	Isle of Wight Co. VA	024	009	8872	8840	Calvert Co. MD	38	
51	093	5720	9999	Isle of Wight Co. VA	024	035	8872	0720	Queen Anne's Co. MD	3	
51	093	5720	9999	Isle of Wight Co. VA	027	049	9999	9999	Goodhue Co. MN	11	
51	093	5720	9999	Isle of Wight Co. VA	037	055	9999	9999	Dare Co. NC	18	
51	093	5720	9999	Isle of Wight Co. VA	037	091	9999	9999	Hertford Co. NC	6	
51	093	5720	9999	Isle of Wight Co. VA	037	183	6640	9999	Wake Co. NC	17	
51	093	5720	9999	Isle of Wight Co. VA	039	113	2000	9999	Montgomery Co. OH	19	
51	093	5720	9999	Isle of Wight Co. VA	040	039	9999	9999	Custer Co. OK	11	
51	093	5720	9999	Isle of Wight Co. VA	045	029	9999	9999	Colleton Co. SC	5	
51	093	5720	9999	Isle of Wight Co. VA	051	001	9999	9999	Accomack Co. VA	35	
51	093	5720	9999	Isle of Wight Co. VA	051	015	9999	9999	Augusta Co. VA	6	
51	093	5720	9999	Isle of Wight Co. VA	051	041	6760	9999	Chesterfield Co. VA	24	
51	093	5720	9999	Isle of Wight Co. VA	051	059	8872	8840	Fairfax Co. VA	8	
51	093	5720	9999	Isle of Wight Co. VA	051	081	9999	9999	Greensville Co. VA	8	
51	093	5720	9999	Isle of Wight Co. VA	051	085	6760	9999	Hanover Co. VA	14	
51	093	5720	9999	Isle of Wight Co. VA	051	087	6760	9999	Henrico Co. VA	28	
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**5,118**	**5118**
51	093	5720	9999	Isle of Wight Co. VA	051	095	5720	9999	James City Co. VA	131	
51	093	5720	9999	Isle of Wight Co. VA	051	103	9999	9999	Lancaster Co. VA	6	
51	093	5720	9999	Isle of Wight Co. VA	051	109	9999	9999	Louisa Co. VA	7	
51	093	5720	9999	Isle of Wight Co. VA	051	149	6760	9999	Prince George Co. VA	26	
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**153**	**153**
51	093	5720	9999	Isle of Wight Co. VA	051	181	9999	9999	Surry Co. VA	289	
51	093	5720	9999	Isle of Wight Co. VA	051	183	9999	9999	Sussex Co. VA	76	
51	093	5720	9999	Isle of Wight Co. VA	051	199	5720	9999	York Co. VA	131	
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**550**	**5720**	**9999**	**Chesapeake city VA**	**526**	**526**
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**620**	**9999**	**9999**	**Franklin city VA**	**350**	**350**
51	093	5720	9999	Isle of Wight Co. VA	051	650	5720	9999	Hampton city VA	1,160	
51	093	5720	9999	Isle of Wight Co. VA	051	670	6760	9999	Hopewell city VA	9	
51	093	5720	9999	Isle of Wight Co. VA	051	700	5720	9999	Newport News city VA	2,544	
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**710**	**5720**	**9999**	**Norfolk city VA**	**674**	**674**
51	093	5720	9999	Isle of Wight Co. VA	051	735	5720	9999	Poquoson city VA	32	
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**740**	**5720**	**9999**	**Portsmouth city VA**	**787**	**787**
51	093	5720	9999	Isle of Wight Co. VA	051	760	6760	9999	Richmond city VA	8	
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**1,284**	**1284**
51	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**051**	**810**	**5720**	**9999**	**Virginia Beach city VA**	**281**	**281**
51	093	5720	9999	Isle of Wight Co. VA	051	830	5720	9999	Williamsburg city VA	88	
51	093	5720	9999	Isle of Wight Co. VA	054	053	9999	9999	Mason Co. WV	5	
51	093	5720	9999	Isle of Wight Co. VA	316	000			PANAMA	9	
51	093	5720	9999	Isle of Wight Co. VA	554	000			AT SEA	8	
		Totals								13,986	9173
51	175	9999	9999	Southampton Co. VA	008	041	1720	9999	El Paso Co. CO	8	
51	175	9999	9999	Southampton Co. VA	024	510	8872	0720	Baltimore city MD	1	
51	175	9999	9999	Southampton Co. VA	034	013	5602	5640	Essex Co. NJ	6	
51	175	9999	9999	Southampton Co. VA	037	015	9999	9999	Bertie Co. NC	6	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	175	9999	9999	Southampton Co. VA	037	069	6640	9999	Franklin Co. NC	2	
51	175	9999	9999	Southampton Co. VA	037	083	9999	9999	Halifax Co. NC	7	
51	175	9999	9999	Southampton Co. VA	037	091	9999	9999	Hertford Co. NC	71	
51	175	9999	9999	Southampton Co. VA	037	131	9999	9999	Northampton Co. NC	62	
51	175	9999	9999	Southampton Co. VA	037	183	6640	9999	Wake Co. NC	11	
51	175	9999	9999	Southampton Co. VA	037	193	9999	9999	Wilkes Co. NC	2	
51	175	9999	9999	Southampton Co. VA	045	031	9999	9999	Darlington Co. SC	1	
51	175	9999	9999	Southampton Co. VA	047	157	4920	9999	Shelby Co. TN	2	
51	175	9999	9999	Southampton Co. VA	051	041	6760	9999	Chesterfield Co. VA	45	
51	175	9999	9999	Southampton Co. VA	051	053	6760	9999	Dinwiddie Co. VA	2	
51	175	9999	9999	Southampton Co. VA	051	073	5720	9999	Gloucester Co. VA	1	
51	175	9999	9999	Southampton Co. VA	051	081	9999	9999	Greensville Co. VA	279	
51	175	9999	9999	Southampton Co. VA	051	085	6760	9999	Hanover Co. VA	20	
51	175	9999	9999	Southampton Co. VA	051	087	6760	9999	Henrico Co. VA	8	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**1,151**	**1151**
51	175	9999	9999	Southampton Co. VA	051	095	5720	9999	James City Co. VA	22	
51	175	9999	9999	Southampton Co. VA	051	135	9999	9999	Nottoway Co. VA	2	
51	175	9999	9999	Southampton Co. VA	051	149	6760	9999	Prince George Co. VA	33	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**2,623**	**2623**
51	*175*	*9999*	*9999*	*Southampton Co. VA*	*051*	*181*	*9999*	*9999*	*Surry Co. VA*	*32*	
51	175	9999	9999	Southampton Co. VA	051	183	9999	9999	Sussex Co. VA	127	
51	175	9999	9999	Southampton Co. VA	051	199	5720	9999	York Co. VA	25	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**550**	**5720**	**9999**	**Chesapeake city VA**	**115**	**115**
51	175	9999	9999	Southampton Co. VA	051	595	9999	9999	Emporia city VA	120	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**620**	**9999**	**9999**	**Franklin city VA**	**1,247**	**1247**
51	175	9999	9999	Southampton Co. VA	051	630	8872	8840	Fredericksburg city VA	6	
51	175	9999	9999	Southampton Co. VA	051	650	5720	9999	Hampton city VA	48	
51	175	9999	9999	Southampton Co. VA	051	680	4640	9999	Lynchburg city VA	6	
51	175	9999	9999	Southampton Co. VA	051	700	5720	9999	Newport News city VA	82	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**710**	**5720**	**9999**	**Norfolk city VA**	**168**	**168**
51	175	9999	9999	Southampton Co. VA	051	730	6760	9999	Petersburg city VA	14	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**740**	**5720**	**9999**	**Portsmouth city VA**	**81**	**81**
51	175	9999	9999	Southampton Co. VA	051	760	6760	9999	Richmond city VA	46	
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**400**	**400**
51	**175**	**9999**	**9999**	**Southampton Co. VA**	**051**	**810**	**5720**	**9999**	**Virginia Beach city VA**	**50**	**50**
51	175	9999	9999	Southampton Co. VA	051	830	5720	9999	Williamsburg city VA	13	
		Totals								6,945	5835
51	550	5720	9999	Chesapeake city VA	001	017	9999	9999	Chambers Co. AL	15	
51	550	5720	9999	Chesapeake city VA	006	071	4472	6780	San Bernardino Co. CA	8	
51	550	5720	9999	Chesapeake city VA	006	073	7320	9999	San Diego Co. CA	40	
51	550	5720	9999	Chesapeake city VA	009	011	*	*	New London Co. CT	10	
51	550	5720	9999	Chesapeake city VA	011	001	8872	8840	District of Columbia DC	64	
51	550	5720	9999	Chesapeake city VA	012	011	4992	2680	Broward Co. FL	15	
51	550	5720	9999	Chesapeake city VA	012	031	3600	9999	Duval Co. FL	7	
51	550	5720	9999	Chesapeake city VA	012	033	6080	9999	Escambia Co. FL	18	
51	550	5720	9999	Chesapeake city VA	012	057	8280	9999	Hillsborough Co. FL	7	
51	550	5720	9999	Chesapeake city VA	012	081	7510	9999	Manatee Co. FL	7	
51	550	5720	9999	Chesapeake city VA	012	086	4992	5000	Miami-Dade Co. FL	6	
51	550	5720	9999	Chesapeake city VA	012	087	9999	9999	Monroe Co. FL	14	
51	550	5720	9999	Chesapeake city VA	013	051	7520	9999	Chatham Co. GA	14	
51	550	5720	9999	Chesapeake city VA	013	067	0520	9999	Cobb Co. GA	11	
51	550	5720	9999	Chesapeake city VA	013	089	0520	9999	DeKalb Co. GA	12	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	550	5720	9999	Chesapeake city VA	013	121	0520	9999	Fulton Co. GA	7	
51	550	5720	9999	Chesapeake city VA	013	127	9999	9999	Glynn Co. GA	17	
51	550	5720	9999	Chesapeake city VA	013	255	0520	9999	Spalding Co. GA	5	
51	550	5720	9999	Chesapeake city VA	015	003	3320	9999	Honolulu Co. HI	12	
51	550	5720	9999	Chesapeake city VA	017	031	1602	1600	Cook Co. IL	10	
51	550	5720	9999	Chesapeake city VA	018	043	4520	9999	Floyd Co. IN	5	
51	550	5720	9999	Chesapeake city VA	021	019	3400	9999	Boyd Co. KY	12	
51	550	5720	9999	Chesapeake city VA	023	005	*	*	Cumberland Co. ME	27	
51	550	5720	9999	Chesapeake city VA	024	003	8872	0720	Anne Arundel Co. MD	8	
51	550	5720	9999	Chesapeake city VA	024	005	8872	0720	Baltimore Co. MD	6	
51	550	5720	9999	Chesapeake city VA	024	017	8872	8840	Charles Co. MD	8	
51	550	5720	9999	Chesapeake city VA	024	031	8872	8840	Montgomery Co. MD	16	
51	550	5720	9999	Chesapeake city VA	024	033	8872	8840	Prince George's Co. MD	26	
51	550	5720	9999	Chesapeake city VA	024	043	8872	3180	Washington Co. MD	6	
51	550	5720	9999	Chesapeake city VA	024	510	8872	0720	Baltimore city MD	35	
51	550	5720	9999	Chesapeake city VA	027	145	6980	9999	Stearns Co. MN	7	
51	550	5720	9999	Chesapeake city VA	028	059	0920	9999	Jackson Co. MS	7	
51	550	5720	9999	Chesapeake city VA	032	001	9999	9999	Churchill Co. NV	4	
51	550	5720	9999	Chesapeake city VA	032	003	4120	9999	Clark Co. NV	8	
51	550	5720	9999	Chesapeake city VA	034	003	5602	0875	Bergen Co. NJ	5	
51	550	5720	9999	Chesapeake city VA	034	015	6162	6160	Gloucester Co. NJ	24	
51	550	5720	9999	Chesapeake city VA	034	021	5602	8480	Mercer Co. NJ	11	
51	550	5720	9999	Chesapeake city VA	034	025	5602	5190	Monmouth Co. NJ	24	
51	550	5720	9999	Chesapeake city VA	034	029	5602	5190	Ocean Co. NJ	7	
51	550	5720	9999	Chesapeake city VA	036	005	5602	5600	Bronx Co. NY	5	
51	550	5720	9999	Chesapeake city VA	036	031	9999	9999	Essex Co. NY	5	
51	550	5720	9999	Chesapeake city VA	036	059	5602	5380	Nassau Co. NY	8	
51	550	5720	9999	Chesapeake city VA	036	061	5602	5600	New York Co. NY	49	
51	550	5720	9999	Chesapeake city VA	036	081	5602	5600	Queens Co. NY	17	
51	550	5720	9999	Chesapeake city VA	036	085	5602	5600	Richmond Co. NY	7	
51	550	5720	9999	Chesapeake city VA	037	029	9999	9999	Camden Co. NC	38	
51	550	5720	9999	Chesapeake city VA	037	041	9999	9999	Chowan Co. NC	9	
51	550	5720	9999	Chesapeake city VA	037	049	9999	9999	Craven Co. NC	13	
51	550	5720	9999	Chesapeake city VA	037	051	2560	9999	Cumberland Co. NC	16	
51	550	5720	9999	Chesapeake city VA	037	053	5720	9999	Currituck Co. NC	157	
51	550	5720	9999	Chesapeake city VA	037	055	9999	9999	Dare Co. NC	46	
51	550	5720	9999	Chesapeake city VA	037	057	3120	9999	Davidson Co. NC	9	
51	550	5720	9999	Chesapeake city VA	037	065	6895	9999	Edgecombe Co. NC	8	
51	550	5720	9999	Chesapeake city VA	037	091	9999	9999	Hertford Co. NC	45	
51	550	5720	9999	Chesapeake city VA	037	119	1520	9999	Mecklenburg Co. NC	22	
51	550	5720	9999	Chesapeake city VA	037	127	6895	9999	Nash Co. NC	9	
51	550	5720	9999	Chesapeake city VA	037	129	9200	9999	New Hanover Co. NC	9	
51	550	5720	9999	Chesapeake city VA	037	133	3605	9999	Onslow Co. NC	6	
51	550	5720	9999	Chesapeake city VA	037	139	9999	9999	Pasquotank Co. NC	289	
51	550	5720	9999	Chesapeake city VA	037	143	9999	9999	Perquimans Co. NC	7	
51	550	5720	9999	Chesapeake city VA	037	183	6640	9999	Wake Co. NC	10	
51	550	5720	9999	Chesapeake city VA	039	153	1692	0080	Summit Co. OH	14	
51	550	5720	9999	Chesapeake city VA	040	031	4200	9999	Comanche Co. OK	5	
51	550	5720	9999	Chesapeake city VA	042	003	6280	9999	Allegheny Co. PA	14	
51	550	5720	9999	Chesapeake city VA	042	005	9999	9999	Armstrong Co. PA	8	
51	550	5720	9999	Chesapeake city VA	042	041	3240	9999	Cumberland Co. PA	19	
51	550	5720	9999	Chesapeake city VA	042	045	6162	6160	Delaware Co. PA	22	
51	550	5720	9999	Chesapeake city VA	042	091	6162	6160	Montgomery Co. PA	11	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	550	5720	9999	Chesapeake city VA	042	133	9280	9999	York Co. PA	20	
51	550	5720	9999	Chesapeake city VA	044	005	*	*	Newport Co. RI	6	
51	550	5720	9999	Chesapeake city VA	045	031	9999	9999	Darlington Co. SC	11	
51	550	5720	9999	Chesapeake city VA	045	043	9999	9999	Georgetown Co. SC	7	
51	550	5720	9999	Chesapeake city VA	045	091	1520	9999	York Co. SC	12	
51	550	5720	9999	Chesapeake city VA	047	065	1560	9999	Hamilton Co. TN	6	
51	550	5720	9999	Chesapeake city VA	047	157	4920	9999	Shelby Co. TN	24	
51	550	5720	9999	Chesapeake city VA	048	029	7240	9999	Bexar Co. TX	8	
51	550	5720	9999	Chesapeake city VA	048	161	9999	9999	Freestone Co. TX	2	
51	550	5720	9999	Chesapeake city VA	048	355	1880	9999	Nueces Co. TX	7	
51	550	5720	9999	Chesapeake city VA	051	001	9999	9999	Accomack Co. VA	25	
51	550	5720	9999	Chesapeake city VA	051	013	8872	8840	Arlington Co. VA	14	
51	550	5720	9999	Chesapeake city VA	051	041	6760	9999	Chesterfield Co. VA	30	
51	550	5720	9999	Chesapeake city VA	051	059	8872	8840	Fairfax Co. VA	83	
51	550	5720	9999	Chesapeake city VA	051	073	5720	9999	Gloucester Co. VA	17	
51	550	5720	9999	Chesapeake city VA	051	083	9999	9999	Halifax Co. VA	10	
51	550	5720	9999	Chesapeake city VA	051	085	6760	9999	Hanover Co. VA	8	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	087	6760	9999	Henrico Co. VA	38	
51	550	5720	9999	Chesapeake city VA	051	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**294**	**294**
51	550	5720	9999	Chesapeake city VA	051	095	5720	9999	James City Co. VA	72	
51	550	5720	9999	Chesapeake city VA	051	101	9999	9999	King William Co. VA	8	
51	550	5720	9999	Chesapeake city VA	051	121	9999	9999	Montgomery Co. VA	5	
51	550	5720	9999	Chesapeake city VA	051	125	9999	9999	Nelson Co. VA	17	
51	550	5720	9999	Chesapeake city VA	051	147	9999	9999	Prince Edward Co. VA	5	
51	550	5720	9999	Chesapeake city VA	051	149	6760	9999	Prince George Co. VA	46	
51	550	5720	9999	Chesapeake city VA	051	153	8872	8840	Prince William Co. VA	16	
51	550	5720	9999	Chesapeake city VA	051	159	9999	9999	Richmond Co. VA	48	
51	550	5720	9999	Chesapeake city VA	051	167	9999	9999	Russell Co. VA	5	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	173	9999	9999	Smyth Co. VA	22	
51	550	5720	9999	Chesapeake city VA	051	**175**	**9999**	**9999**	**Southampton Co. VA**	**52**	**52**
51	550	5720	9999	Chesapeake city VA	051	181	9999	9999	Surry Co. VA	47	
51	550	5720	9999	Chesapeake city VA	051	183	9999	9999	Sussex Co. VA	31	
51	550	5720	9999	Chesapeake city VA	051	195	9999	9999	Wise Co. VA	33	
51	550	5720	9999	Chesapeake city VA	051	199	5720	9999	York Co. VA	211	
51	550	5720	9999	Chesapeake city VA	051	510	8872	8840	Alexandria city VA	15	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	540	1540	9999	Charlottesville city VA	7	
51	550	5720	9999	Chesapeake city VA	051	**550**	**5720**	**9999**	**Chesapeake city VA**	**38,680**	**38680**
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	570	6760	9999	Colonial Heights city VA	15	
51	550	5720	9999	Chesapeake city VA	051	**620**	**9999**	**9999**	**Franklin city VA**	**22**	**22**
51	550	5720	9999	Chesapeake city VA	051	650	5720	9999	Hampton city VA	1,095	
51	550	5720	9999	Chesapeake city VA	051	670	6760	9999	Hopewell city VA	17	
51	550	5720	9999	Chesapeake city VA	051	680	4640	9999	Lynchburg city VA	10	
51	550	5720	9999	Chesapeake city VA	051	690	9999	9999	Martinsville city VA	6	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	700	5720	9999	Newport News city VA	1,737	
51	550	5720	9999	Chesapeake city VA	051	**710**	**5720**	**9999**	**Norfolk city VA**	**24,904**	**24904**
51	550	5720	9999	Chesapeake city VA	051	730	6760	9999	Petersburg city VA	28	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	735	5720	9999	Poquoson city VA	18	
51	550	5720	9999	Chesapeake city VA	051	**740**	**5720**	**9999**	**Portsmouth city VA**	**9,976**	**9976**
51	550	5720	9999	Chesapeake city VA	051	760	6760	9999	Richmond city VA	97	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	770	6800	9999	Roanoke city VA	8	
51	**550**	**5720**	**9999**	**Chesapeake city VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**1,850**	**1850**
51	550	5720	9999	Chesapeake city VA	051	**810**	**5720**	**9999**	**Virginia Beach city VA**	**15,394**	**15394**
						830	5720	9999	Williamsburg city VA	87	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	550	5720	9999	Chesapeake city VA	055	009	3080	9999	Brown Co. WI	16	
51	550	5720	9999	Chesapeake city VA	055	011	9999	9999	Buffalo Co. WI	8	
51	550	5720	9999	Chesapeake city VA	055	035	2290	9999	Eau Claire Co. WI	6	
51	550	5720	9999	Chesapeake city VA	078	000			US VIRGIN ISLANDS	13	
51	550	5720	9999	Chesapeake city VA	109	000			FRANCE	4	
51	550	5720	9999	Chesapeake city VA	140	000			SCOTLAND	5	
51	550	5720	9999	Chesapeake city VA	163	000			RUSSIA	6	
51	550	5720	9999	Chesapeake city VA	166	000			EUROPE	8	
51	550	5720	9999	Chesapeake city VA	247	000			VIETNAM	7	
51	550	5720	9999	Chesapeake city VA	301	000			CANADA	9	
51	550	5720	9999	Chesapeake city VA	311	000			COSTA RICA	7	
51	550	5720	9999	Chesapeake city VA	364	000			COLOMBIA	6	
51	550	5720	9999	Chesapeake city VA	450	000			ST HELENA	7	
51	550	5720	9999	Chesapeake city VA	554	000			AT SEA	185	
51	550	5720	9999	Chesapeake city VA	555	000			ABROAD	62	
		Totals								96,977	91172
51	620	9999	9999	Franklin city VA	001	099	9999	9999	Monroe Co. AL	8	
51	620	9999	9999	Franklin city VA	037	091	9999	9999	Hertford Co. NC	12	
51	620	9999	9999	Franklin city VA	037	131	9999	9999	Northampton Co. NC	28	
51	620	9999	9999	Franklin city VA	051	041	6760	9999	Chesterfield Co. VA	7	
51	620	9999	9999	Franklin city VA	051	053	6760	9999	Dinwiddie Co. VA	19	
51	620	9999	9999	Franklin city VA	051	081	9999	9999	Greensville Co. VA	34	
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**636**	**636**
51	620	9999	9999	Franklin city VA	051	095	5720	9999	James City Co. VA	13	
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**488**	**488**
51	620	9999	9999	Franklin city VA	051	183	9999	9999	Sussex Co. VA	33	
51	620	9999	9999	Franklin city VA	051	195	9999	9999	Wise Co. VA	12	
51	620	9999	9999	Franklin city VA	051	199	5720	9999	York Co. VA	8	
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**550**	**5720**	**9999**	**Chesapeake city VA**	**20**	**20**
51	620	9999	9999	Franklin city VA	051	570	6760	9999	Colonial Heights city VA	7	
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**620**	**9999**	**9999**	**Franklin city VA**	**1,591**	**1591**
51	620	9999	9999	Franklin city VA	051	650	5720	9999	Hampton city VA	7	
51	620	9999	9999	Franklin city VA	051	670	6760	9999	Hopewell city VA	9	
51	620	9999	9999	Franklin city VA	051	700	5720	9999	Newport News city VA	85	
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**710**	**5720**	**9999**	**Norfolk city VA**	**65**	**65**
51	620	9999	9999	Franklin city VA	051	730	6760	9999	Petersburg city VA	5	
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**740**	**5720**	**9999**	**Portsmouth city VA**	**26**	**26**
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**194**	**194**
51	**620**	**9999**	**9999**	**Franklin city VA**	**051**	**810**	**5720**	**9999**	**Virginia Beach city VA**	**22**	**22**
51	620	9999	9999	Franklin city VA	051	830	5720	9999	Williamsburg city VA	8	
		Totals								3,337	3042
51	710	5720	9999	Norfolk city VA	004	027	9360	9999	Yuma Co. AZ	3	
51	710	5720	9999	Norfolk city VA	006	013	7362	5775	Contra Costa Co. CA	10	
51	710	5720	9999	Norfolk city VA	006	073	7320	9999	San Diego Co. CA	18	
51	710	5720	9999	Norfolk city VA	006	075	7362	7360	San Francisco Co. CA	4	
51	710	5720	9999	Norfolk city VA	009	007	*	*	Middlesex Co. CT	15	
51	710	5720	9999	Norfolk city VA	010	001	2190	9999	Kent Co. DE	4	
51	710	5720	9999	Norfolk city VA	010	003	6162	9160	New Castle Co. DE	11	
51	710	5720	9999	Norfolk city VA	011	001	8872	8840	District of Columbia DC	32	
51	710	5720	9999	Norfolk city VA	012	009	4900	9999	Brevard Co. FL	14	
51	710	5720	9999	Norfolk city VA	012	011	4992	2680	Broward Co. FL	8	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	710	5720	9999	Norfolk city VA	012	031	3600	9999	Duval Co. FL	289	
51	710	5720	9999	Norfolk city VA	012	033	6080	9999	Escambia Co. FL	70	
51	710	5720	9999	Norfolk city VA	012	095	5960	9999	Orange Co. FL	11	
51	710	5720	9999	Norfolk city VA	012	099	8960	9999	Palm Beach Co. FL	7	
51	710	5720	9999	Norfolk city VA	012	101	8280	9999	Pasco Co. FL	7	
51	710	5720	9999	Norfolk city VA	012	113	6080	9999	Santa Rosa Co. FL	7	
51	710	5720	9999	Norfolk city VA	013	015	0520	9999	Bartow Co. GA	10	
51	710	5720	9999	Norfolk city VA	013	051	7520	9999	Chatham Co. GA	7	
51	710	5720	9999	Norfolk city VA	013	089	0520	9999	DeKalb Co. GA	6	
51	710	5720	9999	Norfolk city VA	013	121	0520	9999	Fulton Co. GA	12	
51	710	5720	9999	Norfolk city VA	013	185	9999	9999	Lowndes Co. GA	8	
51	710	5720	9999	Norfolk city VA	015	003	3320	9999	Honolulu Co. HI	4	
51	710	5720	9999	Norfolk city VA	017	031	1602	1600	Cook Co. IL	5	
51	710	5720	9999	Norfolk city VA	017	043	1602	1600	DuPage Co. IL	7	
51	710	5720	9999	Norfolk city VA	017	097	1602	1600	Lake Co. IL	28	
51	710	5720	9999	Norfolk city VA	018	097	3480	9999	Marion Co. IN	7	
51	710	5720	9999	Norfolk city VA	020	091	3760	9999	Johnson Co. KS	5	
51	710	5720	9999	Norfolk city VA	021	093	9999	9999	Hardin Co. KY	5	
51	710	5720	9999	Norfolk city VA	022	017	7680	9999	Caddo Parish LA	17	
51	710	5720	9999	Norfolk city VA	022	051	5560	9999	Jefferson Parish LA	8	
51	710	5720	9999	Norfolk city VA	022	057	3350	9999	Lafourche Parish LA	5	
51	710	5720	9999	Norfolk city VA	023	023	9999	9999	Sagadahoc Co. ME	12	
51	710	5720	9999	Norfolk city VA	023	031	*	*	York Co. ME	16	
51	710	5720	9999	Norfolk city VA	024	003	8872	0720	Anne Arundel Co. MD	16	
51	710	5720	9999	Norfolk city VA	024	031	8872	8840	Montgomery Co. MD	36	
51	710	5720	9999	Norfolk city VA	024	033	8872	8840	Prince George's Co. MD	16	
51	710	5720	9999	Norfolk city VA	024	510	8872	0720	Baltimore city MD	45	
51	710	5720	9999	Norfolk city VA	025	025	1122	1120	Suffolk Co. MA	12	
51	710	5720	9999	Norfolk city VA	026	041	9999	9999	Delta Co. MI	7	
51	710	5720	9999	Norfolk city VA	026	081	3000	9999	Kent Co. MI	6	
51	710	5720	9999	Norfolk city VA	027	037	5120	9999	Dakota Co. MN	23	
51	710	5720	9999	Norfolk city VA	029	095	3760	9999	Jackson Co. MO	8	
51	710	5720	9999	Norfolk city VA	030	111	0880	9999	Yellowstone Co. MT	6	
51	710	5720	9999	Norfolk city VA	034	013	5602	5640	Essex Co. NJ	19	
51	710	5720	9999	Norfolk city VA	034	039	5602	5640	Union Co. NJ	11	
51	710	5720	9999	Norfolk city VA	036	059	5602	5380	Nassau Co. NY	29	
51	710	5720	9999	Norfolk city VA	036	081	5602	5600	Queens Co. NY	13	
51	710	5720	9999	Norfolk city VA	036	089	9999	9999	St. Lawrence Co. NY	7	
51	710	5720	9999	Norfolk city VA	036	117	6840	9999	Wayne Co. NY	5	
51	710	5720	9999	Norfolk city VA	037	023	3290	9999	Burke Co. NC	5	
51	710	5720	9999	Norfolk city VA	037	029	9999	9999	Camden Co. NC	4	
51	710	5720	9999	Norfolk city VA	037	051	2560	9999	Cumberland Co. NC	38	
51	710	5720	9999	Norfolk city VA	037	055	9999	9999	Dare Co. NC	8	
51	710	5720	9999	Norfolk city VA	037	063	6640	9999	Durham Co. NC	10	
51	710	5720	9999	Norfolk city VA	037	067	3120	9999	Forsyth Co. NC	6	
51	710	5720	9999	Norfolk city VA	037	081	3120	9999	Guilford Co. NC	9	
51	710	5720	9999	Norfolk city VA	037	095	9999	9999	Hyde Co. NC	7	
51	710	5720	9999	Norfolk city VA	037	119	1520	9999	Mecklenburg Co. NC	8	
51	710	5720	9999	Norfolk city VA	037	129	9200	9999	New Hanover Co. NC	10	
51	710	5720	9999	Norfolk city VA	037	133	3605	9999	Onslow Co. NC	7	
51	710	5720	9999	Norfolk city VA	037	139	9999	9999	Pasquotank Co. NC	57	
51	710	5720	9999	Norfolk city VA	037	183	6640	9999	Wake Co. NC	38	
51	710	5720	9999	Norfolk city VA	037	195	9999	9999	Wilson Co. NC	10	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	710	5720	9999	Norfolk city VA	039	035	1692	1680	Cuyahoga Co. OH	5	
51	710	5720	9999	Norfolk city VA	039	113	2000	9999	Montgomery Co. OH	11	
51	710	5720	9999	Norfolk city VA	039	151	1320	9999	Stark Co. OH	7	
51	710	5720	9999	Norfolk city VA	040	097	9999	9999	Mayes Co. OK	18	
51	710	5720	9999	Norfolk city VA	041	029	4890	9999	Jackson Co. OR	8	
51	710	5720	9999	Norfolk city VA	042	017	6162	6160	Bucks Co. PA	13	
51	710	5720	9999	Norfolk city VA	042	027	8050	9999	Centre Co. PA	6	
51	710	5720	9999	Norfolk city VA	042	043	3240	9999	Dauphin Co. PA	17	
51	710	5720	9999	Norfolk city VA	042	045	6162	6160	Delaware Co. PA	6	
51	710	5720	9999	Norfolk city VA	042	077	0240	9999	Lehigh Co. PA	5	
51	710	5720	9999	Norfolk city VA	042	091	6162	6160	Montgomery Co. PA	5	
51	710	5720	9999	Norfolk city VA	042	101	6162	6160	Philadelphia Co. PA	8	
51	710	5720	9999	Norfolk city VA	044	001	6480	9999	Bristol Co. RI	6	
51	710	5720	9999	Norfolk city VA	044	009	*	*	Washington Co. RI	12	
51	710	5720	9999	Norfolk city VA	045	019	1440	9999	Charleston Co. SC	14	
51	710	5720	9999	Norfolk city VA	045	035	1440	9999	Dorchester Co. SC	7	
51	710	5720	9999	Norfolk city VA	045	045	3160	9999	Greenville Co. SC	11	
51	710	5720	9999	Norfolk city VA	045	079	1760	9999	Richland Co. SC	9	
51	710	5720	9999	Norfolk city VA	047	093	3840	9999	Knox Co. TN	7	
51	710	5720	9999	Norfolk city VA	047	171	3660	9999	Unicoi Co. TN	6	
51	710	5720	9999	Norfolk city VA	048	027	3810	9999	Bell Co. TX	19	
51	710	5720	9999	Norfolk city VA	048	141	2320	9999	El Paso Co. TX	21	
51	710	5720	9999	Norfolk city VA	048	257	1922	1920	Kaufman Co. TX	6	
51	710	5720	9999	Norfolk city VA	048	409	1880	9999	San Patricio Co. TX	7	
51	710	5720	9999	Norfolk city VA	048	423	8640	9999	Smith Co. TX	8	
51	710	5720	9999	Norfolk city VA	051	003	1540	9999	Albemarle Co. VA	7	
51	710	5720	9999	Norfolk city VA	051	036	6760	9999	Charles City Co. VA	24	
51	710	5720	9999	Norfolk city VA	051	037	9999	9999	Charlotte Co. VA	10	
51	710	5720	9999	Norfolk city VA	051	041	6760	9999	Chesterfield Co. VA	70	
51	710	5720	9999	Norfolk city VA	051	051	9999	9999	Dickenson Co. VA	17	
51	710	5720	9999	Norfolk city VA	051	053	6760	9999	Dinwiddie Co. VA	7	
51	710	5720	9999	Norfolk city VA	051	059	8872	8840	Fairfax Co. VA	64	
51	710	5720	9999	Norfolk city VA	051	061	8872	8840	Fauquier Co. VA	6	
51	710	5720	9999	Norfolk city VA	051	069	9999	9999	Frederick Co. VA	10	
51	710	5720	9999	Norfolk city VA	051	071	9999	9999	Giles Co. VA	4	
51	710	5720	9999	Norfolk city VA	051	073	5720	9999	Gloucester Co. VA	13	
51	710	5720	9999	Norfolk city VA	051	085	6760	9999	Hanover Co. VA	8	
51	**710**	**5720**	**9999**	**Norfolk city VA**	051	087	6760	9999	Henrico Co. VA	78	
51	710	5720	9999	Norfolk city VA	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**120**	**120**
51	710	5720	9999	Norfolk city VA	051	095	5720	9999	James City Co. VA	125	
51	710	5720	9999	Norfolk city VA	051	097	9999	9999	King and Queen Co. VA	9	
51	710	5720	9999	Norfolk city VA	051	099	8872	8840	King George Co. VA	21	
51	710	5720	9999	Norfolk city VA	051	115	5720	9999	Mathews Co. VA	19	
51	710	5720	9999	Norfolk city VA	051	127	6760	9999	New Kent Co. VA	11	
51	710	5720	9999	Norfolk city VA	051	131	9999	9999	Northampton Co. VA	21	
51	710	5720	9999	Norfolk city VA	051	153	8872	8840	Prince William Co. VA	7	
51	710	5720	9999	Norfolk city VA	051	159	9999	9999	Richmond Co. VA	57	
51	**710**	**5720**	**9999**	**Norfolk city VA**	051	167	9999	9999	Russell Co. VA	7	
51	710	5720	9999	Norfolk city VA	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**15**	**15**
51	710	5720	9999	Norfolk city VA	051	177	8872	8840	Spotsylvania Co. VA	9	
51	710	5720	9999	Norfolk city VA	051	183	9999	9999	Sussex Co. VA	7	
51	710	5720	9999	Norfolk city VA	051	195	9999	9999	Wise Co. VA	9	
					051	199	5720	9999	York Co. VA	241	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	710	5720	9999	Norfolk city VA	051	510	8872	8840	Alexandria city VA	16	
51	710	5720	9999	Norfolk city VA	051	540	1540	9999	Charlottesville city VA	5	
51	**710**	**5720**	**9999**	**Norfolk city VA**	**051**	**550**	**5720**	**9999**	**Chesapeake city VA**	**6,877**	**6877**
51	710	5720	9999	Norfolk city VA	051	595	9999	9999	Emporia city VA	7	
51	710	5720	9999	Norfolk city VA	051	600	8872	8840	Fairfax city VA	30	
51	**710**	**5720**	**9999**	**Norfolk city VA**	**051**	**620**	**9999**	**9999**	**Franklin city VA**	**9**	**9**
51	710	5720	9999	Norfolk city VA	051	650	5720	9999	Hampton city VA	1,576	
51	710	5720	9999	Norfolk city VA	051	670	6760	9999	Hopewell city VA	10	
51	710	5720	9999	Norfolk city VA	051	700	5720	9999	Newport News city VA	1,955	
51	**710**	**5720**	**9999**	**Norfolk city VA**	**051**	**710**	**5720**	**9999**	**Norfolk city VA**	**74,572**	**74572**
51	710	5720	9999	Norfolk city VA	051	730	6760	9999	Petersburg city VA	4	
51	**710**	**5720**	**9999**	**Norfolk city VA**	**051**	**740**	**5720**	**9999**	**Portsmouth city VA**	**4,380**	**4380**
51	710	5720	9999	Norfolk city VA	051	760	6760	9999	Richmond city VA	78	
51	**710**	**5720**	**9999**	**Norfolk city VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**588**	**588**
51	**710**	**5720**	**9999**	**Norfolk city VA**	**051**	**810**	**5720**	**9999**	**Virginia Beach city VA**	**17,717**	**17717**
51	710	5720	9999	Norfolk city VA	051	830	5720	9999	Williamsburg city VA	138	
51	710	5720	9999	Norfolk city VA	051	840	9999	9999	Winchester city VA	6	
51	710	5720	9999	Norfolk city VA	053	029	7602	7600	Island Co. WA	36	
51	710	5720	9999	Norfolk city VA	054	039	1480	9999	Kanawha Co. WV	5	
51	710	5720	9999	Norfolk city VA	066	000			GUAM	4	
51	710	5720	9999	Norfolk city VA	072	000			PUERTO RICO	15	
51	710	5720	9999	Norfolk city VA	110	000			GERMANY	5	
51	710	5720	9999	Norfolk city VA	116	000			GREECE	14	
51	710	5720	9999	Norfolk city VA	118	000			ICELAND	9	
51	710	5720	9999	Norfolk city VA	120	000			ITALY	9	
51	710	5720	9999	Norfolk city VA	134	000			SPAIN	21	
51	710	5720	9999	Norfolk city VA	138	000			UNITED KINGDOM	12	
51	710	5720	9999	Norfolk city VA	140	000			SCOTLAND	27	
51	710	5720	9999	Norfolk city VA	150	000			BOSNIA AND HERZEGOVINA	8	
51	710	5720	9999	Norfolk city VA	212	000			IRAN	7	
51	710	5720	9999	Norfolk city VA	215	000			JAPAN	14	
51	710	5720	9999	Norfolk city VA	404	000			BRITISH INDIAN OCEAN TERRITORY	7	
51	710	5720	9999	Norfolk city VA	554	000			AT SEA	1,234	
		Totals			555	000			ABROAD	302	
										112,083	104278
51	800	5720	9999	Suffolk city VA	006	073	7320	9999	San Diego Co. CA	6	
51	800	5720	9999	Suffolk city VA	011	001	8872	8840	District of Columbia DC	16	
51	800	5720	9999	Suffolk city VA	013	121	0520	9999	Fulton Co. GA	9	
51	800	5720	9999	Suffolk city VA	013	127	9999	9999	Glynn Co. GA	12	
51	800	5720	9999	Suffolk city VA	024	017	8872	8840	Charles Co. MD	4	
51	800	5720	9999	Suffolk city VA	024	031	8872	8840	Montgomery Co. MD	9	
51	800	5720	9999	Suffolk city VA	024	033	8872	8840	Prince George's Co. MD	6	
51	800	5720	9999	Suffolk city VA	024	037	9999	9999	St. Mary's Co. MD	22	
51	800	5720	9999	Suffolk city VA	028	049	3560	9999	Hinds Co. MS	12	
51	800	5720	9999	Suffolk city VA	029	189	7040	9999	St. Louis Co. MO	8	
51	800	5720	9999	Suffolk city VA	032	003	4120	9999	Clark Co. NV	15	
51	800	5720	9999	Suffolk city VA	036	045	9999	9999	Jefferson Co. NY	8	
51	800	5720	9999	Suffolk city VA	036	061	5602	5600	New York Co. NY	12	
51	800	5720	9999	Suffolk city VA	037	051	2560	9999	Cumberland Co. NC	11	
51	800	5720	9999	Suffolk city VA	037	055	9999	9999	Dare Co. NC	4	
51	800	5720	9999	Suffolk city VA	037	073	9999	9999	Gates Co. NC	38	
					037	091	9999	9999	Hertford Co. NC	41	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	800	5720	9999	Suffolk city VA	037	131	9999	9999	Northampton Co. NC	8	
51	800	5720	9999	Suffolk city VA	037	139	9999	9999	Pasquotank Co. NC	20	
51	800	5720	9999	Suffolk city VA	039	023	2000	9999	Clark Co. OH	8	
51	800	5720	9999	Suffolk city VA	039	035	1692	1680	Cuyahoga Co. OH	3	
51	800	5720	9999	Suffolk city VA	042	007	6280	9999	Beaver Co. PA	11	
51	800	5720	9999	Suffolk city VA	042	045	6162	6160	Delaware Co. PA	15	
51	800	5720	9999	Suffolk city VA	044	005	*	*	Newport Co. RI	8	
51	800	5720	9999	Suffolk city VA	044	007	6480	9999	Providence Co. RI	16	
51	800	5720	9999	Suffolk city VA	045	013	9999	9999	Beaufort Co. SC	9	
51	800	5720	9999	Suffolk city VA	048	029	7240	9999	Bexar Co. TX	10	
51	800	5720	9999	Suffolk city VA	051	001	9999	9999	Accomack Co. VA	7	
51	800	5720	9999	Suffolk city VA	051	015	9999	9999	Augusta Co. VA	15	
51	800	5720	9999	Suffolk city VA	051	019	4640	9999	Bedford Co. VA	11	
51	800	5720	9999	Suffolk city VA	051	025	9999	9999	Brunswick Co. VA	5	
51	800	5720	9999	Suffolk city VA	051	041	6760	9999	Chesterfield Co. VA	29	
51	800	5720	9999	Suffolk city VA	051	053	6760	9999	Dinwiddie Co. VA	11	
51	800	5720	9999	Suffolk city VA	051	071	9999	9999	Giles Co. VA	7	
51	800	5720	9999	Suffolk city VA	051	081	9999	9999	Greensville Co. VA	28	
51	800	5720	9999	Suffolk city VA	051	085	6760	9999	Hanover Co. VA	9	
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	087	6760	9999	Henrico Co. VA	20	
51	800	5720	9999	Suffolk city VA	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**1,615**	**1615**
51	800	5720	9999	Suffolk city VA	051	095	5720	9999	James City Co. VA	40	
51	800	5720	9999	Suffolk city VA	051	115	5720	9999	Mathews Co. VA	5	
51	800	5720	9999	Suffolk city VA	051	149	6760	9999	Prince George Co. VA	9	
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	159	9999	9999	Richmond Co. VA	10	
51	800	5720	9999	Suffolk city VA	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**123**	**123**
51	800	5720	9999	Suffolk city VA	051	179	8872	8840	Stafford Co. VA	22	
51	800	5720	9999	Suffolk city VA	051	181	9999	9999	Surry Co. VA	75	
51	800	5720	9999	Suffolk city VA	051	183	9999	9999	Sussex Co. VA	66	
51	800	5720	9999	Suffolk city VA	051	199	5720	9999	York Co. VA	48	
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	510	8872	8840	Alexandria city VA	4	
51	800	5720	9999	Suffolk city VA	**051**	**550**	**5720**	**9999**	**Chesapeake city VA**	**3,190**	**3190**
51	800	5720	9999	Suffolk city VA	051	570	6760	9999	Colonial Heights city VA	11	
51	800	5720	9999	Suffolk city VA	051	590	1950	9999	Danville city VA	17	
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	595	9999	9999	Emporia city VA	8	
51	800	5720	9999	Suffolk city VA	**051**	**620**	**9999**	**9999**	**Franklin city VA**	**233**	**233**
51	800	5720	9999	Suffolk city VA	051	650	5720	9999	Hampton city VA	915	
51	800	5720	9999	Suffolk city VA	051	660	9999	9999	Harrisonburg city VA	4	
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	700	5720	9999	Newport News city VA	1,397	
51	800	5720	9999	Suffolk city VA	**051**	**710**	**5720**	**9999**	**Norfolk city VA**	**3,528**	**3528**
51	800	5720	9999	Suffolk city VA	051	730	6760	9999	Petersburg city VA	8	
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	735	5720	9999	Poquoson city VA	22	
51	800	5720	9999	Suffolk city VA	**051**	**740**	**5720**	**9999**	**Portsmouth city VA**	**3,440**	**3440**
51	**800**	**5720**	**9999**	**Suffolk city VA**	051	760	6760	9999	Richmond city VA	39	
51	**800**	**5720**	**9999**	**Suffolk city VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**11,309**	**11309**
51	800	5720	9999	Suffolk city VA	**051**	**810**	**5720**	**9999**	**Virginia Beach city VA**	**1,644**	**1644**
51	800	5720	9999	Suffolk city VA	051	830	5720	9999	Williamsburg city VA	29	
51	800	5720	9999	Suffolk city VA	055	009	3080	9999	Brown Co. WI	11	
51	800	5720	9999	Suffolk city VA	134	000			SPAIN	5	
51	800	5720	9999	Suffolk city VA	554	000			AT SEA	43	
		Totals			555	000			ABROAD	19	
										28,372	25082

