



BOARD ACTION MEMORANDUM

TO: NCUA Board

DATE: March 28, 2003

FROM: Joy K. Lee
Acting Regional Director

SUBJ: Members 1st Federal Credit Union
Application to Convert from
Multi-Group to Community Charter

ACTION REQUESTED: Approve application for conversion to community charter for Members 1st Federal Credit Union, Mechanicsburg, Pennsylvania, under Section 109 of the Federal Credit Union Act, and Interpretive Ruling and Policy Statement (IRPS) 99-1, as amended.

DATE ACTION REQUESTED: April 24, 2003

OTHER OFFICES CONSULTED: General Counsel and Examination and Insurance

VIEWS OF OTHER OFFICES CONSULTED: Both offices concur.

BUDGET IMPACT, IF ANY: None

RESPONSIBLE STAFF MEMBERS: Acting Regional Director Joy K. Lee, Director of Insurance Antoinette St. Clair, and Insurance Analyst Claudia Yale.

SUMMARY: Members 1st FCU, assets \$781 million, was chartered in 1950, and serves multiple groups in the vicinity of Mechanicsburg, Pennsylvania.

Members 1st FCU proposes to convert to a community charter to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, and Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, Pennsylvania). The population was 1,102,444 as of 2000.

The community is comprised of multiple political jurisdictions (Adams, Dauphin, Lebanon, Perry, York, and Cumberland counties) with well-defined geographic boundaries. Pennsylvania government provides support and oversight to community residents through regional planning and governmental districts. A majority of the workforce is employed within the community, and a majority of the residents live within a 25-mile radius of the community's midpoint. The community's trade area consists of a centralized hub, anchored by its two largest cities, Harrisburg and York, connected by a major highway, I-83. It has a community airport, shared educational facilities, organizations, clubs, events, area newspaper, and recreation.

Our analysis shows the applicant has met all the requirements to convert to a community charter, including the Special 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.

Members 1st 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.

There are no newly chartered credit unions in the area; therefore, no exclusion clauses are recommended.

RECOMMENDED ACTION: Approve the application for conversion to community charter for Members 1st Federal Credit Union.



Acting Regional Director Joy K. Lee

Attachments

**Members 1st Federal Credit Union #6694
Community Charter Conversion
Executive Summary**

Current Members:	89,481	CAMEL:	(b)(8)
Penetration:	71.4%	Last On-Site:	3/31/02 Examination
Pot. Mbrs. (Proposed):	1,102,444	Earnings:	0.91%
Assets:	\$781.3 million	Delinquency:	0.48%
Loans:	\$493.4 million	Net C/Os:	0.36%
Shares:	\$706.6 million	App Recd:	2/19/03
Net Worth	9.08%		

Proposal

Members 1st Federal Credit Union is a multiple group credit union in Mechanicsburg, Pennsylvania. Management requests to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in Adams, Dauphin, Lebanon, Perry, York, and Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, Pennsylvania). The community has a population of 1,102,444. Management seeks to expand delivery of the opportunities and services available to everyone in the community rather than to continue devoting resources to expanding membership eligibility one small group at a time.

Local Community

The area is a local community consisting of multiple political jurisdictions in South-Central Pennsylvania with well-defined geographic boundaries. Pennsylvania government provides support and oversight to community residents through regional planning and governmental districts. A majority of the workforce is employed within the community, and a majority of the residents live within a 25-mile radius of the community's midpoint. It has a major trade area, anchored by the community's two largest cities, Harrisburg and York, and connected by a major interstate, I-83. The Harrisburg-York trade area draws residents from throughout the community for business, shopping, employment, and entertainment. The community has an international and a reliever airport, shared facilities, organizations, clubs, events, area newspaper, and recreation.

Business Plan

Members 1st FCU is a well-managed, full-service institution that is capable of serving the community without 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.

The credit union has 11 full-serve office locations centrally located in the community most with drive-thru service. (b)(8)

(b)(8)

The credit union operates proprietary ATMs at 18 locations and provides access to no-surcharge ATMs throughout Pennsylvania. (b)(8)

(b)(8)

(b)(8)

Conclusions

The proposed area meets NCUA's community requirements. Members 1st FCU is a financially sound, well-managed institution. Its comprehensive package of products and services, strong electronic access capabilities, and expanded 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.

**COMMUNITY CHARTER CONVERSION
MEMBERS 1ST FCU #06694
Assets: \$781.3 million
Mechanicsburg, PA**

1. GENERAL BACKGROUND

Members 1st FCU (MFCU) was chartered in 1950 to serve commissioned, enlisted, and civilian personnel of the United States Naval Supply Depot in Mechanicsburg, Pennsylvania. Over the years, MFCU expanded its FOM to include civilian and military personnel of the U. S. Government, and over 800 Select Employee Groups (SEGs), including groups acquired in mergers.

As of December 31, 2002, MFCU had 89,481 members and estimated its potential at 125,273 members, for a penetration ratio of 71.4 percent.

MFCU desires to make affordable financial services available to as many consumers as possible. While MFCU has been very successful in adding select groups and growing its membership, it has been difficult to reach those who are retired, unemployed, self-employed, or work for small employers. The credit union believes community conversion will allow it to concentrate on expanding the opportunities and services available to everyone in its community rather than devoting resources to expanding membership eligibility one small group at a time. MFCU offers a high level of service, and has the staff, facilities, and committed management to serve the entire community.

Proposal

The proposed community consists of persons who live, work, worship, or go to school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, and Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, PA). 2000 U.S. Census data indicates the population of the proposed community is 1,102,444.

Delegated Authority

The proposed community is comprised of multiple political jurisdictions with a population of more than 200,000 persons. E&I and GC concurrence, and NCUA Board action, are required for approval.

SEGs

Only 22 of MFCU's 890 SEGs fall outside the proposed community. The credit union provided a sample notification letter to these groups advising that while it can no longer actively market to them, it will continue to serve members of record.

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

A. Community Boundaries

The proposed community consists of the following counties and populations:

County	Population
York	381,751
Dauphin	251,798
Cumberland	213,674
Lebanon	120,327
Adams	91,292
Perry	43,602

It covers approximately 3,415 square miles and has the following boundaries:

- North Juniata, Northumberland, and Schuylkill county lines
- South Maryland State Line
- East Reading and Lancaster county lines
- West Franklin County Line

The area has a population density of 322.8 persons per square mile, with individual counties ranging from 78.8 (Perry County) to 479.4 (Dauphin County). The credit union provided maps identifying the requested community relative to the surrounding counties, traffic routes, and the credit union’s current office locations.

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

The proposed community is located in the south-central portion of Pennsylvania and contains numerous small towns and municipalities, with many rural and agricultural areas. Harrisburg and York are the largest cities in the community. They are centrally located, close to one another, and linked by a major interstate, I-83. The central proximity of the cities makes for a natural center for the surrounding area and the ideal network of major roads facilitates flow from any direction towards the Harrisburg-York area. Seventy-seven percent of the community’s population resides within a 25-mile radius of the I-83 mid-point between Harrisburg and York.

Regional Planning and Governmental Districts

The proposed community is contained within a commonly defined region, as designated by various state authorities, known as “South Central Pennsylvania.” These planning and governmental districts oversee the common interests of community residents. In each of the following examples, all six counties are included in the boundaries of the district described.

South Central Pennsylvania Planning Region 6 - established in 1967 to better manage various state agencies and programs. At that time, the area was recognized as a distinct region with common interests and needs. In 1972, the Governor of Pennsylvania issued an executive directive outlining "a uniform system of multi-county regions...as a geographic base for...planning and development activities of the Commonwealth" and to encourage "a closer relationship between regional planning efforts and State and Federal program planners and administrators."

South Central Assembly for Effective Governance (SCAEG) - formed in 1997 to improve governance and planning in South Central Pennsylvania. The assembly's 45 board members and 300 volunteers, which are derived exclusively from within the community, are organized into 15 committees, which sponsor meetings, workshops, and seminars. Current officers are all from the community area, and include the Mayor of Harrisburg, Cumberland County Commissioner, Dauphin County Commissioner, Adams County Commissioner, Lebanon County Supervisor, and Conewago Township (Adams County) Manager.

South Central Pennsylvania Regional Counter-Terrorism Task Force - established in 1998 to overlay federal, state, and local jurisdictions in coordinating, planning, and responding to the potential use of weapons of mass destruction. The task force Communications Group assists in developing standardized regional deployment plans for police, fire, EMS and other critical resources.

Pennsylvania Department of Transportation (PennDOT), District 8 – includes the entire community area and oversees its transportation interests through its 25-year plan for continuity in planning among multiple municipal jurisdictions within Pennsylvania and in adjacent states. PennDOT has defined and identified transportation (highway) corridors of statewide significance as "...collections of interconnected and interacting transportation facilities that move people and goods between regions of the Commonwealth and between the Commonwealth and other states. The proposed community contains nine of the state's 28 transportation (highway) corridors, all filtering toward the Harrisburg-York area.

Major Trade Area. The community's trade area consists of Harrisburg and York. These cities are within 25 miles of each other, connected by I-83. The community's largest cities, they contain its major concentration of trade. Their proximity to the surrounding community makes them centrally located, drawing residents for business, employment, entertainment and shopping.

Community residents can satisfy their shopping needs at one of six shopping malls in the Harrisburg-York trade area. Each mall is located within a 13-mile radius of the I-83 midpoint. All six of these malls cover more than 500,000 square feet and offer stores oriented towards clothing and fashion and have strong high-profile anchor tenants. The malls are as follows:

- Capital City Mall
- York Galleria Mall

- Harrisburg East Mall
- Colonial Park Mall
- West Manchester Mall
- Camp Hill Shopping Mall

Given the large rural and agricultural areas along the perimeter of the proposed community, residents are accustomed to driving some distance for goods and services. With all major highways in the community naturally flowing inward toward the I-83 area connecting Harrisburg and York, residents possess easy access to these major shopping facilities. Additionally, residents of Harrisburg, York, and the surrounding community travel up and down I-83 to satisfy specific shopping needs unique to each mall.

For example, the large retail chains like Value City and Gander Mountain can only be found at the West Manchester Mall located in the York portion of the trade area. Value City uses its buying power to drive down prices on a wide assortment of designer, department, discount and specialty store brand goods. Gander Mountain is an outdoor retailer that specializes in hunting, fishing, and camping gear. Because Gander Mountain focuses on only specialized merchandise, it is very hard for other outdoor merchandise retailers to compete. Residents also shop at The Children's Place, only located at the York Galleria Mall. The Children's Place is the leading specialty retailer of high quality, value-priced clothing and accessories for children (newborn to age 12).

Conversely, residents travel to the Harrisburg portion of the area to shop at Lord & Taylor, located only at the Harrisburg East Mall. This mall also contains the community's only Disney Store. Similarly, the Camp Hill Shopping Mall contains the only Barnes & Noble Booksellers and Zany Brainy. Barnes & Noble is the nation's largest bookseller, while Zany Brainy offers both parents and children a wonderful atmosphere for buying toys and educational products. Finally, the community's only Old Navy and Eddie Bauer stores are located at the Capital City Mall, also in the Harrisburg portion of the trade area. Eddie Bauer is a leading retail brand and offers seasonal collections of fine quality, all-occasion apparel, footwear, travel gear and accessories for men and women.

In addition to area malls, community residents also shop and interact at The Outlets at Hershey. The Outlets are conveniently located 10 miles off I-83 and next to the Hershey Amusement Park. The Outlets has stores that are not duplicated in the community's other malls, including: Big Dog Sportswear, Dockers, G.H. Bass, Geoffrey Beene, Haggar, Izod, Levi's, Liz Claiborne, Van Heusen, Carter's Childrenswear, OshKosh B'Gosh, Black & Decker, Corning/Revere, among others.

Employment. Residents in the community area have significant opportunity for interaction through their places of employment. According to 2000 U.S. Census data, 69 percent of the community's 576,919 labor force 16 years and older work in the community.

The heavy concentration of manufacturing industries in the center of the community provides residents ample employment options and opportunity to interact. Large employers located near the Harrisburg area include Hershey Foods and Tyco Electronics; however, the heaviest concentration is located on the southern part of I-83 (nearer to York).

The southern portion of the community has more than 7,900 businesses. More than 1,000 are manufacturing operations employing nearly 53,000 people, and include eight of the area's top ten manufacturers.

- WellSpan (5,995 employees)
- Harley-Davidson Motor CO., Inc. (2,800 employees)
- York International Corp. (1,632 employees)
- Susquehanna Pfaltzcraft Co. (1,549 employees)
- FCI Electronics (1,400 employees)
- Glatfelter (1,108 employees)
- United Defense (975 employees)
- Dentsply International, Inc. (959 employees)

This area at the center of the community also contains the construction site for the largest grocery warehouse facility in the world, being built by Efficient Storage, Shipping, Selection (ES3 LLC). This facility will serve a host of consumer products companies and supermarket retailers in a variety of regions across the continental United States. It will provide important economic and employment opportunities for the community's residents.

Area industrial parks are located near the intersection of I-83 and U.S. 30, the intersecting highway providing access to points east and west. Major industrial parks include:

- I-83 Industrial Park - home to York Barbell, Strine Printing, CP Converters, Pennsylvania Steel, York Snacks, Voith Transmissions, ENGEL.
- Orchard Industrial Park - home to Starbucks Coffee Roasting Plant, FCI Electronics, York Label, Friendly's Restaurant Distribution Center, Maple Press, Atlas Cold Storage.
- Farmbrook Industrial Park - home to GGS Information Systems, Wagman Construction, Inc., and Wilke Machinery.

Many of the community area's residents and their families take advantage of factory tours offered by employers in the Harrisburg-York trade area, including: Harley-Davidson, Wolfgang Candy, Pfaltzgraff, Glatfelter, and Martin's Chips. In addition to tours, these companies also provide residents the opportunity to shop at their on-site factory outlet stores and/or showrooms.

Traffic Flows. I-83, running north through York and ending in Harrisburg, is central to a group of major interstates and roads running throughout the proposed community in both a north-south and east-west configuration. It naturally fosters interaction because of the ease with which residents can freely travel throughout the community to pursue common interests and utilize community goods and services. Highways criss-crossing the community include (please refer to maps under Tab 3):

- Interstate-83, runs north-south from the Maryland State Line to Harrisburg
- Interstate-76, provides east-west access across the entire community area
- Interstate-81, supports southwest-northeast traffic across the community
- U.S. Route 15, runs north-south from the Maryland Line to Harrisburg
- U.S. Route 30, runs east-west across the southern portion of the community
- U.S. Route 22, supports north-south travel from Harrisburg to the northwestern community boundary.

Airports

The Susquehanna Area Regional Airport Authority (SARAA) owns and controls the community's two primary air facilities: Harrisburg International Airport (HIA) and Capital City Airport. HIA is the only international airport service in the community and Capital City Airport is used for general aviation (corporate, charter, and private aircraft operations) and is the designated reliever and sister facility to HIA. Both are centrally located, within eight miles of Harrisburg.

SARAA is the result of a collaboration of the community's three largest counties (Cumberland, Dauphin, and York) and represents the first-ever regional effort to operate both airports and provide coordinated efforts to serve the communities of Central Pennsylvania. The SARAA board of directors is comprised exclusively of residents from the community area. The SARAA has designed Master Plans to ensure both airports meet the community's aviation needs for the next 20 years and beyond.

In 2001, approximately 1.2 million passengers traveled through HIA. The facility is served by 12 airlines offering more than 120 daily incoming and departing flights, with nonstop service to 13 domestic cities and Toronto. Four major freight-forwarding carriers also serve HIA.

The Capital City Airport executed more than 66,000 general aviation operations in 2001, and is the home of charter air service, a helicopter flight training business, a flight school offering a four-year Bachelor of Science degree in Aviation Management, as well as a full-service fixed based operator (FBO). FBO offers fueling, maintenance, avionics, corporate aircraft hangars, and tie-down space rentals.

Shared/Common Facilities.

Community residents also have opportunity to interact through various shared facilities.

Harrisburg Area Community College (HACC) primarily serves the proposed community, with campuses in Harrisburg (Dauphin County), Lebanon (Lebanon County), and Gettysburg (Adams County). In addition to these campus locations, selected school districts serve as satellite class locations that offer HACC curriculum. As of January 2003, classes will be offered at local high schools in York County. Twenty-one of the twenty-two sponsoring school districts of the College are within the proposed community and provide tuition subsidies for residents who have lived in Pennsylvania for a period of one year and have obtained a Certificate of Residence from their sponsoring district.

HACC also works with area employers to provide customized workforce development programs in conjunction with grants available through the Pennsylvania Department of Community and Economic Development and Workforce and Economic Development Division (WEDnetPA) providing additional opportunities for interaction among the community area workforce and employers.

Vocational -Technical School. The Cumberland Perry Area Vocational Technical School (CPAVTS) offers 22 separate vocational courses to their 15 participating schools within Dauphin, Cumberland, York, Adams and Perry counties. In addition to classroom studies, CPAVTS offers the Cooperative Education Program where students are placed in an entry-level position with a local company to aid in the advancement in their chosen field. This unique program is designed to integrate classroom learning with supervised work experience by acquainting students with the world of work in their related areas of study. In addition, this program offers the employer a cost effective method of evaluating the potential of future employees. Over 120 businesses within the proposed community participate in this program.

Healthcare.

Located in Hershey (Dauphin County), Penn State Milton S. Hershey Medical Center is the sole regional trauma center for the proposed community. The center employs over 7,000 people and serves approximately 21,400 inpatients, 27,800 ER patients and 416,600 outpatients annually. The Hershey Medical Center considers all the counties of the proposed community as part of the region it serves for Level 1 traumas. Furthermore, the Hershey Medical Center serves as the only poison center for the area residents.

Organizations/Clubs/Events.

Residents share common interests and interact through various organizations and community events, as outlined below.

Interscholastic Athletics. The Pennsylvania Interscholastic Athletic Association (PIAA) was formed in 1913 by a group of high school principals who desired to establish uniform rules, eliminate abuses, and place interscholastic athletics in the overall context of secondary education. PIAA playoff events provide a multitude of opportunities for

interaction for students, families, and fans within the proposed community. The purposes of PIAA are set forth in its Constitution. They are to:

- (1) organize, develop, and direct an interscholastic athletic program, which will promote, protect and conserve the health and physical welfare of all participants.
- (2) formulate and maintain policies that will safeguard the educational values of interscholastic athletics and cultivate high ideals of good sportsmanship, and
- (3) promote uniformity of standards in all interscholastic athletic competition.

All six counties of the proposed community, including all 50 public school districts and a number of private schools, participate in District 3 of the PIAA. The PIAA is divided for administrative purposes into 11 geographic districts, each of which has a District Committee elected by the member schools within each district. The various schools located within District 3 form leagues and have numerous athletic events between one another. At the end of each sports season, playoffs occur at the district level with the top teams from each district competing for the state championship. For example, in the 2001 baseball, 2002 basketball and 2001 field hockey playoffs, all six counties from the community area were represented. In addition, in the 2001 football playoffs, five of the six counties of the proposed community participated. This extensive interaction and common interests involving the schools within District 3 further highlights the area's cohesiveness.

Professional Sports. The proposed community has two professional sports teams.

- City Island Park, Harrisburg, is home to the Capital Area's only AA minor league professional baseball team, the Harrisburg Senators. Based on information provided by the Senators, 84 percent of the fans' zip codes are within the proposed community.
- Hershey is home to the Hershey Bears American Hockey League team, the only professional hockey team in the proposed community. The Bears are playing the 2002-2003 season in Giant Center, a new, state-of-the-art 10,500 seat enclosed arena.

Kipona Celebration. This annual weekend event, held in Harrisburg, is one of the oldest waterfront festivals in the United States. More than 300,000 attendees enjoy the festivities, featuring a variety of food vendors, arts and crafts, boat races, educational activities, and other family activities, capped off with the largest fireworks display in Pennsylvania. In 2002, more than 90 percent of the attendees were from the community area.

Whitaker Center for Science and the Arts. This 130,000 square foot complex is the first to use science as an entry to the arts. Centrally located in Harrisburg, this unique arts and cultural venue offers an IMAX Theater, Science Center, Sunoco Performance Theater and many other attractions for the whole family. The Whitaker Center advises that 77 percent of the known attendees come from the proposed community.

Pennsylvania Farm Show Complex. This unique complex, located in Harrisburg, provides approximately 600,000 feet of exhibit space for shows, conferences, and banquets; and is the largest exhibition hall in the community area. The complex includes two arenas, seating 7,400 and 1,500 people, and 60 acres of parking space. The exhibit is versatile, accessible and is host to 211 different events, utilizing 771 event days. In addition, this complex generates over 480 million dollars of business annually and creates over 4,200 full- or part-time jobs. Some of the annual events include the Pennsylvania Farm Show, Pennsylvania Auto and Boat Show, Pennsylvania Home Builders Show and the Pennsylvania National Horse Show. The Pennsylvania National Horse Show is a perfect example of how the attractions at the Farm Show Complex bring area residents together. The Director of the Pennsylvania National Horse Show states its 30,000 attendees are primarily from the proposed community.

Hershey Park (Dauphin County). Located approximately 10 miles east of Harrisburg, this is one of the most famous and distinct amusement parks in the world for family fun and community interaction. This exclusive 110-acre amusement park features over 60 rides and attractions. The park advises more than 78 percent of the season ticket holders reside in the six counties of the proposed community.

Hershey Park also features the Hershey Park Arena and the Hershey Park Stadium that are the only facilities within the community are large enough to host shows and events such as Disney on Ice, Champions on Ice, Ringling Brothers and Barnum & Baily "Greatest Show on Earth", the Harlem Globetrotters, high school (PIAA) sporting events and various concerts that have featured Reba McEntire, NSYNC, U2, Billy Joel and many others.

In addition to the amusement park, Hershey is home to Hershey's Chocolate World, Zoo America North America Wildlife Park, the Hershey Museum and the Hershey Theatre.

Carlisle Pennsylvania Fairgrounds, an 82-acre facility approximately 20 miles west of Harrisburg, offers 10 annual automotive events that cover the entire spectrum of collector car shows and swap meets. According to statistics provided by Carlisle Events, approximately 58–60 percent of the 2002 attendees were from the proposed community.

York Fairgrounds. Residents of the proposed community enjoy year round entertainment and educational offerings at the spacious 120-acre York Fairgrounds. Examples of these activities are the York Fair, the York Antique Show, the York Expo Center Car and Truck Super Sale, York Mid-Atlantic Flower and Garden Show, and many, many more exciting events. The most famous event is the Annual York Fair. Since 1765, the York Fair has held universal appeal for fun seekers from throughout the community area. Over the years, the York Fair has hosted an impressive array of celebrities and political leaders, from Bob Hope and Kenny Rogers to Theodore Roosevelt and John F. Kennedy.

Newspapers/Media.

The *Sunday Patriot News* is published in Harrisburg, PA, and has home delivery to all the counties in the community area. Its total Sunday circulation is approximately 149,263, or 35 percent, of the area's households. Residents rely on the *Sunday Patriot News* for local news, sports, weather, and community events. A complementary on-line edition is also available through the Internet.

Recreation. The Capital Area's hub, Harrisburg, affords opportunity for residents to enjoy recreational activities at its Riverfront Park and City Island locations. City Island is a 63-acre recreational center featuring minor league baseball, bicycle and walking tracks, volleyball courts, softball/soccer/football fields, harbor ferry/water taxis, riverboat cruises, restaurants, shopping and much more.

Gifford Pinchot State Park, located near the metropolitan areas of Harrisburg and York, just 7 miles off I-83, is a 2,338-acre full service facility. This picturesque park is situated among gently rolling farm fields and heavily wooded hillsides. The park houses a 340-acre lake for swimming, fishing and sailing, as well as forests that provide a habitat for abundant wildlife, picnicking and camping.

Ski Roundtop, conveniently located eight miles off I-83 between Harrisburg and York, is the community's primary Ski Resort. Residents visit Ski Roundtop for winter sports such as skiing, snowboarding, snow tubing, and year-round paintball activities. More than 60 percent of its guests are from Cumberland, Dauphin, Lancaster and York counties.

Golf enthusiasts in the proposed community can purchase a Capital Region Golf Card, enabling them to play at nineteen of the most beautiful golf courses within the community. Purchasing this card allows members to take advantage of unlimited uses that include cart rental and a variety of other special offers to these participating golf courses.

Low Income Analysis

A review of 1999 CACI data indicates there are six zip codes in the proposed community that meet the low-income standard of \$30,374, with a combined population of approximately 165,340, or approximately 15 percent of the residents. The credit union will initiate a public relations program in these areas that emphasizes Free Checking, Free ATM and Debit Cards, no or low fee products, surcharge-free ATM network, and special loan programs including the 1st Time Home Buyer Program and no-fee VISA Credit Card. The Swipe 5 Debit Card also will be highlighted as a special program that pays members 5 cents for each time they use their Debit Card. Members 1st FCU will emphasize that members are able to get loans for as little as \$500. A risk-based lending program is currently being developed.

MFCU will utilize a multi-lingual marketing program for both current and potential members. The credit union will provide multi-lingual brochures, conduct seminars in Spanish, and have multi-lingual staff available for service/loan assistance.

Members 1st is the first credit union in the State of Pennsylvania to be approved by the Pennsylvania Housing Finance Agency to offer first-time homebuyers affordable financing options with minimal out-of-pocket expenses. Similarly, the credit union is forming a Specialized Lending group to offer a broader selection of loan products. In 2003, a Title I Lending program is being established, along with Manufactured Housing Lending and Conventional Home Improvement Lending. These programs afford effective loan alternatives for low- to moderate-income households and offer a means for new homeowners to improve their properties who otherwise would not qualify for a home equity loan.

CONCLUSION

Pennsylvania government provides support and oversight to community residents through regional planning and governmental districts. A majority of the workforce is employed within the community, and a majority of the residents live within a 25-mile radius of the community's midpoint. It has a central major trade area, consisting of the community's two largest cities, Harrisburg and York, connected by a major interstate, I-83. The Harrisburg-York trade area draws residents from throughout the community for business, shopping, employment, and entertainment. The community has an international and a reliever airport, shared facilities, organizations, clubs, events, area newspaper, and recreation. 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 99-1, as amended), Chapter 2, Section V.A.2.

3. OVERLAP ANALYSIS

This area is not applicable because there are no newly chartered, federally insured single or multiple common bond credit unions in the proposed community. All of the 42 credit unions in the area were chartered in 1982, or earlier, with the exception of one state institution that was chartered in 2001 as a community credit union. Thus, all are ineligible for overlap protection as provided in the *Chartering and Field of Membership Manual* (IRPS 99-1, as amended), Chapter 2, Section V.E.1.

4. BUSINESS AND MARKETING PLAN

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

• savings accounts	• MOs/travelers checks	• consumer loans
• share draft accounts	• no-surcharge ATMs	• home equity loans

• audio response	• direct deposit/PRD	• credit cards
• toll-free telephone number	• IRAs	• mortgage loans
• electronic services	• share certificates	• on-line banking
• debit cards	• financial planning	• educational seminars
• indirect lending	• multiple branches	• shared branches

(b)(5),(b)(8)

The credit union also sponsors various educational seminars on pertinent topics, such as home buying, construction loans, student loans, financial services, and consumer counseling. These programs benefit all members, including low-income residents. MFCU will continue to offer scholarships and high school service award programs, and will provide multi-lingual literature and staff.

Facilities.

The credit union already serves hundreds of select groups throughout the community and has considerable familiarity with the area. It has substantial investment in facilities, underscoring their extensive delivery system. Thus, they are particularly well positioned to handle their proposed strategy.

MFCU currently operates 11 full-service facilities, most with drive-up tellers, in Camp Hill, Carlisle, Dillsburg, Harrisburg, Mechanicsburg, York, and Etters, Pennsylvania. The existing branches are conveniently located within the community, consistent with the concentration of population in and around the Harrisburg-York area, and accessible via major roads.

(b)(5),(b)(8)

MFCU operates proprietary ATMs at 18 locations, and provides access to no-surcharge ATMs throughout Pennsylvania. In addition, some members have access to credit union service and/or ATMs in their workplace. MFCU will continue to place ATMs in

publicly accessible, major business locations convenient to members' employment, housing, or travel routes.

(b)(5),(b)(8)

MFCU also participates in the Shared Services Program that allows members to perform transactions at participating facilities nationwide. Locally, the credit union is part of an alliance that allows members to utilize over 400 ATM's throughout the requested community without incurring a surcharge. These programs will be used to serve the community area and will be part of the awareness campaign to benefit credit union members.

(b)(5),(b)(8)

(b)(8)

5. CREDIT UNION'S CURRENT FINANCIAL CONDITION

MFCU was examined effective March 31, 2002, and rated (b)(8) There were no areas of concern. The overall financial condition remains strong, earnings are positive, and delinquency and loan losses are well-controlled.

The examiner noted management's ability to integrate changing technology to improve service to members. In particular, MFCU's online home banking system has been continually upgraded with hardware, software, policies, and procedures.

MFCU has a capable management team with a proven track record based on sound strategic planning. Staff is highly competent, well-trained, and there is a well-developed succession plan. A strong internal audit department and thorough outside audit provide excellent oversight.

MFCU added new services and expanded its branch network, and endeavors to be responsive to members' needs. Multiple branches are a key factor in management's philosophy to serve existing members and as well as aggressively marketing to current and potential members. MFCU demonstrated the ability to successfully manage the operational and financial challenges of multiple full-service branches.

KEY RATIO	12/98	12/99	12/00	12/01	12/02
net worth ratio	9.98%	10.35%	10.02%	9.14%	9.08%
delinquency	0.70%	0.66%	0.73%	0.53%	0.48%
loan loss ratio	0.61%	0.48%	0.45%	0.46%	0.36%
earnings	1.01%	1.00%	0.97%	0.87%	0.91%
loans/shares	78.12%	81.35%	76.07%	69.96%	69.84%
share growth	12.19%	6.48%	14.74%	21.51%	11.41%

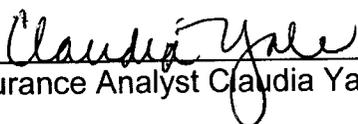
6. FIELD RECOMMENDATION

SE Kutchev reviewed the credit union's business plan and supports the proposed community conversion.

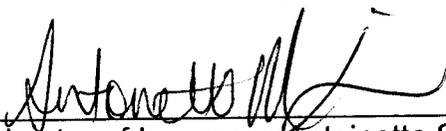
7. REGIONAL RECOMMENDATION

MFCU demonstrated it has the financial strength, infrastructure, operational capability, and management expertise to succeed as a community credit union, and has met the community common bond requirements of the Chartering Manual, IRPS 99-1, as amended.

We recommend MFCU's request for community conversion be approved.


 Insurance Analyst Claudia Yale

3/28/03
 Date


 Director of Insurance Antoinette St. Clair

3/28/03
 Date

J. Owen Cole
ARD-Operations J. Owen Cole

3/28/03
Date

Joy K. Lee
Acting Regional Director Joy K. Lee

3/28/03
Date

i:\ins1\commconv\Members 1st\Backgrnd3

CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the Members 1st 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 employees and military personnel of the United States Government who are assigned to or work at the ~~Navy Ships Parts Control Center~~ Naval Support Activity, Mechanicsburg, Pennsylvania or Carlisle Barracks, Pennsylvania; name eg. 4/30/01
2. Employees of non-appropriated fund activities who work at the said ~~Navy Ships Parts Control Center~~ Naval Support Activity or Carlisle Barracks; name eg. 4/30/01
3. Contractors and employees of contractors who work regularly at said ~~Navy Ships Parts Control Center~~ Naval Support Activity or Carlisle Barracks under contract with the U. S. Government; name eg. 4/30/01
4. Members of the U. S. Armed Forces, active or retired, or their dependents or survivors who are eligible by law or regulations to receive and are receiving benefits or services from the above military installations;
5. Civilian and military personnel regularly employed by the Department of the Navy who work in the State of Pennsylvania and are not eligible for membership in another occupational type credit union;
6. Members of the inactive Navy and Marine Corps Reserve assigned to a Reserve unit in a drilling status (pay and nonpay) in the State of Pennsylvania, who are not eligible for membership in another occupational type credit union;
7. Employees of the Department of Banking, Commonwealth of Pennsylvania, who work in the State of Pennsylvania;
8. Civilian and military personnel of the U. S. Government, who work in Cumberland County, Pennsylvania, and who are not eligible for membership in another occupational type credit union;
9. Employees and elected and appointed officials of the following Pennsylvania locations:
 - Borough of Carlisle, Carlisle
 - Cumberland County
 - East Pennsboro Township, Enola
 - Fairview Township, New Cumberland
 - Hampden Township

10. Employees of the following who work in the Pennsylvania locations named

Advanced Conversion Technology, Inc., Middletown
~~American Cancer Society, Hershey~~ Revised see clause #81
~~American Rehab, Inc., American Rehab Center - Camp Hill, and American Rehab Center - Pottsville, Camp Hill or Pottsville~~ Deleted 4/28/95
Covenco, Inc., Middletown
Cumberland-Perry Association for Retarded Citizens, Cumberland or Perry Counties;
~~Eaton-Dikeman Division of Filtration Sciences Corporation~~, Ahlstrom Filtration, Mt. Holly Springs; (name change 3/7/95)
Edu-Care Services, Inc., Mechanicsburg, Camp Hill, Harrisburg, or Lebanon;
Elegant Marble Products, Inc., Middletown;
Emergency Health Services Federation, Lemoyne;
Enola First Church of God, Enola;
Garrett Electronics Corporation, Lewisberry
Groff Tractor & Equipment, Inc., Ephrata or Mechanicsburg
Penny Supply, Inc., and its wholly-owned subsidiary, Elco Concrete Products, Inc., Harrisburg or Lebanon
~~Preseo International, Inc., New Cumberland~~ Deleted 5/30/95
~~Purina Ralston Company, Mechanicsburg, Shiremanstown, or Lewistown~~ Deleted 5/30/95
~~Ralston Purina Data Processing Center, Pittsburgh~~ Deleted 5/30/95
~~Reliable Office Products, Inc. *The Office Works Companies* Corporate Express,~~ Harrisburg or York (name chg. 12/8/99) name chg. 11/15/01
Rohrer Bus Service, Duncannon
Statewide Office Products, Inc., Wormleysburg
The Redevelopment Authority of the County of Cumberland, Cumberland County

11. Employees of Appleton Papers Inc. of Camp Hill, Pennsylvania;

12. Employees, doctors, medical staff and technicians of Holy Spirit Hospital and its affiliates named below who work in Camp Hill, Pennsylvania:

Comfort Care of Holy Spirit, Inc. - Home Health Agency
Professional Pharmacy

13. Employees of ~~DuPont Connectors Systems of New Cumberland, Pennsylvania, a division of E. I. DuPont DeNemours & Company, Inc.~~ FCI (Framatome Connectors International) *who work in Clearfield (correction 8/4/99)* or New Cumberland, Pennsylvania; (name change 8/4/99)

14. Employees of the following who work in Camp Hill, Pennsylvania:

Atlas Energy Products Roofing Corp. (name chg. 2/17/00)
Besco Systems, Inc. (moved see clause #15 6/14/95)
~~Computer Resource Associates, Inc.~~ (Deleted 1/25/99)

~~Dunn Geoscience Corporation~~ (Deleted 1/25/99)
Food Engineering Inc.
Jackson Gastroenterology
~~Model Motors~~ (Deleted 1/25/99)
Morefield Communications, Inc.
Trinity High School

15. Employees of the following who work in Mechanicsburg, Pennsylvania:

~~Book of the Month Club, Inc.~~ Bookspan (name cg. 4/16/01)
~~C.L.C. Pharmacy~~ (Deleted 1/25/99)
~~Continental Medical Systems, Inc.~~ (Deleted 1/25/99)
~~Ezon Products~~ deleted 12/8/99
First United Mortgage Services
Fry Communications, Inc.
~~Greenray Industries, Inc.~~ C-MAC Quartz Crystals, Inc. (name cg. 4/19/96)
~~Human Achievement Program, Inc.~~ (moved to clause #118 12/8/99)
~~MDS, Inc.~~ (Deleted 1/25/99)
Mechanicsburg Learning Center
Mechanicsburg School District
~~National Rx Services, Inc. of Pennsylvania~~ Merck-Medco Rx Services of Pennsylvania,
L.L.C. (name cg. 6/15/00)
Oven Industries, Inc.
PHICO Insurance Company (relocated to item 52)
Quaker State Broadcasting Corporation
~~Summit Technologies, Inc.~~ deleted 12/8/99
Thayer Dental Laboratory
~~Viva La Firm~~ (Deleted 5/30/95)
Wilcox Forging Corporation
Besco Systems, Inc. (location cg. 6/14/95)

16. Employees of the following who work in Carlisle, Pennsylvania:

Carlisle Radiology Associates
Church of God Home, Inc.
Cumberland Crossings Retirement Community
Dr. Rodney K. Hough, Inc.
Family Ford-Mercury, Inc.
G S Electric
~~Holly Milk, a Division of Atlanta Dairy Cooperative~~ (Deleted 7/15/97)
~~Innovative Frequency Control Products, Inc.~~ (Deleted 1/25/99)
~~Keen Leasing, Inc.~~ (moved to clause #22 7/22/96) deleted 1/29/01
Lillie, Inc.
~~Murata Erie North America~~ (Deleted 5/30/95)

~~P.R. Hoffman Machine Products, a division of Amstar Technical Products Company, Inc.~~
~~P.R. Hoffman Materials Processing Hoffman Materials, Inc., a division of Amstar~~
Technical Products Company, Inc. (Name Change 1/25/99)
~~Reeves Hoffman Division of Dynamics Corporation of America~~ CTF Reeves Frequency
Products (name cg. 12/8/99)
Stoner Associates, Inc. *dba Advantica Stoner* (name cg. 4/11/02)
~~The Alliance Home~~ Chapel Pointe at Carlisle (name cg. 12/8/99)
The Dickinson School of Law and of Dickinson College

17. Employees of the ~~Kinney Shoe Corporation, Division of F. W. Woolworth Co.,~~ Venator Group who work in Camp Hill, Mechanicsburg or Carlisle, Pennsylvania, or New York, New York; name cg. 12/8/99

18. Members of the National Association of Retired Federal Employees, Chapter 1816, in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of April 1985;

19. Employees of members of the Pennsylvania Automotive Wholesalers Association who work in Pennsylvania;

20. Field sales personnel of Kinney Shoe Corporation who are paid or supervised from Milwaukee, Wisconsin;

21. Employees of members and associate members of the Emergency Health Services Federation of Southcentral Pennsylvania in ~~Lemoyne~~ *New Cumberland*, Pennsylvania, members of which qualify for membership in accordance with its constitution and bylaws as of April 1985, and who work in Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry or York Counties, Pennsylvania; (location cg. 6/15/00)

22. Employees of the following who work in Harrisburg, Pennsylvania:

~~Camp Hill Art Press, a wholly owned subsidiary of Taylor Corporation,~~ Schmidt
Printing (Name Change 1/25/99)
~~Central Pennsylvania Retreaders & Distributors, Inc.~~ (Deleted 1/25/99)
Governors' Veterans Outreach and Assistance Center
~~AllHEALTH, HAPSCO Group, Inc~~ (name change 2/21/95) a subsidiary of The Hospital
Association of Pennsylvania
Keystone Truck Sales, Inc.
~~Pennsylvania Bar Institute~~ (moved to clause #118 12/8/99)
Pennsylvania Dental Association
Pennsylvania Properties
Pennsylvania Protection and Advocacy, Inc.
Pennsylvania Psychological Association
Thomas J. Lipton Company
~~Keen Leasing, Inc.~~ (location cg. 7/22/96, formerly clause #16) deleted 1/29/01

~~23. Employees of members of the M J Carlisle Mall Merchants Association in Carlisle, Pennsylvania, except persons eligible for membership in another occupational type credit union; (Deleted 4/23/01)~~

24. Members of the National Association of Retired Federal Employees, Harrisburg Chapter No. 102, in Harrisburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of April 1986;

25. Regular members of the American Legion, WWI Memorial Post No. 109 and of its affiliates, the Women's Auxiliary, the Sons of the American Legion, and the Home Association, in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of September 1986;

26. Employees, doctors, medical staff, and technicians who work at ~~Carlisle Hospital & Health Services~~ Carlisle Regional Medical Center in Carlisle, Pennsylvania; *name cg. 12/8/99 name cg. 4/11/02*

~~27. Employees of Commonwealth Communications Services, Inc., and of its wholly owned subsidiaries, Early American Society, Harris House, Stack Pole Company, WHP Radio Station, Telegraph Press and Historical Times, who work in Harrisburg or Gettysburg, Pennsylvania; Deleted 4/28/95 (company name change - see next clause)~~

27. Employees of Stackpole, Inc., and of its wholly-owned subsidiaries, Stackpole Books, Wildfowl Carving & Collecting, Rug Hooking and Toledo Broadcasting who work in or are paid from Harrisburg, Pennsylvania; 4/28/95

28. Employees of Capital Blue Cross and its following wholly-owned subsidiaries who work in or are paid from Harrisburg, Pennsylvania, except those employees who work in Allentown, Pennsylvania:

Capital Advantage Insurance Company
COMP I Center
Shared Service Center

29. Members of the ~~American Legion, Carlisle Post 101 and of its affiliates, the Ladies Auxiliary, the Sons of the American Legion, and the Hall Association~~ *American Legion Hall Association, Inc.* in Carlisle, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of December 1986; (name change 4/12/00)

30. Members of the American Legion, Guy E. Shelley, Jr., Post 974, and of its affiliates, the Ladies Auxiliary, the Sons of the American Legion, and Social Members in Fairview Township, York County, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of January 1987;

31. Members of the Pennsylvania Society of Public Accountants in Harrisburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of February 1987;

32. Employees of Presbyterian Homes, Inc., who work in or are paid from Camp Hill, Pennsylvania;

33. Members of The Mechanicsburg Club in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of February 1987;

34. Employees and members of the Pennsylvania Retired School Employees Association in Pennsylvania;

~~35. Employees of ITT Business Communications Corporation who work in Swatara Township, Pennsylvania; salespersons and employees of sales offices of ITT Business Communications Corporation who are paid from Swatara Township, Pennsylvania; (Deleted 8/7/95)~~

36. Members of Der Harrisburg Maennerchor in Harrisburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of June 1987;

37. Employees of Coldwell Banker, MGM Realty, Inc., who work in or are paid from the Colonial Park, Forrest Hills Office, in Harrisburg, Pennsylvania;

38. Members of Greater Harrisburg Board of REALTORS, Inc., in Camp Hill, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of November 1987; employees of the above Greater Harrisburg Board of REALTORS, Inc.;