48

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	810	5720	9999	Virginia Beach city VA	001	097	5160	9999	Mobile Co. AL	22	
51	810	5720	9999	Virginia Beach city VA	004	019	8520	9999	Pima Co. AZ	6	
51	810	5720	9999	Virginia Beach city VA	004	027	9360	9999	Yuma Co. AZ	25	
51	810	5720	9999	Virginia Beach city VA	005	143	2580	9999	Washington Co. AR	8	
51	810	5720	9999	Virginia Beach city VA	006	025	9999	9999	Imperial Co. CA	16	
51	810	5720	9999	Virginia Beach city VA	006	073	7320	9999	San Diego Co. CA	13	
51	810	5720	9999	Virginia Beach city VA	006	075	7362	7360	San Francisco Co. CA	7	
51	810	5720	9999	Virginia Beach city VA	006	085	7362	7400	Santa Clara Co. CA	8	
51	810	5720	9999	Virginia Beach city VA	006	111	4472	8735	Ventura Co. CA	13	
51	810	5720	9999	Virginia Beach city VA	006	115	9340	9999	Yuba Co. CA	8	
51	810	5720	9999	Virginia Beach city VA	008	031	2082	2080	Denver Co. CO	7	
51	810	5720	9999	Virginia Beach city VA	008	041	1720	9999	El Paso Co. CO	6	
51	810	5720	9999	Virginia Beach city VA	008	113	9999	9999	San Miguel Co. CO	9	
51	810	5720	9999	Virginia Beach city VA	009	001	*	*	Fairfield Co. CT	8	
51	810	5720	9999	Virginia Beach city VA	009	009	*	*	New Haven Co. CT	14	
51	810	5720	9999	Virginia Beach city VA	009	011	*	*	New London Co. CT	22	
51	810	5720	9999	Virginia Beach city VA	010	001	2190	9999	Kent Co. DE	27	
51	810	5720	9999	Virginia Beach city VA	011	001	8872	8840	District of Columbia DC	203	
51	810	5720	9999	Virginia Beach city VA	012	009	4900	9999	Brevard Co. FL	10	
51	810	5720	9999	Virginia Beach city VA	012	011	4992	2680	Broward Co. FL	25	
51	810	5720	9999	Virginia Beach city VA	012	019	3600	9999	Clay Co. FL	5	
51	810	5720	9999	Virginia Beach city VA	012	021	5345	9999	Collier Co. FL	6	
51	810	5720	9999	Virginia Beach city VA	012	031	3600	9999	Duval Co. FL	29	
51	810	5720	9999	Virginia Beach city VA	012	033	6080	9999	Escambia Co. FL	76	
51	810	5720	9999	Virginia Beach city VA	012	057	8280	9999	Hillsborough Co. FL	9	
51	810	5720	9999	Virginia Beach city VA	012	071	2700	9999	Lee Co. FL	7	
51	810	5720	9999	Virginia Beach city VA	012	086	4992	5000	Miami-Dade Co. FL	46	
51	810	5720	9999	Virginia Beach city VA	012	087	9999	9999	Monroe Co. FL	37	
51	810	5720	9999	Virginia Beach city VA	012	095	5960	9999	Orange Co. FL	7	
51	810	5720	9999	Virginia Beach city VA	012	103	8280	9999	Pinellas Co. FL	5	
51	810	5720	9999	Virginia Beach city VA	012	109	3600	9999	St. Johns Co. FL	16	
51	810	5720	9999	Virginia Beach city VA	013	067	0520	9999	Cobb Co. GA	5	
51	810	5720	9999	Virginia Beach city VA	013	077	0520	9999	Coweta Co. GA	14	
51	810	5720	9999	Virginia Beach city VA	013	121	0520	9999	Fulton Co. GA	38	
51	810	5720	9999	Virginia Beach city VA	015	003	3320	9999	Honolulu Co. HI	27	
51	810	5720	9999	Virginia Beach city VA	017	031	1602	1600	Cook Co. IL	35	
51	810	5720	9999	Virginia Beach city VA	017	043	1602	1600	DuPage Co. IL	9	
51	810	5720	9999	Virginia Beach city VA	017	097	1602	1600	Lake Co. IL	33	
51	810	5720	9999	Virginia Beach city VA	017	197	1602	1600	Will Co. IL	10	
51	810	5720	9999	Virginia Beach city VA	018	089	1602	2960	Lake Co. IN	9	
51	810	5720	9999	Virginia Beach city VA	021	015	1642	1640	Boone Co. KY	29	
51	810	5720	9999	Virginia Beach city VA	021	093	9999	9999	Hardin Co. KY	14	
51	810	5720	9999	Virginia Beach city VA	022	051	5560	9999	Jefferson Parish LA	11	
51	810	5720	9999	Virginia Beach city VA	023	009	9999	9999	Hancock Co. ME	4	
51	810	5720	9999	Virginia Beach city VA	023	023	9999	9999	Sagadahoc Co. ME	6	
51	810	5720	9999	Virginia Beach city VA	023	031	*	*	York Co. ME	3	
51	810	5720	9999	Virginia Beach city VA	024	003	8872	0720	Anne Arundel Co. MD	48	
51	810	5720	9999	Virginia Beach city VA	024	009	8872	8840	Calvert Co. MD	20	
51	810	5720	9999	Virginia Beach city VA	024	021	8872	8840	Frederick Co. MD	6	
51	810	5720	9999	Virginia Beach city VA	024	031	8872	8840	Montgomery Co. MD	42	
51	810	5720	9999	Virginia Beach city VA	024	033	8872	8840	Prince George's Co. MD	16	
51	810	5720	9999	Virginia Beach city VA	024	037	9999	9999	St. Mary's Co. MD	43	
51	810	5720	9999	Virginia Beach city VA	024	039	9999	9999	Somerset Co. MD	18	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	810	5720	9999	Virginia Beach city VA	024	045	9999	9999	Wicomico Co. MD	11	
51	810	5720	9999	Virginia Beach city VA	024	047	9999	9999	Worcester Co. MD	5	
51	810	5720	9999	Virginia Beach city VA	024	510	8872	0720	Baltimore city MD	14	
51	810	5720	9999	Virginia Beach city VA	025	009	*	*	Essex Co. MA	14	
51	810	5720	9999	Virginia Beach city VA	025	025	1122	1120	Suffolk Co. MA	5	
51	810	5720	9999	Virginia Beach city VA	025	027	*	*	Worcester Co. MA	4	
51	810	5720	9999	Virginia Beach city VA	026	021	0870	9999	Berrien Co. MI	4	
51	810	5720	9999	Virginia Beach city VA	026	081	3000	9999	Kent Co. MI	5	
51	810	5720	9999	Virginia Beach city VA	026	125	2162	2160	Oakland Co. MI	13	
51	810	5720	9999	Virginia Beach city VA	026	163	2162	2160	Wayne Co. MI	20	
51	810	5720	9999	Virginia Beach city VA	027	053	5120	9999	Hennepin Co. MN	40	
51	810	5720	9999	Virginia Beach city VA	028	059	0920	9999	Jackson Co. MS	31	
51	810	5720	9999	Virginia Beach city VA	029	077	7920	9999	Greene Co. MO	7	
51	810	5720	9999	Virginia Beach city VA	029	189	7040	9999	St. Louis Co. MO	10	
51	810	5720	9999	Virginia Beach city VA	031	055	5920	9999	Douglas Co. NE	9	
51	810	5720	9999	Virginia Beach city VA	032	001	9999	9999	Churchill Co. NV	69	
51	810	5720	9999	Virginia Beach city VA	033	005	9999	9999	Cheshire Co. NH	9	
51	810	5720	9999	Virginia Beach city VA	034	001	6162	0560	Atlantic Co. NJ	12	
51	810	5720	9999	Virginia Beach city VA	034	003	5602	0875	Bergen Co. NJ	15	
51	810	5720	9999	Virginia Beach city VA	034	005	6162	6160	Burlington Co. NJ	27	
51	810	5720	9999	Virginia Beach city VA	034	007	6162	6160	Camden Co. NJ	16	
51	810	5720	9999	Virginia Beach city VA	034	013	5602	5640	Essex Co. NJ	43	
51	810	5720	9999	Virginia Beach city VA	034	017	5602	3640	Hudson Co. NJ	16	
51	810	5720	9999	Virginia Beach city VA	034	025	5602	5190	Monmouth Co. NJ	20	
51	810	5720	9999	Virginia Beach city VA	034	029	5602	5190	Ocean Co. NJ	5	
51	810	5720	9999	Virginia Beach city VA	034	035	5602	5015	Somerset Co. NJ	52	
51	810	5720	9999	Virginia Beach city VA	034	041	5602	5640	Warren Co. NJ	24	
51	810	5720	9999	Virginia Beach city VA	036	001	0160	9999	Albany Co. NY	7	
51	810	5720	9999	Virginia Beach city VA	036	029	1280	9999	Erie Co. NY	12	
51	810	5720	9999	Virginia Beach city VA	036	047	5602	5600	Kings Co. NY	16	
51	810	5720	9999	Virginia Beach city VA	036	059	5602	5380	Nassau Co. NY	38	
51	810	5720	9999	Virginia Beach city VA	036	061	5602	5600	New York Co. NY	86	
51	810	5720	9999	Virginia Beach city VA	036	079	5602	5600	Putnam Co. NY	14	
51	810	5720	9999	Virginia Beach city VA	036	081	5602	5600	Queens Co. NY	51	
51	810	5720	9999	Virginia Beach city VA	036	085	5602	5600	Richmond Co. NY	18	
51	810	5720	9999	Virginia Beach city VA	036	091	0160	9999	Saratoga Co. NY	12	
51	810	5720	9999	Virginia Beach city VA	037	013	9999	9999	Beaufort Co. NC	13	
51	810	5720	9999	Virginia Beach city VA	037	019	9200	9999	Brunswick Co. NC	5	
51	810	5720	9999	Virginia Beach city VA	037	029	9999	9999	Camden Co. NC	12	
51	810	5720	9999	Virginia Beach city VA	037	041	9999	9999	Chowan Co. NC	7	
51	810	5720	9999	Virginia Beach city VA	037	045	9999	9999	Cleveland Co. NC	13	
51	810	5720	9999	Virginia Beach city VA	037	049	9999	9999	Craven Co. NC	37	
51	810	5720	9999	Virginia Beach city VA	037	051	2560	9999	Cumberland Co. NC	18	
51	810	5720	9999	Virginia Beach city VA	037	053	5720	9999	Currituck Co. NC	74	
51	810	5720	9999	Virginia Beach city VA	037	055	9999	9999	Dare Co. NC	38	
51	810	5720	9999	Virginia Beach city VA	037	063	6640	9999	Durham Co. NC	26	
51	810	5720	9999	Virginia Beach city VA	037	065	6895	9999	Edgecombe Co. NC	6	
51	810	5720	9999	Virginia Beach city VA	037	069	6640	9999	Franklin Co. NC	7	
51	810	5720	9999	Virginia Beach city VA	037	077	9999	9999	Granville Co. NC	22	
51	810	5720	9999	Virginia Beach city VA	037	081	3120	9999	Guilford Co. NC	11	
51	810	5720	9999	Virginia Beach city VA	037	083	9999	9999	Halifax Co. NC	8	
51	810	5720	9999	Virginia Beach city VA	037	091	9999	9999	Hertford Co. NC	21	
51	810	5720	9999	Virginia Beach city VA	037	097	9999	9999	Iredell Co. NC	10	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	810	5720	9999	Virginia Beach city VA	037	105	9999	9999	Lee Co. NC	9	
51	810	5720	9999	Virginia Beach city VA	037	119	1520	9999	Mecklenburg Co. NC	61	
51	810	5720	9999	Virginia Beach city VA	037	127	6895	9999	Nash Co. NC	7	
51	810	5720	9999	Virginia Beach city VA	037	129	9200	9999	New Hanover Co. NC	8	
51	810	5720	9999	Virginia Beach city VA	037	131	9999	9999	Northampton Co. NC	26	
51	810	5720	9999	Virginia Beach city VA	037	135	6640	9999	Orange Co. NC	5	
51	810	5720	9999	Virginia Beach city VA	037	139	9999	9999	Pasquotank Co. NC	85	
51	810	5720	9999	Virginia Beach city VA	037	143	9999	9999	Perquimans Co. NC	8	
51	810	5720	9999	Virginia Beach city VA	037	145	9999	9999	Person Co. NC	19	
51	810	5720	9999	Virginia Beach city VA	037	183	6640	9999	Wake Co. NC	32	
51	810	5720	9999	Virginia Beach city VA	039	027	9999	9999	Clinton Co. OH	7	
51	810	5720	9999	Virginia Beach city VA	039	035	1692	1680	Cuyahoga Co. OH	18	
51	810	5720	9999	Virginia Beach city VA	039	049	1840	9999	Franklin Co. OH	4	
51	810	5720	9999	Virginia Beach city VA	039	115	9999	9999	Morgan Co. OH	7	
51	810	5720	9999	Virginia Beach city VA	042	003	6280	9999	Allegheny Co. PA	34	
51	810	5720	9999	Virginia Beach city VA	042	017	6162	6160	Bucks Co. PA	13	
51	810	5720	9999	Virginia Beach city VA	042	045	6162	6160	Delaware Co. PA	63	
51	810	5720	9999	Virginia Beach city VA	042	055	9999	9999	Franklin Co. PA	8	
51	810	5720	9999	Virginia Beach city VA	042	077	0240	9999	Lehigh Co. PA	14	
51	810	5720	9999	Virginia Beach city VA	042	081	9140	9999	Lycoming Co. PA	18	
51	810	5720	9999	Virginia Beach city VA	042	101	6162	6160	Philadelphia Co. PA	30	
51	810	5720	9999	Virginia Beach city VA	042	107	9999	9999	Schuylkill Co. PA	17	
51	810	5720	9999	Virginia Beach city VA	042	121	9999	9999	Venango Co. PA	5	
51	810	5720	9999	Virginia Beach city VA	042	133	9280	9999	York Co. PA	9	
51	810	5720	9999	Virginia Beach city VA	044	005	*	*	Newport Co. RI	15	
51	810	5720	9999	Virginia Beach city VA	045	003	0600	9999	Aiken Co. SC	5	
51	810	5720	9999	Virginia Beach city VA	045	019	1440	9999	Charleston Co. SC	36	
51	810	5720	9999	Virginia Beach city VA	045	045	3160	9999	Greenville Co. SC	3	
51	810	5720	9999	Virginia Beach city VA	045	051	5330	9999	Horry Co. SC	10	
51	810	5720	9999	Virginia Beach city VA	045	059	9999	9999	Laurens Co. SC	7	
51	810	5720	9999	Virginia Beach city VA	045	079	1760	9999	Richland Co. SC	20	
51	810	5720	9999	Virginia Beach city VA	047	093	3840	9999	Knox Co. TN	6	
51	810	5720	9999	Virginia Beach city VA	047	157	4920	9999	Shelby Co. TN	19	
51	810	5720	9999	Virginia Beach city VA	048	029	7240	9999	Bexar Co. TX	14	
51	810	5720	9999	Virginia Beach city VA	048	113	1922	1920	Dallas Co. TX	8	
51	810	5720	9999	Virginia Beach city VA	048	201	3362	3360	Harris Co. TX	16	
51	810	5720	9999	Virginia Beach city VA	048	303	4600	9999	Lubbock Co. TX	33	
51	810	5720	9999	Virginia Beach city VA	048	409	1880	9999	San Patricio Co. TX	11	
51	810	5720	9999	Virginia Beach city VA	048	439	1922	2800	Tarrant Co. TX	23	
51	810	5720	9999	Virginia Beach city VA	049	049	6520	9999	Utah Co. UT	8	
51	810	5720	9999	Virginia Beach city VA	051	001	9999	9999	Accomack Co. VA	58	
51	810	5720	9999	Virginia Beach city VA	051	003	1540	9999	Albemarle Co. VA	14	
51	810	5720	9999	Virginia Beach city VA	051	013	8872	8840	Arlington Co. VA	102	
51	810	5720	9999	Virginia Beach city VA	051	015	9999	9999	Augusta Co. VA	8	
51	810	5720	9999	Virginia Beach city VA	051	019	4640	9999	Bedford Co. VA	11	
51	810	5720	9999	Virginia Beach city VA	051	036	6760	9999	Charles City Co. VA	8	
51	810	5720	9999	Virginia Beach city VA	051	037	9999	9999	Charlotte Co. VA	12	
51	810	5720	9999	Virginia Beach city VA	051	041	6760	9999	Chesterfield Co. VA	176	
51	810	5720	9999	Virginia Beach city VA	051	053	6760	9999	Dinwiddie Co. VA	5	
51	810	5720	9999	Virginia Beach city VA	051	059	8872	8840	Fairfax Co. VA	123	
51	810	5720	9999	Virginia Beach city VA	051	071	9999	9999	Giles Co. VA	41	
51	810	5720	9999	Virginia Beach city VA	051	073	5720	9999	Gloucester Co. VA	26	
51	810	5720	9999	Virginia Beach city VA	051	075	6760	9999	Goochland Co. VA	20	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	810	5720	9999	Virginia Beach city VA	051	077	9999	9999	Grayson Co. VA	6	
51	810	5720	9999	Virginia Beach city VA	051	081	9999	9999	Greensville Co. VA	7	
51	810	5720	9999	Virginia Beach city VA	051	085	6760	9999	Hanover Co. VA	33	
51	810	5720	9999	Virginia Beach city VA	051	087	6760	9999	Henrico Co. VA	85	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**205**	**205**
51	810	5720	9999	Virginia Beach city VA	051	095	5720	9999	James City Co. VA	136	
51	810	5720	9999	Virginia Beach city VA	051	099	8872	8840	King George Co. VA	25	
51	810	5720	9999	Virginia Beach city VA	051	103	9999	9999	Lancaster Co. VA	7	
51	810	5720	9999	Virginia Beach city VA	051	107	8872	8840	Loudoun Co. VA	15	
51	810	5720	9999	Virginia Beach city VA	051	121	9999	9999	Montgomery Co. VA	9	
51	810	5720	9999	Virginia Beach city VA	051	125	9999	9999	Nelson Co. VA	4	
51	810	5720	9999	Virginia Beach city VA	051	127	6760	9999	New Kent Co. VA	9	
51	810	5720	9999	Virginia Beach city VA	051	131	9999	9999	Northampton Co. VA	86	
51	810	5720	9999	Virginia Beach city VA	051	135	9999	9999	Nottoway Co. VA	23	
51	810	5720	9999	Virginia Beach city VA	051	137	9999	9999	Orange Co. VA	12	
51	810	5720	9999	Virginia Beach city VA	051	149	6760	9999	Prince George Co. VA	34	
51	810	5720	9999	Virginia Beach city VA	051	153	8872	8840	Prince William Co. VA	41	
51	810	5720	9999	Virginia Beach city VA	051	155	9999	9999	Pulaski Co. VA	6	
51	810	5720	9999	Virginia Beach city VA	051	159	9999	9999	Richmond Co. VA	84	
51	810	5720	9999	Virginia Beach city VA	051	173	9999	9999	Smyth Co. VA	9	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**16**	**16**
51	810	5720	9999	Virginia Beach city VA	051	177	8872	8840	Spotsylvania Co. VA	13	
51	810	5720	9999	Virginia Beach city VA	051	179	8872	8840	Stafford Co. VA	15	
51	810	5720	9999	Virginia Beach city VA	051	181	9999	9999	Surry Co. VA	29	
51	810	5720	9999	Virginia Beach city VA	051	183	9999	9999	Sussex Co. VA	38	
51	810	5720	9999	Virginia Beach city VA	051	193	9999	9999	Westmoreland Co. VA	5	
51	810	5720	9999	Virginia Beach city VA	051	195	9999	9999	Wise Co. VA	13	
51	810	5720	9999	Virginia Beach city VA	051	199	5720	9999	York Co. VA	499	
51	810	5720	9999	Virginia Beach city VA	051	510	8872	8840	Alexandria city VA	6	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	**540**	**1540**	**9999**	**Charlottesville city VA**	**13**	
51	810	5720	9999	Virginia Beach city VA	051	**550**	**5720**	**9999**	**Chesapeake city VA**	**18,541**	**18541**
51	810	5720	9999	Virginia Beach city VA	051	595	9999	9999	Emporia city VA	12	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	600	8872	8840	Fairfax city VA	38	
51	810	5720	9999	Virginia Beach city VA	051	**620**	**9999**	**9999**	**Franklin city VA**	**59**	**59**
51	810	5720	9999	Virginia Beach city VA	051	630	8872	8840	Fredericksburg city VA	4	
51	810	5720	9999	Virginia Beach city VA	051	650	5720	9999	Hampton city VA	2,020	
51	810	5720	9999	Virginia Beach city VA	051	660	9999	9999	Harrisonburg city VA	5	
51	810	5720	9999	Virginia Beach city VA	051	670	6760	9999	Hopewell city VA	10	
51	810	5720	9999	Virginia Beach city VA	051	680	4640	9999	Lynchburg city VA	33	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	700	5720	9999	Newport News city VA	2,319	
51	810	5720	9999	Virginia Beach city VA	051	**710**	**5720**	**9999**	**Norfolk city VA**	**55,963**	**55963**
51	810	5720	9999	Virginia Beach city VA	051	730	6760	9999	Petersburg city VA	68	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	735	5720	9999	Poquoson city VA	51	
51	810	5720	9999	Virginia Beach city VA	051	**740**	**5720**	**9999**	**Portsmouth city VA**	**7,318**	**7318**
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	760	6760	9999	Richmond city VA	199	
51	**810**	**5720**	**9999**	**Virginia Beach city VA**	**051**	**800**	**5720**	**9999**	**Suffolk city VA**	**1,223**	**1223**
51	810	5720	9999	Virginia Beach city VA	051	**810**	**5720**	**9999**	**Virginia Beach city VA**	**127,961**	**127961**
51	810	5720	9999	Virginia Beach city VA	051	830	5720	9999	Williamsburg city VA	100	
51	810	5720	9999	Virginia Beach city VA	051	840	9999	9999	Winchester city VA	7	
51	810	5720	9999	Virginia Beach city VA	053	033	7602	7600	King Co. WA	26	
51	810	5720	9999	Virginia Beach city VA	053	035	7602	1150	Kitsap Co. WA	8	
51	810	5720	9999	Virginia Beach city VA	053	061	7602	7600	Snohomish Co. WA	7	
51	810	5720	9999	Virginia Beach city VA	054	067	9999	9999	Nicholas Co. WV	6	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	810	5720	9999	Virginia Beach city VA	054	075	9999	9999	Pocahontas Co. WV	7	
51	810	5720	9999	Virginia Beach city VA	055	039	9999	9999	Fond du Lac Co. WI	19	
51	810	5720	9999	Virginia Beach city VA	055	141	9999	9999	Wood Co. WI	11	
51	810	5720	9999	Virginia Beach city VA	066	000			GUAM	7	
51	810	5720	9999	Virginia Beach city VA	072	000			PUERTO RICO	14	
51	810	5720	9999	Virginia Beach city VA	103	000			BELGIUM	9	
51	810	5720	9999	Virginia Beach city VA	110	000			GERMANY	44	
51	810	5720	9999	Virginia Beach city VA	120	000			ITALY	76	
51	810	5720	9999	Virginia Beach city VA	134	000			SPAIN	48	
51	810	5720	9999	Virginia Beach city VA	139	000			ENGLAND	6	
51	810	5720	9999	Virginia Beach city VA	166	000			EUROPE	28	
51	810	5720	9999	Virginia Beach city VA	167	000			KOSOVO	5	
51	810	5720	9999	Virginia Beach city VA	210	000			INDIA	22	
51	810	5720	9999	Virginia Beach city VA	212	000			IRAN	54	
51	810	5720	9999	Virginia Beach city VA	214	000			ISRAEL	7	
51	810	5720	9999	Virginia Beach city VA	215	000			JAPAN	14	
51	810	5720	9999	Virginia Beach city VA	216	000			JORDAN	43	
51	810	5720	9999	Virginia Beach city VA	217	000			KOREA	13	
51	810	5720	9999	Virginia Beach city VA	220	000			SOUTH KOREA	57	
51	810	5720	9999	Virginia Beach city VA	235	000			SAUDI ARABIA	45	
51	810	5720	9999	Virginia Beach city VA	249	000			ASIA	6	
51	810	5720	9999	Virginia Beach city VA	302	000			GREENLAND	11	
51	810	5720	9999	Virginia Beach city VA	323	000			BAHAMAS	6	
51	810	5720	9999	Virginia Beach city VA	404	000			BRITISH INDIAN OCEAN TERRITORY	5	
51	810	5720	9999	Virginia Beach city VA	414	000			EGYPT	9	
51	810	5720	9999	Virginia Beach city VA	449	000			SOUTH AFRICA	7	
51	810	5720	9999	Virginia Beach city VA	554	000			AT SEA	900	
51	810	5720	9999	Virginia Beach city VA	555	000			ABROAD	147	
		Totals								222,648	211286
51	740	5720	9999	Portsmouth city VA	217	000			KOREA	17	
51	740	5720	9999	Portsmouth city VA	215	000			JAPAN	6	
51	740	5720	9999	Portsmouth city VA	120	000			ITALY	3	
51	740	5720	9999	Portsmouth city VA	554	000			AT SEA	65	
51	740	5720	9999	Portsmouth city VA	249	000			ASIA	8	
51	740	5720	9999	Portsmouth city VA	555	000			ABROAD	33	
51	740	5720	9999	Portsmouth city VA	011	001	8872	8840	District of Columbia DC	14	
51	740	5720	9999	Portsmouth city VA	051	001	9999	9999	Accomack Co. VA	8	
51	740	5720	9999	Portsmouth city VA	034	003	5602	0875	Bergen Co. NJ	12	
51	740	5720	9999	Portsmouth city VA	006	007	1620	9999	Butte Co. CA	8	
51	740	5720	9999	Portsmouth city VA	009	011	*	*	New London Co. CT	14	
51	740	5720	9999	Portsmouth city VA	054	011	3400	9999	Cabell Co. WV	6	
51	740	5720	9999	Portsmouth city VA	012	011	4992	2680	Broward Co. FL	3	
51	740	5720	9999	Portsmouth city VA	033	015	*	*	Rockingham Co. NH	17	
51	740	5720	9999	Portsmouth city VA	051	025	9999	9999	Brunswick Co. VA	6	
51	740	5720	9999	Portsmouth city VA	006	029	0680	9999	Kern Co. CA	7	
51	740	5720	9999	Portsmouth city VA	053	029	7602	7600	Island Co. WA	14	
51	740	5720	9999	Portsmouth city VA	034	031	5602	0875	Passaic Co. NJ	19	
51	740	5720	9999	Portsmouth city VA	024	031	8872	8840	Montgomery Co. MD	24	
51	740	5720	9999	Portsmouth city VA	051	041	6760	9999	Chesterfield Co. VA	25	
51	740	5720	9999	Portsmouth city VA	024	045	9999	9999	Wicomico Co. MD	4	
51	740	5720	9999	Portsmouth city VA	045	045	3160	9999	Greenville Co. SC	11	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	740	5720	9999	Portsmouth city VA	037	049	9999	9999	Craven Co. NC	13	
51	740	5720	9999	Portsmouth city VA	037	053	5720	9999	Currituck Co. NC	17	17
51	740	5720	9999	Portsmouth city VA	051	059	8872	8840	Fairfax Co. VA	16	
51	740	5720	9999	Portsmouth city VA	013	063	0520	9999	Clayton Co. GA	6	
51	740	5720	9999	Portsmouth city VA	047	065	1560	9999	Hamilton Co. TN	10	
51	740	5720	9999	Portsmouth city VA	036	067	8160	9999	Onondaga Co. NY	7	
51	740	5720	9999	Portsmouth city VA	037	067	3120	9999	Forsyth Co. NC	9	
51	740	5720	9999	Portsmouth city VA	013	067	0520	9999	Cobb Co. GA	6	
51	740	5720	9999	Portsmouth city VA	051	071	9999	9999	Giles Co. VA	12	
51	740	5720	9999	Portsmouth city VA	051	073	5720	9999	Gloucester Co. VA	7	
51	740	5720	9999	Portsmouth city VA	037	073	9999	9999	Gates Co. NC	12	
51	740	5720	9999	Portsmouth city VA	051	077	9999	9999	Grayson Co. VA	6	
51	740	5720	9999	Portsmouth city VA	051	081	9999	9999	Greensville Co. VA	9	
51	740	5720	9999	Portsmouth city VA	051	085	6760	9999	Hanover Co. VA	18	
51	740	5720	9999	Portsmouth city VA	051	087	6760	9999	Henrico Co. VA	5	
51	740	5720	9999	Portsmouth city VA	037	091	9999	9999	Hertford Co. NC	7	
51	**740**	**5720**	**9999**	**Portsmouth city VA**	**051**	**093**	**5720**	**9999**	**Isle of Wight Co. VA**	**462**	**462**
51	740	5720	9999	Portsmouth city VA	012	095	5960	9999	Orange Co. FL	11	
51	740	5720	9999	Portsmouth city VA	051	095	5720	9999	James City Co. VA	52	
51	740	5720	9999	Portsmouth city VA	037	097	9999	9999	Iredell Co. NC	11	
51	740	5720	9999	Portsmouth city VA	042	101	6162	6160	Philadelphia Co. PA	13	
51	740	5720	9999	Portsmouth city VA	039	103	1692	1680	Medina Co. OH	9	
51	740	5720	9999	Portsmouth city VA	021	111	4520	9999	Jefferson Co. KY	28	
51	740	5720	9999	Portsmouth city VA	048	113	1922	1920	Dallas Co. TX	6	
51	740	5720	9999	Portsmouth city VA	040	119	9999	9999	Payne Co. OK	9	
51	740	5720	9999	Portsmouth city VA	013	121	0520	9999	Fulton Co. GA	9	
51	740	5720	9999	Portsmouth city VA	051	127	6760	9999	New Kent Co. VA	7	
51	740	5720	9999	Portsmouth city VA	051	131	9999	9999	Northampton Co. VA	16	
51	740	5720	9999	Portsmouth city VA	040	143	8560	9999	Tulsa Co. OK	6	
51	740	5720	9999	Portsmouth city VA	051	149	6760	9999	Prince George Co. VA	12	
51	740	5720	9999	Portsmouth city VA	051	153	8872	8840	Prince William Co. VA	6	
51	740	5720	9999	Portsmouth city VA	019	153	2120	9999	Polk Co. IA	8	
51	740	5720	9999	Portsmouth city VA	037	159	1520	9999	Rowan Co. NC	10	
51	740	5720	9999	Portsmouth city VA	051	159	9999	9999	Richmond Co. VA	15	
51	**740**	**5720**	**9999**	**Portsmouth city VA**	**051**	**175**	**9999**	**9999**	**Southampton Co. VA**	**23**	**23**
51	740	5720	9999	Portsmouth city VA	051	177	8872	8840	Spotsylvania Co. VA	6	
51	740	5720	9999	Portsmouth city VA	051	181	9999	9999	Surry Co. VA	34	
51	740	5720	9999	Portsmouth city VA	037	183	6640	9999	Wake Co. NC	8	
51	740	5720	9999	Portsmouth city VA	051	183	9999	9999	Sussex Co. VA	19	
51	740	5720	9999	Portsmouth city VA	051	195	9999	9999	Wise Co. VA	14	
51	740	5720	9999	Portsmouth city VA	051	199	5720	9999	York Co. VA	125	
51	740	5720	9999	Portsmouth city VA	013	225	4680	9999	Peach Co. GA	7	
51	740	5720	9999	Portsmouth city VA	051	510	8872	8840	Alexandria city VA	8	
51	740	5720	9999	Portsmouth city VA	051	540	1540	9999	Charlottesville city VA	13	
51	**740**	**5720**	**9999**	**Portsmouth city VA**	**051**	**550**	**5720**	**9999**	**Chesapeake city VA**	**7,620**	**7,620**
51	**740**	**5720**	**9999**	**Portsmouth city VA**	**051**	**620**	**9999**	**9999**	**Franklin city VA**	**17**	**17**
51	740	5720	9999	Portsmouth city VA	051	650	5720	9999	Hampton city VA	623	
51	740	5720	9999	Portsmouth city VA	051	700	5720	9999	Newport News city VA	1,228	
51	**740**	**5720**	**9999**	**Portsmouth city VA**	**051**	**710**	**5720**	**9999**	**Norfolk city VA**	**8,430**	**8,430**
51	740	5720	9999	Portsmouth city VA	051	730	6760	9999	Petersburg city VA	13	
51	**740**	**5720**	**9999**	**Portsmouth city VA**	**051**	**740**	**5720**	**9999**	**Portsmouth city VA**	**19,875**	**19,875**
51	740	5720	9999	Portsmouth city VA	051	760	6760	9999	Richmond city VA	76	
51	740	5720	9999	Portsmouth city VA	051	770	6800	9999	Roanoke city VA	8	

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count	Count in Community
51	740	5720	9999	Portsmouth city VA	051	800	5720	9999	Suffolk city VA	1,644	1,644
51	740	5720	9999	Portsmouth city VA	051	810	5720	9999	Virginia Beach city VA	17,717	2,942
51	740	5720	9999	Portsmouth city VA	051	830	5720	9999	Williamsburg city VA	15	
		Totals								58,697	41,013

Summary of Totals

	Workforce	Workforce in Community
Isle of Wight	13,986	9,173
Southampton	6,945	5,835
Chesapeake	96,977	91,172
Franklin	3,337	3,042
Norfolk	112,083	104,278
Suffolk	28,372	25,082
Virginia Beach	222,648	211,286
Portsmouth	58,697	41,013
	543,045	490,881

Res State — FIPS State Code of Residence

Res County — FIPS County Code of Residence

Res (C)MSA — FIPS Metropolitan Statistical Area (MSA) or Consolidated Metropolitan Statistical Area (CMSA) Code of Residence
This field contains the 4-digit code for the MSAs and CMSAs designated June 30, 1999.
9999 Appears for nonmetropolitan areas
* Appears for counties in the six New England states for which more than one code is applicable.

Res PMSA — FIPS Primary Metropolitan Statistical Area (PMSA) Code of Residence
This field contains the 4-digit code for the PMSAs designated June 30, 1999.
9999 Not in a PMSA
* Appears for counties in the six New England states for which more than one code is applicable.

Residence State-County Name — Residence County name and State abbreviation

Work State — Modified FIPS State Code or Foreign Country/Area Code of Workplace
FIPS State codes have been extended to three characters by adding a leading zero.

Work County — FIPS County Code of Workplace
000 Appears in conjunction with codes for workplaces in Puerto Rico or a Foreign Country/Area.

Work MSA — FIPS Metropolitan Statistical Area (MSA) or Consolidated Metropolitan Statistical Area (CMSA) Code of Residence
This field contains the 4-digit code for the MSAs and CMSAs designated June 30, 1999.
9999 Appears for nonmetropolitan areas
* Appears for counties in the six New England states in which more than one code is applicable.
bbbb This field is blank for workplaces outside the U.S. such as Puerto Rico or a foreign country.

Work PMSA — FIPS Primary Metropolitan Statistical Area (PMSA) Code of Residence
This field contains the 4-digit code for the PMSAs designated June 30, 1999.
9999 Not in a PMSA
* Appears for counties in the six New England states for which more than one code is applicable.
bbbb This field is blank for workplaces outside the U.S. such as Puerto Rico or a foreign country.

Workplace State-County Name — Workplace area name and State abbreviation

Count — Number of Workers 16 years old and over in the commuter flow

Source: U.S. Census Bureau

Internet Release date: March 6, 2003

Investment Area/Hot Zone Worksheet

Applicant Name: Suffolk

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			Population	Poverty			Median Family Income			Unemployment			Hot Zones				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	065100	2306	2295	761	33	49186	27935	57	5.8	13	2.2					
51	Tract	065300	3551	3523	916	26	49186	27368	56	5.8	7.3	1.3		Y			
51	Tract	065400	3941	3908	1196	31	49186	26694	54	5.8	11.8	2	Y	Y			
51	Tract	075600	4363	4338	943	22	49186	34022	69	5.8	8.5	1.5		Y			
	Total		14161	14064	3816	27	49186	29552	60	5.8	9.7	1.7					

Total Population of Geographic Units that do not meet the distress criteria (if any) 0

Percent of Total Population in Geographic Units not meeting distress criteria 0.00%

STATE : VA; COUNTY CODE : 800

Source: U.S. Bureau of the Census, 2000 Census

Total Underserved	301,639
Suffolk - pg 75	14,161
Virginia Beach - pg 76	84,286
Chesapeake - pg 78	28,539
Norfolk - pg 80	132,500
Portsmouth - pg 81	36,977
Southampton - pg 83	1,356
Franklin - pg 84	3,820

106

Investment Area/Hot Zone Worksheet

Applicant Name: Virginiachr(160)Beach

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			Population	Poverty			Median Family Income			Unemployment			Hot Zones				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	040000	3957	2176	180	8	49186	36528	74	5.8	4.9	0.8		Y			
51	Tract	040200	4751	4664	756	16	49186	33047	67	5.8	10.5	1.8		Y			
51	Tract	040402	6897	6877	1107	16	49186	32650	66	5.8	8.5	1.5		Y			
51	Tract	040403	3982	3947	336	9	49186	38657	79	5.8	8.2	1.4		Y			
51	Tract	040600	5878	5772	980	17	49186	30950	63	5.8	9.9	1.7		Y			
51	Tract	041002	2204	2155	208	10	49186	38646	79	5.8	5	0.9					
51	Tract	043200	1053	642	53	8	49186	33250	68	5.8	9.6	1.7					
51	Tract	044001	5076	5064	506	10	49186	32195	65	5.8	3.4	0.6		Y			
51	Tract	044200	6512	6505	1759	27	49186	28196	57	5.8	7.5	1.3		Y			
51	Tract	044805	3636	3630	388	11	49186	36292	74	5.8	6.6	1.1		Y			
51	Tract	044806	5299	5237	857	16	49186	34623	70	5.8	4.3	0.7		Y			
51	Tract	044807	5870	5866	429	7	49186	36680	75	5.8	4.6	0.8		Y			
51	Tract	045000	1560	310	0	0	49186	38654	79	5.8	7.2	1.2					
51	Tract	045200	3746	2986	269	9	49186	36281	74	5.8	3.3	0.6		Y			
51	Tract	045408	6413	6413	770	12	49186	38569	78	5.8	4.8	0.8		Y			
51	Tract	045414	6624	6603	706	11	49186	38036	77	5.8	5.2	0.9		Y			
51	Tract	045602	7159	6996	862	12	49186	35179	72	5.8	5.9	1		Y			
51	Tract	045807	1516	1516	45	3	49186	38846	79	5.8	2.7	0.5					
51	Tract	045810	2153	2148	681	32	49186	24891	51	5.8	12.9	2.2					
	Total		84286	79507	10892	14	49186	34598	70	5.8	6.4	1.1					

Total Population of Geographic Units that do not meet the distress criteria (if any) 0

Percent of Total Population in Geographic Units not meeting distress criteria 0.00%

STATE : VA; COUNTY CODE : 810

Source: U.S. Bureau of the Census, 2000 Census

Investment Area/Hot Zone Worksheet

Applicant Name: Chesapeake

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			Population	Poverty			Median Family Income			Unemployment			Hot Zones				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	005000	999	987	382	39	49186	26688	54	5.8	12.9	2.2					
51	Tract	005100	898	881	203	23	49186	25000	51	5.8	8.5	1.5					
51	Tract	005300	2110	2086	646	31	49186	26538	54	5.8	9.6	1.7					
51	Tract	020002	4425	4376	517	12	49186	38291	78	5.8	6.6	1.1		Y			
51	Tract	020100	4725	4672	1545	33	49186	23420	48	5.8	13.2	2.3	Y	Y			
51	Tract	020200	3678	3610	905	25	49186	30493	62	5.8	8.3	1.4		Y			
51	Tract	020300	1853	1830	507	28	49186	26250	53	5.8	14.1	2.4					
51	Tract	020400	2859	2832	644	23	49186	37702	77	5.8	6	1		Y			
51	Tract	020501	195	195	116	59	49186	31875	65	5.8	0	0					
51	Tract	020700	4660	4630	932	20	49186	32069	65	5.8	5.9	1		Y			
51	Tract	020903	2137	2137	454	21	49186	40100	82	5.8	6.3	1.1					
	Total		28539	28236	6851	24	49186	31408	64	5.8	8.6	1.5					

Total Population of Geographic Units that do not meet the distress criteria (if any) 0

Percent of Total Population in Geographic Units not meeting distress criteria 0.00%

STATE : VA; COUNTY CODE : 550

Source: U.S. Bureau of the Census, 2000 Census

Investment Area/Hot Zone Worksheet

Applicant Name: Norfolk

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			Population	Poverty			Median Family Income			Unemployment			Hot Zones				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	000202	3860	3846	481	13	49186	41675	85	5.8	4	0.7					
51	Tract	000500	3570	3458	606	18	49186	34468	70	5.8	9.8	1.7		Y			
51	Tract	000600	3783	3756	372	10	49186	35000	71	5.8	8.5	1.5		Y			
51	Tract	000900	21028	4699	478	10	49186	33495	68	5.8	4.2	0.7		Y			
51	Tract	001300	2498	2489	409	16	49186	30179	61	5.8	8.5	1.5					
51	Tract	001400	1704	1696	373	22	49186	28686	58	5.8	9.1	1.6					
51	Tract	001600	1988	1979	440	22	49186	30179	61	5.8	10.9	1.9					
51	Tract	001700	2066	2058	265	13	49186	38182	78	5.8	7.4	1.3					
51	Tract	002000	1392	1320	38	3	49186	42500	86	5.8	10.2	1.8					
51	Tract	002500	3412	2739	1518	55	49186	25795	52	5.8	18.1	3.1	Y	Y			
51	Tract	002600	2534	1736	619	36	49186	19020	39	5.8	43.7	7.5	Y	Y			
51	Tract	002700	2892	2845	893	31	49186	29028	59	5.8	22.2	3.8	Y	Y			
51	Tract	002900	3939	3750	1009	27	49186	23750	48	5.8	13.3	2.3	Y	Y			
51	Tract	003000	1951	1928	127	7	49186	57841	118	5.8	4.8	0.8					
51	Tract	003100	3048	3029	528	17	49186	36216	74	5.8	5.8	1		Y			
51	Tract	003300	2598	2590	545	21	49186	32520	66	5.8	10.6	1.8	Y	Y			
51	Tract	003400	2023	1999	547	27	49186	26809	55	5.8	15.8	2.7					
51	Tract	003501	2576	2576	1129	44	49186	22448	46	5.8	20.6	3.6	Y	Y			
51	Tract	003502	745	730	160	22	49186	32708	66	5.8	7.2	1.2					
51	Tract	004100	2033	2027	1422	70	49186	10797	22	5.8	22.3	3.8					
51	Tract	004200	1610	1396	987	71	49186	7073	14	5.8	15	2.6					

110

51	Tract	004300	3316	3283	1336	41	49186	17928	36	5.8	17.3	3	Y	Y	
51	Tract	004400	3178	3175	2187	69	49186	9355	19	5.8	19	3.3	Y	Y	
51	Tract	004500	1095	1095	227	21	49186	54526	111	5.8	5.5	0.9			
51	Tract	004600	2218	2182	1167	53	49186	12107	25	5.8	15.3	2.6			
51	Tract	004700	1915	550	286	52	49186	21250	43	5.8	43.1	7.4			
51	Tract	004800	1368	1285	816	64	49186	8958	18	5.8	17.2	3			
51	Tract	005500	2900	2880	544	19	49186	30150	61	5.8	10	1.7		Y	
51	Tract	005701	4420	4407	1204	27	49186	28750	58	5.8	12.4	2.1	Y	Y	
51	Tract	005702	2574	2568	443	17	49186	35474	72	5.8	8.6	1.5		Y	
51	Tract	005800	4875	4832	1218	25	49186	29875	61	5.8	8	1.4		Y	
51	Tract	005902	3939	3913	681	17	49186	41699	85	5.8	10.1	1.7			
51	Tract	005903	1647	1643	172	10	49186	35242	72	5.8	5.6	1			
51	Tract	006100	7502	7430	1204	16	49186	34399	70	5.8	6	1		Y	
51	Tract	006400	3453	3446	578	17	49186	39545	80	5.8	5.2	0.9		Y	
51	Tract	006501	2887	2878	604	21	49186	22272	45	5.8	11.5	2	Y	Y	
51	Tract	006502	3165	3141	872	28	49186	21912	45	5.8	19.5	3.4	Y	Y	
51	Tract	006604	2362	2356	502	21	49186	31515	64	5.8	5.4	0.9			
51	Tract	006700	648	85	11	13	49186	29531	60	5.8	11.2	1.9			
51	Tract	006901	3357	3242	470	14	49186	38145	78	5.8	5.1	0.9		Y	
51	Tract	006902	2747	2533	347	14	49186	44500	90	5.8	9.3	1.6			
51	Tract	007001	1684	1684	152	9	49186	35446	72	5.8	6.1	1.1			
	Total		132500	111254	27967	25	49186	30742	63	5.8	12	2.1			

Total Population of Geographic Units that do not meet the distress criteria (if any) 5,811

Percent of Total Population in Geographic Units not meeting distress criteria 4.39%

STATE : VA; COUNTY CODE : 710

Source: U.S. Bureau of the Census, 2000 Census

Investment Area/Hot Zone Worksheet

Applicant Name: Portsmouth

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			Population	Poverty			Median Family Income			Unemployment			Hot Zones				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	210400	1376	1376	120	9	49186	62875	128	5.8	9.9	1.7					
51	Tract	210500	1740	1732	625	36	49186	18294	37	5.8	14.9	2.6					
51	Tract	210600	1749	1733	199	11	49186	37917	77	5.8	7.1	1.2					
51	Tract	210700	2069	1925	370	19	49186	43393	88	5.8	12.5	2.2					
51	Tract	211100	906	906	216	24	49186	29716	60	5.8	7.4	1.3					
51	Tract	211500	1782	1631	341	21	49186	35202	72	5.8	9.5	1.6					
51	Tract	211700	3067	3008	647	22	49186	33281	68	5.8	11.2	1.9	Y	Y			
51	Tract	211800	3444	3400	1266	37	49186	23125	47	5.8	14.4	2.5	Y	Y			
51	Tract	212000	2172	2124	559	26	49186	23393	48	5.8	20.2	3.5					
51	Tract	212100	1801	1801	890	49	49186	13750	28	5.8	24.6	4.2					
51	Tract	212300	4662	4640	982	21	49186	34557	70	5.8	11.3	1.9	Y	Y			
51	Tract	212400	3446	3415	719	21	49186	28732	58	5.8	7.9	1.4		Y			
51	Tract	212500	2132	2108	401	19	49186	36513	74	5.8	13.6	2.3					
51	Tract	212600	2865	2834	825	29	49186	27576	56	5.8	9.1	1.6	Y	Y			
51	Tract	212702	3766	3761	245	7	49186	38281	78	5.8	6.2	1.1		Y			
	Total		36977	36394	8405	23	49186	31976	65	5.8	11.4	2					

Total Population of Geographic Units that do not meet the distress criteria (if any) 0

Percent of Total Population in Geographic Units not meeting distress criteria 0.00%

STATE : VA; COUNTY CODE : 740

Source: U.S. Bureau of the Census, 2000 Census

Investment Area/Hot Zone Worksheet

Applicant Name: Southampton

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			Population	Poverty			Median Family Income			Unemployment			Hot Zones				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	200300	1356	6	0	0	40704	53750	132	5.8	50	8.6					
	Total		1356	6	0	0	40704	53750	132	5.8	50	8.6					

Total Population of Geographic Units that do not meet the distress criteria (if any) 0

Percent of Total Population in Geographic Units not meeting distress criteria 0.00%

STATE : VA; COUNTY CODE : 175

Source: U.S. Bureau of the Census, 2000 Census

Investment Area/Hot Zone Worksheet

Applicant Name: **Franklin**

count is :

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R
Geographic Unit			**Population**	**Poverty**			**Median Family Income**			**Unemployment**			**Hot Zones**				
State Code	Geographic Unit	Geog. Unit Code	Total Population	No. of Persons for whom Poverty Status is Determined	No. of Persons with Income Below Poverty	% Persons Below Poverty Level (1999)	MA or Non-MA Median Family Income (1999)	Geog. Unit Median Family Income (1999)	% Geog. Unit to MA or Non-MA Median Family Income	National Unempl. Rate %	Geog. Unit Unempl. Rate %	Geog. Unit to National Unempl.	Economic Development Hot Zone	Housing Hot Zone			
51	Tract	090200	3820	3786	1369	36	40704	22236	55	5.8	12.4	2.1					
	Total		3820	3786	1369	36	40704	22236	55	5.8	12.4	2.1					

Total Population of Geographic Units that do not meet the distress criteria (if any) 0

Percent of Total Population in Geographic Units not meeting distress criteria 0.00%

STATE : VA; COUNTY CODE : 620

Source: U.S. Bureau of the Census, 2000 Census

287,478 5,176
301,639

I. NEWSPAPERS, MAGAZINES, OTHER PUBLICATIONS

Third-party documentation regarding the circulation estimates from the publisher of the local newspaper, The Virginian Pilot intent is to demonstrate that residents of **the SVC** rely on the same media publications for news, advertising, etc.

Third-Party Documentation

The Virginia Pilot - The web site, **http://www.adinsite.com/pilotprofile.html** and printout – copy enclosed shows *The Virginian Pilot* daily circulation as 196,945.

In a fax copy enclosed, dated March 3, 2003 *The Virginian Pilot's* Advertising Representative, Monica Miccio, shows that the Sunday circulation of the Pilot grows to 231,994, with the local supplements as follows: Virginia Beach Beacon: daily 81,266, Sunday 100,883; Chesapeake Clipper: daily 38,240, Sunday 43,896; Portsmouth Living/Currents: daily 27,256, Sunday 29,109; Suffolk Sun: daily 19,179, Sunday 22,034; Norfolk Compass: daily 41,247.

These figures show it is clearly demonstrated that residents of SVC rely on the same media publications for news, advertising, etc.

The Hampton Roads Monthly Magazine - This is the only monthly magazine to address the events, opinions and advertising in the SVC. The magazine has grown from 20,000 to 31,000 in a short period of time according to Paul Brannock (**paul@vgnet.com**), advertising executive at The Hampton Roads Monthly. According to Paul, "26% of the subscribers are found in the peninsula with 74% on the southside".

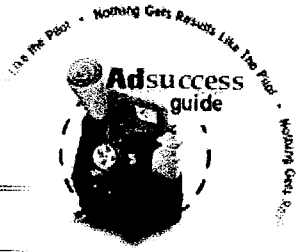
This clearly shows that SVC shares the same magazine media.

Television - There are seventeen stations that operate in the SVC area however there are three major network TV stations outstanding from the rest. The media habits of the SVC reveals that 95.9% of the community watch TV, with the following channels capturing an audience of:

WAVY – NBC Channel 10 with 78,000 viewers;
WVEC – ABC Channel 13 with 71,000 viewers;
WTKR – CBS Channel 3 with 46,000 viewers.

The overwhelming number of viewers watch WAVY and WVEC as opposed to cable TV even though cable is found in approximately 37% of households. A report showing the other TV stations and cable standings are enclosed.

Radio - There are five radio groups in the SVC: Entercom, Hampton Roads Group, Sinclair Communications, Clear Channel, and Saga Communications. These radio groups reach all of the SVC area. This clearly shows that radio media is shared by all of the communities that make up SVC. Additional statistics are enclosed regarding demographics and radio stations.



The Virginian-Pilot
Advertising Department

- The Pilot Products

Product News

Products

Special Sections

Premium Positions

watch a video

The Virginian-Pilot is the leading news and advertising medium in Hampton Roads, Virginia, the nation's 39th most populous market. Everyday The Virginian-Pilot reaches over 375,000 South Hampton Roads adults and over 470,000 on Sundays.

The Virginian-Pilot Readership Numbers

The Virginian-Pilot	Reach %	SHR Adults
Daily	52.7%	386,820
Sunday	66.5%	488,500
Past Week	84.2%	618,333

Source: The Scarborough Report, April. 2000-March. 2001

The Virginian-Pilot Circulation Numbers

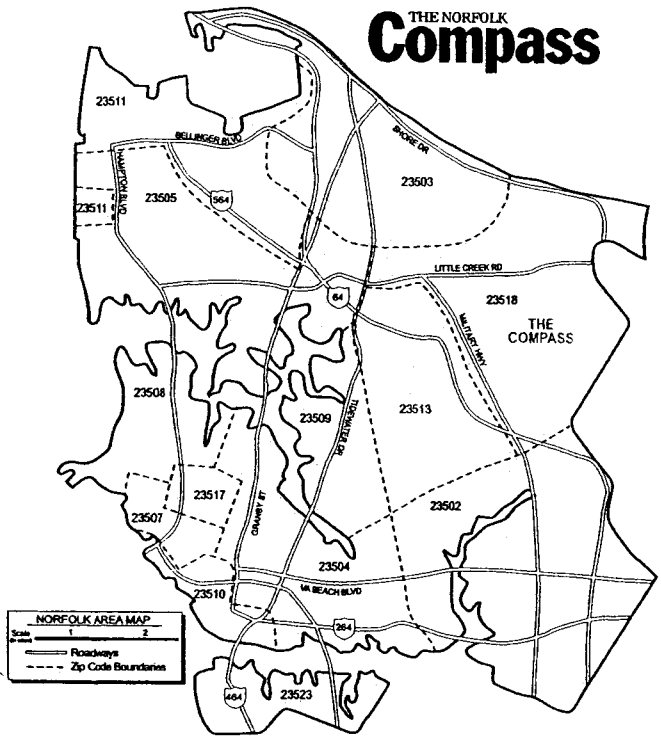
The Virginian-Pilot	Circulation
Daily	196,945
Saturday	224,776
Sunday	235,083

Source: ABC Audit year ending December 2000

Circulation of The Virginian-Pilot is concentrated in the cities of Virginia Beach, Norfolk, Chesapeake, Portsmouth, and Suffolk. These five cities, which comprise South Hampton Roads, are home to over two-thirds of the population of the entire Norfolk/Virginia Beach/Newport News MSA. Other areas served by The Pilot include: the city of Franklin, the counties of Isle of Wight, Southampton, and Northampton in Virginia and the counties of Camden, Chowan, Currituck, Dare, Gates, Hertford, Pasquotank, Perquimans, Northampton, Bertie, and Hyde in northeastern North Carolina. (see the circulation map)

The Virginian-Pilot

The Norfolk Compass



THE COMPASS

The Norfolk Compass (tab format) is published as a part of The Virginian-Pilot on Thursday.

PUBLICATION DATE

Thursday

CIRCULATION

	DAILY
The Compass	41,247*

SOURCE: *Press run from week of 7/16/02-7/22/02.

COMPASS FULL ZONE INCH RATES

ANNUAL REVENUE LEVEL	DAILY
Open Rate	$20.83
$1,500-$2,999	$18.96
$3,000-$4,999	$16.73
$5,000-$7,999	$16.18
$8,000-$11,999	$15.05
$12,000-$15,999	$14.50
$16,000-$20,999	$13.39
$21,000 +	$12.27

COMPASS FULL PAGE DISCOUNTS

Daily 25%

COMPASS COLOR RATES

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$2.98/inch	$5.34/inch
1/2 page or over	$2.28/inch	$4.11/inch

Color subject to availability. No discounts apply.

COMPASS FREQUENCY DISCOUNTS

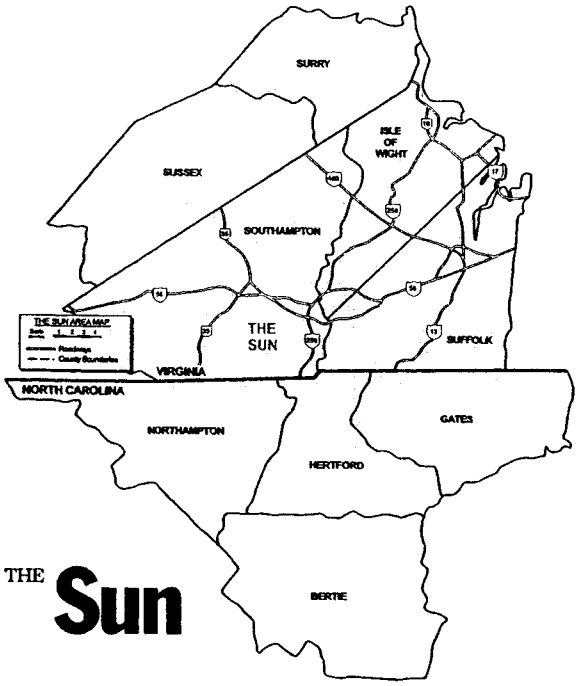
ANNUAL REVENUE LEVEL	8 WEEKS*	16 WEEKS*
$1,500 - $2,999	25%	35%
$3,000 - $4,999	19%	30%
$5,000 - $7,999	17%	28%
$8,000 - $11,999	15%	25%
$12,000 - $15,999	12%	23%
$16,000 - $20,999	6%	17%
$21,000 +	4%	15%

*Consecutive weeks required.

- Color capacity may limit the availability of color or choice of colors.
- Full page and frequency discounts do not apply to real estate and automotive categories.

The Virginian-Pilot

The Suffolk Sun



THE SUN

The Suffolk Sun (tab format) is published as a part of The Virginian-Pilot on Thursday and Sunday. The Sun's distribution area covers Suffolk, Isle of Wight, Southampton, Surry, and Sussex counties in Virginia; as well as Gates, Hertford, Northampton, and Bertie counties in North Carolina.

PUBLICATION DATES

Thursday and Sunday

CIRCULATION

	DAILY	SUNDAY
The Sun	19,179	22,034

SOURCES: Press run from week of 7/16/02-7/22/02.

SUN FULL ZONE INCH RATES

ANNUAL REVENUE LEVEL	DAILY	SUNDAY	TWO CONSECUTIVE
Open Rate	$14.26	$18.22	$23.38
$1,500-$2,999	$12.85	$16.63	$21.24
$3,000-$4,999	$11.34	$15.12	$19.06
$5,000-$7,999	$10.96	$14.74	$18.56
$8,000-$11,999	$10.21	$13.99	$17.42
$12,000-$15,999	$9.83	$13.61	$16.88
$16,000-$20,999	$9.07	$12.85	$15.80
$21,000-$25,999	$8.32	$12.10	$14.70
$26,000-$32,999	$7.56	$11.34	$13.24
$33,000-$41,999	$6.80	$10.58	$12.00
$42,000 +	$6.43	$10.21	$11.32

SUN FULL PAGE DISCOUNTS

Daily 25% Sunday 25%

SUN COLOR RATES

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$2.38/inch	$4.15/inch
1/2 page or over	$1.83/inch	$3.20/inch

Color subject to availability. No discounts apply.

TRI-CITY COMBO COLOR RATES

Includes: Clipper, Currents, Portsmouth Living and Sun

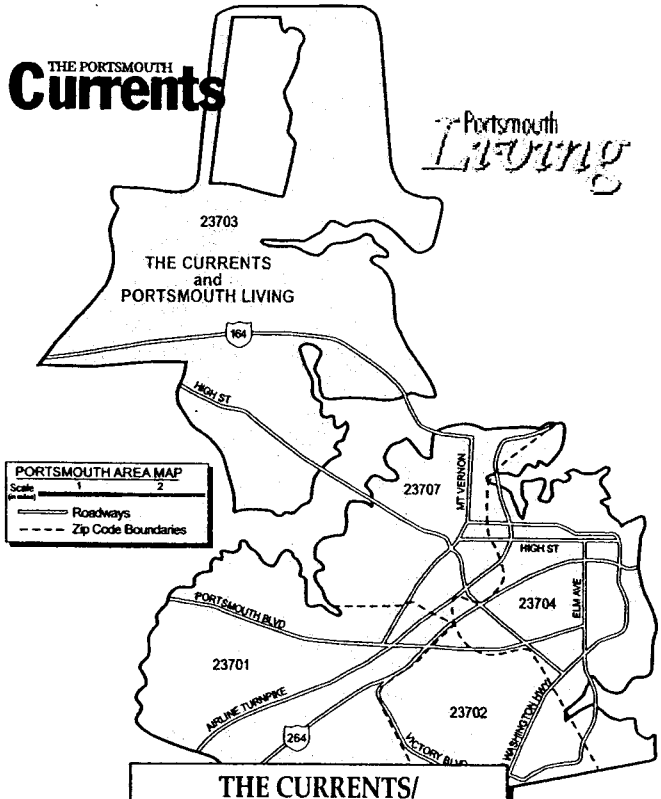
	1 COLOR	2 or 3 COLORS
Under 1/2 page	$5.34/inch	$11.19/inch
1/2 page or over	$4.11/inch	$8.60/inch

Color subject to availability. No discounts apply.

- Color capacity may limit the availability of color or choice of colors.
- For Two Editions with color, double the color rate for price.
- To qualify for the multiple insertion rates, advertisers must run the same ad, with no copy changes, in consecutive editions of the publication.
- Full page discounts do not apply to real estate and automotive categories.

The Virginian-Pilot

The Currents/Portsmouth Living



THE CURRENTS/ PORTSMOUTH LIVING

The Portsmouth Currents (tab format) is published as a part of The Virginian-Pilot on Sunday.

Portsmouth Living (tab format) is an advertising supplement published as part of The Virginian-Pilot on Friday.

PUBLICATION DATES

Portsmouth Living: Friday
The Currents: Sunday

CIRCULATION

	DAILY	SUNDAY
Portsmouth Living	27,256	
The Currents		29,109

Sources: Press Runs for zoned circulation for week of 7/16/02–7/22/02.

- Color capacity may limit the availability of color or choice of colors.
- For two editions with color, double the color rate for price.
- To qualify for the multiple insertion rates, advertisers must run the same ad, with no copy changes, in consecutive editions of the publication.
- Full page and frequency discounts do not apply to real estate and automotive categories.

CURRENTS/PORTSMOUTH LIVING FULL ZONE INCH RATES

ANNUAL REVENUE LEVEL	DAILY	SUNDAY	TWO CONSECUTIVE
Open Rate	$19.01	$24.29	$31.18
$1,500-$2,999	$17.14	$22.18	$28.30
$3,000-$4,999	$15.12	$20.16	$25.40
$5,000-$7,999	$14.62	$19.66	$24.68
$8,000-$11,999	$13.61	$18.65	$23.22
$12,000-$15,999	$13.10	$18.14	$22.50
$16,000-$20,999	$12.10	$17.14	$21.06
$21,000-$25,999	$11.09	$16.13	$19.60
$26,000-$32,999	$10.08	$15.12	$18.14
$33,000-$41,999	$9.07	$14.11	$16.70
$42,000 +	$8.57	$13.61	$15.98

CURRENTS/PORTSMOUTH LIVING FULL PAGE DISCOUNTS

Daily 25% Sunday 25%

CURRENTS/PORTSMOUTH LIVING COLOR RATES

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$2.38/inch	$4.75/inch
1/2 page or over	$1.83/inch	$3.66/inch

Color subject to availability. No discounts apply.

CLIPPER/CURRENTS COMBO COLOR RATES

Covers: Chesapeake and Portsmouth

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$4.15/inch	$8.91/inch
1/2 page or over	$3.20/inch	$6.85/inch

Color subject to availability. No discounts apply.

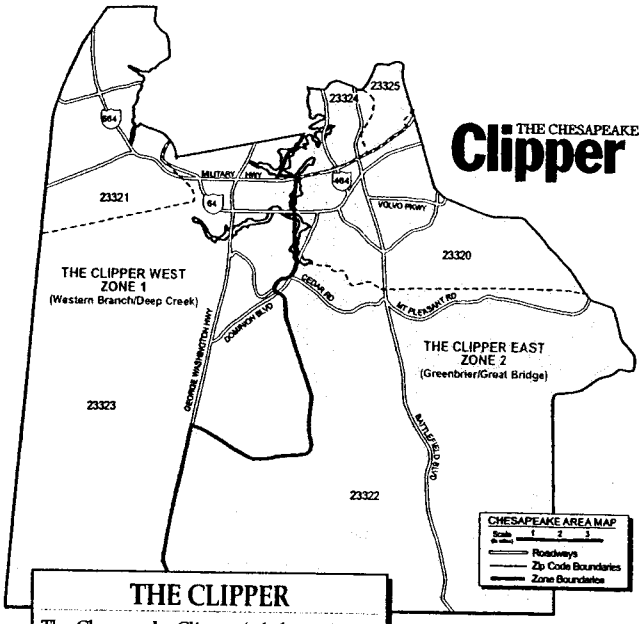
CURRENTS/PORTSMOUTH LIVING FREQUENCY DISCOUNTS

ANNUAL REVENUE LEVEL	8 WEEKS*	16 WEEKS*
$1,500 - $2,999	15%	25%
$3,000 - $4,999	11%	19%
$5,000 - $7,999	10%	18%
$8,000 - $11,999	9%	15%
$12,000 - $15,999	8%	14%
$16,000 - $20,999	6%	10%
$21,000 - $25,999	4%	6%
$26,000 - $32,999	--	3%
$33,000 - $41,999	--	3%
$42,000 +	--	3%

*Consecutive weeks required.

The Virginian-Pilot

The Chesapeake Clipper



THE CLIPPER

The Chesapeake Clipper (tab format) is published as a part of The Virginian-Pilot on Friday and Sunday. On Fridays advertisers are able to target their advertising message to one of two subzones—the East or West side of Chesapeake.

PUBLICATION DATES

Friday and Sunday

CIRCULATION

	ZIP CODES	DAILY	SUNDAY
Full Run*		38,240	43,896
Zone 1 - West (Western Branch/Deep Creek)	23321, 23323	11,654	
Zone 2 - East (Greenbrier/Great Bridge)	23320, 23322, 23324, 23325	26,586	

Sources: Press Runs for zoned circulation for week of 7/16/02–7/22/02.

- Color capacity may limit the availability of color or choice of colors.
- For two editions with color, double the color rate for price.
- To qualify for the multiple insertion rates, advertisers must run the same ad, with no copy changes, in consecutive editions of the publication.
- Full page discounts do not apply to real estate and automotive categories.

CLIPPER FULL ZONE INCH RATES

ANNUAL REVENUE LEVEL	DAILY	SUNDAY	TWO CONSECUTIVE
Open Rate	$18.61	$23.78	$30.52
$1,500-$2,999	$17.26	$21.71	$28.06
$3,000-$4,999	$15.23	$19.74	$25.18
$5,000-$7,999	$14.72	$19.25	$24.46
$8,000-$11,999	$13.71	$18.26	$23.02
$12,000-$15,999	$13.18	$17.77	$21.98
$16,000-$20,999	$12.18	$16.78	$20.42
$21,000-$25,999	$11.17	$15.79	$19.02
$26,000-$32,999	$10.15	$14.81	$17.72
$33,000-$41,999	$9.14	$13.82	$16.54
$42,000 +	$8.63	$13.32	$15.82

CLIPPER SUB-ZONE INCH RATES

ANNUAL REVENUE LEVEL	ZONE 1 WESTERN BRANCH	ZONE 2 GREENBRIER
Open Rate	$5.59	$13.96
$1,500-$2,999	$5.27	$13.19
$3,000-$4,999	$4.65	$11.64
$5,000-$7,999	$4.50	$11.24
$8,000-$11,999	$4.19	$10.47
$12,000-$15,999	$4.04	$10.09
$16,000-$20,999	$3.72	$9.31
$21,000 +	$3.41	$8.54

CLIPPER FULL PAGE DISCOUNTS

Daily 25% Sunday 25%

CLIPPER COLOR RATES

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$2.98/inch	$5.34/inch
1/2 page or over	$2.28/inch	$4.11/inch

Color rates apply to all sub-zones. Color subject to availability. No discounts apply.

CLIPPER/CURRENTS COMBO COLOR RATES

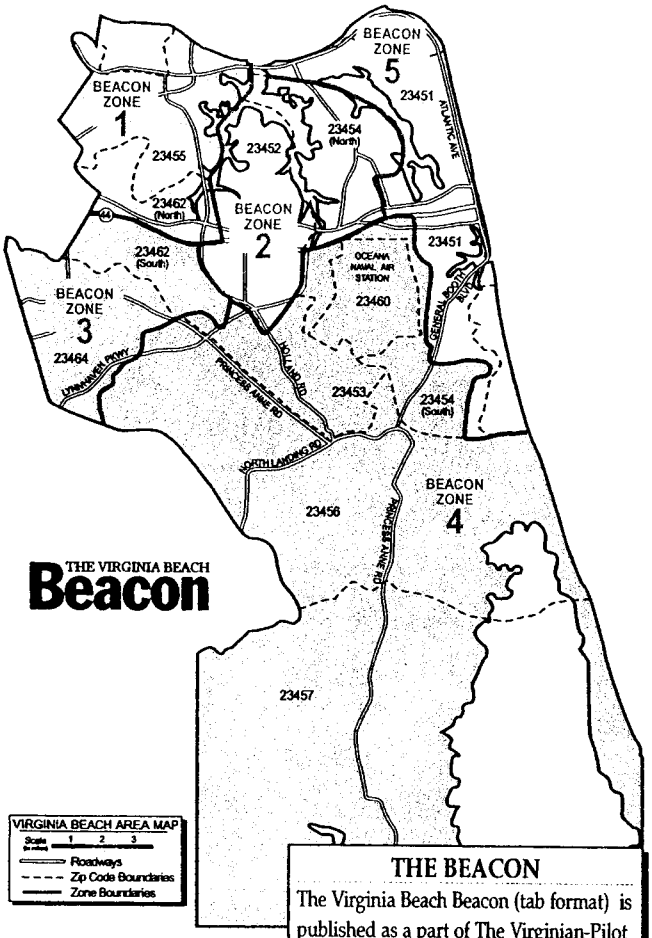
Covers: Chesapeake and Portsmouth

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$4.15/inch	$8.91/inch
1/2 page or over	$3.20/inch	$6.85/inch

Color subject to availability. No discounts apply.

The Virginian-Pilot

The Virginia Beach Beacon



THE BEACON

The Virginia Beach Beacon (tab format) is published as a part of The Virginian-Pilot on Thursday and Sunday. Advertisers have the flexibility to target their advertising message to one or more of the five zones within Virginia Beach.

PUBLICATION DATES

Thursday and Sunday

CIRCULATION

	ZIP CODES	DAILY	SUNDAY
Full Run*		81,266	100,883
Zone 1 - Bayside	23455, 23462 N	13,153	16,336
Zone 2 - Lynnhaven	23452, 23454 N	18,010	22,509
Zone 3 - Kempsville	23462 S, 23464	16,871	21,150
Zone 4 - Princess Anne	23453, 23454 S, 23456, 23457, 23460	17,338	22,321
Zone 5 - Oceanfront	23451	15,894	18,567

Sources: Press Runs for zoned circulation for week of 7/16/02-7/22/02.

BEACON FULL ZONE INCH RATES

ANNUAL REVENUE LEVEL	DAILY	SUNDAY	TWO CONSECUTIVE
Open Rate	$39.24	$49.22	$63.70
$1,500-$2,999	$36.04	$43.05	$57.74
$3,000-$4,999	$31.80	$38.85	$51.58
$5,000-$7,999	$30.74	$37.80	$50.04
$8,000-$11,999	$28.62	$35.70	$46.96
$12,000-$15,999	$27.56	$33.60	$44.66
$16,000-$20,999	$25.44	$31.50	$38.72
$21,000-$25,999	$23.32	$30.45	$36.56
$26,000-$32,999	$21.40	$28.84	$33.66
$33,000-$41,999	$19.26	$28.62	$32.08
$42,000 +	$18.19	$27.56	$30.66

BEACON FULL PAGE DISCOUNTS

Daily 25% Sunday 25%

BEACON COLOR RATES

	1 COLOR	2 or 3 COLORS
Under 1/2 page	$5.34/inch	$11.20/inch
1/2 page or over	$4.10/inch	$8.61/inch

Color subject to availability. No discounts apply.

BEACON FREQUENCY DISCOUNTS

ANNUAL REVENUE LEVEL	8 WEEKS*	16 WEEKS*
$1,500 - $2,999	20%	25%
$3,000 - $4,999	15%	20%
$5,000 - $7,999	12.5%	19%
$8,000 - $11,999	10%	15%
$12,000 - $15,999	7.5%	12.5%
$16,000 - $20,999	-	10%
$21,000 - $25,999	-	7.5%

*Consecutive weeks required.

- Color capacity may limit the availability of color or choice of colors.
- For two editions with color, double the color rate for price.
- To qualify for the multiple insertion rates, advertisers must run the same ad, with no copy changes, in consecutive editions of the publication.
- Full page and frequency discounts do not apply to real estate and automotive categories.

The Virginian-Pilot

The Virginian-Pilot Directory & Policies

PERSONNEL

Publisher/President	Dee Carpenter
Vice President of Advertising	Kimberly Parker Powell
Director of Operations	Rob Poellnitz
Senior Teams Advertising Manager	Alan Levenstein
Local Retail Advertising Manager	Pat Richardson
Classified Advertising Manager	Barbara Elliott

OFFICES AND DIRECTORY

MAIN OFFICE

150 West Brambleton Avenue, Norfolk, VA 23510
(757) 446-2100 or Toll Free 1-800-446-2004, ext. 2100

ADVERTISING OFFICES:

Major Accounts	(757) 446-2104	(FAX 222-5810)
National Advertising	(757) 446-2097	(FAX 222-3866)

SATELLITE OFFICES:

Chesapeake/Portsmouth	(757) 222-5271	(FAX 222-5258)
Norfolk	(757) 446-2100	(FAX 622-6885)
Suffolk	(757) 222-5512	(FAX 222-5515)
Virginia Beach	(757) 222-5063	(FAX 222-5099)
Peninsula	(757) 446-2100	(FAX 622-6885)
Elizabeth City, NC	(252) 338-1872	(FAX 338-1334)
North Carolina Coast	(252) 441-1623	(FAX 441-8895)

CIRCULATION/READERSHIP

	CIRCULATION#	READERSHIP*
Daily (Mon - Fri)	194,824	394,530
Saturday	219,043	459,990
Sunday	231,994	500,165

80%* OF ALL SOUTH HAMPTON ROADS ADULTS READ THE VIRGINIAN-PILOT IN THE LAST 7 DAYS.

Sources: *Scarborough September, 2001 . #ABC Audit for year ending December 2001.

COMMISSIONS/TERMS OF PAYMENT

Herein The Virginian-Pilot is defined as the "Publisher."

The Retail Advertising Rates set forth herein do not apply to national advertisers, but rather to local advertisers located within The Virginian-Pilot circulation area. See below under "Retail Rate Policy" paragraph b for definition of "local" and "rational" advertisers.

a. A courtesy discount of 15% may be offered to advertising agencies placing advertising at the open retail rate. No such discount will be offered when advertising is placed on the basis of a retail contract rate or when using group, municipal, state or other non-profit organization discounts. On pre-prints and Custom Cards, advertising agencies may receive a courtesy discount provided that the applicable rates are grossed up 17.65%. Agencies may not combine accounts to arrive at a higher contract level. Before any courtesy discount will be extended, however, an advertising agency must accept joint and several responsibility with advertiser for payment of all advertising placed. Agencies acting only as placement agents will, with no acceptance of payment responsibility, not be eligible for any discount. Agencies must provide camera-ready material for publication. Ad layouts that require the assistance of the Publisher to build will not be eligible for any agency discount. Extensions of courtesy discounts to an agency is discretionary and reserved solely unto the Publisher. Prevailing rate card takes precedent over agency insertion orders that have incorrect rates.

b. Notwithstanding anything contained herein, Publisher may, at any time, including with regard to advertising placed by contract, condition the placement of advertising on Publisher's collection of a cash-in-advance payment for the full amount of such advertising prior to scheduling any advertisement(s) for publication. Any advertiser or agency submitting advertising for placement on open account credit, which shall include advertising placed subject to a contract not payable in full, in advance, must be accompanied by a completed Virginian-Pilot credit application. Any credit request must be approved by the Publisher before any advertisement will be scheduled for publication. If credit is extended by Publisher, the subsequent placement of advertising by advertiser and/or an agency constitutes such advertiser and/or agency's agreement to Publisher's credit terms and conditions, which shall include, but not be limited to, the following: unless otherwise specified by Publisher, bills are generated on the first of each month for the previous month's charges and payment shall be due on or before the 15th day of the month referred to as "Billing Date" on the statement for such charges. Should legal action be required to collect any past-due balance, the advertiser and/or agency shall pay attorney's fees equal to thirty-three and one-third percent (33 1/3%) of the past-due balance, or actual attorney's fees as incurred by Publisher, whichever is greater, together with all costs of collection, including charges assessed to Publisher by any collection agency. Interest shall accrue on any past-due balance at the rate of eighteen percent (18%) per annum, until paid.

c. There shall be added to any charges, amounts equal to any taxes, however designated, levied or based on such charges or on the publication of advertisements, including state and local privilege, or excise taxes based on gross revenue, and any taxes or amount in lieu thereof paid or payable by Publisher in respect of foregoing, exclusive however, of any taxes based on net income.

d. Each insertion order is not considered accepted by the Publisher until approval is given for that insertion order by the Publisher's credit office. No advertisement shall be considered accepted by Publisher until published. Any advertisement is subject upon submission to all applicable Contract & Copy Regulations.

RETAIL RATE POLICY

a. Local advertisers are defined as a retail business, organization or association, or qualified retail division of another business or a bona fide voluntary chain, and therefore qualifies for retail advertising rates. Retail advertising rates also apply to advertising of public consumer services, charitable organizations, established community welfare services and civic programs. Advertising must be direct to consumer for one or more stores situated in The Virginian-Pilot circulation area, having the same name or identification, and offering similar service under a single ownership or control.

b. National advertisers are defined as firms advertising as wholesalers, distributors or manufacturers, and/or advertising listing two or more non-associated dealers or outlets, qualify only for national advertising rates, as does display copy for branded gasolines, mass transportation, public utilities and other classifications not clearly identified with regular retail channels.

c. Rates may vary due to rounding after application of discounts.

d. In the event the advertiser fails to fulfill the terms of the contract, all advertising over the term of the contract will be re-rated. For this period, the advertiser will receive a single charge for the difference between the invoiced amount and the actual revenue investment level fulfilled.

The Virginian-Pilot Circulation Information:

The Virginian-Pilot	
Daily (Mon- Fri)	194,824
Saturday	219,043
Sunday	231,994
Virginia Beach Beacon	
Thursday	81,266
Sunday	100,883
Chesapeake Clipper	
Friday	38,240
Sunday	43,896
Portsmouth Living/Currents	
Friday	27,256
Sunday	29,109
Suffolk Sun	
Thursday	19,179
Sunday	22,034
Norfolk Compass	
Thursday	41,247

North Carolina Coast
Free Rack distribution varies from 20,000 – 42,000

North Carolina Broadsheet	
Daily	16,045
Sat	18,534
Sun	17,549

Madeline Busch

m: Paul Brannock [paul@vgnet.com]
: Tuesday, March 18, 2003 10:48 AM
To: Madeline Busch
Subject: Hampton Roads Monthly follow up

Madeline, thanks again for taking the time to review Hampton Roads Monthly magazine. As we discussed this is an excellent media to make a great impression with ABNB and our readers.

A key point is our readers take their time reading our magazine which means your ad is thoroughly read and typically the magazine stays around for approx. 4.4 months. This is a great opportunity to market all your southside locations and get the word out about the different investment and loan opportunities available at ABNB.

I wanted to follow up with a precise breakdown of our southside and peininsula circulation. Currently 26% of our Virginia subscriptions goes towards Peneinsula residences. This leaves between 70-74% going to the southside accounting for a minor few that go to Richmond, N. VA, or Charlottesville markets. We are also currently in the middle of a trial subscription drive where ticket holders of the Va Arts Festival receive 3 comp issues then have an opportunity to subscribe. This shouldn't effect the percentage breakdown however I did want to bring it to your attention.

Proposed ad schedules:

1/2 page May-April 2004 $1,610. per month

.age May-April 2004 $2,300. per month

Please note these rates do include complete production whereas a 15% discount is honored for provided advertisements. We also have other rates and frequency schedules available, however this is what I would recommend.

Thanks again Madeline for considering Hampton Roads Monthly. I hope you're in a position to start with our May issue and the sooner I know your intentions the better positioning I will have available for placement. I'll make a note to follow up in a week. Please also feel free to contact me 422-8979.

Paul Brannock

125

III. SHARED EDUCATIONAL FACILITIES

Third-party documentation regarding the colleges and universities located within the proposed community including student enrollment from the SVC. The intent is to demonstrate that residents of all six cities and two counties interact in the process of seeking a higher education. Included are pages of documentation taken from the websites of the educational facilities.

Third-Party Documentation

There are two four-year and two two-year public higher educational facilities located in the Southeastern Virginia Community.

Tidewater Community College - Tidewater Community College has four campus locations and various regional campuses across SVC, offering numerous programs and degrees including certificates, with accreditation for transfer. Tidewater Community College is a high-quality education and career training institution that affords citizens of the SVC an opportunity for education at an affordable cost. Three pages from the Tidewater Community College web site are included.

Tidewater Community showed a total of 17,007 enrolled from local cities of Chesapeake, Norfolk, City of Virginia Beach, and Portsmouth. This figure was 42% of the enrolled students for the year of 2000, showing that a significant portion of the student population comes from the locality of SVC. The source was VCCS and a page from the website is included. Documentation is provided from the college website, providing further evidence of an integral and contiguous relationship of the cities.

Tidewater Community College furnished enrollment data for 2001 – 2002 (copy enclosed). This data shows that Fall 2001 enrollment on the individual campuses. There was no current data showing the percentage of students that are from the SVC. Given the previous percentages, we are assuming that the percentage has either stayed the same or has risen.

Chesapeake	7,199
Portsmouth	8,754
Norfolk	6,465
Virginia Beach	18,737
Total	41,155

For additional information visit the web site at www.tc.cc.va.us

Old Dominion University

Old Dominion University with its main campus located in Norfolk, also operates three campus locations and various regional campuses across Virginia. The main campus

located in Norfolk is easily accessible to the SVC area. Two pages from Old Dominion University web site are included.

Old Dominion University registrar's office furnished enrollment for 2002-2003, the latest data available (copy enclosed). The total number of students for the current year is 20,105. This data shows the fall 2002 enrollment from the five immediate SVC cities were as follows:

Suffolk	422
Norfolk	2,450
Va. Beach	4,327
Chesapeake	1,991
Portsmouth	600
Total	9,790

The five SVC cities students numbered 9,790 and represented 48% of all students at Old Dominion University campus.

For additional information visit the web site at www.odu.edu

Norfolk State University

Norfolk State University was founded in 1935. It is Virginia's largest public historically black university (HBCU) and the seventh largest HBCU in the nation is located in the City of Norfolk. Over 70% of the student population is from the state of Virginia and 50% of the enrollment of 6,839 are residents of the Southeastern Virginia Community.

For additional information visit the web site at www.nsu.edu

Paul D. Camp Community College

Paul D. Camp Community College is a two-year institution of higher education that operates under the state-wide system of community colleges. The college has campuses in the cities of Franklin and Suffolk. The citizens of these cities as well as the citizens of Isle of Wight and Southampton counties have the convenience of a community college and the universities for continuing education in nearby SVC cities.

For additional information visit the web site at www.pc.cc.va.us

Enclosed are maps showing the main campus of Tidewater Community College as well as the other campuses within the SVC, furnished by the colleges website. The Old Dominion University campus, the Norfolk State University campus and the Paul D. Camp Community College campus is exhibited in maps found on the university websites. The maps indicate campus locations, the interstate and secondary highways that connect the six cities and two counties within the SVC and the ease in which all the residents can travel to the campuses.

The maps show that all campuses are conveniently located to students throughout the entire SVC area.

With citizens from the SVC representing 42% of the students at Tidewater Community College, 48% of the students of Old Dominion University, 50% of the students at Norfolk State University and virtually all of the students of Paul D. Camp Community College it is clearly demonstrated that residents of all five cities interact within the SVC in the process of seeking a higher education.

Chesapeake Campus: Directions by Automobile

From Virginia Beach:

- Route 264 West to I-64 toward Suffolk.
- Take I-64 to Exit 291B Dominion Boulevard (Route 104/17).
- When this exit splits, stay to the right to Route 17 Dominion Boulevard South (Elizabeth City/Exit 15-B), thru one traffic light, and across the Steel Bridge.
- Follow Dominion Boulevard to Cedar Road (first traffic light after you cross the Steel Bridge).
- Turn left onto Cedar Road.
- The campus is approx. ½ mile on the left.

From Downtown Norfolk:

- Take I-464 which becomes Dominion Boulevard.
- Stay to the right on Dominion Boulevard when it splits to Route 17 South (Elizabeth City/Exit 15-B), and continue on Dominion Boulevard, across the Steel Bridge, to Cedar Road.
- Turn left onto Cedar Road at traffic light.
- The campus is approximately ½ mile on the left.

From Other Areas of Norfolk

- Take I-64 to Exit 291-B, Dominion Boulevard South (Route 17). Stay to the right on Dominion Boulevard until it splits to Route 17 (Elizabeth City/Exit 15-B), and continue on Dominion Boulevard, across the Steel Bridge, to Cedar Road.
- Turn left onto Cedar Road at traffic light.
- The campus is approximately ½ mile on the left.

From Portsmouth (Churchland:

- Take I-664 to Bowers Hill. From Bowers Hill take I-64 to Great Bridge Boulevard Exit 292 (Tidewater Community College/Route 190/17).
- Turn right at the Stop sign at the end of the ramp; turn right at the next traffic light, which is Dominion Boulevard.
- Take Dominion Boulevard, across the Steel Bridge and turn left at the next traffic light, which is Cedar Road. T
- he campus is approximately ½ mile on the left.

African American enrollment increased 10% across the college, and other minority enrollment increased 12%. This level of growth occurred at each campus.

- Workforce training (defined as occupational/technical education) served 11,825 individual credit students (3% increase) and generated 4,217 FTES (4% increase). The largest workforce training disciplines were information systems technology, air conditioning/refrigeration, business, emergency medical technology, industrial technology, and nursing. Noncredit courses served 1,738 individual students, an 8% increase over last fall.
- Demographically, fall 2001 enrollment showed the most significant gains in full-time students (8%), females (7%), African-Americans (13%), and new students (10%). A significant increase was also noted in the 21 and under age group (10%) and the 22-24 year age group (13%).

iiiiiIn summary, the primary growth pockets include students enrolled in college transfer programs, full-time students, minorities, and students enrolling in college for the very first time. Additionally, active duty military enrollment increased dramatically, both in contract and non-contract programs. The college continues to grow in both directions of its mission core: college transfer and workforce development.

Go to the Supporting Data Table

Return to IR Brief listing

Go to Facts and Figures

Last Updated on June 27, 2002

Office of Institutional Research

Norfolk Campus: Directions by Automobile

PARKING: Visitors should park in the Freemason Garage. The Freemason Garage is located on the corners of Monticello Avenue and Freemason Street. Visitors may bring in the parking lot machine ticket for a validation parking stamp. [Student Parking Options]

From Chesapeake or From Portsmouth Using Downtown Tunnel-Berkley Bridge:

Use I-464 or I-264, Cross over the Berkley Bridge keeping to the center lane. Use Waterside Drive exit. Follow Waterside Drive until it becomes Boush Street. Turn Right on Freemason Street. Turn left on Monticello Avenue. The Freemason Garage will be on your right.

Alternate to above, take the St. Paul's Boulevard exit and turn left on St. Paul's Boulevard. Turn right on City Hall Avenue then right on Monticello Avenue. The Freemason Garage will be on your right after the MacArthur Center Mall.

From Hampton, Newport News, Williamsburg:

From I-64 take 264 West to exit 10 (City Hall Avenue). From City Hall Avenue turn right on Monticello Avenue. The Freemason Garage will be on your right after passing the MacArthur Center Mall.

From Virginia Beach:

Take 264 West to exit 10 (City Hall Avenue). From City Hall Avenue turn right on Monticello Avenue. The Freemason Garage will be on your right after passing the MacArthur Center Mall.

From the Portsmouth Midtown Tunnel:

Exit the Tunnel and take the first right onto Brambleton Avenue. Follow Brambleton Avenue and turn right on Monticello Avenue. The Freemason Garage will be on your left after passing Scope and Chrysler Hall.

From Downtown Portsmouth:

- Take the downtown tunnel to I-464. I-464 will become Dominion Boulevard.
- Stay to the right on Dominion Boulevard when it splits to Route 17 South (Elizabeth City/Exit 15-B), and continue on Dominion Boulevard, across the Steel Bridge, to Cedar Road.
- Turn left onto Cedar Road at traffic light.
- The campus is approximately ½ mile on the left.
- ***Special Note:*** If by chance you end up crossing the Intracoastal Waterway in Great Bridge on Battlefield Boulevard, Cedar Road is to the South of the waterway. You would turn right onto Cedar Road. The Chesapeake Campus is approximately 4 miles down Cedar Road, on the right.

Comments: webmaster@tcc.edu
Last revision: February 27, 2003
Tidewater Community College ~ Privacy Policy

TCC Campus Locations

Tidewater Community College, founded in 1968, is one of twenty-three two-year colleges that make up the Virginia Community College System (VCCS). Tidewater Community College has grown from a single location to four campuses (Chesapeake, Norfolk, Portsmouth, Virginia Beach),
and a Visual Arts Center in Portsmouth. TCC also offers classes at local Military Bases and local area schools.

Campus	Address	Phone	VTDD	Map	Driving	
Chesapeake	1428 Cedar Road Chesapeake, VA 23322-7199	757 - 822 - 5100	757 - 822 - 5101	M	D	[more]
Norfolk	300 Granby Street Norfolk, VA 23510-9956	757 - 822 - 1111	757 - 683 - 9765	M	D	[more]
Portsmouth	7000 College Drive Portsmouth, VA 23703-6158	757 - 822 - 2124	757 - 483 - 5154	M	D	[more]
Virginia Beach	1700 College Crescent Virginia Beach, VA 23453-1999	757 - 822 - 7100	757 - 430 - 1401	M	D	[more]
Other TCC Locations						
District Offices, Norfolk	121 College Place Norfolk, VA 23510	757 - 822 - 1122		M	D	[more]
District Offices, Portsmouth	L. Cleaves Manning Building 7000 College Drive Portsmouth, VA 23703-6158	757 - 822 - 2124		M	D	[more]
Advanced Technology Center	Virginia Beach Campus			M	D	[more]
Military Bases	Naval Station Norfolk Oceana Naval Air Station Fleet Combat Trng Cntr / Dam Neck Little Creek Amphibious Base	(757) 489 - 7397 (757) 491 - 4385 (757) 492 - 8109 (757) 363 - 3939		M M M M	D D D D	[more] [more] [more] [more]
Roper Theater	340 Granby Street Norfolk, VA 23510	757 - 822 - 1452		M	D	[more]
Visual Arts Center	340 High Street Portsmouth, VA 23704	757 - 822 - 6999		M	D	[more]
Transportation Technology Center	(Greenbrier area) 1700 Lambert Court Chesapeake VA 23320-8913	757 - 424 - 6718			D	

Virginia Beach Campus Directions by Automobile

From Norfolk or the Peninsula:

- Take 264-E (formerly 44E) to the Rosemont Road exit
- Turn right onto Rosemont Road from the exit
- After crossing through the intersection of Rosemont Road and Lynnhaven Parkway,
- Turn right onto Buckner Boulevard
- Turn left into the entrance of campus (entrance is marked "Student Avenue" on map above)

From the Oceanfront:

- Take 264-W (formerly 44W) to the Lynnhaven Parkway South exit
- Turn left onto Rosemont Road
- Turn right onto Buckner Boulevard
- Turn left into the entrance of campus (entrance is marked "Student Avenue" on map above)

From Chesapeake on 64:

- Take the Indian River Road Exit (Regent University/CBN exit)
- When Indian River Road splits, bear left following Ferrell Parkway
- Ferrell Parkway (stay in left lane) merges with Princess Anne Road
- Turn left off Princess Anne Road on Community College Place

From Portsmouth:

- Take 264 through the Downtown Tunnel
- Take 264E to Independence Blvd, the Princess Anne Exit.
- Stay in the right lane and after the second light take South Independence
- Turn left on Buckner Blvd. then right into the campus entrance

Tidewater Community College

RESIDENTS ENROLLED IN SERVICE AREA INSTITUTIONS - FALL 200(

	City of Chesapeake		City of Norfolk		City of Portsmouth		City of Va.Beach		Total	
ChristopherNewportU.	206	2%	71	<1%	132	4%	197	1%	606	2%
Coll. of Wm. & Mary	130	1%	97	1%	33	1%	304	2%	564	1%
E.C.P.I.	142	2%	198	2%	68	2%	640	3%	1048	3%
Hampton U.	117	1%	84	1%	51	1%	179	1%	431	1%
Medical Coll. H.R.	22	<1%	53	<1%	9	<1%	68	<1%	152	<1%
Norfolk State U.	694	8%	927	11%	564	15%	732	4%	2917	7%
Old Dominion U.	1759	19%	2848	35%	580	16%	4030	21%	9217	23%
Paul D. Camp	18	<1%	9	<1%	12	<1%	9	<1%	48	<1%
Regent U.	116	1%	66	<1%	37	1%	293	2%	512	1%
Thomas Nelson C.C.	33	<1%	52	<1%	24	<1%	43	<1%	152	<1%
Tidewater C.C.	**3962**	**43%**	**2775**	**34%**	**1716**	**46%**	**8554**	**44%**	**17007**	**42%**
Va. Wesleyan Coll.	165	2%	85	1%	41	1%	466	2%	757	2%
Other Va. Coll.	1800	20%	811	10%	429	12%	3898	20%	6938	17%
Total	**9164**		**8076**		**3696**		**19413**		**40349**	

Source: VCCS

Return to Facts and Figures Home Page

Last Updated on June 27, 2002

Office of Institutional Research

TCC Campus Locations

Tidewater Community College, founded in 1968, is one of twenty-three two-year colleges that make up the Virginia Community College System (VCCS). Tidewater Community College has grown from a single location to four campuses (Chesapeake, Norfolk, Portsmouth, Virginia Beach),
and a Visual Arts Center in Portsmouth. TCC also offers classes at local Military Bases and local area schools.

Campus	Address	Phone	VTDD	Map	Driving	
Chesapeake	1428 Cedar Road Chesapeake, VA 23322-7199	757 - 822 - 5100	757 - 822 - 5101	M	D	[more]
Norfolk	300 Granby Street Norfolk, VA 23510-9956	757 - 822 - 1111	757 - 683 - 9765	M	D	[more]
Portsmouth	7000 College Drive Portsmouth, VA 23703-6158	757 - 822 - 2124	757 - 483 - 5154	M	D	[more]
Virginia Beach	1700 College Crescent Virginia Beach, VA 23453-1999	757 - 822 - 7100	757 - 430 - 1401	M	D	[more]
Other TCC Locations						
District Offices, Norfolk	121 College Place Norfolk, VA 23510	757 - 822 - 1122		M	D	[more]
District Offices, Portsmouth	L. Cleaves Manning Building 7000 College Drive Portsmouth, VA 23703-6158	757 - 822 - 2124		M	D	[more]
Advanced Technology Center	Virginia Beach Campus			M	D	[more]
Military Bases	Naval Station Norfolk Oceana Naval Air Station Fleet Combat Trng Cntr / Dam Neck Little Creek Amphibious Base	(757) 489 - 7397 (757) 491 - 4385 (757) 492 - 8109 (757) 363 - 3939		M M M M	D D D D	[more] [more] [more] [more]
Roper Theater	340 Granby Street Norfolk, VA 23510	757 - 822 - 1452		M	D	[more]
Visual Arts Center	340 High Street Portsmouth, VA 23704	757 - 822 - 6999		M	D	[more]
Transportation Technology Center	(Greenbrier area) 1700 Lambert Court Chesapeake VA 23320-8913	757 - 424 - 6718			D	

Office of Institutional Effectiveness

 # STUDENTS SERVED 2001-02
BY CAMPUS

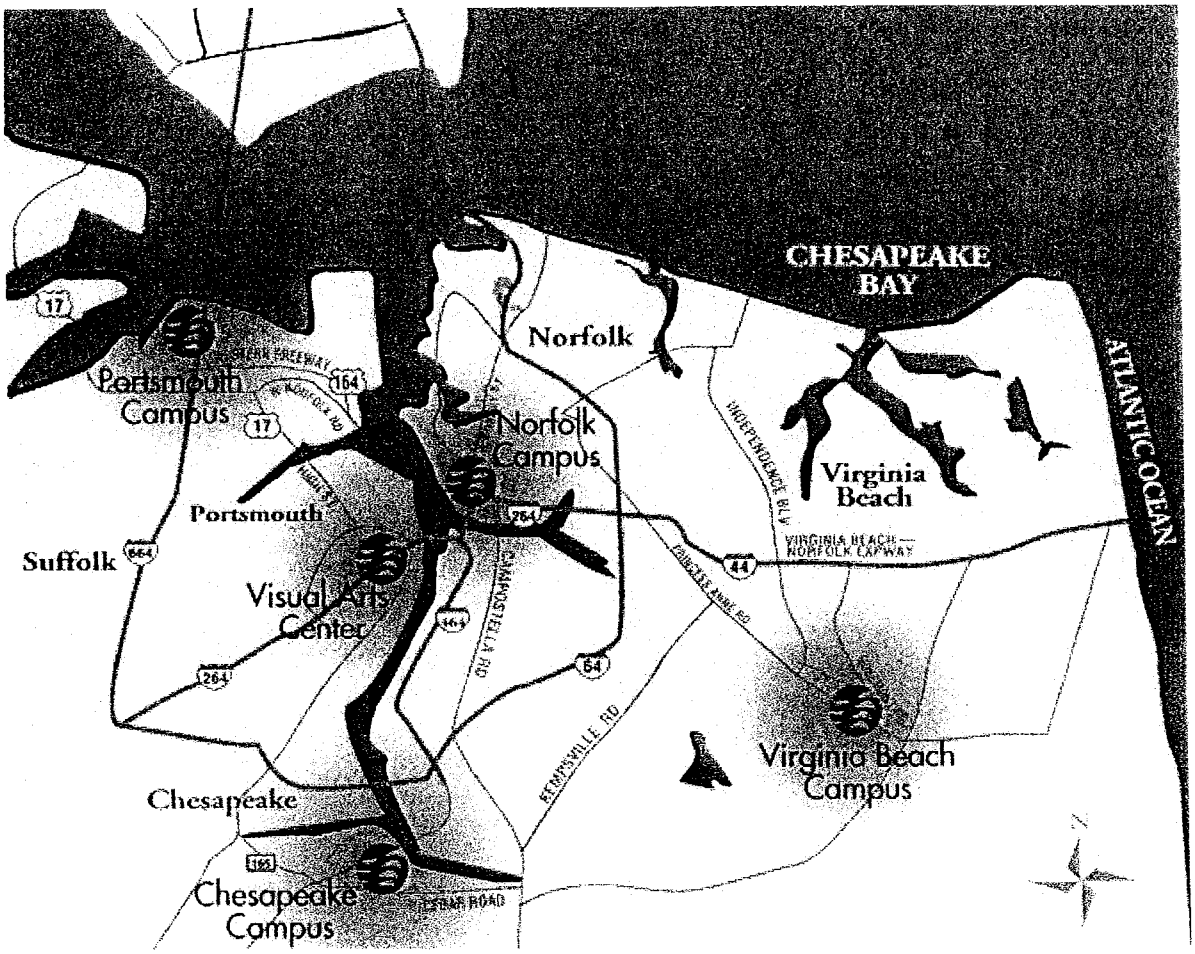
Campus	# Students Served
Chesapeake	7,199
Portsmouth	8,754
Norfolk	6,465
Virginia Beach	18,737

* Student is counted only once at each campus of attendance.