39. Employees, doctors, medical staff, and technicians who work at HEALTHSOUTH Rehabilitation of Mechanicsburg ~~Rehab Hospital or the Renova Center~~ (name change) in Mechanicsburg, Pennsylvania; volunteers who work at the above facilities under supervision of the staffs; medical employees of staff doctors of the above facilities; (name change 2/21/95)

40. Employees of Stambaugh's Air Service, Inc., who work at the Harrisburg International Airport in Middletown, Pennsylvania;

41. Employees of ~~Community Mental Health Center~~ *The Stevens Center* who work in or are paid from Carlisle, Pennsylvania; (name chg. 6/15/00)

42. Employees of Domino's Pizza who work in or are paid from ~~Wormleysburg~~ Mechanicsburg, Pennsylvania; (location chg. 2/17/00)

43. Employees of the following wholly-owned subsidiaries of Allegheny International, Inc., of Pittsburgh, Pennsylvania, who work in Harrisburg or Shiremanstown, Pennsylvania:

Jackson Manufacturing Company

~~True Temper Hardware, Inc.~~ Ames True Temper (name change 4/12/00)

~~44. Regular members of the Harrisburg Printing and Graphic Communications Union Local 123-International Printing and Graphic Communications Union of North America (AFL-CIO), in Harrisburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of January 1987; employees of the above Local 123; (Deleted 5/30/95)~~

45. Employees of Giant Food Stores, Inc., which consists of Giant Food Stores, Martin's Food Markets, Giant Food Stores, Inc., Distribution Center, and the Giant Food Stores, Inc., corporate office, who work in or are paid from Carlisle, Pennsylvania, except employees of Giant Food Stores in Burnham and Lewistown, Pennsylvania;

46. Employees of ~~Carlisle Tire and Rubber Company~~ Carlisle Tire and Wheel Company who work in Carlisle, Pennsylvania, or Columbia, South Carolina; (Name Change 1/25/99)

47. Members of the National Association of Retired Federal Employees, Chapter 373, in Carlisle, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of September 1989;

~~48. Employees of Central Business Systems who work in or are paid from Harrisburg, Pennsylvania; (Deleted 1/25/99)~~

49. Employees of Carlisle SynTec Systems, Greenville Manufacturing Facility (a division of Carlisle SynTec Systems), and Hardcast Incorporated (a wholly-owned subsidiary of Carlisle SynTec Systems), who work in Carlisle, Pennsylvania, Greenville, Illinois, or Wylie, Texas;

50. Persons who were members of Piezo Crystal Federal Credit Union whose loans were purchased or assumed for collection purposes by this credit union; (moved from standard wording section on 2/27/95) 7/14/82

51. Students enrolled in a program leading to a degree in The Dickinson School of Law or Dickinson College; (moved from standard wording section on 2/27/95) 12/12/84

52. Employees of ~~Inland Container Corporation~~ *Paperboard and Packaging, Inc.* who work in Biglerville, Pennsylvania, New Paltz, New York, Ware, Massachusetts, or Winchester, Virginia; 7/26/93 (name cg. 12/8/99)

53. Employees of Crabtree, Rohrbaugh & Associates who work in Harrisburg, Pennsylvania; 9/23/93

54. Employees of PHICO Insurance Company and of its wholly-owned subsidiary, PIMCO (PA Insurance Management Company), who work in or are paid from Mechanicsburg, Pennsylvania; 9/23/93

55. Employees of the following who work in the Pennsylvania locations named: 12/20/93

Cumberland Water Conditioning Company t/a Culligan Water Conditioning Co.,
Mechanicsburg
Dove's Auto Repair, Harrisburg or Mechanicsburg

56. Employees of ~~ERX Logistics~~ *Penske* Carlisle Regional Office who work in Carlisle, Pennsylvania, and of its distribution centers who work in Albany, New York, Baltimore, Maryland, Boston, Massachusetts, Edison, New Jersey, Philadelphia (King of Prussia), Pennsylvania, or Richmond, Virginia; 2/15/94 *name cg. 9/7/00*

57. Employees of National Claims Administrative Services, Inc., of Pennsylvania (NCAS/P), a wholly-owned subsidiary of Capital Blue Cross, who work in Lemoyne, Pennsylvania; 2/15/94

58. Employees of Pennsylvania Blue Shield and of its wholly-owned subsidiaries, Keystone Health Plan Services, Healthguard of Lancaster, and Keystone Ventures, Inc., who work in or are paid from Camp Hill, Pennsylvania; 2/15/94

59. Employees of Keystone Health Plan Central and Health Benefits Management, Inc., 50 percent owned by Pennsylvania Blue Shield and 50 percent owned by Capital Blue Cross, who work in or are paid from Camp Hill, Pennsylvania; 2/15/94

60. Employees of the Pennsylvania Automotive Association (PAA) and of its following affiliated companies, operating under common ownership, who work in Harrisburg, Pennsylvania:

PAA Services, Inc.
PAA Insurance Trust
PAA Voluntary Employee Beneficiary Association
Political Action Committee of the Pennsylvania Automotive Association

and employees of PAA Insurance Agency, Inc., a wholly-owned subsidiary of PAA Services, Inc., who work in Harrisburg, Pennsylvania; 3/3/94

61. Employees of R. F. Fager Company who work in Camp Hill, Pennsylvania; 6/3/94

62. Employees of Carlisle Carrier Corporation who work in ~~Carlisle~~ Mechanicsburg, Pennsylvania; 6/15/94 (location change 4/12/00)

63. Employees of C & J Enterprises, who work in Mechanicsburg, Pennsylvania; 7/5/94

64. Regular natural-person, voting members of the Pennsylvania Restaurant Association in Harrisburg, Pennsylvania who qualify for membership in accordance with its bylaws as of July 5, 1994; employees of the Pennsylvania Restaurant Association; who work in Harrisburg, Pennsylvania; 7/5/94

~~65. 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 7/27/94 SUSPENDED 10/25/96~~

66. Employees of West Shore Advanced Life Support Services, Inc., an affiliate of Holy Spirit Hospital, who work in Camp Hill, Pennsylvania; 8/17/94

67. Employees of ~~M^cCoy Electronics Company~~ *Oak Frequency Control* who work in Mt. Holly Springs or Mercersburg, Pennsylvania; 11/28/94 (name *cg.* 12/8/99)

68. Employees of Gettysburg College who work in Gettysburg, Pennsylvania; 12/6/94

69. Employees of HealthAmerica of Central Pennsylvania who work in the Pennsylvania cities of Harrisburg, Camp Hill, Hershey, Mechanicsburg, Lancaster, or State College; 12/15/94

70. Class A members and the Ladies Auxiliary of the Veterans of Foreign Wars Boiling Springs Post 8851 in Boiling Springs, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of December 15, 1994, provided, however, that membership is limited to 2,500 of such persons; 12/15/94

71. The following is added effective September 1, 1994, as a result of the merger of the Pennsylvania Food Merchants Credit Union: 1/9/95

Natural-person Active and Associate Members of the Pennsylvania Food Merchants Association in Camp Hill, Pennsylvania, who qualify for membership in accordance with its bylaws if effect August, 1994, and who live or work in the State of Pennsylvania, Provided, however, that membership is limited to 2,500 of such persons;

Employees of the Pennsylvania Food Merchants Association who work in Camp Hill, Pennsylvania;

Employees of the following who work in the Pennsylvania locations shown:

Al's Midstate	Gillett
Albion	Albion
Anderson's	Warren
Barnesboro Giant Eagle	Barnesboro
Bedford Giant Eagle	Bedford
Bello's	Erie

Best Oil
Bob/Irv's
Bonfatto's
Book's
Boyer's
Cen Penn
Con Food
DD Jones
Ebensburg Giant Eagle
Eddie's
Elizabeth S-N-S
Fantastic Sam's
Festival Foods
Four Seasons
Freeland
Glassport S-N-S
Gordon's
Greco's
Greensburg S-N-S
H & H Super Duper
Hall Bros.
Handee Marts
Handee Semi
Harrisburg Dairies
Holzer's
Insalacos
Jays
Jedco
Johnstown Giant Eagle
Keefer's IGA
Keppels
Kings IGA
Kraisinger's
Kutco
Kutztown Bologna
Langhorne S-N-S
Leeper's
Lowe's
M E L
Mann's
McClay
McGinnis Sisters
Musser's Market
Myers Food Rite
Northeast

Pittsburgh
Naples
Bellefonte
Portersville
Fleetwood
Harrisburg
Clarks Summit
Pittsburgh Harrisburg (correction 5/30/95)
Ebensburg
Jeffersonville
Elizabeth
Pittsburgh
Mechanicsburg
Denver
Freeland
Glassport
Erie
Mansfield
Greensburg
Sagertown
Snow Shoe
Gibsonia
Gibsonia
Harrisburg
Latrobe
Pittston
York
York
Johnstown
Mechanicsburg
Bath
Hamburg
Mt. Pleasant
Harrisburg
Myerstown
Langhorne
Mt. Pleasant
Muncy
Pittsburgh
North Hampton
Pittsburgh
Pittsburgh
Quarryville
Dillsburg
Pittston

Penn Brush	Philadelphia
Power	Mars
Quality	Carrolltown
Radcliffe's	Macungie
Ridgeview	Elizabethtown
RS Giant Eagle	Roaring Springs
Saltsburg S-N-S	Saltsburg
Sam's - Cannonsburg	Cannonsburg
Saylors Market	Newville
Scocio's	North Huntingdon
Sheetz	Altoona
Shillington	Shillington
Somerset Giant Eagle	Somerset
Uni-Mart	State College
Unico	State College
Valley Farms	Pittsburgh
Wissinger	Altoona
Yoders	New Holland
Zinn's	Ephrata

Employees of the following who work in the locations shown:

Alfred's	Alfred, New York
Bel-Garden	Baltimore, Maryland
Guardian	South Jersey, New Jersey
Peck's	Narrowberg, New York

Persons who were members of the Pennsylvania Food Merchants Credit Union as of September 1, 1994;

72. Employees of the following who work in the Pennsylvania locations named: 5/18/95

R. S. Mowery & Sons, Inc., Carlisle
 Gettysburg National Military Park/Eisenhower National Historic Site, National Park Service, Gettysburg

73. Employees of Alternative Rehabilitation Communities, Inc., who work in or are paid from Harrisburg, Pennsylvania; 5/18/95

74. Natural-person members of the Pennsylvania Coalition of Citizens With Disabilities in Harrisburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect May 1995, provided, however, that membership is limited to 2,500 of such persons; 5/18/95

75. Students enrolled at Mechanicsburg Area Senior High School in Mechanicsburg, Pennsylvania, provided, however, that membership is limited to 2,500 of such persons; 5/30/95

76. Employees of H. B. McClure Company, Inc., who work in Harrisburg, Pennsylvania; 11/16/95

77. Members and employees of St. Mark's United Methodist Church in Harrisburg, Pennsylvania, provided, however, that membership is limited to 2,500 of such persons; 11/16/95

78. Members of Haines-Stackfield American Legion Post 826 Home Association in Carlisle, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of November 1995 and who work or reside in Cumberland County, Pennsylvania, provided, however, that membership is limited to 2,500 of such persons; 11/16/95

79. Members and employees of The First Church of God in Mechanicsburg, Pennsylvania, provided, however, that membership is limited to 2,500 of such persons; 12/18/95

80. The following is added effective November 30, 1995, as a result of the merger of Smithco Employees Federal Credit Union: 1/11/96

Employees of L. B. Smith, Inc., and of its branch offices, who work in or are paid from Camp Hill, Pennsylvania;

Employees of Central Lincoln-Mercury, Inc., a wholly-owned subsidiary of L. B. Smith, Inc. who work in Swatara Township, Dauphin County, Pennsylvania;

Employees of West Shore Lincoln-Mercury, Inc., a wholly-owned subsidiary of L. B. Smith, Inc., who work in Mechanicsburg, Pennsylvania;

Members of record of the Smithco Employees Federal Credit Union as of the effective date of merger;

81. Employees of the American Cancer Society, Pennsylvania Division, Inc., who work in or are paid from Hershey, Pennsylvania; 1/30/96

82. Members of the South Central Pennsylvania Chapter of the Piano Technicians Guild, Inc., in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of March 1996, provided, however, that membership is limited to 2,500 of such persons; 3/5/96

83. ~~Employees of the Pennsylvania Retail Division of the Fleming Companies dba Festival Foods, Jubilee Foods, and Super Thrift Stores, who work in or are paid from Mechanicsburg, Pennsylvania; 7/22/96 deleted 6/29/00~~

84. Employees of Horsefeathers Hair Designs who work in Mechanicsburg, Pennsylvania; 2/3/99

85. Employees of Copy Right Printers, Inc., who work in Mechanicsburg, Pennsylvania; 2/3/99

86. Employees of ~~Ralston Purina Company~~ Nestlé Purina PetCare Company who work in Mechanicsburg, Pennsylvania; 2/3/99 **name change 11/25/02**

87. Employees of Prelude Systems, Inc., who work in Camp Hill, Pennsylvania; 2/3/99

88. Employees of the following who work in the Pennsylvania locations named: 2/22/99

ITT Technical Institute, Mechanicsburg
Dawood Engineering, Enola
North American Property Investments, Inc., Harrisburg
~~Charlene M. Meyers Catering Inc., Camp Hill (deleted 2/17/00)~~

89. Employees of the following who work in the Pennsylvania locations named: 3/3/99

Precision Medical Devices, Inc., Mechanicsburg
Diversified Data Systems, Inc., Mechanicsburg
Eichelberger Construction, Inc., Dillsburg
KCI Technologies, Inc., Mechanicsburg
Commonwealth Caterers, Inc., Middletown
Susquehanna Township Emergency Medical Services, Harrisburg
Fresenius Medical Care North America, ~~Middleburg~~ Middletown (location cg. 2/17/00)
Advanced Industrial Services, Inc., York
Reliance Finance Company, Harrisburg
John Gross & Co., Inc., Mechanicsburg
Hinton & Associates, Inc., Carlisle
~~Balanced Care Corporation, Mechanicsburg or Harrisburg (see clause #148 5/26/00)~~
Car Trek, Inc., Dillsburg
Haas Printing Co., Inc., Lemoyne
KSH, Contractor/Property Maintenance Company, Camp Hill
Boore's Towing, Gardners
The Camera Box, Camp Hill

90. Employees of Erdman, Anthony, Associates, Inc., who work in or are paid from Mechanicsburg, Pennsylvania;

91. Members of The Tuesday Club in Harrisburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of March 1999; 3/19/99

92. Employees of The Tuesday Club who work in Harrisburg, Pennsylvania; 3/19/99

93. Employees and distributors working regularly under contract for Propps-Frady Distributors in Mechanicsburg, Pennsylvania; 4/9/99

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

Delta Dental of Pennsylvania, Mechanicsburg 4/9/99
Rettew Associates, Inc., Lancaster, Mechanicsburg, or York 4/9/99
PIA Services, Inc., Mechanicsburg 4/9/99
High Industries, Inc., Mechanicsburg 4/9/99
Pennsylvania Association of Mutual Insurance Companies, Harrisburg 4/9/99
Easter Seals South Central PA, New Cumberland 4/9/99
Business Messenger Service, Mechanicsburg 4/9/99
Technical Services Associates, Inc., Mechanicsburg 4/9/99
Murray Associates Architects, P.C., Harrisburg 4/9/99
IntelliMark, Mechanicsburg 4/9/99
Byerly Incorporated, Lemoyne 4/9/99
Capital Area Temporary Services, Inc., and Elite Medical Staffing, Lemoyne 4/9/99

95. Members of The First Zion Baptist Church in Harrisburg, Pennsylvania; 4/9/99

96. Members of Enola First Church of God in Enola, Pennsylvania; 4/9/99

97. Members of Emmanuel United Methodist Church in Middletown, Pennsylvania; 4/27/99

98. Employees of the following who work in the Pennsylvania locations named:

Sunrise Computers, Camp Hill and Lemoyne 4/27/99
Lower Allen Township, Camp Hill 4/27/99
Steve's Repairs Unlimited, Carlisle 4/27/99
Baker Installations, Camp Hill 4/27/99
Earth Tech, Inc., Mechanicsburg 4/27/99
Market Cross Pub, Carlisle 4/27/99
~~Wilson Steinman Delivery Service, Harrisburg 4/27/99~~ deleted 4/30/01

99. Employees and members of the Art Center School and Galleries in Mechanicsburg, Pennsylvania; 5/7/99

100. The following has been added effective April 1, 1999, as a result of the merger of Iceberg Credit Union: 5/24/99

Employees of ~~Berg Electronics Company, a division of E.I. duPont de Nemours & Company, Inc.~~ FCI (Framatome Connectors International) who work in Emigsville or Mt. Union, Pennsylvania; (name change 8/4/99)

Members of record of the Iceberg Credit Union as of the effective date of this merger;

101. Employees of the following who work in the Pennsylvania locations named:

Barclay White, Incorporated, Mechanicsburg 6/11/99
Envirodyne Systems, Inc., Camp Hill 6/11/99
James E. Grove, O.D., P.C, Mount Holly Springs 6/11/99
Rolling Green Cemetery Company, Camp Hill 6/11/99
Jack E. Patti, Framing Contractor, Gardners 6/11/99
Silver Spring Township, Mechanicsburg 6/11/99
Stine Consulting, Dillsburg 6/11/99
Henson Transport, Inc., Harrisburg 6/11/99
Concentra Medical Centers, Mechanicsburg 6/11/99
Andrews, Sacunas & Saline, Inc., Harrisburg 6/11/99
Crown American Properties, L.P., Camp Hill 6/11/99
The Treemen Tree Service, Mechanicsburg 6/11/99
Lobar Associates, Inc., Dillsburg 6/11/99
Towne House Suites & Apartments, Harrisburg 6/11/99
Modjeski & Masters, Inc., Mechanicsburg 6/11/99

102. ~~Employees of Pennsylvania Physicians Healthcare Plan, Inc., (dba Pennsylvania Physicians Care), and the following wholly owned subsidiaries who work in Harrisburg, Pennsylvania: 6/11/99 deleted 1/29/01~~

~~Physicians Care PPO, Inc. (dba Physicians Care PPO)
Pennsylvania Physicians Care Service Corp. (dba Physicians Care Management Services)
Physicians Care HMO, Inc. (dba Physicians Care HMO)~~

103. ~~Employees of the following who work in the Pennsylvania locations named: 6/14/99~~

~~Synertech, Inc., Harrisburg (moved to clause #406 6/20/02)
MindSpring Enterprises, New Cumberland (merged; see Clause #139 4/25/00)~~

104. Employees of the following who work in the Pennsylvania locations named: 6/29/99

CPENT, Inc., Carlisle
Cumberland Valley Motors, Mechanicsburg or Carlisle
FPE Consulting Engineers, Dillsburg
Keystone Programming, Inc., Harrisburg
~~LPL Financial Services~~ Susquehanna Financial Services, Mechanicsburg name cg.
11/15/01
Roberts & Meck, Inc., Mechanicsburg
~~SSGS~~ SGS Architectural Associates, Inc., Carlisle (name cg. 12/8/99)
Technology Investments Group, Inc., Manheim
Country & Town Baptist Church, Mechanicsburg

105. Members of Country & Town Baptist Church in Mechanicsburg, Pennsylvania; 6/29/99

106. Employees of Reynolds Construction Management, Inc., R.T. Reynolds, Inc., and Reynolds Facilities Management, Inc., operating under common ownership, who work in Harrisburg, Pennsylvania; 6/29/99

107. Employees of Conestoga Ceramic Tile Distributors, Inc., who work in or are paid from Harrisburg, Pennsylvania; 6/29/99

108. Employees of the following who work in the Pennsylvania locations named: 7/29/99

Belvedere Medical Corporation, Carlisle
Besco Service Company, Inc., Mechanicsburg
Camp Hill Shopping Mall, Camp Hill
Carlisle Pediatric Associates, Carlisle
Cumberland Technologies International, Carlisle
Geistwhite Landscaping, Inc., Carlisle
JPL Productions, Harrisburg
~~Kuhns-Harnish Ford, Inc., Mechanicsburg~~ deleted 1/29/01
South Middleton Township, Boiling Springs
TransAmerica Printing, Camp Hill
Wilson Paving, Carlisle

109. Employees of AAA Central Penn Automobile Club who work in or are headquartered in Harrisburg, Pennsylvania; 9/23/99

110. Employees of the following who work in the Pennsylvania locations named: 9/23/99

Calvary Temple Church, Carlisle
Farrell & Ricci, P.C., Harrisburg
Grace Bible Institute and School of Theology, Harrisburg
Kairos Health Systems, Inc., Mechanicsbur
Knezic/Pavone Advertising, Inc., Harrisburg
~~Liberty Check Printers~~ Liberty Enterprises, Middletown (name change 4/12/00)
Metropolitan Community Church of the Spirit, Harrisburg
P & A Haines Overhead Door Service, Elizabethtown
Rocky Meadows Golf Course and Restaurant, Carlisle

111. Members of Metropolitan Community Church of the Spirit in Harrisburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 1999; 9/23/99

112. Non-probationary (permanent) members of Citizen Fire & Rescue Company, No. 2 in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 1999; 9/23/99

113. Employees of the following who work in the Pennsylvania locations named: 10/7/99

Adelphia Business Solutions, Mechanicsburg
Credit Plus Solutions Group, Harrisburg
J & K's Locksmithing, Harrisburg
Journal Publications, Inc., Harrisburg

114. Active members and directors of the Harrisburg Choral Society who qualify for membership in accordance with the Bylaws in effect as of November 1999; 11/5/99

115. Employees of the following who work in Carlisle, Pennsylvania: 11/5/99

Ahold Financial Services
Nationwide Insurance

116. Members holding full membership in the Harrisburg Radio Amateur's Club in Etters, Pennsylvania, who qualify for full membership in accordance with its bylaws as of February 1960;

117. Employees of the following who work in or are paid from the Pennsylvania locations named:

AgChoice Farm Credit, ACA, Mechanicsburg 12/8/99
New Hope Ministries, Dillsburg 12/8/99
Accents Landscaping, Inc., Dillsburg 12/8/99

118. Employees of the following who work in the Pennsylvania locations named:

~~Bumble Bee Hollow~~ East Bumble Bee Hollow Golf Center, Harrisburg 12/8/99 name
cg. 11/15/01
~~Klipsen Enterprises~~ Bumble Bee Hollow Golf Center, Mechanicsburg 12/8/99 name cg.
11/15/01
First Generation Video Productions, Camp Hill 12/8/99
Human Achievement Program, Inc., Shiremanstown (moved from clause #15 12/8/99)
Pennsylvania Bar Institute, Mechanicsburg (moved from clause #22 12/8/99)

119. Employees of the following who work in or are paid from the Pennsylvania locations named:

Dauphin County Technical School, Harrisburg 1/21/00
Dillsburg Area Public Library, Dillsburg 1/21/00
The Garden Path, Harrisburg 1/21/00
Isaacman Kern & Co., Harrisburg 1/21/00
The Roberts Group, Carlisle 1/21/00
SECCO, Inc., Camp Hill 1/21/00

Waggoner, Frutiger & Daub, Mechanicsburg 1/21/00
Black Landscape Contracting, Harrisburg 2/10/00
Connors Transportation, Inc., Mechanicsburg 2/10/00
Keystone Petroleum Equipment, Ltd., Mechanicsburg 2/10/00
Kunj, Inc. dba One Stop, Harrisburg 2/10/00
Sir D's Catering, Inc., Harrisburg 2/10/00
PDA Software Services, Inc. dba Viking Computing, Mechanicsburg 2/10/00

120. Active members of the Harrisburg Junior Chamber of Commerce in Harrisburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2000; 2/10/00

121. Class A members of the Mechanicsburg Memorial Post 6704, Veterans of Foreign Wars of the United States, in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2000; 2/17/00

122. Employees and voting members of The Evangelical Lutheran St. Mark's Church in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2000; 2/17/00

123. Employees of the following who work in or are paid from Mechanicsburg, Pennsylvania:

Exel Logistics 2/17/00 (name change 4/12/00)
Keystone Apple, Inc./Susquehanna Apple, Inc. 2/17/00

124. Students attending Mechanicsburg Intermediate School in Mechanicsburg, Pennsylvania; 2/17/00

125. Members of Carlisle Lodge No. 578 of the Benevolent and Protective Order of the Elks in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2000; 2/17/00

126. Active members of Emmanuel Baptist Church in Mechanicsburg, Pennsylvania who qualify for membership in accordance with its bylaws as of February 2000; 2/17/00

127. Employees and active members of Fairview Community Church in New Cumberland, Pennsylvania who qualify for membership in accordance with its bylaws as of March 2000; 3/13/00

128. Board of Managers of Members 1st, LLC who work in Mechanicsburg, Pennsylvania; 3/13/00

129. Active members of the Crossroads Bible Church in Dillsburg, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

130. Members of Captain B. J. Brindle Camp No. 50, Sons of Union Veterans, and its auxiliary in Carlisle, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

131. Members of Calvary Temple Church in Carlisle, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

132. Members of Word of Grace Ministries in Harrisburg, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

133. Members of Living Hope Church in Harrisburg, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

134. Members of Cumberland Valley Church Brethren in Christ in Dillsburg, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

135. Members of Fifth Street United Methodist Church in Harrisburg, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

136. Members of Big Spring Presbyterian Church in Newville, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

137. Members of the Association of Reformed Baptist Churches of America in Carlisle, Pennsylvania who qualify for membership in accordance with its bylaws as of April 2000; 4/14/00

138. Employees of the following who work in or are paid from the Pennsylvania locations named: 4/14/00

Pennsylvania Percs, Inc., Mechanicsburg
Center City Bread Shed, Harrisburg
~~Blacksmith Occupational Services, Carlisle~~ deleted 1/29/01
AmeriCredit Financial Services, Inc., Carlisle
Freysinger Pontiac, Inc., Mechanicsburg
MEMBERS Financial Services, Mechanicsburg
Premier Construction Group, Inc., Mechanicsburg
Rufe Chevrolet, Inc., Carlisle
Turner Hydraulics, Inc., Carlisle

139. Employees of Earthlink, who work in or are paid from ~~New Cumberland~~ Harrisburg, Pennsylvania; 4/25/00 (location change 5/15/00)

140. Members of the Rainbow Investment Club, Shiremanstown, Pennsylvania, who qualify for membership in accordance with its Partnership Agreement, effective October 14, 1997; 4/25/00

141. Active members of the Mt. Holly Springs Church of God, located in Mt. Holly Springs, PA, who qualify for membership in accordance with its bylaws in effect on May 5, 2000; 5/8/00

142. Active members of the Monumental African Methodist Episcopal Church, located in Steelton, PA, who qualify for membership in accordance with its bylaw in effect on May 8, 2000; 5/15/00

143. Active members of the Young Millionaires Investment Club, located in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect on May 8, 2000; 5/15/00

144. Employees of the following who work in or are paid from the Pennsylvania locations named: 5/15/00

C & B's Towne House Convenience Store, Harrisburg
St. Thomas Creations, Mechanicsburg
Carlisle Productions, Inc., Carlisle
Career Management Consultants Inc., Harrisburg
Cumberland Geotechnical Consultants, Inc., Carlisle
H & H Service Company, Inc., Mechanicsburg
Karat Gold Jewelers, Harrisburg
Kohl's Department Stores, Inc., Mechanicsburg
Leer Electric, Inc., Dillsburg
Susan E. Lederer Law Offices, Harrisburg
TSR Incorporated, Dillsburg

145. Employees of the following who work in or are paid from the Pennsylvania locations listed: 5/24/00

Ajilon, Mechanicsburg
BJ's Services, Mechanicsburg
Biller's Masonry & Dry-Vit Company, Dillsburg
Bistline Rentals, Carlisle
Leaf of Eve, Enola
Pennsylvania Association of Non-profit Homes for the Aging, Mechanicsburg
Pecora Engineering & Land Surveying, P.C., Dillsburg
R & B Realty Group, L.L.C., Mechanicsburg
Range End Country Club, Dillsburg
Stoneaire Classic Cars, Inc., Lewisberry
The Wiley Group, Dillsburg
Whitney, Bailey, Cox & Magnani, L.L.P.

146. Active members of the Carlisle Lodge No. 761, Loyal Order of Moose, in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws as of May 2000; 5/26/00

147. Employees of Computer Aid, Inc. who work in or are paid from Harrisburg, Pennsylvania; 5/26/00

148. Employees of Balanced Care Corporation who work in *or are paid from* Mechanicsburg, Pennsylvania; (added 5/26/00 - see clause #89)

149. Active members of the Veterans of Foreign Wars, South Mountain Post 6771, in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of May 2000; 5/26/00

150. Active members of the Spiritual Center of Gettysburg in Gettysburg, Pennsylvania who qualify for membership in accordance with its bylaws as of June 2000; 6/16/00

151. Members of the United States Coast Guard Auxiliary in New Cumberland, Pennsylvania, who qualify for membership in accordance with its bylaws as of June 2000; 6/27/00

152. Employees of the following who work in the Pennsylvania locations listed; 6/27/00

Colonial Country Club, Harrisburg
P.J.'s Hair and Tanning Salon, Dillsburg
Wienken & Associates Financial Services, Camp Hill

153. Employees of the following who work in or are paid from the Pennsylvania locations listed: 6/27/00

Commonwealth Financial Group, Dillsburg
Country Clippers, Rossville
Dynamic Appraisals, Inc., Mechanicsburg
Kilmore Eye Associates, Mechanicsburg
McCurdy's Tree and Landscape Services, Inc., Dillsburg
Wm. D. Schrack, III, Dillsburg
Forklifts, Inc., Mechanicsburg

154. Students attending ITT Technical Institute in Mechanicsburg, Pennsylvania; 6/28/00

155. Members of the Rockville United Methodist Church in Harrisburg, Pennsylvania; 6/28/00

156. Members of the Ridgeland Civic Association in Hampden Township, Pennsylvania, who qualify for membership in accordance with its bylaws as of July 2000; 7/18/00

157. Members of Carlisle Aerie No. 1299 Fraternal Order of Eagles in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws as of July 2000; 7/20/00

158. Employees of the following who work in or are paid from the Pennsylvania locations named: 7/26/00

Henderson Tarp Co., Middletown
Gayman's Nursery, Dillsburg
Faircloth Plumbing & Heating, Dillsburg
Ewing's Wood Floors, Inc., Dillsburg
Dillsburg Area Authority, Dillsburg
Carroll Township Board of Supervisors, Dillsburg
The Blossom Shop, Dillsburg
Jacobs Brothers Evangelistic Association, Dillsburg
UNISYS, Harrisburg
Special Touch Painting, Wellsville

159. Employees of the following who work in the Pennsylvania locations named: 8/3/00

Holly Flies, Mt. Holly Springs
Glass & More, Inc., Mechanicsburg

160. Members of the Mustard Seed Investment Club in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its partnership agreement in effect on May 22, 2000; 8/21/00

161. Employees of Danka Office Imaging who work in Mechanicsburg, Pennsylvania; 8/24/00

162. Employees of the following who work in or are paid from the Pennsylvania locations named: 8/24/00

4 Friends Gift Service LLP, Mechanicsburg
Calvary United Methodist Church, Dillsburg
Greater Carlisle Area Chamber of Commerce, Carlisle (correction 8/30/00)
Crowne Plaza - Harrisburg, Harrisburg
The Law Office of Spero T. Lappas, Harrisburg
SSCI SCCI Hospital - Harrisburg, Harrisburg (correction 8/30/00)

163. Members of the Cumberland County Christian Coalition in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of August 2000; 8/24/00

164. Active members of the Hampden Township Volunteer Fire Company No. 1 in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of August 2000; 8/24/00

165. Members of the Tri-County School Nurses Association in Cumberland County, Dauphin County, or Perry County, Pennsylvania; 8/24/00 (correction 8/30/00)

166. Employees of Kohl's Department Store who work in Harrisburg, Pennsylvania; 8/31/00

167. Employees of Williams-Sonoma, Inc. who work in or are paid from Camp Hill, Pennsylvania; 9/8/00

168. Employees of Square D, Schneider Electric who work in or are paid from Mechanicsburg, Pennsylvania; 9/15/00

169. Employees of Richard E. Krall, Inc. who work in or are paid from Rossville, Pennsylvania; 9/16/00

170. Members of the Mid-Atlantic Association for the Education of Young Children in Newburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 2000; 9/21/00

171. Employees of Dissinger and Dissinger who work in Camp Hill or Marysville, Pennsylvania; 9/27/00

172. Employees of Malchodi & Klein Dental Associates, Inc. who work in Lewisberry or Dillsburg, Pennsylvania; 9/27/00

173. Employees of P & M Powertrain, Ltd., who work in Dillsburg, Pennsylvania; 9/27/00

174. Employees of the following who work in or are paid from the Pennsylvania locations named: 9/27/00

Bobby Rahal Honda, Mechanicsburg
Bobby Rahal Toyota/Lexus, Mechanicsburg
Cassius Mullen's Autocare Center, Inc., Carlisle
Dillsburg Chiropractic Clinic, Dillsburg
Forbes Chevrolet, Inc., Camp Hill
K & S Equipment Sales, Mechanicsburg
Millers Imported Car Service, Inc., Dillsburg
Little Hearts and Souls Daycare, Carlisle
Pennsylvania Leasing Corporation, Harrisburg
Straw's Auto Center, Inc., Dillsburg
Tower Advertising, Inc., Dillsburg
Quality Wholesale, Inc., Carlisle
Sutliff Capital Ford, Harrisburg
Sutliff Chevrolet, Harrisburg

175. Members of the Pinchot Park Assembly of God in Wellsville, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 2000; 9/27/00

176. Employees and members of the South Mountain Union United Brethren in Christ Church in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 2000; 9/27/00

177. Employees and volunteer members, except honorary members, of the Citizens Hose No. 1 in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 2000; 9/27/00

178. Employees of Williams Excavating who work in or are paid from Dillsburg, Pennsylvania; 10/16/00

179. Employees of the following who work in or are paid from the Pennsylvania locations named: 10/25/00

Cornerstone Graphics and Copy, Harrisburg
Eichelberger's Poultry, Dillsburg
Eyler Mechanical, Dillsburg
Harmony Plus Woodworks, Inc., Dillsburg
Loving Care Dog Grooming, Dillsburg

180. Employees of Hawk Ridge Studio who work in Wellsville, Pennsylvania; 10/25/00

181. Members of the Lowther Manor Lodge No. 781 Free & Accepted Masons of Pennsylvania in Camp Hill, Pennsylvania, who qualify for membership in accordance with its bylaws as of October 2000; 10/26/00

182. Employees of Appalachian Orthopedic Center, Ltd. who work in or are paid from Carlisle, Pennsylvania; 10/26/00

183. Active and honorary members of the Edgemont Volunteer Fire Company in Harrisburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of October 2000; 10/27/00

184. Members of St. Luke's Episcopal Church in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of October 2000; 10/27/00

185. Employees of Cumberland Systems, Inc, who work in or are paid from York, Pennsylvania; 10/27/00

186. Members of St. Paul's Lutheran Church in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of October 2000; 10/30/00

187. Employees of the Social Security Administration who work in York, Pennsylvania: 11/1/00

188. Employees of the following who work in or are paid from York, Pennsylvania: 11/1/00

FCI USA, Interconnections
Lenco, Inc.

189. Members of Good Hope Farms Civic Association in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of November 2000; 11/2/00

190. Employees of Judy Kay's Country Day Spa & Tanning who work in or are paid from Dillsburg, Pennsylvania; 11/2/00

191. Employees and members of Grace Evangelical Lutheran Church in Camp Hill, Pennsylvania, who qualify for membership in accordance with its bylaws as of November 2000; 11/3/00

192. Members of the Middlesex United Methodist Church in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws as of November 2000; 11/9/00

193. Members of the Carlisle Association of Realtors in Carlisle, Pennsylvania who are eligible to vote and hold office; 11/17/00

194. Employees of the following who work in or are paid from the Pennsylvania locations named: 11/22/00

Coombs Tavern, York
Diamond Automatic Sprinklers, Inc., Mt. Holly Springs
H & N Landscaping, Mechanicsburg
J.M. Thompson Machine Shop, Inc., Harrisburg
Mission Home Ministries, York
National Development & Consultants, Ltd., Mechanicsburg
S.C.S. General Contractor, Wellsville
Tam Systems, Inc., Dillsburg

195. Employees of the following who work in the Pennsylvania locations named; 11/22/00

Kohl's Department Stores, Hanover
Poland Carpet & Service, Inc. dba Floors by JP, York
Tuesday Morning, Inc., Harrisburg or Mechanicsburg

196. Members of St. Joseph Church Leisure Club in Mechanicsburg, Pennsylvania; 11/30/00

197. Employees of Agape Residential Ministries and Services (ARMS) who work in Dillsburg, Pennsylvania; 12/1/00

198. Employees of Pennsylvania Church of God Executive Offices who work in or are paid from Carlisle, Pennsylvania; 12/11/00

199. Employees of Joe Luca Custom Tailoring who work in Carlisle, Pennsylvania; 1/3/01

200. Employees and students enrolled at Camp Curtin School in Harrisburg, Pennsylvania; 1/5/01

201. Employees of Filson Water Treatment Systems who work in Carlisle, Pennsylvania; 1/9/01

202. Employees of the following who work in the Pennsylvania locations named: 1/16/01

Subway, York
Victim Assistance Center, York
Erie Financial Group, Ltd., York
Phantom Communication Systems, Carlisle
Richard Hawley, O.D., Harrisburg
Roulston Enterprises, Wellsville
WSI-Harrisburg Hauling, Shippensburg
Thomas E. Potter dba Architecture YTT, Harrisburg
Jacoby Trucking, Carlisle
Hamilton & Musser, P.C., Mechanicsburg
Dickinson Township, Mt. Holly Springs
Data-Quest, Inc., Harrisburg
Infotech Consulting, Inc., Camp Hill
RUS of York, York or Hanover

203. Members in good standing of the Monaghan Presbyterian Church in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of January 2001; 1/16/01

204. Employees of General Temporary, Inc., who work in or are paid from Harrisburg, Pennsylvania; 1/16/01

205. Active members of Troop 301, Boy Scouts of America, in Harrisburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of January 2001; 1/16/01

206. Employees of the following who work in or are paid from the Pennsylvania locations named: 1/22/01

BBEC, Inc., Mechanicsburg
BRINJAC Engineering, Inc., Harrisburg
Capitol Renovation & Supply, Inc., New Cumberland
Carlisle Container Company, Carlisle
Century 21-Walak Associates, Camp Hill

Dillsburg Senior Activity Center, Dillsburg
Eastern York School District, Wrightsville
Empire Medicare Services, Harrisburg

207. Employees and members of Chestnut Grove United Methodist Church in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of January 2001; 1/22/01

208. Employees of Power Logistics, Inc. who work in Palmyra, Pennsylvania; 1/23/01

209. Employees of the following who work in or are paid from the Pennsylvania locations named: 1/29/01

Warrington Farm, Dillsburg
Capital Tree & Nursery, Inc., Harrisburg
Rittner's Electric, Inc., Dillsburg

210. Members of the South Branch Estates Homeowners Association, Inc. in New Oxford, Pennsylvania, who qualify for membership in accordance with its bylaws as of January 2001; 1/29/01

211. Employees and members of the Mountain Ridge Regional Church in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of January 2001; 1/30/01

212. Employees of the Woods at Cedar Run who work in or are paid from Camp Hill, Pennsylvania; 2/1/01

213. Members of the Dillsburg Jaycees in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2001; 2/6/01

214. Members of the Pine Brook Civic Association in Camp Hill, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2001; 2/8/01

215. Employees of York County Food Bank Inc. who work in York, Pennsylvania; 2/22/01

216. Employees of the following who work in the Pennsylvania locations named: 2/27/01

A Touch of Health, Mechanicsburg
Acordia, Mechanicsburg
Alliance Environmental Services, Inc., Harrisburg
B & C Carpentry, Inc., Mechanicsburg
Brenner Family of Dealerships, Mechanicsburg, Mifflintown, or Harrisburg
Gabriel Brothers, Inc., York
Harbold's Ford, Inc., Dillsburg

Heritage Acres, Inc., Dillsburg
Lefever Brothers, Inc., Dillsburg

217. Employees of the following who work in or are paid from the Pennsylvania locations named: 2/27/01

Comfort Inn - Corporate Gateway, York
Comfort Inn & Suites, York
Cooper Tools/Campbell Chain, York
Easter Seals South Central Pennsylvania, New Cumberland
Healthy Hardware, Harrisburg
Marquette Logistics, York
McCafferty Ford, Mechanicsburg
Physicians for Women's Health, Lemoyne
Specialty Metallurgical Products Co., Inc., Red Lion
Wal-Mart Stores, Inc. of Harrisburg, Harrisburg
William H. Wessels Used Cars, Dillsburg

218. Students attending the Easter Seals Child Development Center in York, Pennsylvania; 2/27/01

219. Employees and members of the Downtown Carlisle Association in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws as of February 2001; 2/27/01

220. Members of the Hickorytown United Methodist Church in Carlisle, Pennsylvania who qualify for membership in accordance with its bylaws as of February 2001; 2/28/01

221. Employees of Orth-Rodgers Associates, Inc. who work in Mechanicsburg, Pennsylvania; 3/1/01

222. Employees of UP Management, Inc. who work in Gettysburg or York, Pennsylvania; 3/6/01

223. Employees of the following who work in the Pennsylvania locations named: 3/28/01

Super 8 Motel, Etters
TeeJet Northeast dba TeeJet East, Dillsburg
Universal Media, Inc., Mechanicsburg
R. J. Cackovic Auto Sales & Service, Inc., Harrisburg
Samtec, Inc., Mechanicsburg
KnowledgePlanet, Mechanicsburg
Lawrence Chevrolet-Oldsmobile, Mechanicsburg
Concurrent Technologies Corporation, Mechanicsburg

224. Employees of the following who work in or are paid from Mechanicsburg, Pennsylvania locations named: 3/28/01

Spankey's Auto Sales
NetComm Solutions, Inc.
Kamand Construction, Inc.