Return to **Facts and Figures Home Page**

Comments or questions: lkleiman@tcc.edu
Last revision: *June 27, 2002*
URL: http://www.tcc.edu/admin/ir/index.htm Disclaimer
Return to IR Homepage

Map of TCC Campus Locations



Click on Campus for Details

Chesapeake ~ Norfolk ~ Portsmouth ~ Va Beach ~ VAC ~ Roper ~ Other ~ Off-Campus

---

about tcc ~ academics ~ administration ~ campus locations ~ libraries & labs ~ new students
news & events ~ programs & degrees ~ registration ~ student services ~ workforce development

---

Comments: webmaster@tc.cc.va.us
Last revision: July 31, 2002
Tidewater Community College ~ Disclaimer

138

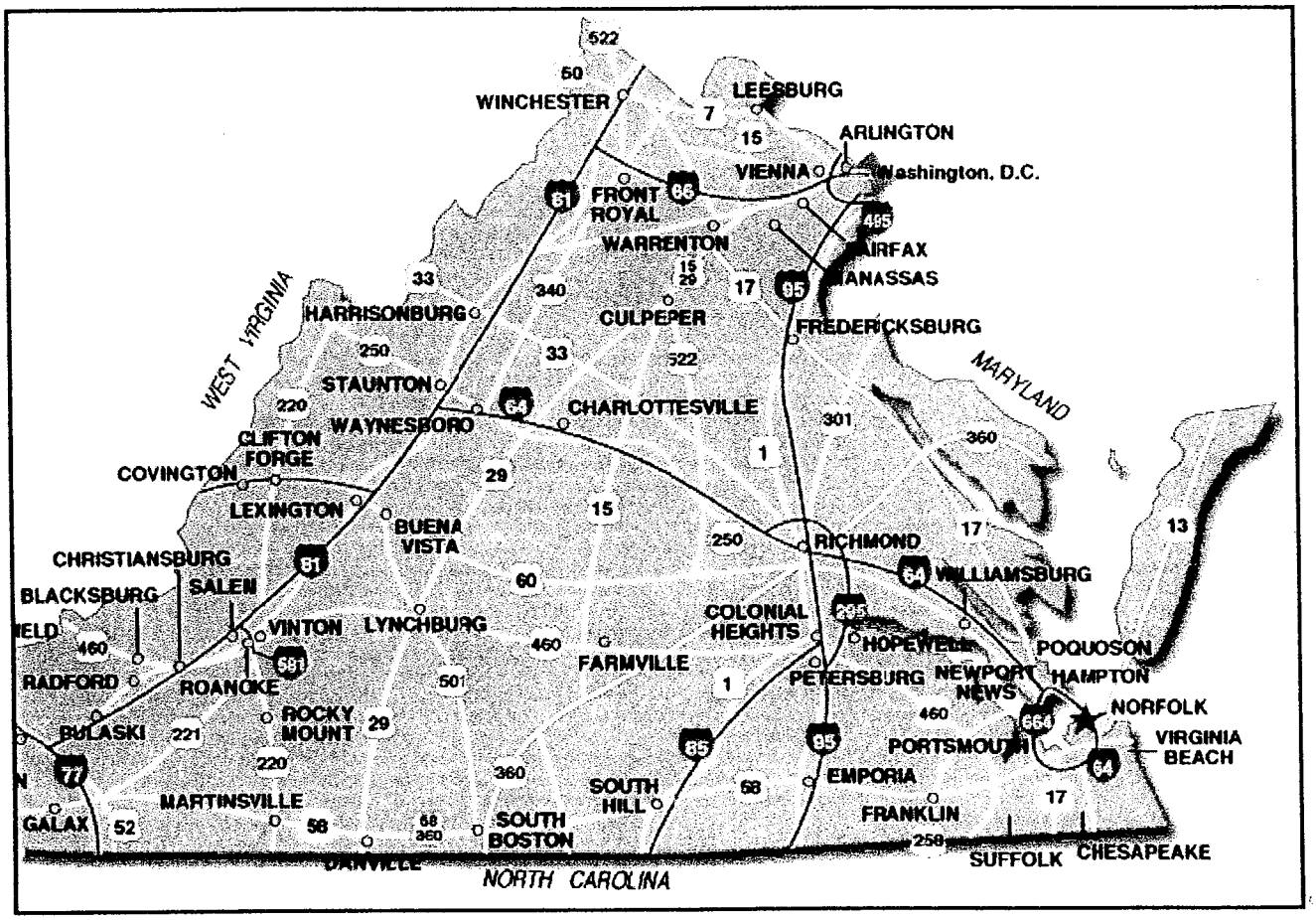
Tidewater Community College is the

- 2nd largest of the 23 community colleges in the Commonwealth of Virginia,
- enrolls over 31,000 students annually
- 37th largest community college in the nation's 1,600 two-year college network
- serves the South Hampton Roads region with campuses in the cities of Chesapeake, Norfolk, Portsmouth and Virginia Beach, and with a regional Visual Arts Center in Olde Towne, Portsmouth, and the TCC Jeanne and George Roper Performing Arts Center in the theater district in downtown Norfolk
- 42 % of the region's residents who attended a college or university in Virginia were enrolled at TCC

Tidewater Community College will become a model of a strategic community college- namely, a vital academic resource, capable of directing its energies and shaping its programs to meet the changing needs of students, of business and industry, of the region, the Commonwealth, and the nation, and of the international community of which the college is part.

Comments & Concerns: webmaster@tcc.vccs.edu
Last Revised: November 12, 2001
Tidewater Community College ~ Privacy Policy

Home> Directions to the Campus



From the North:
Take I-95 South to Richmond. Pick up I-64 East to Norfolk. Drive through the Hampton Roads Tunnel. Approximately 6 miles after leaving the tunnel, you will see a sign saying "TO TERMINAL BLVD / TO ODU NEXT RIGHT". As you bear right there will be another sign "I-564 / TO TERMINAL BLVD / TO NAVAL BASES". Follow Terminal Blvd. until you reach Hampton Blvd. (the 3rd traffic light). Turn left onto Hampton Blvd. Drive down Hampton Blvd. to 43rd Street (the 9th traffic light). Turn right onto 43rd Street, the entrance to the University. The Parking Garage will be on your right about 1/4 mile down 43rd Street. A parking pass must be obtained from Parking Services (located on the ground floor of the parking garage) to park on campus.

From the South:
Take I-85 North or I-95 North to Route 58 East. Follow Route 58 East through the Midtown Tunnel in Portsmouth Bear left out of the tunnel onto Hampton Blvd. Follow Hampton Blvd. to 43rd Street (4 traffic lights, about 3 miles). Turn left onto 43rd Street, the entrance to the University. The Parking Garage will be on your right about 1/4 mile down 43rd Street. A parking pass must be obtained from Parking Services (located on the ground floor of the parking garage) to park on campus.

Information: (757) 683-300(
Important University Addresse:
© Old Dominion Universit

ODU

Institutional Research and Asses

[Home] [Factbook] [Fast Facts] [Reports & Presentations] [IRA Staff] [Glossary] [Asses

Old Dominion University

Fall 2002

Official

Fall 2002 Enrollment Statistics	STATUS		RESIDENCY		ATTENDANCE		CAMPUS	
	New Students	Returni-ng	In State	Out of State	Full-Time	Part-Time	On Campus	Off Campus
GENDER								
Female	3,254	8,350	10,352	1,252	5,930	5,674	7,168	3,463
Male	2,243	6,129	6,384	1,988	4,492	3,880	5,680	2,034
Unknown	69	60	105	24	61	68	77	46
ETHNICITY								
American Indian	44	95	123	16	73	66	86	39
Asian	270	993	898	365	818	445	1,040	100
Black	1,060	2,856	3,525	391	2,376	1,540	2,793	824
Hispanic	161	354	417	98	318	197	384	81
Other	137	419	359	197	351	205	448	56
White	3,088	8,806	10,411	1,483	5,890	6,004	7,173	3,722
Missing	806	1,016	1,108	714	657	1,165	1,001	721
CITIZENSHIP								
US Citizen	5,263	13,378	16,420	2,221	9,579	9,062	11,637	5,469
Non-Immigrant	194	874	68	1,000	685	383	983	17
Permanent Resident	107	275	342	40	218	164	301	48
Missing	2	12	11	3	1	13	4	9
ATTENDANCE								
Full-Time	3,015	7,468	8,920	1,563	10,483	0	8,895	497
Part-Time	2,551	7,071	7,921	1,701	0	9,622	4,030	5,046
STUDENT LEVEL								
Freshman	1,910	571	2,191	290	2,289	192	2,453	18
Sophomore	510	1,917	2,167	260	2,017	410	2,158	151

Junior	609	2,481	2,799	291	2,105	985	2,167	564
Senior	237	4,214	3,966	485	2,518	1,933	2,812	993
1st Grad	433	2,564	2,072	925	887	2,110	1,501	1,181
Adv Grad	44	546	311	279	298	292	530	37
Uncl Undergrad	625	504	800	329	175	954	486	595
Uncl Graduate	1,198	1,742	2,535	405	194	2,746	818	2,004
Total	5,566	14,539	16,841	3,264	10,483	9,622	12,925	5,543

Office of Institutional Research and Assessment

About Norfolk State University

Norfolk State College was founded in 1935. The College, brought to life in the midst of the Great Depression, provided a setting in which the youth of the region could give expressions to their hopes and aspirations. At this founding, it was named the Norfolk Unit of Virginia Union University. In 1942, the College became the independent Norfolk Polytechnic College, and two years later an Act of the Virginia Legislature mandated that it become a part of Virginia State College.

The College was able to pursue an expanded mission with even greater emphasis in 1956 when another Act of the Legislature enabled the Institution to offer its first Bachelor's degree. The College was separated from Virginia State College and became fully independent in 1969. Subsequent legislative acts designated the institution as a University and authorized the granting of graduate degrees. In 1979, University status was attained.

Today, the University is proud to be one of the largest predominantly black institutions in the nation. Furthermore, it is committed to pursuing its vital role of serving the people of the Hampton Roads area.

Norfolk State University
700 Park Avenue
Norfolk, VA 23504 USA
ity Operator:
757 623-8600

©Copyright Norfolk State University
All Rights Reserved.

Paul D. Camp Community College

The PDCCC Advantage
Career Preparation
Class Schedule
College Calendar
Steps for Registration
Financial Assistance
Extra Curricular Activities
Faculty Home Pages

2003-2004 Catalog

Fall Class Schedule

WEB Registration HERE

Learning Resources Center
Alumni Society
Blackboard / DL Orientation
Grades
Tech Prep

Institutional Advancement
Meeting Virginia's Critical Needs
Human Resources
Placement Testing
Student e-mail

Student Development Services
Directions
Distance Learning
Forms
Graduate Survey

Franklin Campus · Hobbs Suffolk Campus · Smithfield Center · Workforce Center

Web Site Privacy Information

757-569-6700

Paul D. Camp Community College is an equal opportunity affirmative action institution of higher learning serving the cities of Franklin and Suffolk and the counties of Southampton and Isle of Wight in southeastern Virginia. The College is a member of the Virginia Community College System. For information about this web site, click here. ***This page updated on Thursday, July 17, 2003.***

Paul D. Camp Community College Division of Workforce Development

Welcome to the Home Page for the Paul D. Camp Community College Division of Workforce Development. In support of economic development, this division offers a variety of training, education, and workforce services to meet the needs of both new and existing employers in our service region. Make your selection below to see additional information on what we offer and meet our staff.

Staff Information	What Do We Offer
What They Say	Special Offerings
Welcome to the Regional Workforce Center	Directions
We Are an Authorized Microsoft Office Specialist Testing Cente	

We hope you enjoyed your visit.

If you want more information, click here to send a message to Frank Brown. He will forward it to the correct person and you will get a reply as quickly as possible.

Return to Paul D. Camp Community College Home Page

Date updated: March 14, 2003

IV. FAIRS, FESTIVALS AND OTHER EVENTS

The intent of the third-party documentation of the fairs, festivals and other events within the community is to demonstrate that residents of SVC interact as one community.

Third-Party Documentation

Citizens from the SVC participate in numerous fairs, festivals and other events within the community.

SVC area residents primarily depend upon the facilities located on Oceana Naval Air Station for Air Shows, open to the public. This event held each year draws between 150,000 and 175,000 with two thirds of the attendees living in the SVC. The remaining one third travel from as far away as Pennsylvania and New York. The enclosed email received from Richard Dodd, special events coordinator with Moral Welfare and Recreation, US Navy, is documentation of the specific numbers for this event.

The American Music Festival has 125,000 people attending each year with over half residents of SVC and the remainder from out of the area. This information was received from Mike Hilton, Beach Events Coordinator (757) 425-3311.

The Boardwalk Art Show – sponsored by the Contemporary Art Center of Virginia has a yearly show held on the boardwalk of Virginia Beach in the month of June. Attendance runs over 200,000 with over two thirds from the SVC area and the remainder from out of the area. Susan Fink with the Art Center shared this information with me.

Virginia Beach Amphitheatre attracts over 300,000 each year with concerts ranging from rock to country. Seventy five percent of the attendees come the from the SVC area with the balance from out of town. Tabatha Webster from Clear Channel Entertainment relayed this information.

The Navy League of Hampton Roads grows in membership and events each year. The sponsored events have over 43,000 people attending, virtually all from the SVC.

A more complete listing of events can be found in the summary also enclosed. **The vast number of events described in the summary share the common bond of a "community" event, whether it is hosted in Virginia Beach, Norfolk, Suffolk, Chesapeake, Portsmouth or any other locations in the Southeastern Virginia Community. The enclosed emails from several event leaders will unconditionally satisfy the concept of "community event".**

In spite of our best efforts, we could not locate a central repository for information concerning the various Fairs, Festivals and Other Events. Virginia Beach events are enclosed. However, based upon other materials enclosed it is very obvious that the citizens of the SVC participate in numerous fairs, festivals and other events, and clearly demonstrate that citizens of the SVC area interact socially.

Air Show - Community Events

Madeline Busch

m: Dodd, Richard GS (NABLC N01MWR) [RDodd@nablc.navy.mil]
nt: Wednesday, March 05, 2003 11:05 AM
To: Madeline Busch
Subject: RE: meeting....mud run

Madeline,

Here are some very basic numbers, when we do the air show, we start by selling box and general seating on line, then we sell the rest cash at the gate.

9 sets of bleachers that seat 250 each, in front of those we put 100 chairs and call that general seating...total general seating per bleacher set is 350...in front of those chairs we put 4 blocks of box seats with 10 chairs per box, so total seats per bleacher area is 390 - 400 seats, and we use 9 sets of bleachers and there are three shows, so if everything sold out we would sell 8100 seats...we expect we had about 150 - 175 k people thru the weekend....

one set of bleachers seats sold on line broke down roughly as follows:

d beach.....40 seats
Europe 18 seats
Japan 9 seats
Harrisonburg 15 seats
DC 7 seats
Norfolk 25 seats
Falls Church 5 seats
Richmond 9 seats
NC 30 seats

This is probably a very good start to do your numbers, remember military personnel see this stuff everyday..unless they have family from out of town this is roughly an 85% civilian market. We have experienced Air Show Groupies from up state Penns and NY, and even some people that follow the air show circuit around the country. License places from virtually every state can be found, and the outside the gate locals flock to where they have not been allowed to go before.....

Hope this helps...Ric

> -----Original Message-----
> From: Madeline Busch [SMTP:mbusch@ABNB.org]
> Sent: Tuesday, March 04, 2003 4:29 PM
> To: Dodd, Richard GS (NABLC N01MWR)
> Subject: RE: meeting....mud run
>
> See you then.
> M
>

147

Madeline Busch

From: Harrison, Shelia [shelia.harrison@norfolk.gov]
Sent: Tuesday, March 04, 2003 2:36 PM
To: Madeline Busch
Subject: Nauticus statistics

Hi Madelyn,

I'm sorry for the delay. I needed to run a report to update the statistics I want to give you.

Per your request, please note the following about Nauticus' attendance and visitors:

Annual attendance, 400,000 yearly
In-state visitor origination (in order of sales): Virginia Beach, Newport News, Norfolk, Chesapeake, Portsmouth, Hampton, Surry, Isle of Wight, Gloucester, York County, Williamsburg Richmond, Danville, Fairfax, Alexandria, Charlottesville, Henrico County, Winchester, Bedford, Emporia, Elizabeth City.

There's more, but I hope this is enough to give you a feel for our visitor base.

Please let me know if you need more information.

Shelia Harrison
Director of Marketing
Nauticus, The National Maritime Center
One Waterside Drive
Norfolk, VA 23510
(757) 664-1026
(757) 623-1287

Memorandum

From: Maryellen Baldwin, Executive Director, Navy League Hampton Roads
To: Madeline Busch, Marketing Director, ABNB Federal Credit Union

As per our phone conversation on Tuesday, I am submitting to you some basic statistivs regarding the members Navy League Hampton Roads supports and interacts with.

1. Navy League Award Recognition Program presentations and support to 21 commands.

2. Fleet Week – now renamed Navy Days Hampton Roads overall attendance at week long venue of events 20,000.

3. Monthly Distinguished Guest Speaker Forums that include member of Military Joint Forces. Average attendance 125 per month. x12 = 1,500

4. Sea Cadets: Support two Sea Cadet Squadrons. Ruffner Middle School – which has been incorporated into the School Curriculum, and Top Hatters Squadron at Naval Station Norfolk, total of 225.

5. Coordinating organization for Atlantic Fleet Sailor of the Year Program and support of the TYCOM Week in Hampton Roads approximate number 150.

6. Commissioning USS Ronald Reagan CVN-76. Supporting the commissioning for currently 2,500 Sailors. Estimated attendance is in excess of 20,000 that include Active Duty and Civilian. We will have C ommissiongs in 2004, 2005, 2006, and 2007.

7. Current membership 1,205, made up of Retired Military and Civilians.

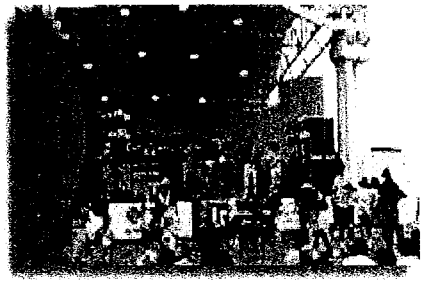
8. CO/XO Spouse Conference four times per year. JO Spouse Workshops four times per year. CMC Spouse Conference once a year. Overall attendance 1200.

Entertainment & Cultural Attractions

Entertainment Attractions

go to Cultural Attractions

Beach Street USA is on the Oceanfront between 17th and 25th Streets and includes 3 Boardwalk Stages that become "center stage" during the summer! **Free concerts** begin each season on weekends starting in May and accelerate to nightly boardwalk entertainment from late June through Labor Day. Look for **Sunday night fireworks** displays and catch a copy of the events schedule at the **main information center** at 22nd Street.



GTE Virginia Beach Amphitheater, is the ultimate for concert traffic from April through October each year. Acts from the top of the charts along with some well-travelled concert icons appear throughout the season in this outdoor venue that's a true hot spot for southeastern Virginia night life! **(757) 368-3000**

Mt. Trashmore is one of the earliest parks in the country to use technology to build fun from a trash heap. Trashmore is part of a landfill design that recycled wastes into 162 acres of great entertainment possibilities. Playgrounds, skateboard ramps, bicycle trials, picnic facilities and two lakes are now part of the landscape.

Ocean Breeze Fun Park (south of the beachfront on General Booth Blvd.) is the Beach's answer to swimming without getting sand in your suit! They have it all – a full-sized **Wild Water Rapids** water park with water slides and raft rides, plus go-cart tracks, batting cages and **Ship Wreck** miniature golf! **(757) 422-0718**

Virginia Beach Pavilion, (21st Street just off 264) is the site for **concerts and programs** in the resort area. Check out the Pavilion events schedule when you get into town for ticket availability and show times.

Virginia Marine Science Museum, (south of the beachfront on General Booth Blvd.) is Virginia's largest salt water aquarium, but that's just part of the story! There are over 100 hands-on **interactive exhibits** and a wondrous outdoor walkway through a saltwater marsh ecosystem, the domain of some live otters and baby seals. Winter **whale watching trips** are part of the services offered by the museum, as well as fascinating film presentations ongoing in their **IMAX® 3-D Theatre. (757) 425-FISH (3474)**

Cultural Attractions

Association for Research and Enlightenment (A.R.E.) is the international headquarters for research on the readings of the late psychic, **Edgar Cayce**...this

150

formidable structure on Atlantic Avenue also houses a library, ESP testing center and bookstore. Tours are available. **800-333-4499**

Contemporary Art Center of Virginia, a facility committed to quality art education and appreciation of 20th century art, through programs, exhibits and workshops. The center sponsors the Boardwalk Art Show each summer. **757-425-8186**

The Little Theatre of Virginia Beach, a theatre troop delivering quality performances for over 50 years, has earned its claim as the oldest performing arts group in the city. **757- 428-9233**

Virginia Musical Theatre. Virginia's only professional theater exclusively committed to full-scale revivals of classic musicals. Season runs from October through April on North Lynnhaven Road in Virginia Beach. **757-340-5446**

The Virginia Symphony plays in various venues around Hampton Roads with headquarters in Norfolk. A world-class professional orchestra, the musicians are fresh from an acclaimed performance at Carnegie Hall during their 1999-2000 season. Check with the symphony for their scheduled performances which run from September through July. **757-623-2310**

Reserve Early...**while your preferred accommodations are still available.**

CONTEMPORARY ART CENTER of VIRGINIA

BOARDWALK ART SHOW & FESTIVAL

CONTEMPORARY ART CENTER of VIRGINIA

about the center
art classes
boardwalk art show
education
events
exhibitions
facility rental
membership
volunteer opportunities

UNDER CONSTRUCTION

48th Annual
BOARDWALK ART SHOW
June 12-15, 2003
Thursday-Sunday, 10am-6pm

Artist Information

Concession Information

Poster Contest Information

2002 BWAS History

top : home : art classes : boardwalk art show : education : events : exhibitions : facility rental : membership : volunteer opportunities

my virginia

Resident • Business • City Hall • e-Gov • Jobs • Learning • News & Events • Wellness • Leisure • Visitors • Agencies
Home Page • Citizen Services Guide • Contact Us • About VBgov.com • Site Feedback • Site Problems? • Terms of Use/Privacy Policy • Accessibility Statement • Groupwise

SMART REGION hampton roads

Copyright © 1996-2003, City of Virginia Beach and its licensors. All rights reserved.

VBgov.com: e-Community for a Lifetime
Virginia Beach is a proud member of the Hampton Roads community.

Virginia Beach – All Kinds of Fun Any Time of Yea

From beach balls to golf balls, strawberry fields to sand-covered dunes, wild horses to frolickin nature hiking to boardwalk biking, Virginia Beach is the place to be for "all kinds of fun" any sea year. Its mild climate, miles of uncrowded beaches, unique attractions and value-priced hotel ra bird vacationers an affordable getaway that requires little planning without the hassles of flying. drive of one-third the nation's population, travelers come from near and far to experience the e the sea.

Virginia Beach boasts 35 miles of pristine ocean and bay beaches, an oceanfront resort area s than the length of a football field and a complementary signature oceanfront boardwalk. The th concrete promenade bustles with bicyclists, in-line skaters, strollers, diners and people-watche summer months, three oceanfront stages offer nightly entertainment while street performers ro search of curious onlookers.

In contrast to the lively resort area, Virginia Beach offers more than 18,000 acres of state parks refuges and 121 navigable miles of winding waterways. Hiking, kayaking, canoeing, boating, fis and bird-watching all are available to explore the resort city's ecological treasures. Guided boa opportunities to get up-close and personal with some of the wildlife that calls Virginia Beach ho Atlantic's largest population of bottlenose dolphins make their appearance in Virginia Beach's v summer and fall, while winter welcomes fin and humpback whales, harbor seals and porpoises

A "must sea" is the Virginia Marine Science Museum, ranked among the top 10 most-attended facilities in the country. Blockbuster features include 800,000 gallons of aquariums and live ani representative of Virginia's coastal rivers to the Atlantic Ocean and the six-story-high ABC Far IMAX® 3D Theater —the state's only one of its kind. More than 350 interactive exhibits comple of sea turtles, river otters, harbor seals, rays and sharks, and a half-acre outdoor aviary introdu birds found in the region and along its shoreline.

Other museums include the quaint oceanfront duo of the Old Coast Guard Station and the Atla Heritage Museum. Housed in an original 1903 life-saving station, the Old Coast Guard Station city's storied maritime past and history of the U.S. Coast Guard. A few blocks down the boardw Atlantic Wildfowl Heritage Museum. Here, explore the mid-Atlantic's hunting history and peruse and artifacts highlighting migratory waterfowl that pass through Eastern Virginia.

Tee off on one of a dozen golf courses including the Tournament Players Club of Virginia Beac Arnold Palmer design, The Signature at West Neck. Recognized as a burgeoning golf destinati Beach links offer challenges for all levels from the duffer to the high handicapper.

No matter how energetic or escapist your vacation plans, Virginia Beach offers a refreshing bre ordinary. For more information, click on www.vbfun.com for online trip planning or call 1-800-V 800-822-3224).

Upcoming Events in Virginia Beach

- **March 14-15**
  31st Annual Virginia Beach Shamrock Sportsfest and Marathon
- **April 25- June 7 (Fridays and Saturdays)**
  June 14-September 1 (Daily)
  Dolphin Watching Boat Trips
- **April 26-27**
  Spring Wine Fest
- **May 9-11**
  PANorama Caribbean Music Fest
- **May 12-18**
  PGA Nationwide Tour

- **May 14-18**
  Beach Music Weekend & National Shag Championship
- **May 23-25 (Memorial Day Weekend)**
  Remember the Music — A Tribute to Our Military Heroes
- **May 24-25 (Memorial Day Weekend)**
  20th Annual Pungo Strawberry Festival
- **May 23- August 28**
  Beachstreet USA
- **May 29-June 1**
  The King and the Legends of Rock 'n' Roll
- **June 6-8**
  North American Sand Soccer Championships
- **June 12-15**
  Boardwalk Art Show & Festival

Submit Information | Partner Links | Contact Us | Beach Courtesy | Privacy Policy

Virginia Beach Convention & Visitors Bureau, Copyright © 2000-2001
VBfun is the official tourism site of the City of Virginia Beach.
Please visit VBgov.com, the Official Web site of the City of Virginia Beach.

Comments? Questions? Contact the VBFun.com webmaster.

V. SHOPPING

The intent of third party-documentation that evidences that residents of the entire community frequent the same malls, shopping centers, etc. for shopping is to demonstrate the existence of a major trade area where residents of all four counties and six cities interact while shopping.

Third-Party Documentation

There are four major shopping malls in the SVC area.

The major malls are as follows:

MacArthur Center, Norfolk	500,000 square feet
Chesapeake Square, Chesapeake	101,000 square feet
Greenbrier Mall, Chesapeake	809,000 square fee
Lynnhaven Mall, Virginia Beach	not available

Pages from all four of the mall's website are enclosed. It is of particular interest that these four malls all boast their "largest mall", "only place", etc. and rightfully so due to the expansive number of major department stores located in these malls. In fact, all four malls also indicate their service to the Hampton Roads or East Coast areas. The other three cities and two counties in the SVC do not have malls that would be of a benefit to the mall shopper, but truly the above four malls are a "skips throw" away.

While the other cities and counties have shopping areas, they lack the major department stores that are popular throughout the country. Tourism in the counties of Isle of Wight and Southampton bring together the residents through the specialty stores associated with the history of that county.

SVC residents frequently shop at each of the four malls as confirmed by conversations with representatives of each mall. The four malls are close to each other via interstate highways and have various combinations of major anchor stores and smaller specialty shops. **This clearly demonstrates the existence of a central trade area where residents of SVC interact while shopping.**

info desk

*Experience **MacArthur Center***

Located in the heart of downtown Norfolk, and just a few blocks from the waterfront, MacArthur Center is the only place in Southeastern Virginia where you can experience World Class Shopping in a world class environment. Nordstrom, Dillard's, and 150 extraordinary stores, along with an 18-screen theater surround a beautiful 70-foot atrium.

MacArthur Center
300 Monticello Avenue
Norfolk, VA 23510
(757) 627-6000

Mall Info

Hours
Events
What's New
Maps & Directions
Customer Services
FAQs
Jobs
Media Info
Leasing Info
Sponsorships
Community Info
Out-of-town Visitors
Club News

Web Site Info

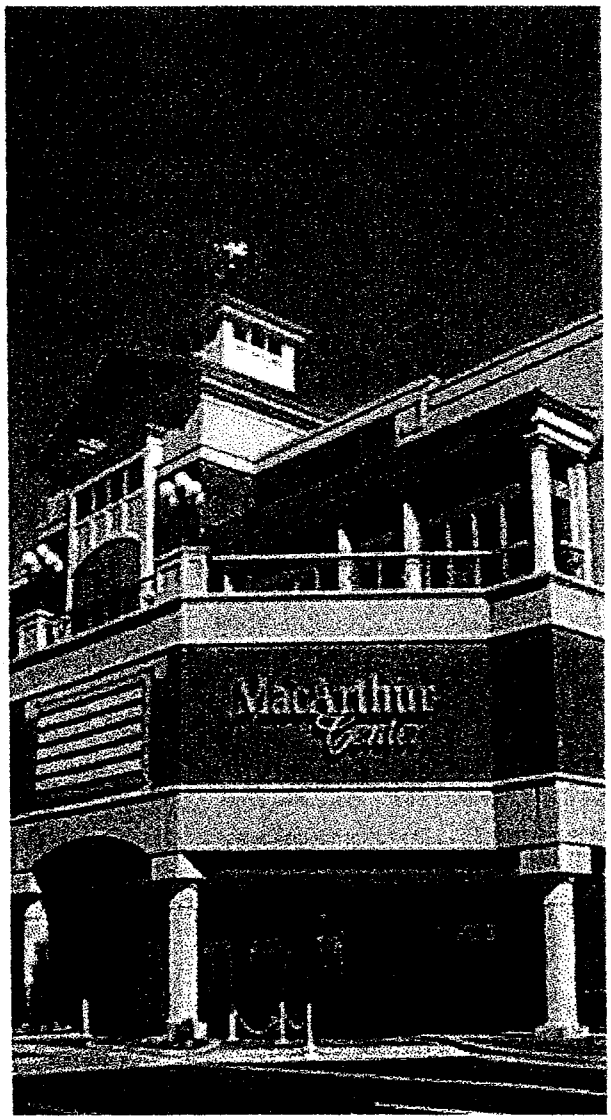
FAQs
Legal
Privacy

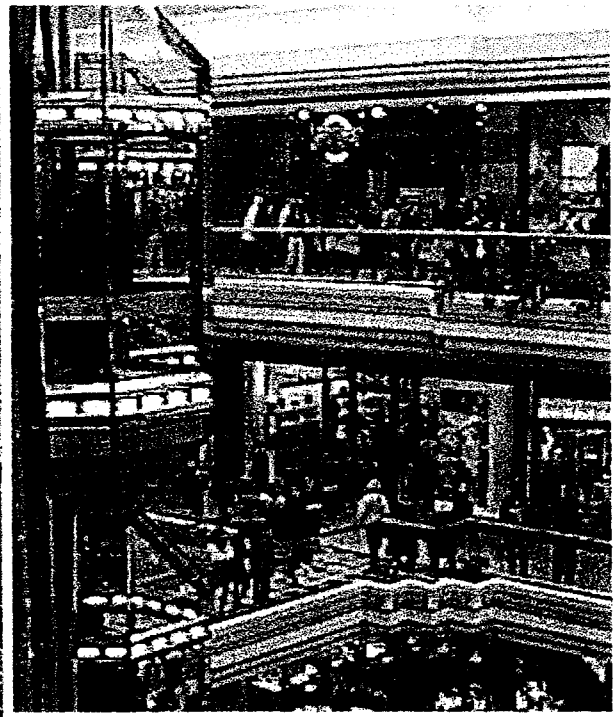
MacArthur Center
Regional Shopping Center
Norfolk, Virginia

Size: 1.1 Million square feet (4,000 Parking Spaces)
Cost: $100,000,000
Completion Date: Spring 1999

Under the auspices of the Taubman Company and in association with Brown McDaniel Bhandari, Inc. of San Francisco, Hobbs + Black Architects has completed work on the MacArthur Center in Norfolk Virginia. Located in the heart of the city, this 1.1 million square foot structure is adjacent to the memorial to General Douglas MacArthur. The center is anchored by Nordstrom and Dillard's department stores, with space for a third major anchor tenant. There are 400,000 square feet of mall tenant shops and 100,000 square feet of food and entertainment offerings. In addition to the new mall, two 5 level parking decks have been provided accommodating 4,000 cars.

Hobbs + Black worked closely with the corporate architects for the anchor stores, to plan and schedule the construction of their new stores. In addition, Hobbs + Black coordinated the activities of the subconsultants and specialty consultants working on the project.



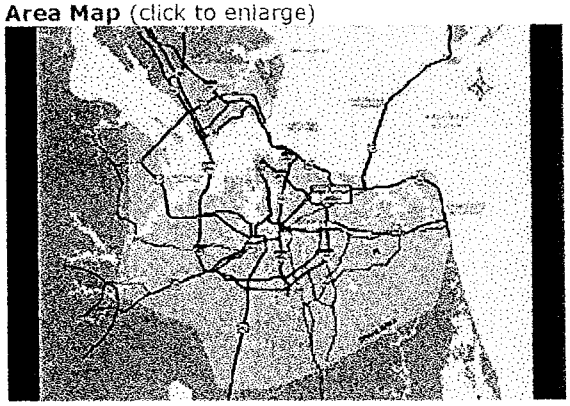


TOP

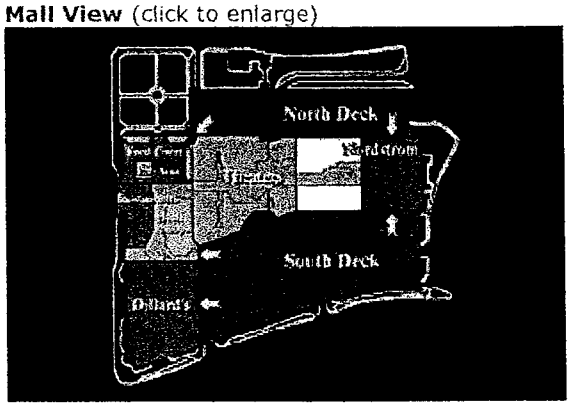
THIS WEEK'S SALES
COUPONS
MOVIES
STORE DIRECTORY
INFO DESK
OUT-OF-TOWN VISITORS

Directions to MacArthur Center

Area Map (click to enlarge)



Mall View (click to enlarge)

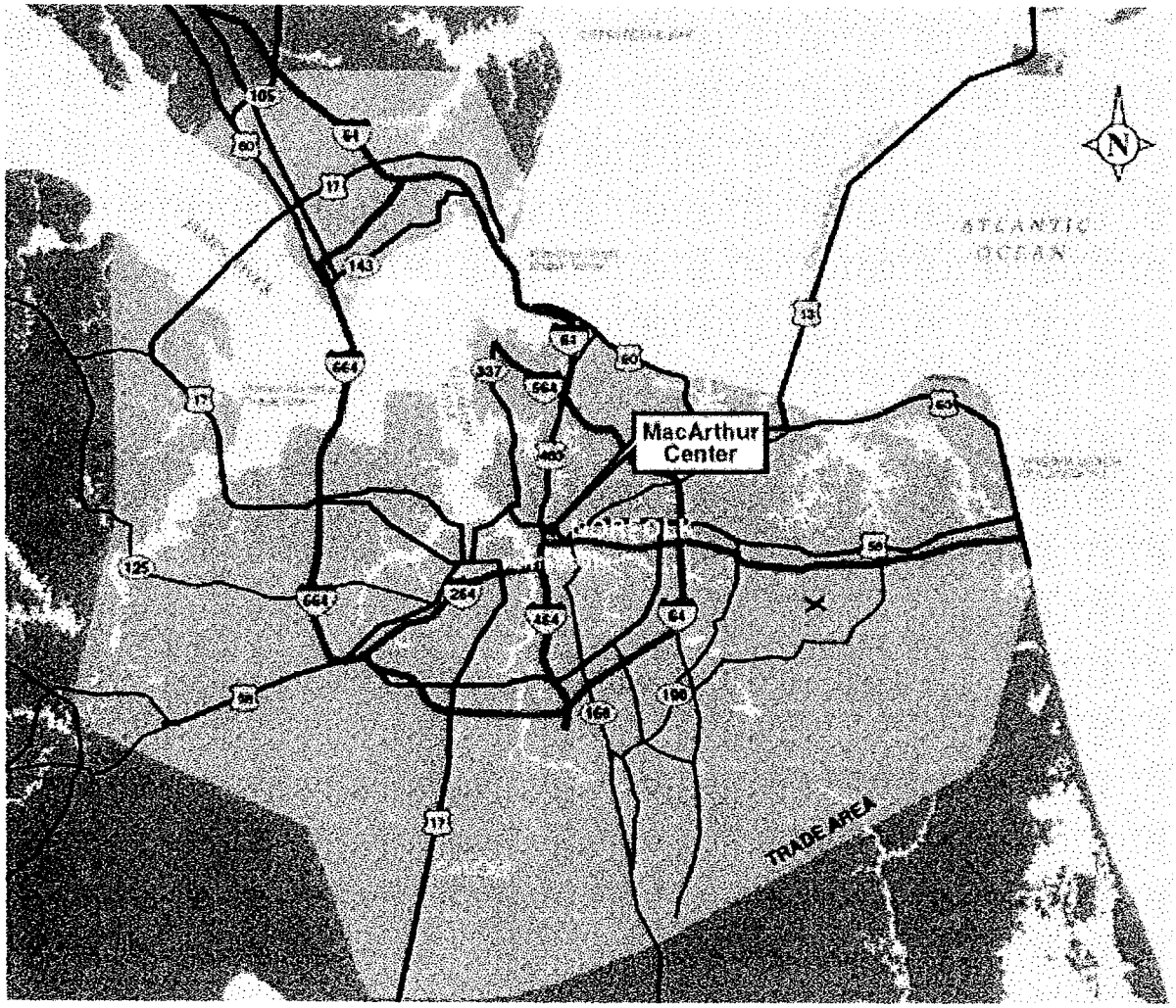


North
From Peninsula: (Hampton, Newport News, Williamsburg): 64 East thru Hampton Roads Bridge Tunnel. 264 West toward downtown Norfolk. Exit 10-City Hall Ave.

East
From Virginia Beach: 264 West to Exit 10-City Hall Ave.

South
From the Outer Banks: 158 West to 168 North. 64 East to 464 North, which becomes 264. Follow 264 East over Berkley Bridge. Stay in left lane. Exit St. Paul's Blvd.

West
From Chesapeake: 464 North to 264 East. Follow 264 East over Berkley Bridge. Stay in left lane. Exit St. Paul's Blvd.



To Reach MacArthur Center

From Norfolk International Airport:
Exit the airport, following Norview Avenue (and signs) to I-64 East. After approximately three miles, take I-264 West to Norfolk. Take exit 10 (City Hall Avenue) to MacArthur Center.

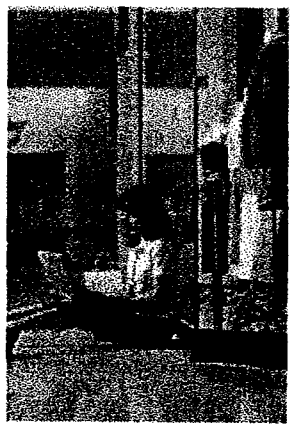
- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- ing

VISA Preferred Here

Chesapeake Square

MALL HOURS:
Mon - Sat 10:00am -9:00pm
Sun 12:00pm -6:00pm

Chesapeake Square is anchored by 6 major department stores, including Dillard's, JCPenney, Sears,Hecht's and a brand new 101,000 square foot Target!With stores such as B. Moss Clothing Company, Gap, GapKids, Lerner New York, Fines, Victoria's Secret, Limited Too, and Rack Room Shoes, and a new 10,000 square foot Casual Corner Annex, you're sure to find everything you're looking for and more! Have a family portrait made at The Picture People. While you wait, grab a snack at Pretzel Time. Let the little ones ride the carousel. For the older children, there is Fun-N-Games, which is sure to entertain them while you shop. Chesapeake Square promises you a delightful, stress-free shopping experience!



Get more in return.

JACKSON HEWITT TAX SERVICE

Chesapeake Square is located just off of I-664 on Portsmouth Boulevard at Taylor Road in Chesapeake, Virginia.

Copyright © 2002 Simon Property Group - All rights reserved.

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- ing

MALL HOURS:
Mon - Sat 10:00am -9:00pm
Sun 12:00pm -6:00pm

Leasing Information

A Simon Mall is the perfect location for your retail business. With 40 years of success in the shopping center industry, Simon is a compelling partner for entrepreneurs and established businesses who are interested in shopping mall locations.

It makes sense to lease space at Chesapeake Square. Here are a few of the reasons why:

- Chesapeake Square's roster of successful specialty tenants includes American Eagle Outfitters, The Disney Store, Gymboree, Victoria's Secret, Bath & Body Works, B. Moss Clothing Company and a variety of specialty food retailers.
- Chesapeake Square is the only mall in the area with 5 anchor stores - dual Dillard's locations, JCPenney, Sears and a brand-new 95,000-square-foot Hecht's.

Simon offers both permanent and short-term leasing opportunities. Our Specialty Leasing Program is the ideal place in which to grow your business. In fact, many successful retailers began their businesses by leasing space on a short-term basis. And it's easy to get started. Simply contact one of our leasing specialists listed below. This could be the start of something big!

For short-term leasing:

John Robertson
Phone: (757) 340-5636
Email: joroberts@simon.com

For permanent leasing:

Mike Kostyk
Phone: (757) 488-9639
Email: mkostyk@simon.com

SIMON Gift Certificates

simon info
corporate information

Privacy Policy

Copyright © 2002 Simon Property Group - All rights reserved.

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- ...ing

Mall Directions

Chesapeake Square is located just off of I-664 on Portsmouth Boulevard at Taylor Road in Chesapeake, Virginia.
Phone: (757) 488-9636

From I-664 - Take Exit 11B, Portsmouth Boulevard East. Chesapeake Square is located approximately 1 mile ahead on the left.

From Norfolk Airport - Take Norview Avenue to I-64 East to I-664 North. Take Exit 11B, Portsmouth Boulevard East. Chesapeake Square is located approximately 1 mile ahead on the left.

MALL HOURS:
Mon - Sat 10:00am -9:00pm
Sun 12:00pm -6:00pm

Copyright © 2002 Simon Property Group - All rights reserved.

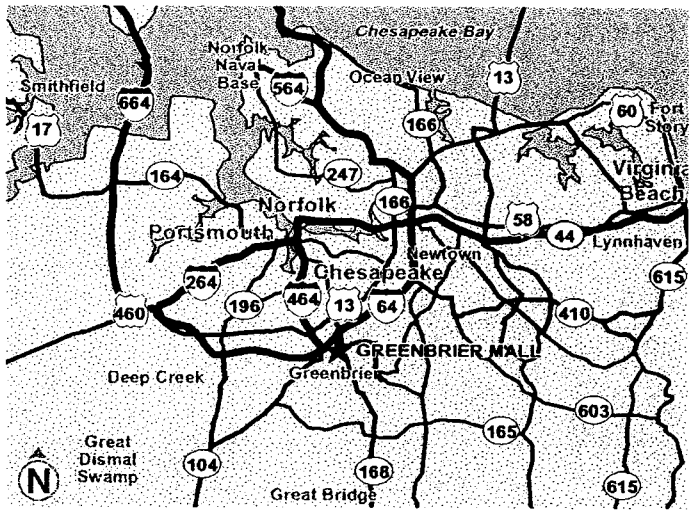
JONES LANG LASALLE

Greenbrier Mall
Chesapeake, Virginia

Greenbrier Mall at a Glance

- At the nucleus of the primary retail hub for the southern Norfolk region, located off I-64 with convenient access to both I-264 and I-464, which serve the densely populated cities of Virginia Beach, Norfolk and Chesapeake
- Primary trade area is mostly comprised of dual-income suburban families with children with an Average Household Income of over $50,000
- Solidly-based among those who are in their prime earning and spending years, this income level is projected to grow over 15% by 2005
- Trade area population is growing at two to three times the national rate, and is projected to increase over 6% by 2005

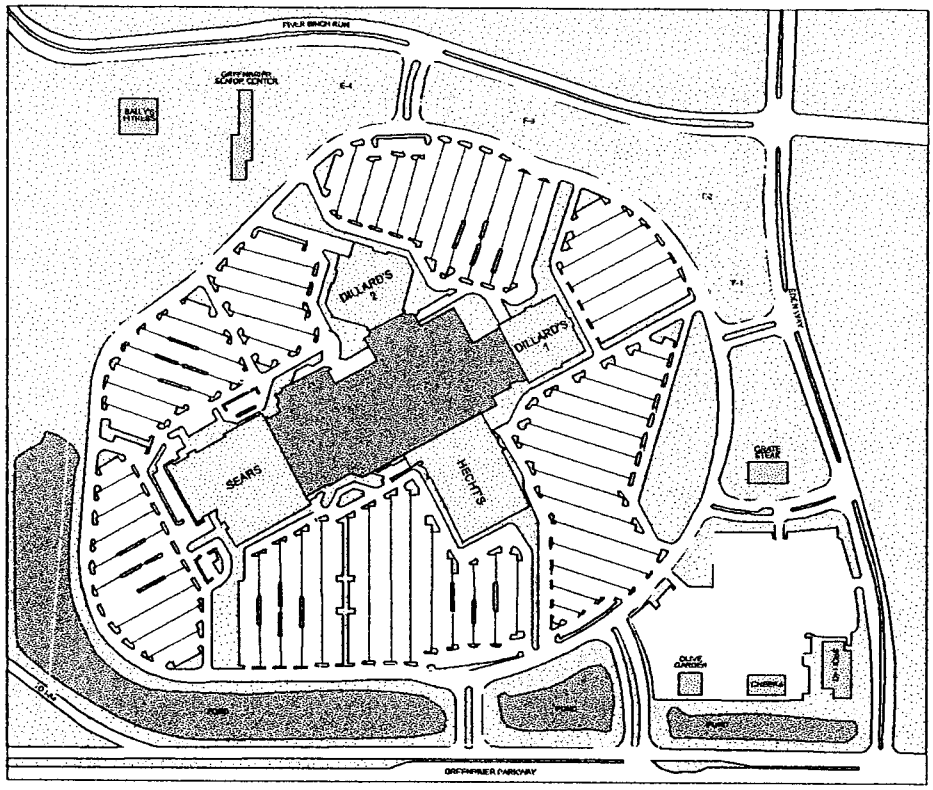
Location Map



Greenbrier Mall
1401 Greenbrier Parkway, South
Chesapeake, Virginia 23320
tel +1 757 424 7100 • fax +1 757 420 8048

www.greenbriermall.com

Site Plan



Greenbrier Mall

Chesapeake, Virginia

JONES LANG LASALLE

Statistics & Demographics

Property Data	
Opening Date	1981
Renovation Date	1988
Site	107 acres
Parking	4,100 spaces
Total Stores	120
Leaseable Area	
Mall GLA	809,107 s.f.
Mall Shops	305,698 s.f.
Anchors (Total)	503,319 s.f.
Dillard's I	79,338 s.f.
Dillard's II	105,260 s.f.
Hecht's	140,721 s.f.
Sears	178,000 s.f.
Trade Area	
Population	186,063
Total Households	66,591
Avg. Household Income	$51,547
[illegible]an Age	33.7

Contact Information

Tom Riley
Vice President, Leasing Specialist
Jones Lang LaSalle
1104 Highview Drive • Lapeer, Michigan 48446
tel +1 810 245 7288 • fax +1 810 245 7299
tom.riley@am.joneslanglasalle.com

Thomas Eldridge
Leasing Specialist
Jones Lang LaSalle
3500 Piedmont Road, Suite 600 • Atlanta, Georgia 30305
tel +1 404 995 6304 • fax +1 404 233 4763
thomas.eldridge@am.joneslanglasalle.com

Jennifer Leigh
Regional Specialty Leasing Manager
Jones Lang LaSalle
1818 Market Street, Suite 2610 • Philadelphia, Pennsylvania 19102
tel +1 215 988 5504 • fax +1 215 988 5575
jennifer.leigh@am.joneslanglasalle.com

Bob Harkins
General Manager
Greenbrier Mall
1401 Greenbrier Parkway, South • Chesapeake, Virginia 23320
tel +1 757 424 7100 • fax +1 757 420 8048
bob.harkins@am.joneslanglasalle.com

© 2002 Jones Lang LaSalle IP, Inc. All rights reserved. All information contained herein is from sources deemed reliable; however, no representation or warranty is made to the accuracy thereof.

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- sing

VISA Preferred Here

Lynnhaven Mall

MALL HOURS:
Mon - Fri 10:00am -9:30pm
Sat 10:00am -9:30pm
Sun 12:00pm -6:00pm

Whatever you're looking for, Lynnhaven Mall is sure to have it. As one of the largest shopping malls on the East Coast, Lynnhaven Mall offers shoppers an enormous selection of new discoveries, unique diversions and delightful indulgences. You love it? We've got it! Lynnhaven Mall features four department stores including Dillard's, Hecht's, JCPenney and Lord & Taylor. Plus more than 160 specialty stores including Banana Republic, Brookstone, Charlotte Russe and Old Navy, just to name a few. In addition, Lynnhaven Mall includes a complete food court with one dozen eateries, a double-decker carousel and a one-of-a-kind undersea children's play area where a child can walk through the mouth of a whale, wrestle with an octopus, explore sunken treasure or ride a seashell slide. Best of all Lynnhaven Mall is located just 10 minutes from the beautiful Virginia Beach oceanfront!

"Where's the mall?" Lynnhaven Mall is conveniently located on Lynnhaven Parkway South just off I-264 (Exit 19A) in beautiful Virginia Beach, Virginia.

Get more in return.

JACKSON HEWITT TAX SERVICE

Copyright © 2002 Simon Property Group - All rights reserved.

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- ...sing

Leasing Information

MALL HOURS:
Mon - Fri 10:00am -9:30pm
Sat 10:00am -9:30pm
Sun 12:00pm -6:00pm

A Simon Mall is the perfect location for your retail business. With 40 years of success in the shopping center industry, Simon is a compelling partner for entrepreneurs and established businesses who are interested in shopping mall locations.

It makes sense to lease space at Lynnhaven Mall. Here are a few of the reasons why:

- Lynnhaven Mall hosts more than 17 million shopper visits each year.
- Lynnhaven Mall shoppers have an average household income of $64,890.
- The shoppers goods expenditure potential now stands at $1.192 billion for the trade area, and is expected to increase to $1.497 billion by 2003.
- The center is home to exciting new stores including Ann Taylor Loft, Banana Republic, Old Navy, Gap and GapKids, and Lord & Taylor.
- Lynnhaven Mall is one of the largest malls on the East Coast, and it continues to expand. In the last 2 years, the center has built a new Hecht's, added Lord & Taylor, and completely remodeled the JCPenney and Wards department stores. A 600+ space parking deck is currently under construction, and in the next 2 years, the mall will welcome the construction of a brand-new Dillard's department store and an AMC Megaplex Theatre featuring 20 screens.

Simon offers both permanent and short-term leasing opportunities. Our Specialty Leasing Program is the ideal place in which to grow your business. In fact, many successful retailers began their businesses by leasing space on a short-term basis. And it's easy to get started. Simply contact one of our leasing specialists listed below. This could be the start of something big!

For short-term leasing:

John Robertson
Phone: (757) 340-5636
Email: joroberts@simon.com

For permanent leasing:

John Westbrook
Phone: (757) 340-5636

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- ing

Mall Directions

MALL HOURS:
Mon - Fri 10:00am -9:30pm
Sat 10:00am -9:30pm
Sun 12:00pm -6:00pm

"Where's the mall?" Lynnhaven Mall is conveniently located on Lynnhaven Parkway South just off I-264 (Exit 19A) in beautiful Virginia Beach, Virginia.

Phone: (757) 340-9340

From Hampton Roads - Take I-64 to I-264 East to Virginia Beach. Take the Lynnhaven Parkway South Exit (19A) and follow 1 1/2 miles to Lynnhaven Mall.

From Richmond, VA - Take I-64 East to VA-143. Go southeast on VA-143 to VA-199. Go east on VA-199 to I-64 East. Take I-64 East to I-264 East to Virginia Beach. Take the Lynnhaven Parkway South Exit (19A) and follow 1 1/2 miles to Lynnhaven Mall.

From Washington, DC - Take I-395 South to I-95 South to I-295. Go southeast on I-295 to I-64 East. Take I-64 East to I-264 East to Virginia Beach. Take the Lynnhaven Parkway South Exit (19A) and follow 1 1/2 miles to Lynnhaven Mall.

From Raleigh, NC - Go northeast on US-64 to I-95 North and follow to US-58. Go east on US-58 to I-64 West and then to I-264 East to Virginia Beach. Take the Lynnhaven Parkway South Exit (19A) and follow 1 1/2 miles to Lynnhaven Mall.

From Baltimore, MD - Take I-95 South to I-495. Take I-495 West to Virginia. Take I-495 South toward Springfield, VA to I-95 South. Take I-95 South towards Richmond, VA to I-295. Go southeast on I-295 to I-64 East. Take I-64 East to I-264 East to Virginia Beach. Take the Lynnhaven Parkway South Exit (19A) and follow 1 1/2 miles to Lynnhaven Mall.

From Pittsburgh, PA - Go east on I-276 to I-76 East and then to I-70 East. Take I-70 East to I-270 South to I-495 South to Virginia. Take I-495 South to I-95 South to I-295. Go southeast on I-295 to I-64 East. Take I-64 East to I-264 East to Virginia Beach. Take the Lynnhaven Parkway South Exit (19A) and follow 1 1/2 miles to Lynnhaven Mall.

Copyright © 2002 Simon Property Group - All rights reserved.

Email: jwestbro@simon.com

Robyn Capuano
Phone: (212) 421-8200
Email: rcapuano@simon.com

Privacy Policy
Copyright © 2002 Simon Property Group - All rights reserved.

VII. AIRPORT

The intent of third-party documentation of a single commercial airport is to show that residents of Norfolk, Virginia Beach, Chesapeake, Portsmouth and Suffolk, interact by utilizing the same airport. Residents of Franklin, Southampton and Isle of Wight have the Norfolk airport as their closest major commercial airport. Included is information from the website www.norfolkairport.com.

Third-party documentation

The Norfolk International Airport primarily serves the SVC, and surrounding communities. The next closest major commercial aviation facility is located in Richmond, Virginia, which is approximately 90 miles away. Information furnished by Norfolk International Airport, states that Virginia-origin passengers with a zip code in SVC, represents 40% of travelers through the airport. The remaining 60% represent other areas of Virginia and other states that do not have an international airport close to them. In 2001, 2,963,223 passengers were handled through the airport; 1,185,290 of arriving and departing passengers were residents of the SVC.

Six airlines currently serve Norfolk International Airport:
American
Continental
Delta
Northwest
Southwest
US Airways

Additionally Norfolk International Airport has five commuter airlines. The Norfolk International web site (two pages enclosed) showed that slightly more than three million passengers enplaned or deplaned by 2002 (most recent available data available). The NIA website, and a 1994 survey provided by area businesses, indicated the availability of the airport for dependable, convenient air transportation, in some way supports approximately 35,000 non-aviation-related jobs in the market area, accounting for an estimated payroll of over $835 million. $2.1 billion in annual expenditures flow into the Hampton Roads economy via local business operations using the airport. A map is enclosed that shows the Norfolk International Airport is conveniently located via interstate highways to citizens from the SVC area, and are most closely accessible to the five cities that comprise the SVC.

With SVC citizens representing over 40% of all passengers using the Norfolk International Airport, it clearly shows that the residents of all of the SVC interact by utilizing the same airport.

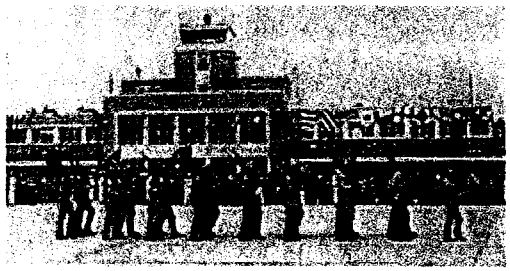
Fri., March 21, 2003

- History
  - NIA Historic Highlights
- Welcome Letter from the Executive Director
- Norfolk Airport Authority Board of Commissioners
  - List of Members
  - Board Meeting Schedule
- Administrative Staff
- Employment
- Airport Economic Impact
- Hampton Roads Norfolk Airport Task Force
- Phone Numbers

About NIA

Norfolk International Airport Historic Highlights

- **April 7, 1938** The present Airport site opened with Penn Central (now United Airlines) providing the first air service. Named Norfolk Municipal Airport.
- **March 3, 1940** The first terminal was dedicated.
- **1942 -1947** During World War II, the U.S. Army Air Corps assumed command of the Airport.
- **October 1947** The Airport was returned to the city by the U.S. Army Air Corps.
- **July 1, 1948** Norfolk Port and Industrial Authority (NPIA) was created.
- **May 1, 1949** NPIA given "supervision" of the operation and maintenance of the Airport.
- **January 1, 1950** NPIA received full responsibility for the operation of the Airport.
- **May 5, 1951** What is now the International Terminal was dedicated, then serving as the primary passenger terminal facility.



- **1968** - Name changed to Norfolk Regional Airport.
- **October 6, 1970** City conveyed Airport title to NPIA.
- **January 18, 1974** New state-of-the-art

A
Wh
Flight Int
Airport
Direction
Ground Trans
Planning/Cor
Travel A
Area Int
F

Co

terminal building was dedicated by local dignitaries and national celebrities.

- **January 21, 1974** Flight operations commenced in the new terminal buildings by the airlines.
- **January 19, 1976** Name officially changed to Norfolk International Airport due to availability of federal inspection facilities; the International Terminal facility dedicated.
- **February 1, 1983** New FBO (general aviation facilities) opened by the Airport.
- **January 1, 1985** New air cargo terminal opened for all operations.
- **October 1, 1986** Phase I of Airport Parking garage opened.
- **April 4, 1988** Name of supervising body officially changed from Norfolk Port and Industrial Authority to Norfolk Airport Authority.
- **April 7, 1988** Norfolk International Airport celebrated its 50th anniversary.
- **May 1, 1988** Cargo terminal Phase II completed.
- **October 1, 1990** Phase II of Airport parking garage completed.
- **June 1991** Expansion of concourse B is completed, adding 10 gates.
- **June 1992** Refurbishing of public areas of passenger terminal completed.
- **August 1993** New fire station completed, boasting leading edge aviation industry standards.

- **January 22, 1995** New FAA air traffic control tower facility began operation.
- **August 1996** New field maintenance facility completed to house snow removal and maintenance equipment, as well as field maintenance personnel.
- **January 1, 1998** Airport begins celebration of 60 years of service to Hampton Roads.
- **August 2000** - Airport completes new retail and food/beverage concessions program; New fire training facility opens, complete with leading edge emergency preparedness equipment and systems.
- **August 2001** - Main terminal lobby refurbishment completed.
- **June 27, 2002** - Arrivals terminal and parking garage dedicated.
- **July 1, 2002** - New arrivals terminal complex opens to the public.

Norfolk Airp
2200 Nor
Norfolk, VA
tel - 7
fax - 7

NORFOLK INTERNATIONAL AIRPORT

Home | About NIA | What's New | Flight Information | Airport Services | Directions/Parking | Ground Transportation | Employment
Planning/Construction | Travel Advisories | Area Information | Kids Stuff | Links | FAQ | Contact Us

Copyright © 1994 - 2002 Norfolk Airport Authority. All Rights Reserved.
Web Site Definition and Design by tmg3.com

Fri., March 21, 2003

What's New

Economic Impact

Norfolk International Airport is a significant asset to the Hampton Roads area. Airport tenants and visitors directly or secondarily touch the region with a measurable impact of more than 16,840 jobs, annual paychecks of more than $300 million and a total dollar output of over $795,300,000.

- The Virginia Employment commission estimates that Norfolk International Airport's market and service area is home to over 22,000 employers who provide roughly 502,000 jobs. Based on 1994 data, approximately 48,680 of those jobs are either directly or indirectly related to the availability of Norfolk International Airport.

- Recent information (1994 survey data) provided by area businesses indicates that the availability of Norfolk International Airport for dependable, convenient air transportation and air cargo operations in some way supports approximately 35,000 non-aviation-related jobs in the market area, accounting for an estimate payroll of over $835 million. $2.1 billion in annual expenditures flow into the Hampton Roads economy via local business operations that depend on the Airport for travel or shipment.

- Tenants of the Airport itself, including ground and air transportation services, Airport concessions, and government or management operations, provide a total of 1,521 jobs with an estimated payroll of $41.6 million. On top of that payroll, the tenants pump an additional $108.5 million into the local economy each year for goods and services.

- Over 600,000 visitors fly into the Norfolk area via the Airport every year. Mostly, they're free-spending leisure, business and military travelers eager to add their own contributions to the local economy. They spend about $438.7 million a year, creating over 10,000 local jobs with a payroll of over $158 million.

Norfolk Airp
2200 Nor
Norfolk, VA
tel - 7
fax - 7

NORFOLK INTERNATIONAL AIRPORT

Copyright © 1994 - 2002 Norfolk Airport Authority. All Rights Reserved.
Web Site Definition and Design by tmg3.com

X. SPORTING EVENTS

The SVC has a tremendous amount of sporting events, both on a professional level and on a recreational level. There are four major sports represented in the area:

Norfolk Tides – AAA Baseball club. They play from April through September with a 144 game schedule, 72 home games and 72 away games. They have averaged over 500,000 fans per season and call Harbor Park Stadium their home. Harbor Park was named the "finest" Minor League Baseball facility in the United States by Baseball America. Additional information attached. For additional information visit the web site at www.norfolktides.com

Norfolk Nighthawks – arena football team – a part of the Arena Football 2 League. They have an average attendance of 5,500 with a seating capacity of 8,950. The Nighthawks play April through August with 8 home games and 8 away games. They call Norfolk Scope their home. Additional information attached. For additional information visit the web site at www.norfolknighthawks.com

Norfolk Admirals – professional hockey team, who play in the American Hockey League and also have their home in the Norfolk Scope. For additional information visit the web site at www.norfolkadmirals.com

Hampton Roads Mariners – professional soccer team who play in the DC United League and call the Sportsplex in Virginia Beach their home. For additional information visit the web site at www.marinerssoccer.com

- The Norfolk Tides are the Triple-A Affiliate of the New York Mets.
- The Tides have averaged over 500,000 fans per season since Harbor Park opened in 1993!
- The Tides play a 144 game schedule (72 home, 72 road). The season starts in early April and runs into September.
- Harbor Park was selected by *Baseball America* as the finest Minor League Baseball facility in the United States!
- **Great Sponsorship Opportunities are available for the 2003 season!**

About the Norfolk Tides and ESPN Radio 1310...

- The Norfolk Tides are the Triple-A Affiliate of the New York Mets.
- The Tides have averaged over 500,000 fans per season since Harbor Park opened in 1993 - among the top-drawing teams in the country.
- Harbor Park was selected by Baseball America as the finest Minor League Baseball facility in the world!
- The Tides play a 144-game schedule (72 home, 72 road).
- The 2003 season runs from April 3 - September 1.
- Should the Tides qualify for the International League playoffs, radio sponsors receive additional spots at no additional charge.
- Tides games are broadcast on ESPN 1310 (WGH) and are simulcast on WFOG 1050 AM to increase coverage area.
- The coverage area for these radio stations includes the entire Hampton Roads area (Norfolk, Virginia Beach, Chesapeake, Portsmouth, Suffolk, Newport News, Hampton, Poquoson and Williamsburg) and portions of the Eastern Shore of Virginia and Northeastern North Carolina.

About WGH-AM 1310

WGH-AM 1310, now known as ESPN Radio 1310, began broadcasting in October of 1928. The station has been a mainstay in the area for over 70 years.

WGH means World's Greatest Harbor. The station was one of the first in the State and broadcast sporting events as far back as 50 years.

WGH-AM 1310 began "afternoon sportstalk", hosted by Tony Mercurio, on September 15, 1986. One of their first ideas was to make WGH-AM 1310 a sport's radio station. Therefore, they decided to start the first weeknight "sportstalk" show ever in the Commonwealth of Virginia. Some newspaper people said "afternoon sportstalk" would last one month. Well, "afternoon sportstalk" is now in its 16th year on WGH-AM.

WGH-AM 1310 became the first all-sports radio station in Virginia, on May 30, 1992. WGH-AM 1310 became part of the Sports Entertainment Network, in addition to carrying "afternoon sportstalk".

On, February 1, 1999, WGH-AM 1310 became the second ESPN Radio 1310 full-time affiliate in the country. Thus, WGH-AM 1310 became known as ESPN Radio 1310.

What you will hear on ESPN 1310

Play-by-play of... Old Dominion University Men's & Women's Basketball, Old Dominion University Baseball, Norfolk Tides Baseball, James Madison University Football and Men's Basketball, Navy Football, High School Football & Basketball, Major League Baseball, NBA, NHL, NCAA College Football & Basketball, NCAA Bowl Championship series, NFL Football, Olympics and more!

Norfolk Nighthawks
FACT SHEET

Owners: Ken Easley, Jr. President/GM
Bruce Smith

Assistant General Manager: William E. Mann, Jr.

Executive VP/Director of Game Operations & Marketing and Dance Team Coord.: Patricia A. Baines
Vice President/Director of Football Operations: Keith Easley
VP/Director of Administration, Director of Ticketing & Asst. Dance Team Coordinator: Adrianna Manzella
Head Coach & Defensive Coordinator – Rick Frazier
Asst. Head Coach & Offensive Coordinator: Ron Hill
Special Teams Coach – Keith Easley
Line Coach – Detriech Wise

Street Address: Norfolk Scope
201 E. Brambleton Ave.
Norfolk, VA 23510

Mailing Address: P.O. Box 2033
Norfolk, VA 23501

Telephone: (757) 626-0500

Fax: (757) 626-1855

Team Colors: Navy Blue & Old Gold
Team Mascot: Nighthawks
Playing Field: Norfolk Scope
Seating Capacity: 8,950 – Avg. Attendance: 5500
Home Games: 8 home 8 away
Handicap Seating: 92 wheel chair, 80 escort/companion seats (Row L)
Garage Parking: 524 vehicles (Beneath Scope Arena)
Handicap Parking: 56 vehicles

Ticket Information 2002

21 Corporate Boxes –10 seats per box - $2,900

	Season Ticket	Single Game Price
PC-2 In Your Face Seating	$160.00 ($20 per ticket)	$24.50 (gate price)
PC-3 HawkTime Seating	$128.00 ($16 per ticket)	$20.50 (gate price)
PC-4 Bird's Eye View	$96.00 ($12 per ticket)	$15.50 (gate price)
PC-5 The Perch	$56.00 ($7 per ticket)	$10.00 (gate price)

XI. CIVIC CENTER OR COLISEUM

Third-party documentation evidencing that residents of the entire community interact socially at concerts, sporting events, cultural events, etc. at a specific facility or location.

Third-Party Documentation

The National Maritime Center – Nauticus – (also the home of USS Wisconsin) receives over 325,000 yearly from the SVC and a balance of over 74,000 from other areas of the state and out of state. Verified by the Director of Marketing, Sheila Harrison of the Nauticus museum. Written documentation is also enclosed.

The Norfolk Scope
The Norfolk Scope Coliseum promotes strong community interaction as a result of shared community facilities. It houses many sports events including the Hockey team Norfolk Admirals, and arena football team Nighthawks. The enclosed material will give you an idea of the facilities and how welcoming it is to the visitors.

ODU – Ted Constant Convocation Center - is brand new this year and has hosted everything from family (Sesame Street Show), to the NCAA Basket Ball Playoffs to rock concerts. This new center has been received into the area as the center for sports, music, chamber annual meeting etc. Over 300,000 people would visit this center this year and the Marketing Director, Michael Kenney, tells me that next year they will double the numbers.

The Virginia Beach Pavilion - is located near the beachfront of Virginia Beach and draws from all of the surrounding areas with shows and events such as a Boat Show, Craft Shows, Health Shows, Car Show etc.

The Verizon Wireless Virginia Beach Amphitheatre – concerts goers from SVC attend the many concerts during the summer season. They offer everything from rock to country and some in-between music.

Summary

Whether it is a sports complex, a convocation center at a local university, a naval station, or a Maritime Center, SVC supports and gathers for special events, making the area a larger community.

With SVC residents representing over 95% of all attendees it is clear that the separate communities interact socially at concerts, sporting events, cultural events and other programs.

History

The dream of developing a 75-acre University village became a reality on June 19, 1999 Dominion University broke ground for the first time for the new Ted Constant Convocati Virginia Beach resident, Theodore F. Constant, founder of the Norfolk Beverage Co., made a donation to the university to support their new venture. After announcing Constant's gift James V. Koch proposed that the Board of Visitors name the village's center the Te Convocation Center.

The Constant Center is the cornerstone in the University Village project, a 75-acre develo will also feature a shopping center, restaurants, theaters, offices, research labs and resid high-tech connections to the campus.

Designed by the architectural team Moseley/Rosetti, one of the leading sports facility desig nation and a leading multidiscipline firm, the center is approximately 215,000 square feet. 7,319 fixed seats in the lower bowl, 862 upper club/priority seats and sixteen luxury l Additional seating on the arena floor can take the capacity to 10,000 for such commencement and concerts.

The construction of the facility, was financed entirely by student fees, corporate partne private funds. The center opened on October 25, 2002 and is the new home of the Monarch' Monarch's Basketball programs.

Global Spectrum, a Philadelphia-based public assembly facilities and event management was hired to operate and manage the 8,600-seat Constant Center by Old Dominion Univer Spectrum, which manages 32 other arenas, stadiums, baseball parks and ice rink facilities the U.S. and Canada, is part of the Comcast-Spectacor family of companies. They include Spectacor Ventures, Philadelphia 76ers, Philadelphia Phantoms, First Union Center, F Spectrum, Comcast SportsNet, Flyers Skate Zone, Bowie Baysox, Delmarva Shorebirds an Keys.

"Our goal is to provide something for everyone in the Hampton Roads community at the Te Convocation Center," said Global Spectrum's Doug Higgons, Constant Center's General Ma

During the inaugural year at the Constant Center, the Global Spectrum management staff their promise of providing something for everyone in the Hampton Roads community. Se famous family shows visited the Constant Center, including Sesame Street Live, the Globet

Dragon Tales Live. The Constant Center also hosted a wide variety of concerts, including th
Crows, Dave Matthews, Disturbed, Ludacris, 50 Cent, Jaheim, NewSong & Roberta Fla
Virginia Symphony.

Website designed and maintained by Web Teks, Inc.

Convention & Visitor Development
- CVD Home Page
- News Releases
- Upcoming Events
- Meeting Schedules

Current Projects
- New Convention Center
  - Spring 2002 News Letter (356kb pdf)
  - Summer 2002 News Letter (228kb pdf)
  - Winter 2003 News Letter (445kb pdf)
- Performing Arts Theater
- Friendship Patrol

Services
- Convention Center
- Visitor Information
- Resort Management
- Resort Parking
- Special Events Office
- Special Event Permits
- Meeting Planner
- Group Tour Planner
- Lodging

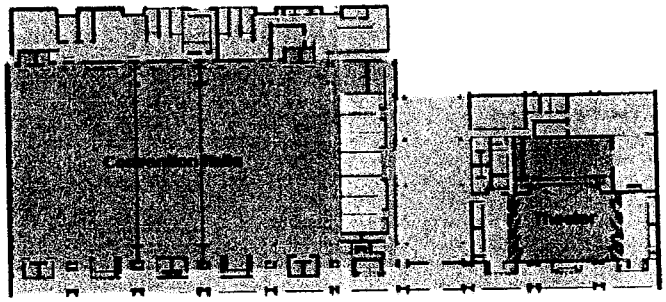
Ambassadors & Partnerships
- Resort Advisory Commission
- VBFun.com
- VBGolf.com
- Beacheventsfun.com

Pavilion Convention Center

PAVILION
VIRGINIA BEACH CONVENTION CENTER

Convention Center

Floor Plan & Rental Rates



NOTE: Prices are subject to change without notice.
Click this link for full Schedule of Space Rental Rates & Policies (155kb pdf)

Area	Size	Sq.Feet	Theater Style Seating	Banquet Seating	Classroom	10'x10' Booths	
Main Hall (5-Sections)	168'x340'	57,120	7,000	5,000	2300	315	$
Each Section	68'x168'	11,424	1,000	900	450	70	
Meeting Rooms (7-Rooms)	40'x140'	5,600	560	436	368	38	
Each Meeting Room	20'x40'	800	50	48	44	6	
Galleria	N/A	8,160	N/A	N/A	N/A	N/A	$.
Theater Single Perf.	N/A	N/A	1,000	N/A	N/A	N/A	
Theater							

Theater Multi-Perf. same Day	N/A	N/A	1,000	N/A	N/A	N/A

Copyright © 1996-2003, City of Virginia Beach and its licensors. All rights reserved.

VBgov.com: e-Community for a Lifetime
Virginia Beach is a proud member of the Hampton Roads community.

Convention & Visitor Development
- CVD Home Page
- News Releases
- Upcoming Events
- Meeting Schedules

Current Projects
- New Convention Center
  - Spring 2002 News Letter (356kb pdf)
  - Summer 2002 News Letter (228kb pdf)
  - Winter 2003 News Letter (445kb pdf)
- Performing Arts Theater
- Friendship Patrol

Services
- Convention Center
- Visitor Information
- Resort Management
- Resort Parking
- Special Events Office
- Special Event Permits
- Meeting Planner
- Group Tour Planner
- Lodging

Ambassadors & Partnerships
- Resort Advisory Commission
- VBFun.com
- VBGolf.com
- Beacheventsfun.com

Pavilion Convention Center

Pavilion Convention Center
1000 19th Street
Virginia Beach, VA 23451
Visitor Information: 1.800.822.3224
Phone: 757.437.7600 **Fax:** 757.422.8860
Box Office Fax: 757.437.4801
Business Office Hours: Monday - Friday 8:30 am - 5:00 pm
EMail: vbcc@vbgov.com
Request Meeting Planner

The mission of the Pavilion Convention Center is to provide information and assistance to visitors and potential visitors to the city of Virginia Beach in order to make their travel preparations, and stay in the city a positive experience and to support the overall consumer and trade marketing efforts.

Directions from Interstate I-264 East: the Interstate will end at Parks Avenue and the traffic light, you will see the Pavilion on the right as you approach the traffic light. Turn right, at the traffic light, then turn right onto 19th Street, at the second entrance (by the marquee) turn right into the parking area.
Directions from the oceanfront: turn west onto 19th Street. Follow 7 blocks past Parks Avenue and turn at the second entrance on the right into the center parking lot.

- Pavilion Convention Center Layout
- Pavilion Information Package & Policies (645kb pdf)
- Schedule of Space Rental Rates & Policies (155kb pdf)
- Personnel and Equipment Rates (161kb pdf)
- Utility Services Order From (51kb pdf)
- Rental Application (61kb pdf)

myVBgov.c
click here to person
- No Links Addec

Lost?
Take a We
Site tour

News & Events
- Home

News
- Hot Topics
- City News Releases

Events
- Upcoming Events
- Public Meetings and Programs

Publications
- City Page Online
- Beach Online
- City Manager's Update
- VBM@IL
- 3-Year Plan (198kb pdf)
- Connections for a Lifetime (360kb pdf)

VBTV Information
- Weekly Schedule
- School/City Meetings
- In Touch With Va Beach

Media Contacts
- Media and Communications Staff

Convention & Visitor Development

Date	News Release
3/12/03	2002 Virginia Beach Tourism Results Set New City Records and Led the Nation
1/16/03	Croatan Parking Lot Closing for Several Weeks
11/13/02	Convention Center Steering Committee Meeting
11/12/02	Councilmembers Plan Trip To Meet With Convention Center Architects
11/5/02	Virginia Beach City Council Members to Tour Convention Centers
11/4/02	Virginia Beach City Council Members to Visit Convention Centers
11/1/02	Convention Center Steering Committee Meeting
10/15/02	Virginia Beach Mayor Meyera E. Oberndorf to Participate in Travel and Tourism Summit Set for Thursday, Oct. 17 in Atlanta
9/27/02	Croatan Parking Lot Schedule Announced
9/13/02	Croatan Parking Lot Closed This Weekend
8/12/02	Department of Convention and Visitor Development Awarded Two Industry Awards
4/17/02	2002 Children's Summer Theatre Series
11/21/01	Virginia Beach Sportsplex to Host Eastern Region Division 6 Championship Football Game
8/29/01	Traffic And Parking Information For Oceanfront Area During Labor Day Weekend
8/21/01	Friendship Patrol - Labor Day Volunteer Opportunity
6/28/01	Resort Area Satellite Parking Planned For July 4th
2/15/01	Improvements Planned for Resort Parking System
2/14/01	"Girl Scouts: A History Worth Repeating"

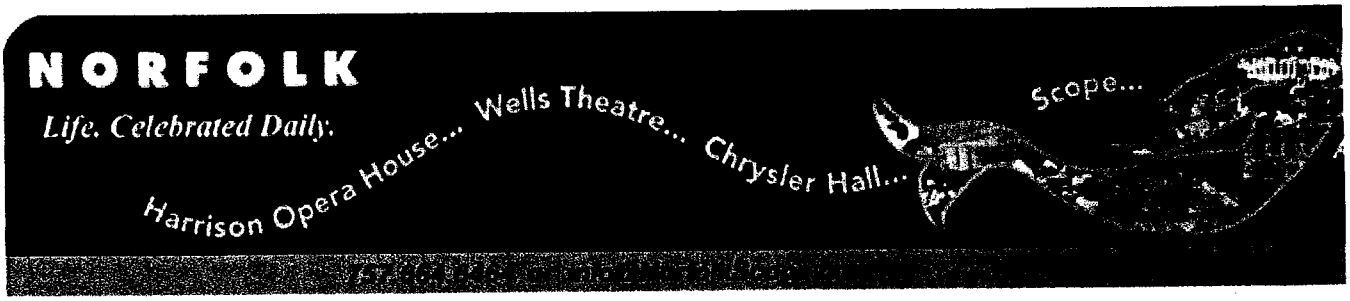
Back to Convention & Visitor Development

myVBgov.com
click here to personalize
- No Links Added -

In the City Hall e-neighborhood, I can find...
A. City Council Info
B. City Leader Blog
C. City Hot Topics
D. All this and more...
CLICK HERE

Copyright © 1996-2003, City of Virginia Beach and its licensors. All rights reserved.

VBgov.com: e-Community for a Lifetime
Virginia Beach is a proud member of the Hampton Roads community.



Event Calendar
Norfolk Scope
Chrysler Hall
Harrison Opera House
Harbor Park
Wells Theater
MacArthur Memorial
Attucks Theater
Keep Me Posted
Norfolk Overview
Related Links
Promoters Info
Contact Us
Suggestion Box
Return Home

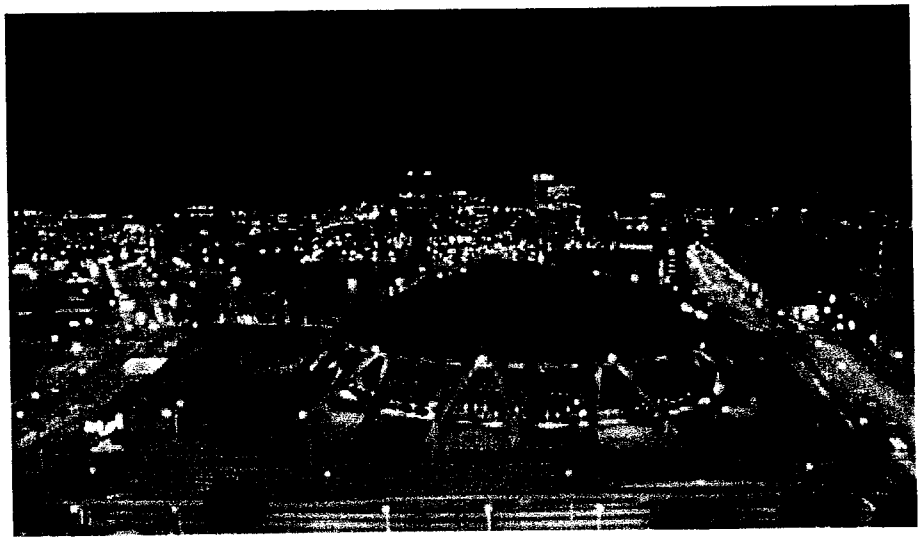
757.664.6464
info@NorfolkScope.com

Norfolk Scope

Friday, March

Venue Overview | Calendar of Events | Ticket Information | Group Sa
Seating Charts | Directions / Parking | Policies / FAQs | Booking Infor

Norfolk Scope - Venue Overview



Opened in 1972, Norfolk Scope is the host to a wide variety of events, including Ringl and Barnum and Bailey Circus, conventions, concerts and family shows. Scope is prc the home of the Norfolk Admirals of the AHL and the Norfolk Nighthawks Arena Foott

Scope consists of a flexible main arena, modular exhibit halls and meeting rooms that accommodate both small and large groups for private meetings, exhibits or conventio Scope has an exclusive in-house caterer, Fine Host, who runs Encore Restaurant anc with any catered event. Contact Fine Host at (757) 622-5600 for Encore Restaurant reservations.

NORFOLK SCOPE

Venue Overview | Calendar of Events | Ticket Information | Group Sa
Seating Charts | Directions / Parking | Policies / FAQs | Booking Infor

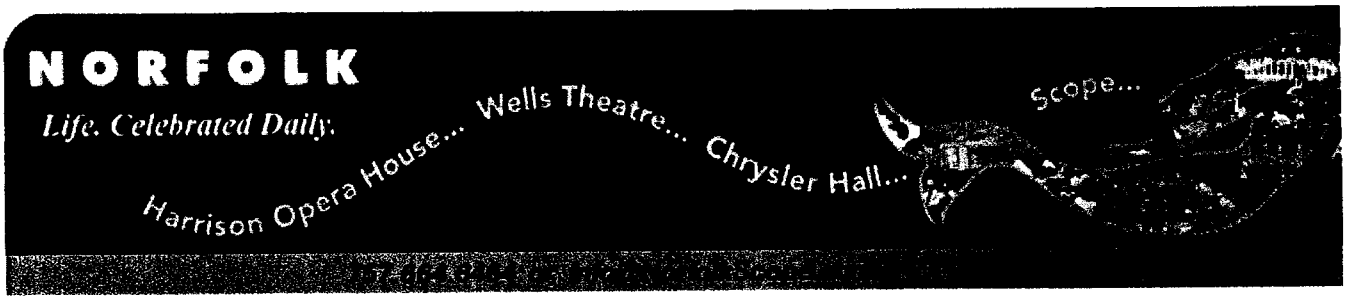
Event Calendar | Norfolk Scope | Chrysler Hall | Harrison Opera House | Harbor Wells Theater | MacArthur Memorial | Attucks Theater | Keep Me Posted | Norfolk C Related Links | Promoters Info | Contact Us | Suggestion Box | Return Home

Copyright 2000-2002 City of Norfolk. All Rights Reserved.

Site designed, maintained and hosted for the City of Norfolk by

interactive MARKETING TECHNOLOGIES

...when it's time to establish an Internet presence.



Event Calendar
Norfolk Scope
Chrysler Hall
Harrison Opera House
Harbor Park
Wells Theater
MacArthur Memorial
Attucks Theater
Keep Me Posted
Norfolk Overview
Related Links
Promoters Info
Contact Us
Suggestion Box
Return Home

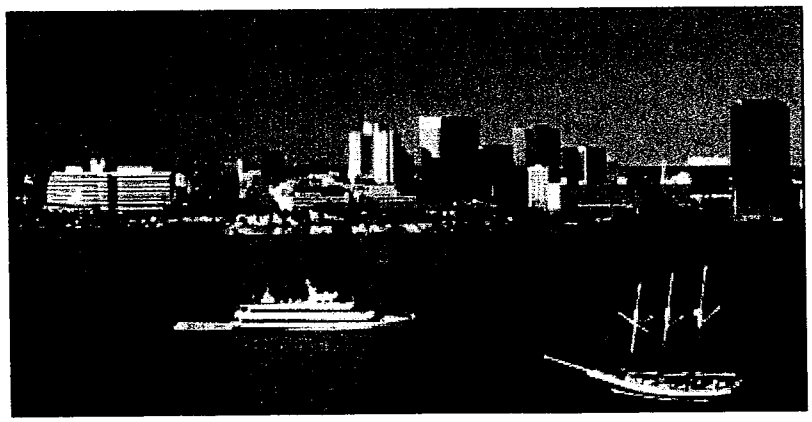
757.664.6464
info@NorfolkScope.com

Norfolk Overview

Friday, March

With its sparkling downtown waterfront, tall glimmering buildings and storied maritime Norfolk, Virginia stands today as the Mid Atlantic region's most dynamic and progress cultural center.

World-class museums, galleries, intimate performing arts halls and scores of other att dot the city's pedestrian-friendly downtown waterfront, while the white sandy beaches Chesapeake Bay and Atlantic Ocean lie just minutes away.

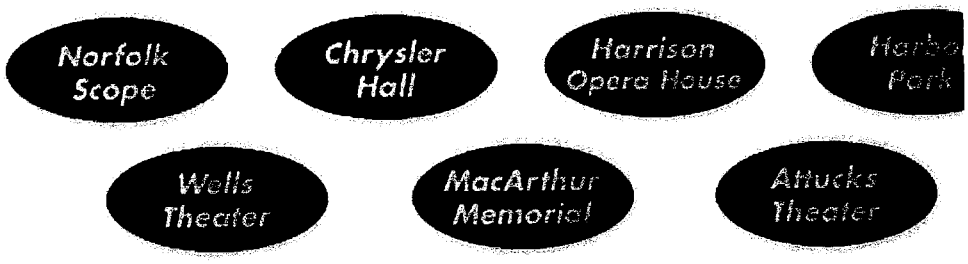


In fact, this old seaport in the heart of the Virginia Waterfront is experiencing a rebirth vibrant, the New York Times declared Norfolk a "cultural center of note," while Money Magazine dubbed it "The South's #1 big city to live in."

A city as rich in history as there are things to do, Norfolk enjoys a cost of living consid more generous than most cities, offering business, leisure, and convention traveler th value and entertainment that can be found in few other places.

Whatever you choose to do in The New Norfolk, it's easy to see that the old seaport's beating stronger than ever.

Need more details? Simply click on the appropriate venue to view more inform



Event Calendar | Norfolk Scope | Chrysler Hall | Harrison Opera House | Harbor
Wells Theater | MacArthur Memorial | Attucks Theater | Keep Me Posted | Norfolk C
Related Links | Promoters Info | Contact Us | Suggestion Box | Return Home

Copyright 2000-2002 City of Norfolk. All Rights Reserved.

Site designed, maintained and hosted for the City of Norfolk by

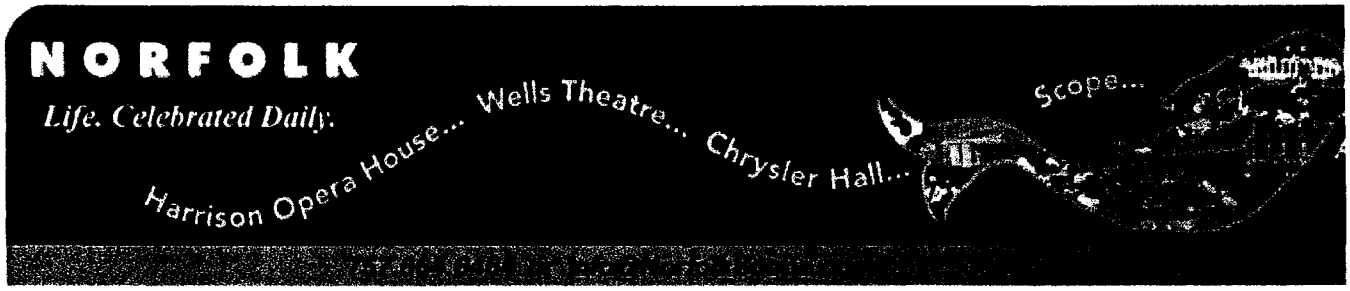
interactive MARKETING TECHNOLOGIES

...when it's time to establish an Internet presence.

DOES NOT CONTAIN PAGES 192-199

UNINTENTIONAL MIS-NUMBERING

192-199



Event Calendar
Norfolk Scope
Chrysler Hall
Harrison Opera House
Harbor Park
Wells Theater
MacArthur Memorial
Attucks Theater
Keep Me Posted
Norfolk Overview
Related Links
Promoters Info
Contact Us
Suggestion Box
Return Home

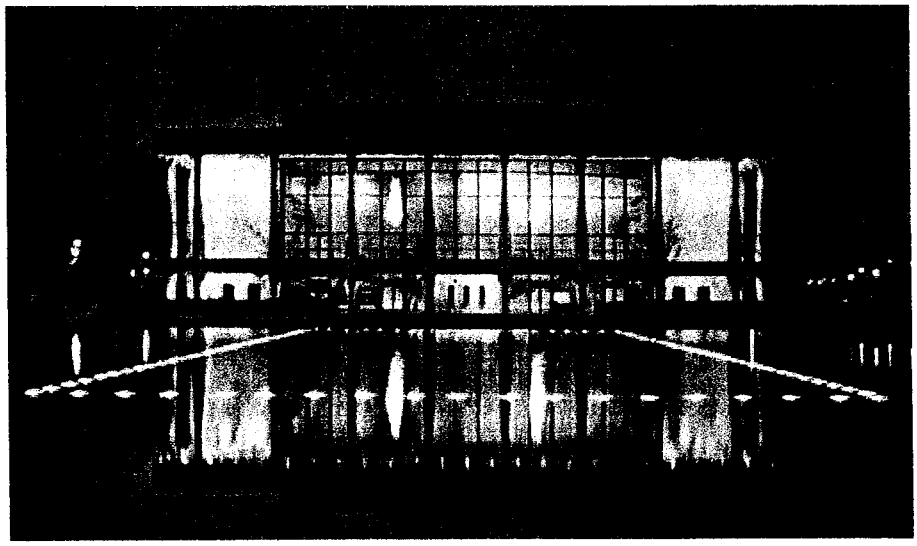
757.664.6464
info@NorfolkScope.com

Chrysler Hall

Friday, March

Venue Overview | Calendar of Events | Ticket Information | Group Sa
Seating Charts | Directions / Parking | Policies / FAQs | Booking Info

Chrysler Hall - Venue Overview



The performing arts center of the Scope complex, Chrysler Hall is handsomely appoir distinctive theater and concert events. Home to the Virginia Symphony and the Norfol Chrysler Hall also hosts the popular Broadway at Chrysler Hall.

Seating 2,500 in the orchestra, dress circle, and balcony, Chrysler Hall is well suited t multitude of events. Its main lobby and two-level grand hall can easily accommodate l tables as well as buffet serving tables for a complete evening of patron entertaining. C Hall has an exclusive in-house caterer, Fine Host, who runs Encore Restaurant and w with any catered event.

Contact Fine Host at (757) 622-5600 for Encore Restaurant reservations.

Venue Overview | Calendar of Events | Ticket Information | Group Sa
Seating Charts | Directions / Parking | Policies / FAQs | Booking Info

200

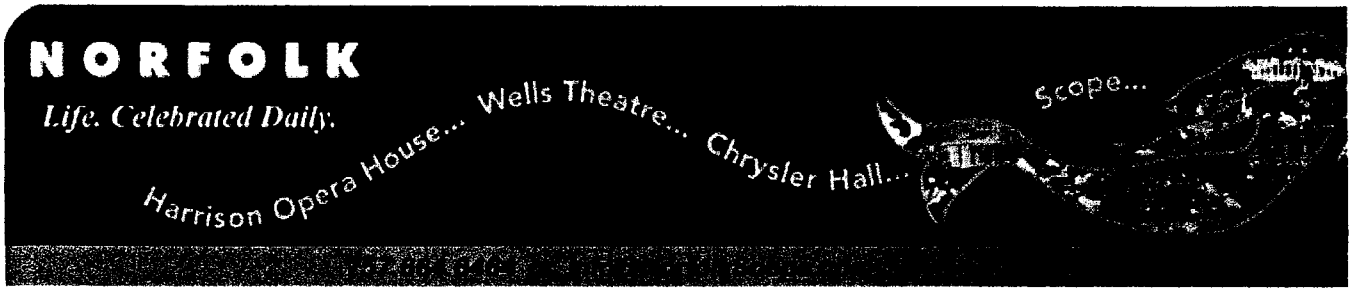
Event Calendar | Norfolk Scope | Chrysler Hall | Harrison Opera House | Harbor
Wells Theater | MacArthur Memorial | Attucks Theater | Keep Me Posted | Norfolk C
Related Links | Promoters Info | Contact Us | Suggestion Box | Return Home

Copyright 2000-2002 City of Norfolk. All Rights Reserved.

Site designed, maintained and hosted for the City of Norfolk by

interactive MARKETING TECHNOLOGIES

...when it's time to establish an Internet presence.