225. Members of the Upper Allen Fire Department, Cumberland County Station 23, in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of March 2001; 3/28/01

226. Independent sales consultants of Mary Kay Cosmetics, Inc., Hanwell Hearts and Hands Team, who work under the direction of and are supervised by Tracey L. Hanwell, Independent Senior Consultant, in Harrisburg, Pennsylvania; 3/28/01

227. Employees of Super 8 Motel who work in York, Pennsylvania; 4/3/01

228. Members, except social members, of the Lower Allen Veterans of Foreign Wars Post 7530 Home Association, Inc., in Camp Hill, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of April 2001; 4/4/01

229. Members of St. Paul's Lutheran Church in York, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of April 2001; 4/4/01

230. Members of the Camp Hill Congregation of Jehovah's Witnesses in Mechanicsburg, Pennsylvania; 4/13/01

231. Employees of High Employee Services, Ltd. and High Hotels, Ltd., of High Industries, Inc. who work in Lemoyne, York, or Mechanicsburg, Pennsylvania; 4/13/01

232. Employees of the following who work in the Pennsylvania locations named: 4/23/01

A-1 Concrete Leveling of Central Pa, Inc., Mechanicsburg
Elite Staffing Service, York
Rapid Funding, Inc., York
Priscilla Enggren, Education Consultant, Enola
Blue Jay Service, Mechanicsburg

233. Employees of the following who are paid from the Pennsylvania locations named: 4/23/01

The Fitness Company, Mechanicsburg
Flatplate, Inc., York
Pengate Handling Systems, Inc., York
Zimmerman Plumbing, Heating & Air Conditioning, Inc., Mechanicsburg

234. Employees of Pennsylvania Open MRI who work in or are paid from Harrisburg, Pennsylvania; 4/23/01
235. Employees of Theatre Harrisburg who work in Harrisburg, Pennsylvania; 4/24/01
236. Independent sales consultants of Mary Kay Cosmetics, Inc., Unit N739, who work under the direction of and are supervised by Leslie Munson, Independent Senior Sales Director, in Harrisburg, Pennsylvania; 4/24/01
237. Employees of the Heath Chiropractic + Wellness Center who work in Shippensburg, Pennsylvania; 4/25/01
238. Employees of Performance Personnel who work in or are paid from Ephrata, Pennsylvania; 4/30/01
239. Employees and members, except honorary members, of the Realtors Association of York and Adams Counties, Inc. in York, Pennsylvania, who qualify for membership in accordance with its bylaws as of April 2001; 4/30/01
240. Employees of the following who work in the Pennsylvania locations named: 5/18/01

All Tune and Lube, Mechanicsburg
Capital Flooring, Harrisburg
Joy A. Guziec, D.O., Mechanicsburg
Hoffman Fordland, Inc., Harrisburg
Law Office of Michael J. Hanft, Carlisle
The RBA Group, Mechanicsburg

241. Employees of the following who work in or are paid from the following Pennsylvania locations named: 5/18/01

Creston Garden Apartments, Camp Hill
New Horizon Computer Learning Center, Mechanicsburg
The Casey Group, Ltd., dba C+F Apartments, Camp Hill

242. Members of the New Harvest Church in New Kingstown, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of May 2001; 5/21/01

243. Regular members of the Cumberland County Bar Association in Carlisle, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of May 2001; 5/21/01

244. Employees of the following who work in the Pennsylvania locations named: 5/22/01

Nan's Elegance, York
Gabriel Brothers, Inc., Harrisburg

MicroAge, York
Friendly's Distribution, York
Christian Publications, Inc., Camp Hill

245. Employees of the following who work in or are paid from the Pennsylvania locations named: 5/22/01

System Solutions Group, Inc., York
Ascor, Inc., York
Keystruct Construction, Inc., York
Capitol Door and Hardware Co., Inc., New Cumberland

246. Employees and active and voting members of the First Assembly of God in York, Pennsylvania who qualify for membership in accordance with its bylaws in effect as of May 24, 2001; 5/25/01

247. Employees of Fypon, Ltd. who work in Stewartstown, Pennsylvania; 5/25/01

248. Employees of PAC Industries, Inc., who work in or are paid from Harrisburg, Pennsylvania; 5/24/01

249. Employees of Mail Boxes Etc. who work in Mechanicsburg, Pennsylvania; 5/24/01

250. Employees of Advance Personnel who work in York, Ephrata, or Lancaster, Pennsylvania; 5/25/01

251. Employees of HG Zartman, Jr., who work in Hanover, Pennsylvania; 5/31/01

252. Employees of the following who work in the Pennsylvania locations named: 6/8/01

Tru-Valu Motors, Newburg
Wade's Equipment Repair, Harrisburg
Hiddie Kitchen, Inc., t/a Gladstone Candies, Hummelstown
Winter Equipment, York

253. Employees of the following who work in or are paid from the Pennsylvania locations named: 6/8/01

Jill's Personal Touch Cleaning Service, New Cumberland
Maguire's Ford of Duncannon, Duncannon

254. Employees of the following who work in the Pennsylvania locations named: 6/26/01

Govesan Manufacturing, Inc., York
Barbken, Inc., T/A Valley Motel & Restaurant, Carlisle

255. Employees of the following who work in or are paid from the Pennsylvania locations named: 6/26/01

The Arches Restaurant, Harrisburg
Colonial Park Diner, Harrisburg
Maguire's Ford of Hershey, PA, Inc., Palmyra

256. Employees of Mark Ettinger Home Repair who are paid in Mechanicsburg, Pennsylvania; 6/29/01

257. Employees of the following who work in or are paid from the Pennsylvania locations named: 6/29/01

United Cerebral Palsy of Central Pennsylvania, Camp Hill
Keystone Future Care, Thomasville
First Quality Services, Inc., York
Steve Morret Plumbing & Heating, Inc., Dillsburg

258. Employees of Bethel Assembly of God who work in Carlisle, Pennsylvania, 7/9/01

259. Voting members of Lower Allen Township Lions Club, Mechanicsburg, Pa, who qualify for membership in accordance with its bylaws amended July 21, 1999, 7/9/01

260. Employees of the following who work in the Pennsylvania locations named: 7/5/01

Manchester Industries, Manchester
Pennsylvania Dental Association Insurance, Harrisburg
DentalComp, Inc., Harrisburg
Pennsylvania Dental Foundation, Harrisburg

261. Independent Sales Consultants of Mary Kay Cosmetics, Inc. Unit W240 who work under the direction of and are supervised by Donna B. Ulrich, Independent Sales Director, in Camp Hill, Pennsylvania, 7/9/01

262. Members of Meadowridge Mayapple Condominium Association, Carlisle, POA, who qualify for membership under its bylaws in effect July 9, 2001, 7/9/01

263. Employees of Turner Buick Company who work in Harrisburg, Pennsylvania; 7/11/01

264. Employees of Adventures in Advertising who work in or are paid from Dillsburg, Pennsylvania; 7/19/01

265. Employees of Mirtech Consulting who work in York, Pennsylvania; 7/19/01

266. Employees of Intentional Futures who work in Harrisburg, Pennsylvania; 7/20/01
276. Employees of the following who work in the Pennsylvania locations named: 7/25/01
- A Touch of Class Limousine Service, Inc., Mechanicsburg
Richard + Associates, Inc., Shermans Dale
277. Employees of Lubold's Day Care who work in Halifax, Pennsylvania; 7/25/01
278. Employees of the following who work in the Pennsylvania locations named: 7/26/01
- MGM Enterprises, York
Manito Inc., Chambersburg
279. Employees of Baymont Electric, Inc. who work in or are paid from Dillsburg, Pennsylvania; 7/26/01
280. Employees of Wallpapering By Cheryl who work in or are paid from Annville, Pennsylvania; 7/27/01
281. Employees of the following who work in the Pennsylvania locations named: 7/31/01
- Inland Paperboard, Littlestown
Staffmax, Inc., York
282. Employees of Calico Jacks Seafood who work in Etters, Pennsylvania; 8/1/01
283. Members of the Central Pennsylvania Camaro Club, Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its Bylaws in effect August 3, 2001; 8/3/01
284. Members of the Order of the Eastern Star, Old Bellaire Chapter No. 375, Carlisle, Pennsylvania, who qualify for membership in accordance with its Bylaws in effect November 26, 1923; 8/3/01
285. Employees and members of the Bethany United Methodist Church, York, Pennsylvania; 8/3/01
286. Employees of Dr. Gensbigler's office who work in Camp Hill, Pennsylvania; 8/6/01
287. Employees of CS Intergrated, LLC a/k/a CSI who work in York, Pennsylvania; 8/10/01
288. Members of Crowne Pointe Condominium Association, in York, Pennsylvania, who qualify for membership in accordance with its bylaws in effect August 15, 2001; 8/15/01
289. Employees of Memtec Services, Inc. who are paid in Wellsville, Pennsylvania; 8/16/01

290. Employees of Sam's Club 8175 who work in Harrisburg, Pennsylvania; 8/20/01
291. Employees and members of the Lewisberry United Methodist Church, Lewisberry, Pennsylvania; 8/21/01
292. Employees of Saturn Corporation who are paid in Harrisburg, Pennsylvania; 8/22/01
293. Employees of SSIC who work in Harrisburg, Pennsylvania; 8/22/01
294. Members in good-standing of the Susquehannock Cat Club, Inc., in Etters, Pennsylvania, who qualify for memberships in accordance with its constitution and bylaws as of August 2001; 8/22/01
295. Employees of the following who work in the Pennsylvania locations named: 8/23/01
- Harrisburg Toyota, Chrysler-Plymouth, and Jeep, Harrisburg
DP Technologies, Inc., Lewisberry
296. Employees of Associated Cardiologists, P.C. who work in or are paid from Mechanicsburg, Pennsylvania; 8/27/01
297. Employees of Anthony + Evans Insurance who work in Lewisberry, Pennsylvania; 8/27/01
298. Employees of The York Group who work in or are paid from Harrisburg, Pennsylvania; 8/27/01
299. Employees of B H Personnel who work in York, Pennsylvania; 8/28/01
300. Employees of the following who work in the Pennsylvania locations named: 8/30/01
- ~~Ehrlich Green, Lewisberry~~ deleted 11/25/02
Legacy Athletic, Hanover
301. Employees of the following who work in the Pennsylvania locations named: 9/4/01
- Bavarian Enterprises, Inc., Harrisburg
Ultra Visions, Etters
302. Employees of Cheer Tyme, Inc. who work in or are paid from Lemoyne, Pennsylvania; 9/5/01
303. Employees of Norman R. Burkholder, CPA who work in Lewisberry, Pennsylvania; 9/6/01

304. Employees of the following who work in the Pennsylvania locations named: 9/13/01

Rose Detailing, Carlisle
Clear Spring Mills, Dillsburg
Thompson Equipment, York
Red Land Community Library, Etters

305. Employees of the following who work in or are paid from Mechanicsburg, Pennsylvania;
9/17/01

TFP Data Systems
Steiner & Houck, Incorporated

306. Employees of Lower Windsor Township who work in Wrightsville, Pennsylvania; 9/18/01

307. Employees and members of the ~~Red Lion Senior Citizen's Center~~ Red Land Senior
Citizen's Center in Etters, Pennsylvania, who qualify for membership in accordance with its
bylaws as of September 24, 2001; 9/24/01 name cg. 11/15/01

308. Employees of Clear Channel Broadcasting who work in Harrisburg, Pennsylvania; 9/24/01

309. Employees of Country Market Nursery & Garden Center, Inc., who work in and are paid
from Mechanicsburg, Pennsylvania; 9/24/01

310. Members of the Cumberland Valley Appalachian Trail Club in Boiling Springs,
Pennsylvania, who qualify for membership in accordance with its bylaws as of September 2001;
9/26/01

311. Employees of the Governors' Veterans Outreach and Assistance Center who work in
Harrisburg, Pennsylvania; 9/26/01

312. Independent Sales Consultants of Mary Kay Cosmetics, Inc. Unit L998 who work under the
direction of and are supervised by Norma J. Jones, Independent Sales Director, in Carlisle,
Pennsylvania; 9/26/01

313. Employees of Retirement Planning Group, Inc., who work in Spring Grove, Pennsylvania;
9/27/01

314. Employees of Lakeside Marine, Inc., who work in Harrisburg, Pennsylvania; 9/28/01

315. Employees of Not Just Candy who work in York, Pennsylvania; 10/1/01

316. Employees of the following who work in the Pennsylvania locations named: 10/4/01

Scoy, Inc., t/a Waterway Raw Bar & Grill, York
H&H Chevrolet, Oldsmobile, Pontiac, Cadillac, Shippensburg

317. Employees of Russell's Maintenance Co. who work in York, Pennsylvania; 10/9/01

318. Employees of the following who work in or are paid from the Pennsylvania locations named: 10/9/01

Bratic & Portko, Dillsburg
Cost Management Plus, Inc., Harrisburg
Lester W. Erb, Inc., Mechanicsburg

319. Employees of Randy's Country Station who work in Harrisburg, Pennsylvania; 10/12/01

320. Employees of Mortgages Unlimited, Inc., who work in or are paid from Mechanicsburg, Pennsylvania; 10/12/01

321. Employees of the following who work in the Pennsylvania locations named:

Interstate Ford, Shippensburg 10/15/00
Goldsboro Borough Office, Etters 10/16/01
Leppo Carpets, York 10/17/01
A Way With Words, York 10/17/01
Joseph Machine Company, Inc., Dillsburg 10/17/01

322. Employees of R. Davis Enterprise who work in Elizabethtown, Pennsylvania; 10/19/01

323. Employees of Cellworks who work in Mechanicsburg, Pennsylvania and employees of Cellworks who are paid from Mechanicsburg, Pennsylvania; 10/22/01

324. Employees of Valley Supply who work in Mechanicsburg, Pennsylvania and Employees of Valley Supply who are paid from. Mechanicsburg, Pennsylvania; 10/23/01

325. Employees of GraceNow Ministries who work in Etters, Pennsylvania; 10/25/01

326. Employees of Marty's, Inc., who work in or are paid from Carlisle, Pennsylvania; 10/29/01

327. Employees of Exam Connection who are paid in York, Pennsylvania; 10/30/01

328. Employees of the following who work in the Pennsylvania locations named: 10/31/01

Tim Leo Cars, Etters
Learning & Sharing Child Development Center, New Cumberland

Ageans, Inc., Harrisburg

329. Employees of the following who work in the Pennsylvania locations named:

Don & Sons, Etters 11/6/01
Lewisberry Borough, Lewisberry 11/6/01
Microfocus Information Technology, Inc., Harrisburg 11/6/01
Aramist Kennels, Red Lion 11/7/01
Clover Leaf Auto Sales, Etters 11/7/01
Newberry Auto Salvage, York Haven 11/7/01
Pine Road Garage, Etters 11/7/01
Ronald Tools, York 11/13/01
Purpose Media Associates, Inc., Harrisburg 11/14/01
Lewisberry Area Joint Authority, Lewisberry 11/14/01

330. Employees of Zimmerman's Automotive Service, Inc., who work in or are paid from Mechanicsburg, Pennsylvania; 11/8/01

331. Members of GraceNow Ministries in Etters, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of November 2001; 11/30/01

332. Associates of Wendy L. LeBlanc of Association 650713, who work under the direction of and are supervised by Wendy L. LeBlanc, Independent Longaberger Branch Advisor of Association 650713, in Carlisle, Pennsylvania; 11/30/01

333. Independent sales consultants of Mary Kay Cosmetics, Inc., Pat's Passionate Hearts, who work under the direction of and are supervised by Patricia Claybaugh, Associate Director, in Duncannon, Pennsylvania; 11/30/01

334. Independent sales consultants of Mary Kay Cosmetics, Inc., Mary Kay Independent Beauty Consultants, who work under the direction of and are supervised by Megan D. Swope, Independent Senior Sales Director, in Dillsburg, Pennsylvania; 11/30/01

335. Members of Mt. Pleasant Church of God in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of November 2001; 11/30/01

336. Members of the Northern York County Historical and Preservation Society in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of November 2001; 11/30/01

337. Employees of the following who work in the Pennsylvania locations named: 12/19/01

Township of Upper Allen, Mechanicsburg
Diehl Motor Company, York
RF Hager Construction, York

Salvage One, Inc., York
CA COMM, Inc., Emigsville
Biscon Land Surveying Co., Inc., Etters
KSD Communications, Gardners
Myshin Prosthodontics, PC, Harrisburg
Stephen B. West, O.D., Carlisle
Cooper's Towing, Etters
Borough of Dillsburg, Dillsburg

338. Employees of the following who work in or are paid from the Pennsylvania locations named: 12/19/01

Rembrandts Cleaning Service, Lemoyne
Cedar Lodge, Inc., New Cumberland
Graham Motor Company, Inc., Carlisle

339. Employees of H.E. Hobaugh Design who are headquartered in Mechanicsburg, Pennsylvania; 12/19/01

340. Members of the Newberry Business Association, Inc. in Etters, Pennsylvania, who qualify for membership in accordance with its bylaws as of December 2001; 12/26/01

341. Active members of the Lewisberry Fire Company in Lewisberry, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of March 2001; 12/27/01

342. Employees of the following who work in or are paid from the Pennsylvania locations named: 12/28/01

Quality Builders Warranty, Wormleysburg
East Shore Service Group, Mechanicsburg

343. Employees of the following who work in or are paid from the Pennsylvania locations named: 1/9/02

PCS Professional Construction Services, York
Fast Signs, Harrisburg

344. Employees of the following who work in York, Pennsylvania: 1/10/02

Valerie's-A-Hair Boutique, York
Katrina M. Davis, York

345. Employees of and students attending the Computer Learning Network in Mechanicsburg, Pennsylvania; 1/11/02

346. Students attending Trinity High School in Camp Hill, Pennsylvania; 1/16/02
347. Employees of Warwick Autopark Sales & Service who work in Lititz, PA; 1/18/02
348. Members of the Es Said Court #29 of the Ladies Oriental Shrine of North America in Harrisburg, Pennsylvania as specified in the bylaws of record on February 15, 2001; 1/18/02
349. Employees of the following who work in the Pennsylvania locations named:
- Full Slate Fantasy Sports, Mechanicsburg 1/15/02
 - Robert Knox Insurance, York 1/15/02
 - Kemper Insurance, Mechanicsburg 1/18/02
350. Employees of H & H Lighting, Inc., who are paid in Dallastown, Pennsylvania; 1/18/02
351. Employees of Malpezzi Funeral Home who work in, or are paid in Mechanicsburg, Pennsylvania; 1/18/02
352. Participating members of the First Christian Church in Lemoyne, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of January 2002; 1/28/02
353. Members in good-standing of Grace Baptist Church in Carlisle, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of January 2002; 1/28/02
354. Members and employees of the Lisburn Church of God in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of January 2002; 1/28/02
355. Class A members of the Wynnewood Park Townhouse Owners Association in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its Declaration in effect as of January 2002; 1/28/02
356. Employees of Culver Tool & Die Company who work in Lewisberry, Pennsylvania; 1/23/02
357. Employees of MAGNET, Inc., who are paid in Mechanicsburg, Pennsylvania; 1/25/02
358. Employees of the following who work in or are paid from the Pennsylvania locations named:
- The Custer Group of Companies, Harrisburg 1/24/02
 - Matthew Ludt Construction, Carlisle 1/29/02

359. Employees of the following who work in the Pennsylvania locations named:

Rocking Horse Ridge Farm, Carlisle 1/30/02
Wintermyer Auto Salvage, York Haven 1/31/02
Tri-State Drywall, Lebanon 2/1/02
Capitol Improvements, Mechanicsburg 2/4/02

360. Students attending Gettysburg College in Gettysburg, Pennsylvania; 2/4/02

361. Employees of the following who work in or are paid from the Pennsylvania locations named: 2/4/02

EUR Systems, Mechanicsburg
Al's Pizza & Subs, Dillsburg

362. Employees of the following who work in or are paid from the Pennsylvania locations named: 2/8/02

F. M. Berkheimer, Inc., Mechanicsburg
Coulson's Towing, Dillsburg
Pennick Automotive, Dillsburg
Thelma Alcorn Beauty Salon, York

363. Employees of Parkhurst Dining Services who work in Camp Hill, Pennsylvania; 2/11/02

364. Employees of the following who work in or are paid from the Pennsylvania locations named:

Pomeroy Computer Resources, Camp Hill 2/11/02
The Health Alliance of Pennsylvania, Harrisburg 2/11/02
Honda BMW Moto Sports, Mechanicsburg 2/11/02
Overhaugh's Racquets, Strings & Things, York 2/13/02
Bruster's Ice Cream, Dillsburg 2/14/02
R.E. Fink & Sons, Etters 2/14/02
James O. Trainer, Jr., DMD, Etters 2/14/02

365. Employees of and students attending Letort Elementary School in Carlisle, Pennsylvania; 2/15/02

366. Employees of Amerex Exteriors who are paid in York, Pennsylvania; 2/19/02

367. Employees of the following who work in or are paid from the Pennsylvania locations names: 2/27/02

Aye Shear Design, Carlisle
CM Squared, Inc., Harrisburg

368. Employees of the following who work in or are paid from the Pennsylvania locations named: 3/4/02

Big Bee Boats, Ltd., Duncannon
C. W. Associates, York
Central Coca-Cola Bottling Co., Inc., York

369. Members of the Colonial View Condominium Association in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of March 15, 1989; 3/6/02

370. Employees of the following who work in the Pennsylvania locations named:

Salon Trejon, Camp Hill 3/6/02
The Appraisal Firm, Inc., 3/6/02

371. Employees of Construxx, Inc., who work in or are paid from Enola, Pennsylvania; 3/8/02

372. Employees of Amercon International, Inc. who work in or are paid from Harrisburg, Pennsylvania; 3/11/02

373. Employees of North Newton Township Supervisors who work in Shippensburg, Pennsylvania; 3/12/02

374. Employees of the following who work in the Pennsylvania locations named:

Purina Mills, Inc., Camp Hill 3/13/02
Fry Communications – Emigsville, Emigsville 3/18/02

375. Employees of the following who work in and are paid from the Pennsylvania locations named:

The Anile Corporation, Boiling Springs 3/14/02
Cumberland Kawasaki, Carlisle 3/14/02
Jack Giambalvo Motor Co., Inc., York 3/18/02
Wolf's Bus Lines, Inc., York Springs 3/18/02
E & B Transportation Co., York Springs 3/18/02
Paul's Garage, Inc., York Springs 3/18/02
Summit TR, Lewisbury 3/19/02

376. Employees of Copy Express who work in Dillsburg, Pennsylvania; 3/20/02

377. Active members of the Wolgamuth Church of the Brethren in Dillsburg, Pennsylvania, who qualify for membership in accordance with its bylaws as of September 18, 1988; 3/22/02

378. Members of the Divine Expectations Investment Club in Etters, Pennsylvania, who qualify for membership in accordance with the Agreement of Partnership effective January 6, 2002; 3/22/02

379. Employees of the following who work in or are paid from the Pennsylvania location named: 4/1/02

LAW Commercial Services, New Cumberland
G.R. Sponaugle & Sons, Inc., Harrisburg

380. Members of Harmony Bethel Church of God in Dillsburg, Pennsylvania who qualify for membership in accordance with its bylaws in effect March 1995; 4/2/02

381. Members of Sons of The American Legion Squadron 26 in Dillsburg, Pennsylvania who qualify for membership in accordance with its bylaws in effect April 2002; 4/2/02

382. Members of Keystone Aquatic Club in Camp Hill, Pennsylvania who qualify for membership in accordance with its bylaws in effect April 2002; 4/2/02

383. Members of Arlington Hills Homeowners' Association in Mechanicsburg, Pennsylvania who qualify for membership in accordance with its bylaws in effect October 1979; 4/2/02

384. Employees of Flex Digital Imaging who work in Harrisburg, Pennsylvania; 4/4/02

385. Employees of the following who work in and are paid from the Pennsylvania locations named:

KINT Corporation, Harrisburg 4/11/02
Deli Delicious, York 4/12/02

386. Employees of A. L. Moul Enterprises, Inc., who are paid from Abbottstown, Pennsylvania; 4/12/02

387. Employees of Sun Motor Cars who work in Camp Hill, Pennsylvania; 4/15/02

388. Employees of the following who work in the Pennsylvania locations named:

Emily's ToyBox, Carlisle 4/16/02
Toys of Olde, York 4/18/02
Kaminek Nursery, Inc., Etters 4/19/02

389. Employees of the following who work in or are paid from the Pennsylvania locations named:

Colonial Pines Golden Age Home, Inc., Harrisburg 4/16/02
Wickard Brothers Siding, Dillsburg 4/16/02
Carlisle Small Animal Veterinary Clinic/Good Hope Animal Clinic, Carlisle 4/22/02
McLaughlin Painting, Inc., Carlisle 4/29/02
Consumers Insurance Agency, Inc., Camp Hill 4/29/02

390. Employees of Auto-Max who are paid in Mechanicsburg, Pennsylvania; 4/24/02

391. Voting members of the Harrisburg Section - American Association of Highway Engineers in Camp Hill, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect on April 2001; 5/3/02

392. Employees and voting members of the Mechanicsburg Chamber of Commerce in Mechanicsburg, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect on March 1998; 5/3/02

393. Members of Charity Riders of Central PA in Harrisburg, Pennsylvania; 5/3/02

394. Employees of the following who work in or are paid from the Pennsylvania locations named:

Forbes Trucking, Etters 5/1/02
Hunsicker's Bulk Trucking, Dover 5/7/02
T.A.S. Distributors, York Springs 5/7/02
Glance Associates, Inc., Camp Hill 5/7/02

395. Employees of J S Autosports who work in or are paid or supervised from New Oxford, Pennsylvania; 5/7/02

396. ~~Employees of Get Money Entertainment who work in Harrisburg, Pennsylvania; 5/8/02~~
deleted 12/16/02

397. Employees of Frederick Dodge-Honda who work in or are paid or supervised from Hershey, Pennsylvania; 5/10/02

398. Employees of the following who work in the Pennsylvania locations named:

C & W Performance, York Springs 5/9/02
Keystone Fur Dressing, Aspers 5/9/02
Mike Showers Taxidermy, Aspers 5/10/02
Dale E. Pifer Body Shop, York Springs 5/10/02
TravelCenters Of America, Harrisburg 5/13/02
Corporate Express, Harrisburg 5/13/02

399. Employees of Tastefully Simple who work in or are supervised from Wrightsville, Pennsylvania; 5/15/02

400. Employees of the following who work in or are paid from the Pennsylvania locations named:

Michael Sunday Heavy Equipment, Inc., Dillsburg 5/15/02
CIBER, Inc., Mechanicsburg 5/20/02

401. Employees of G. Case who work in Camp Hill, Pennsylvania; 6/03/02

402. Employees of the following who work in or are paid from the following Pennsylvania locations; 6/6/02

Gregory L. Whary Roofing, Dillsburg
Precision Auto Collision + Roll Back, York Springs
Rose Mary's Babies, Orrtanna

403. Employees of Central Penn Sales who work in or are paid from York Haven, Pennsylvania; 6/7/02

404. Employees of Apples Peaches Networks who work in or are paid from Mechanicsburg, Pennsylvania; 6/11/02

405. Voting members of the Pennsylvania Society for Health Facility Engineering in Middletown, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of June 2002; 6/14/02

406. Employees of Synertech, Inc., who work in or are paid from Harrisburg, Pennsylvania; 6/20/02 (moved from clause #103)

407. Employees of the following who work in or are paid from the Pennsylvania locations named; 6/18/02

Quantum Imaging + Therapeutic Associates, Inc., Lewisberry
Riddle's Appliance Center, York
The Big Ugly Warehouse, Harrisburg
Hirsch Communications, Harrisburg

408. Employees of Cabin Crafts who work in Mechanicsburg, Pennsylvania; 6/18/02

409. Employees of the following who work in the Pennsylvania locations named; 6/26/02

NRG Energy Center Harrisburg, Inc., Harrisburg
Chris Danielewicz Writing Concepts, Camp Hill

410. Employees of the following who work in or are paid from the Pennsylvania locations named; 6/26/02

Automatic Bowling Centre, Inc., Mechanicsburg
Commonwealth Supply Company, York
Integrated Financial Strategies, York
Moorehead Floor Covering, Dillsburg
Penn Sign Company, Enola
Spangler & Boyer Mechanical, Inc., York

411. Employees of Starting Line Automotive Services, Inc. who work in or are paid from New Kingston, Pennsylvania; 7/1/02

412. Employees of Delightful Details who work in Mechanicsburg, Pennsylvania; 7/1/02

413. Members of Solid Rock Church International in Grantham, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of June 2002: 7/5/02

414. Members of St. Matthews Evangelical Lutheran Church in Plainfield, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of August 1872; 7/5/02

415. Members of West Shore Evangelical Free Church in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of November 1975; 7/5/02

416. Members of ~~West Shore 1st Assembly of God~~ River of God Church located in ~~Mechanicsburg~~ Enola, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of January 1980; 07/05/02 sponsor name cg. 02/06/03

417. Employees of the following who work in or are paid from the Pennsylvania locations named:

Dividend Divas Company, Camp Hill 7/2/02
Turkeyfoot Nursery, Dillsburg 7/3/02

418. Employees of The Baltimore Life Companies who work in Carlisle, Pennsylvania; 7/3/02

419. Voting members of the Franklintown Fire Company in Franklintown, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of July 2000; 7/11/02

420. Employees of the following who work in the Pennsylvania locations named:

Winemiller Communications, Inc., Carlisle 7/10/02
Kern And Company, P.C., Camp Hill 7/12/02

421. Employees of the following who work in or are paid from the Pennsylvania locations named:

EMO Communications, Inc., Wormleysburg 7/12/02
Carlisle Regional Performing Arts Center, Inc., Carlisle 7/15/02

422. Employees of Skyline Gymnastics Center who work in York, Pennsylvania; 7/25/02

423. Employees of the following who work in or are paid from the Pennsylvania locations named; 7/31/02

Tri-County Association for the Blind, Harrisburg
Niles M. Miller Financial Services, Mechanicsburg

424. Members of Otterbein United Methodist Church in Carlisle, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of 1980; 8/7/02

425. Employees of the following who work in or are paid from the following Pennsylvania locations; 8/8/02

Brandt's Butcher Shop, York Springs
John Anthony Brogan Attorney and Counsellor at Law, Hanover
LaRue Survey Associates, York Springs
Speed Zone, York
Tri-County Association for the Blind, Harrisburg
Legg Mason Wood Walker, Inc.-Carlisle Branch, Carlisle
Ken Doll's General Repair + Auto Sales, Dillsburg
R.D. Kennedy Sales And Service, Inc., Dillsburg

426. Employees of the following who work in the Pennsylvania locations named; 8/8/02

Bob Ruth Ford, Dillsburg
Pizza Hut, Carlisle
Radzievich Economy Markets, Dillsburg
Smith's Food Market, York Springs

427. Voting members of the Hillbilly Clan #34 of the Grand and Glorious Order of the Hillbilly Degree in Harrisburg, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of 1990; 8/19/02

428. Employees of the following who work in or are paid from the Pennsylvania locations named: 8/8/02

Willow Mill Veterinary Hospital, Mechanicsburg
Professional Freight Services, Inc., Hummelstown

429. Employees who work in Carlisle, Pennsylvania:

Pyrotek, Inc. 8/12/02
Mail Boxes Etc. 8/14/02

430. Employees of Tri-Boro Construction Supplies who work in or are paid from Dallastown, Pennsylvania; 8/21/02

431. Employees of the following who work in or are paid from the Pennsylvania locations named: 8/28/02

Dales Auto & Truck Repair, York Springs
Salamandra, Carlisle

432. Employees of the following who work in or are paid from the Pennsylvania locations named: 9/3/02

Kulp's Catering, Elizabethtown
George's Cleaners, Inc., Mechanicsburg

433. Employees of Morrison Voss Eye Associates who work in Mechanicsburg, Pennsylvania; 9/3/02

434. Members of the Mountainview Christian Fellowship Church in Dillsburg, Pennsylvania; 9/5/02

435. Members of the Dillsburg Post No. 26 of the American Legion, and of its affiliates, the Women's Auxiliary, the Sons of the American Legion, and the Home Association, in Dillsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of September 2002; 9/6/02

436. Employees of American Mint who work in Mechanicsburg, Pennsylvania; 9/5/02

437. Employees of Dash Investigative Services who work in Harrisburg, Pennsylvania; 9/11/02

438. Employees of Evan's Ultra Service Center who work in or are paid from Etters, Pennsylvania; 9/12/02

439. Employees of Assured Growth Industries who work in Carlisle, Pennsylvania; 9/13/02

440. Employees of Community Medical Associates who work in or are paid from Harrisburg, Pennsylvania; 9/24/02

441. Employees of Glorious Creations who work in or are paid from Dillsburg, Pennsylvania; 9/26/02

442. Employees of White's Fabrication & Detailing Shop who work in or are paid from Thomasville, Pennsylvania; 9/26/02

443. Employees of Susquehanna Valley Harley-Davidson/Buell who work in Harrisburg, Pennsylvania 9/30/02

444. Employees of R & W Equipment Company who work in or are paid from Carlisle, Pennsylvania; 10/1/02

445. Employees of Circle C Corporation who work in or are paid from Lemoyne, Pennsylvania; 10/3/02

446. Employees of the following who work in or are paid from the Pennsylvania locations named: 10/9/02

Joseph M. Bourdon, D.D.S., Carlisle
Drillers Service Inc., Newville
Community Financial, Inc., Camp Hill

447. Employees of Heritage Hills Golf Resort & Conference Center who work in or are paid from York, Pennsylvania; 10/11/02

448. Employees of the following who work in the Pennsylvania locations named:

e3 Consulting, Inc., Mechanicsburg 10/16/02
Dafnos Italian Grille, Hummelstown 10/21/02

449. Employees of the following who work in or are paid Mechanicsburg, Pennsylvania:

Sign-A-Rama 10/16/02
Enterprise Rent-A-Car 10/18/02

450. Members of the Full Gospel Evangelistic Ministry of Harrisburg, Pennsylvania, who qualify for membership in accordance with its charter in effect as of October 2002; 10/28/02

451. Members of The Mechanicsburg Presbyterian Church in Mechanicsburg, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of October 2002; 10/28/02

452. Employees of the following who work in the Pennsylvania locations named:

Halifax Corporation, Mechanicsburg 10/23/02
Black Dog Insurance Agency, Harrisburg 10/23/02
The Concrete Jungle, York Springs 10/28/02
Bob Ruth's Auto Mart, Carlisle 10/28/02

453. Employees of the following who work in or are paid from the Pennsylvania locations named:

The Christian School of Grace Baptist Church, Carlisle 10/23/02
R.A.T.T., Inc., Harrisburg 10/23/02
Akens Engineering Associates, Inc., Shiremanstown 10/24/02
Consolidated Strap Resources, Inc., York 10/28/02
Hardy Auction Service, Dillsburg 10/28/02

454. Employees of Skocik Chiropractic who work in Harrisburg, Pennsylvania; 11/04/02

455. Employees of the following who work in or are paid from the Pennsylvania locations named:

Glendale Management Company, Carlisle 10/30/02
Penn-Mar Organization, Inc., Shrewsbury 10/30/02
The Warrell Corporation, Camp Hill 11/01/02

456. Voting members of the Appalachian Audubon Society in Harrisburg, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of November 2002; 11/5/02

457. Employees of Gregory Remodeling who work in Grantville, Pennsylvania; 11/6/02

458. Employees of the following who work in or are paid from the Pennsylvania locations named:

Phelps Honey Wagon, Dillsburg 11/08/02
Gormley Electric, Gettysburg 11/08/02
Mary Kay Cosmetics, Blessings of the Heart, Etters 11/08/02
St. Thomas United Church of Christ, Harrisburg, 11/12/02
PRWorks, Inc., Harrisburg, 11/13/02
St. Thomas United Church of Christ, Harrisburg 11/13/02
C.A.R.E. Resources, Inc., Palmyra 11/18/02
Creek View Homes, Inc., Shermans Dale 11/18/02
Boose's Paperback and Trade, York 11/18/02

459. Employees of Ellingers Barber Shop who work in Fawn Grove, Pennsylvania; 11/18/02

460. Employees of Monterey Group, LLC, who work in or are headquartered from Enola, Pennsylvania; 11/19/02

461. Employees of Jon Frey Design & Drafting who work in or are paid from York, Pennsylvania; 11/26/02

462. Employees of Heavenly Hands Daycare who work in Dillsburg, Pennsylvania; 11/26/02

463. Employees of CADDWorks Corporation who work in or are paid from Camp Hill, Pennsylvania; 12/2/02

464. Employees of the following who work in or are paid from the Pennsylvania locations named:

Penn-Air & Hydraulics, York 12/10/02
Mass Construction Group, Inc., Harrisburg 12/13/02

465. Employees of Premier Pet Sitting who work in Dillsburg, Pennsylvania; 12/18/02

466. Employees of York Internet Services Inc. who work in or are paid from York, Pennsylvania; 12/18/02

467. Employees of Continuing Care Rx, Inc. who work in or are paid from Harrisburg, Pennsylvania; 12/20/02

468. Employees of the following who work in the Pennsylvania locations named:

Property Solutions, Central PA, Inc., Lemoyne 12/20/02
Subway, Etters 12/20/02
Jills Beauty Salon, Mt. Holly Springs 12/20/02
Shell Truck Stop and Subway, York Springs 12/20/02
Cynosure Business Solutions, Inc. 12/23/02
Wolf Furniture, Harrisburg 12/23/02

469. Employees of Central Pennsylvania Food Bank who work in or are paid from Harrisburg, Pennsylvania; 1/10/03

470. Employees of Silver Spring Beverage who work in Mechanicsburg, Pennsylvania; 1/10/03

471. Employees of Inn Of The Dove who work in or are paid from Harrisburg, Pennsylvania; 01/09/03

472. Members of Hope Grace Brethren Church in Dillsburg, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of January 2003; 01/15/03

473. Employees of the following who work in or are paid from Elizabethtown, Pennsylvania; 01/14/03

E-Town Dodge
E-Town Chevrolet

474. Employees of the following who work in or are paid from the Pennsylvania locations named:

Walter Jeffers Insurance Agency, York 01/16/03
Melchiorre Inc., dba Warner Chrysler Jeep, Hummelstown 01/21/03

475. Employees of the following who work in Camp Hill, Pennsylvania; 01/16/03

Pennoni Associates, Inc
Brice Arndt, DDS

476. Employees of the following who work in or are paid from the Pennsylvania locations named:

Freightliner of Harrisburg, Harrisburg 01/22/03
Wharton Wellness Center, Mechanicsburg 01/27/03
RWH Construction General Contractor, Felton 01/27/03
Prism Video Productions, Etters, 01/27/03

477. Employees of the following who work in the Pennsylvania locations named:

Thomas P. Neslund, DMD, Carlisle 01/23/03
Greenhorne & O'Mara, Inc., Mechanicsburg 01/29/03

478. Employees of the following who work in the Pennsylvania locations named:

Grumbine's RV Center, Inc., Harrisburg 01/30/03
JEN Publications, Inc., Mechanicsburg 01/30/03
Hassinger & Co., Inc., Mechanicsburg 01/31/03

479. Employees of the following who work in or are paid from the Pennsylvania locations named:

BETRA In Home Care, Carlisle 01/30/03
Atlas Cold Storage, York 01/30/03
Kirby Control Solutions, York 02/05/03
Busser's, York Haven 02/05/03
Marquette Transportation, Inc., York 02/05/03

480. Employees of Mary Kay Consultants, Unit W470, who work in or are paid or supervised from Dillsburg, Pennsylvania; 02/10/03

481. Employees of Camp Hill Eyecare who work in Camp Hill, Pennsylvania; 02/11/03

482. Employees of the following who work in or are paid from the Pennsylvania locations named: 02/11/03

Curves, York
Chuck Deuchawn

483. Employees of the following who work in the Pennsylvania locations named: 02/21/03

Cornerstone Adminisystems, Inc., New Cumberland
Krehling Industries, Inc., Harrisburg

484. Employees of the following who work in or are paid from the Pennsylvania locations named:

Crossroads Middle School, Lewisberry 02/21/03
Purcell, Krug & Haller, Harrisburg 02/24/03

485. Members of the Mountain Side Congregation of Jehovah's Witnesses in Harrisburg, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of November 1998; 2/26/03

486. Members of the Palmyra Lions Club in Annville, Pennsylvania who qualify for membership in accordance with its charter and bylaws in effect as of February 2003; 2/26/03

487. Employees of and students attending Bible Baptist School in Shiremanstown, Pennsylvania; 02/27/03

488. Employees of the following who work in or are paid from the Pennsylvania locations named:

Carol A. Engle, Elizabethville 02/25/03
The Township of Newberry, Etters 02/27/03
Caldwell Electrical Services, Ltd., Etters 02/27/03
Rent-A-Center, Inc., York 02/27/03

489. Employees of Carleton Communications who work in Mechanicsburg, Pennsylvania; 03/05/03

490. Employees of the following who work in the Pennsylvania locations named:

Sunshine Farms, Grantville 03/07/03
Sandy Berardone Workforce Investment Consultant, Harrisburg 03/10/03
K Mart, Mechanicsburg 03/11/03

491. Employees of the following who work in or are paid from the Pennsylvania locations named:

Forrer Dodge, Inc., Duncannon 03/06/03
Davidson Motor Company of Gettysburg, Gettysburg 03/07/03
Marshall Home Repair and Remodeling, Harrisburg 03/10/03

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; volunteers (added 12/8/99); members of their immediate families or households; organizations of such persons, and,

Grace Bible Institute and School of Theology
Crowne Pointe Condominium Association 8/15/01
Governors' Veterans Outreach and Assistance Center 9/26/01
Sons of The American Legion Squadron 26 4/2/02
McLaughlin Painting, Inc. 4/29/02
Consumers Insurance Agency, Inc. 4/29/02

Harrisburg Section - American Association of Highway Engineers 5/3/02
Members of Charity Riders of Central PA 5/3/02
~~Get Money Entertainment 5/8/02~~ deleted 12/16/02
Tastefully Simple 5/15/02
G. Case 6/3/02
Gregory L. Whary Roofing 6/6/02
Apples Peaches Networks 6/11/02
Pennsylvania Society for Health Facility Engineering 6/14/02
Cabin Crafts 6/18/02
Riddle's Appliance Center 6/18/02
Spangler & Boyer Mechanical, Inc. 6/26/02
Penn Sign Company 6/26/02
Automatic Bowling Centre 6/26/02
Dividend Divas Company 7/2/02
Turkeyfoot Nursery 7/3/02
Winemiller Communications, Inc. 7/10/02
EMO Communications, Inc. 7/12/02
Skyline Gymnastics Center 7/25/02
Niles M. Miller Financial Services 7/31/02
Otterbein United Methodist Church 8/7/02
John Anthony Brogan Attorney and Counsellor at Law 8/8/02
LaRue Survey Associates 8/8/02
Speed Zone 8/8/02
Legg Mason Wood Walker, Inc.-Carlisle Branch 8/8/02
R.D. Kennedy Sales And Service, Inc. 8/8/02
Smith's Food Market 8/8/02
Professional Freight Services, Inc. 8/8/02
Dales Auto & Truck Repair 8/28/02
Salamandra 8/28/02
Morrison Voss Eye Associates 9/3/02
George's Cleaners, Inc. 9/3/02
Evan's Ultra Service Center 9/12/02
Assured Growth Industries 9/13/02
Community Medical Associates 9/24/02
Glorious Creations 9/26/02
White's Fabrication & Detailing Shop 9/26/02
Circle C Corporation 10/3/02
Joseph M. Bourdon, D.D.S. 10/9/02
Drillers Service, Inc. 10/9/02
Dafnos Italian Grille 10/21/02
Black Dog Insurance Agency 10/23/02
R.A.T.T., Inc. 10/23/02
Bob Ruth's Auto Mart 10/28/02
Penn-Mar Organization, Inc. 10/30/02
Gregory Remodeling 11/6/02