Event Calendar
Norfolk Scope
Chrysler Hall
Harrison Opera House
Harbor Park
Wells Theater
MacArthur Memorial
Attucks Theater
Keep Me Posted
Norfolk Overview
Related Links
Promoters Info
Contact Us
Suggestion Box
Return Home

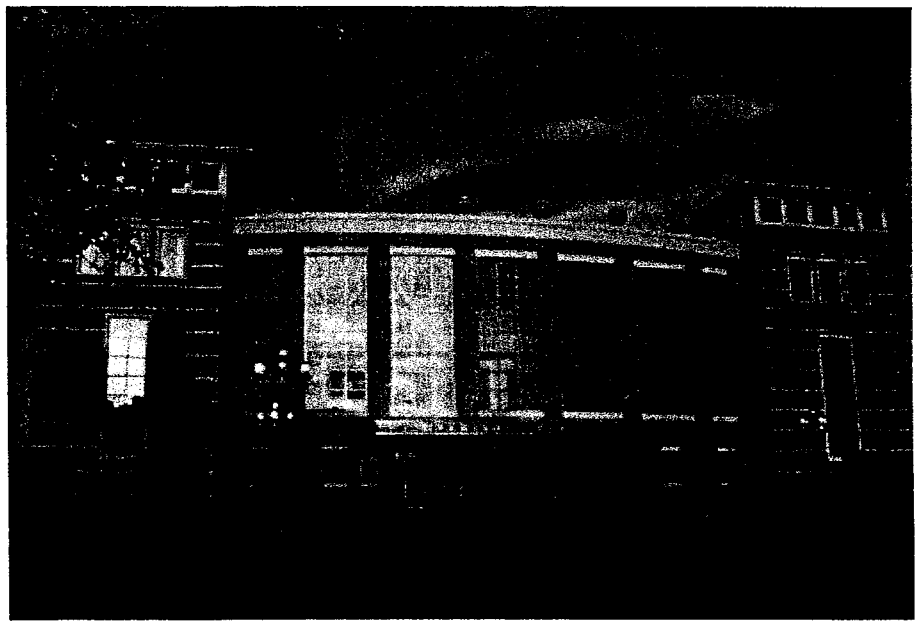
757.664.6464
info@NorfolkScope.com

Harrison Opera House

Friday, March

Venue Overview | Calendar of Events | Ticket Information | Virginia C
Seating Charts | Directions / Parking | Policies FAQs | Booking Info

Harrison Opera House - Venue Overview



A magnificent setting for the grand tradition of opera, the totally refurbished Harrison (House offers the premiere facility for elegant affairs. Dramatic towers frame the dynar façade and enclose elegant staircase to the grand foyer and balcony levels.

The Harrison Opera House is an intimate 1,632-seat theater and is the home to the V Opera.

A three-story grand lobby with cantilevered balcony lobby, floor to ceiling windows, su acoustics and box seating on mezzanine and balcony levels enhances the spectacula

Venue Overview | Calendar of Events | Ticket Information | Virginia C
Seating Charts | Directions / Parking | Policies FAQs | Booking Info

202

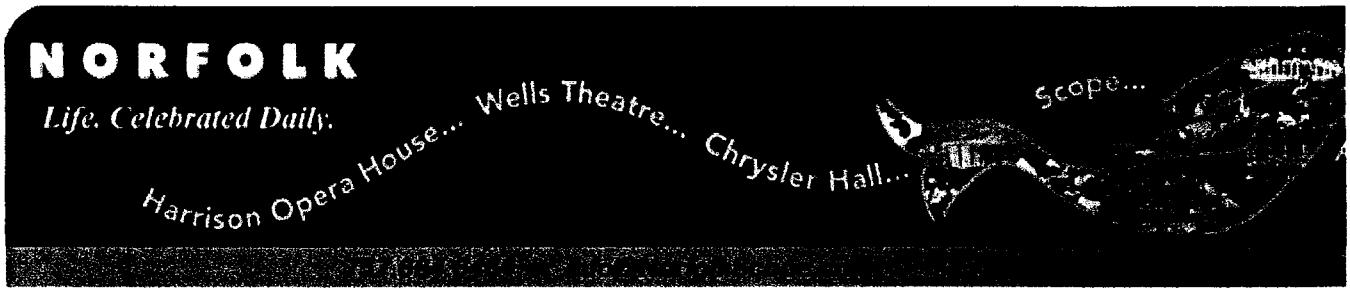
Event Calendar | Norfolk Scope | Chrysler Hall | Harrison Opera House | Harbor Wells Theater | MacArthur Memorial | Attucks Theater | Keep Me Posted | Norfolk C Related Links | Promoters Info | Contact Us | Suggestion Box | Return Home

Copyright 2000-2002 City of Norfolk. All Rights Reserved.

Site designed, maintained and hosted for the City of Norfolk by

interactive MARKETING TECHNOLOGIES

...when it's time to establish an Internet presence.



Event Calendar
Norfolk Scope
Chrysler Hall
Harrison Opera House
Harbor Park
Wells Theater
MacArthur Memorial
Attucks Theater
Keep Me Posted
Norfolk Overview
Related Links
Promoters Info
Contact Us
Suggestion Box
Return Home

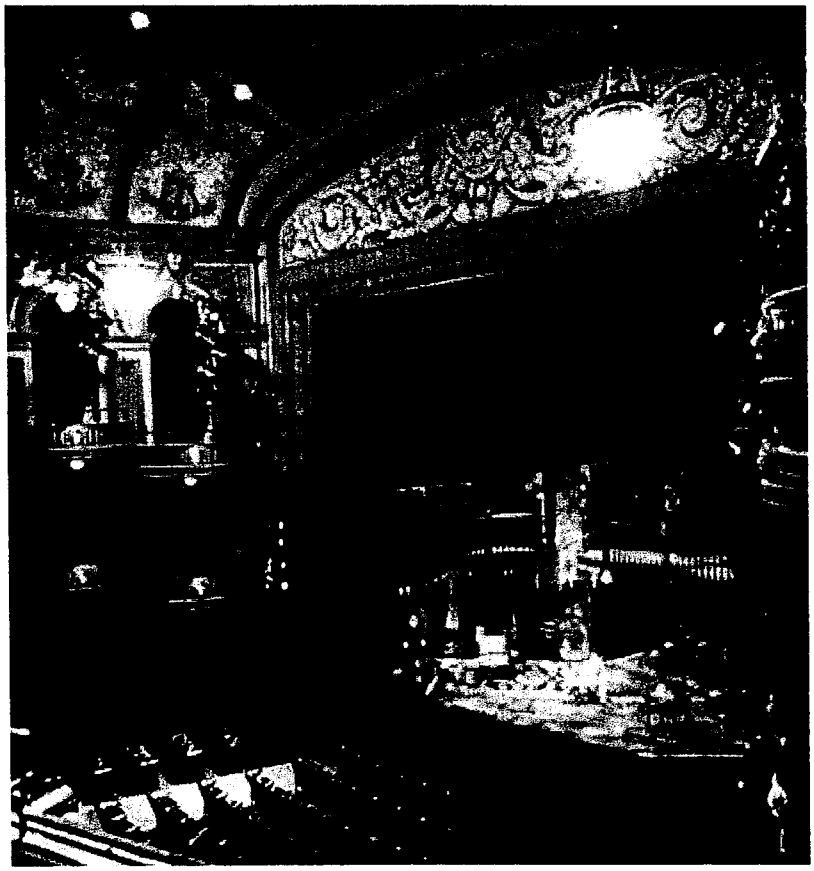
757.664.6464
info@NorfolkScope.com

Wells Theater

Friday, March

Venue Overview | Calendar of Events | Ticket Informati
Directions / Parking | Policies / FAQs | Seating Charts

Wells Theater - Venue Overview



Against the backdrop of Downtown Norfolk's financial district, the Wells Theater stanc Norfolk's magnificent historical theater.

The handsomely appointed facility can also host receptions up to 400 and banquets u

Its historical significance along with applauded restoration efforts have served to attra numerous musical and theatrical performances and is the proud home to the Virginia Company.

204

Venue Overview | Calendar of Events | Ticket Informati
Directions / Parking | Policies / FAQs | Seating Charts

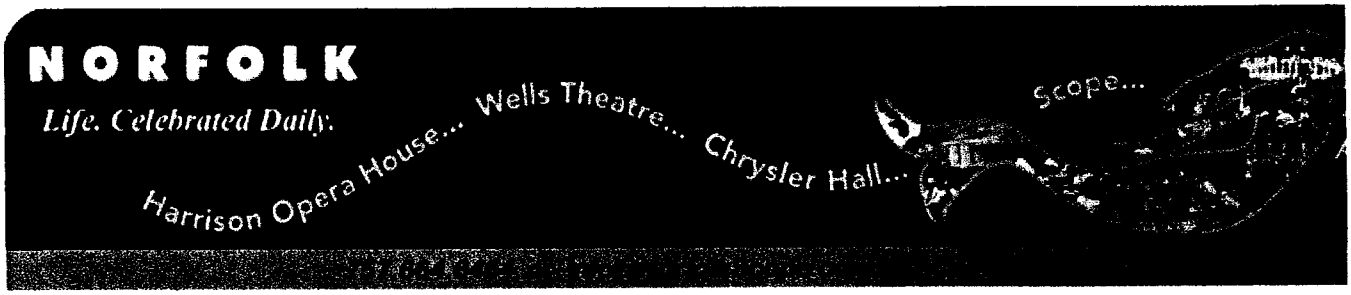
Event Calendar | Norfolk Scope | Chrysler Hall | Harrison Opera House | Harbor
Wells Theater | MacArthur Memorial | Attucks Theater | Keep Me Posted | Norfolk C
Related Links | Promoters Info | Contact Us | Suggestion Box | Return Home

Copyright 2000-2002 City of Norfolk. All Rights Reserved.

Site designed, maintained and hosted for the City of Norfolk by

interactive MARKETING TECHNOLOGIES

...when it's time to establish an Internet presence.

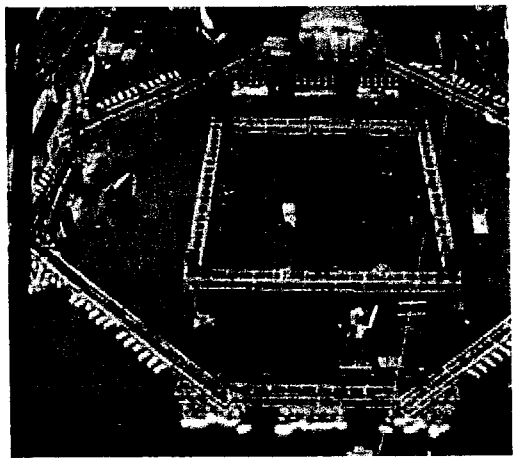


Event Calendar
Norfolk Scope
Chrysler Hall
Harrison Opera House
Harbor Park
Wells Theater
MacArthur Memorial
Attucks Theater
Keep Me Posted
Norfolk Overview
Related Links
Promoters Info
Contact Us
Suggestion Box
Return Home

757.664.6464
info@NorfolkScope.com

Promoters Info

Friday, March



No matter what the event, Norfolk has the venues and the fan base to make a stop here worth you while. With seven venues, over 30,000 seats and 1.5 million fans within a short drive of the newly revitalized downtown, Norfolk is a major market that's easy to get to and hard to ignore.

This section of the web site is designed to facilitate planning your event with us. We look forward to working with you in making your event a success!

- Event Planning Checklist - Plan your event at from start to finish using this timeline. Links to forms and building guidelines provide answers to a planning questions.
- Floor Plans - Click here to get floorplans of the arena, exhibit halls, meeting ro lobbies.
- Seating Charts - Click here to get seating charts for the various venues.
- Facility Guidelines - Answer all your questions here! Organized by topic, this d provides you with all of the guidelines for hosting your event at our facilities. R Adobe Acrobat reader.
- Equipment Labor & Rates - Click here to see a description of available equipm assist you in servicing your event.
- Technical Specifications - Click here to view building specifications.
- Meeting Room Capacities - Utilize the Meeting Room Capacity chart to maximi space use and determine your room set-ups.
- Exhibit Hall Capacities - Use the Exhibit Hall Capacity chart to maximize your e space use and determine your event setups in the Exhibit Halls.
- Contacts - Contact us.
- Suppliers - Need A / V, Security, a Decorator? Check out this page to find ven provide all of your ancillary needs.
- Rental Rate Info - What does it cost to rent our facilities?

206

Event Calendar | Norfolk Scope | Chrysler Hall | Harrison Opera House | Harbor
Wells Theater | MacArthur Memorial | Attucks Theater | Keep Me Posted | Norfolk C
Related Links | Promoters Info | Contact Us | Suggestion Box | Return Home

Copyright 2000-2002 City of Norfolk. All Rights Reserved.

Site designed, maintained and hosted for the City of Norfolk by

...when it's time to establish an Internet presence.

verizonwireless VIRGINIA BEACH AMPHITHEATER

Friday, March 21, 2003

Home
Events
Directions
Tickets
Seating
Map
About Us
Grass Pass
Season Tickets
F.A.Q.'s

WIN A NIGHT OF ADRENALINE adidas

Welcome to Verizon Wireless Virginia Beach Amphitheater!

Welcome to Verizon Wireless Virginia Beach Amphitheater, formerly known as GTE Virginia Beach Amphitheater. Verizon Wireless has 7,500 reserved seats located under the pavilion roof, each with an unobstructed view of the stage. These theater-style seats offer plenty of leg room for you to enjoy the show. Two giant video screens in the reserved section bring you up close to the action on stage!

Festival Lawn Seating

12,500 guests will enjoy the show on the gradually sloped hill. We encourage you pick a spot, and enjoy the show under the stars. Three giant video screens and a state of the art CD quality sound system make every seat a great seat! This general admission section generally offers a significant savings over reserved seating. Also, for selected shows, one child 12 or under is admitted free on the festival lawn with each adult holding a festival lawn ticket.

NEED A HOTEL ? - NEED A LIMO ?

FOR UPDATED CONCERT INFO & SPECIAL OFFERS: Get on our mailing list and we'll do the rest!
email address
zip code
submit

Need concert info & tickets?
Enter your Zip Code
GO!

Terms and Conditions of Use. © 2001 Clear Channel Entertainment, Inc. All rights reserved.

verizon wireless VIRGINIA BEACH AMPHITHEATER

Friday, March 21, 2003

Home
Events
Directions
Tickets
Seating
Map
About Us
Grass Pass
Season Tickets
F.A.Q.'s

Event Schedule

Date	Day	Title of Show	Show	On Sale
May 9 2003 7:30PM	Friday	Alan Jackson	7:30PM	Buy tickets
May 11 2003 7:00PM	Sunday	ZZ Top with special guests Ted Nugent and Kenny Wayne Shepherd	7:00PM	**On Sale Mar 22 2003 10:00AM**
Jun 15 2003 3:00PM	Sunday	Coors Light presents Brooks & Dunn Neon Circus & Wild West Show	3:00PM	**On Sale Apr 12 2003 10:00AM**
Jun 18 2003 7:30PM	Wednesday	An Evening With James Taylor	7:30PM	Buy tickets
Jul 13 2003	Sunday	Kenny Chesney		**Coming soon**
Jul 20 2003 7:30PM	Sunday	Chicago	7:30PM	Buy tickets
Aug 23 2003 7:30PM	Saturday	Southwest Airlines Welcomes Alabama - Farewell Tour 2003	7:30PM	**On Sale Mar 29 2003 12:00PM**
Sep 28 2003	Sunday	Toby Keith		**Coming soon**
Dec 31 2003	Wednesday	VIP Box and Season Seats		**Coming soon**
Dec 31 2003	Wednesday	2003 AAPECS Eyecare Grass Pass		Buy tickets

FOR UPDATED CONCERT INFO & SPECIAL OFFERS: Get on our mailing list and we'll do the rest!

email address

zip code

submit

AMERICAN EXPRESS
MAKE LIFE REWARDING℠

NEED A HOTEL ? - NEED A LIMO ?

Need concert info & tickets?

Enter your Zip Code

GO!

Terms and Conditions of Use. © 2001 **Clear Channel Entertainment, Inc. All rights reserved.**

209

verizon wireless VIRGINIA BEACH AMPHITHEATER

Friday, March 21, 2003

Home
Events
Directions
Tickets
Seating
Map
About Us
Grass Pass
Season Tickets
F.A.Q.'s

WIN A NIGHT OF ADRENALINE adidas

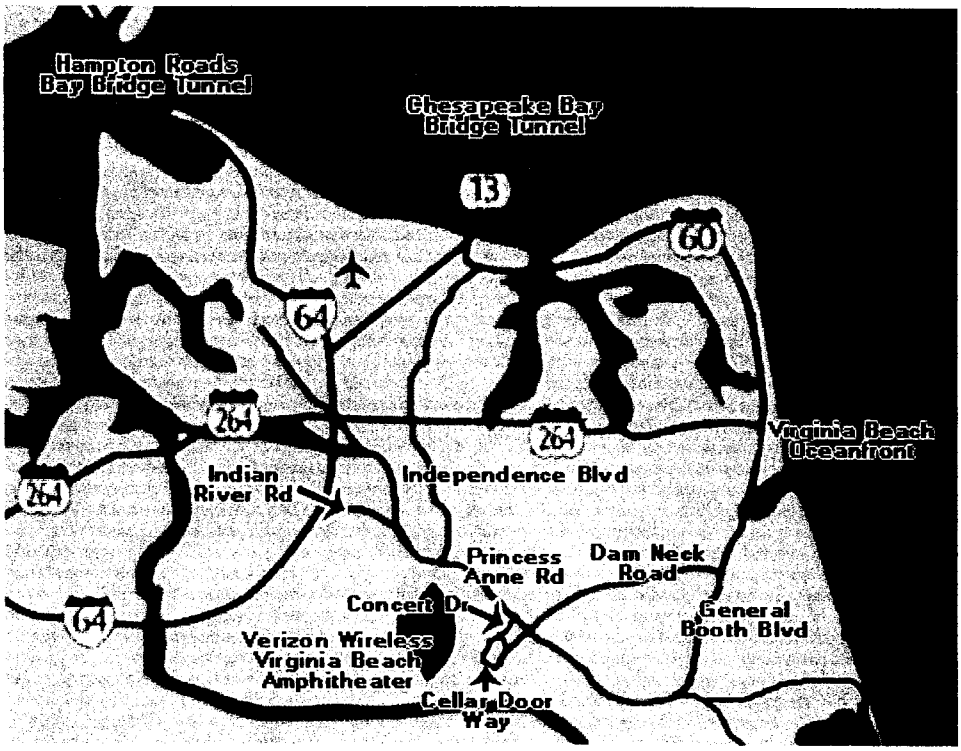
Directions

FOR UPDATED CONCERT INFO & SPECIAL OFFERS: Get on our mailing list and we'll do the rest!

email address

zip code

submit



- **From I-64 at Indian River Road;** (Exit 286B) (4.7 miles) East on Indian River Road to Ferrell Parkway; Continue on Ferrell Parkway to Princess Anne Road; Turn right onto Concert Drive to Amphitheater entrance.

Need concert info & tickets?
Enter your Zip Code
GO!

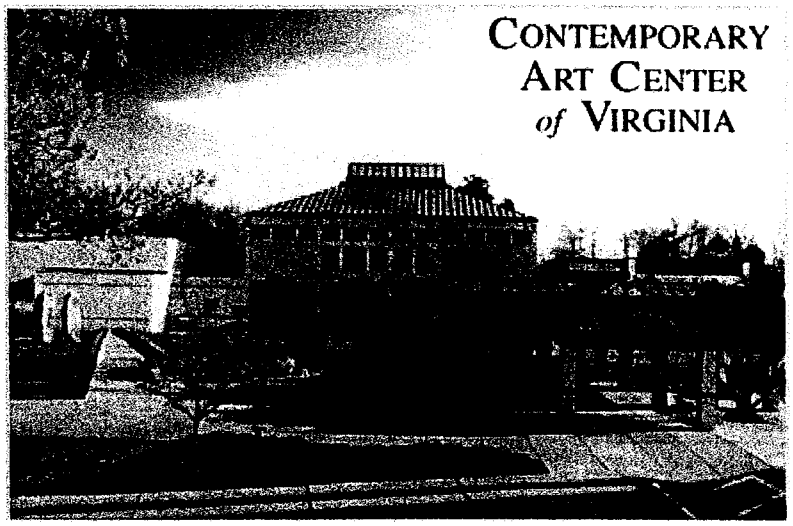
- **From Route I-264 at Independence Blvd.** Take exit 17A (3.8 miles), Stay in right hand lane and continue on South independence Blvd. Left on to Princess Anne Road; Right onto Concert Drive to Amphitheater entrance.

- **From Route I-264 at Lynnhaven Parkway** Take exit 19A (3.9 miles); South on Lynnhaven Parkway; Left onto Holland Road; Right onto Dam Neck Road to Amphitheater entrance.

- **From Virginia Beach Resort Area** (7.4 miles); South on General Booth Blvd.; Right onto Dam Neck Road to Amphitheater entrance.

exploring the
significant art of our times

about the center
art classes
art show applications
boardwalk art show
education
events
exhibitions
facility rental
membership
volunteer opportunities



On View November 22, 2002-March 16, 2003
OUTSIDE/IN Visionary Artists and Virginia Collectors

On View January 18-April 13, 2003
POINT OF VIEW
American Folk Art from the
William and Ann Oppenhimer Collection

2200 PARKS AVENUE, VIRGINIA BEACH, VA 23452 757-425-0000

CONTEMPORARY ART CENTER of VIRGINIA

about the center

art classes

boardwalk art show

education

events

exhibitions

facility rental

membership

volunteer opportunities

about the center

Directions : Staff : Board of Trustees

HOURS	ADMISSION
Tue-Fri 10 a.m-5 p.m.	CAC members and Children under age 4: FREE
Sat 10 a.m.-4 p.m.	Adults(18+): $3.00
Sun Noon-4 p.m.	Students & Children/Seniors (60+)/Active Military: $2.00
Closed Mon	

OVERVIEW

The Contemporary Art Center of Virginia is a nonprofit, noncollecting institution founded in 1952 to foster awareness, exploration and understanding of the significant art of our time. Regularly changing exhibitions feature painting, sculpture, photography, glass, video and other visual media from internationally acclaimed artists as well as artists of national and regional renown.

By balancing its four primary activities-gallery exhibitions, studio art classes, educational outreach programs and outdoor art shows-the Contemporary Art Center of Virginia seeks to involve a diverse regional public in the rich and active language of contemporary visual art.

EXHIBITIONS

With a broad mission and numerous constit-uencies, the Center presents an extensive schedule of changing exhibitions organized by the curator or on loan from other museums or private collectors. Recent exhibitions have ranged from ***Art of Glass***, an extremely popular regional collaboration featuring the works of Dale Chihuly, to the video art of Nam June Paik and the humorous and playful sculpto-pictoramas of Red Grooms.

EDUCATION

Educational programming at the Contemporary Art Center of Virginia emphasizes outreach to a broad and diverse population. The creation of partnerships with local schools and programs that assist teachers in meeting state standards of learning requirements is a high priority. The Center's education department develops programs that focus on methods of learning, problem-solving, visual literacy and teacher training. Adults as well as children benefit through the popular studio art school, which offers the public over 100 courses in ceramics, painting, drawing, photography and other media throughout the year. The 268-seat Sue and Harry B. Price Auditorium is the

facility's venue available for integrating lectures and performing arts into the Center's programming.

BOARDWALK ART SHOW

Rated by ***Sunshine Artist Magazine*** as one of the top-20 outdoor fine art shows in the United States, the Center organizes the Boardwalk Art Show & Festival. Combined with the Neptune Festival Art & Craft Show, these two outstanding art shows draw well over 400,000 visitors annually.

directions : staff : board of trustees

top : home : about the center : art classes : boardwalk art show : education : events : exhibitions : facility rental : membership : volunteer

Business Plan

BUSINESS PLAN FOR IMPLEMENTING A COMMUNITY CHARTER IN THE SOUTHEASTERN VIRGINIA COMMUNITY

(b)(4)

(b)(4)

(b)(4)

(b)(4)

(b)(4)

(b)(4)

ABNB is committed to continually evaluating, expanding and improving member service delivery methods.

Member Financial Service Offerings -

Member Savings Products:

- ☑ Regular Share Accounts
- ☑ Share Draft Checking Accounts – free checks with direct deposit
- ☑ Money Market Share Accounts
- ☑ Share Certificates – 180 days to Five Year Term
- ☑ Traditional IRA – Certificate and Small Accumulation Accounts
- ☑ Roth IRA – Certificate and Small Accumulation Accounts
- ☑ Education IRA – Certificate and Small Accumulation Accounts
- ☑ Youth Accounts
- ☑ Christmas Club and Anytime Club Accounts
- ☑ Mortgage Escrow Accounts

Risk Based Member Loan Products:

- ☑ Vehicle Loans (new and used)
- ☑ Boat Loans (new and used)
- ☑ RV Loans (new and used)
- ☑ Personal Loans & Lines of Credit
- ☑ Signature Loans
- ☑ Vacation Loans
- ☑ Debt Consolidation Loans
- ☑ Share Secured Loans
- ☑ Student Loans
- ☑ Master Card
- ☑ Visa Classic, Gold and Platinum Cards
- ☑ Home Equity Line of Credit
- ☑ Home Improvement Loans
- ☑ Construction Loans
- ☑ Fixed Rate First Mortgage Loans
- ☑ Adjustable Rate First Mortgage Loans
- ☑ Second Mortgage Loans
- ☑ Overdraft Protection Loans
- ☑ Home Improvement Loans
- ☑ Micro Loans

Other Member Services Offered -

- ☑ Great Personal Service: Seasoned, friendly & knowledgeable staff
- ☑ Visa Check Cards
- ☑ ABNB ATM Cards
- ☑ Direct Deposit

- ☑ Direct payment - ACH
- ☑ Low cost Money Orders & Travelers Checks
- ☑ Safe Deposit boxes
- ☑ No Cost Notary Services
- ☑ Toll Free Call Center
- ☑ 24-hour STAR automated telephone service
- ☑ Loans-by-phone
- ☑ www.ABNBFCU.org
- ☑ On-Line Membership Applications
- ☑ On-Line Loan Applications
- ☑ CU@Home 24-hour online account access
- ☑ Bill Payer – online bill payment program
- ☑ E-Statements
- ☑ MS Money compatibility
- ☑ Saturday hours
- ☑ Seven full-service branches
- ☑ Extended hour Drive-thru lanes
- ☑ No Cost ATMs
- ☑ Financial Planning
- ☑ Credit Counseling
- ☑ CU 24 - Surcharge Free ATM Network Access
- ☑ CUSC No cost Shared Branch Access
- ☑ Indirect Loan Program through 40+ local dealerships

Low Income Member Services -

The existing and anticipated products and services offered to ABNB members with limited financial resources and education are numerous, and we believe will have a significant impact for a large number of residents within the SVC. As noted previously, many of our military members fall within the poverty level and we have developed programs tailored to their needs. These programs will be provided to other low income members we serve. The following lists illustrate of some of these products and services:

Savings Products –

- Regular savings accounts with no low-balance fee
- Free regular share draft accounts
- Small saver certificate programs
- IRA small contribution accumulation accounts
- Youth accounts

Loan Products –

- No consumer loan fees
- Signature loans
- Micro-loans
- New and Used vehicle loans
- Personal lines of credit
- Debt consolidation loans
- First and second mortgage loans

- Home improvement loans
- No annual fee MasterCard program
- Indirect vehicle loans through 40+ local dealers

Other Services –

- No cost long distance (800 service)
- No cost 24-hour telephone teller
- No cost shared branch transactions
- No cost automated teller machines
- No cost direct deposit
- Low-cost insurance programs
- Low cost electronic bill payment
- No cost financial seminars
- No cost internet home banking
- No cost payroll deductions
- No cost ABNB website usage
- Financial planning
- No cost debt/financial counseling

Financial Impact Of Growth Strategies -

(b)(4)

(b)(4)

(b)(4)

(b)(4)

(b)(4)

(b)(4),(b)(8)

ABNB Branch (Build

Assumptions:

The branch will be comple

Teller stations will include

First drive-in lane will acco

Capital I

Land (acreage)

Site Improvements (parkir

Building (including signage

Vault & Security Equipmer

ATM

Drive In Equipment/Works

Teller Workstations (RTS,

Branch Workstations (des

Communication System (v

Employee Equipment (PC,

Misc. FF & E (copier, coun

Total Capita

Cost of Fu

Office Occupa

Taxes, Insurance, Utilities,

FSR Supervisor

Lead Teller

FSR

Teller

Total Salaries

Benefits

Total Emp

Tota

Breakeven Analysis

New Loans (@ 65%)

New Investments (@ 35%)

Cost of New Shares

Operating Income

Net Income

Attachment 3

228

ABNB Storefront (Leased) Branc

Assumptions:

The branch will be complete with work

Teller stations will include remote telle

Capital Improvemer

Item

Rent, Insurance, Utilities, etc...

Improvements (including signage, floo

Bank Equipment (ATM & Security)

Teller Workstations (RTS, mill work, di

Branch Workstations (desk, seating)

Communication System (voice & data)

Employee Equipment (PC, phone, etc.

Misc. FF & E (copier, etc.)

Total Capital Improvem

Cost of Funds @ 1.45

Staff

FSR Supervisor

Lead Teller

FSR

Teller

Total Salaries

Benefits

Total Employee Cost

Total Costs

Activity Breakeven Analysis

New Loans (@ 65%)

New Investments (@ 35%)

Cost of New Shares

Operating Income

Net Income

(b)(8)

(b)(8)

(b)(8)

Attachment 7
3 pages

(b)(8)

(b)(8)

Proposed Marketing Plan

234

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

I

T
a
t
a

(b)(8)

(b)(8)

Overall Request Conclusion

Overall Request Conclusion -

ABNB strongly believes that the long-term financial impact of this community conversion will be very positive for both the citizens of the SVC and the credit union. We are committed to accomplishing our goal of serving the entire community in a conservative and consistent manner - building upon our strong financial base and our commitment to excellent member service. We will continue to develop and refine services that will be available to all members through a variety of delivery channels. We believe that our planning and financial projections, along with our performance over the past several years confirms that we have the human and financial resources to build a credit union that will be able to effectively serve the SVC community now and well into the future. We look forward to this exciting challenge and opportunity.

Consolidated Balance Sheet
For Charter [illegible] -- 13605

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
ASSETS									
CASH:									
Cash On Hand \1	N/A	N/A		3,032,478		2,813,299	-7.2	6,110,215	117.2
Cash On Deposit \1	N/A	N/A		6,424,669		3,352,007	-47.8	56,236,263	1,577.7
Cash Equivalents \1	N/A	N/A		32,138,136		32,075,029	-0.2	2,623,046	-91.8
TOTAL CASH	4,943,502	3,394,375	-31.3	41,595,283	1,125.4	38,240,335	-8.1	64,969,524	69.9
INVESTMENTS:									
U.S. Govt. Obligations	8,051,181	6,541,699	-18.7	5,584,934	-14.6	4,598,184	-17.7	0	-100.0
Federal Agency Sec.	43,340,984	34,480,831	-20.4	23,860,577	-30.8	44,679,303	87.3	37,112,508	-16.9
All Mutual Funds	7,542,173	9,007,215	19.4	0	-100.0	0		0	
Total MCSD And PIC In Corporate	0	727,691		731,901	0.6	742,883	1.5	1,103,700	48.6
Corp. Central (CD)	9,838,853	10,983,473	11.6	0	-100.0	19,371,801		0	-100.0
Banks and S&Ls (Cert. DEP)	0	0		0		0		0	
DEP IN & Loans to other CUs	100,000	100,000	0.0	405,123	305.1	317,124	-21.7	0	-100.0
All Other Investments	670,500	1,021,795	52.4	615,210	-39.8	664,598	8.0	1,086,334	63.5
TOTAL INVESTMENTS	71,847,804	62,862,704	-12.5	31,197,745	-50.4	70,373,894	125.6	39,302,542	-44.2
LOANS HELD FOR SALE \1	N/A	N/A		N/A		0		0	
LOANS AND LEASES:									
Unsecured Credit Card Loans	5,711,183	6,489,002	13.6	7,076,238	9.0	6,781,829	-4.2	6,381,270	-5.9
All Other Unsecured Loans	3,120,248	4,012,712	28.6	4,575,831	14.0	4,324,508	-5.5	4,791,243	10.8
New Auto Loans	20,444,798	26,256,752	28.4	31,638,895	20.5	30,003,791	-5.2	39,579,985	31.9
Used Auto Loans	23,522,554	24,333,537	3.4	27,813,362	14.3	26,374,596	-5.2	42,175,337	59.9
1st Mort. Real Estate Loans	25,666,867	27,817,344	8.4	30,424,456	9.4	36,955,218	21.5	31,930,412	-13.6
Other Real Estate Loans	23,049,820	23,347,978	1.3	22,692,531	-2.8	20,981,813	-7.5	17,631,604	-16.0
Leases Receivable	0	0		0		0		0	
Other Member Loans \2	4,841,260	5,084,973	5.0	5,202,003	2.3	4,639,267	-10.8	23,985,126	417.0
All Other Loans \3	0	0		0		N/A		N/A	
TOTAL LOANS	106,356,730	117,342,298	10.3	129,423,316	10.3	130,061,022	0.5	166,474,977	28.0
ALLOWANCE FOR LOAN & LEASE LOSSES	1,807,756	1,931,398	6.8	1,933,223	0.1	1,516,322	-21.6	941,941	-37.9
Other Real Estate Owned	0	118,938		118,988	0.0	0	-100.0	0	
Land and BLDG (NET of DEP)	2,992,310	2,882,280	-3.7	2,786,998	-3.3	4,047,706	45.2	4,930,983	21.8
Other Fixed Assets	251,059	205,557	-18.1	625,694	204.4	803,530	28.4	1,172,685	45.9
Share INS CAP Deposit	1,587,192	1,594,667	0.5	1,624,375	1.9	1,867,067	14.9	2,121,856	13.6
Other Assets	1,326,736	5,010,408	277.6	4,618,502	-7.8	1,565,554	-66.1	3,192,704	103.9
TOTAL ASSETS	185,910,385	191,479,829	3.0	210,057,678	9.7	245,442,786	16.8	281,223,330	14.6
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ OTHER LOANS TO MEMBERS PRIOR TO 2002. 3/ ALL OTHER LOANS ELIMINATED AFTER 2001.

Means the number is too large to display in the cell

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Promissory And Other Notes Pay	0	0		0		0		0	
Reverse Repo Agreement	0	0		0		0		0	
Subordinated CDCU Debt	0	0		0		0		0	
Uninsured Second Capital	0	0		0		0		0	
DIV / INT Payable	0	1,744		219	-87.4	693,613	########	66	-100.0
Acct. Payable & Liabilities	1,215,809	1,057,084	-13.1	1,263,543	19.5	832,157	-34.1	2,226,007	167.5
TOTAL LIABILITIES	1,215,809	1,058,828	-12.9	1,263,762	19.4	1,525,770	20.7	2,226,073	45.9
SAVINGS/DEPOSITS:									
Share Drafts	22,484,225	24,833,320	10.4	25,865,659	4.2	30,854,737	19.3	33,845,821	9.7
Regular Shares	29,439,839	28,788,671	-2.2	28,427,398	-1.3	34,549,762	21.5	41,439,637	19.9
Money Market Shares	51,396,359	53,336,204	3.8	54,704,350	2.6	73,244,208	33.9	81,379,081	11.1
Share Certificates	45,823,563	45,925,070	0.2	58,475,937	27.3	59,117,819	1.1	70,752,362	19.7
IRA / KEOGH Accounts	17,357,715	16,678,581	-3.9	16,792,454	0.7	17,722,373	5.5	19,300,675	8.9
All Other Shares	1,873,149	1,980,815	5.7	2,216,407	11.9	2,743,557	23.8	3,058,398	11.5
Non-Member Deposits	0	0		0		0		0	
TOTAL SAVINGS/DEPOSITS	168,374,850	171,542,661	1.9	186,482,205	8.7	218,232,456	17.0	249,775,974	14.5
EQUITY:									
Undivided Earnings	12,587,262	15,176,469	20.6	17,360,301	14.4	20,552,087	18.4	24,033,144	16.9
Regular Reserves	3,835,626	3,953,769	3.1	4,116,255	4.1	4,116,255	0.0	4,116,255	0.0
Approp For Non-Conform Invest	0	0		0		0		0	
Other Reserves	0	0		0		0		0	
Miscellaneous Equity \1	N/A	N/A		0		0		0	
Unrealized G/L A-F-S SEC	-104,898	-251,898	-140.1	167,646	166.6	234,685	40.0	86,505	-63.1
Unrealized G/L CF HEDGES \2	N/A	N/A		0		0		0	
Other Comprehensive Income \2	N/A	N/A		0		0		0	
Net Income	0	0		667,509		781,533	17.1	985,379	26.1
EQUITY TOTAL	16,317,990	18,878,340	15.7	22,311,711	18.2	25,684,560	15.1	29,221,283	13.8
TOTAL SAVINGS/EQUITY	184,692,840	190,421,001	3.1	208,793,916	9.6	243,917,016	16.8	278,997,257	14.4
TOTAL LIAB/SAVINGS/EQUITY	185,910,385	191,479,829	3.0	210,057,678	9.7	245,442,786	16.8	281,223,330	14.6
NCUA INSURED SAVINGS:									
Uninsured Shares	7,400,995	8,317,269	12.4	11,526,464	38.6	17,257,603	49.7	22,200,743	28.6
Uninsured Non-Mem Depos	0	0		0		0		0	
Tot Uninsur Shrs & Depos	7,400,995	8,317,269	12.4	11,526,464	38.6	17,257,603	49.7	22,200,743	28.6
Insured Shrs & Deposits	160,973,855	163,225,392	1.4	174,955,741	7.2	200,974,853	14.9	227,575,231	13.2

Means the number is too large to display in the cell

esc

Consolidated Balance Sheet

For Charter: ABNB -- 13605

INCOME AND EXPENSE	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
INTEREST INCOME:									
Interest on Loans	8,265,528 *	9,263,006 *	12.1	10,630,488 *	14.8	10,374,658 *	-2.4	10,940,030 *	5.4
Less Interest Refund	0 *	0 *		0 *		0 *		0 *	
Income from Investments	3,451,146 *	3,539,928 *	2.6	3,295,428 *	-6.9	2,758,354 *	-16.3	2,119,416 *	-23.2
Income from Trading	0 *	0 *		0 *		0 *		0 *	
TOTAL INTEREST INCOME	5,858,337 *	12,802,934 *	118.5	13,925,916 *	8.8	13,133,012 *	-5.7	13,059,446 *	-0.6
INTEREST EXPENSE:									
Dividends	5,551,686 *	5,798,128 *	4.4	6,576,988 *	13.4	5,530,942 *	-15.9	4,177,322 *	-24.5
Interest on Deposits	0 *	0 *		0 *		0 *		0 *	
Interest on Borrowed Money	0 *	0 *		0 *		0 *		0 *	
TOTAL INTEREST EXPENSE	2,775,843 *	5,798,128 *	108.9	6,576,988 *	13.4	5,530,942 *	-15.9	4,177,322 *	-24.5
PROVISION FOR LOAN & LEASE LOSSES	278,566 *	480,000 *	72.3	540,000 *	12.5	481,720 *	-10.8	124,314 *	-74.2
NET INTEREST INCOME AFTER PLL	2,803,928 *	6,524,806 *	132.7	6,808,928 *	4.4	7,120,350 *	4.6	8,757,810 *	23.0
NON-INTEREST INCOME:									
Fee Income	783,186 *	928,336 *	18.5	1,265,284 *	36.3	1,440,274 *	13.8	1,413,786 *	-1.8
Other Operating Income	954,118 *	1,131,894 *	18.6	1,313,046 *	16.0	1,545,346 *	17.7	1,766,096 *	14.3
Gain (Loss) on Investments	31,404 *	0 *	-100.0	24,946 *		0 *	-100.0	280,584 *	
Gain (Loss) on Disp of Assets	0 *	0 *		0 *		0 *		0 *	
Other Non-Oper INC/EXP	0 *	0 *		0 *		0 *		0 *	
TOTAL NON-INTEREST INCOME	884,354 *	2,060,230 *	133.0	2,603,276 *	26.4	2,985,620 *	14.7	3,460,466 *	15.9
NON-INTEREST EXPENSE									
EMP Comp & Benefits	2,585,672 *	2,936,004 *	13.5	3,384,392 *	15.3	3,569,258 *	5.5	4,117,686 *	15.4
Travel, Conference Expense	46,102 *	62,210 *	34.9	58,974 *	-5.2	94,770 *	60.7	121,460 *	28.2
Office Occupancy	257,950 *	277,636 *	7.6	286,464 *	3.2	310,030 *	8.2	366,818 *	18.3
Office Operation Expense	944,900 *	813,368 *	-13.9	961,116 *	18.2	1,038,506 *	8.1	1,266,684 *	22.0
Educational and Promotion	274,310 *	303,490 *	10.6	331,218 *	9.1	322,756 *	-2.6	444,642 *	37.8
Loan Servicing Expense	258,182 *	285,992 *	10.8	429,824 *	50.3	470,204 *	9.4	549,106 *	16.8
Professional, Outside Service	548,836 *	727,536 *	32.6	808,766 *	11.2	922,820 *	14.1	1,108,254 *	20.1
Member Insurance	105,020 *	93,000 *	-11.4	90,000 *	-3.2	97,900 *	8.8	142,000 *	45.0
Operating Fees	48,914 *	55,656 *	13.8	42,766 *	-23.2	50,706 *	18.6	59,824 *	18.0
Misc Operating Expense	44,364 *	59,294 *	33.7	56,002 *	-5.6	82,432 *	47.2	71,748 *	-13.0
TOTAL NON-INTEREST EXPENSE	2,417,842 *	5,614,186 *	132.2	6,449,522 *	14.9	6,959,382 *	7.9	8,248,222 *	18.5
NET INCOME	2,540,880 *	2,970,850 *	16.9	2,962,682 *	-0.3	3,146,588 *	6.2	3,970,054 *	26.2
RESERVE TRANSFERS:									
Transfer to Regular Reserve \1	672,698 *	743,158 *	10.5	0 *	-100.0	0 *		0 *	

*** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Charter: ABNB -- 13605

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
OTHER LOAN INFORMATION									
DELINQUENCY AND CHARGE-OFFS									
Amt of Delinquent Loans									
2 to < 6 Months Delinquent	158,082	84,532	-46.5	477,134	464.4	362,397	-24.0	539,816	49.0
6 to 12 Months Delinquent	0	0		0		4,182		126,872	2,933.8
12 Months & Over Delinquent	0	0		0		0		0	
Total Amount of Del Loans	158,082	84,532	-46.5	477,134	464.4	366,579	-23.2	666,688	81.9
Amt of Delinquent Credit Cards									
2 to < 6 Months Delinquent	23,766	18,552	-21.9	71,948	287.8	41,017	-43.0	92,489	125.5
6 to 12 Months Delinquent	0	0		0		4,182		1,132	-72.9
12 Months & Over Delinquent	0	0		0		0		0	
Total Amount of Del Credit Cards	23,766	18,552	-21.9	71,948	287.8	45,199	-37.2	93,621	107.1
Loans Charged Off	453,260 *	470,600 *	3.8	819,892 *	74.2	1,243,858 *	51.7	1,085,570 *	-12.7
Recoveries	170,828 *	237,884 *	39.3	185,270 *	-22.1	224,558 *	21.2	362,016 *	61.2
Total Del Loans & Net Charge-Offs	440,514 *	317,248 *	-28.0	1,111,756 *	250.4	1,385,879 *	24.7	1,390,242 *	0.3
Credit Cards Loans Charged Off	102,738 *	146,932 *	43.0	157,544 *	7.2	169,724 *	7.7	233,100 *	37.3
Recoveries On Credit Cards	19,842 *	38,590 *	94.5	32,882 *	-14.8	11,632 *	-64.6	15,030 *	29.2
MISCELLANEOUS LOAN INFORMATION:									
Loans C/O Due To BK	219,580 *	244,858 *	11.5	367,876 *	50.2	283,854 *	-22.8	207,098 *	-27.0
Num Members Bankrupt	33	30	-9.1	45	50.0	52	15.6	66	26.9
Amount Loans Subj Bankrupt.	166,743	101,557	-39.1	197,229	94.2	568,572	188.3	326,361	-42.6
Total Amt Loans Granted	56,545,204 *	55,160,250 *	-2.4	64,999,270 *	17.8	59,957,940 *	-7.8	92,394,392 *	54.1
Total Amount Loans Purchased	0 *	0 *		0 *		0 *		0 *	
Total Amt Indirect Loans Granted. \1	N/A *	N/A *		N/A *		192,422 *		64,277,420 *	33,304.4
Number of Indirect Loans Granted. \1	N/A *	N/A *		N/A *		12 *		1,974 *	16,350.0
Participation Loans Outstanding \2	N/A	N/A		N/A		N/A		19,085,615	
Participation Loans Purchased YTD \2	N/A	N/A		N/A		N/A		21,607,982 *	
Participation Loans Sold YTD \2	N/A	N/A		N/A		N/A		0 *	
Loans Outstanding To CU Officials	615,378	610,005	-0.9	224,402	-63.2	452,867	101.8	487,212	7.6

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED PRIOR TO 2003.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

254

INFORMATION SYSTEMS & TECHNOLOGY	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
SHARE/LOAN SYSTEM:									
Num Manual	0	0		0		0		0	
Num Vendor Supplied In-House	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Vendor On-Line	0	0		0		0		0	
Num CU Developed In-House	0	0		0		0		0	
Num Other	0	0		0		0		0	
EFS ACCESS:									
NUM OF WWW OR INTERNET/BROWSER \1	N/A	N/A		1		1	0.0	1	0.0
Num of Wireless \1	N/A	N/A		0		0		0	
Num of Home Banking/PC \1	N/A	N/A		1		1	0.0	1	0.0
Num of Audio Response/Phone \1	N/A	N/A		1		1	0.0	1	0.0
Num of Automatic Teller Machine \1	N/A	N/A		1		1	0.0	1	0.0
Num of Kiosk \1	N/A	N/A		0		0		0	
Num of Other \1	N/A	N/A		0		0		0	
EFS OFFERED:									
Num of Member Applications \1	N/A	N/A		0		0		0	
Num of New Loan \1	N/A	N/A		1		1	0.0	1	0.0
Num of Account Balance Inquiry \1	N/A	N/A		1		1	0.0	1	0.0
Num of Share Draft Orders \1	N/A	N/A		1		1	0.0	1	0.0
Num of New Share Account \1	N/A	N/A		0		0		0	
Num of Loan Payments \1	N/A	N/A		1		1	0.0	1	0.0
Num of View Account History \1	N/A	N/A		1		1	0.0	1	0.0
Num of Merchandise Purchase \1	N/A	N/A		0		0		0	
Num of Share Account Transfers \1	N/A	N/A		1		1	0.0	1	0.0
Num of Bill Payment \1	N/A	N/A		1		1	0.0	1	0.0
Num of Download Account History \1	N/A	N/A		1		1	0.0	1	0.0
Num of Electronic Cash \1	N/A	N/A		0		0		0	
Num of Account Aggregation \2	N/A	N/A		N/A		0		0	
Num of Internet Access Services \2	N/A	N/A		N/A		0		0	
Num of Electronic Signature \2	N/A	N/A		N/A		0		0	
Num of Other \2	N/A	N/A		N/A		0		0	
INTERNET PRESENCE:									
Num Of E-Mail Addresses Reported	1	1	0.0	1	0.0	0	-100.0	1	
Num Of Websites Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
WORLD WIDE WEBSITE TYPE/USERS:									
Num of Informational \1	N/A	N/A		0		0		0	
Num of Interactive	0	1		0	-100.0	0		0	
Num of Transactional \1	N/A	N/A		1		1	0.0	1	0.0
Num of Transactional Users \1	N/A	N/A		4,847		7,746	59.8	9,621	24.2
Num Planning World Wide Website \1	N/A	N/A		0		0		0	
Num Planning Informational \1	N/A	N/A		0		0		0	
Num Planning Interactive \1	N/A	N/A		0		0		0	
Num Planning Transactional \1	N/A	N/A		0		0		0	

1/ Data not collected prior to December 2000 2/ Data not collected prior to 2002

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Ch BNB -- 13605

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
Miscellaneous Information									
Audit Type									
Supervisory Committee	0	0		0		0		0	
Supervisory Committee By State Licensed Person /1	N/A	N/A		N/A		0		1	
Supervisory Committee By Other External Auditor /1	N/A	N/A		N/A		0		0	
CPA Audit Without Opinion \2	0	0		0		N/A		N/A	
CPA Opinion Audit \2	1	1	0.0	1	0.0	N/A		N/A	
League Audit \2	0	0		0		N/A		N/A	
Outside Accountant (Not CPA Or League). \2	0	0		0		N/A		N/A	
Financial Statement Audit By State Licensed Person \1	N/A	N/A		N/A		1		0	-100.0
Balance Sheet Audit By State Licensed Person \1	N/A	N/A		N/A		0		0	
Examination of Internal Controls Over Call Report By State Licensed Person \1	N/A	N/A		N/A		0		0	
Excess Deposit Insurance:									
No. of CU's W/Excess Share/Deposit Ins	0	0		0		0		0	
Amt of Shr/Depo Covered by Ex Insur	0	0		0		0		0	
New Program or Services									
None \1	N/A	N/A		N/A		0		1	
Indirect Lending \1	N/A	N/A		N/A		1		0	-100.0
Commercial Lending \1	N/A	N/A		N/A		0		0	
Member Business Loans \1	N/A	N/A		N/A		0		0	
Participation Loans \1	N/A	N/A		N/A		0		0	
Real Estate Loans \1	N/A	N/A		N/A		0		0	
Risk Based Loans \1	N/A	N/A		N/A		0		0	
Direct Financing Leases \1	N/A	N/A		N/A		0		0	
ATM / DEBIT Card Program \1	N/A	N/A		N/A		0		0	
Mortgage Processing \1	N/A	N/A		N/A		0		0	
New CUSO \1	N/A	N/A		N/A		0		0	
Data Processing Conversion \1	N/A	N/A		N/A		0		0	
Insurance / Investment Sales \1	N/A	N/A		N/A		0		0	
Other \1	N/A	N/A		N/A		0		0	
Membership:									
Num Current Members	32,911	33,762	2.6	35,191	4.2	36,630	4.1	39,033	6.6
Num Potential Members	55,000	55,000	0.0	55,000	0.0	55,000	0.0	55,000	0.0
Total Num Savings Accts	65,613	68,049	3.7	72,594	6.7	75,516	4.0	79,850	5.7
Employees:									
Num Full-Time Employees	90	95	5.6	105	10.5	112	6.7	115	2.7
Num Part-Time Employees	23	18	-21.7	13	-27.8	10	-23.1	11	10.0
Branches:									
Num of CU Branches \3	N/A	N/A		N/A		N/A		8	
Num of CUs Reporting Shared Branches \3	N/A	N/A		N/A		N/A		1	
Reporting Method:									
Internet Filing \4	N/A	N/A		N/A		0		1	
PC 5300 System (Automated)	1	1	0.0	1	0.0	1	0.0	1	0.0
None Used (Manual Input)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED AFTER 2001. 3/ DATA NOT COLLECTED PRIOR TO 2003. 4/ DATA NOT COLLECTED PRIOR TO DECEMBER 2002.

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Charter: ABNB -- 1360

	June 1999		June 2000		% CHG	June 2001		% CHG	June 2002		% CHG	June 2003		% CHG
REAL ESTATE LOANS/LINES OF CREDIT														
REAL ESTATE LOANS - AMOUNT OUTSTANDING:														
First Mortgage Fixed Rate	16,548,051		14,461,584		-12.6	16,706,480		15.5	26,576,587		59.1	22,163,157		-16.6
First Mortgage Adj Rate	9,118,816		13,355,760		46.5	13,717,976		2.7	10,378,631		-24.3	9,767,255		-5.9
Other Real Estate Fixed Rate	16,000,488		13,694,655		-14.4	13,143,465		-4.0	12,791,228		-2.7	9,923,470		-22.4
Home Equity Line of Credit	7,049,332		9,653,323		36.9	9,549,066		-1.1	8,190,585		-14.2	7,708,134		-5.9
Other R.E. Adj Rate (Exc. Heloc)	0		0			0			0			0		
Total R.E. Loans Outstanding	48,716,687		51,165,322		5.0	53,116,987		3.8	57,937,031		9.1	49,562,016		-14.5
REAL ESTATE LOANS - AMOUNT GRANTED:														
First Mortgage Fixed Rate	2,422,610	*	1,148,054	*	-52.6	8,507,334	*	641.0	17,887,274	*	110.3	3,556,684	*	-80.1
First Mortgage Adj Rate	8,458,254	*	5,255,270	*	-37.9	2,811,850	*	-46.5	3,474	*	-99.9	4,628,190	*	#######
Other Real Est Fixed Rate	2,268,394	*	3,844,626	*	69.5	5,943,946	*	54.6	6,310,222	*	6.2	3,721,854	*	-41.0
Home Equity Line of Credit	10,167,138	*	4,870,356	*	-52.1	3,796,096	*	-22.1	4,757,856	*	25.3	4,222,048	*	-11.3
Other R.E. Adj Rate (Exc. Heloc)	0	*	0	*		0	*		0	*		0	*	
First Mortgage R.E. Loans Sold	2,478,696	*	838,106	*	-66.2	1,125,774	*	34.3	2,695,408	*	139.4	4,504,176	*	67.1
S-Term (<5 Yrs) R.E. Loan (Exc. MBL) \1	23,919,863		24,993,326		4.5	29,576,149		18.3	26,466,556		-10.5	23,866,287		-9.8
R.E. Lns also Mem. Bus. Lns	1,234,119		1,148,329		-7.0	1,188,260		3.5	1,017,437		-14.4	976,160		-4.1
DELINQUENT R.E. LOANS > 2 MOS														
First Mortgage Fixed Rate	0		0			1			48,895		#######	0		-100.0
First Mortgage Adj Rate	0		30,748			105,483		243.1	0		-100.0	0		
Other R.E. Fixed Rate	0		13,571			1		-100.0	0		-100.0	121,428		
Other R.E. Adj. Rate	0		15,144			112,643		643.8	0		-100.0	0		
TOTAL DEL R.E. > 2 MOS	0		59,463			218,128		266.8	48,895		-77.6	121,428		148.3
DELINQUENT 1 TO < 2 MOS														
First Mortgage	34,478		0		-100.0	154,927			137,851		-11.0	89,586		-35.0
Other	1,482		0		-100.0	70,612			111,436		57.8	3,000		-97.3
TOTAL DEL 1 TO < 2 MOS	35,960		0		-100.0	225,539			249,287		10.5	92,586		-62.9
TOTAL DEL R.E. LOANS > 1 MOS	35,960		59,463		65.4	443,667		646.1	298,182		-32.8	214,014		-28.2
% DEL R.E. LOANS > 1 MOS	0.1		0.1		57.4	0.8		618.7	0.5		-38.4	0.4		-16.1
% DEL R.E. LOANS > 2 MOS	0.0		0.1			0.4		253.4	0.1		-79.4	0.2		190.3
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:														
1st Mortgage Charge-Offs YTD	0	*	0	*		0	*		0	*		0	*	
1st Mortgage Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
Other R.E. Charge-Offs YTD	0	*	0	*		0	*		0	*		57,978	*	
Other R.E. Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
ALLOW FOR LOSSES ON R.E. LOANS	550,384		648,569		17.8	604,710		-6.8	479,569		-20.7	196,564		-59.0
AMT of Mortgage Servicing Rights	N/A		N/A			N/A			N/A			0		

1/ DATA NOT COLLECTED PRIOR TO 2003.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

257

For Charter: ABNB -- 13605

	June 1999		June 2000		% CHG	June 2001		% CHG	June 2002		% CHG	June 2003		% CHG
MBR BUSINESS LOANS (MBL):														
Agricultural Related MBL	0		0			0			0			0		
All Other MBL	1,320,216		1,558,835		18.1	1,575,909		1.1	1,348,543		-14.4	1,201,492		-10.9
TOTAL MBL	1,320,216		1,558,835		18.1	1,575,909		1.1	1,348,543		-14.4	1,201,492		-10.9
MBL Granted YTD	79,294	*	623,860	*	686.8	835,404	*	33.9	0	*	-100.0	439,164	*	
Ag Related MBL Del 1 to < 2 mos	0		0			0			0			0		
AG Related MBL > 2 mos Del	0		0			0			0			0		
Other MBLS 1 to < 2 mos Del	0		0			23,715			0		-100.0	0		
Other MBLS Del > 2 mos	0		0			0			0			0		
TOTAL DEL MBL > 1 MOS DEL	0		0			23,715			0		-100.0	0		
% DEL MBL > 1 MOS	0.0		0.0			1.5			0.0		-100.0	0.0		
TOTAL DEL MBL > 2 MOS	0		0			0			0			0		
% DEL MBL > 2 MOS	0.0		0.0			0.0			0.0			0.0		
MBL CHARGE-OFFS AND RECOVERIES:														
MBL AG Loans Charge-Offs YTD	0	*	0	*		0	*		0	*		0	*	
MBL AG Loans Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
Other MBLs Charge-Offs YTD	0	*	0	*		0	*		0	*		0	*	
Other MBLs Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
MISCELLANEOUS MBL INFORMATION:														
Allowance For Loss On MBLs	30,606		57,752		88.7	52,433		-9.2	175,276		234.3	32,406		-81.5
All Concentrations Of Credit For MBLs	0		0			0			0			0		
Construction/Development MBLs	0		0			0			0			0		

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Charter: A - 13605

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	8,949,125	10,002,082	11.8	3,998,724	-60.0	5,055,132	26.4	6,012,678	18.9
Held to Maturity 1-3 yrs	10,305,475	7,005,052	-32.0	3,490,217	-50.2	18,336,060	425.4	16,005,580	-12.7
Held to Maturity 3-10 yrs	1,000,000	500,000	-50.0	3,000,000	500.0	2,000,000	-33.3	0	-100.0
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	20,254,600	17,507,134	-13.6	10,488,941	-40.1	25,391,192	142.1	22,018,258	-13.3
Available for Sale < 1 yr. \1	19,512,533	18,444,581	-5.5	6,050,680	-67.2	8,139,550	34.5	2,028,930	-75.1
Available for Sale 1-3 yrs. \1	13,949,185	13,840,105	-0.8	8,646,425	-37.5	14,680,265	69.8	13,065,320	-11.0
Available for Sale 3-10 yrs. \1	5,218,020	237,925	-95.4	4,259,465	1,690.3	1,066,480	-75.0	0	-100.0
Available for Sale > 10 yrs. \1	520,000	520,000	0.0	0	-100.0	0		0	
TOTAL AVAILABLE FOR SALE	39,199,738	33,042,611	-15.7	18,956,570	-42.6	23,886,295	26.0	15,094,250	-36.8
TRADING < 1 YEAR	N/A	N/A		0		0		0	
Trading 1-3 years	N/A	N/A		0		0		0	
Trading 3-10 years	N/A	N/A		0		0		0	
Trading > 10 years	N/A	N/A		0		0		0	
TOTAL TRADING	0	0		0		0		0	
Non-SFAS 115 < 1 yr	8,838,853	9,983,473	12.9	38,866,354	289.3	55,115,961	41.8	59,945,643	8.8
Non-SFAS 115 1-3 yrs	1,000,000	1,100,000	10.0	731,901	-33.5	1,407,481	92.3	1,103,700	-21.6
Non-SFAS 115 3-10 yrs	967,421	727,691	-24.8	716,784	-1.5	0	-100.0	0	
Non-SFAS 115 > 10 yrs	1,587,192	501,795	-68.4	0	-100.0	0		0	
TOTAL NON-SFAS 115	12,393,466	12,312,959	-0.6	40,315,039	227.4	56,523,442	40.2	61,049,343	8.0
MATURITIES :									
Total Investments < 1 yr	37,300,511	38,430,136	3.0	48,915,758	27.3	68,310,643	39.6	67,987,251	-0.5
Total Investments 1-3 yrs	25,254,660	21,945,157	-13.1	12,868,543	-41.4	34,423,806	167.5	30,174,600	-12.3
Total Investments 3-10 yrs	7,185,441	1,465,616	-79.6	7,976,249	444.2	3,066,480	-61.6	0	-100.0
Total Investments > 10 yrs	2,107,192	1,021,795	-51.5	0	-100.0	0		0	
Total	71,847,804	62,862,704	-12.5	69,760,550	11.0	105,800,929	51.7	98,161,851	-7.2

1/ DATA NOT COLLECTED PRIOR TO 2001.

Means the number is too large to display in the cell

259

For Charter: ABNB -- 13605

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
MORTGAGE BACKED SECURITIES:									
Mort Pass-Thru Securities	315,816	38,386	-87.8	0	-100.0	0		0	
COLLATERALIZED MORTGAGE OBLIGATION/RE MORTG INVEST CONDUITS (CMOs/REMICs)	0	0		0		0		0	
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Securities With Embedded Options or Complex Coupon Formulas. \1	N/A	N/A		N/A		19,500,000		24,000,000	23.1
Non-Mortgage Securities With Maturities > 3 YRS. \1	N/A	N/A		N/A		2,000,000		0	-100.0
Securities Per 703.90(b)	20,150,000	10,940,000	-45.7	10,250,000	-6.3	21,500,000	109.8	24,000,000	11.6
Market Value Deval @ 300BP	1,157,214	377,552	-67.4	0	-100.0	0		0	
Dep/Shares Per 703.70(a)	0	0		0		0		0	
Fair Value of Total Investments	71,739,118	62,698,431	-12.6	69,835,884	11.4	106,106,094	51.9	98,522,023	-7.1
Repurchase Agreements	0	0		0		0		0	
Reverse Repo Pos. Arbitrage	0	0		0		0		0	
Non-Mortgage Derivatives	0	0		0		0		0	
Cash on Deposit in Corporate Cus. \2	N/A	N/A		N/A		N/A		55,788,897	
Cash on Deposit in Other Financial Institutions. \2	N/A	N/A		N/A		N/A		447,366	
Value of Investments in CUSO. \3	150,500	150,500	0.0	315,210	109.4	364,599	15.7	471,294	29.3
CUSO Loans	0	250,000		0	-100.0	0		0	
Aggregate Cash Outlays In CUSO. \2	N/A	N/A		N/A		N/A		22,364	
CUSO Income. \4	182 *	56,018 *	30,679.1	16,376 *	-70.8	54,392 *	232.1	N/A	
INV Not Authorized By The FCU Act Or NCUA R&R (SCU Only)	0	0		0		0		0	
Outstanding Balance of Brokered CDs and SCs Purchased \5	N/A	N/A		N/A		N/A		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED PRIOR TO 2003. 3/ AMOUNT INVESTED IN CUSO PRIOR TO 2003. 4/ DATA NOT COLLECTED AFTER 2002. 5/ DATA NOT COLLECTED PRIOR TO JUNE 2003

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

040

Consolidated Balance Sheet
For Charter: ABNB -- 13605

	June 1999	June 2000	% CHG	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG
SAVING MATURITIES									
< 1 year	152,205,550	156,929,061	3.1	167,473,805	6.7	200,323,656	19.6	222,376,780	11.0
1 to 3 years	12,313,300	11,244,400	-8.7	13,684,900	21.7	12,057,000	-11.9	16,658,134	38.2
> 3 years	3,856,000	3,369,200	-12.6	5,323,500	58.0	5,851,800	9.9	10,741,060	83.6
MISCELLANEOUS SAVINGS INFORMATION									
BROKERED DEPOSITS \1	N/A	N/A		N/A		0		0	
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		0		0		0	
Other Unused MBL Commitments	0	0		0		0		0	
Revolving O/E Lines 1-4 Family	2,758,269	3,801,019	37.8	4,330,402	13.9	4,284,979	-1.0	4,161,264	-2.9
Credit Card Line	21,504,102	23,306,844	8.4	25,105,244	7.7	25,820,843	2.9	26,741,562	3.6
Outstanding LOC	0	0		0		0		0	
Unsecured Share Draft LOC	6,774,695	7,167,571	5.8	7,279,185	1.6	7,907,646	8.6	7,331,626	-7.3
Other Unused Commitments	0	0		0		0		0	
LOANS SOLD/SWAPPED W/RECOURSE:									
Total Dollar Amount YTD	0 *	0 *		0 *		0 *		0 *	
Total Princ Bal Outstanding	0	0		0		0		0	
Pending Bond Claims	1,997	0	-100.0	0		0		0	
CREDIT AND BORROWING ARRANGEMENTS:									
Num CORP CU Members	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Members	0	0		0		0		0	
Num FHLB Borr. Apps.	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Pre-Pledged	0	0		0		0		0	
Num Committed Loc	1	1	0.0	1	0.0	1	0.0	1	0.0
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Promissory Notes Outstanding To Non-Members	0	0		0		0		0	

1/ Data Not Collected Prior To 2002

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Charter: - 13605

Ratio Description	June 1999	June 2000	June 2001	June 2002	June 2003
Capital Adequacy:					
NetWorth/Total Assets	8.83	9.99	10.54	10.36	10.36
Total Delinquent Loans/NetWorth	0.96	0.44	2.15	1.44	2.29
Solvency Evaluation (Estimated)	109.69	111.01	111.96	111.77	111.70
Classified Assets (Est)/NetWorth	11.01	10.10	8.73	5.96	3.23
Asset Quality:					
Delinquent Loans/Total Loans	0.15	0.07	0.37	0.28	0.40
Net Charge-Offs/Avg Loans	0.27 *	0.20 *	0.50 *	0.78 *	0.46 *
Fair (Market) Value/Book Value (HTM invests)	99.46	99.06	100.72	101.20	101.64
Accum Unreal G-L On AFS/CST of Invest AFS	-0.27	-0.76	0.89	0.99	0.58
Delinquent Loans/Assets	0.09	0.04	0.23	0.15	0.24
Earnings:					
Return on Average Assets	1.38 *	1.58 *	1.47 *	1.33 *	1.46 *
Gross Income/Average Assets	7.31 *	7.88 *	8.16 *	6.83 *	5.98 *
Yield On Average Loans	7.94 *	8.06 *	8.37 *	7.94 *	6.97 *
Yield On Average Investments	4.83 *	5.65 *	5.15 *	2.93 *	2.11 *
Cost of Funds/Avg Assets	3.02 *	3.08 *	3.25 *	2.34 *	1.54 *
Net Margin/Avg Assets	4.29 *	4.81 *	4.91 *	4.49 *	4.44 *
Operating Exp/Avg Assets	2.78 *	2.98 *	3.19 *	2.95 *	3.04 *
Provision For Loan & Lease Losses/Avg Assets	0.15 *	0.25 *	0.27 *	0.20 *	0.05 *
Net Interest Margin/Avg Assets	3.35 *	3.72 *	3.63 *	3.22 *	3.27 *
Operating Exp/Gross Income	38.01	37.77	39.08	43.18	50.79
Fixed Assets & Oreos/Total Assets	1.74	1.67	1.68	1.98	2.17
Net Operation Exp/Avg Assets	2.35 *	2.49 *	2.56 *	2.34 *	2.52 *
Asset/Liability Management:					
Net Long-Term Assets/Total Assets	20.13	17.63	17.59	16.94	12.14
Reg Shares/Total Shares & Borrowings	17.48	16.78	15.24	15.83	16.59
Total Loans/Total Shares	63.17	68.40	69.40	59.60	66.65
Total Loans/Total Assets	57.21	61.28	61.61	52.99	59.20
Cash + Short-Term Investments/Assets	22.72	20.07	24.73	28.98	26.35
Total Shr, Dep. & Borrows/Earning Assets	94.48	95.19	93.62	92.53	94.38
Reg Shares+Share Drafts/Total Shares&Borrowings	30.84	31.26	29.11	29.97	30.14
Borrowings/Total Shares & NetWorth	0.00	0.00	0.00	0.00	0.00
Productivity:					
Members/Potential Members	59.84	61.39	63.98	66.60	70.97
Borrowers/Members	40.72	42.28	43.21	39.67	40.12
Members/ Full Time Employees	324	325	316	313	324
AVG. Shares Per Members	5,116	5,081	5,299	5,958	6,399
AVG. Loan Balance	7,936	8,221	8,511	8,950	10,631
Salary & Benefits/Full Time Employee	25,475 *	28,231 *	30,353 *	30,506 *	34,172 *
Other Ratios:					
NetWorth Growth	16.77 *	16.84 *	14.34 *	13.18 *	14.62 *
Market (Share) Growth	3.30 *	5.37 *	16.34 *	16.97 *	14.68 *
Loan Growth	9.03 *	8.68 *	7.73 *	-1.93 *	26.08 *
Asset Growth	4.13 *	6.42 *	16.21 *	16.65 *	14.92 *
Investment Growth	2.19 *	1.49 *	40.11 *	56.86 *	-9.33 *

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Charter: AMPHIBIOUS NAVAL BASE -- 13605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
ASSETS									
CASH:									
Cash On Hand \1	N/A	N/A		3,011,200		3,145,711	4.5	3,176,667	1.0
Cash On Deposit \1	N/A	N/A		6,858,386		278,244	-95.9	3,660,840	1,215.7
Cash Equivalents \1	N/A	N/A		15,702,960		24,405,581	55.4	21,612	-99.9
TOTAL CASH	3,819,644	6,366,885	66.7	25,572,546	301.6	27,829,536	8.8	6,859,119	-75.4
INVESTMENTS:									
U.S. Govt. Obligations	6,075,625	8,074,696	32.9	6,575,686	-18.6	3,059,667	-53.5	2,517,252	-17.7
Federal Agency Sec.	35,548,616	34,271,590	-3.6	25,985,239	-24.2	42,116,275	62.1	48,918,054	16.2
All Mutual Funds	12,055,813	8,017,782	-33.5	0	-100.0	0		0	
Total MCSD And PIC In Corporate	0	727,691		731,901	0.6	742,883	1.5	1,084,899	46.0
Corp. Central (CD)	14,431,793	10,084,568	-30.1	1,000,000	-90.1	10,825,521	982.6	46,234,873	327.1
Banks and S&Ls (Cert. DEP)	0	0		0		0		0	
DEP IN & Loans to other CUs	0	200,000		300,815	50.4	211,004	-29.9	312,619	48.2
All Other Investments	670,500	1,020,560	52.2	951,231	-6.8	741,786	-22.0	214,599	-71.1
TOTAL INVESTMENTS	69,499,267	62,396,887	-10.2	35,544,871	-43.0	57,697,135	62.3	99,282,296	72.1
LOAN HELD FOR SALE \2	N/A	N/A		N/A		N/A		0	
LOANS AND LEASES:									
Unsecured Credit Card Loans	5,791,743	6,578,197	13.6	7,407,718	12.6	7,431,980	0.3	6,933,651	-6.7
All Other Unsecured Loans	3,168,479	3,474,900	9.7	4,305,664	23.9	4,587,956	6.6	4,597,541	0.2
New Auto Loans	19,366,201	23,500,737	21.3	30,550,307	30.0	31,990,852	4.7	33,579,347	5.0
Used Auto Loans	23,000,378	23,783,116	3.4	25,761,772	8.3	27,701,400	7.5	33,201,533	19.9
1st Mort. Real Estate Loans	23,049,465	27,251,090	18.2	28,321,720	3.9	33,727,312	19.1	34,729,122	3.0
Other Real Estate Loans	22,266,619	22,977,325	3.2	22,981,390	0.0	21,187,591	-7.8	20,071,850	-5.3
Leases Receivable	N/A	0		0		0		0	
Other Member Loans	5,120,652	4,897,159	-4.4	5,278,581	7.8	4,701,960	-10.9	14,156,516	201.1
All Other Loans /3	0	0		0		0		N/A	
TOTAL LOANS	101,763,537	112,462,524	10.5	124,607,152	10.8	131,329,051	5.4	147,269,560	12.1
ALLOWANCE FOR LOAN & LEASE LOSSES	1,863,718	1,807,756	-3.0	1,980,534	9.6	1,785,112	-9.9	1,303,719	-27.0
Other Real Estate Owned	107,598	118,753	10.4	118,938	0.2	0	-100.0	0	
Land and BLDG (NET of DEP)	3,032,006	2,921,668	-3.6	2,811,638	-3.8	3,394,706	20.7	4,071,410	19.9
Other Fixed Assets	370,524	99,223	-73.2	430,361	333.7	514,467	19.5	867,002	68.5
Share INS CAP Deposit	1,530,088	1,587,192	3.7	1,632,254	2.8	1,749,557	7.2	2,009,749	14.9
Other Assets	3,893,694	1,375,040	-64.7	5,568,964	305.0	5,845,820	5.0	2,644,607	-54.8
TOTAL ASSETS	182,152,640	185,520,416	1.8	194,306,190	4.7	226,575,160	16.6	261,700,024	15.5
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

1/ DATA NOT COLLECTED PRIOR TO 2000. 2/ OTHER LOANS TO MEMBERS PRIOR TO 2002. 3/ ALL OTHER LOANS ELIMINATED AFTER 2001.

Means the number is too large to display in the cell

Consolidated Balance Sheet

For Charter: AMPHIBIOUS NAVAL BASE -- 13605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Promissory And Other Notes Pay	0	0		0		0		0	
Reverse Repo Agreement	0	0		0		0		0	
Subordinated CDCU Debt	0	0		0		0		0	
Uninsured Second Capital	0	0		0		0		0	
DIV / INT Payable	0	1,145		1,322	15.5	635	-52.0	360	-43.3
Acct. Payable & Liabilities	595,651	1,104,659	85.5	1,207,592	9.3	1,329,352	10.1	1,570,027	18.1
TOTAL LIABILITIES	595,651	1,105,804	85.6	1,208,914	9.3	1,329,987	10.0	1,570,387	18.1
SAVINGS/DEPOSITS:									
Share Drafts	22,430,003	22,825,249	1.8	25,528,502	11.8	26,518,264	3.9	29,500,049	11.2
Regular Shares	27,722,100	27,628,082	-0.3	27,562,424	-0.2	29,987,650	8.8	36,151,321	20.6
Money Market Shares	48,258,386	52,222,013	8.2	51,464,120	-1.5	64,212,862	24.8	80,230,266	24.9
Share Certificates	48,070,753	45,776,431	-4.8	49,750,793	8.7	61,379,087	23.4	65,868,822	7.3
IRA / KEOGH Accounts	17,652,898	17,045,129	-3.4	16,386,687	-3.9	17,017,500	3.8	18,586,564	9.2
All Other Shares	1,504,416	1,563,247	3.9	1,708,711	9.3	2,050,246	20.0	2,359,903	15.1
Non-Member Deposits	0	0		0		0		0	
TOTAL SAVINGS/DEPOSITS	165,638,556	167,060,151	0.9	172,401,237	3.2	201,165,609	16.7	232,696,925	15.7
EQUITY:									
Undivided Earnings	11,513,888	13,822,623	20.1	16,546,469	19.7	19,067,371	15.2	23,033,495	20.8
Regular Reserves	3,638,559	3,822,190	5.0	4,116,255	7.7	4,809,210	16.8	4,116,255	-14.4
Approp For Non-Conform Invest	0	0		0		0		0	
Other Reserves	0	0		0		0		0	
Miscellaneous Equity \1	N/A	N/A		0		0		0	
Unrealized G/L A-F-S SEC	286,307	-290,352	-201.4	33,315	111.5	202,983	509.3	282,962	39.4
Unrealized G/L CF HEDGES \2	N/A	N/A		0		0		0	
Other Comprehensive Income \2	N/A	N/A		0		0		0	
Net Income	N/A	N/A		N/A		N/A		N/A	
EQUITY TOTAL	15,438,754	17,354,461	12.4	20,696,039	19.3	24,079,564	16.3	27,432,712	13.9
TOTAL SAVINGS/EQUITY	181,077,310	184,414,612	1.8	193,097,276	4.7	225,245,173	16.6	260,129,637	15.5
TOTAL LIAB/SAVINGS/EQUITY	182,152,640	185,520,416	1.8	194,306,190	4.7	226,575,160	16.6	261,700,024	15.5
NCUA INSURED SAVINGS:									
Uninsured Shares	6,919,379	7,593,404	9.7	9,963,706	31.2	14,458,929	45.1	20,511,368	41.9
Uninsured Non-Mem Depos	0	0		0		0		0	
Tot Uninsur Shrs & Depos	6,919,379	7,593,404	9.7	9,963,706	31.2	14,458,929	45.1	20,511,368	41.9
Insured Shrs & Deposits	158,719,177	159,466,747	0.5	162,437,531	1.9	186,706,680	14.9	212,185,557	13.6

Means the number is too large to display in the cell

1\ Contained In Other Reserves Prior To 2000

2\ Contained In Unrealized G/L A-F-S Sec Prior To 2000

204

Consolidated Balance Sheet

For Charter: AMPHIBIOUS BASE NAVAL BAS 605

	December 1998	December 1999		% CHG	December 2000		% CHG	December 2001		% CHG	December 2002	% CHG
INCOME AND EXPENSE												
INTEREST INCOME:												
Interest on Loans	8,326,689	8,527,637	*	2.4	9,683,535	*	13.6	10,766,818	*	11.2	10,431,413	-3.1
Less Interest Refund	0	0	*		0	*		0	*		0	
Income from Investments	3,647,307	3,450,902	*	-5.4	3,469,225	*	0.5	3,133,357	*	-9.7	2,736,170	-12.7
Income from Trading	0	0	*		0	*		0	*		0	
TOTAL INTEREST INCOME	11,973,996	11,978,539	*	0.0	13,152,760	*	9.8	13,900,175	*	5.7	13,167,583	-5.3
INTEREST EXPENSE:												
Dividends	5,835,025	5,585,397	*	-4.3	5,993,549	*	7.3	6,574,925	*	9.7	5,302,183	-19.4
Interest on Deposits	0	0	*		0	*		0	*		0	
Interest on Borrowed Money	0	0	*		0	*		27	*		0	-100.0
TOTAL INTEREST EXPENSE	5,835,025	5,585,397	*	-4.3	5,993,549	*	7.3	6,574,952	*	9.7	5,302,183	-19.4
PROVISION FOR LOAN & LEASE LOSSES	797,500	509,372	*	-36.1	480,000	*	-5.8	450,000	*	-6.3	370,430	-17.7
NET INTEREST INCOME AFTER PLL	5,341,471	5,883,770	*	10.2	6,679,211	*	13.5	6,875,223	*	2.9	7,494,970	9.0
NON-INTEREST INCOME:												
Fee Income	614,033	818,064	*	33.2	1,017,587	*	24.4	1,308,139	*	28.6	1,487,114	13.7
Other Operating Income	869,758	1,063,467	*	22.3	1,310,940	*	23.3	1,463,183	*	11.6	1,812,684	23.9
Gain (Loss) on Investments	-8,503	67,403	*	892.7	0	*	-100.0	29,029	*		1,196	-95.9
Gain (Loss) on Disp of Assets	0	0	*		0	*		0	*		0	
Other Non-Oper INC/EXP	0	110,957	*		0	*	-100.0	335,032	*		0	-100.0
TOTAL NON-INTEREST INCOME	1,475,288	2,059,891	*	39.6	2,328,527	*	13.0	3,135,383	*	34.7	3,300,994	5.3
NON-INTEREST EXPENSE												
EMP Comp & Benefits	2,591,369	2,692,545	*	3.9	3,090,662	*	14.8	3,466,416	*	12.2	3,686,301	6.3
Travel, Conference Expense	46,241	51,808	*	12.0	70,276	*	35.6	58,370	*	-16.9	105,142	80.1
Office Occupancy	343,621	294,211	*	-14.4	314,070	*	6.7	280,774	*	-10.6	339,139	20.8
Office Operation Expense	1,068,041	1,130,704	*	5.9	958,422	*	-15.2	1,065,183	*	11.1	1,323,018	24.2
Educational and Promotion	282,293	220,693	*	-21.8	301,440	*	36.6	303,119	*	0.6	349,243	15.2
Loan Servicing Expense	225,196	254,982	*	13.2	300,987	*	18.0	569,243	*	89.1	502,441	-11.7
Professional, Outside Service	641,355	609,781	*	-4.9	744,969	*	22.2	866,769	*	16.3	992,160	14.5
Member Insurance	102,210	108,510	*	6.2	90,900	*	-16.2	90,000	*	-1.0	98,389	9.3
Operating Fees	46,247	48,544	*	5.0	57,113	*	17.7	38,457	*	-32.7	52,883	37.5
Misc Operating Expense	65,579	39,517	*	-39.7	60,989	*	54.3	58,418	*	-4.2	74,078	26.8
TOTAL NON-INTEREST EXPENSE	5,412,152	5,451,295	*	0.7	5,989,828	*	9.9	6,796,749	*	13.5	7,522,794	10.7
NET INCOME	1,404,607	2,492,366	*	77.4	3,017,910	*	21.1	3,213,857	*	6.5	3,273,170	1.8
RESERVE TRANSFERS:												
Transfer to Regular Reserve \1	672,889	693,004	*	3.0	294,064	*	-57.6	0	*	-100.0	0	

*** Annualization factor: March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

1\ Required Transfer To Regular Reserves (Gross) Prior To 2000

205

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
OTHER LOAN INFORMATION:									
DELINQUENCY AND CHARGE-OFFS:									
Amt of Delinquent Loans:									
2 to < 6 Months Delinquent	132,373	130,227	-1.6	165,752	27.3	432,300	160.8	481,847	11.5
6 to 12 Months Delinquent	23,098	0	-100.0	0		78,861		25,239	-68.0
12 Months & Over Delinquent	0	0		0		0		0	
Total Amount of Del Loans	155,471	130,227	-16.2	165,752	27.3	511,161	208.4	507,086	-0.8
Amt of Delinquent Credit Cards:									
2 to < 6 Months Delinquent	23,806	21,599	-9.3	45,453	110.4	102,649	125.8	52,627	-48.7
6 to 12 Months Delinquent	10,905	0	-100.0	0		2,296		8,338	263.2
12 Months & Over Delinquent	0	0		0		0		0	
Total Amount of Del Credit Cards	34,711	21,599	-37.8	45,453	110.4	104,945	130.9	60,965	-41.9
Loans Charged Off	607,653	766,476 *	26.1	521,326 *	-32.0	1,003,062 *	92.4	1,107,650	10.4
Recoveries	138,925	201,142 *	44.8	214,104 *	6.4	357,641 *	67.0	255,826	-28.5
Total Del Loans & Net Charge-Offs	624,199	695,561 *	11.4	472,974 *	-32.0	1,156,582 *	144.5	1,358,910	17.5
Credit Cards Loans Charged Off	105,254	137,322 *	30.5	192,008 *	39.8	196,536 *	2.4	151,992	-22.7
Recoveries On Credit Cards	14,796	24,935 *	68.5	33,230 *	33.3	29,509 *	-11.2	17,056	-42.2
MISCELLANEOUS LOAN INFORMATION:									
Loans C/O Due To BK	310,363	417,920 *	34.7	227,540 *	-45.6	342,763 *	50.6	236,273	-31.1
Num Members Bankrupt	76	67	-11.8	69	3.0	87	26.1	100	14.9
Amount Loans Subj Bankrupt.	304,653	331,300	8.7	244,455	-26.2	619,858	153.6	135,797	-78.1
Total Amt Loans Granted	44,890,276	56,232,225 *	25.3	56,484,432 *	0.4	63,347,240 *	12.1	69,083,914	9.1
Total Amount Loans Purchased	0	0 *		0 *		1,932,427 *		0	-100.0
Total Amt Indirect Loans Granted /1	N/A	N/A		N/A *		N/A *		5,146,797	
Number of Indirect Loans Granted /1	N/A	N/A		N/A *		N/A *		327	
Loans Outstanding To CU Officials	653,847	578,138	-11.6	383,872	-33.6	436,558	13.7	456,043	4.5

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

246

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
INFORMATION SYSTEMS & TECHNOLOGY									
SHARE/LOAN SYSTEM:									
Num Manual	0	0		0		0		0	
Num Vendor Supplied In-House	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Vendor On-Line	0	0		0		0		0	
Num CU Developed In-House	0	0		0		0		0	
Num Other	0	0		0		0		0	
EFS ACCESS:									
NUM OF WWW OR INTERNET/BROWSER \1	N/A	N/A		1		1	0.0	1	0.0
Num of Wireless \1	N/A	N/A		0		0		0	
Num of Home Banking/PC \1	N/A	N/A		1		1	0.0	1	0.0
Num of Audio Response/Phone \1	N/A	N/A		1		1	0.0	1	0.0
Num of Automatic Teller Machine \1	N/A	N/A		1		1	0.0	1	0.0
Num of Kiosk \1	N/A	N/A		0		0		0	
Num of Other \1	N/A	N/A		0		0		0	
EFS OFFERED:									
Num of Member Applications \1	N/A	N/A		0		0		0	
Num of New Loan \1	N/A	N/A		1		1	0.0	1	0.0
Num of Account Balance Inquiry \1	N/A	N/A		1		1	0.0	1	0.0
Num of Share Draft Orders \1	N/A	N/A		0		1		1	0.0
Num of New Share Account \1	N/A	N/A		0		0		0	
Num of Loan Payments \1	N/A	N/A		1		1	0.0	1	0.0
Num of View Account History \1	N/A	N/A		1		1	0.0	1	0.0
Num of Merchandise Purchase \1	N/A	N/A		0		0		0	
Num of Share Account Transfers \1	N/A	N/A		1		1	0.0	1	0.0
Num of Bill Payment \1	N/A	N/A		1		1	0.0	1	0.0
Num of Download Account History \1	N/A	N/A		1		1	0.0	1	0.0
Num of Electronic Cash \1	N/A	N/A		0		0		0	
Num of Account Aggregation \2	N/A	N/A		N/A		N/A		0	
Num of Inyernet Access Services \2	N/A	N/A		N/A		N/A		0	
Num of Electronic Signature \2	N/A	N/A		N/A		N/A		0	
Num of Other \2	N/A	N/A		N/A		N/A		0	
INTERNET PRESENCE:									
Num Of E-Mail Addresses Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Of Websites Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
WORLD WIDE WEBSITE TYPE/USERS:									
Num of Informational \1	N/A	N/A		0		0		0	
Num of Interactive \3	0	0		0		0		0	
Num of Transactional \3	N/A	N/A		1		1	0.0	1	0.0
Num of Transactional Users \1	N/A	N/A		334		5,569	1,567.4	8,403	50.9
Num Planning World Wide Website \1	N/A	N/A		0		0		0	
Num Planning Informational \1	N/A	N/A		0		0		0	
Num Planning Interactive \1	N/A	N/A		0		0		0	
Num Planning Transactional \1	N/A	N/A		0		0		0	

1/ Data not collected prior to 2000 2/ Data not collected prior to 2002 3/ Interactive Redefined After 1999

Means the number is too large to display in the cell

For Charter: AMPH BASE NAVAL BASE -- 13605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
Miscellaneous Information									
Audit Type									
Supervisory Committee	0	0		0		0		0	
Supervisory Committee By State Licensed Person /1	N/A	N/A		N/A		N/A		1	
Supervisory Committee By Other External Auditor /1	N/A	N/A		N/A		N/A		0	
CPA Audit Without Opinion /2	0	0		0		0		N/A	
CPA Opinion Audit /2	1	1	0.0	1	0.0	1	0.0	N/A	
League Audit /2	0	0		0		0		N/A	
Outside Accountant (Not CPA Or League)	0	0		0		0		N/A	
Financial Statement Audit By State Licensed Person /1	N/A	N/A		N/A		N/A		0	
Balance Sheet Audit By State Licensed Person /1	N/A	N/A		N/A		N/A		0	
Examination of Internal Controls Over Call Report By State Licensed Person /1	N/A	N/A		N/A		N/A		0	
Excess Deposit Insurance:									
No. of CU's W/Excess Share/Deposit Ins	0	0		0		0		0	
Amt Of Shr/Depo Covered by Ex Insur	0	0		0		0		0	
New Program or Services									
None /1	N/A	N/A		N/A		N/A		0	
Indirect Lending /1	N/A	N/A		N/A		N/A		1	
Commercial Lending /1	N/A	N/A		N/A		N/A		0	
Member Business Loans /1	N/A	N/A		N/A		N/A		0	
Participation Loans /1	N/A	N/A		N/A		N/A		1	
Real Estate Loans /1	N/A	N/A		N/A		N/A		0	
Risk Based Loans /1	N/A	N/A		N/A		N/A		0	
Direct Financing Leases /1	N/A	N/A		N/A		N/A		0	
ATM / DEBIT Card Program /1	N/A	N/A		N/A		N/A		0	
Mortgage Processing /1	N/A	N/A		N/A		N/A		0	
New CUSO /1	N/A	N/A		N/A		N/A		1	
Data Processing Conversion /1	N/A	N/A		N/A		N/A		0	
Insurance / Investment Sales /1	N/A	N/A		N/A		N/A		0	
Other /1	N/A	N/A		N/A		N/A		0	
Membership:									
Num Current Members	32,615	33,155	1.7	34,406	3.8	35,764	3.9	37,659	5.3
Num Potential Members	55,000	55,000	0.0	55,000	0.0	55,000	0.0	55,000	0.0
Total Num Savings Accts	64,473	66,340	2.9	69,941	5.4	74,181	6.1	77,722	4.8
Employees:									
Num Full-Time Employees	87	96	10.3	100	4.2	104	4.0	114	9.6
Num Part-Time Employees	17	20	17.6	12	-40.0	12	0.0	11	-8.3
Reporting Method:									
Internet Filing	N/A	N/A		N/A		N/A		1	
PC 5300 System (Automated)	1	1	0.0	1	0.0	1	0.0	1	0.0
None Used (Manual Input)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED AFTER 2001. # Means the number is too large to display in the cell

For Charter: AMPHIBIOUS BASE NAVA[illegible]E -- 13605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
REAL ESTATE LOANS/LINES OF CREDIT									
REAL ESTATE LOANS - AMOUNT OUTSTANDING:									
First Mortgage Fixed Rate	18,994,670	15,735,295	-17.2	14,581,544	-7.3	21,072,130	44.5	25,251,986	19.8
First Mortgage Adj Rate	4,054,795	11,515,795	184.0	13,740,176	19.3	12,655,182	-7.9	9,477,136	-25.1
Other Real Estate Fixed Rate	18,662,881	14,179,665	-24.0	13,385,099	-5.6	12,682,795	-5.2	11,827,541	-6.7
Home Equity Line of Credit	3,603,738	8,797,660	144.1	9,596,291	9.1	8,504,796	-11.4	8,244,309	-3.1
Other R.E. Adj Rate (Exc. Heloc)	0	0		0		0		0	
Total R.E. Loans Outstanding	45,316,084	50,228,415	10.8	51,303,110	2.1	54,914,903	7.0	54,800,972	-0.2
REAL ESTATE LOANS - AMOUNT GRANTED:									
First Mortgage Fixed Rate	4,909,562	2,432,938 *	-50.4	2,219,028 *	-8.8	11,365,156 *	412.2	12,543,730	10.4
First Mortgage Adj Rate	4,083,265	7,323,775 *	79.4	4,185,058 *	-42.9	2,213,459 *	-47.1	648,425	-70.7
Other Real Est Fixed Rate	3,092,066	2,220,292 *	-28.2	3,995,308 *	79.9	5,818,342 *	45.6	4,983,937	-14.3
Home Equity Line of Credit	3,623,441	8,613,552 *	137.7	3,884,372 *	-54.9	3,265,653 *	-15.9	5,262,003	61.1
Other R.E. Adj Rate (Exc. Heloc)	0	0 *		0 *		0 *		0	
First Mortgage R.E. Loans Sold	2,172,018	2,621,391 *	20.7	574,269 *	-78.1	1,724,547 *	200.3	2,607,206	51.2
S-Term (<5 Yrs) R.E. Loan (Exc. MBL) \1	8,443,709	20,364,451	141.2	29,885,286	46.8	28,153,407	-5.8	25,138,023	-10.7
R.E. Lns also Mem. Bus. Lns	1,275,388	1,034,762	-18.9	1,022,732	-1.2	1,136,622	11.1	928,890	-18.3
NUM OF CUs GRANTING FIRST LIEN ONE TO FOUR FAMILY MORTGAGES YTD \2	N/A	N/A		N/A		N/A		0	
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate	0	0		0		0		0	
First Mortgage Adj Rate	0	0		0		72,869		0	-100.0
Other R.E. Fixed Rate	0	43,476		0	-100.0	52,620		110,067	109.2
Other R.E. Adj. Rate	1,890	0	-100.0	0		0		28,989	
TOTAL DEL R.E. > 2 MOS	1,890	43,476	2,200.3	0	-100.0	125,489		139,056	10.8
DELINQUENT 1 TO < 2 MOS									
First Mortgage	0	97,597		94,180	-3.5	128,601	36.5	10,901	-91.5
Other	49,124	16,287	-66.8	90,249	454.1	33,427	-63.0	48,522	45.2
TOTAL DEL 1 TO < 2 MOS	49,124	113,884	131.8	184,429	61.9	162,028	-12.1	59,423	-63.3
TOTAL DEL R.E. LOANS > 1 MOS	51,014	157,360	208.5	184,429	17.2	287,517	55.9	198,479	-31.0
% DEL R.E. LOANS > 1 MOS	0.1	0.3	178.3	0.4	14.7	0.5	45.6	0.4	-30.8
% DEL R.E. LOANS > 2 MOS	0.0	0.1	1,975.3	0.0	-100.0	0.2		0.3	11.0
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
1st Mortgage Charge-Offs YTD	0	0 *		0 *		0 *		0	
1st Mortgage Recoveries YTD	0	0 *		0 *		0 *		0	
Other R.E. Charge-Offs YTD	0	0 *		0 *		9,605 *		0	-100.0
Other R.E. Recoveries YTD	0	0 *		0 *		0 *		0	
ALLOW FOR LOSSES ON R.E. LOANS	548,239	625,006	14.0	626,195	0.2	596,563	-4.7	368,451	-38.2

1/ < 3 Years and Includes Member Business Loans Prior to 2000.

2/ DATA NOT COLLECTED PRIOR TO 2002.