Phelps Honey Wagon 11/08/02
Gormley Electric 11/08/02
Mary Kay Cosmetics, Blessings of the Heart 11/08/02
St. Thomas United Church of Christ 11/12/02
PRWorks, Inc. 11/13/02
St. Thomas United Church of Christ 11/13/02
C.A.R.E. Resources, Inc. 11/18/02
Creek View Homes, Inc. 11/18/02
Boose's Paperback and Trade 11/18/02
Ellingers Barber Shop 11/18/02
Monterey Group, LLC 11/19/02
Jon Frey Design & Drafting 11/26/02
Heavenly Hands Daycare 11/26/02
CADDWorks Corporation 12/02/02
Premier Pet Sitting 12/18/02
York Internet Services Inc. 12/18/02
Cynosure Business Solutions 12/23/02
Property Solutions, Central PA, Inc 12/20/02
Silver Spring Beverage 1/10/03
E-Town Dodge 01/14/03
E-Town Chevrolet 01/14/03
Brice Arndt, DDS 01/16/03
Wharton Wellness Center, Mechanicsburg 01/27/03
RWH Construction General Contractor, Felton 01/27/03
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Busser's 02/05/03
Marquette Transportation, Inc. 02/05/03
Mary Kay Consultants, Unit W470 02/10/03
Camp Hill Eyecare 02/11/03
Curves, York 02/11/03
Chuck Deuchawn 02/11/03
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Carleton Communications 03/05/03
K Mart 03/11/03
Marshall Home Repair and Remodeling 03/10/03
Sandy Berardone Workforce Investment Consultant 03/10/03

Davidson Motor Company of Gettysburg." 03/07/03

PROPOSED FIELD OF MEMBERSHIP

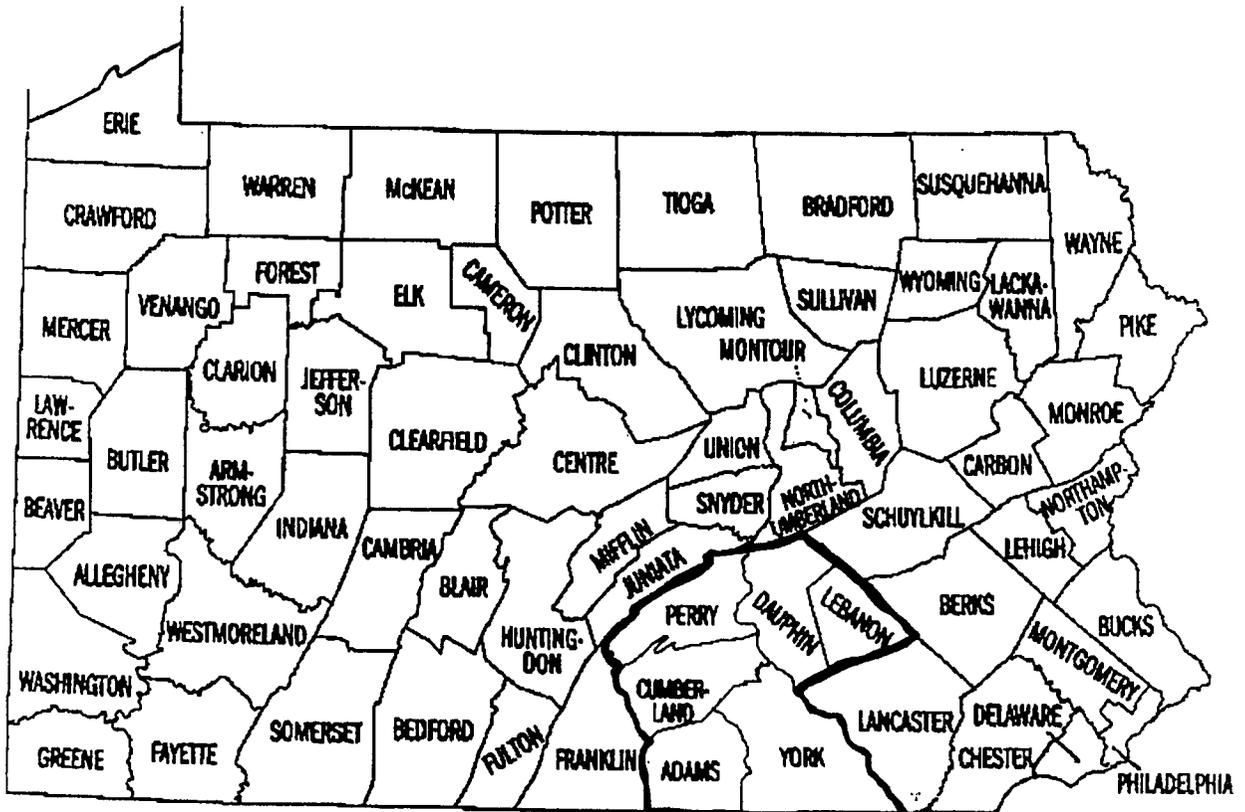
Section 5 of the Charter of the Members 1st Federal Credit Union is hereby amended to read as follows:

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

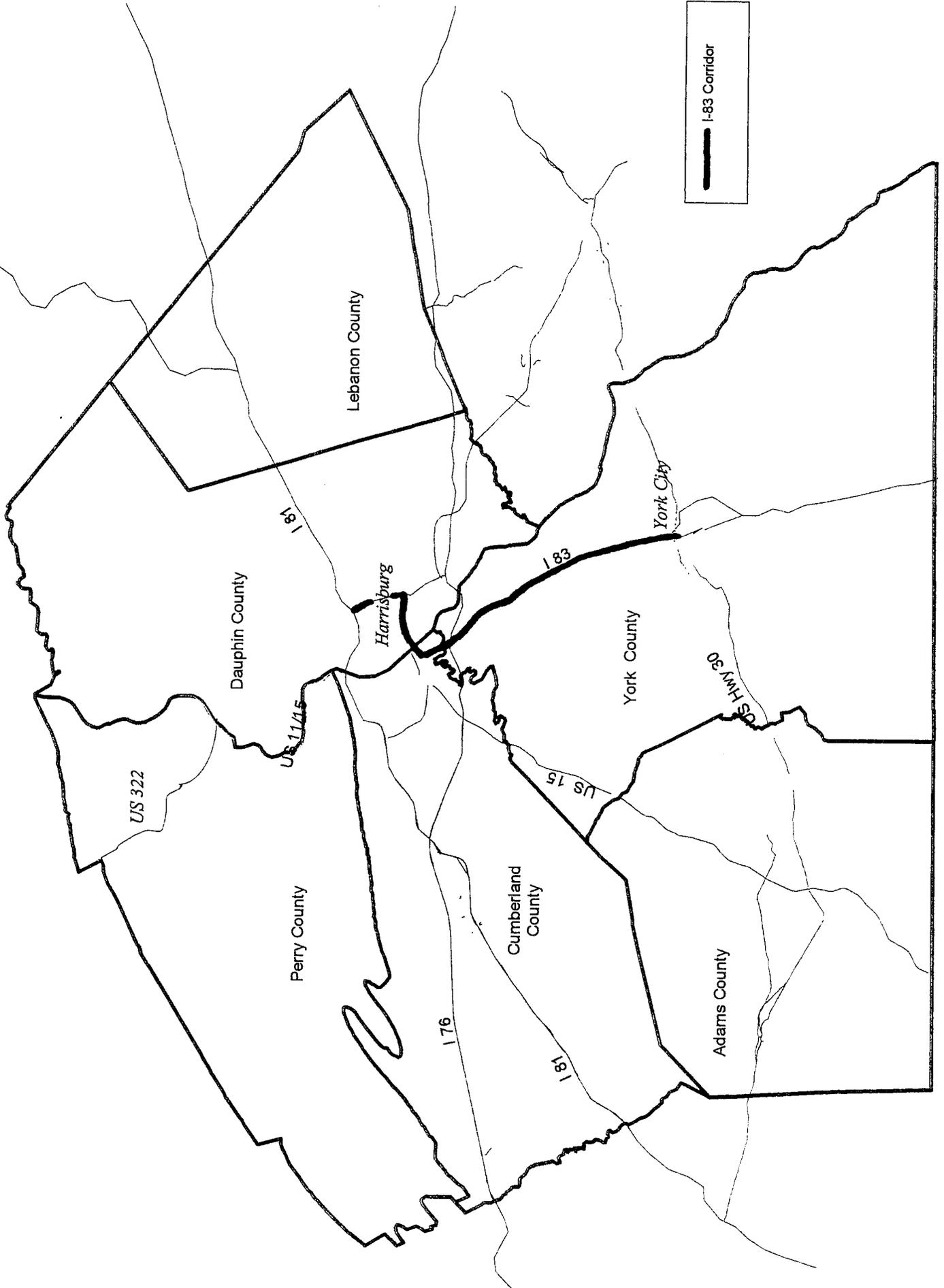
CONVERTED TO COMMUNITY CHARTER 00/00/03

Persons who live, work, worship, or go to school in, and businesses and other legal entities in Adams, Dauphin, Lebanon, Perry, York, or Cumberland counties, Pennsylvania, including the entire Borough of Shippensburg (located in Cumberland County with a portion in Franklin County, Pennsylvania); **converted to community charter 00/00/03**

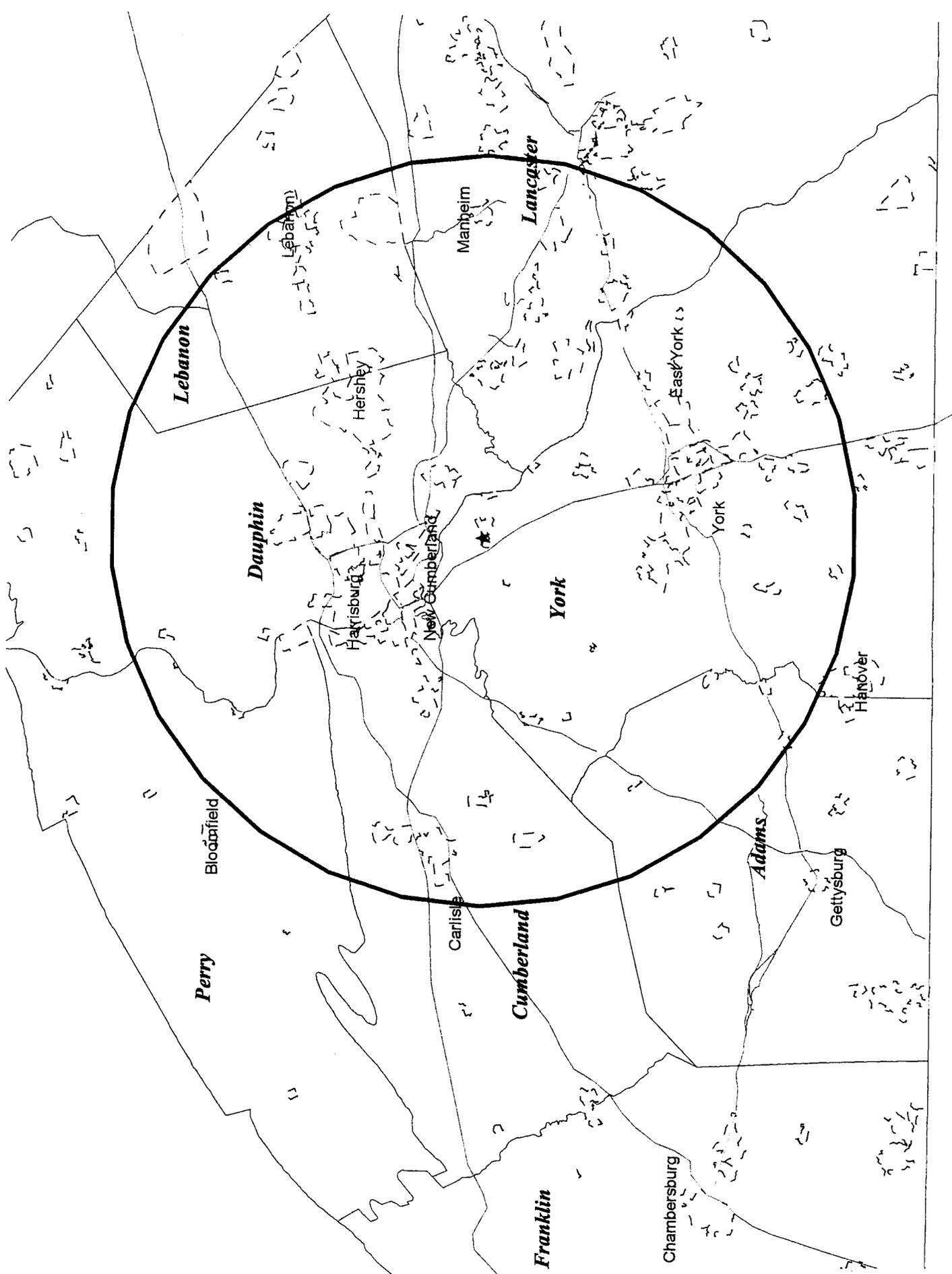
Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; volunteers in the community; members of their immediate families or households; and organizations of such persons."



Capital Area Community



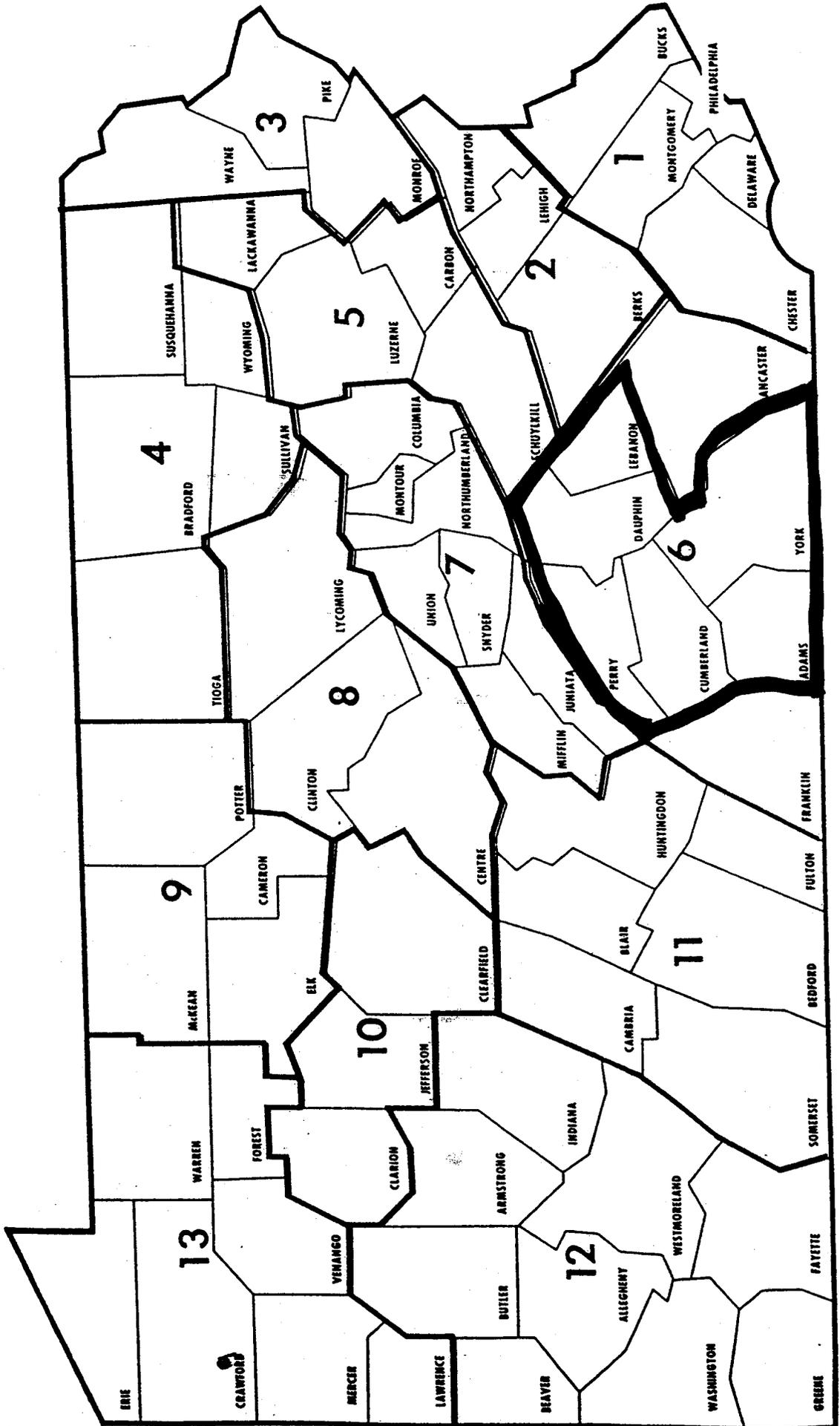
25 Mile Radius from Center of the I-83 Corridor



Members 1st FCU Five Year Plan

(b)(4)

STATE PLANNING REGIONS



1967

Commonwealth of Pennsylvania



Governor's Office
HARRISBURG

August 28, 1972

SUBJECT: Uniform Regions

TO: Heads of All Administrative Departments,
Independent Administrative Boards and
Commissions, and Other State Agencies
under the Governor's Jurisdiction

FROM: The Governor

Handwritten initials 'MP' enclosed in a hand-drawn circle.

The ever-increasing number and variety of Federal, State and local government programs have evolved as very visible characteristics of our system of government. While individual programs reflect sincere responses to specific problems, their cumulative effect too often is diminished because of fragmentation. One consequence of this fragmentation is the confusing variety of substate regional delineations which are currently used for various State and Federal program purposes.

In order to simplify the administrative process of government and make it more visible and accessible to the citizens of Pennsylvania, I am directing that a uniform system of multi-county regions be utilized as a common geographic base for all substate planning and development activities of the Commonwealth.

Comprehensive planning performed at the regional level is now seen as an effective means of unifying and strengthening the plans of local governments and of relating them to Statewide and National plans and programs. The use of uniform regions should strengthen regional plan implementation by encouraging a closer relationship between regional planning efforts and State and Federal program planners and administrators.

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The boundaries of the ten uniform regions (see attached map) are based upon years of study and use by the Office of State Planning and Development (formerly State Planning Board) and upon experience with programs such as the Appalachia Regional Development Program which successfully utilize multi-county regional organizations for planning and development purposes.

It is my intention that the geographic aspects of all State and Federal programs should eventually be consistent with the uniform regions to the maximum extent possible. Since the boundaries of the uniform regions fall within those of the six human service regions which were delineated in 1968, those agencies which are now utilizing the six regions are likely to experience no more than minimal changes in adapting their programs to the uniform regions. Other agencies are expected to conform as expeditiously as possible. The Executive Director of the Office of State Planning and Development, acting in coordination with the Budget Secretary, will review each agency's progress toward compliance with the uniform regions.

Recognizing that no "perfect" regional configuration will ever be achieved, these delineations must remain flexible. However, any future realignment of individual counties will apply to all regional programs and all State Government administrative regions.

SOUTH CENTRAL ASSEMBLY FOR EFFECTIVE GOVERNANCE

- COMMITTEE ACTIVITY
- PRESS RELEASES
- UPCOMING EVENTS
- RELATED WEBSITES
- MEMBERS SPONSORS
- PUBLICATIONS
- ABOUT THE ASSEMBLY
- HOME

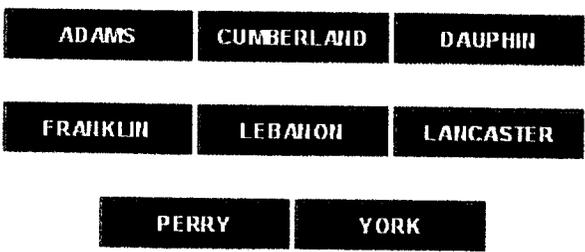
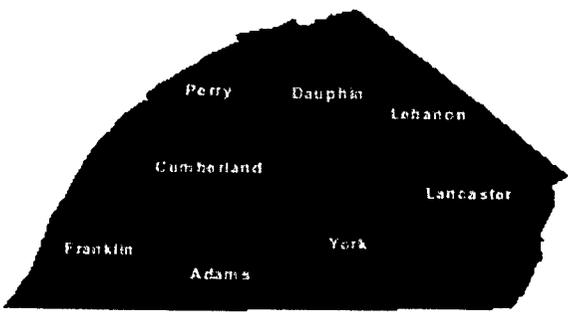
Welcome to the South Central Assembly for Effective Governance. As South Central Pennsylvania's emerging regional planning organization, the South Central Assembly is fostering regional cooperation on many different fronts. This website serves as a repository for the numerous documents that result from this effort and serves as a portal to the eight counties of the south central region -- Adams, Cumberland, Dauphin, Franklin, Lebanon, Lancaster, Perry and York.

[Current Newsletter \(PDF\)](#)

[View York KOZ map](#)

Mark your calendar now for **SUMMIT V: Economic Development & Community Planning: Bridging the Gap** [SUMMIT V BROCHURE](#) [AGENDA](#) [REGISTRATION FORM](#)

- Tuesday, October 15, 2002
- 8:00 a.m. – 5:00 p.m.
- Lebanon Valley College, Annville PA



- Church Hall - Penn State Harrisburg
- 777 West Harrisburg Pike
- Middletown, PA 17057-4898
- Phone: (717) 948-6464
- Fax: (717) 948-6306
- Email: wcz2@psu.edu
- [Assembly office directions click here](#)
- [Assembly bylaws click here](#)

• 2 6 7 4

Best viewed with Microsoft Internet Explorer

SOUTH CENTRAL ASSEMBLY FOR EFFECTIVE GOVERNANCE

COMMITTEE ACTIVITY

PR E S S R E L E A S E S

U P C O M I N G E V E N T S

R E L A T E D W E B S I T E S

M E M B E R S S P O N S O R S

P U B L I C A T I O N S

A B O U T T H E A S S E M B L Y

H O M E

ASSEMBLY ACCOMPLISHMENTS: The First Four Years

The South Central Assembly has accomplished much since the organization was incorporated in February of 1997. **We have provided planning support, training, funding through the KOZ shared administration and marketing money, regional advocacy, policy recommendations to the Commonwealth, and promotion.**

First and foremost, we have succeeded in **creating a forum** for clear discussion and planning for our region's future. We do this through **15** separate, programmatically-focused committees. Over 300 volunteer members help to advance the goals. The Assembly Board acts as the final arbiter of policy and program development recommendations. This allows our region to have, for the first time in its history, a more focused and responsible voice at state government and federal levels. Specific examples of state policy matters we have addressed are as follows:

1. We presented specific **testimony relating to land use planning, agricultural land preservation, and integration of land use and transportation planning at all of the regional forums** provided by DCED during 1999.
2. During that same year, we contributed to the **DEP Ozone Action Stakeholders**, served as spokespersons and advocated for and facilitated a series of public participation events on this topic.
3. For the first time, we presented **testimony and recommendations to Commonwealth Transportation Advisory Committee on the 12 year plan....advocating for more realistic depictions of corridors for improvement which cross our region.**
4. Based on the work of the Health and Human Services Committee, we presented **testimony and recommendations to the Department of Health on the State Health Improvement Plan.**
5. We succeeded in an application to administer a 10 municipality, four county **KOZ** program.

[Meet the Board and the Committee Chairs](#)

[Assembly Resolutions](#)

[Click here to view the Assembly's bylaws.](#)

[If you have PowerPoint on your computer, click here to view the South Central Assembly slide show.](#)

SOUTH CENTRAL ASSEMBLY FOR EFFECTIVE GOVERNANCE

Board of Directors

Officers

- Chairman - Stephen R. Reed, Mayor, City of Harrisburg
- Vice-Chairman - Nancy Besch, Chairperson, Cumberland County Board of Commissioners
- Vice-Chairman - Anthony Petrucci, Dauphin County Board of Commissioners
- Secretary - Harry Stokes, Vice-Chairperson, Adams County Board of Commissioners
- Treasurer - Rose Marie Swanger, Vice-Chairperson, Lebanon County Board of Supervisors
- Asst. Treasurer - Edwin Calvert, Manager, Conewago Township, Adams County

Directors (Current to August 1, 2001)

Anne Flowers	Barbara Groce	Christopher Gulotta
Boyd Wolff	Dr. Raymond Klein	David A. Schankweiler
Com.G.W.Elliot	Com. A.M. Petrucci	Richard Timmons
F.B. Haas, Jr.	Com. Mark Keller	Doug Pfautz
James Turner	Com. Christopher Reilly	E.C.Goodhart III
William McLaughlin	Com. John Payne	Edwin T. Calvert
Joseph McCarthy	Dr. Steven Peterson	Ike H. Gittlen
Com. Cheryl Plummer	Mayor Herbert Robb	Mayor C.H. Robertson
Mayor Jackie Parker	Gary Ritter	George Rettew
Carl Kohn	Prof. Irving Hand	Mayor William Troxell
Merrill Yohe	Rep. Michael Sturla	Susan Connell
Roger Karsnitz, Sr.	Catherine Cresswell	Walter A. Lyon
Senator H.F. Mowery	Robert Shaffer	William Hawkins
Stephan Vegoe	Steven Powell	

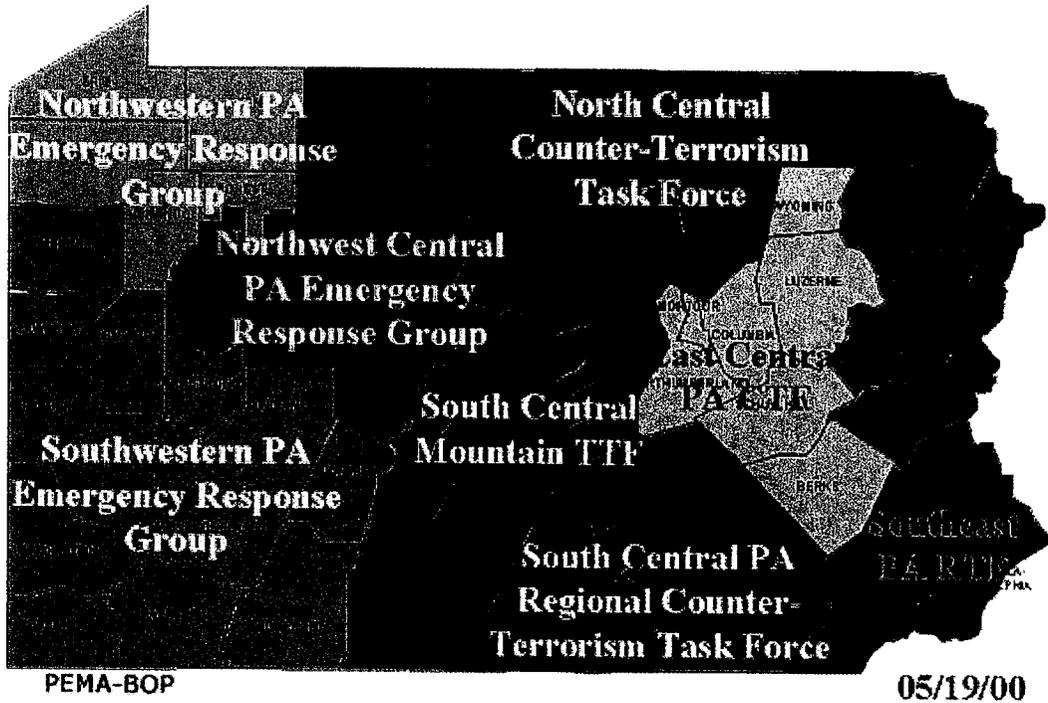
Committee Chairs

Executive	Mayor Stephen R. Reed
Finance	Rose Marie Swanger
Nominating	<u>Nancy Besch</u>
Land Use and Growth Management	<u>Professor Irving Hand</u> <u>J. Reed</u> <u>Dunn</u>
Infrastructure	<u>Walter Lyon</u>
Legislative	<u>Frank Haas</u>
Agricultural Preservation	<u>Boyd Wolff</u>
Human Services	<u>Dr. Raymond Klein</u>
Planning	Harry Stokes



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- Commonwealth Emergency Response Links
- Federal Emergency Response Links

Regional Counter-Terrorism Task Forces



REGIONAL COUNTER-TERRORISM TASK FORCES

In response to the growing threat of the use of Weapons of Mass Destruction (WMD), a major effort was launched in 1998 to properly organize the most effective scheme for Regional Counter-Terrorism Task Forces. Initial organizational attempts overlaid boundaries of both federal (Federal Bureau of Investigation, Environmental Protection Agency, emergency planning zones for nuclear power plants) and state (police, medical, environmental, National Guard, health and emergency management agencies). This attempt was given a lower priority than the efforts of the counties to define the groupings by their natural mutual aid alliances. The emphasis has been predicated on a "bottoms up" approach with ownership built-in to foster success. This caused some initial shifting of selected counties from one Regional Counter-Terrorism Task Force to another. Natural boundaries now are in effect.

Planning assumptions are:

- ✓ Applicability for a WMD event (overwhelmed local resources at the start)
- ✓ The Golden Hour for life saving approximates six hours.

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South Central PA Counter Terrorism Task Force

Task Force Mission Statement

South Central Pennsylvania Regional Counter Terrorism Task Force

Mission Statement

The mission of the South Central Pennsylvania Regional Counter Terrorism Task Force, (SCPRCTTF), is to foster and advance the capabilities of the public safety providers, elected officials and other pertinent stake holders in every political subdivision of the region to protect lives, social and economic infrastructure from terrorist threats or incidents. The task force will take a leadership role to facilitate the development of a comprehensive regional counter terrorism program that will address planning, prevention, response, and recovery issues.

The goal of the SCPRCTTF, which represents Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and York Counties, is to develop and maintain an effective crisis and consequence regional response program for the effective and efficient response to acts of terrorism. We recognize that a Weapons of Mass Destruction event will be beyond the capabilities of any single county.

The SCPRCTTF is guided by a Board of Directors whose membership includes the Emergency Management Directors from the eight counties, the FBI and a representative of the Pennsylvania Emergency Management Agency. This Board coordinates the work of several sub groups.

The **Law Enforcement Group** is made up of Law Enforcement personnel from municipal, county, state and federal governments. The Police Tactical units have trained together and continue to refine response plans. Other law enforcement officials have worked on rescue management to include trained and equipped strike teams for mutual aid response.

The **Fire / Rescue / Haz-Mat Group** is made up of fire and Haz-mat representatives from the eight counties. This group has worked on standards for mutual aid response. This includes strike teams for fire, rescue and decontamination. The development of Personal Protective Equipment standards and issue has been a major goal for this group.

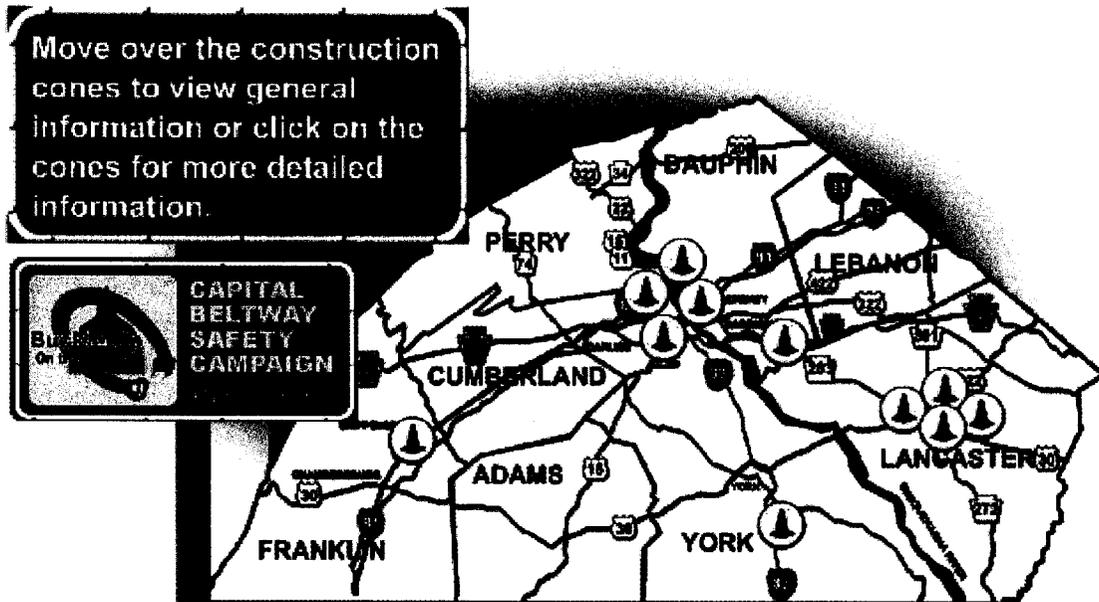
The **Health and Medical Group** is divided into two sub groups. One is pre-hospital care and they are working to establish mutual aid strike teams to include protective measures for response staff. The Facilities group is working with hospitals and other facilities to maximize preparedness and response capabilities.

The **Communications Group** is made up of representatives from all dispatch centers in the eight counties. They are working to identify existing communications resources, plan for unmet needs and coordinate dispatch matrixes to ensure a quick and efficient response of the appropriate strike teams in the event of a terrorist event.

The **Public Information Group** is made of representatives of government and private industry Public Information Officers. Their goal is to develop a plan to effectively release pertinent information to the public in the event of a terrorist event.

The **Training Group** has worked with all of our other groups to coordinate and present needed training. In most cases this is finding and scheduling existing courses. In other cases this group has developed pertinent training programs that did not previously exist.

Content Last Modified on 12/14/2001 2:45:35 PM



If you do not see the animated map above, you may not have Macromedia Flash Player installed. Please [click here](#) to download Flash for free.

What's on the PENNDOT District 8 website? Where is PENNDOT District 8? [Click here to watch a multimedia movie for the answers.](#)

**PROJECTS
DIRECT**

Select a District 8 Construction Project from the list below and click GO.

Route 30 "Eastern Section", Lancaster County

We appreciate your feedback regarding our website. Please browse our site and email your comments and suggestions to gpenny@state.pa.us.

This site designed, maintained, and hosted by Michael Baker Corporation. Individual project sites designed, maintained, and hosted by [Michael Baker Corporation](#) or [Urban Engineers, Inc.](#) for the [Pennsylvania Department of Transportation](#).



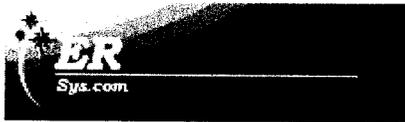
This Site Last Updated on 03/10/03



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Topics

Harrisburg, PA

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Area Malls

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- Local Media

Demographics

- Age
- Density
- Education
- Ethnicity
- Families
- Growth
- Income
- Skills

Education

- School Districts
- Elementary Schools
- High Schools
- Post Secondary

Environment

- Air Quality
- Radon
- Terrain
- Plant Hardiness

Housing

- Building Permits
- Owner Occupied
- Housing Age
- Apartment Dwellers

Labor

The following table lists all malls (enclosed and outdoor) that are more than 500,000 SqFt in size and are within 40 miles of Harrisburg, PA area. The malls are ranked based on our proprietary mall scores for shopping experience. The score is a measure of the overall shopping experience one might have at that mall, as oppose to the experience at any one particular shop. There are a huge number of factors that make up this mathematically determined score. In general though, the score favors malls oriented towards clothing and fashion and have strong high-profile anchor tenants. Qualities that can cause a mall's score to be lower are centers that are not 'walking friendly' or have an inordinate number of service businesses (e.g. financial institutions).

Please note, the stores that are shown below are only a sample of the stores found at that center, to get a complete list of shops you should contact the mall directly (be aware shops are constanly opening and closing, so we can not guarantee a shop's existance at any point in time).

Maximum score 4 ★ 's

- ★★★ Capital City Mall, Camp Hill
- ★★ York Galleria, York
- ★★ Harrisburg East Mall, Harrisburg
- ★★ Colonial Park Mall, Harrisburg
- ★★ Park City Center, Lancaster
- ★★ West Manchester Mall, York
- ★ Camp Hill Shopping Mall, Camp Hill

Mall Directory Sample

Accessories							
Afterthoughts	X					X	X
Claire's Accessories		X		X	X	X	
Claire's Boutique			X				

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West Manchester Mall

HOME COMMENTS

Sunny 19.

- Sales
- News & Events
- Directory of Shops
- Gift Certificates
- Coupons
- Movie Listings
- Directions
- Business Opportunities
- Job Listings

Mall Hours
 Mon to Sat 10am - 9pm
 Sun 12pm - 5pm

1800 Loucks Road
 York, PA 17404
 717-764-5941

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Want to customize this page and receive e-mail announcements on special offers, discounts and sales at the mall?

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Items of Interest

Customer Appreciation Day: March 22
 Join the West Manchester Mall as we dedicate a day to our shoppers. We will be giving away \$100 gift certificates every hour from 11am-8pm. So stop by and join in on the fun.

Headline News

TOP STORIES

- [Anti-War T-Shirts Cut From TV Performance](#)
- [Broadway Musicians Union Declares Strike](#)
- [China: Iraq War Opposition Is Prevailing](#)
- [Air Force Reports 54 Rapes, Assault](#)
- [Feds Push New Smallpox Compensation Plan](#)
- [76ers Overpower Blazers 88-60](#)
- [World's Largest Cheeto Makes Iowa Home](#)
- [Inspectors to Issue Mixed Report on Iraq](#)
- [Powell Works to Win Favor for Iraq Action](#)
- [Israeli Troops Seize Chunk of Gaza Strip](#)



Auntie Anne Is Coming
 Twistie the w pretzel will be West Manchu customers or 23 for Custor Appreciation Mall. Stop by kids and visit



American C Society Daff March 21-22
 You can mak difference. P daffodils nea Friendly's an from 10am-8 both days.



Holiday Hair Sale
 Get a new lo \$14 cut that i shampoo & s



Bon-Ton: Er Sale
 Buy 1, get 1 Wed. & Thur coupons thro for extra 20% sale & cleara (10% home a luggage). Sa Bird specials Ends March Here for mor



Bon-Ton: Al
 25% off all h: minibags; all jewelry, acce intimate appa on sale; entir men's furnist accessories

VALUE City

Department Stores

About Us

Company History
Schottenstein Center



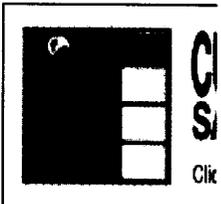
In 1917 Ephraim Schottenstein, an ambitious 16-year old, began traveling the Central Ohio countryside by horse and buggy selling ready-to-wear clothing. The young man had a dream...to build a permanent store providing exceptional value to customers while offering a broad selection of quality merchandise at the lowest prices.

With the support of his wife Anna, his dream soon became a reality with the establishment of his first store - Schottenstein's - at Reeb and Parsons Avenues in Columbus, Ohio. The Schottenstein's vision grew through the involvement of their sons, Leon, Alvin, Saul and Jerome and continues to grow with E.L.'s grandson Jay Schottenstein serving as Chairman of the Board.

Today the dream has become Value City Department Stores with over 110 stores around the country and sales exceeding \$1 billion. Value City Department Stores is publicly traded on the New York Stock Exchange (NYSE) under the symbol "VCD."



- [CURRENT SALES AD](#)
- [E-MAIL NEWSLETTER](#)
- [STORE LOCATIONS](#)
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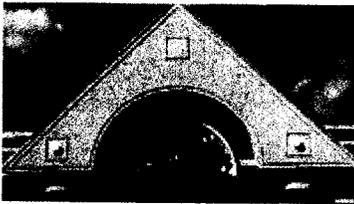
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**york
galleria**



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what's in store

EyeMart Express Now Opened They are located on the lower level, across from Nail Art at the Lot A entrance. They opened in early February.

Coming Soon... 5.7.9! They are scheduled to open early Spring. 5.7.9 will be located on the lower level, beside The Finish Line. A Great Store for A Great Shopping Place!

york galleria

There's so much for you at York Galleria. Great shopping ...of course! You'll find over 107 stores, the finest shopping in York County. You'll also be delighted with a variety of special services designed to make your life easier including: Gift Certificates, Mallwalker Organization, Complimentary Wheelchairs, Lost and Found, Stroller Rentals and Security.

2899 Whiteford Road,
York, PA 17402

Mt. Zion Road Exit, off Route 30

Poll of the Week!
Who will win the
Oscar Best Actor or
Actress?

- Adrien Brody
- Nicolas Cage
- Michael Caine
- Daniel Day-Lewis
- Jack Nicholson
- Salma Hayek
- Nicole Kidman
- Diane Lane
- Julianne Moore
- Renee Zellweger

entertainment news
latest on celebs, movies and
television



To receive advance notice about York Galleria
sale events and special activities, type e-mail
address here.



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click [HERE](#) to register to win a
mall prize!



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centers



weather.com



CBL & ASSOCIATES PROPERTIES, INC
(CBL.NYSE)

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log in/out | my PLACE | wish list | store locator | about us | help | contact us

The Children's Place logo is prominently displayed on the left. To its right, a navigation bar contains links for 'newborn', 'baby girls', 'big girls', 'baby boys', and 'big boys'. On the far right, a shopping bag icon shows '0 items \$0.00' and a 'checkout' button. Below the navigation bar, a secondary menu includes 'product search', 'go', 'shop outfits', 'start shopping', 'shop gifts', 'select', 'shop fast', 'new arrivals', and 'outlet'.



The Children's Place

The best in childrens clothing and accessories ages 0-12.

THE CHILDREN'S PLACE, is a leading specialty retailer of high quality, value-priced clothing and accessories for children ages newborn to 12 years. As of January 4, 2003, the Company operated 644 stores, including 616 stores in the U.S. and 28 in Canada.

As a growing specialty retailer of clothing and accessories for kids, we provide our customers a high-quality, focused merchandise selection at prices that represent a substantial value relative to our competitors. Current fashion trends in a broad color palette are offered as coordinated outfits specifically designed for children.

We create freshness in our stores by introducing 12 new merchandise lines per year. Each store offers spacious, bright and airy shopping that is a friendly and convenient atmosphere for both children and adults. Each shop is clearly identified and dedicated to serving the needs of Girls and Boys (sizes 4-14), Baby Girls and Boys (sizes 6 mos.-4T) and Newborn (sizes 0-12 mos.). Display racks and shelves are neatly arranged to distinctly separate each department and provide easy viewing of the latest collection available. Customers also are able to shop at their convenience in our online store, www.childrensplace.com.

What's most important to us is keeping customers happy. Through our knowledgeable sales associates, we provide the best in customer service and ease of shopping. Our flexible return policy allows our customers to shop risk-free. A toll-free customer service number, 1 877 PLACE USA, answers specific customer queries or directs customers to the nearest store location.

We love kids and our commitment to the welfare of children continues to be an important endeavor. We proudly support many national and local charities that focus on improving the lives of children.

Acknowledged as an innovator and leader in the retail industry for kids ages newborn to 12 years, we design, contract to manufacture and sell our products under the "The Children's Place" brand name.

company

investor relations

careers

contact us

store locator

social responsibility

return to top | home | store locator | about us | help | contact us | apply for PLACE Card

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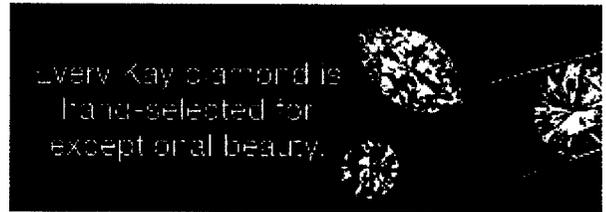
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Every kiss begins with Kay.®

kay

- where we are
- care & repair
- buying a KAY diamond
- million dollar diamond event
- help save children's lives

- send me a catalog
- my favorites
- registration
- sign in/out

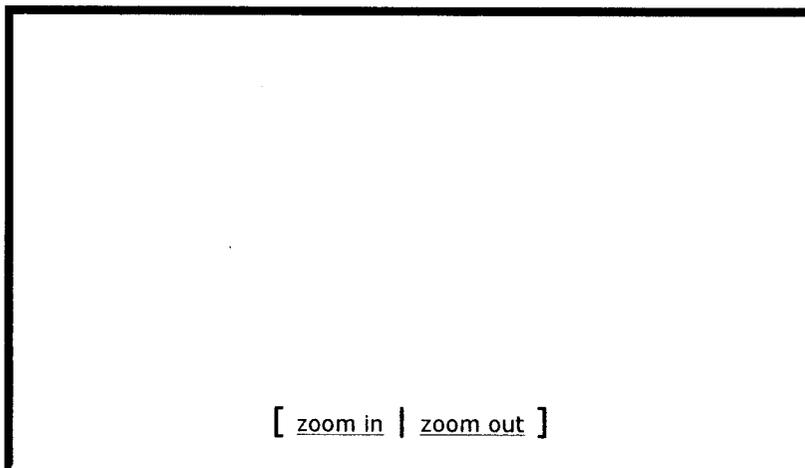
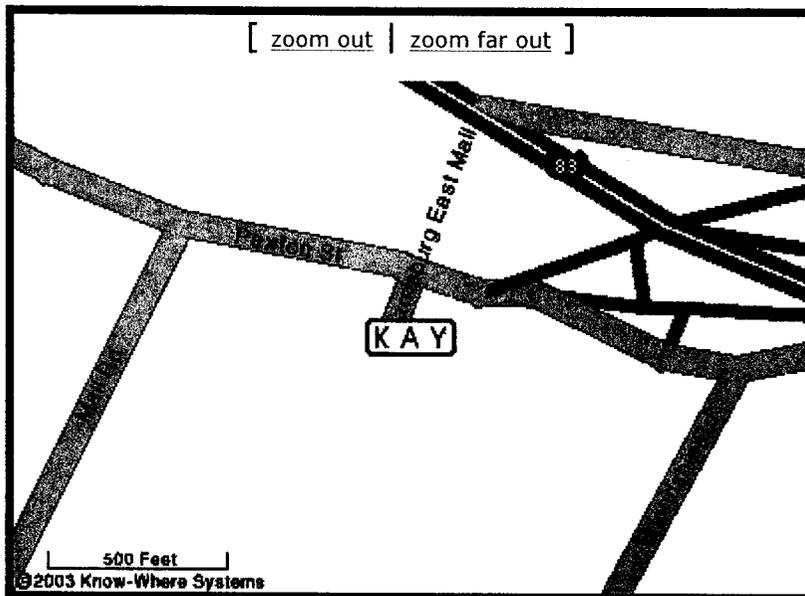


- home
- customer service
- 10 sec. survey
- privacy policy
- search at a quick glance
- apply for your KAY ch

Harrisburg East Mall

Harrisburg East Mall
Rte 83 & Paxton St
Harrisburg, PA 17111

(717) 564-8666



[zoom in | zoom out]

HOME MAILING LIST STORE LOCATOR CONTACT US COLLEGE RECRUITING NOW HIRING SALES ASSOCIATES MAY COMPANY



Welcome to Lord & Taylor.

As one of the most respected names in retailing, we are the department store leader in our markets - providing an exceptional combination of merchandise selection and customer service. Lord & Taylor operates 85 stores in 32 markets, including eight of the nation's top ten metro areas.



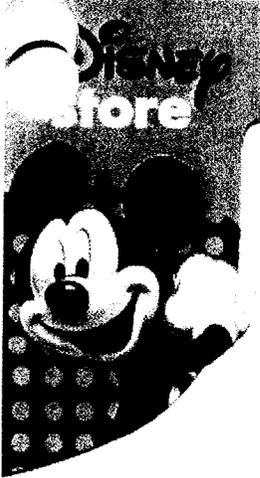
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- 0 items on Your Wish List
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NEW LOWER PRICES - CHECK BACK OFTEN!

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Enjoy Storewide Savings:

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- [Sleepwear](#)
- [and more...](#)

**Was \$24.50
Now \$9.99**

- JUST ADDED!**
- [Buzz Boys' Rainboots](#)
Was \$19.50
Now \$12.99
 - [Princess Sparkle Pants](#)
Was \$18.50
Now \$10.99
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Was \$22.50
Now \$12.99

Buy More & Save!

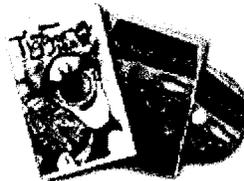
- [Free Sorcerer's Hat Key Charger Plate](#)
- Free Peg Harmony Kingdom Box
- Free Swarovski Mickey Icon Pin
- Free Pooh Toile Platter

SEND A HUG



Send a gift that's full of hugs. Our Grams are perfect for any occasion.

SAVE ON DVDS



Save on some of your favorite [Disney DVDs and videos](#) -- add them to your collection today!

ACCESSORIES



Make your life magical with all our wonderful [accessories](#).

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Was \$14.50
Now \$9.99

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Was \$16.50
Now \$8.99

[Princess Girls' Raincoat](#)
Was \$19.50
Now \$12.99

[Buzz Umbrella](#)
Was \$14.50
Now \$9.99

[Princess Skirt](#)
Was \$14.50
Now \$9.99

[Aurora Dress](#)
Was \$29.50
Now \$19.99

[Princess Ballet Shoes](#)
Was \$12.50
Now \$7.99

[Princess Crown](#)
Was \$10.50
Now \$6.99

WHAT'S NEW



Good Night Fashions

May our delightful and delicate [PJs](#) featuring your favorite characters lull you to sleep every night!



Pre-order "Treasure Planet"

Set sail for adventure with "Treasure Planet!" [Pre-order today](#) for free lithos and the chance to add our exclusive mini-plush set and collectible pin!



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Feel rumbly in your tumbly? We have all your [kitchen necessities](#), each one spiced up with some Disney Magic!

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3/7/2003



Harrisburg, PA 717-564-8008
Camp Hill, PA 717-737-2728
Ithaca, NY 607-273-5158

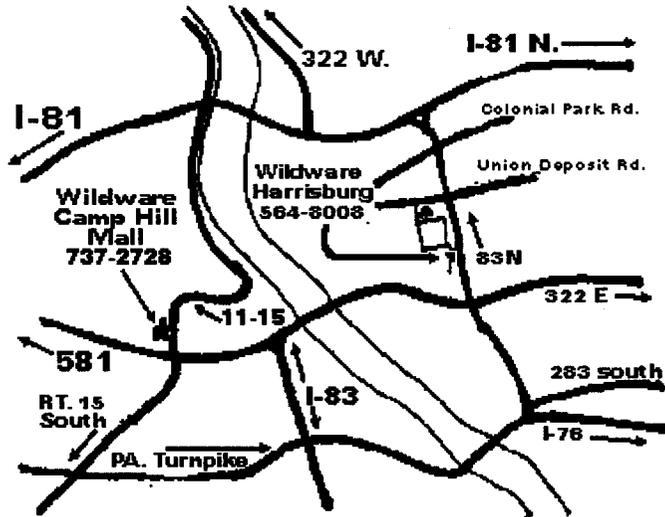


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[Harrisburg, PA](#) | [Camp Hill, PA](#) | [Ithaca, NY](#)

Camp Hill Shopping Mall 717-737-2728

WildwareOutfitters
Camp Hill Mall,
32nd & Trindle Rd
Camp Hill, PA
17011



From the west:
Take the PA turnpike east
to the Route 15N.

[To go back to the top](#)

From the South:
I-81 North to 581 to 15N.
At the intersection of 581
and 15N:
Take 15N to the first red
light
Camp Hill Shopping Mall
is on the left.



- Information
- Author Connection
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Jobs

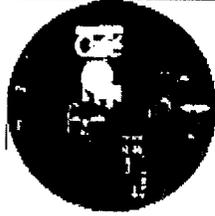
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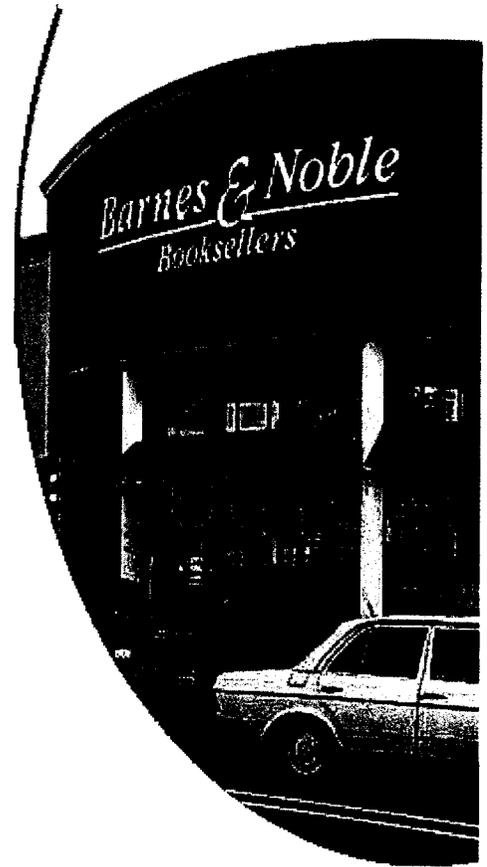


Barnes & Noble is a company founded, owned and operated by booksellers.

We are the nation's largest bookseller, employing more than 32,000 booksellers in approximately 900 stores in 49 states under the Barnes & Noble and B. Dalton names.

The company's founder, Leonard Riggio, is our Chairman. He saw book stores as community centers, places where people could be and become. Everything we do, from the design of our stores to the selection of our titles to the training of booksellers, reflects that philosophy.

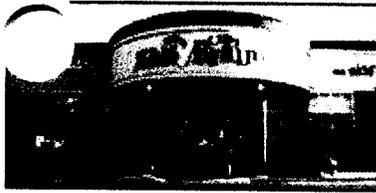
To learn more about our history, our evolution into a Fortune 500 company, our management, our mission and our commitment to giving back to our communities, browse this section. We think you'll see why we're proud of what we do and how we do it.



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Shop by Age

- | | |
|--------------------------------|------------------------------|
| 0-12 months | 2 - 4 years |
| 12 - 24 months | 5 - 7 years |
| 12+ years | 8 - 11 years |

Shop by Brand or Character

[Brand or Character Name Search](#)

Shop by Price

- | | |
|-----------------------------|------------------------------|
| Under \$15 | \$60 - \$80 |
| \$15 - \$25 | \$80 - \$100 |
| \$25 - \$40 | \$100 and up |
| \$40 - \$60 | |

Customer Services

- [Ultimate Gift Cards](#)
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March 11, 2003

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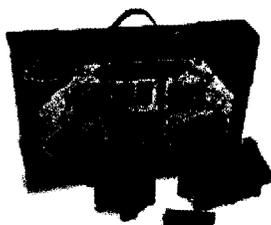
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Great Deal!



Play and Ride Train

Great Deal!



Zany Favorite





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This Week's Mall Hours
 Mon to Sat 10am - 9pm
 Sun 12pm - 5pm

3506 Capital City Mall Drive
 Camp Hill, PA 17011
 717-737-1578

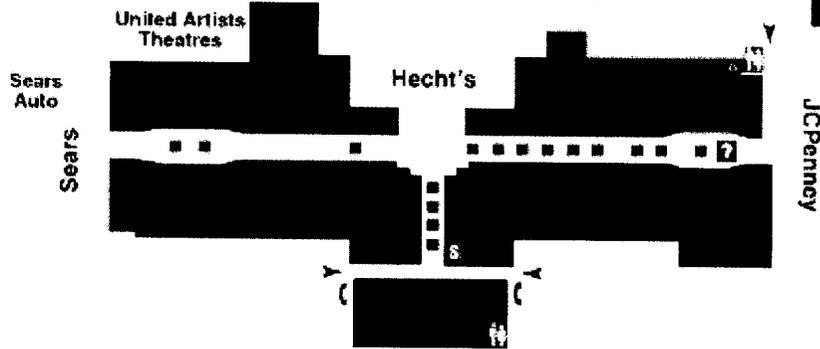
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- ★ CenterInQ
- ☒ Customer Service
- ☒ Restrooms
- ☒ ATM
- ☒ Telephone



[By Category](#) [Alphabetical](#)

LOCATION	STORE NAME	PHC
	AT&T	717-731-£
	Aeropostale	717-612-£
	American Eagle Outfitters	717-761-7
	American Outfitters	717-763-7
	Auntie Anne's	717-975-2
	B. Moss	717-975-£
	Bath & Body Works	717-731-1
	Bavarian Pretzel	717-737-1
	Bleacher Bums	717-975-C
	Boardwalk Fries	717-975-C
	Bostonian	717-737-1
	C. J. Banks	717-731-£
	Capitol Tuxedo	717-737-£
	Cell Works	717-730-£
	Charlotte Russe	Coming S
	Children's Place, The	Coming S
	Christopher & Banks	717-303-C
	Cingular Wireless	717-731-7
	Claire's Boutique	717-975-£
	Dakota Watch Co.	717-737-£
	Disney Store	717-737-4
	EB Games (Electronics Boutique)	717-763-C
	Eddie Bauer	717-975-£
	Excel Travel	717-763-C
	Express	717-763-4
	FYE	717-737-£
	FYE(For Your Entertainment)	717-763-£

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OLD NAVY



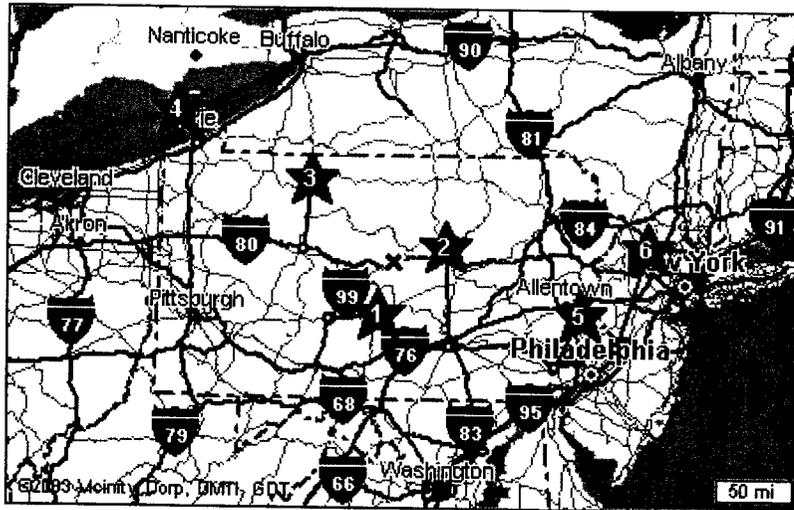
Shopping Bag

Where's My Order? ▶

Sunday's Newspaper

Store Locator

Store Search Results



Old Navy store

1. Old Navy
 LOGAN VALLEY
 1 LOGAN VALLEY MALL STE 920
 ALTOONA, PA 16602-2838
 Phone: 814-946-9136

[See Map](#)

[Get Directions](#)

2. Old Navy
 CAPITAL CITY
 3507 CAPITAL CITY MALL DR
 CAMP HILL, PA 17011
 Phone: 717-972-1054

[See Map](#)

[Get Directions](#)

3. Old Navy
 DU BOIS MALL
 690 SCHAFER ROAD
 DUBOIS, PA 15801
 Phone: 814-375-7661

[See Map](#)

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4. Old Navy
 MILLCREEK PAVILION
 2088 INTERCHANGE RD
 ERIE, PA 16565
 Phone: 814-866-5288

[See Map](#)

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5. Old Navy
 MAIN STREET @ EXTON
 277 MAIN ST
 EXTON, PA 19341-3701
 Phone: 610-524-1761

[See Map](#)

[Get Directions](#)

6. Old Navy

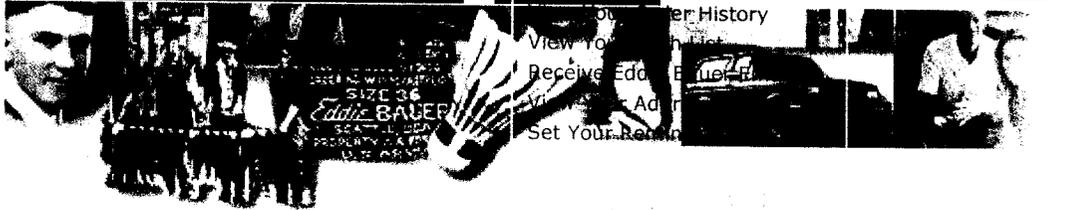
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 - [Sponsorships](#)
 - [Global ReLeaf](#)
- Our Guarantee**
- Every item we sell will give you complete satisfaction or you may return it for a full refund.®
- Our Creed**
- To give you such outstanding quality, value, service, and guarantee that we may be worthy of your high esteem.®
- Eddie Bauer, 1920



About Us

A passion for the outdoors, an entrepreneur's dream and a few borrowed dollars. That's what Eddie Bauer started with when he opened his first store in Seattle in 1920, along with a reputation for sincere satisfaction. Our company today is guided by Our Creed and Our Guarantee to deliver the same sincere service. Eddie Bauer® has become an international, multi-channel company with catalogs, over 600 stores and an award-winning Web site.

NEWS

Here, you'll find a listing of press releases with the latest news and special events, as well as an archive that dates back to 1997. You'll also find investor information to keep you updated on the performance of our parent company, The Spiegel Group. Click the links on the left to read on.

OUR COMPANY

If you'd like to know about our business and company history, here's an overview of our two retailing concepts and a historical timeline, dating back to our beginnings in 1920. Plus, you'll find information detailing our strong community relations and corporate giving program. Click the links on the left to read on.

RELATIONSHIPS

Here, we'll introduce you to our diverse licensing partners, whose products and services enhance our brand. You'll also meet the various teams and organizations we are honored to sponsor. Plus, you'll find information about the Eddie Bauer Global ReLeaf Tree Project. With just one dollar, we'll plant a tree in North America on your behalf! Click the links on the left to read on.

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 - [Career Opportunities](#)
 - [SUVs, Camping & More](#)
 - [Eddie Bauer Japan](#)
 - [Affiliate Program](#)

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- [Find a Store Near You](#)
 - [Catalog Quick Order](#)
 - [Request a Catalog](#)
 - [Sign Up for Email](#)
 - [Easy Returns](#)

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- Getting Around**
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Winter Hours:
(Jan. 6 - Mar. 17, 2003)

Monday-Thursday
9:30 am - 6:00 pm
Friday & Saturday
9:30 am - 9:00 pm
Sunday
11:00 am - 6:00 pm

THE OUTLETS AT HERSHEY

Liz Claiborne is Now Open!

60 Leading Brand Name Outlet Stores

Print out a **FREE Brochure** and **PREFERRED SHOPPER Coupon!**

30-70% Savings
Off Regular Retail Prices!

Be a Champion for Kids!
Help Us Help Hershey Medical Center.
For more information [Click Here](#)



Click Here for a List of Upcoming Events!



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THE OUTLETS AT HERSHEY

Store Directory

Shop at these exceptional brand-name stores.
Click on store category for more information.

APPAREL

Men's & Women's

Big Dog Sportswear

Bon Worth

Capacity

Casual Corner Outlet

Danskin

Docker's Outlet by

Design

Dress Barn

Geoffrey Beene

G. H. Bass

Haggar

Inlook/Outlook by

Haggar

Izod

Jones New York

Jones New York

Country

Kasper a.s.l.

Levi's Outlet by Design

Liz Claiborne

Nautica

Rue 21

Van Heusen Direct

APPAREL -

Children's

Carter's Childrenswear

OshKosh B'Gosh

So Fun! Kids

BOOKS,

HOME DECORATIVE

ACCESSORIES &

CRAFTS

Christmas Tree Hill

Country Crafters

Times to Remember

Welcome Home

HOME FURNISHINGS

& HOUSEWARES

Black & Decker Outlet Store

Corning/Revere

Hoover

Kitchen Collection

Mikasa

Pfaltzgraff

Pfaltzgraff Clearance Store

Springmaid/Wamsutta

HOSIERY & INTIMATES

Jockey

L'eggs/Hanes/Bali/Playtex

JEWELRY

Claire's Accessories

Zales "The Diamond Store"

Outlet

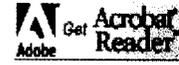
LEATHER GOODS

& LUGGAGE

Leather Outlet

Samsonite

Top 10 Major Employers for York County



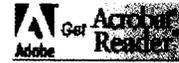
A complete listing of the Top 100 Major Employers is available in Adobe Acrobat PDF format. Here are the Top 10:

Rank	Company Name	FT Emp.	PT Emp.
1	Wellspan Health	4344	1651
2	Defense Distribution Center	3573	0
3	Harley-Davidson Motor Co.	2800	0
4	York County Government	2053	244
5	York International Corporation	1629	3
6	Susquehanna Pfaltzgraff Co.	1396	153
7	FCI Electronics	1400	0
8	Giant Food Stores, Inc.	483	1300
9	UTZ Quality Foods, Inc.	1119	113
10	Glatfelter	1106	2

Source: Individual survey responses, July 2002

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2001-2002 York County Industrial Directory

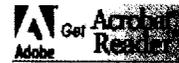


The York County Industrial Directory lists over 1,250 manufacturing companies in York County and is now available for purchase. An order form is available in Adobe Acrobat PDF format.

For more information, please call 717.846.8879.

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York County Demographic Information



This is a compilation of York County demographics and relocation information, available in Adobe Acrobat PDF format.

For more information, contact Heather Edris at 717.846.8310, ext. 3055 or email at hedris@ycedc.org.

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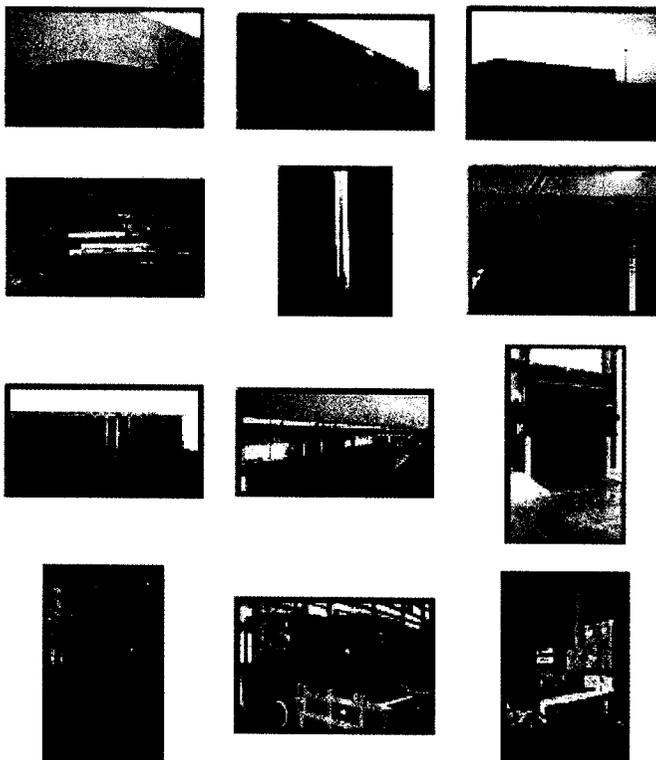


**Take a Virtual Tour of the ES3 Facilities
York and Harrisburg, Pa.**

Home	Services	Careers	The Company	Facilities	Customer Web Center	Links	Contact Us	Privacy Policy
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ES3 is currently building the largest grocery warehouse facility in the world in York, Pa. This site will service a host of consumer products companies and supermarket retailers in a variety of regions across the continental United States.

Click any picture to begin the tour



Customer Service call (603) 354-6145
 Business Development call (603) 354-6106
 Email us at solutions@es3.com
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FOR IMMEDIATE RELEASE

CONTACT: Carl Wistreich
Phone: (802) 251-7042
Fax: (802) 257-6620

**CONAGRA FOODS SELECTS NEW ES3 FACILITY AS DISTRIBUTION CENTER
FOR NORTHEAST AND MID-ATLANTIC REGION**

Keene, NH; August 21, 2002 - ES3, LLC announced today that it has entered into a long-term agreement with ConAgra Foods, Inc. under which ConAgra Foods will utilize ES3's York, Pennsylvania facility as a distribution center for shelf stable products supplied to retail and food service customers in the Northeast and Mid-Atlantic regions.

"We are pleased to partner with one of the largest food manufacturers in the country to improve and streamline its supply chain," said Geoff Davis, Executive Vice President of ES3. "The scale and scope of ConAgra Foods product offerings coupled with ES3's ability to fill consolidated orders within 24 hours creates a powerful, customer-focused relationship. This is another important step forward in our pursuit to make the packaged goods supply chain more efficient."

"This collaboration with ES3 will help ConAgra Foods better serve our customers and more effectively respond to their changing supply chain needs" said Doug Knudsen, President Retail Sales.

ES3 has redesigned the consumer packaged goods supply chain by fundamentally changing the way that products move from manufacturer to market. ES3 provides the industry with the scale, technology and expertise necessary to realize savings from a collaborative, just-in-time distribution solution. ES3's state-of-the-art automated facility in York will deliver multi-manufacturer consolidated orders to customers throughout the Northeast and Mid-Atlantic regions within 24 hours by utilizing electronic information exchange (EDI, XML or direct machine-to-machine communications) and automation. Manufacturers and their customers have real-time visibility to inventory and are able to monitor shipments from end-to-end through ES3's web-based reporting and proprietary supply chain systems. For more information on the company, visit ES3's website at www.ES3.com.



**York
County
Economic
Development
Corporation**

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resource center

Additional Organizations
Facilities Management
Industrial Parks
Sponsorship and Membership Programs

INDUSTRIAL PARKS

York County Industrial Development Authority

The York County Industrial Development Authority (YCIDA) has traditionally been responsible for financing projects, as well as the creation of three of the Industrial Parks in York County. It is the YCEDC that has been responsible for the marketing of the parks and finding tenants. The YCIDA has been responsible for the creation of the York City Business and Industry Park, the York County Industrial Park, and the Penn Township Industrial Park.

Penn Township Industrial Park

The land for the Penn Township Industrial Park in Hanover was purchased in 1984 by the York County Industrial Development Authority (YCIDA). This park has been marketed by the YCEDC in order to attract new buyers. Tenants in this park include GlaxoSmithKline, the Borough of Hanover, and GDC Wire Cloth. There are currently five lots available for purchase in this park, please call our Hanover office for more information.

Contact: Paul Wojciechowski 717.646.9221
paulw@ycedc.org

Industrial and Business Parks in York County

York County is home to many industrial and business commerce parks. The YCIDA was responsible for assisting

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in the creation of a portion of these. Please call for site selection assistance.

Contact: Heather Edris 717.846.8310 ext. 3055
hedris@ycedc.org

83 Industrial Park
Concord Business Center
Chestnut Commerce Center
Church Road Industrial Center
Dover Industrial Park
East Manchester Industrial Park
Emig Industrial Center
Exit 2 Industrial Park
Exit 11 Industrial Park
Fairview Township Industrial Park
Farmbrook Industrial Park
Hanover Area Industrial Park
Heather Industrial Park
Hellam Industrial Park
Highland Industrial Park
I-83 Industrial Park
Interstate Industrial Park
Lincoln Industrial Park
Meadowlands Commerce Park
Northbrook Industrial Park
Orchard Business Park
Penn Township Industrial Park*
Stonebridge Center
Susquehanna Business Park
West York Industrial Park
Willow Spring Industrial Park
Wrights Crossing
York City Business & Industry Park*
York County Industrial Park*
York Crossing Business Park

*Created with the assistance of the YCIDA.



- Home
- Factory Tours
- Packages and Discounts**
- Explore York County
- Visitor Information
- Calendar of Events
- Planning a Meeting
- Group Tours
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- Reservations

Factory Tours

- Factory Tours
- Manufacturing Heritage
- American History
- Getaways
- Country Sampler
- Golf Galore
- Downtown York
- Parks and Trails
- Shopping

What is it that makes factory tours so appealing?

Is it the impact on your senses--the sights, smells and tastes of American ingenuity at its best. See some of your favorite products being produced right on the authentic factory floor. We invite you to take a look at our growing list of tours currently offered.



-  [High Speed Video](#)
-  [Low Speed Video](#)

We welcome you to explore York County, PA--The Factory Tour Capital of the World!

[Factory Tours](#)

[Factory Outlet Stores](#)

[Factory-Related Museums](#)

Factory Tours

Family Heir-Loom Weavers

775 Meadowview Drive
Red Lion, PA

Factory tours are available by appointment only, Monday - Friday. Length of tour: 1 hour. No fee for tour. Reservations required. Call David Kline at least two days in advance at 717-246-2431.

Cameras permitted. Minimum age 8 years. Retail/gift shop on site.

<http://www.familyheirloomweavers.com/>
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Glatfelter

228 South Main Street
Spring Grove, PA

(Formerly P.H. Glatfelter Company) Glatfelter produces engineered and specialized printing papers at the Spring Grove mill. Other operations include Wisconsin, Germany, France and the Phillipines. Factory tours are available September - May, Monday - Friday, 9 am - 3 pm by appointment only. Length of tour: 60-90 minutes. No fee for tour. Call (717) 225-2751 for more information or to make reservations.

Handicap accessible; cameras not permitted; minimum age is 12 -- children 12-18 must be accompanied by an adult; walking tour includes steps, high heat and humidity; closed-toe shoes are required.

<http://www.glatfelter.com>

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Harley-Davidson Motor Company Vehicle Operations - York, PA

1425 Eden Road
York, PA

Witness a legend in the making at Harley-Davidson's York Vehicle Operations. The Vaughn L. Beals Tour Center features exhibits that highlight the people, processes and products of York Vehicle Operations. It also includes sit-on bikes, a souvenir shop, theater and children's area. The plant tour begins with a brief movie in the theater and then journeys through various manufacturing and assembly areas on the shop floor. Tours begin at regular intervals between the hours of 9 am and 2 pm Monday through Friday. Free tickets are distributed on a first-come, first-served basis for each day's available tours. It is recommended that you arrive early in the day. Groups of 10 or more are required to make a reservation by calling 717-852-6590. All tour guests over age 18 must present a valid government-issued photo ID, pass through a metal detector and complete a tour registration card. Packages are not permitted in the plant. Closed-toe shoes are required. Children under 12 are not permitted in the plant. Souvenir shop and Tour Center hours are from 8 am to 4 pm Monday through Friday. Tours may be modified throughout the year due to manufacturing requirements. For complete tour information, call 1-877-883-1450.

<http://www.harley-davidson.com>

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Herr Foods

Route 272 & Herr Drive
Nottingham, PA

Factory tours are available Monday - Thursday: 9 am - 3 pm; Friday 9 - 11 am. Length of tour: approximately 1 hour. No fee for tour. Tour reservations highly recommended. Call 1-800-63-

115

SNACK (for directions, press 2).

Handicap accessible. Retail/gift shop on site.

<http://www.herrs.com>

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Hershey's Chocolate World

800 Park Blvd.

Hershey, PA

Experience the free chocolate-making tour that includes a free sample. Visit the gift shops, food court and full-service restaurant. Open daily, year-round. No fee for tour. For more information or for Motorcoach reservations, call (717) 534-4900.

Handicap accessible.

<http://www.hersheyschocolateworld.com>

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Hope Acres Farm, home of The Brown Cow Country Market

2680 Delta Road

Broque, PA

Tour the Brown Cow's processing facilities, then head to Hope Acres farm where you will see 100% automated robotic milking. We are currently one of four farms in the country testing these robotics. You will also see our beef operation & grainery. Tour times: Tues., Fri., & Saturday at 10 a.m. and 2 p.m. Length of Tour: 90 min. Admission is \$5/adult and \$3/children

Tour not handicapped accessible.

www.hopeacres.com

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Martin's Potato Chips

5847 Lincoln Highway (US Route 30)

Thomasville, PA

DUE TO THE HOLIDAYS, MARTIN'S WILL NOT BE OFFERING TOURS. TOURS WILL RESUME January 7, 2003.

Free tours are available Monday-Thursday 9am- noon by reservation only. Length of tour: 45 min. Call 717-792-3565 or 1-800-272-4477 for more information or to make reservations.

Closed-toe shoes required. Cameras permitted. Handicap accessible. Factory Outlet on site.

<http://www.martinschips.com/>

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Naylor Wine Cellars

4069 Vineyard Road

Stewartstown, PA

Tours are available Monday-Saturday: 11am-6pm; Sundays: 12-5pm Length of tour: 30-45 min. No fee for regular tour. Special tasting services available for groups of 20 or more. Call 717-993-2431.

Handicap accessible. Retail/gift shop on site.

<http://www.naylorwine.com/>
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Nissley Vineyards & Winery Estate

140 Vintage Drive
Bainbridge, PA

Self-guided tours available Monday-Saturday: 10am-5pm;
Sundays: 1-4pm Length of tour: 1 hour. No fee for tour of less
than 15 people. Guided tours are available by appointment for
larger groups. Persons under age 21 must be accompanied by own
parent. Call 1-800-522-2387.

Retail/gift shop on site.

<http://www.nissleywine.com/>
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Perrydell Dairy Farm

90 Indian Rock Dam Road
York, PA

Pet the calves, watch the milking and bottling processes. Self-
guided tours available Monday - Saturday for 7 a.m. until 9 p.m.
and Sundays from 12 p.m. until 6 p.m. Call (717) 741-3485 for
guided tours on Saturdays. Length of tour: 45 min.

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Pfaltzgraff Co., The

Route 30 & Bowman Road
Thomasville, PA

You'll see it all -- from clay making to forming, firing, decorating
and packing -- in the actual factory! Factory tours are available
Monday-Friday: 10 am only. Length of tour: 1-1 1/2 hours. No fee
for tour. Reservations required. Call Judene Miller at 717-792-
3544 at least 1 day in advance.

Minimum age 6. Closed-toe, flat closed-heel shoes required.

Handicap accessible.

<http://www.pfaltzgraff.com/>
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Seven Valleys Vineyard & Winery

885 Georges Ct.
Glen Rock, PA

Tours available Monday-Friday by appointment; Saturday: 12-
5pm Length of tour: 30-45 minutes. No fee for tour. Special
tastings available for groups. Call 717-235-6281.

Handicap accessible. Cameras permitted. Retail/gift shop on site.

<http://www.sevenvalleys.com/>
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Snyder's of Hanover

1350 York Street
Hanover, PA

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VISIT SNYDER'S MONDAY, FEBRUARY 7TH FOR PRESIDENT'S DAY. PLEASE MAKE RESERVATIONS BY CALLING 717-632-4477 EXT. 8592. Tours are available Tuesday-Thursday: 10am; 11am; 1pm Length of tour: 1 hour. No fee for tour. Reservations required. Call 717-632-4477 ext. 8592. <http://www.snydersofhanover.com/>
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Sparky & Clark's Coffee Roasters
284 West Market Street
York, PA

Go behind the scenes and learn what it takes to make a GREAT cup of coffee... from roasting the "raw" beans and flavoring them through to distribution and retail. | Reservations REQUIRED. Tours can be scheduled weekdays between 8 am and 3 pm. Call Debi Forster at (717) 699-1197 for more information. Tours are 30 minutes.
Cameras permitted. Retail/coffee shop onsite.
<http://www.sparkyandclarks.com>
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The Crayola FACTORY
at Two Rivers Landing
30 Centre Square
Easton, PA 18042

Everyone can be creative and learn to think "outside the lines" at The Crayola FACTORY Tour, a unique family discovery center. Roll up your sleeves and jump into all the learning and fun this self-guided attraction has to offer kids of every age. Hours (September 1 - June 30): Tuesday - Saturday, 9:30 am - 5 pm; Sunday, Noon - 5 pm. Last recommended admission is 3:30 pm. Admission for children/adults is \$8; seniors 65+ are \$7.50. (Children 2 and younger are free). Reservations required for ALL groups of 15 or more. Individuals can call ahead for reservations to guarantee admission during peak season. 610-515-8000.
<http://www.crayola.com/index.cfm>
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The Martin Guitar Company
510 Sycamore Street
Nazareth, PA

The C.F. Martin Company factory tour is a memorable experience for families and business travelers. We take great pride in the guitars and strings we produce. In fact, we're so proud that we open our doors every weekday for a tour at 1 pm. It's the best way we know to show our deep commitment to building premium guitars and strings. From the moment you walk into our factory, you'll get a fascinating view of how our world-renowned acoustic guitars and strings are made, and see the innovation and artistry that have shaped the Martin legend throughout its rich

history. Tours are available Monday - Friday at 1:15 pm. Length of tour: 1 hour. No fee for tour. Reservations required for groups of 10 or more. Call 610-759-2837 for more information.

Cameras permitted. Handicap accessible.

<http://www.martinguitar.com>

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UTZ Quality Foods

900 High Street

Hanover, PA

Factory tours are available Monday-Thursday: 8am-4pm Length of tour: 1 hour. No fee for tour. Tour reservations required for groups of 10 or more. Call 717-637-6644.

<http://www.utzsnacks.com/>

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Wolfgang Candy Company

50 E. 4th Avenue

York, PA

Factory tours are available Monday-Friday at 10 am and 2 pm. Length of tour: 1 hour. No fee for tour. Reservations required for groups. Call 1-800-248-4273 ext.112 at least 5 days in advance.

Cameras permitted. Handicap accessible. Retail/gift shop on site.

<http://www.wolfgangcandy.com/>

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York Newspaper Company

1891 Loucks Road

York, PA

Factory tours available Monday/Wednesday/Friday: 9:30 am only. Length of tour: 1 hour. No fee for tour. Reservations required. Call Shirl Baker at 717-767-3493.

Handicap accessible. Cameras permitted.

<http://www.ync.com/>

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For more information about factory tours across Pennsylvania, visit www.FactoryToursinPA.com.

Factory Outlet Stores

Clearance World

South Hanover Shopping Center

Route 94

Hanover, PA

717-633-3060 Hours: Mon-Sat: 10am-9pm; Sun: 12-5pm

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Danskin Inc. Outlet Store

305 State Street
York, PA

717-852-6191 Hours: Mon-Fri: 10am-5pm; Sat: 8am-3pm
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East Prospect Factory Outlet

16 W. Maple Street
East Prospect, PA

717-252-4075 Hours: Mon-Thurs: 9am-5pm; Fri: 9am-8pm; Sat:
8am-3pm
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Gettysburg Village Factory Stores

1863 Gettysburg Village Drive
Gettysburg, PA

Gettysburg Village Factory Stores captures the spirit and character of main street shopping. It is a 260,000 square foot factory outlet village architecturally modeled after 1860's America. The Grand Opening Celebration was October 7-15, 2000 with more than 70 stores including adidas, Famous Footwear, Casual Corner, Levis/Dockers, GAP, a Food Court, and more!

Buses welcome

<http://www.gettysburgvillage.com>

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John Wright Warehouse

North Front Street
Wrightsville, PA

717-252-2519 Hours: Mon-Sat: 9am-5pm; Sun: 12-5pm
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Pewtalex Factory Outlet

722 West Market Street
York, PA

717-854-6388 Hours: Mon-Sat: 9am-5:30pm
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Pfaltzgraff Factory Store @ Meadowbrook

Meadowbrook Village
Routes 30 & 24
York, PA

Hours: Mon-Sat: 9 am - 9 pm; Sun 11 am - 5 pm. Call 717-757-2200 for more information.

<http://www.pfaltzgraff.com>

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Snyder's of Hanover Factory Store

1350 York Street

Hanover, PA

717-632-4477 Hours: Mon-Sat: 9am-6pm; Sun: noon-5pm

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Stauffer Cookie Outlet

375 S. Belmont Street

York, PA

717-848-6630 (Senior Citizens Day every Monday) Hours: Mon-

Thurs: 9am-5pm; Fri: 7am-5pm; Sat: 9am-3pm; Sat Summer

Hours: 8am-1pm

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Utz Quality Foods Outlet Store

851 Carlisle Street

Hanover, PA

Utz Quality Foods Outlet Store Hours: Mon-Sat: 8am-7pm; Sun:

11am-6pm

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York Wallcoverings Factory Store

201 Carlisle Avenue

York, PA

717-854-4285 (Please call before visiting to confirm hours)

Hours: Mon & Fri: 9:30am-8pm; Tues-Thurs: 9:30am-5:30pm;

Sat: 9:30am-4pm; Sun: noon-4pm

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Factory-Related Museums

Industrial and Agricultural Museum

217 West Princess Street

York, PA

Visitors can enjoy an in-depth look at the history of many factories and industries that made the county an international name in manufacturing. The museum's large scale has provided room to reconstruct an 1830's Grist Mill, complete with operating water wheel, and an A-frame ammonia compressor, over 30' high, manufactured in 1904 to refrigerate a meat packing plant. Hours: Tuesday-Saturday: 10am-4pm; Sundays (March-December) 12-4pm Fee includes admission to any York County Heritage Trust Historic Site for one day: Adults \$5; Seniors \$4; Children 11 and under are free For more information, contact the Museum at 717-846-6452 or the York County Heritage Trust at 717-848-1587.