Means the number is too large to display in the cell

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

269

For Charter: AMPHIBIOUS BASE NAVAL BASE -- 1

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
MBR BUSINESS LOANS (MBL):									
Agricultural Related MBL	0	0		0		0		0	
All Other MBL	1,384,852	1,345,878	-2.8	1,419,679	5.5	1,536,780	8.2	1,215,753	-20.9
TOTAL MBL	1,384,852	1,345,878	-2.8	1,419,679	5.5	1,536,780	8.2	1,215,753	-20.9
MBL Granted YTD	58,315	171,372 *	193.9	376,767 *	119.9	916,805 *	143.3	0	-100.0
Ag Related MBL Del 1 to < 2 mos	0	0		0		0		0	
AG Related MBL > 2 mos Del	0	0		0		0		0	
Other MBLS 1 to < 2 mos Del	0	0		27,413		0	-100.0	0	
Other MBLS Del > 2 mos	0	0		0		0		0	
TOTAL DEL MBL > 1 MOS DEL	0	0		27,413		0	-100.0	0	
% DEL MBL > 1 MOS	0.0	0.0		1.9		0.0	-100.0	0.0	
TOTAL DEL MBL > 2 MOS	0	0		0		0		0	
% DEL MBL > 2 MOS	0.0	0.0		0.0		0.0		0.0	
MBL CHARGE-OFFS AND RECOVERIES:									
MBL AG Loans Charge-Offs YTD	0	0 *		0 *		0 *		0	
MBL AG Loans Recoveries YTD	0	0 *		0 *		0 *		0	
Other MBLs Charge-Offs YTD	0	113,804 *		0 *	-100.0	0 *		0	
Other MBLs Recoveries YTD	0	0 *		0 *		0 *		0	
MISCELLANEOUS MBL INFORMATION:									
Allowance For Loss On MBLs	34,479	48,855	41.7	50,516	3.4	48,707	-3.6	120,694	147.8
All Concentrations Of Credit For MBLs	0	0		0		0		0	
Construction/Development MBLs	0	0		0		0		0	

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

270

Consolidated Balance Sheet

For Charter: AMPHIBIOUS E NAVAL BASE -- 13605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	0	8,313,473		7,001,691	-15.8	3,745,698	-46.5	5,025,250	34.2
Held to Maturity 1-3 yrs	5,345,251	9,505,440	77.8	5,483,934	-42.3	12,049,300	119.7	15,019,486	24.7
Held to Maturity 3-10 yrs	2,999,605	0	-100.0	500,000		6,000,000	1,100.0	1,000,000	-83.3
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	8,344,856	17,818,913	113.5	12,985,625	-27.1	21,794,998	67.8	21,044,736	-3.4
Available for Sale < 1 yr	25,582,308	17,468,237	-31.7	7,489,500	-57.1	5,083,245	-32.1	8,117,190	59.7
Available for Sale 1-3 yrs	11,885,465	13,308,830	12.0	11,838,100	-11.1	13,760,975	16.2	22,273,380	61.9
Available for Sale 3-10 yrs	8,387,425	1,768,088	-78.9	247,700	-86.0	4,536,725	1,731.5	0	-100.0
Available for Sale > 10 yrs	0	520,000		500,000	-3.8	0	-100.0	0	
TOTAL AVAILABLE FOR SALE	45,855,198	33,065,155	-27.9	20,075,300	-39.3	23,380,945	16.5	30,390,570	30.0
TRADING < 1 YEAR	N/A	N/A		N/A		0		0	
Trading 1-3 years	N/A	N/A		N/A		0		0	
Trading 3-10 years	N/A	N/A		N/A		0		0	
Trading > 10 years	N/A	N/A		N/A		0		0	
TOTAL TRADING	0	0		0		0		0	
Non-SFAS 115 < 1 yr	12,931,793	9,184,568	-29.0	23,761,346	158.7	35,720,352	50.3	50,444,543	41.2
Non-SFAS 115 1-3 yrs	1,500,000	1,100,000	-26.7	1,283,947	16.7	1,484,666	15.6	1,084,899	-26.9
Non-SFAS 115 3-10 yrs	716,920	1,228,251	71.3	0	-100.0	0		0	
Non-SFAS 115 > 10 yrs	150,500	0	-100.0	0		0		0	
TOTAL NON-SFAS 115	15,299,213	11,512,819	-24.7	25,045,293	117.5	37,205,018	48.6	51,529,442	38.5
MATURITIES :									
Total Investments < 1 yr	38,514,101	34,966,278	-9.2	38,252,537	9.4	44,549,295	16.5	63,586,983	42.7
Total Investments 1-3 yrs	18,730,716	23,914,270	27.7	18,605,981	-22.2	27,294,941	46.7	38,377,765	40.6
Total Investments 3-10 yrs	12,103,950	2,996,339	-75.2	747,700	-75.0	10,536,725	1,309.2	1,000,000	-90.5
Total Investments > 10 yrs	150,500	520,000	245.5	500,000	-3.8	0	-100.0	0	
Total	69,499,267	62,396,887	-10.2	58,106,218	-6.9	82,380,961	41.8	102,964,748	25.0

Means the number is too large to display in the cell

371

For Charter: AMPHIBIOUS BASE NAVAL BASE 605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
MORTGAGE BACKED SECURITIES:									
Mort Pass-Thru Securities	397,287	31,297	-92.1	0	-100.0	0		0	
COLLATERALIZED MORTGAGE OBLIGATION/RE MORTG INVEST CONDUITS (CMOs/REMICs)	0	0		0		0		0	
OTHER INVESTMENT INFORMATION:									
NON-MORTGAGE SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS 1/	N/A	N/A		N/A		N/A		25,500,000	
NON-MORTGAGE SECURITIES WITH MATURITIES > 3 YRS. 1/	N/A	N/A		N/A		N/A		1,000,000	
Securities Per 703.90(b)	19,450,000	18,940,000	-2.6	8,000,000	-57.8	22,500,000	181.3	26,500,000	17.8
Market Value Deval @ 300BP	1,120,613	1,351,481	20.6	258,121	-80.9	0	-100.0	0	
Dep/Shares Per 703.70(a)	0	0		0		0		0	
Fair Value of Total Investments	71,056,906	62,209,792	-12.5	58,124,428	-6.6	82,639,258	42.2	103,367,452	25.1
Repurchase Agreements	0	0		0		0		0	
Reverse Repo Pos. Arbitrage	0	0		0		0		0	
CUSO Investments	150,500	150,500	0.0	150,500	0.0	340,210	126.1	414,599	21.9
CUSO Loans	0	0		0		0		0	
CUSO Income	15,000	1,597 *	-89.4	37,002 *	2,217.0	12,634 *	-65.9	35,121	178.0
Non-Mortgage Derivatives	0	0		0		0		0	
INV Not Authorized By The FCU Act Or NCUA R&R (SCU Only)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

For Charter: AMPHIBIOUS BASE NAVAL F - 13605

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
SAVING MATURITIES									
< 1 year	148,023,945	152,127,051	2.8	157,228,837	3.4	182,472,009	16.1	210,201,096	15.2
1 to 3 years	13,562,009	11,488,400	-15.3	10,937,600	-4.8	13,024,700	19.1	15,194,450	16.7
> 3 years	4,052,602	3,444,700	-15.0	4,234,800	22.9	5,668,900	33.9	7,301,379	28.8
MISCELLANEOUS SAVINGS INFORMATION									
BROKERED DEPOSITS 1/	N/A	N/A		N/A		N/A		0	
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		0		0		0	
Other Unused MBL Commitments \2	N/A	N/A		0		0		0	
Revolving O/E Lines 1-4 Family	1,905,053	3,304,339	73.5	4,138,148	25.2	4,337,710	4.8	4,163,653	-4.0
Credit Card Line	18,083,599	2,492,138	-86.2	22,953,217	821.0	26,784,904	16.7	23,279,731	-13.1
Outstanding LOC	0	0		0		0		0	
Unsecured Share Draft LOC	5,600,447	7,030,389	25.5	7,012,453	-0.3	7,205,461	2.8	6,896,037	-4.3
Other Unused Commitments	0	0		0		0		0	
LOANS SOLD/SWAPPED W/RECOURSE:									
Total Dollar Amount YTD	0	0 *		0 *		0 *		0	
Total Princ Bal Outstanding	0	0		0		0		0	
Pending Bond Claims	1,071	5,051	371.6	0	-100.0	0		3,168	
CREDIT AND BORROWING ARRANGEMENTS:									
Num CORP CU Members	N/A	1		1	0.0	1	0.0	1	0.0
Num FHLB Members	N/A	0		0		0		0	
Num FHLB Borr. Apps.	N/A	1		1	0.0	1	0.0	1	0.0
Num FHLB Pre-Pledged	N/A	0		0		0		0	
Num Committed Loc	N/A	1		1	0.0	1	0.0	1	0.0
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Promissory Notes Outstanding To Non-Members	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

2/ Data Not Collected Prior To 2000

For Charter: AMPHIBIO ASE NAVAL BASE -- 13605

Ratio Description	December 1998	December 1999	December 2000	December 2001	December 2002
Capital Adequacy:					
NetWorth/Total Assets	8.32	9.51	10.63	10.54	10.37
Total Delinquent Loans/NetWorth	1.03	0.74	0.80	2.14	1.87
Solvency Evaluation (Estimated)	109.32	110.39	112.00	111.97	111.79
Classified Assets (Est)/NetWorth	12.30	10.25	9.59	7.48	4.80
Asset Quality:					
Delinquent Loans/Total Loans	0.15	0.12	0.13	0.39	0.34
Net Charge-Offs/Avg Loans	0.46	0.53 *	0.26 *	0.50 *	0.61
Fair (Market) Value/Book Value (HTM invests)	100.33	98.95	100.14	101.19	101.91
Accum Unreal G-L On AFS/CST of Invest AFS	0.63	-0.87	0.17	0.88	0.94
Delinquent Loans/Assets	0.09	0.07	0.09	0.23	0.19
Earnings:					
Return on Average Assets	0.79	1.36 *	1.59 *	1.53 *	1.34
Gross Income/Average Assets	7.57	7.54 *	8.15 *	7.92 *	6.75
Yield On Average Loans	8.22	7.96 *	8.17 *	8.41 *	7.49
Yield On Average Investments	5.42	5.17 *	5.76 *	4.46 *	2.95
Cost of Funds/Avg Assets	3.28	3.04 *	3.16 *	3.12 *	2.17
Net Margin/Avg Assets	4.29	4.50 *	5.00 *	4.80 *	4.57
Operating Exp/Avg Assets	3.04	2.97 *	3.15 *	3.23 *	3.08
Provision For Loan Losses/Avg Assets	0.45	0.28 *	0.25 *	0.21 *	0.15
Net Interest Margin/Avg Assets	3.45	3.48 *	3.77 *	3.48 *	3.22
Operating Exp/Gross Income	40.22	39.33	38.69	40.77	45.68
Fixed Assets & Oreos/Total Assets	1.93	1.69	1.73	1.73	1.89
Net Operation Exp/Avg Assets	2.70	2.52 *	2.62 *	2.61 *	2.47
Asset/Liability Management:					
Net Long-Term Assets/Total Assets	29.74	20.64	14.38	19.14	14.48
Reg Shares/Total Shares & Borrowings	16.74	16.54	15.99	14.91	15.54
Total Loans/Total Shares	61.44	67.32	72.28	65.28	63.29
Total Loans/Total Assets	55.87	60.62	64.13	57.96	56.27
Cash + Short-Term Investments/Assets	23.24	22.28	21.24	21.05	25.51
Total Shr, Dep. & Borrows/Earning Assets	95.86	95.54	94.36	94.13	92.99
Reg Shares+Share Drafts/Total Shares&Borrowing	30.28	30.20	30.79	28.09	28.21
Borrowings/Total Shares & NetWorth	0.00	0.00	0.00	0.00	0.00
Other Ratios:					
NetWorth Growth	10.22	16.45 *	17.10 *	15.55 *	13.71
Market (Share) Growth	4.17	0.86 *	3.20 *	16.68 *	15.67
Loan Growth	0.87	10.51 *	10.80 *	5.39 *	12.14
Asset Growth	4.97	1.85 *	4.74 *	16.61 *	15.50
Investment Growth	11.86	-10.22 *	-6.88 *	41.78 *	24.99

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

Means the number is too large to display in the cell

274

Financial Information

- ***Statement Of Financial Condition***
- ***Statement Of Income And Expense***
- ***Loan Delinquency***

ABNB
Statement of Financial Condition
As of June 30, 2003

Assets:	This Month	Last Month	Variance	Percentage Change
Cash & Equivalents	$62,463,944	$72,959,426	($10,495,482)	-14.39%
Investments (Net):	$41,808,122	$41,825,204	($17,082)	-0.04%
Loans & Leases:				
Loans to Members	$147,229,829	$142,742,569	$4,487,260	3.14%
Loans, other Secured	$19,085,615	$14,463,150	$4,622,465	31.96%
Collateral in Process of Liquidation	$159,533	$74,511	$85,022	114.11%
Total Loans	$166,474,977	$157,280,229	$9,194,748	5.85%
Allowance for Loan Loss	($941,941)	($969,501)	$27,559	-2.84%
Other Real Estate Owned (Net)	$0	$0	$0	#DIV/0!
Land	$1,329,511	$1,329,511	$0	0.00%
Building (Net)	$3,601,472	$3,612,950	($11,478)	-0.32%
Furniture & Equipment (Net)	$1,172,685	$1,023,016	$149,669	14.63%
Leasehold Improvement (Net)	$0	$0	$0	#DIV/0!
Deposit In NCUSIF	$2,121,856	$2,121,856	$0	0.00%
Other Assets:				
Accounts Receivable	$642,919	$47,740	$595,179	1246.71%
Accrued Income on Investments	$285,289	$224,623	$60,666	27.01%
Accrued Income on Loans	$540,683	$511,904	$28,780	5.62%
Prepaid & deferred Expenses	$1,043,963	$857,548	$186,414	21.74%
Other Assets	$679,851	$803,008	($123,157)	-15.34%
Total Assets:	$281,223,330	$281,627,515	($404,185)	-0.14%
Liabilities:				
Dividends	$66	$143,089	($143,022)	-99.95%
Accounts Payable	$1,037,444	$1,566,926	($529,482)	-33.79%
Other Liabilities	$1,188,562	$902,561	$286,001	31.69%
Shares:	$249,775,974	$250,073,251	($297,277)	-0.12%
Equity:				
Statutory Reserves	$4,116,255	$4,116,255	$0	0.00%
Investment Valuation	$86,505	$98,352	($11,847)	-12.05%
Undivided Earnings	$24,033,144	$24,033,144	$0	0.00%
Net Income	$985,379	$693,938	$291,441	42.00%
Total Liabilities, Shares, & Equity:	$281,223,330	$281,627,515	($404,185)	-0.14%

Quarterly Financial Performance Report - March 2003

Credit Union Name: **ABNB** Federal Charter/Certificate Number: **13605**

Line Item	March 2002		June 2002		September 2002		December 2002		March 2003	
	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg
ASSETS:										
Cash & Equivalents	36,278,007	30.4	38,240,335	5.4	21,040,645	-45.0	6,859,119	-67.4	27,979,614	307.9
Trading Securities	0		0		0		0		0	
Available for Sale Securities	22,701,515	-2.9	23,886,295	5.2	27,986,975	17.2	30,390,570	8.6	23,206,030	-23.6
Held-to-Maturity Securities	22,846,304	4.8	25,391,192	11.1	25,078,070	-1.2	21,044,736	-16.1	18,028,466	-14.3
All Other Invest	21,505,079	71.7	21,096,407	-1.9	34,962,761	65.7	47,846,990	36.9	45,004,550	-5.9
Loans Held for Sale	0		0		0		0		0	
Real Estate Loans	56,802,147	3.4	57,937,031	2.0	56,830,244	-1.9	54,800,972	-3.6	52,930,263	-3.4
Unsecured Loans	11,319,769	-5.8	11,106,337	-1.9	10,972,131	-1.2	11,531,192	5.1	10,866,594	-5.8
Other Loans	62,908,808	-2.3	61,017,654	-3.0	71,192,419	16.7	80,937,396	13.7	90,156,911	11.4
TOTAL LOANS	**131,030,724**	-0.2	**130,061,022**	-0.7	**138,994,794**	6.9	**147,269,560**	6.0	**153,953,768**	4.5
(Allow. Ln & Lease Losses)	(1,702,442)	-4.6	(1,516,322)	-10.9	(1,452,047)	-4.2	(1,303,719)	-10.2	(1,094,445)	-16.1
Land & Building	3,587,303	5.7	4,047,706	12.8	4,098,192	1.2	4,071,410	-0.7	4,044,628	-0.7
Other Fixed Assets	493,511	-4.1	803,530	62.8	761,482	-5.2	867,002	13.9	924,502	6.6
NCUSIF Deposit	1,867,067	6.7	1,867,067	0.0	1,867,067	0.0	2,009,749	7.6	2,121,856	5.6
All Other Assets	2,086,645	-64.3	1,565,554	-25.0	2,473,286	58.0	2,644,607	6.9	3,125,467	18.2
TOTAL ASSETS	**240,693,713**	6.2	**245,442,786**	2.0	**255,811,225**	4.2	**261,700,024**	2.3	**277,294,436**	6.0
LIABILITIES & CAPITAL:										
Dividends Payable	945	48.8	693,613	73,298.2	394	-99.9	360	-8.6	542	50.6
Notes & Int. Payable	0		0		0		0		0	
Accts. Pay & Other Liab.	1,621,130	21.9	832,157	-48.7	1,748,268	110.1	1,570,027	-10.2	2,540,201	61.8
Uninsured Sec. Capital	0		0		0		0		0	
TOTAL LIABILITIES	**1,622,075**	22.0	**1,525,770**	-5.9	**1,748,662**	14.6	**1,570,387**	-10.2	**2,540,743**	61.8
Share Drafts	30,636,613	15.5	30,854,737	0.7	30,702,997	-0.5	29,500,049	-3.9	33,507,934	13.6
Regular Shares	34,220,387	14.1	34,549,762	1.0	34,701,809	0.4	36,151,321	4.2	40,078,076	10.9
All Other Shares & Deposits	149,548,521	3.4	152,827,957	2.2	162,066,974	6.0	167,045,555	3.1	172,851,142	3.5
Total Shares & Deposits	**214,405,521**	6.6	**218,232,456**	1.8	**227,471,780**	4.2	**232,696,925**	2.3	**246,437,152**	5.9
Regular Reserve	4,116,255	-14.4	4,116,255	0.0	4,116,255	0.0	4,116,255	0.0	4,116,255	0.0
Other Reserves	-2,225	-101.1	234,685	10,647.6	350,832	49.5	282,962	-19.3	167,142	-40.9
Undivided Earnings	20,552,087	7.8	21,333,620	3.8	22,123,696	3.7	23,033,495	4.1	24,033,144	4.3
TOTAL EQUITY	**24,666,117**	2.4	**25,684,560**	4.1	**26,590,783**	3.5	**27,432,712**	3.2	**28,316,541**	3.2
TOTAL LIAB. & EQUITY	**240,693,713**	6.2	**245,442,786**	2.0	**255,811,225**	4.2	**261,700,024**	2.3	**277,294,436**	6.0
INCOME & EXPENSE:										
Loan Income*	10,445,704	-3.0	10,374,658	-0.7	10,335,874	-0.4	10,431,413	0.9	10,736,736	2.9
Investment Income*	2,804,324	-10.5	2,758,354	-1.6	2,774,267	0.6	2,736,170	-1.4	2,246,548	-17.9
Other Income*	2,885,852	4.1	2,985,620	3.5	3,069,079	2.8	3,299,798	7.5	3,049,796	-7.6
Salaries & Benefits*	3,509,092	1.2	3,569,258	1.7	3,606,635	1.0	3,686,301	2.2	3,962,392	7.5
Total Other Oper. Exp.*	3,333,464	0.1	3,390,124	1.7	3,469,411	2.3	3,836,493	10.6	4,116,468	7.3
Non-Oper. Income (Exp.)*	0	-100.0	0		1,591		1,196	-24.8	363,424	30,286.6
Prov. Loan/Lease Losses*	480,000	6.7	481,720	0.4	492,672	2.3	370,430	-24.8	0	-100.0
Cost of Funds*	5,646,160	-14.1	5,530,942	-2.0	5,468,810	-1.1	5,302,183	-3.0	4,319,052	-18.5
Net Income*	3,167,164	-1.5	3,146,588	-0.6	3,143,282	-0.1	3,273,170	4.1	3,998,592	22.2

March 2003 **NCUA - FPR FINANCIAL HISTORY**

* Annualization factor: March = 4; June = 2; September =1.33; December = 1 (or no annualizing)

ABNB
Statement of Income
As of June 30, 2003

Charter # 13605

	June-03	Last Month	Variance	Period From Apr03 to Date	Year to Date
Interest Income:					
Interest on Loans	$944,621	$940,274	$4,347	$2,785,831	$5,470,015
Income from Investments	$154,269	$172,165	($17,896)	$498,071	$1,059,708
Total Interest Income	$1,098,891	$1,112,439	($13,548)	$3,283,902	$6,529,723
Interest Expense:					
Dividends Expense	$329,427	$344,323	($14,896)	$1,008,899	$2,088,661
Interest on Borrowed Money	$0	$0	$0	$0	$0
Total Interest Expenses	$329,427	$344,323	($14,896)	$1,008,899	$2,088,661
Provision for Loan Loss	$62,157	$0	$62,157	$62,157	$62,157
Net Interest Income After PLL	$707,307	$768,116	($60,809)	$2,212,846	$4,378,905
Non Interest Income:					
Fee Income	$134,346	$119,650	$14,696	$371,115	$706,893
Other Operating Income	$155,142	$156,148	($1,006)	$456,377	$883,048
Gain/Loss on Investments	$0	$15,242	($15,242)	$49,436	$140,292
Other Non Operating Income/Expense	$0	$0	$0	$0	$0
Total Non Interest Income	$289,489	$291,040	($1,551)	$876,928	$1,730,233
Non interest Expense:					
Employee Compensation	$300,801	$311,725	($10,924)	$903,461	$1,758,861
Employee Benefits	$52,888	$58,869	($5,981)	$164,785	$299,982
Travel and Conference	$8,560	$14,307	($5,747)	$29,903	$60,730
Office Occupancy	$31,107	$31,103	$4	$94,055	$183,409
Office Operations	$111,838	$100,534	$11,305	$314,452	$633,342
Promotional	$39,641	$37,850	$1,791	$113,815	$222,321
Loan Servicing	$44,042	$44,487	($445)	$134,756	$274,553
Professional & Outside	$94,491	$88,881	$5,610	$282,424	$554,127
Member Insurance	$11,833	$11,833	$0	$35,500	$71,000
Operating Fees	$4,978	$4,978	$0	$14,934	$29,912
Association Dues	$2,390	$2,165	$225	$6,496	$15,256
Cash Over/Short	$285	$1,905	($1,620)	$1,854	$1,419
Miscellaneous	$2,500	$2,557	($57)	$7,960	$19,197
Total Non Interest Expense	$705,355	$711,195	($5,840)	$2,104,396	$4,124,110
Net Income	$291,441	$347,961	($56,520)	$985,379	$1,985,027

ABNB
Delinquency Report
As of June 30, 2003

VISA Gold	June-03		May-03		(Jun. 03 - May 03)	
Number of Outstanding Loans:		1,286		1,346		(60)
Total Outstanding Loans:		$ 2,693,340		$ 2,826,456		$ (133,115)
Range	Number	Amount	Number	Amount	Number	Amount
1-2 Months	4	$ 13,896	7	$ 20,417	(3)	$ (6,521)
2-6 Months	7	$ 22,413	4	$ 13,075	3	$ 9,338
6-12 Months	-	$ -	-	$ -	-	$ -
12- Over	-	$ -	-	$ -	-	$ -
Total	11	$ 36,309	11	$ 33,492	-	$ 2,817
	> 30 Days	> 60 days	> 30 Days	> 60 days	> 30 Days	> 60 days
Visa Gold Delinquency Rate:	1.35%	0.83%	1.18%	0.46%	0.16%	0.37%
Visa Platinum Number of Outstanding Loans:		248		156		92
Total Outstanding Loans:		$ 476,132		$ 283,791		$ 192,341
Range	Number	Amount	Number	Amount	Number	Amount
1-2 Months	-	$ -	-	$ -	-	$ -
2-6 Months	-	$ -	-	$ -	-	$ -
6-12 Months	-	$ -	-	$ -	-	$ -
12- Over	-	$ -	$ -	$ -	-	$ -
Total	-	$ -	-	$ -	-	$ -
	> 30 Days	> 60 days	> 30 Days	> 60 days	> 30 Days	> 60 days
Visa Platinum Delinquency Rate:	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mastercard Number of Outstanding Loans:		3,270		3,260		10
Total Outstanding Loans:		$ 3,211,798		$ 3,320,754		$ (108,956)
Range	Number	Amount	Number	Amount	Number	Amount
1-2 Months	38	$ 46,859	42	$ 56,286	(4)	$ (9,427)
2-6 Months	53	$ 70,076	36	$ 49,487	17	$ 20,590
6-12 Months	1	$ 1,132	-	$ -	1	$ 1,132
12- Over	-	$ -	$ -	$ -	-	$ -
Total	92	$ 118,068	78	$ 105,773	14	$ 12,295
	> 30 Days	> 60 days	> 30 Days	> 60 days	> 30 Days	> 60 days
Mastercard Delinquency Rate:	3.68%	2.22%	3.19%	1.49%	0.49%	0.73%
Regular Loans						
Number of Outstanding Loans:		10,856		10,534		322
Total Outstanding Loans:		$ 140,519,069		$ 135,893,882		$ 4,625,187
Range	Number	Amount	Number	Amount	Number	Amount
1-2 Months	87	$ 787,247	81	$ 713,959	6	$ 73,288
2-6 Months	68	$ 447,327	57	$ 461,250	11	$ (13,923)
6-12 Months	2	$ 125,740	1	$ 28,989	1	$ 96,751
12- Over	-	$ -	-	$ -	-	$ -
Total	157	$ 1,360,314	139	$ 1,204,199	18	$ 156,116
	> 30 Days	> 60 days	> 30 Days	> 60 days	> 30 Days	> 60 days
Regular Loan Delinquency Rate:	0.97%	0.41%	0.89%	0.36%	0.08%	0.05%
Student Loans		$489,022		$492,197		$ (3,175)
Loan Participation		$19,085,615		$14,463,150		$ 4,622,465
Total Delinquency						
Number of Outstanding Loans:		15,660		15,296		364
Total Outstanding Loans:		$ 166,474,977		$ 157,280,229		$ 9,002,406
Range	Number	Amount	Number	Amount	Number	Amount
1-2 Months	129	848,003	130	790,663	(1)	$ 57,340
2-6 Months	128	539,816	97	523,811	31	$ 16,004
6-12 Months	3	126,872	1	28,989	2	$ 97,883
12- Over	-	-	-	-	-	$ -
Total	260	$ 1,514,691	228	$ 1,343,463	32	$ 171,227
	> 30 Days	> 60 days	> 30 Days	> 60 days	> 30 Days	> 60 days
Total Delinquency	$ 1,514,690.52	$ 666,687.77	$ 1,343,463.07	$ 552,800.39	$ 171,227	$ 113,887
Total Loan Delinquency Rate:	0.91%	0.40%	0.85%	0.35%	0.06%	0.05%
DLQ Rate W/O Loan Participations	1.03%	0.45%	0.94%	0.39%	0.09%	0.07%

279

> 60 Doubtful and Loss Classification Totals

Classification	Data	Total
Doubtful	Count of bal	21
	Sum of bal2	$69,172.76
Loss	Count of bal	31
	Sum of bal2	$110,203.90
Total Count of bal		52
Total Sum of bal2		$179,376.66

Budget And Projected Financial Information

- *Year 2003 Budget – Actual/Variance*
- *Two-Year Financial Projections*

(b)(8)

(b)(8)

(b)(8)

284

Key Ratios

Period Ending:	12/31/2000	12/31/2001	12/31/2002	03/31/2003	PEER RATIOS 12/31/2002
CAPITAL ADEQUACY RATIOS					
1. Net Worth / Total Assets (4)(6)	**10.63%**	**10.53%**	**10.37%**	**10.15%**	**10.76%**
2. Total Delinquent Loans / Net Worth (4)	0.80%	2.14%	1.87%	1.95%	4.46%
3. Solvency Evaluation (2)	112.00%	111.97%	111.79%	111.93%	112.52%
4. Impaired Assets / Net Worth (2,4)	9.59%	7.48%	4.80%	0.00%	4.45%
ASSET QUALITY RATIOS					
5. Delinquent Loans / Loans	**0.13%**	**0.39%**	**0.34%**	**0.36%**	**0.73%**
6. Net Charge Offs / Average Loans (5)	**0.26%**	**0.50%**	**0.61%**	**0.56%**	**0.49%**
7. Fair Value / Amortized Cost (for investments held to maturity)	100.14%	101.19%	101.91%	102.10%	101.63%
8. Accumulated Unrealized Gains or Losses on Available for Sale Securities (+ debits - credits) / Amortized Cost of Investments Available for Sale	0.17%	0.88%	0.94%	0.73%	0.94%
9. Delinquent Loans / Assets	0.09%	0.23%	0.19%	0.20%	0.45%
EARNINGS RATIOS					
10. Return on Average Assets (1)	**1.59%**	**1.53%**	**1.34%**	**1.48%**	**1.07%**
11. Gross Income / Average Assets (1)	8.15%	7.92%	6.75%	5.95%	7.07%
12. Yield on Average Loans (1)	8.17%	8.41%	7.49%	7.13%	7.67%
13. Yield on Average Investments (1)	5.76%	4.46%	2.95%	2.09%	3.43%
14. Cost of Funds / Average Assets (1)	3.16%	3.12%	2.17%	1.60%	2.22%
15. Net Margin / Average Assets (1)	5.00%	4.80%	4.57%	4.35%	4.85%
16. Operating Expenses / Average Assets (1)	3.15%	3.23%	3.08%	3.00%	3.51%
17. Provision for Loan Losses / Average Assets (1)	0.25%	0.21%	0.15%	0.00%	0.31%
18. Net Interest Margin / Average Assets (1)	3.77%	3.48%	3.22%	3.21%	3.75%
19. Operating Expenses / Gross Income	38.69%	40.77%	45.68%	50.39%	49.38%
20. Fixed Assets + OREOs / Assets	1.73%	1.73%	1.89%	1.79%	2.12%
21. Net Operating Expenses / Average Assets (1)	2.62%	2.61%	2.47%	2.50%	2.73%
ASSET / LIABILITY MANAGEMENT RATIOS					
22. Net Long-Term Assets / Assets	14.38%	19.14%	14.48%	13.15%	24.43%
23. Regular Shares / Total Shares & Borrowing	15.99%	14.91%	15.54%	16.26%	36.45%
24. Total Loans / Total Shares	72.28%	65.28%	63.29%	62.47%	70.15%
25. Total Loans / Total Assets	64.13%	57.96%	56.27%	55.52%	61.56%
26. Cash + Short-Term Investments / Assets (3)	21.24%	21.05%	25.51%	30.66%	19.09%
27. Total Shares, Deposits, and Borrowings / Earning Assets	94.36%	94.13%	92.99%	92.82%	93.12%
28. Reg Shares + Share Drafts/Total Shares and Borrowings	30.79%	28.09%	28.21%	29.86%	49.22%
29. Borrowings/ Total Shares and Net Worth (4)	0.00%	0.00%	0.00%	0.00%	0.59%
OTHER RATIOS					
30. Market (Share) Growth (1)	3.20%	16.68%	15.67%	23.62%	11.91%
31. Net Worth Growth (1)	17.10%	15.55%	13.71%	14.73%	11.57%
32. Loan Growth (1)	10.80%	5.39%	12.14%	18.16%	7.06%
33. Asset Growth (1)	4.74%	16.61%	15.50%	23.84%	12.02%
34. Investment Growth (1)	-6.88%	41.78%	24.99%	33.34%	21.56%

(1) Exam date ratios are annualized. (2) Prior year ratios are based on estimates. (3) This ratio relies on the maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. The exam date ratio is calculated consistent with prior years. (4) For all years prior to 2000, net worth includes donated equity, which is not a regulatory component of net worth.
(5) Exam Date ratio: Net Charge Offs is YTD Net Losses plus (Average Monthly Net Losses from the prior year, multiplied by the number of months needed to equal a 12 month period). Example: If the exam date is 3/31/2001, the net charge off ratio for the exam date is: (YTD Net Losses) + (Average Monthly Net Losses for the year 2000, multiplied by 9). This is necessary to calculate 12 months worth of charge-offs with the available examination data.
(6) The most recent Net Worth Ratio reflects the calculation method chosen by the credit union per the most recent call report.

285

Net Worth and Risk Based Net Worth (RBNW)

Is A New Credit Union? 1 = Yes, 0 = No	0
If the Credit Union uses an Alternative RBNW Component, enter it here:	

CRITERIA DESCRIPTION		DOLLAR BALANCE	PERCENTAGE OF ASSETS	RISK WEIGHTING	AMOUNT TIMES RISK WEIGHTING	STANDARD COMPONENT
(a) Long-Term Real Estate Loans	$	27,047,968	9.7542%			0.59%
Threshold Amount: 0 to 25%			9.7542%	0.06	0.5853%	
Excess Amount: Over 25%			0.0000%	0.14	0.0000%	
(b) Member Business Loans Outstanding	$	1,330,343	0.4798%			0.03%
Threshold Amount: 0 to 12.25%			0.4798%	0.06	0.0288%	
Excess Amount: Over 12.25%			0.0000%	0.14	0.0000%	
(c) Investments: Weighted-Average Life:	$	111,546,045	40.2266%			1.54%
0 to 1 year	$	82,334,142	29.6920%	0.03	0.8908%	
>1 year to 3 years	$	28,210,653	10.1735%	0.06	0.6104%	
>3 years to 10 years	$	1,001,250	0.3611%	0.12	0.0433%	
>10 years	$	-	0.0000%	0.20	0.0000%	
(d) Low-Risk Assets	$	4,794,471	1.7290%	0.00		0.00%
(e) Average-Risk Assets	$	132,575,609	47.8104%	0.06		2.87%
(f) Loans Sold With Recourse	$	-	0.0000%	0.06		0.00%
(g) Unused MBL Commitments	$	-	0.0000%	0.06		0.00%
(n) Allowance For Loan & Lease Losses (Credit Limited to 1.5% of Loans)	$	1,094,445	0.3947%	(1.00)		-0.39%
Sum of Standard Components: RBNW Requirement						**4.64%**

Net Worth Ratio:	**10.15%**	**Well Capitalized**
Minimum PCA Net Worth Requirement:	**6.00%**	
RBNW Requirement:	**Not Applicable**	**THE RISK BASED NET WORTH (RBNW) REQUIREMENT IS NOT APPLICABLE.**

Important
Credit unions only have to compute their Net Worth Ratio as of quarter end. Therefore, a change in the Net Worth Category can only be effective at quarter end. The examination date Net Worth Ratio and Category are only used for trend and test of reasonableness purposes.

286

Financial History

Period Ending:	12/31/1999	12/31/2000	12/31/2001	12/31/2002	03/31/2003
BALANCE SHEET DATA					
Total Assets	185,520,416	194,306,190	226,575,160	261,700,024	277,294,436
Average Assets		189,913,303	210,440,675	244,137,592	269,497,230
LOAN DATA					
Total Loans (Gross)	112,462,524	124,607,152	131,329,051	147,269,560	153,953,768
Average Loans		118,534,838	127,968,102	139,299,306	150,611,664
Allowance for Loan Losses	1,807,756	1,980,534	1,785,112	1,303,719	1,094,445
Delinquent Loans - Excess of 2 Months	130,227	165,752	511,161	507,086	548,036
Collection Problem Loans	1,807,756	1,980,534	1,785,112	1,303,719	0
Provision for Loan Loss Expense	509,372	480,000	450,000	370,430	0
Charge Off Loans (Net, Last 12 Months)	565,334	307,222	645,421	851,824	848,141
Total Real Estate Loans	50,228,415	51,303,110	54,914,903	54,800,972	52,930,263
Adj/Repricable Real Estate Loans (5 yrs)	20,364,451	29,885,286	28,153,407	25,138,023	24,838,967
Loans Granted During Period (Debits)	56,232,225	56,484,432	63,347,240	69,083,914	17,744,207
CASH/INVESTMENT DATA					
Cash on hand	6,366,885	3,011,200	3,145,711	3,176,667	2,672,615
Investments Greater Than 1 Year	27,430,609	19,853,681	37,831,666	39,377,765	29,211,903
Total Inv.,Cash on Dep., Cash Equiv.	62,396,887	58,106,218	82,380,961	102,964,748	111,546,045
Fair Value of Total Investments	62,209,792	58,124,428	82,639,258	103,367,452	111,925,069
Fair Value of AFS and Trading Portfolio	33,065,155	20,075,300	23,380,945	30,390,570	23,206,030
Book Value of HTM + Non FAS 115 Invest.	29,331,732	38,030,918	59,000,016	72,574,178	88,340,015
Cost of Securities Available for Sale	33,355,507	20,041,985	23,177,962	30,107,608	23,038,888
Total Reverse Repurchase Agreements	0	0	0	0	0
OTHER ASSET DATA					
Non-Earning Assets	12,468,761	13,573,354	14,650,260	12,769,435	12,889,068
Fixed Assets (includes OREOs)	3,139,644	3,360,937	3,909,173	4,938,412	4,969,130
Other Real Estate Owned	118,753	118,938	0	0	0
Other Potential Losses & Devaluations	N/A	N/A	N/A	N/A	0
SHARES & LIABILITIES					
Total Borrowings	0	0	0	0	0
Regular Shares	27,628,082	27,562,424	29,987,650	36,151,321	40,078,076
Non-Member Shares	0	0	0	0	0
Total Shares and Deposits	167,060,151	172,401,237	201,165,609	232,696,925	246,437,152
RESERVES					
Net Worth	17,644,813	20,662,724	23,876,581	27,149,750	28,149,399
Undivided Earnings (includes net income)	13,822,623	16,546,469	19,067,371	23,033,495	24,033,144
Uninsured Secondary Capital	0	0	0	0	0
Total Reserves	19,162,217	22,676,573	25,864,676	28,736,431	29,410,986
INCOME & EXPENSE DATA					
Loan Income	8,527,637	9,683,535	10,766,818	10,431,413	2,684,184
Investment Income	3,450,902	3,469,225	3,133,357	2,736,170	561,637
Fee Income	818,064	1,017,587	1,308,139	1,487,114	335,778
Gross Income	13,860,070	15,481,287	16,671,497	16,467,381	4,008,270
Operating Expenses (less PLL)	5,451,295	5,989,828	6,796,749	7,522,794	2,019,715
Provision for Loan Losses (PLL)	509,372	480,000	450,000	370,430	0
Non-Operating Gain (Loss)	178,360	0	364,061	1,196	90,856
Interest on Borrowed Funds	0	0	27	0	0
Dividend Expense + Interest on Deposits	5,585,397	5,993,549	6,574,925	5,302,183	1,079,763
Net Income (Loss) After Dividends	2,492,366	3,017,910	3,213,857	3,273,170	999,648
Net Reserve Transfer	183,632	0	0	0	0
Net Income (Loss) from Operations	2,308,734	3,017,910	3,213,857	3,273,170	999,648
Factor to Annualize	12	12	12	12	3

287

Allowance for Loan and Lease Losses Evaluation

☐ GREEN areas denote data which may be adjusted by the Examiner.

	Current Balance of Pooled and Impaired Loans		Amount Impaired
Total Amount from Pooling (FAS 5 Impairment)	0		0
Total Amount from Individual Impairment (FAS 114 Impairment)	0		0
TOTAL REQUIRED ALLL BALANCE	**0**		**0**

Allowance Prior to Exam Adjustment	**1,094,445**
Exam Adjustment	**0**
Allowance After Exam Adjustment	**1,094,445**
The Allowance is Adequate or Over Funded	**1,094,445**

388

(b)(8)

289

(b)(8)

(b)(8)

291

(b)(8)

292

(b)(8)

293

(b)(8)

294

(b)(8)

295

(b)(8)

296

(b)(5),(b)(8)

297

1775 Duke Street • Alexandria, Virginia 22314-3437 • Suite 4206 • 703-519-4600 • 703-519-4620 FAX • region2@ncua.gov

(b)(5),(b)(8)

(b)(5),(b)(8)

299

(b)(5),(b)(8)

300

(b)(5),(b)(8)

1775 Duke Street - Alexandria, VA 22314-3428 - 703-518-6300

(b)(5),(b)(8)

302

(b)(5),(b)(8)

(b)(5),(b)(8)

304

(b)(8)

(b)(5),(b)(8)

306

points in three of the outlying counties will be approximately 60 miles to Southampton, 39 miles to Surry, and 46 miles to Currituck. You explained that these distances are reasonable to travel for residents of these rural, lesser populated areas who are already traveling to the tri-city hub for shopping, work, and events. Upon conversion, the credit union plans to increase its marketing and public relations spending by approximately 28.2% over 2002 levels, to $399,000 for year one, and $415,000 for year two. The marketing strategy, including cross-selling, target marketing, controlled expansion, and market research, appears adequate.

One final note: the credit union in most places in its package uses the term "South Hampton Roads Community" to describe the four counties and six cities constituting the proposed local community. The package, however, also contains references to South Hampton Roads where the term means other combinations of cities and counties in the Tidewater region that do not precisely mirror the proposed community, as well as evidence concerning those areas. The inclusion of such references and evidence can be confusing and misleading. While you did not use the term South Hampton Roads to describe the proposed community in your draft BAM and Regional Summary, we recommend you explain this in the Regional Summary and clarify that you did not rely upon evidence about different areas to determine that the proposed four counties and six cities constitute a well-defined, local community.

cc: Executive Director
Board Assistants
Director, Office of Examination and Insurance

307

National Credit Union Administration Regina

(b)(5),(b)(8)

1775 Duke Street - Alexandria, VA 22314-3428 - 703-518-6300 - 703-518-6319 FAX

(b)(5),(b)(8)

(b)(5),(b)(8)

Rules and Regulations

Federal Register
Vol. 66, No. 54
Tuesday, March 20, 2001

NATIONAL CREDIT UNION ADMINISTRATION

12 CFR Part 701

Organization and Operations of Federal Credit Unions

AGENCY: National Credit Union Administration (NCUA).

ACTION: Interim final rule with request for comments.

SUMMARY: The NCUA Board is amending its chartering and field of membership manual to make two changes to ease the burden on applicants for community charters, expansions or conversions. First, applicants need not submit documentation to establish a community area that is the same as one the NCUA has previously determined to be a well-defined local community, neighborhood or rural district. Second, the Board is deleting the category of common characteristics and background of residents from the examples of acceptable documentation because it has proven to generate documentation of limited relevance.

DATES: *Effective Date:* This rule is effective March 20, 2001.

Comment Date: Comments must be received on or before May 21, 2001.

ADDRESSES: Comments should be directed to Becky Baker, Secretary of the Board. Mail or hand deliver comments to: National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314–3428. Or, you may fax comments to (703) 518–6319, or e-mail comments to regcomments@ncua.gov. *Please send comments by one method only.*

FOR FURTHER INFORMATION CONTACT: J. Leonard Skiles, Chairman, Field of Membership Task Force, at (703) 518–6320 or Sheila A. Albin, Associate General Counsel, Operations, at (703) 518–6540.

SUPPLEMENTARY INFORMATION:

Background

NCUA's chartering and field of membership policy is set out in Interpretive Ruling and Policy Statement 99–1, Chartering and Field of Membership Policy (IRPS 99–1), as amended by IRPS 00–01. The policy is incorporated by reference in NCUA's regulations at 12 CFR 701.1. It is also published as NCUA's Chartering and Field of Membership Manual (Chartering Manual), which is the document most interested parties use and to which references in the following discussion are made.

The Chartering Manual requires community charter applicants to establish that an area is a "well-defined local community, neighborhood, or rural district." Chartering Manual, Chapter 2, V.A.1. It provides that an applicant may submit a letter describing how the area meets the standards for interaction or common interest for certain geographic and population sizes, namely, a single political jurisdiction such as a county with 300,000 or fewer people, or multiple, contiguous political jurisdictions with 200,000 or fewer people. Applicants must submit maps and information about population and the political jurisdiction. Regional directors currently have delegated authority to approve charter applications or amendments of this size. NCUA Delegations of Authority, Chartering 3A and 3B.

For larger areas in terms of population and geographic size, the Chartering Manual provides for applicants to submit a narrative summary and documentation supporting the finding of interaction and common interests in the proposed community. The Chartering Manual provides examples of the type of documentation that an applicant may submit but does not require or specify particular documentation.

In 2000, the regional offices received 27 community expansions and 104 community conversion requests. Of these 131 requests, 15 required NCUA Board approval.

Presently, the preparation and processing of a community charter, expansion or conversion request that requires NCUA Board approval are extensive. Credit unions often take a year or more to prepare a community charter application and credit unions may also use outside consultants to assist them.

A significant part of any application requiring Board approval is the documentation supporting the finding that the requested area is a "well-defined local community, neighborhood, or rural district." NCUA's Chartering and Field of Membership Manual (Chartering Manual), Chapter 2, V.A.2 at p. 2–45. In this regard, applications contain detailed information to demonstrate the residents of the proposed area have common interests or interact sufficiently to meet the statutory "local" requirement, along with supporting documentation as suggested in the Chartering Manual. Often, this portion of an application runs hundreds of pages.

A practice has arisen in which applicants for an area that the Board has already approved as a community obtain copies of that portion of an earlier application addressing the community requirements and resubmit the identical documents as part of their own application. The NCUA has processed numerous requests for all or part of approved charter applications under the Freedom of Information Act.

The Chartering Manual provides examples of documentation that applicants may consider using to support the area as a community, neighborhood or rural district. One of these examples is: "Common characteristics and background of residents (for example, income, religious beliefs, primary ethnic groups, similarity of occupations, household types, primary age, group, etc.)." Id. at 2–46. This documentation has proven to be of limited relevance in determining whether the area meets the community requirements.

Although this category is only one of eight examples of the type of documentation that is acceptable, the Board is aware that applicants may feel compelled to provide documentation in all categories. Mere statistical data about religious beliefs, ethnicity, age or income may encourage questionable assumptions and, as a matter of public policy, the Board does not want to encourage the classification of credit union members on such bases. To the extent that meaningful similarities exist among residents, an applicant may address them under the last suggested example of documentation demonstrating that residents share common interests or interact.

The Amendments

The first amendment provides that applicants for an area that is the same as one the NCUA has previously determined to be a well-defined local community, neighborhood or rural area need not submit a summary or any documentation to meet that requirement. The Board believes this amendment provides a common sense approach for documentation requirements by eliminating redundant proof by subsequent applicants for the same exact geographic area that either it or regional directors have already addressed. Applicants need only identify in their applications the fact of the prior approval and their reliance on the summary and documentation already part of the agency's records. Nevertheless, applicants may be required to submit their own summary and documents if the agency has reason to believe that the documents on file from previous applications are no longer accurate or are insufficient.

The second amendment is the deletion of the example of documentation for community requirements for common characteristics and background of residents. As discussed above, this documentation has proven to be of little value and, therefore, is an unnecessary burden for applicants and an administrative waste of time for NCUA staff.

These amendments will help reduce the time involved in the community application process, reduce costs for credit unions seeking to serve a previously approved community, and reduce regional and Board staff time and preparation.

The Board wants to note that these amendments only apply to required documentation to support the proposed area as a community. They do not eliminate any of the remaining requirements necessary to process a community application, such as addressing safety and soundness concerns and the requirement for business and marketing plans.

In conjunction with promulgation of this rule, the Board has approved a delegation of authority to regional directors to approve applications for new community charters and charter amendments, including expansions of existing community charters and conversions of any type of federal charter to community charter, regardless of the number of residents, where the Board has previously determined that the community requirements have been met for the same exact geographic area.

Interim Final Rule

The NCUA Board is issuing this amendment to its chartering regulation as an interim final rule because it is an interpretation of an existing regulation and merely addresses agency procedures for processing chartering applications. The Board believes the amendments further the public interest in removing unnecessary regulatory burden for the public and promotes the efficient use of agency resources and staff. Accordingly, for good cause, the Board finds that, pursuant to 5 U.S.C. 553(b)(3)(B), notice and public procedures are impracticable, unnecessary, and contrary to the public interest; and, pursuant to 5 U.S.C. 553(d)(3), the rule shall be effective immediately and without 30 days advance notice of publication. Although the rule is being issued as an interim final rule and is effective immediately, the NCUA Board encourages interested parties to submit comments.

Regulatory Procedures

Regulatory Flexibility Act

The Regulatory Flexibility Act requires NCUA to prepare an analysis to describe any significant economic impact a regulation may have on a substantial number of small credit unions (primarily those under $1 million in assets). The amendments will not have a significant economic impact on a substantial number of small credit unions and therefore, a regulatory flexibility analysis is not required.

Paperwork Reduction Act

The NCUA Board has determined that this interim final rule does not increase, and will in fact reduce, paperwork requirements under the Paperwork Reduction Act and regulations of the Office of Management and Budget.

Small Business Regulatory Enforcement Fairness Act

The Small Business Regulatory Enforcement Fairness Act of 1996 (Public Law 104–121) provides generally for congressional review of agency rules. A reporting requirement is triggered in instances where NCUA issues a final rule as defined by Section 551 of the Administrative Procedures Act. 5 U.S.C. 551. The rule has been submitted to the Office of Management and Budget for its determination of whether this is a major rule.

Executive Order 13132

Executive Order 13132 encourages independent regulatory agencies to consider the impact of their regulatory actions on state and local interests. In adherence to fundamental federalism principles, NCUA, an independent regulatory agency as defined in 44 U.S.C. 3502(5), voluntarily complies with the executive order. This rule will apply to some state-chartered credit unions, but it will not have substantial direct effect on the states, on the relationship between the national government and the states, or on the distribution of power and responsibilities among the various levels of government. NCUA has determined that this rule does not constitute a policy that has federalism implications for purposes of the executive order.

Agency Regulatory Goal

NCUA's goal is clear, understandable regulations that impose a minimal regulatory burden. We request your comments on whether the proposed amendments are understandable and minimally intrusive if implemented as proposed.

List of Subjects in 12 CFR Part 701

Credit, Credit unions, Reporting and recordkeeping requirements.

By the National Credit Union Administration Board on March 8, 2001.

Becky Baker,

Secretary of the Board.

312