Handicap accessible. Retail/gift shop on site.

<http://www.yorkheritage.org/>

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Kready's Country Store Museum & Cafe

55 North Water Street
Lititz, PA 17543

Call (717) 626-5684 or email mkgkreadys@dejazzd.com for more information.

<http://www.kreadysmuseum.com>

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Wallace-Cross Mill Historic Site, a unique

15759 Cross Mill Road
Crossroads, PA

Operating 18th Century Water-Powered Grist Mill; Tours are available May thru October only. Length of tour: 30 min., No fee for tour; donations appreciated. Reservations required; call Dana at York County Parks, 717-840-7440.

Handicap accessible. Cameras permitted.

<http://www.york-county.org/>

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Wolfgang Candy Company

50 E. 4th Avenue
York, PA

Visitors can enjoy the history of the Wolfgang family's factory and chocolate-making process. Hours: Monday-Friday: 8am-5pm; Saturday: 9am-4pm No fee for tour. Retail/gift shop on site. 1-800-248-4273

Retail/gift shop on site.

<http://www.wolfgangcandy.com/>

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York Barbell Museum & Weightlifting Hall of Fame

3300 Board Road
York, PA

Visitors can enjoy the diverse history of strength sports; their evolution from mythology to the early Olympic Games, and the 19th and 20th century amateur and professional strongmen to the current specialized sports of Olympic weightlifting, power lifting, and body building. A 7 1/2 foot bronze statue of Bob Hoffman, "Father of World Weightlifting" and founder of York Barbell, stands outside the entrance to the museum and Hall of Fame. Hours: Monday-Friday 8am-6pm; Saturday 10am-5pm No fee for tour. Call 1-800-358-9675 for more information.

Handicap accessible. Retail/gift shop on site.

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 - About SARAA
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 - Construction Update
 - Business Opportunities
 - Capital City Airport



THE AIRPORT

Dedicated to servicing Central Pennsylvania.

Harrisburg International Airport continues to make air travel more convenient, more enjoyable for travelers. Airlines serving HIA have improved service and lower demand. In addition, we continue to offer new services to our travelers, such as Int the terminal. Take a look at our past and present ... and most importantly, our futur Master Plan.

A Few Facts

- In 2001, approximately 1.2 million passengers traveled through Harrisburg Airport
- 12 airlines offer over 120 flights daily to and from HIA, with non-stop service cities and Toronto
- Four major freight-forwarding carriers serve HIA
- Over 2 million people live within a 2-hour drive of Harrisburg International a Airports
- Harrisburg International Airport's 9,510-foot runway can be augmented with displaced thresholds, allowing for even an aircraft as large as a 747 or a 77
- HIA is the home to the PA Air National Guard's 193rd Special Operations V
- Elevation: 310 feet
- Location: LAT — 40° 11.61' LONG — 76° 45.81'
- Runway: RW 13/31 ILS; Length 9,510 feet by 200 feet
- Parking: 3,600 total spaces. Short Term lot: 200 spaces; Daily lot: 300 spac lot: 3,100 spaces
- Annual Economic Benefit: 13,275 airport related jobs, total economic outpu
- Owner: Susquehanna Area Regional Airport Authority

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THE AIRPORT

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- Capital City Airport

HIA has proven to be a fast-growing airport with an exciting future. HIA is working toward increasing air traffic volume through lower fare trends and more direct flight availability. Take a look at our past and present, but most importantly our future.

Board Provides First-Ever Regional Effort To Guide Airports Serving Central PA

The mission of the Susquehanna Area Regional Airport Authority is to serve our region by providing high-quality, efficient airports and promoting regional economic development.

Incorporated in 1997 to manage and oversee the economic development of Harrisburg International and Capital City Airports, SARRA represents the first-ever regional effort to operate both airports and provide coordinated efforts to serve the communities of Central Pennsylvania. SARRA board members are community leaders from the counties of Cumberland, Dauphin and York, the cities of Harrisburg and York, and townships of Fairview and Lower Swatara.

Until the creation of SARAA, the two airports had been under the ownership and control of the Pennsylvania Department of Transportation, Bureau of Aviation (PennDOT) since 1967. On January 2, 1998, PennDOT officials transferred ownership and control of the two airports to SARAA.

The creation of SARAA is the culmination of an effort which began about 10 years ago by the counties of Cumberland, Dauphin and York. The counties placed a major emphasis on air transportation which led to a study of the aviation needs of the region. The results of the study sparked discussions regarding the divestiture of the two airports owned by the Commonwealth of Pennsylvania to a regional entity. The Airport Divestiture Group (ADG) was formed in 1996 by the counties to negotiate divestiture with PennDOT of the two airports. These successful negotiations ushered in the creation of SARAA, which was incorporated on September 9, 1997.

Board of Directors

Eric Clancy, Chairman
Cumberland County

Kim Schaller, Vice-Chairwoman
Dauphin County

Fred Sembach, Secretary
Lower Swatara Township

Barbara Layne, Treasurer
Dauphin County

124



Harrisburg International Airport
Capital City Airport

108 Airport Drive
Middletown, PA 17057
(717) 948-3900
Fax (717) 948-4636
1-888-HIAJETS

Alfred Testa Jr.
Director Of Aviation

February 26, 2002

Mr. Lyle Shughart
Members 1st Federal Credit Union
5000 Louise Drive
Mechanicsburg, PA 17055

Dear Mr. Shughart:

Attached please find a map of the Harrisburg International Airport geographic customer service area as discussed on the phone earlier today.

This map was created by the research center at Penn State University—Harrisburg from intercept surveys taken in our terminal building on a statistically significant day each month between June and December of 2001. As you can clearly see most of our existing customers live in the counties of Cumberland, Dauphin, Lancaster, York, Adams, Franklin, Lebanon and Perry. However, this map also points out how many people from nearby communities travel and do business in central PA. As most central Pennsylvanian's have long recognized, all roads lead through Harrisburg!

Should you have any questions, please do not hesitate to give me a call at (717) 948-3900 ext. 4620.

Sincerely,

Scott Miller
Manager of Marketing & Public Relations
SARAA
e-mail: scottm@saraa.org

fly **HIA** .com

Locations in Gettysburg, Harrisburg, Lancaster, and Lebanon Pennsylvania's First Community College



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Now HACC is Coming to you - In York!

Offering classes for Spring at:

- Dallastown Area High School
- West York Area High School
- South Western High School
- Vigilant Fire Company
- York County Head Start

York County classes begin January 27, 2003. Registration is going on NOW. Click [here](#) to view courses offered in York County.

At HACC, you can get an education that works for you. Registration for Spring 2003 is going on NOW! Regular Spring classes begin January 16, all campuses. Click [here](#) to find out how you can join us!

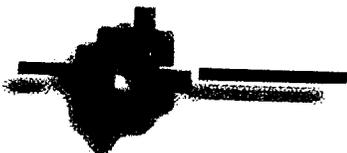
Today is Friday, J 2003

HACC i

HACC a Universi Offer Co Degrees Harrisbu Commu and Dre: Universi have exp current c [admissic more](#)

Lebanor Winner . at "One Counties at HACC A local s the Leba of Harris Commu penned a essay in Angels I Contest,

[Events](#)
Rose Le Center's



A HACC Overview

Since its inception in 1964, Harrisburg Area Community College has grown from a single campus of 426 students into a multi-campus institution which enrolls nearly 12,000 credit students each semester. With campuses in Harrisburg, Lancaster and Lebanon and a center in Gettysburg, Harrisburg Area Community College provides educational opportunities to an increasing number of students from throughout Central Pennsylvania.



To accommodate the growing number of students in Lancaster, Harrisburg Area Community College is conducting a search to identify a larger site for our Lancaster Campus. This new campus will provide our Lancaster students with greater opportunities to pursue an education while staying close to home.

At our Wildwood Campus, we are undertaking a number of initiatives to serve students from underrepresented populations in our communities. This year, we have forged important partnerships with the Mount Pleasant Hispanic Center, the New Testament Education Center, and the Interdenominational Conference of Ministers in the Greater Harrisburg Area.

At our Lebanon Campus, we have launched an innovative program called Project Eagle which is geared toward individuals who never saw themselves attending college. Project Eagle offers students practical sessions on how to find a job, prepare for an interview, and write their résumés.

Students from all of HACC's campuses and centers can benefit from our articulation agreements with more than thirty colleges and universities across the country. Recently, we began a dual admissions program with Penn State Harrisburg which gives our students the opportunity to apply for admission and work with counselors from both HACC and Penn State Harrisburg.

Whether you attend HACC's Wildwood Campus in Harrisburg, our campuses in Lancaster and Lebanon or our Center in Gettysburg, you will find educational programs of the highest quality, a dedicated faculty and a full range of support services that will help you reach your goals and chart a course for a successful future.

[\[A Tour of the Campuses\]](#) [\[Community Center for Technology and Arts\]](#) [\[HACC's Calendar\]](#)

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[\[Message from Dr. Baehre\]](#) [\[HACC's Planning Goals\]](#) [\[HACC's Master Plan\]](#)

[\[HACC's Unique Features\]](#) [\[The C. Ted Lick Wildwood Conference Center\]](#) [\[Information Technology\]](#)

[\[HACC's Neighboring Schools & Districts\]](#) [\[Institutional Research and Planning Office\]](#) [\[HACC's Community Service\]](#)



Workforce and Economic Development (WED) Division

Online Courses

Bookmark this page now!

This page is best viewed at 800 X 600 (or higher) monitor resolution.

HACC's WED Division is committed to providing high quality, cost-effective training geared to meet the professional and personal growth needs of employees from organizations of any size.

WED's staff will work with you to identify the specific training needs of your organization.

WED works with you . . .

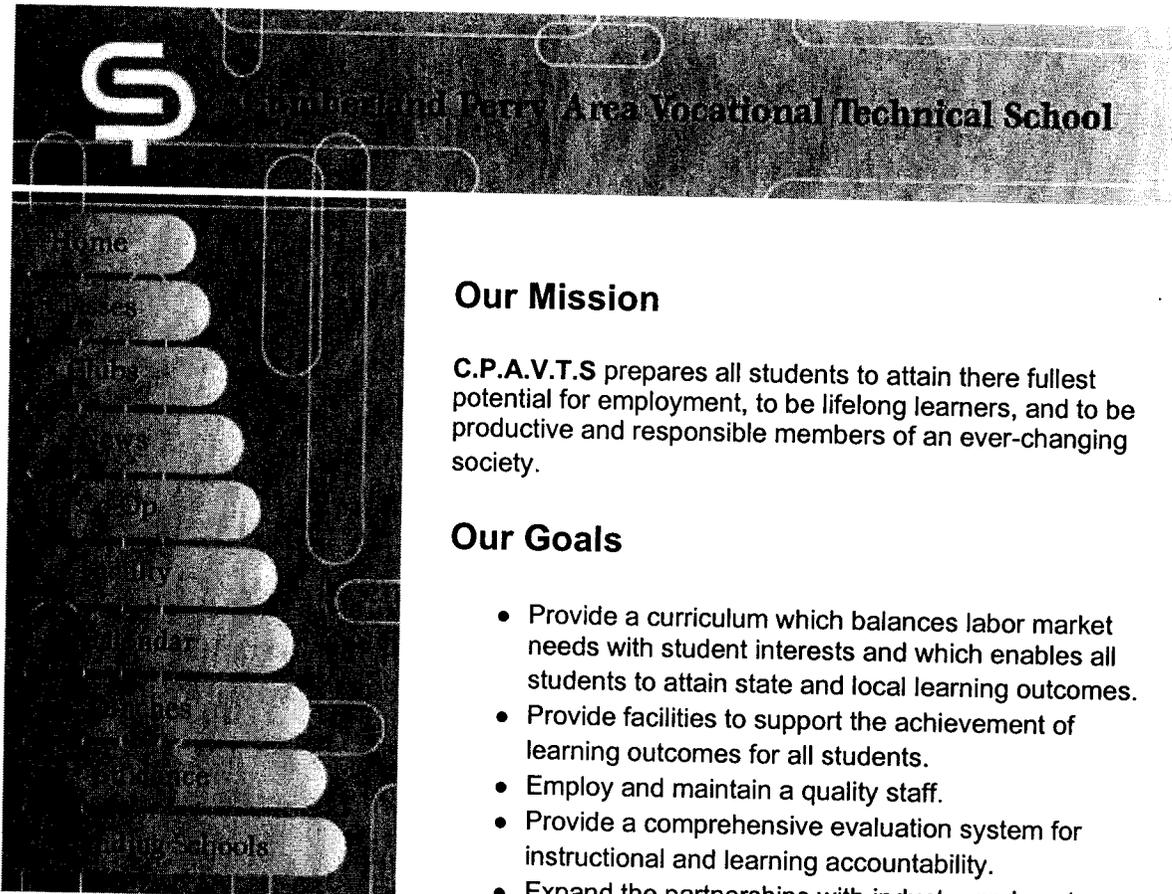
- by using professional, real-world trainers
 - by scheduling classes at your facility or ours
 - by customizing a course to suit your needs
-

WED provides . . .

- needs assessments
 - curriculum/course development
 - customized training
 - follow-up training or assessments
 - public course offerings
 - world-class programs
 - funding sources through Customized Job Training Act (CJT) and WEDnetPA
-

Partial List of Clients . . .

- AMP Incorporated
 - Cumberland County Housing & Redevelopment Authority
 - Department of Building & Housing Development, City of Harrisburg
 - Gannett Fleming, Incorporated
 - G.S. Electric
 - Harris Savings Bank
 - Milton Hershey School
 - Pennsylvania Blue Shield
-



Our Mission

C.P.A.V.T.S prepares all students to attain there fullest potential for employment, to be lifelong learners, and to be productive and responsible members of an ever-changing society.

Our Goals

- Provide a curriculum which balances labor market needs with student interests and which enables all students to attain state and local learning outcomes.
- Provide facilities to support the achievement of learning outcomes for all students.
- Employ and maintain a quality staff.
- Provide a comprehensive evaluation system for instructional and learning accountability.
- Expand the partnerships with industry and post secondary education.
- Provide current technology to support an effective learning environment.
- Provide a comprehensive career guidance and counseling system.
- Increase community involvement to support a collaborative learning environment and collaborative accountability.

Contact us at:

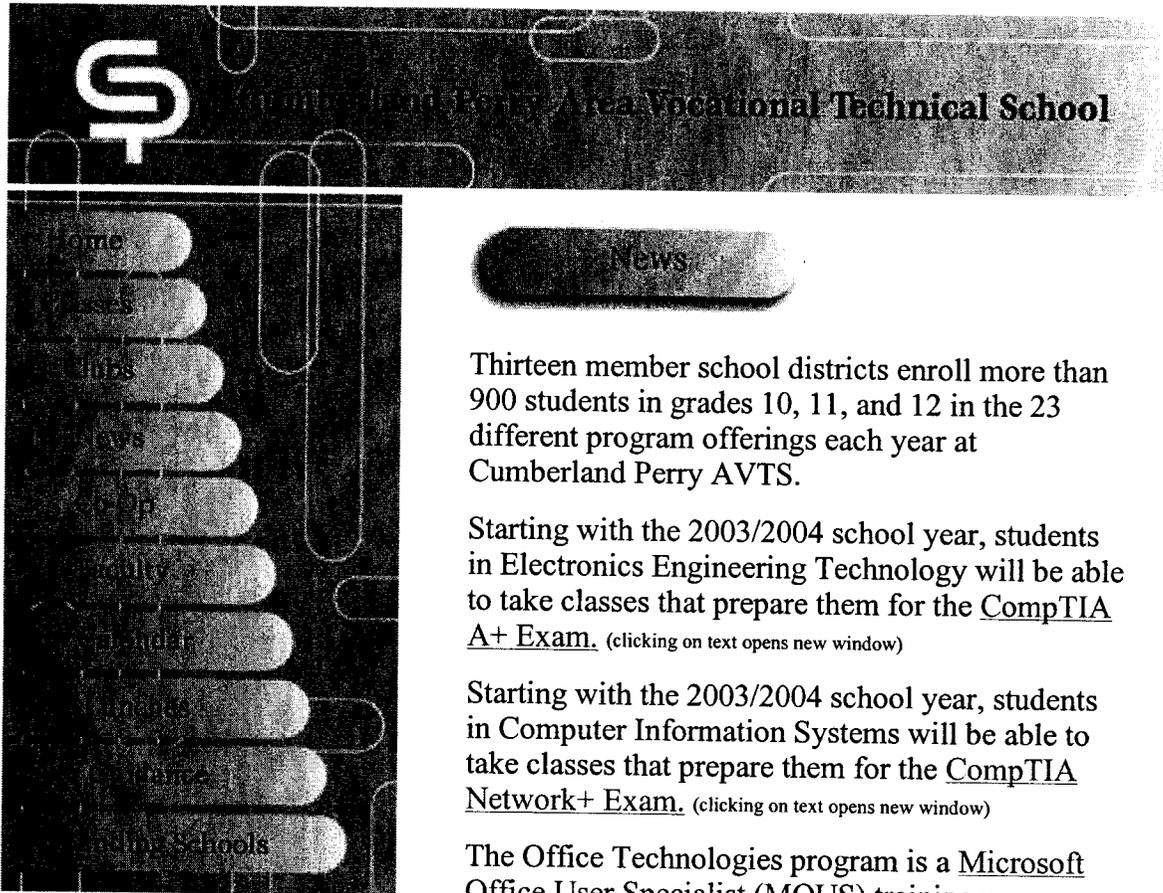
CPAVTS
110 Old Willow Mill Road,
Mechanicsburg, PA 17050

[CLICK HERE FOR DIRECTIONS](#)

E-Mail: [Gail Potts: Guidance Secretary](#)

Phone: (717) 697-0354
Fax: (717) 697-0592

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[Calendar](#) / [Guidance](#) / [Sending Schools](#) / [Lunch](#)



News

Thirteen member school districts enroll more than 900 students in grades 10, 11, and 12 in the 23 different program offerings each year at Cumberland Perry AVTS.

Starting with the 2003/2004 school year, students in Electronics Engineering Technology will be able to take classes that prepare them for the CompTIA A+ Exam. (clicking on text opens new window)

Starting with the 2003/2004 school year, students in Computer Information Systems will be able to take classes that prepare them for the CompTIA Network+ Exam. (clicking on text opens new window)

The Office Technologies program is a Microsoft Office User Specialist (MOUS) training program. This program is taught by a Microsoft certified teacher. (clicking on text opens new window)

Health Assistant students receive the Certified Nursing Assistant (CAN) state license upon graduation.

The Automotive Technology program was one of the first in the state to be approved as an Automotive Youth Excellence System (AYES) program, and it is the only program in the state that is AYES approved, an ASE approved training program, and an official PA inspection station.

Automotive Technology, Automotive Collision Repair, and Diesel Technology students receive their PA State Inspection license prior to graduation.

Automobile manufacturers have donated 19 cars and trucks that are 1997 models or newer for student training activities.

Carpentry students have built 7 ice cream pavilions on the PA Turnpike, in partnership with Hershey Creamery and Marriot Corp.

Contact us at:

CPAVTS
110 Old Willow Mill Road,
Mechanicsburg, PA 17050

CLICK HERE FOR DIRECTIONS

E-Mail: Gail Potts: Guidance Secretary

Phone: (717) 697-0354
Fax: (717) 697-0592

Cosmetology students receive their PA Cosmetology license upon graduation.

64% of CPAVTS students are male and 36% are female.

CPAVTS students receive rigorous mathematics instruction in addition to their occupational skill training.

The Child Care & Guidance program students receive a certificate endorsed by the PA Department of Welfare.

The Heating, Ventilation, and Air Conditioning, and Refrigeration (HVAC-R) students receive certification from the Air Conditioning & Refrigeration Institute (ARI). CPAVTS is one of the only two high schools in the state that offer this certification.

Approximately 33% of the students participate in the 6 CPAVTS student organizations each year.

Every program at CPAVTS has an Occupational Advisory Committee, which consists of experienced workers in the occupational area. The Occupational Advisory Committee (OAC) meets on a regular basis with each program's teacher to advise on curriculum, equipment, etc. Currently, 444 local businesses and industry representatives are members of these committees.

The Precision Machine Technology students receive national skill certification from the National Institute for Metalworking Skills (NIMS).

All CPAVTS students prepare a resume and participate in some type of work-based learning activity

The Cumberland Perry Area Vocational Technical School is an equal opportunity education institution and will not discriminate on the basis of race, color, national origin, sex and handicap in its activities, programs or employment practices as required by Title VI, Title IX and Section 504. For information regarding civil rights or grievance procedures, or information regarding services, activities and facilities that are accessible and useable by handicapped person, contact Karen Yeselavage. Title IX, Title VI and Section 504 coordinator at 110 Old Willow Mill Road, Mechanicsburg, PA 17040. (717) 697-0354

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Participating Schools

East Pennsboro Panthers (Cumberland)	Trinity Shamrocks (Cumberland)	Northern Polar Bears (York)	Cumberland Valley Eagles (Cumberland)
Camp Hill Lions (Cumberland)	Big Spring Bulldogs (Cumberland)	Red Land Patriots (York)	Boiling Springs Bubblers (Cumberland)
Newport Buffalos (Perry)	West Perry Mustangs (Perry)	Greenwood Wildcats (Perry)	Cedar Cliff Colts (Cumberland)
Biglerville Canners (Adams)	Susquenita Blackhawks (Perry)	Mechanicsburg Wildcats (Cumberland)	

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Penn State Radiology

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Residency Program

Penn State Milton S. Hershey Medical Center

In 1963, the Milton S. Hershey Foundation offered a \$50 million to the Pennsylvania State University to establish a medical school in Hershey. With this grant and \$21.3 million from the U.S. Public Health Service, the University established a medical school that opened its doors to the first class of students in 1967; the hospital began treating patients in 1970.



Today, Penn State Hershey Medical Center stands out as one of seven academic health centers in Pennsylvania and the sole academic health center in the state located outside the urban hubs of Philadelphia and Pittsburgh. Penn State Hershey serves more than 1.5 million patients annually. The physicians and researchers on the Hershey campus - all Medical Center faculty members - receive international acclaim for their accomplishments in patient care, research and education.

The '90s marked growth for the medical center complex. In 1991, a new surgical intensive care unit completed, followed by the introduction of a 14-bed hematology and oncology unit in 1992 and a 25-bed Level-1 regional trauma center for adults, with a special designation for the treatment of patients, opened. Penn State Hershey Medical Center has grown to more than 2.2 million patients in the past 25 years.

Patient Care

Penn State Hershey Medical Center complex includes the 468-bed medical center, a children's hospital and a physician's center, which houses outpatient services as well as office for clinical research. A women's health pavilion - located a short distance from the medical center - provides convenience, comfort, and privacy for women. A network of community-based family physicians provides an expanded medical delivery system of primary care clinics.

Out of respect for our patients and to encourage frank discussions with healthcare providers, the medical center features private rooms. The quality of patient care is further enhanced by services such as primary care nursing, patient care advocacy, pastoral services, and social services. A complement of ancillary support services, including phlebotomy and intravenous team services, is available.

The medical center and children's hospital offer a wide range of diagnostic and therapeutic services. Sophisticated diagnostic procedures include magnetic resonance imaging, genetic analysis, and electrophysiology. In addition, cardiothoracic surgery, high-risk obstetrical care, cardiac surgery, transplant surgery, neonatal intensive care, and spinal cord injury surgery and rehabilitation are available. Our specialized centers, which emphasize a multidisciplinary approach to medicine, include the bone and joint center, cancer center, cardiovascular center, center for emergency medicine, primary care, rehabilitation center, sports medicine center and the women's health center. The aeromedical retrieval program, gets patients to the hospital when minutes count.

Penn State Hershey Medical Center

Number of beds	468
Admissions (<i>excluding newborns</i>)	20,453
Emergency room visits	28,842
Outpatient visits	323,537
Surgical procedures	15,455
Full-time faculty - attending physicians	455
House staff - residents and fellows	351
Occupancy rate	76%

Research

Research is an integral part of our mission. The acquisition of knowledge is fundamental to diagnosing and treating disease. Greater understanding in medical science leads to discoveries that can help prevent or cure illness.

The high priority given to research is reflected in the original plans of integrating adjacent clinical facilities at the medical center. The General Clinical Research Center at Penn State Hershey Medical Center established by the National Institute of Health provides an environment where clinical investigators can observe and study human physiology entities and their treatment. A seven-story biomedical research building opened its doors in 1992.

Basic research focuses on areas of scientific and clinical interest that include Alzheimer treatment and prevention, artificial organs, behavioral disorders, biotechnology, diabetes endocrine-related disorders, environmental health, gastrointestinal disease, genetic disorders, mental health, metabolic disorders, minority health, musculoskeletal disease disorders.

Education

Penn State sponsors 18 accredited residency training programs at Penn State Hershey that include anesthesia, dermatology, family and community medicine, internal medicine, obstetrics and gynecology, ophthalmology, otolaryngology, pathology, pediatrics, psychology, radiology, nuclear radiology, general surgery, cardiothoracic surgery, orthopedic surgery and urology.

In addition to the doctor of medicine degree, Penn State College of Medicine offers a combined doctor of medicine and doctor of philosophy degrees, a master of science degree, a master of public health degree, a master of business administration degree, a doctor of philosophy in pharmacology and master of business administration degree.

Community Services

Service to the community, which is also integral to the hospital's mission, is offered through education, patient care, community activities, and applications of research. Some examples of staff participation in community service include annual health screenings, community health presentations, and our volunteer science education program that sparks young people's interest in science and medicine.

For questions or comments regarding this web site, please email cgudelski@psu.edu at Clinical Image Services
 This site is best viewed with Internet Explorer 5 and above or Netscape 6 and above



The Children's Hospital

Director of Nursing
MC HO 85
PO Box 850
Hershey, PA. 17033-0850
717-531-5624 Tel
717-531-1021 Fax
pmillner@psu.edu

January 29, 2002

Robert L. Marquette
President / CEO
Members 1st Federal Credit Union
5000 Louise Dr.
Mechanicsburg, PA 17055

Dear Mr. Marquette,

Penn State Milton S. Hershey Medical Center is the Regional Trauma Center for the South Central Pennsylvania area. The counties of Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and York are considered part of this region that we serve for Level 1 traumas in South Central Pennsylvania.

The Penn State Milton S. Hershey Medical Center is one of the regional medical facilities that provide coverage for the individuals and families that live in this area. We also provide a host of medical specialties to meet the needs of our community.

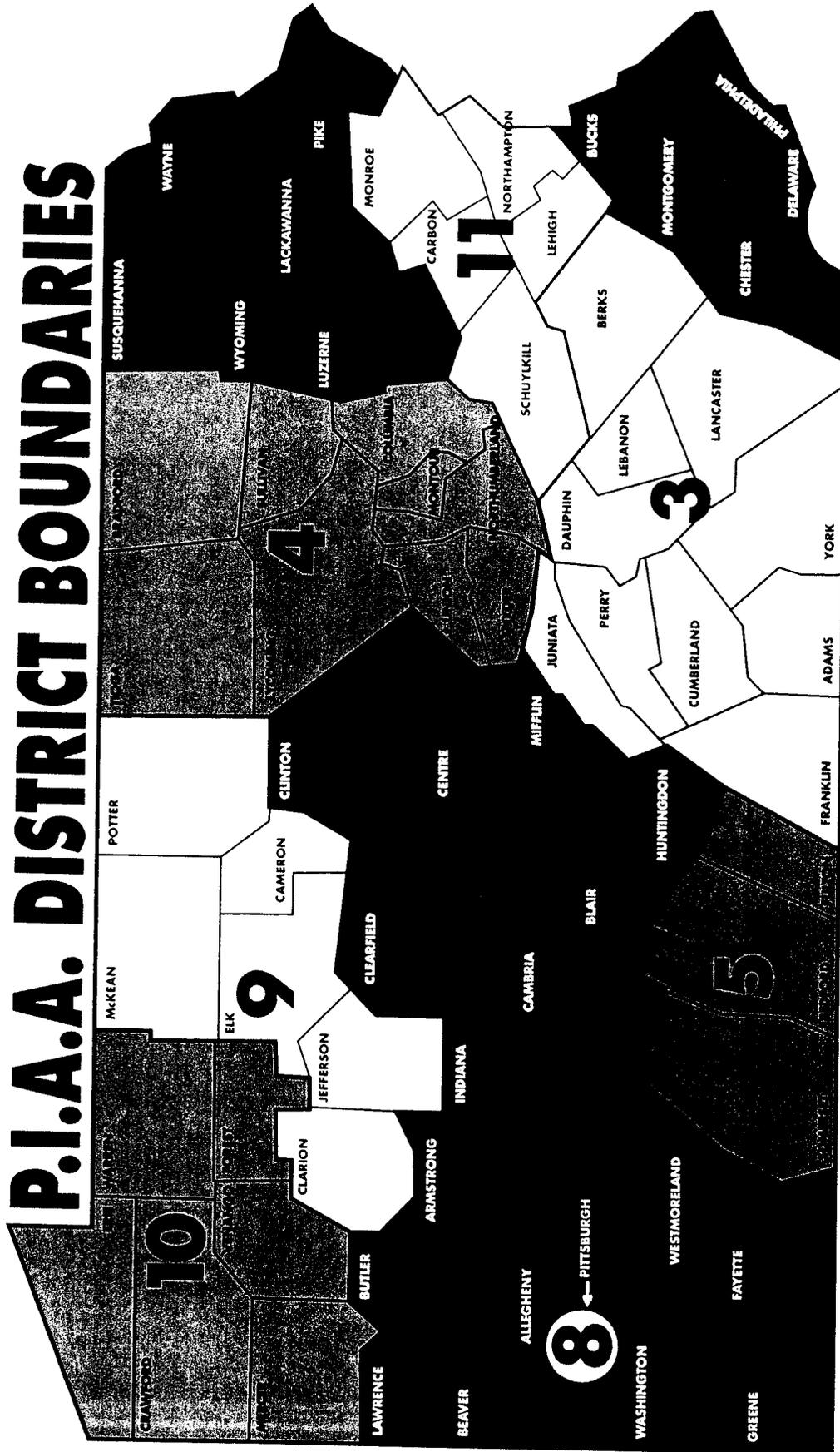
Thank you for your interest.

Sincerely,

A handwritten signature in cursive script that reads "Patricia M. Millner".

Patricia Millner, M.Ed., RN, CRNP
Director, Nursing
Penn State Children's Hospital

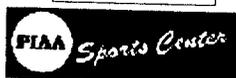
P.I.A.A. DISTRICT BOUNDARIES



PENNSYLVANIA
 INTERSCHOLASTIC

PIAA *Principals*

ATHLETIC
 ASSOCIATION



The PIAA Story

PIAA: A Principal's Organization, Principle-Based

The Pennsylvania Interscholastic Athletic Association, Inc. (PIAA) is a non-profit corporation and a voluntary membership organization. The members of PIAA consist of most public and many private junior high/middle schools and senior high schools in the Commonwealth of Pennsylvania. Generally stated, the function of PIAA is to develop and enforce rules regulating interscholastic athletic competition, which are authorized or adopted by the member schools.

PIAA was formed in Pittsburgh on December 29, 1913, by a group of high school principals who wanted to eliminate abuses, establish uniform rules, and place interscholastic athletics in the overall context of secondary education. The purposes of PIAA, as set forth in Article II of its Constitution, are to:

- Organize, develop, and direct an interscholastic athletic program which will promote, protect and conserve the health and physical welfare of all participants.
- Formulate and maintain policies that will safeguard the educational values of interscholastic athletics and cultivate the high ideals of good sportsmanship.
- Promote uniformity of standards in all interscholastic athletic competition.

PIAA believes that a system that best serves the student-athlete emphasizes the amateur, educational, and character-building aspects of high school sports and recognizes that athletics is not the driving force. Students are in school primarily to obtain an education.

The membership of PIAA consists of more than 1,375 schools, divided almost equally between senior high schools and junior high/middle schools. Of that membership, approximately 175 are private schools. Nearly 235,000 students participate in interscholastic athletics under PIAA jurisdiction, which placed Pennsylvania seventh among the states for 2000-2001. Similar associations exist in all 50 states.

PIAA is divided for administrative purposes into 11 geographic districts, each of which has a District Committee elected by the member schools within the district. Each District Committee elects a chairman, who becomes the district's representative on the Board of Directors, the statewide governing body of the organization.

Other members of the Board of Directors include representatives of the member junior high/middle schools, the Pennsylvania School Boards Association (PSBA), the Pennsylvania Association of School Administrators (PASA), the Pennsylvania Association of Secondary School Principals (PASSP), the Pennsylvania State Athletic Directors Association (PSADA), the Pennsylvania Coaches' Association (PCA), the Pennsylvania Department of Education (PDE), one female and one male PIAA-registered sports' official, and the chairpersons of the Girls' Athletics and Private Schools' Steering Committees. With the sometime exception of the officials' representatives, members of the Board of Directors are experienced professional educators who have background and experience in dealing with high school athletics.

As with the Board of Directors, nearly all members of the District Committees are experienced professional educators with background and experience in dealing with high school athletics.

PIAA is governed by a Constitution adopted by its member schools and By-Laws adopted by its elected Board of Directors.

Schools become members of PIAA by applying for membership to the District Committee. The application must be signed by the school principal and must be accompanied by a resolution of approval executed on behalf of the school board stating that in all matters pertaining to interscholastic athletic activities, the school shall be governed by the PIAA's Constitution and By-Laws.

The principal of each member school is responsible to PIAA in all matters pertaining to the interscholastic athletic relations of his or her school. PIAA deals with individual coaches, students and their parents through its member schools.

The four major areas in which PIAA currently operates are:

1. Establishing and enforcing rules governing the eligibility of high school

- athletes to participate in interscholastic athletics, including rules for academic performance and attendance, age, amateur status and transfers.
2. Adopting the playing rules for each sport under its jurisdiction. With the exception of bowling, golf, girls' lacrosse, rifle and tennis, the National Federation of State High School Associations (NFHS), of which PIAA has been a member since 1924, publishes all other playing rules adopted by PIAA. As NFHS does not have rules in these five sports, PIAA adopts those published by their respective national governing bodies.
 3. Registering and providing training opportunities for officials to officiate at contests in which PIAA-member schools participate. Approximately 12,500 officials are currently PIAA-registered. PIAA requires its officials to be involved in continuing education and provides classes for them to attend on a local basis throughout the state.
 4. Organizing and operating post-regular season playoffs and championships in 12 girls' sports and 12 boys' sports.

All of this is accomplished without any federal or state funds. PIAA's principal source of revenue is the sale of tickets to its playoffs and championships. Operating these playoffs and championships is also PIAA's largest expense. Junior high/middle schools pay annual dues of \$100; senior high schools pay annual dues ranging from a low of \$250 to a high of \$400, based on school size. Those dues constitute less than 7% of PIAA's gross revenue, and are paid by many of the schools from their athletic budgets, which come from ticket sales to their own regular season events. Gate receipts enable PIAA to operate without taxpayer financing.

In addition to these specific categories of operations, PIAA also provides numerous services to its members on a day-to-day basis through its headquarters near Mechanicsburg, Cumberland County.

On a national comparative basis, PIAA has a small staff for such a large state. The organization operates with a full-time staff of 11 and approximately 200 volunteers. Most of those volunteers are professional educators in Pennsylvania schools. Without substantial volunteer assistance from people concerned about

student-athletes and their experiences, PIAA could not operate as it does.

(August, 2001)



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History

History of the Harrisburg Senators

Baseball in Harrisburg dates back to 1907, when the local team played in the class "D" Tri-State League. After the 1952 season, the then Harrisburg Senators and the class "B" league they played in at the time called it quits, but not before the team created some shocking controversy....

You play ball like a.... GIRL!

In 1952 the club signed twenty-four-year-old Eleanor Engle, a local (yes, female) stenographer to play shortstop, saying "She can hit a lot better than some of the fellows." For four days in June, Engle suited up for the Senators, but she never played. What an uproar! Even the team manager didn't want a "girl" playing on the team.

Eventually NAPBL president George Trautman voided her signing. Some thought the whole thing was a publicity stunt, but a reporter, after watching her practice wrote the Eleanor "...scooped up hard grounders and threw to first base like a pro."

Modern Day Incarnations

In 1987, the sport came back to a brand-new ballpark. The Eastern League franchise was named in honor of the previous tenants, linking the modern day to the past. The Senators have been phenomenally successful... over the past 12 years they have sent up more than 100 players to the Major Leagues.

Following their long tradition of baseball excellence, in 1996, 1997, 1998 and 1999 the Senators proved they were a force to contend with by winning the Eastern League Championship! Harrisburg is the first team in league history to win four Eastern League titles in a row.



141



Two Fans Has Celebrations...

85% on & Inc

AN

Last Game

01/21/03
HERSHEY
L 2-3 @
WB/SCRAN.

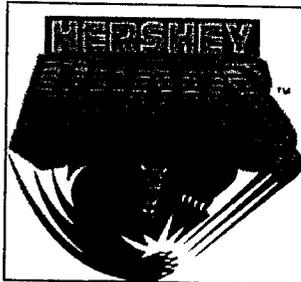
Next Game

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HERSHEY
VS
WB/SCRAN.

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Latest News

BEARS FALL TO WILKES BARRE 3-2



01/21/03 11:47 PM The HERSHEY Bears began a four game in five day stretch by losing to Wilkes Barre/Scranton 3-2 at First Union Arena in Wilkes Barre, PA. [..more](#)

- 01/21/03 11:45 PM [BEARS LOOK TO END WINLESS SKID TONIGHT IN WILKES BARRE](#)
- 01/20/03 11:01 AM [BEARS SQUARE OFF WITH PENS, SENS. AND ADMIRALS THIS WEEK](#)
- 01/18/03 09:54 PM [BEARS DROP TOUGH ONE TO SYRACUSE 6-4](#)
- 01/18/03 12:45 PM [BEARS BACK AT HOME TO FACE OFF WITH SYRACUSE](#)
- 01/18/03 12:42 PM [BEARS RALLY TO TIE ROCHESTER 2-2](#)

History

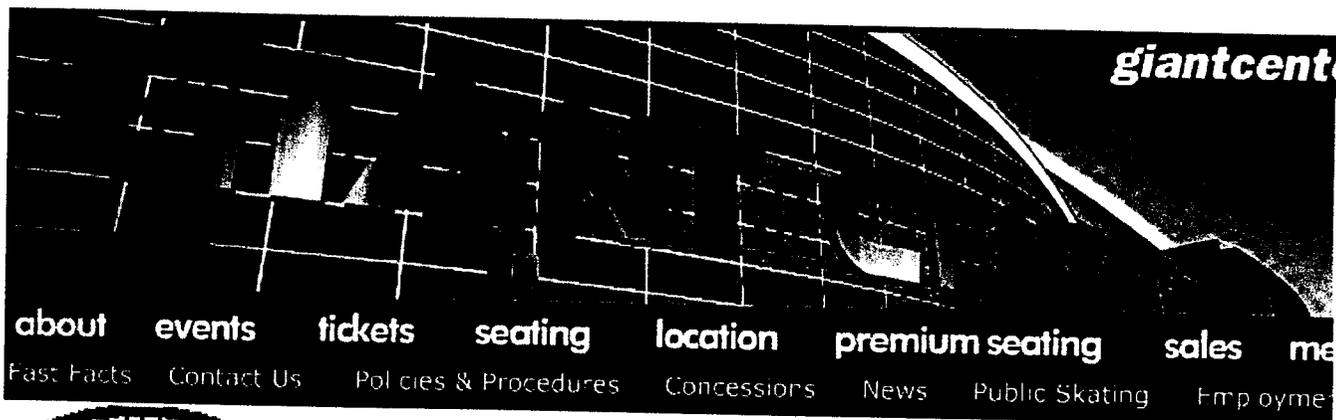
WEEK OF JANUARY 13

This week in 1973: The BEARS played their first ever game in Florida on January 19, 1973 and beat Jacksonville 6-1.



**SEE PICTURES FROM THE
ULTIMATE CHRISTMAS PRESENT:
DODGE TRUCK GIVE-A-WAY,
DECEMBER 21, 2003**





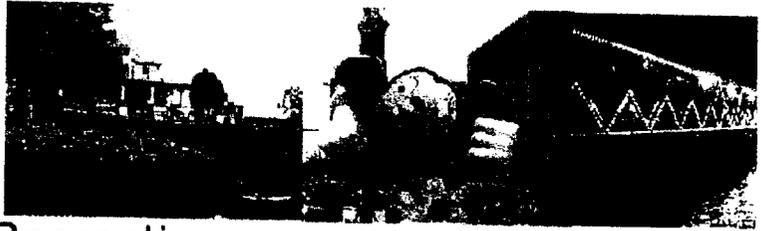
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Fast Facts

Center Size:	306,000 total square feet in the main arena. 100 feet from ice to ceiling 17,000 square feet floor area 85' x 200' ice rink
Capacity:	12,500 for in-the-round concerts 10,000 for end staging 10,500 for hockey
Seating:	7,700 seats in Level 100 (lower level and suites) 2,800 seats in Level 200 (upper level)
Premium Seating:	40 Luxury Suites, 688 Club Seats
Accessible Seating:	98 accessible seats. 98 adjoining seats for companions.
Parking:	10,000 parking spaces using Speed Parking system
Restroom Facilities:	5 men's restrooms, 7 women's restrooms and 1 family restroom
1st HERSHEY BEARS Home Game:	Saturday, October, 19, 2002
Scoreboard:	Features four 7' x 9' video screens
Groundbreaking:	November 8, 2000
Designed by:	HOK Sport + Venue + Event, Kansas City
Constructed by:	Hunt Construction Group
Construction Cost:	\$65 million for the building, \$95 million including roads, parking lots and infrastructures.



The City of Harrisburg Department of Parks and Recreation

Home

New Year's Eve

MLK Essay Competition

American Musicfest

Italian Lake Concert Series

Reservoir Park Concerts

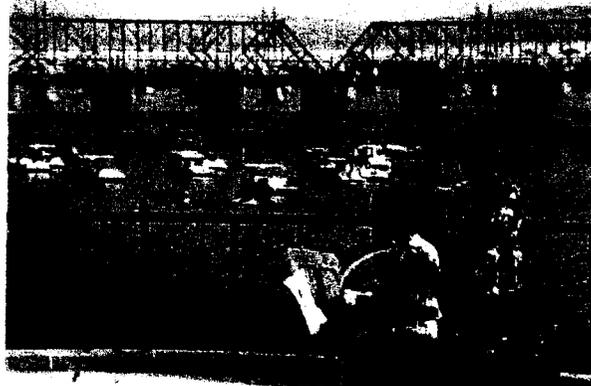
Kipona

Holiday Parade

KIPONA HARRISBURG



An exciting weekend of activities for the whole family, it is no wonder that Harrisburg's Kipona Celebration is considered one of the top ten festivals in Pennsylvania. The Kipona Celebration features a variety of food, children's theatres,



educational activities, arts & crafts, boat races, sporting events, concerts, bingo, and other family activities. One of the oldest waterfront festivals in the United States, Kipona plays host to the

March of Dimes Rubber Duck Regatta, the Kipona canoe races, the Pennsylvania State Chili Cook-Off, the Funtastik's Footbag Tournament, and the Breath of Nature Karate Tournament. The 2002 Kipona culminates with its renowned WHP TV-21 / UPN 15 WLYH Fireworks display, the largest in Pennsylvania, on Monday, September 2.

Kipona At A Glance

Dates: August 31 - September 3

Place: RiverFront Park / City Island

144

What Is Kipona?

"Kipona", as traditions say, is a Native American term meaning "sparkling waters". The term was used by regional tribes to describe how the waters rippled over the rocks in the portion of the Susquehanna River where John Harris had his ferry.

Since the turn of the Century, Labor Day has always been a time of celebration in Harrisburg, although the term Kipona was not coined until 1916. The first record of a special event occurring on Harrisburg's Riverfront was in 1901 when the Harrisburg Athletic Club traditionally scheduled their largest state rival game on City Island. In that year, Harrisburg defeated Norristown 2-1 in 10 innings, with third baseman Harve Taylor driving in the winning run.

Organized canoe races and a lighted-boat regatta were first recorded in 1904 and continued through 1923 when Kipona was cancelled due to financial reasons. It was the Labor Day after the 1936 St. Patrick's Day flood that Kipona made its comeback. Needing a community morale boost after the flood and during the Great Depression, the Harrisburg Business Men and the Harrisburg Parks Department reintroduced Kipona to Harrisburg. A committee called the Harrisburg Kipona Club scheduled many events including canoe, speedboat, and sailboat races, swimming races, a concert by the American Legion Band, a parade of athletes, decorated canoe and float parade, and, of course, the grand finale fireworks. The 1936 Kipona was so well received that it has endured ever since.

The City of Harrisburg spent \$1,500 on the 1936 Kipona and it drew 45,000 people. Today, the City of Harrisburg does

not spend any tax dollars on Kipona and it draws over 300,000 people from all over the country. Still produced by The City of Harrisburg's Department of Parks and Recreation, 2001's Kipona uses corporate sponsorship dollars to produce what is believed to be America's Largest Inland Waterfront Festival.

In 1927, historian George P. Donehoo stated, "The Kipona, it is urged, should be perpetuated as a Harrisburg institution, not only for the pleasure of the people of the city and the surrounding country, but also as an inspiration for the further development and adornment of the riverfront and river basin. It can be made a source of civic improvement as well as a unique civic institution."

In 2001, we still agree.



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Sunday:
2:30 p.m. to 10:00 p.m.



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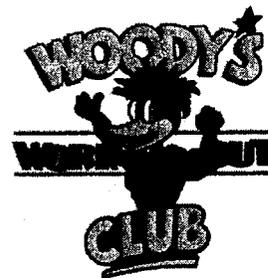
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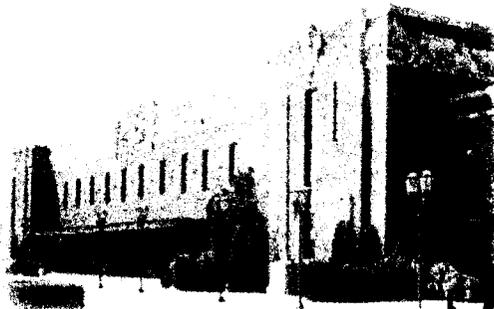


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Pennsylvania Farm Show Complex

The Pennsylvania Department of Agriculture's Farm Show Bureau operates and maintains the 60-acre Farm Show Complex in Harrisburg to help promote agriculture and commerce. Policy for the operation of the complex is under the jurisdiction of the Farm Show commission which is a 10 member board. In addition to three Department of Agriculture-sponsored shows, the complex hosts over 200 trade shows, exhibits and activities annually.

For more information on our services,

Farm Show Complex
 2301 North Cameron Street
 Harrisburg, PA 17110-9408

Phone: 717-787-5373
 Fax: 717-783-8710

- Mark Schweike
- Sam Hayes, Sr

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Farm Show Facts

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The Pennsylvania Farm Show is the largest indoor agricultural event in America. The Farm Show Complex houses 16 acres under roof, spread throughout 7 buildings.

The 1998 Pennsylvania Farm Show was named America's Top Rodeo/Event of the Year by Events Business News.

In 2001, the Pennsylvania Farm Show was the winner of three International Agricultural Awards presented by the International Association of Fairs and Expositions. The three awards included: Outstanding Overall Program Competitive Exhibitors, Outstanding Overall Program for Commercial and Outstanding Non-Fair Agricultural Event or Program

Traditionally families come from all over the northeast and around the world to visit the Farm Show as a family vacation.

Attendance at the Farm Show averages over 350,000 visitors a year. The show packs the aisles to see farm equipment, educational exhibits and livestock. In the last two years, favorable weather has been a major factor for the numbers attending the Farm Show.

The 2002 Pennsylvania Farm Show offered over \$315,000 in Premium

The Pennsylvania Farm Show had over 50 hours of television coverage on the Pennsylvania Cable Network (PCN). This coverage allows us to bring the Farm Show to over 12 million viewers who enjoy the Farm Show, but who, for one reason or another, are unable to attend in person. PCN covers a major portion of the events that take place in the Large Arena and other events throughout the Complex.

The Pennsylvania Farm Show charges no admission fee. Therefore, it is a great event to take the entire family to for the whole day, to enjoy an educational show free of charge.

Visitors come from all different backgrounds and countries worldwide.

The Pennsylvania Farm Show has something for everyone, farmers and non-farmers. It provides an atmosphere for everyone to walk through, observe and educate themselves about different areas of agriculture, the Commonwealth's largest industry and what the industry provides them.

The Farm Show provides a showplace for farmers to come and see the up-to-date farm equipment and farming needs, while at the same time providing the non-farmers with an educational showcase to learn about agriculture and how the products they consume are harvested.



Farm Show Complex Search

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The Facility

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Complex Facility

- 16 acres under one roof - 600,000 square feet of exhibit, conference and space
- Two arenas, the largest seating 7,400 and the other seating 1,500
- 60 acres of convenient parking
- Cafeteria and catering facility

Exhibits, Meetings, and Events

- One of the largest exhibition facilities in the East
- Versatility and accessibility
- The Farm Show Complex and its related shows and events generate over million dollars to the capital area economy.
- Annual site for varied major events
 - Auto, sport and trade
 - Indoor motorcycle races and truck pulling contests
 - Athletic Events
 - Circus and concerts
 - Livestock shows and sales
- Pennsylvania Farm Show - largest indoor agricultural event in North America
- Home to the Harrisburg Heat - professional indoor soccer team

Location

- Located in Pennsylvania's capital city - the Harrisburg area is home to over 1 million people
- Over 8,500 hotel rooms within a 20-mile radius, ranging from budget/eco to four-diamond resorts
- Directly off I-81, within close proximity to I-83, I-283 and the Pennsylvania Turnpike (I-76)
- Five minutes from Conrail/Amtrak, Greyhound and Trailways Stations, ten minutes from Harrisburg International Airport
- Philadelphia, Baltimore and Washington are all less than two hours drive

Dennis L. Grumbine, Executive Director
2301 North Cameron Street
Harrisburg PA 17110

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Pennsylvania National
HORSE SHOW
All breeds. All ages. All champions.

October 24, 2002

Mr. Bob Marquette
Members 1st Federal Credit Union
P. O. Box 40
Mechanicsburg, PA 17055

Dear Mr. Marquette:

While the Pennsylvania National Horse Show is a national and now international equestrian competition which draws competitors from Ireland, the Caribbean, Germany and Brazil as well as from nearly every state and Canadian province, its audience of about 30,000 is mainly composed of residents of Central Pennsylvania, including Dauphin, Cumberland, Perry, Adams, York and Lebanon Counties and beyond. As such we devote nearly all our advertising dollars and publicity efforts to the media in those areas.

The Pennsylvania National Horse Show is proud to be a part of the Central Pennsylvania community.

Sincerely,



Stephanie Shertzer Lawson
Director

P. O. Box 8412, Lancaster, PA 17604 (717) 898-5874 / (717) 898-1458 fax / paequest@aol.com

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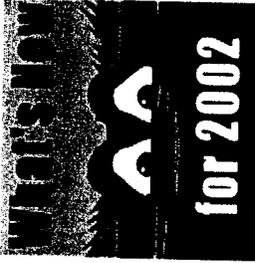
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HERSHEY'S CHOCOLATE WORLD
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Calendar of Events [CLICK HERE](#)

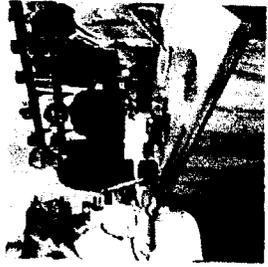
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- The Town of Hershey
- HERSHEY PARK**
- Hershey Attractions
- The Spa
- Meetings & Conventions
- Sports, Concerts & Shows
- Golf in Hershey
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- Fun & Games

Hershey Attractions



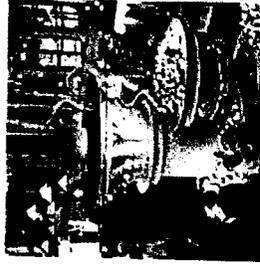
ZOOAMERICA@North American Wildlife Park
Our 11-acre walk-through zoo is home to over 200 animals representing five regions of North America. New for 2002 - The American Crocodile!

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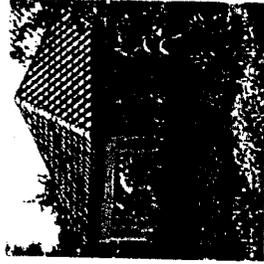
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No matter what time of the year you arrive, or how long you stay, this is the place to begin. A fascinating, free tour ride will teach you how chocolate is made... and it ends with a free sample!

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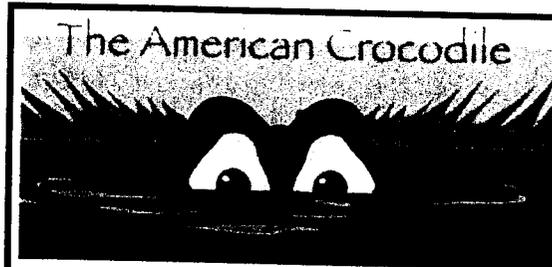
HERSHEY Gardens
A feast for the eyes and a respite for the soul. This 23-acre botanical gem has over 7,000 roses and seasonal flower displays, 25000 tulips in the spring, a Japanese garden and an outdoor Butterfly House with 400 butterflies!

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WELCOME TO
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Please join us in welcoming our newest addition to the **ZOOAMERICA** collection, an American Crocodile! This 5-foot long male is on loan to us from St. Augustine Alligator Farm, which is the same park where we got his cousin, The Albino Alligator.

Ever wonder how a crocodile is different from an alligator? Now is your chance to see up close and personal what separates these two fascinating species. Stop on by . . . the water's fine!

ZOOAMERICA® North American Wildlife Park is an 11-acre through zoo featuring animals living plants native to five r North America. The North A continent is home to a wide interesting species, many o found at ZOOAMERICA. Vis see racing roadrunners, am alligators, majestic golden e massive bison. Listen to ho wolves, barking prairie dog ravens and much, much m

Over 200 animals, represer species, serve as ambassac provide us with a new persl our natural environment an us about preserving our wil



collection with the Hershey community.

The original Zoo was closec 1960's. Redesigned and rec 1978 as ZOOAMERICA Nort Wildlife Park, this sanctuary



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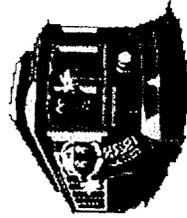


Hershey, PA's rich history on this entertaining and educational one-of-a-kind ride!

Call 717-533-3000 for information

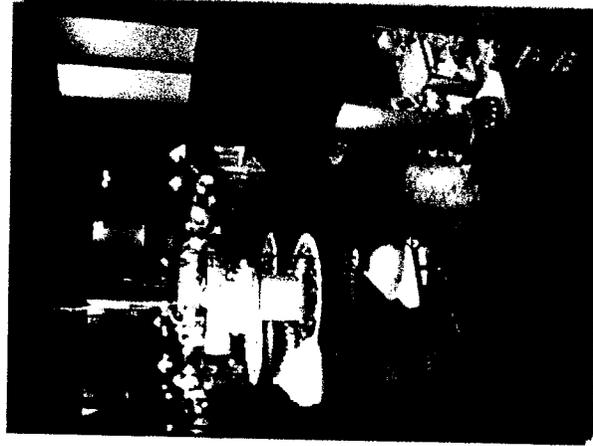
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sample of **HERSHEY'S** chocolate.

Next, visit our new **Everything HERSHEY'S** shops for souvenirs, treats and specialties like a solid 5-pound **HERSHEY'S** chocolate bar or a chocolate mold personalized with your message handwritten in chocolate.



Menu: [Home](#), [Performances](#), [Schedule](#), [Classic Films](#), [Ticket Purchase](#), [Theatre Tour](#), [Guild](#),
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Welcome to the Hershey Theatre!

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For [Exciting Renovation Photos from the Summer of 2002](#), Click Here!

*The Hershey Theatre Box Office is open for window and phone sales (at 717-534-3405), Monday through Friday, 10 am to 5 pm. Groups of 20 or more are eligible for discounts at most performances. Call 717-534-3415 for more information.

The 2002-2003 season includes:

London City Opera, *Madame Butterfly - February 1

Giacomo Puccini's *Madame Butterfly* stands as one of the best-known and best-loved operas of all time. The story of a Japanese bride betrayed by an American naval officer, *Madame Butterfly* will be sung in Italian with English supertitles, and accompanied live by the London City Opera Orchestra. Tickets are \$54 in the orchestra or lower balcony; \$45 in the middle balcony; \$35 in the upper balcony.

***THE TALE OF THE ALLERGIST'S WIFE**

starring **Valerie Harper** - February 11 - 16

***Big Band Dance Party**- February 22

St. Petersburg State Ice Ballet, *SLEEPING

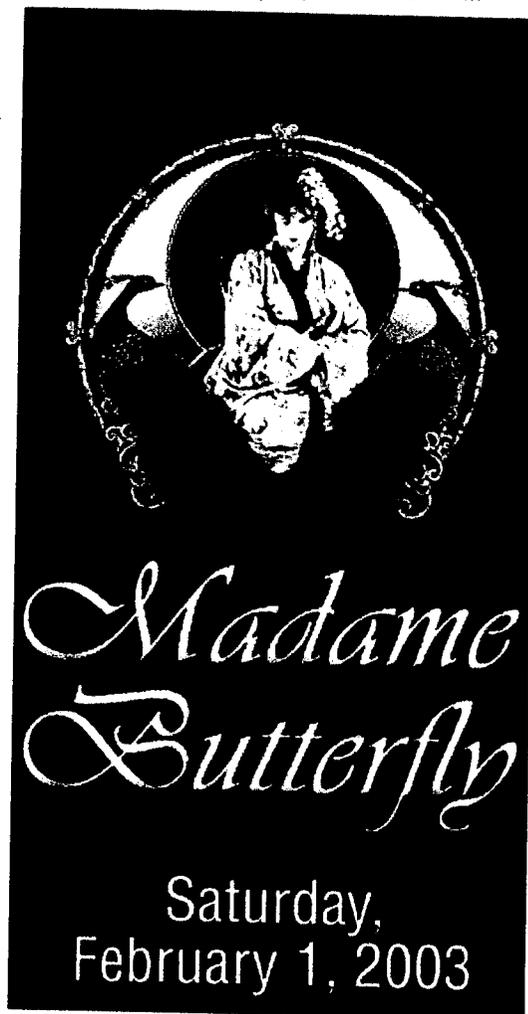
BEAUTY - March 8

***"The Presidents," starring Rich Little** - March 12

***tick, tick...BOOM!** by Jonathan Larson, the author of *RENT*- Just added to the season - March 25 - 30.

***Chanticleer**- April 12

***BLAST!** - May 6 - 11



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2003 Dates:

<u>Spring Carlisle</u>	April 23-27, 2003
<u>Carlisle Custom Compact Nationals</u>	May 2-4, 2003
<u>Import-Kit/Replicar Nationals</u>	May 16-18, 2003
<u>All-FORD Nationals</u>	May 30-June 1, 2003
<u>All-GM Nationals</u>	June 13-15, 2003
<u>All-Truck Nationals</u>	June 27-29, 2003
<u>All-Chrysler Nationals</u>	July 11-13, 2003
<u>Summer Carlisle</u>	July 25-27, 2003
<u>Carlisle Summer Bike Fest</u>	July 25-27, 2003
<u>Corvettes at Carlisle</u>	August 23-24, 2003
<u>Fall Carlisle</u>	October 1-5, 2003

For more information call (717) 243-7855

NEWS

Register for showfield events and order 2003 season passes [online!](#)

[Click to see scenes from 2002!](#)

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YORK FAIR

Welcome to the York Fairgrounds!



Grandstand Show
& Concert Tickets

Admission Prices

Admission Specials

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Free Attractions
at the Fair

Fair Sponsorships

Our History

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International Association
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The 2003 York Fair - Tons of Fun!
September 5 to 14

334 Carlisle Avenue York, PA 17404 - info@yorkfair.org
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YORK FAIR



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Our History



York Expo Center
Schedule of Events

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Rental Program

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Our History



Yorkers know what they like. And since 1765, the York Fair has held universal appeal for fun seekers from throughout the county. The first of these old fairs was held eleven years before the declaration of independence.

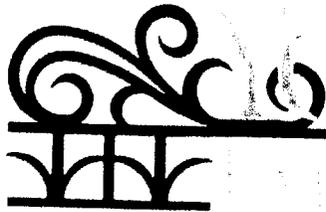
A charter to hold them was granted to the people of York by Thomas Penn, son of William Penn, in recognition of the "flourishing state to which the town hath arrived through their industry".

What was termed "The Agricultural Fair" in the mid-1800's remains true to its origins today. Blue ribbon livestock and produce are found in abundance. Farmers and herdsmen embody the spirit of the York Fair.

In 1887, the York County Agricultural Society purchased a 73 1/4 acre farm in Manchester Township. Now a spacious 120 acres, the York Fairgrounds has permitted the introduction of a diverse and ever expanding range of entertainment and educational offerings.

Over the years, the York Fair has hosted an impressive array of celebrities and political leaders, from Bob Hope and Kenny Rogers to Theodore Roosevelt and John F. Kennedy. But most importantly, the York Fair has earned the loyalty of generations of Yorkers, and countless friends from throughout the eastern United States.

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York Expo Center
Schedule of Events

York Expo Center
Rental Program

York County
Convention &
Visitors Bureau



Grandstand Show
& Concert Tickets

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York Expo Events Schedule

JANUARY - 2003

<u>Dates</u>	<u>Event</u>	<u>Facility</u>
7 - 9	Keystone Farm Show www.leetradeshows.com	All Bldgs.
11 - 12	Greenberg Train Show www.greenbergshows.com	OM, HH
12	WSBA/WARM 103 Wedding Wonderland www.WSBA910.com	MHW
12	Cycle Pro Motorcycle Swap Meet www.cycleprousa.com	MHE
18 - 19	Cabin Fever Expo www.cabinfeverexpo.com	MHE-W
19	A.M.A. Motorcycle Swap Meet www.ama-cycle.org	OM - HH
24 - 26	Dirt Trackin' 2003 www.dirt-trackin.com	MHE-W
24 - 25	York County Stamp Show	HH
31-1-2	York Antique Show www.maineautiquedigest.com	MHE
31-1-2	DC Sales www.themegasale.com	OM - HH

FEBRUARY

<u>Dates</u>	<u>Event</u>	<u>Facility</u>
1 - 2	York Antique Show	MHE
1 - 2	DC Sales	OM - HH
1	York Symphony www.yorksymphony.org	MHW
6 - 8	York Expo Center Car & Truck Super Sale	MHE-W

Hot wheels



Auto show will display new vehicles, concepts
BUSINESS E1

Black history

Writings, art, observances to highlight celebration
LIVING H1,8



All-American

Bishop McDevitt QB Marcus Stone named to high school football team
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Sunday Patriot-News

SUNDAY
January 26, 2003

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In the beginning, it was just a game



- **THE TEAMS:** Oakland Raiders vs. Tampa Bay Buccaneers
- **THE SITE:** San Diego, Calif.
- **KICKOFF:** 6:25 p.m. EST today
- **ON TV:** ABC, Channel 27
- **PREGAME CEREMONIES:** 6 p.m.: Player introductions, Celine Dion sings "America the Beautiful," the Dixie Chicks sing the national anthem.

BY CLAY LATIMER
Of The Rocky Mountain News

For Pete Rozelle, everything was falling into place like a seamless game plan.

A squadron of jets had buzzed the Orange Bowl in Miami during the dramatic pregame show. The Florida A&M band had performed smoothly at halftime.

Nielsen television ratings were soaring again, and the game was going down to the final play.

That's when it hit the National Football League commissioner. "Can you believe how big this game has gotten?" he asked an associate.

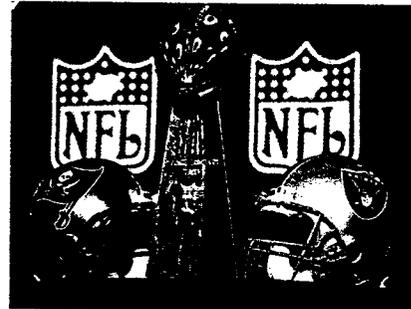
Rozelle, who died in 1996, said

that in 1971, at Super Bowl V. If only he could see his game now.

Thirty-two — er, XXXII — years later, the Super Bowl is no longer a championship football game supplemented by a bit of entertainment. It's a massive national communal rite with a game included in the package.

Rock stars, \$2 million TV commercials, millions of private parties, pregame programming, postgame programming — nothing succeeds like excess on America's holy day of pop culture. The Oakland Raiders, Tampa Bay Buccaneers and an international TV audience of hundreds of

Please see SUPER BOWL on Back Page



PAUL SAKUMA, The Associated Press

INSIDE

Pregame coverage
C1,2,6-7

A primer on tonight's game **C6**

Celebrities' picks **C7**

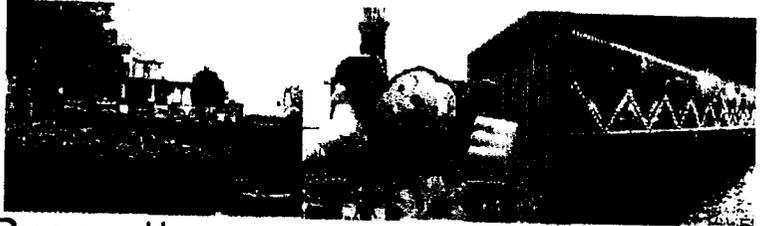
San Diego's appeal **J1**

Unmasking the WRITER'S DISGUISE

Schools are turning

Can Rendell keep his campaign promises?

160



The City of Harrisburg Department of Parks and Recreation

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Special Events

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City Island

Recreation

Shade Tree

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Park Rangers

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CITY ISLAND



FEATURE



Venture out to RiverSide Stadium and catch the Harrisburg Senators. Central PA's only AA baseball team and affiliate of the Montreal Expos. Home games are regularly scheduled to start at 6:35 pm. Sunday games start at 1:05 pm. Box seats are \$8.00, reserved seats are \$6.00, general admission is \$5.00, and student and senior citizen admission is only \$3.00. Special discounts/group rates are available. For more information visit them on the web at www.senatorsbaseball.com, email at hbg senator@aol.com or call 231-4444.



Island Breezes

For unique City Island fun, you and your family can go fly a kite; many varieties of which are available from the Island Breezes kite shop at the north end of RiverSide Village Park. Also available at Island Breezes are air toys, gliders, yoyos & unique toys for the entire family; along with flags, windsocks, tropical decorations & the Caribbean Soul line of tee-shirts & accessories. No visit is complete until you pick up a few City Island or Harrisburg Senators souvenirs. Island Breezes is open for business 11 am



to 8 pm daily in May & September, and daily 10 am to 9 pm Memorial Day through Labor Day (weather permitting). For more information call (717) 233-3032 or toll-free (800) 274-9462, or visit their web-site: www.islandbreezes.net.

RiverSide Village Park



Great food and a great view await you at City Island's RiverSide Village Park. Overlooking the Susquehanna River and the Harrisburg skyline, RiverSide Village Park features seven rustic concession stands offering roast

beef and fish sandwiches, crab cakes, sausages, hamburgers & hotdogs to french fries, lemonade, & ice cream. Hours of operation starting May 13, 11 a.m. until 8 p.m. daily.

Water Golf

Beautifully landscaped, 18 hole miniature golf course located on City Island. Challenging style of play includes water hazards, sloping greens, water falls and a 60 foot walking bridge that spans to scenic bluffs. Water Golf is fun for the whole family. Enjoy the beautiful Susquehanna River sights and gentle breezes.

Hours of operation are:

May - Labor Day 10:00 to 10:00. 7 days/week

After Labor Day

11:00 to 9:00 Mon-Fri 10:00 to 10:00 Sat-Sun

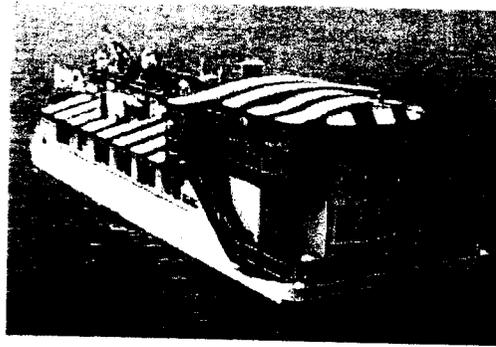
April & October

12:00 to 8:00 Mon-Fri 11:00 to 8:00 Sat-Sun

March & Nov Weekends weather permitting 12:00 to 6:00

Costs are \$5.00 for adults and \$4.00 for children and seniors. Group rates available. Central PA's best location and deal for birthday parties. For more information, call 232-8533 or visit us on the web at www.watgolfcityisland.com.

Pride of the Susquehanna Riverboat



Catch a ride back in time on Harrisburg's authentic paddlewheel riverboat, the Pride of the Susquehanna, which is docked on City Island. The Pride offers public cruises daily (June - August) except Mondays. The public cruises are 45-minutes long and the price

to ride is \$4.95 per adult, \$3.00 for children 12, and children 2 years and under ride for free. Family and Senior Citizens Day are Wednesdays, June through August. Also special group rates are available with advance reservations. Please call the Riverboat Society at 717-234-6500 for exact sailing times in May, September and October. The Pride also hosts dinner cruises once a week or for a special event you may rent the boat for a private party. For more information or for a free brochure, please call 717-234-6500 or e-mail us at RIVERBOAT@paonline.com.

Harrisburg Carriage Company

Step into style with a horse-drawn carriage ride tour of City Island and downtown Harrisburg. Horses, carriages & drivers are also available for weddings, parties, parades and other special occasions. Open 6 to 10 pm weekdays and 1 to 10 pm weekends year-round. When weather permits, horse-drawn sleigh rides are available. Reservations for all rides are highly suggested, call 234-1686.

City Island Railroad & Carousel

View all of City Island's sites & facilities by catching a ride on our scale version of the Civil War-era steam train, the General. Tickets are \$2.00 per person and train departs every half hour. Small snacks are available at depot. Hours include 12 to 8 pm weekends in April,



May, September & October and 12 to 9 pm daily Memorial Day through Labor Day. Adjacent to the Train depot is the antique, 24-horse, Mengels Carousel. Rides are \$1.00 and hours coincide with Railroad. Don't miss City Island at Christmas time, as it is illuminated with thousands of festive lights during Winterfest, running weekends November and December. During Winterfest

the train will be available for tours around the Island Saturdays and Sundays from 12 to 7 pm for only \$2.00. For more information call 717-232-2332.

Arcade & Batting Cages

Located just off the Walnut St. Bridge, the arcade and batting cages are open weekends April through October, 11 am to 10 pm on Saturdays and 12 pm to 10 pm Sundays. Weekdays in May, September, and October, 5 pm and Memorial Day through Labor Day 11 am to 10 pm. For more information call 717-236-7607.

Harrisburg Seaplane Base Marina

Harrisburg's oldest and largest marina serving the Susquehanna River north of the Dock Street Dam. Our marina's offer access to all of City Island's amenities along with a wonderful view of downtown Harrisburg. We have full service and sales facilities located in Wormleysburg, Pa. Call 717-76307654 or visit our web site at www.harrisburgseaplanebase.com.

City Island Beach

Visitors can swim in a beautiful setting at City Island Beach, open weekends only May 27, 28, 29, and June 3, 4 from 12 pm to 7:30 pm. The beach will be open daily except Wednesdays starting June 10 to September 4, from 12 pm to 7:30 pm.

RiverSide Marina

Dock your boat at one of the most prestigious marina's on City Island. River Side Marina, just south of the Market Street Bridge offers a Ships Store, private parking and shower and bathroom facilities all designed to make your summer boating fun and hassle free. For more information go to www.bowersmarine.com

Skyline Sports Complex

Featuring sand volleyball courts and a multi-purpose field for softball, football & soccer. For rental information call 717-233-7211.





The Pennsylvania Department of Conservation and Natural Resources

State Parks

Gifford Pinchot

This picturesque park is situated among gently rolling farm fields and heavily wooded hillsides. All stages of forest succession can be observed at the park and provide habitat for abundant wildlife. Pinchot Lake is a great warm water fishery and is popular for sailing.

[Directions](#)

[Weather](#)

[Recreation](#)

[Access](#)

[History](#)

[Wildlife](#)

[Calendar](#)

[Contacts](#)

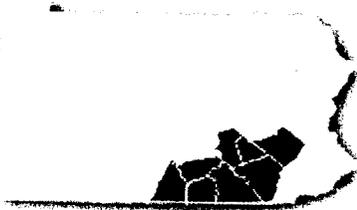


Gifford Pinchot State Park, a 2,338-acre full service park, is in northern York County along PA Route 177 between the towns of Rossville and Lewisberry. The park consists of reverting farm fields and wooded hillsides with the 340-acre Pinchot Lake serving as a prime attraction.

Press Release:

[DCNR DEDICATES NEW LAKEFRONT DAY-USE FACILITIES AT GIFFORD PINCHOT STATE PARK](#) - October 22, 2002

Directions



The park is near the metropolitan areas of York and Harrisburg. It is reached from Harrisburg via the Lewisberry Exit (35) off Interstate 83 South and PA Route 177 South; or by U.S. Route 15 South to Dillsburg, then to PA Route 74 South. From York, take PA Route 74 North or Interstate 83 North. From I-83 take the Newberry Town Exit (32), PA Route 382 West to PA Route 177 South.

Click here for door-to-door [MapQuest driving directions](#).

Recreational Opportunities



[Current Conditions](#) [Hours & Rates](#) [Mountain Amenities](#) [Travel Information](#) [Additional Activities](#) [Money Saving De](#)



Today at Ski Roundtop

Site Map

Please select here for a site map if the drop down menus are not supported by your browser.

January 31, 2003

Updated at 7:30 am

Photo of the Day



1/30/03 - 3:00 pm

The park is in great shape with many features and rails to enjoy!

Please select here for live web cams and see what's happening now!

NEW - Panorama 360 Degree Photo

Select here to see a new 360 degree photo of Fife & Drum on a snowy day - 1/29/03



New Skiers & Snowboarders

BEGIN HERE!



Great conditions today!

100% of the Mountain is Open Today. 2 to 4 Inches of Fresh Snow Made Last Night. Packed Powder Surface! Open 9 am to 10 pm.

Our experienced snowmaking team made 2 to 4 inches of fresh snow last night. The base is 34 to 42 inches with an awesome packed powder surface. All slopes except 1/2 of Upper Lafayette's Leap, Upper Ramrod and Upper Gunbarrel were machine groomed last night. The forecast calls for mostly cloudy skies with a high temperature in the 30's. Join us for the best conditions in years!

Snow Tubing Is Open Today 10 am to 10 pm

Join us for snow tubing fun! No experience necessary, simply hop in your tube and enjoy the ride. We expect the tubing speed to be moderate today. The new Kiddie Tubing Area is now open for children 2 years old to 42" tall!

The Bunker Hill Terrain Park and Half Pipe are Open

The park is open with a variety of rails, tabletop, step up jump, step down jump, 1/4 pipe and fun box. The Half Pipe has 12 foot walls. [Select here](#) for park and pipe information.

Ski with Olympic Gold Medalist Diann Roffe

Diann is hosting Wednesday Night Race Clinics and Weekend High performance Clinics at Ski Roundtop. These clinics are for intermediate to advanced skiers who would like to take their skills to the next level. Call Diann at (717) 432-9631, extension 3797 to register. Please [select here](#) for more information.

NASTAR Special This Saturday!

This Saturday, NASTAR will be offering special slalom courses from 11 am to 12:30 pm, then



2.6 grams of carbohydrate
55 calories per 12 oz. serving
20% Protein, 0% Fat, 0% Sugar, 0% Sodium
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- Brarwood West Golf Club
- Brarwood Golf Club
- Briggs Golf Club
- Carroll Valley Resort
- Cedar Ridge Golf Club
- Coal Creek Golf Club
- Pittsburgh Golf Course
- Grandview Golf Club
- Harrisburg North Golf Resort
- Heritage Hills Golf Resort & Conference Center
- Hershey Parkview Golf Club
- Hickory Heights Golf Club
- Manada Golf Club
- Marysville Golf Links
- Mill View Golf & Country Club
- Penn National Golf Club - Founders Course
- Penn National Golf Club - Iron Forge Course
- Pleasant Valley Golf Club
- Range End Golf Club
- South Hills Golf Club
- Valley Green Golf Course
- Whitehall Golf Club
- Wynmote Golf Club

Lose the Carbs,
Not the Taste.



Capital Region Golf Card
4775 West Market Street
York, PA 17404



23 Courses
Great Rates
Unlimited Plays
1-800-942-2444 ext. 4
www.capitalregiongolf.com
PENNSYLVANIA
YORK
CAPITAL REGION

MEMBER BENEFITS

Capital Region Golf strives to deliver unbeatable value and convenience to golf enthusiasts throughout South Central Pennsylvania.

Capital membership provides exclusive benefits at 23 of the area's most beautiful courses, all for one low annual fee.

Take advantage of unlimited uses that include cart rental and a variety of other special offers as indicated in this brochure.

Capital Region Golf continually works on increasing member benefits to insure that cardholders get the most for their money.

RULES & REGULATIONS

1. Privileges and benefits apply to members only.
2. Member status is non-transferable.
3. You must identify yourself as a cardholder.
4. Cart rental is \$9.00 per cart per hour.
5. Reservations may not be combined with any other offer.
6. Now and for the future, tournaments or packages.
7. Rates are per member for 18 holes including cart rental.
8. Card may be used an unlimited number of times.
9. Rates are valid for 12 months from date of purchase.
10. Participating courses, rates, and special offers change annually and will be updated without notice during your membership period. For current brochure and list of benefits, call 1-800-942-2444 ext. 4.

Please call ahead to reserve tee times, verify rates, and check for special offers.

Capital Region Golf
4775 West Market Street, York, PA 17404
1-800-942-2444 x 701
717-824-9551

\$20.00 — Nov. 1 - Mar. 21, 2003 — Anytime
\$25.00 — Mar. 22 - Oct. 26, 2003 — M-F anytime
\$25.00 — Mar. 22 - Oct. 26, 2003 — S, S, H after 12 p.m.
\$21.00 — Oct. 27 - Mar. 19, 2004 — Anytime
Special: **FREE** medium range bucket with each paid CRG card round. **EXCEPT** S, S, H before 11 a.m. — Dec. 1 - Mar. 21.

COURSES & OFFERS

Brarwood West Golf Club
4775 W. Market Street, York, PA 17404
1-800-942-2444 x 701
717-752-9778

\$20.00 — Nov. 1 - Mar. 21, 2003 — Anytime
\$25.00 — Mar. 22 - Oct. 26, 2003 — M-F anytime
\$25.00 — Mar. 22 - Oct. 26, 2003 — S, S, H after 12 p.m.
\$21.00 — Oct. 27 - Mar. 19, 2004 — Anytime
Special: **FREE** medium range bucket with each paid CRG card round. **EXCEPT** S, S, H before 11 a.m. — Dec. 1 - Mar. 21.

Briggs Golf Club
6729 York Road, Abbottstown, PA 17301
1-800-942-2444 x 702
717-824-9551

Valid — M-F anytime & S, S, H after 1 p.m.
\$29.00 — Dec. 1 - Mar. 31, 2003
\$38.00 — Apr. 1 - Sept. 30, 2003
\$29.00 — Oct. 1 - Nov. 30, 2003

Carroll Valley Resort
121 Sanders Road, Fairfield, PA 17320
1-800-942-2444 x 706
717-642-8252

Valid — M-F anytime
\$29.00 — Dec. 1 - Apr. 20, 2003
\$29.00 — Nov. 1 - Apr. 1, 2004.

Cedar Ridge Golf Club
1225 Barlow Two Taverns Road, Gettysburg, PA 17325
717-358-4480

\$18.00 — Dec. 1 - Mar. 31, 2003 — Anytime
\$25.00 — Apr. 1 - Oct. 31, 2003 — M-F 10 a.m. - 3 p.m.
\$28.00 — Apr. 1 - Oct. 31, 2003 — S, S, H after 1 p.m.
\$18.00 — Nov. 1 - Dec. 31, 2003 — Anytime

Cool Creek Golf Club
P.O. Box 9, Wrightsville, PA 17368
1-800-942-2444 x 703
717-252-3891 x 3

\$19.95 — Dec. 1 - Apr. 15, 2003 — Anytime
\$21.95 — Apr. 16 - Sept. 30, 2003 — M-F anytime
\$26.95 — Apr. 16 - Sept. 30, 2003 — M-F anytime, S, S, H after 12 p.m.
\$19.95 — Oct. 1 - Apr. 15, 2004 — Anytime
Special: **1 large range bucket for the price of small with CRG paid round.**

More

Membership Type:

- Individual (\$49.95)
- Member & Spouse (\$89.95)

Member Info: (Please print)

Name _____
 Address _____
 Apt/Suite # _____

City _____ Zip _____
 State _____
 Phone () _____
 E-mail _____

Spouse Info:

Name _____
 E-mail _____

Credit Card Info:

Mastercard
 VISA

Name on card _____
 Card # _____
 Expiration _____

Total \$ _____
 Signature _____

Check Info: (U.S. funds only)

Driver's License # _____
 State _____ Expiration _____

Make check payable to Briarwood GC/CRG Golf Card

How did you hear about the CRG Card?

- Renewal - Current card number # _____
- Expiration Date _____ / _____ / _____
- York Newspaper Advertisement
- Friend
- Proshop
- Michelob Advertising
- Other _____

Mail application and payment to:

Capital Region Golf Card
 4775 West Market Street
 York, PA 17404

To order by phone, call 1-800-942-2444, ext. 4

6457 Blenheim Valley Road, Shawaristown, PA 17363
 717-832-1824

\$18.00 = Dec. 1 = Mar. 31, 2003 - Anytime
 \$25.00 = Apr. 1 = Oct. 31, 2003 - M-F after 11 a.m.
 \$25.00 = Apr. 1 = Oct. 31, 2003 - S, S, H after 12 p.m.
 \$18.00 = Nov. 1 = Mar. 31, 2004 - Anytime

303 Golf Club Avenue, Dillsburg, PA 17019
 717-432-1171

\$19.00 = Dec. 1 = Mar. 31, 2003 - Anytime
 \$27.00 = Apr. 1 = Oct. 31, 2003 - M-F 10 a.m. - 9 p.m.
 \$27.00 = Apr. 1 = Oct. 31, 2003 - S, S, H after 1 p.m.
 \$19.00 = Nov. 1 = Dec. 31, 2003 - Anytime

Special: 10% discount on price of small bucket with each CRG Card purchase. 10% discount on pro shop merchandise.

925 Washington Avenue, Hanover, PA 17331
 1-800-942-2444 x716

\$20.00 = Dec. 1 = Mar. 31, 2003 - Anytime
 \$28.00 = Apr. 1 = Oct. 31, 2003 - M-F after 12 p.m.
 \$28.00 = Apr. 1 = Oct. 31, 2003 - S, S, H after 12 p.m.
 \$20.00 = Nov. 1 = Mar. 31, 2004 - Anytime

1227 Valley Green Road, Gettysburg, PA 17319
 717-637-7500

\$17.00 = Dec. 1 = Mar. 15, 2003 - M-F anytime
 \$17.00 = Dec. 1 = Mar. 15, 2003 - S, S, H after 12 p.m.
 \$24.00 = Mar. 16 = Oct. 31, 2003 - M-F anytime
 \$24.00 = Mar. 16 = Oct. 31, 2003 - S, S, H after 12 p.m.
 \$18.00 = Nov. 1 = Mar. 31, 2004 - M-F anytime
 \$18.00 = Nov. 1 = Mar. 31, 2004 - S, S, H after 12 p.m.

11573 Bling Valley Road, Mercersburg, PA 17236
 717-324-1171

\$17.00 = Dec. 1 = Mar. 15, 2003 - M-F anytime
 \$17.00 = Dec. 1 = Mar. 15, 2003 - S, S, H after 12 p.m.
 \$24.00 = Mar. 16 = Oct. 31, 2003 - M-F anytime
 \$24.00 = Mar. 16 = Oct. 31, 2003 - S, S, H after 12 p.m.
 \$18.00 = Nov. 1 = Mar. 31, 2004 - M-F anytime
 \$18.00 = Nov. 1 = Mar. 31, 2004 - S, S, H after 12 p.m.

50 W. North Drive, Oxford, PA 19363
 610-921-6900

Valid = M-Th anytime & F-S, S, H after 12 p.m.
 \$40.00 = Dec. 1 = Mar. 31, 2003
 \$40.00 = Apr. 1 = Oct. 31, 2003
 \$40.00 = Nov. 1 = Mar. 31, 2004

Check our website weekly for special CRG Card offers - www.wynco.com

Special: 10% discount on price of small bucket with each CRG Card purchase.

Codes: S, S, H = Saturday, Sunday, Holiday
 M, F = Monday through Friday
 Th = Thursdays

558 Lehman Road, Spring Grove, PA 17322
 717-225-2727

\$22.00 = Apr. 1 = Oct. 31, 2003 - M-F 10 a.m. - 3 p.m.
 \$23.00 = Apr. 1 = Oct. 31, 2003 - S, S, H after 1 p.m.
 \$15.00 = Nov. 1 = Dec. 31, 2003 - Anytime

409 Columbia, Gettysburg, PA 17325
 1-800-942-2444 x711

\$18.00 = Dec. 1 = Mar. 21, 2003 - Anytime
 \$20.00 = Mar. 22 = Nov. 2, 2003 - M-F anytime
 \$20.00 = Mar. 22 = Nov. 2, 2003 - S, S, H after 12 p.m.
 \$18.00 = Nov. 3 = Mar. 21, 2004

11 Mayapple Drive, Carlisle, PA 17013
 717-269-4089

Valid = M-F anytime (S, S, H after 1 p.m.)
 \$15.00 = Dec. 1 = Apr. 1, 2003
 \$21.00 = Apr. 2 = Oct. 31, 2003
 \$15.00 = Nov. 1 = Apr. 1, 2004

1111 Valley Green Road, Gettysburg, PA 17319
 717-637-7500

Valid = M-F anytime
 \$24.00 = Dec. 1 = Apr. 20, 2003
 \$23.00 = Nov. 1 = Apr. 1, 2004

3720 Clubhouse Drive, Frytownville, PA 17222
 717-324-1171

Valid = Any day after 10 a.m.
 \$30.00 = Dec. 1 = Apr. 3, 2003
 \$35.00 = Apr. 4 = Oct. 31, 2003 - M-Th
 \$48.00 = Apr. 4 = Oct. 31, 2003 - F, S, S, H
 \$30.00 = Nov. 1 = Dec. 31, 2003

Check our website weekly for special CRG Card offers - www.wynco.com

Special: 10% discount on price of small bucket with each CRG Card purchase.

3720 Clubhouse Drive, Frytownville, PA 17222
 717-324-1171

Valid = Any day after 10 a.m.
 \$30.00 = Dec. 1 = Apr. 3, 2003
 \$35.00 = Apr. 4 = Oct. 31, 2003 - M-Th
 \$48.00 = Apr. 4 = Oct. 31, 2003 - F, S, S, H
 \$30.00 = Nov. 1 = Dec. 31, 2003

Check our website weekly for special CRG Card offers - www.wynco.com

Special: 10% discount on price of small bucket with each CRG Card purchase.

640 Litcher Road, Litcherstown, PA 17240
 1-800-942-2444 x704

\$17.00 = Nov. 1 = Mar. 31, 2003 - Anytime
 \$23.00 = Apr. 1 = Oct. 31, 2003 - M-F anytime
 \$23.00 = Apr. 1 = Oct. 31, 2003 - S, S, H after 1 p.m.
 \$18.00 = Nov. 1 = Mar. 31, 2004 - Anytime

Special: 10% discount on price of small bucket with each CRG Card purchase. 10% discount on pro shop merchandise.

2778 Carlisle Road, York, PA 17404
 1-800-942-2444 x705

\$16.00 = Dec. 31 = Mar. 30, 2003 - Anytime
 \$21.00 = Mar. 31 = Sep. 30, 2003 - M-F anytime
 \$21.00 = Mar. 31 = Sep. 30, 2003 - S, S, H after 1 p.m.
 \$17.00 = Oct. 1 = Mar. 28, 2004 - Anytime

Special: 10% discount on price of small bucket with each CRG Card purchase. 10% discount on pro shop merchandise.

1724 Rt. 25, Unionburg, PA 17081
 717-692-8664

\$15.00 = Dec. 1 = Apr. 1, 2003 - M-F anytime
 \$22.00 = Dec. 1 = Apr. 1, 2003 - S, S, H anytime
 \$29.00 = Apr. 2 = Oct. 31, 2003 - M-F anytime
 \$29.00 = Apr. 2 = Oct. 31, 2003 - S, S, H after 1 p.m.
 \$19.00 = Nov. 1 = Dec. 31, 2003 - M-F anytime
 \$25.00 = Nov. 1 = Dec. 31, 2003 - S, S, H anytime

Special: 10% discount on price of small bucket with each CRG Card purchase. 10% discount on pro shop merchandise.

2700 Millbrook Avenue, York, PA 17402
 1-800-942-2444 x707

\$26.00 = Nov. 1 = Mar. 31, 2003 - M-F before 11 a.m.
 \$23.00 = Nov. 1 = Mar. 31, 2003 - M-F after 11 a.m.
 \$31.00 = Nov. 1 = Mar. 31, 2003 - S, S, H before 7 a.m. after 11 a.m.
 \$38.00 = Apr. 1 = Oct. 31, 2003 - M-F before 11 a.m.
 \$28.00 = Apr. 1 = Oct. 31, 2003 - M-F after 11 a.m.
 \$41.00 = Apr. 1 = Oct. 31, 2003 - S, S, H before 7 a.m. after 11 a.m.

Special: 10% discount on price of small bucket with each CRG Card purchase. 10% discount on pro shop merchandise.

600 West Derry Road, Hershey, PA 17103
 717-534-4450

Valid = S, S, H after 11 a.m.
 \$25.00 = Dec. 1 = Mar. 31, 2003
 \$39.00 = Apr. 1 = Oct. 31, 2003
 \$30.00 = Nov. 1 = Mar. 31, 2004

Special: 10% discount on price of small bucket with each CRG Card purchase. 10% discount on pro shop merchandise.

SECTION IV

PLAN AND PROJECTIONS:

(b)(4)

Business/Marketing Plan

The following is the Credit Union's plan for the implementation of the Capital Area Community expansion effort.

(b)(4)

Overall Goals and Objectives

Members 1st FCU is committed to improving the economic well-being and quality of life of all members. The goals and objectives of the Credit Union's leadership demonstrate its commitment to service.

Service

Members 1st FCU's primary goal is to provide low cost financial services and products to all of its members in addition to quality member service. Member satisfaction and reputation of the Credit Union are of extreme importance.

Products

A full range of products and services are available at Members 1st FCU. The ability to offer a

(b)(4)

(b)(4)

(b)(4)

Serving the Underserved

There are several areas in our community that are underserved. Specifically, Adams, Dauphin, Perry and York counties have areas that have been identified as underserved (see maps included in Appendix 2). Members 1st FCU has made a commitment to improve the economic well being of all members. The underserved communities identified will be provided with the same opportunities.

(b)(4)

(b)(4)

Members 1st is the first credit union in the State of Pennsylvania to be approved by the Pennsylvania Housing Finance Agency. First-time homebuyers are provided with affordable financing options through this program with minimal out-of-pocket expenses when buying there home.

(b)(4)

(b)(4)

Community Involvement

Members 1st FCU has been dedicated to serving the communities in which it operates. This is demonstrated in the myriad of activities in which the Credit Union participates, as well as being one of our strategic objectives mentioned in our current Strategic Plan. Dedicated resources are presently in place and will continue to grow with the conversion to a community charter. Involvement in Chamber of Commerce functions is of utmost importance. We currently are members of numerous Chambers including the African American Chamber of Commerce of Central Pennsylvania, the West Shore Chamber of Commerce and the York Chamber of Commerce. Contributions to numerous community organizations will continue to be made with the expansion.

Members 1st FCU is involved with numerous organizations that benefit society and the community we live in. The organizations encompass the entire Capital Area Community we

(b)(4)

(b)(4)

Some of the organizations we currently support include Credit Unions for Kids, American Cancer Society, Juvenile Diabetes, Teen Pregnancy Council, Habitat for Humanity, Special Olympics, Kidney Foundation, March of Dimes, Central PA ARC (mental/special needs organization) and various other community based programs.

Members 1st FCU participates in community fairs, youth day programs, parades and special holiday events. We will continue to sponsor scholarships at area schools to promote literacy and credit union education.

(b)(4)

Chamber of Commerce events will continue to be attended by staff and Members 1st FCU will participate in chamber activities in the community by hosting, sponsoring and working at community events.

(b)(4)

(b)(4)

Primary Financial Institution

Members 1st FCU strives to become the primary financial institution for all of its members by offering such services as direct deposit, payroll allotment, etc. The majority of members consider the Credit Union to be their primary financial institution (PFI). Expectations are that the number of members considering the Credit Union to be their PFI will continue to increase due to the Credit Union's dedication to member satisfaction and by providing the members with additional branches, ATM's and technological enhancements.

(b)(4)

(b)(4)

SEG Conversions

There are 22 select employee groups which have sites outside the proposed Capital Area Community. The groups are AAA; FCI/Berg; Carlisle SynTec Systems, Inc.; Carlisle Tire & Wheel Co.; ERX Logistics; Forklifts, Inc.; HealthAmerica; Mid-Atlantic Association for the Education of Young Children; Venator Group; PFMA; Presbyterian Homes; Technology Investments Group; Warwick Autopark Sales & Service; Performance Personnel; Bathtub Doctor; Rettew Associates, Inc.; High Industries, Inc.; Manito Inc.; P & A Haines Overhead Door; R. Davis Enterprise; Kulp's Catering; and Henson Transport. A sample of the letter, which will be sent to these groups and the detail listing of locations, is included in Appendix 37.

(b)(4)

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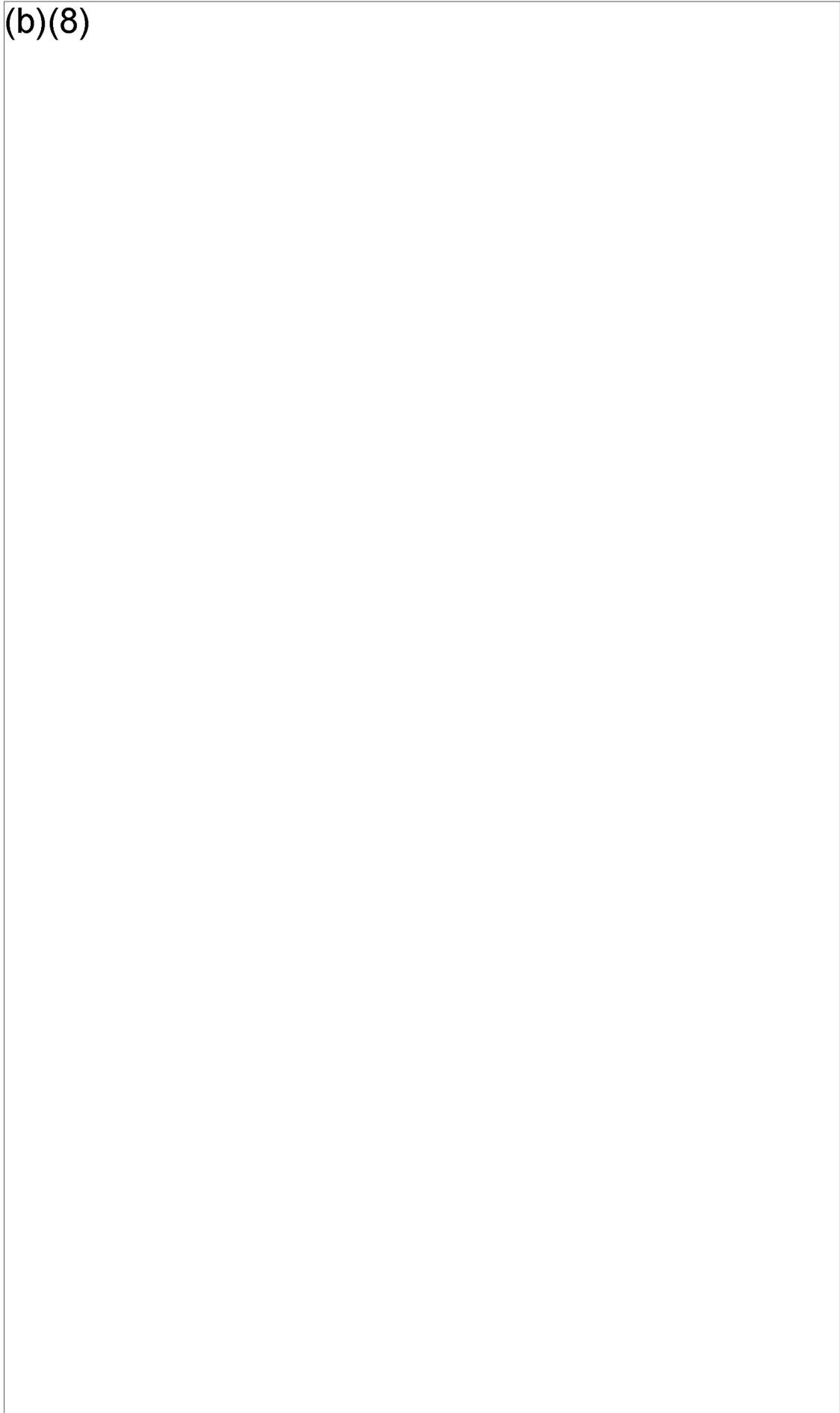
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Membership Demographics

The following demographics have been obtained from the most recent data available. The county populations have been obtained from the government census web site and reflect the 2000 Census figures. The 2000 Census figures are also used for the current Metropolitan populations while our membership figures are provided by zip code. All membership numbers have been provided internally by the Marketing Customers Information Files.

Population Figures by County

<i>County</i>	<u>1990 Census</u>	<u>2000 Census</u>	<u>Growth Rate 90-00</u>
Adams	78,274	91,292	16.60%
Cumberland	195,257	213,674	9.40%
Dauphin	237,813	251,798	5.90%
Lebanon	113,744	120,327	5.80%
Perry	41,172	43,602	5.90%
York	<u>339,574</u>	<u>381,751</u>	12.40%
Totals	<u>1,005,834</u>	<u>1,102,444</u>	

Membership Figures by County

<i>County</i>	<u>11/30/01 Membership</u>	<u>9/30/02 Membership</u>	<u>Membership Increase</u>	<u>Growth Rate</u>	<u>% of POP as Members</u>
Adams	2,243	2,337	94	4.19%	2.56%
Cumberland	42,821	43,827	1,006	2.35%	20.51%
Dauphin	15,486	16,263	777	5.02%	6.46%
Lebanon	787	799	12	1.52%	0.66%
Perry	3,721	3,877	156	4.19%	8.89%
York	<u>9,268</u>	<u>10,387</u>	<u>1,119</u>	12.07%	2.72%
Totals	<u>74,326</u>	<u>77,490</u>	<u>3,164</u>	4.26%	7.03%

Metropolitan Population vs. Membership

<u>City</u>	<u>Zip Code</u>	<u>1990 Population</u>	<u>2000 Population</u>	<u>9/30/2002 Members</u>	<u>Penetration</u>
Boiling Springs	17007	4,346	5,222	1,328	25.43%
Bowmansdale	17008	Unavailable	140	47	33.57%
Camp Hill	17011	33,023	34,142	4,833	14.16%
Carlisle	17013	50,939	52,064	12,567	24.14%
Dillsburg	17019	11,814	15,306	4,695	30.67%
Duncannon	17020	10,021	8,703	766	8.80%
Elizabethtown	17022	21,808	26,955	396	1.47%
Enola	17025	13,301	14,026	2,482	17.70%
Gettysburg	17325	23,574	25,620	292	1.14%
Halifax	17032	7,648	7,616	361	4.74%
Hanover	17331	14,399	43,764	168	0.38%
Harrisburg (City/Pnbrk)	17102-3	21,197	19,772	1,569	7.94%
Harrisburg (18th/Derry)	17104	21,882	20,277	1,327	6.54%
Harrisburg (C Park)	17109	22,952	23,356	2,021	8.65%
Harrisburg (N of Rt 22)	17110	19,314	22,195	1,985	8.94%
Harrisburg (Rutherford)	17111	22,558	27,111	2,264	8.35%
Harrisburg (Linglestown)	17112	27,559	30,337	2,283	7.53%
Hershey	17033	20,514	15,069	317	2.10%
Hummelstown	17036	8,178	18,826	720	3.82%
Lebanon	17042	61,993	34,244	147	0.43%
Lemoyne	17043	5,340	5,682	764	13.45%
Liverpool	17045	3,951	3,201	121	3.78%
Marysville	17053	4,561	4,745	540	11.38%
Mechanicsburg	17055	51,902	59,235	8,737	24.97%
New Zip Code	17050			6,056	included above
Middletown	17057	21,545	21,556	1,267	5.88%
New Bloomfield	17068	3,066	3,911	369	9.43%
New Cumberland	17070	15,037	14,398	2,036	14.14%
Newport	17074	7,265	7,051	472	6.69%
Newville	17241	9,740	17,241	2,328	13.50%
Palmyra	17078	14,239	17,960	311	1.73%
Shermans Dale	17090	5,128	5,354	811	15.15%
Shippensburg	17257	19,302	23,246	908	3.91%
Summerdale	17093	Unavailable	444	89	20.05%
York	17401-07	135,855	152,387	1,089	0.71%
Totals		713,951	781,156	66,466	8.51%

* The membership numbers are of 9/30/02 and represent anyone with an open shares account.

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Members 1ST

FEDERAL CREDIT UNION

January 1, 2003

Jane Doe
President
XYZ Corp.
123 Main Street
Anywhere, USA

Dear Mrs. Doe:

Members 1st Federal Credit Union has had the pleasure of providing Credit Union services to your employees and we would like to thank you for that opportunity. Over the years we have worked hard to deliver quality financial services to our Select Employee Group (SEG) members and we are proud of our many accomplishments. Your support of our Credit Union has made our success possible.

Recently, Members 1st FCU made a decision to convert to a Community charter structure. The benefit of switching to a Community charter is that we are able to serve all people that live, work, go to school or worship in a specific geographic area. We are able to instantly reach out to our community and provide financial services to all individuals. Our new charter allows us to serve Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and York counties.

Our research has found that consumers utilize financial institutions based on the location of a branch. Only a small percentage of consumers become members of a Credit Union if a branch office is not conveniently located. For this reason we feel that many of the employees of SEG groups outside our area prefer to utilize financial services offered by other local institutions.

This change in charter does not affect our relationship with any current members. We will continue to serve all of your employees who are currently members. It does however change the relationship with the SEG's that are outside of our geographic area. We can no longer accept additional members from your group unless they live, work, go to school or worship in the counties designated above.

We would like to offer our assistance to help you identify other Credit Unions in your area so that you may continue to offer the benefit of Credit Union membership to your employees who are currently not members. We strongly believe that Credit Union membership is an important financial tool that employees benefit from. We are available to assist you through this transition and if you have any questions please call Pat Lawson at 800-283-2328 ext. 5250.

A member of our staff will call you in the next week to discuss our charter change and answer any questions you may have. Our goal is to make this transition as easy as possible for your company and your employees. Thank you for your attention to this matter.

Sincerely,

Robert L. Marquette
President/CEO

Ratio Description	Consolidated Balance Sheet For Charte RS 1ST -- 6694				December 2002
	December 1998	December 1999	December 2000	December 2001	
Capital Adequacy:					
NetWorth/Total Assets	9.98	10.35	10.02	9.14	9.08
Total Delinquent Loans/NetWorth	4.83	4.62	4.96	3.65	3.35
Solvency Evaluation (Estimated)	111.28	111.56	111.20	110.23	110.09
Classified Assets (Est)/NetWorth	5.45	6.14	6.05	5.09	4.90
Asset Quality:					
Delinquent Loans/Total Loans	0.70	0.66	0.73	0.53	0.48
Net Charge-Offs/Avg Loans	0.61	0.48 *	0.45 *	0.46 *	0.36
Fair (Market) Value/Book Value (HTM invests)	100.49	98.75	100.41	100.79	101.30
Accum Unreal G-L On AFS/CST of Invest AFS	-0.33	-1.57	-0.57	1.80	0.89
Delinquent Loans/Assets	0.48	0.48	0.50	0.33	0.30
Earnings:					
Return on Average Assets	1.01	1.00 *	0.97 *	0.87 *	0.91
Gross Income/Average Assets	8.56	8.26 *	8.34 *	8.09 *	7.14
Yield On Average Loans	8.75	8.35 *	8.54 *	8.07 *	7.53
Yield On Average Investments	5.91	6.03 *	5.64 *	5.88 *	4.02
Cost of Funds/Avg Assets	3.68	3.43 *	3.58 *	3.78 *	2.82
Net Margin/Avg Assets	4.88	4.83 *	4.77 *	4.30 *	4.32
Operating Exp/Avg Assets	3.27	3.30 *	3.41 *	3.17 *	3.13
Provision For Loan Losses/Avg Assets	0.58	0.47 *	0.36 *	0.26 *	0.26
Net Interest Margin/Avg Assets	3.95	3.88 *	3.77 *	3.21 *	3.19
Operating Exp/Gross Income	38.19	39.94	40.91	39.27	43.89
Fixed Assets & Oreos/Total Assets	3.14	3.10	2.84	2.48	2.21
Net Operation Exp/Avg Assets	2.79	2.86 *	3.01 *	2.69 *	2.60
Asset/Liability Management:					
Net Long-Term Assets/Total Assets	23.11	23.54	14.91	16.26	19.92
Reg Shares/Total Shares & Borrowings	23.67	23.14	19.65	18.80	19.73
Total Loans/Total Shares	78.12	81.35	76.07	69.96	69.84
Total Loans/Total Assets	69.07	71.89	67.88	63.19	63.15
Cash + Short-Term Investments/Assets	15.45	14.97	19.31	13.59	18.06
Total Shr, Dep. & Borrowes/Earning Assets	93.34	94.25	94.13	95.48	96.21
Reg Shares+Share Drafts/Total Shares&Borrowing	35.56	35.24	31.83	29.77	30.73
Borrowings/Total Shares & NetWorth	0.00	0.00	0.00	0.00	0.00
Other Ratios:					
NetWorth Growth	10.62	10.45 *	10.00 *	9.57 *	10.54
Market (Share) Growth	12.19	6.48 *	14.74 *	21.51 *	11.41
Loan Growth	5.12	10.90 *	7.28 *	11.76 *	11.21
Asset Growth	12.41	6.55 *	13.62 *	20.06 *	11.27
Investment Growth	38.89	-6.47 *	39.91 *	40.02 *	9.28

* Annualized data, Annualization factor - March = 4; June = 2; September = 1.33; December = 1 (or no annualizing)

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	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
ASSETS									
CASH:									
Cash On Hand \1	N/A	N/A		7,890,531		10,894,853	38.1	12,013,417	10.3
Cash On Deposit \1	N/A	N/A		61,185,445		17,596,964	-71.2	23,800,983	35.3
Cash Equivalents \1	N/A	N/A		0		0		0	
TOTAL CASH	5,765,533	10,670,294	85.1	69,075,976	547.4	28,491,817	-58.8	35,814,400	25.7
INVESTMENTS:									
U.S. Govt. Obligations	4,017,973	2,002,667	-50.2	995,723	-50.3	0	-100.0	0	
Federal Agency Sec.	82,592,299	82,461,381	-0.2	88,673,244	7.5	189,790,758	114.0	185,506,533	-2.3
All Mutual Funds	0	0		0		0		0	
Total MCSD And PIC In Corporate	0	3,384,399		3,603,472	6.5	4,933,665	36.9	6,540,331	32.6
Corp. Central (CD)	28,581,163	22,673,940	-20.7	0	-100.0	5,100,000		22,600,000	343.1
Banks and S&Ls (Cert. DEP)	0	0		1,000,000		1,000,000	0.0	1,000,000	0.0
DEP IN & Loans to other CUs	0	0		0		0		0	
All Other Investments	2,139,872	2,028,741	-5.2	2,015,456	-0.7	2,071,146	2.8	1,515,045	-26.8
TOTAL INVESTMENTS	120,339,801	112,551,128	-6.5	96,287,895	-14.4	202,895,569	110.7	217,161,909	7.0
LOAN HELD FOR SALE \2	N/A	N/A		N/A		N/A		8,410,943	
LOANS AND LEASES:									
Unsecured Credit Card Loans	30,536,296	35,904,804	17.6	40,403,869	12.5	43,988,970	8.9	48,372,516	10.0
All Other Unsecured Loans	40,155,355	39,324,225	-2.1	36,703,913	-6.7	34,046,341	-7.2	32,305,566	-5.1
New Auto Loans	51,710,099	53,133,125	2.8	57,961,551	9.1	69,243,332	19.5	75,663,076	9.3
Used Auto Loans	50,958,689	59,397,559	16.6	63,235,255	6.5	75,115,239	18.8	89,263,888	18.8
1st Mort. Real Estate Loans	36,140,331	33,173,549	-8.2	39,337,742	18.6	51,376,280	30.6	66,808,560	30.0
Other Real Estate Loans	103,784,716	125,793,627	21.2	131,087,112	4.2	136,467,489	4.1	141,861,546	4.0
Leases Receivable	N/A	0		0		0		0	
Other Member Loans	20,402,026	23,332,677	14.4	27,611,395	18.3	33,457,556	21.2	39,171,865	17.1
All Other Loans /3	0	0		674,500		0	-100.0	N/A	
TOTAL LOANS	333,687,512	370,059,566	10.9	397,015,337	7.3	443,695,207	11.8	493,447,017	11.2
ALLOWANCE FOR LOAN & LEASE LOSSES	2,627,685	3,269,912	24.4	3,544,832	8.4	3,269,050	-7.8	3,477,449	6.4
Other Real Estate Owned	0	0		162,927		40,000	-75.4	92,409	131.0
Land and BLDG (NET of DEP)	12,334,343	13,561,722	10.0	13,554,477	-0.1	13,774,672	1.6	13,701,199	-0.5
Other Fixed Assets	2,845,329	2,392,348	-15.9	2,900,444	21.2	3,596,453	24.0	3,491,116	-2.9
Share INS CAP Deposit	3,639,741	4,073,801	11.9	4,569,488	12.2	5,574,560	22.0	6,277,530	12.6
Other Assets	7,137,025	4,742,726	-33.5	4,858,991	2.5	7,383,183	51.9	6,422,172	-13.0
TOTAL ASSETS	483,121,599	514,781,673	6.6	584,880,703	13.6	702,182,411	20.1	781,341,246	11.3
TOTAL CUs	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.									
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	December 1998	December 1999	December 2000	December 2001	December 2002	% CHG	% CHG	% 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	53,739	57,510	65,992	26,010	7.0	14.7	-60.6
Acct. Payable & Liabilities	7,700,996	7,261,359	4,453,479	3,045,864	3,404,470	-5.7	-38.7	11.8
TOTAL LIABILITIES	7,700,996	7,315,098	4,510,989	3,111,856	3,430,480	-5.0	-38.3	10.2
SAVINGS/DEPOSITS:								
Share Drafts	50,815,015	55,041,111	63,589,390	69,565,508	77,693,412	8.3	15.5	11.7
Regular Shares	101,098,126	105,237,534	102,543,205	119,205,526	139,425,304	4.1	-2.6	17.0
Money Market Shares	104,145,273	121,552,417	119,171,600	174,485,198	229,333,015	16.7	-2.0	31.4
Share Certificates	120,101,966	121,211,948	181,810,050	208,208,880	191,305,525	0.9	50.0	-8.1
IRA / KEOGH Accounts	49,538,844	50,312,371	53,243,582	60,945,478	66,710,484	1.6	5.8	9.5
All Other Shares	1,475,116	1,514,911	1,559,181	1,788,355	2,116,006	2.7	2.9	18.3
Non-Member Deposits	0	0	0	0	0			
TOTAL SAVINGS/DEPOSITS	427,174,340	454,870,293	521,917,007	634,198,945	706,583,746	6.5	14.7	11.4
EQUITY:								
Undivided Earnings	36,068,601	40,120,614	44,771,326	48,145,513	54,910,910	11.2	11.6	14.1
Regular Reserves	12,162,936	13,153,215	13,829,388	16,060,575	16,060,575	8.1	5.1	0.0
Approp For Non-Conform Invest	0	0	0	0	0			
Other Reserves	0	0	0	0	0			
Miscellaneous Equity 11	N/A	N/A	0	0	0			
Unrealized G/L A-F-S SEC	-43,190	-677,547	-148,007	665,522	355,535	-1,468.8	78.2	-46.6
Unrealized G/L CF HEDGES 12	N/A	N/A	0	0	0			
Other Comprehensive Income 12	N/A	N/A	0	0	0			
Net Income	N/A	N/A	0	0	0			
EQUITY TOTAL	48,188,347	52,596,282	58,452,707	64,871,610	71,327,020	9.1	11.1	10.0
TOTAL SAVINGS/EQUITY	475,362,687	507,466,575	580,369,714	699,070,555	777,910,766	6.8	14.4	11.3
TOTAL LIAB/SAVINGS/EQUITY	483,121,599	514,781,673	584,880,703	702,182,411	781,341,246	6.6	13.6	11.3
NCUA INSURED SAVINGS:								
Uninsured Shares	20,053,743	22,311,234	32,524,644	58,006,471	70,211,052	11.3	45.8	21.0
Uninsured Non-Mem Depos	0	0	0	0	0			
Tot Uninsur Shrs & Depos	20,053,743	22,311,234	32,524,644	58,006,471	70,211,052	11.3	45.8	21.0
Insured Shrs & Deposits	407,120,597	432,559,059	489,392,363	576,192,474	636,372,694	6.2	13.1	10.4

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1) Contained In Other Reserves Prior To 2000

2) Contained In Unrealized G/L A-F-S Sec Prior To 2000

	December 1998	December 1999	December 2000	December 2001	December 2002	% CHG	% CHG	% CHG	% CHG
INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	28,497,899	29,373,839 *	32,773,199 *	33,927,386 *	35,278,618	3.1	11.6	3.5	4.0
Less Interest Refund	0	0 *	0 *	0 *	0				
Income from Investments	6,323,479	7,132,358 *	7,613,158 *	11,103,233 *	9,280,202	12.8	6.7	45.8	-16.4
Income from Trading	0	0 *	0 *	0 *	0				
TOTAL INTEREST INCOME	34,821,368	36,506,197 *	40,386,357 *	45,030,619 *	44,558,820	4.8	10.6	11.5	-1.0
INTEREST EXPENSE:									
Dividends	16,794,368	17,122,124 *	19,666,882 *	24,350,047 *	20,890,787	2.0	14.9	23.8	-14.2
Interest on Deposits	0	0 *	0 *	0 *	0				
Interest on Borrowed Money	0	0 *	0 *	0 *	0				
TOTAL INTEREST EXPENSE	16,794,368	17,122,124 *	19,666,882 *	24,350,047 *	20,890,787	2.0	14.9	23.8	-14.2
PROVISION FOR LOAN & LEASE LOSSES	2,650,000	2,332,000 *	2,000,000 *	1,650,000 *	1,900,000	-12.0	-14.2	-17.5	15.2
NET INTEREST INCOME AFTER PLL	15,377,000	17,052,073 *	18,719,475 *	19,030,572 *	21,768,033	10.9	9.8	1.7	14.4
NON-INTEREST INCOME:									
Fee Income	2,194,737	2,198,412 *	2,204,683 *	3,126,521 *	3,944,453	0.2	0.3	41.8	26.2
Other Operating Income	2,059,171	2,520,768 *	3,283,090 *	3,872,911 *	4,459,553	22.4	30.2	18.0	15.1
Gain (Loss) on Investments	0	-4,717 *	-9,341 *	0 *	0		-98.0	100.0	
Gain (Loss) on Disp of Assets	-58,098	-266,933 *	-93,159 *	54,668 *	-98,870	-359.5	65.1	158.7	-280.9
Other Non-Oper INC/EXP	-19,972	-23,306 *	-10,377 *	-49,609 *	-60,502	-16.7	55.5	-378.1	-22.0
TOTAL NON-INTEREST INCOME	4,175,838	4,424,224 *	5,374,896 *	7,004,491 *	8,244,634	5.9	21.5	30.3	17.7
NON-INTEREST EXPENSE									
EMP Comp & Benefits	6,968,184	7,964,095 *	9,570,662 *	10,799,816 *	12,752,564	14.3	20.2	12.8	18.1
Travel, Conference Expense	116,484	109,753 *	146,705 *	158,839 *	128,090	-5.8	33.7	8.3	-19.4
Office Occupancy	872,037	842,327 *	894,151 *	1,028,406 *	1,059,036	-3.4	6.2	15.0	3.0
Office Operation Expense	4,166,033	4,523,494 *	4,785,132 *	4,845,234 *	5,280,135	8.6	5.8	1.3	9.0
Educational and Promotion	429,700	638,751 *	784,994 *	698,132 *	707,806	48.7	22.9	-11.1	1.4
Loan Servicing Expense	1,317,936	1,552,438 *	1,501,414 *	1,687,724 *	1,956,493	17.8	-3.3	12.4	15.9
Professional, Outside Service	648,153	462,214 *	612,414 *	712,182 *	740,198	-28.7	32.5	16.3	3.9
Member Insurance	159,040	140,335 *	174,814 *	207,777 *	291,257	-11.8	24.6	18.9	40.2
Operating Fees	114,538	127,114 *	141,013 *	119,991 *	142,721	11.0	10.9	-14.9	18.9
Misc Operating Expense	130,875	102,863 *	166,186 *	171,588 *	188,970	-21.4	51.8	9.9	10.1
TOTAL NON-INTEREST EXPENSE	14,922,980	16,463,384 *	18,767,485 *	20,429,689 *	23,247,270	10.3	14.0	8.9	13.8
NET INCOME	4,629,858	5,012,913 *	5,326,886 *	5,605,374 *	6,765,397	8.3	6.3	5.2	20.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve Y1	3,514,428	3,322,278 *	2,676,174 *	3,591,187 *	0	-5.5	-19.4	34.2	-100.0

* 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

	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	1,643,972	1,870,344	13.8	1,961,936	4.9	1,486,571	-24.2	1,986,580	33.6
6 to 12 Months Delinquent	560,363	392,300	-30.0	412,413	5.1	303,706	-26.4	302,742	-0.3
12 Months & Over Delinquent	127,044	196,277	54.5	527,757	168.9	554,899	5.1	85,786	-84.5
Total Amount of Del Loans	2,331,379	2,458,921	5.5	2,902,106	18.0	2,345,176	-19.2	2,375,108	1.3
Amt of Delinquent Credit Cards:									
2 to < 6 Months Delinquent	419,623	340,903	-18.8	366,891	7.6	308,636	-15.9	438,098	41.9
6 to 12 Months Delinquent	74,511	23,517	-68.4	31,515	34.0	25,258	-19.9	21,281	-15.7
12 Months & Over Delinquent	0	0		0		0		0	
Total Amount of Del Credit Cards	494,134	364,420	-26.3	398,406	9.3	333,894	-16.2	459,379	37.6
Loans Charged Off	2,160,907	1,965,482 *	-9.0	2,060,038 *	4.8	2,294,170 *	11.4	2,050,559	-10.6
Recoveries	165,085	285,365 *	72.9	351,024 *	23.0	376,846 *	7.4	369,756	-1.9
Total Del Loans & Net Charge-Offs	4,327,201	4,139,038 *	-4.3	4,611,120 *	11.4	4,262,500 *	-7.6	4,055,911	-4.8
Credit Cards Loans Charged Off	486,440	434,125 *	-10.8	649,756 *	49.7	733,622 *	12.9	748,688	2.1
Recoveries On Credit Cards	41,031	58,279 *	42.0	91,523 *	57.0	123,729 *	35.2	122,074	-1.3
MISCELLANEOUS LOAN INFORMATION:									
Loans C/O Due To BK	1,174,180	868,006 *	-26.1	989,312 *	14.0	1,220,324 *	23.4	1,013,568	-16.9
Num Members Bankrupt	321	228	-29.0	241	5.7	296	22.8	275	-7.1
Amount Loans Subj Bankrupt.	1,794,000	1,002,909	-44.1	1,553,932	54.9	1,527,981	-1.7	1,327,256	-13.1
Total Amt Loans Granted	333,680,682	206,306,768 *	-38.2	169,290,357 *	-17.9	259,045,059 *	53.0	292,420,195	12.9
Total Amount Loans Purchased	0	0 *		0 *		0 *		0	
Total Amt Indirect Loans Granted /1	N/A	N/A		N/A *		N/A *		53,538,122	
Number of Indirect Loans Granted /1	N/A	N/A		N/A *		N/A *		3,242	
Loans Outstanding To CU Officials	965,513	1,049,336	8.7	970,137	-7.5	1,036,609	6.9	707,129	-31.8

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

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	December 1998	December 1999	December 2000	December 2001	December 2002
		% CHG	% CHG	% CHG	% CHG
INFORMATION SYSTEMS & TECHNOLOGY					
SHARE/LOAN SYSTEM:					
Num Manual	0	0	0	0	0
Num Vendor Supplied In-House	1	1	1	1	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	1
Num of Wireless \1	N/A	N/A	0	0	0
Num of Home Banking/PC \1	N/A	N/A	1	1	1
Num of Audio Response/Phone \1	N/A	N/A	1	1	1
Num of Automatic Teller Machine \1	N/A	N/A	1	1	1
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	1
Num of Account Balance Inquiry \1	N/A	N/A	1	1	1
Num of Share Draft Orders \1	N/A	N/A	1	1	1
Num of New Share Account \1	N/A	N/A	0	0	0
Num of Loan Payments \1	N/A	N/A	1	1	1
Num of View Account History \1	N/A	N/A	1	1	1
Num of Merchandise Purchase \1	N/A	N/A	1	1	1
Num of Share Account Transfers \1	N/A	N/A	0	0	0
Num of Bill Payment \1	N/A	N/A	1	1	1
Num of Download Account History \1	N/A	N/A	0	0	0
Num of Electronic Cash \1	N/A	N/A	1	1	1
Num of Account Aggregation \2	N/A	N/A	0	0	0
Num of Inymet Access Services \2	N/A	N/A	N/A	N/A	N/A
Num of Electronic Signature \2	N/A	N/A	N/A	N/A	N/A
Num of Other \2	N/A	N/A	N/A	N/A	N/A
INTERNET PRESENCE:					
Num Of E-Mail Addresses Reported	1	1	1	1	1
Num Of Websites Reported	1	1	1	1	1
WORLD WIDE WEBSITE TYPE/USERS:					
Num of Informational \1	N/A	N/A	1	1	1
Num of Interactive \3	0	1	0	0	0
Num of Transactional \3	N/A	N/A	0	0	0
Num of Transactional Users \1	N/A	N/A	0	0	0
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					

Miscellaneous Information	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
Audit Type									
Supervisory Committee	0	0		0		0		0	
Supervisory Committee By State Licensed Person /1	N/A	N/A		N/A		N/A		N/A	
Supervisory Committee By Other External Auditor /1	N/A	N/A		N/A		N/A		N/A	
CPA Audit Without Opinion /2	0	0		0		0		0	
CPA Opinion Audit /2	1	1	0.0	1	0.0	1	0.0	1	0.0
League Audit /2	0	0		0		0		0	
Outside Accountant (Not CPA Or League)	0	0		0		0		0	
Financial Statement Audit By State Licensed Person /1	N/A	N/A		N/A		N/A		N/A	
Balance Sheet Audit By State Licensed Person /1	N/A	N/A		N/A		N/A		N/A	
Examination of Internal Controls Over Call Report By State Licensed Person /1	N/A	N/A		N/A		N/A		N/A	
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		N/A	
Indirect Lending /1	N/A	N/A		N/A		N/A		N/A	
Commercial Lending /1	N/A	N/A		N/A		N/A		N/A	
Member Business Loans /1	N/A	N/A		N/A		N/A		N/A	
Participation Loans /1	N/A	N/A		N/A		N/A		N/A	
Real Estate Loans /1	N/A	N/A		N/A		N/A		N/A	
Risk Based Loans /1	N/A	N/A		N/A		N/A		N/A	
Direct Financing Leases /1	N/A	N/A		N/A		N/A		N/A	
ATM / DEBIT Card Program /1	N/A	N/A		N/A		N/A		N/A	
Mortgage Processing /1	N/A	N/A		N/A		N/A		N/A	
New CUSO /1	N/A	N/A		N/A		N/A		N/A	
Data Processing Conversion /1	N/A	N/A		N/A		N/A		N/A	
Insurance / Investment Sales /1	N/A	N/A		N/A		N/A		N/A	
Other /1	N/A	N/A		N/A		N/A		N/A	
Membership:									
Num Current Members	75,835	77,462	2.1	80,596	4.0	85,555	6.2	89,481	4.6
Num Potential Members	115,129	108,447	-5.8	112,834	4.0	119,777	6.2	125,273	4.6
Total Num Savings Accts	172,222	181,536	5.4	188,092	3.6	200,347	6.5	207,801	3.7
Employees:									
Num Full-Time Employees	220	246	11.8	263	6.9	288	9.5	305	5.9
Num Part-Time Employees	29	14	-51.7	16	14.3	15	-6.3	22	46.7
Reporting Method:									
Internet Filing	N/A	N/A		N/A		N/A		N/A	
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

	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	36,140,331	33,173,549	-8.2	39,337,742	18.6	51,376,280	30.6	66,808,560	30.0
First Mortgage Adj Rate	0	0		0		0		0	
Other Real Estate Fixed Rate	90,403,403	112,135,238	24.0	117,757,035	5.0	122,420,464	4.0	124,655,864	1.8
Home Equity Line of Credit	13,381,313	13,658,389	2.1	13,330,077	-2.4	14,047,025	5.4	17,205,682	22.5
Other R.E. Adj Rate (Exc. Heloc)	0	0		0		0		0	
Total R.E. Loans Outstanding	139,925,047	158,967,176	13.6	170,424,854	7.2	187,843,769	10.2	208,670,106	11.1
REAL ESTATE LOANS - AMOUNT GRANTED:									
First Mortgage Fixed Rate	41,230,919	25,742,332	-37.6	24,411,890	-5.2	58,584,551	140.0	74,847,068	27.8
First Mortgage Adj Rate	0	0		0		0		0	
Other Real Est Fixed Rate	44,170,144	58,420,538	32.3	43,244,178	-26.0	68,020,134	57.3	67,393,577	-0.9
Home Equity Line of Credit	10,356,780	6,432,287	-37.9	1,250,857	-80.6	3,339,324	167.0	7,037,357	110.7
Other R.E. Adj Rate (Exc. Heloc)	0	0		0		0		0	
First Mortgage R.E. Loans Sold	31,681,767	27,991,021	-11.6	15,171,215	-45.8	34,025,807	124.3	46,927,623	37.9
S-Term (<5 Yrs) R.E. Loan (Exc. MBL) 11	66,879,000	73,578,000	10.0	106,921,000	45.3	110,403,000	3.3	113,845,000	3.1
R.E. Lns also Mem. Bus. Lns	1,910,229	1,402,273	-26.6	1,489,131	6.2	865,942	-41.8	541,442	-37.5
NUM OF CUs GRANTING FIRST LIEN ONE TO FOUR FAMILY MORTGAGES YTD 12	N/A	N/A		N/A		N/A		1	
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate	24,253	151,955	526.5	330,020	117.2	370,039	12.1	97,399	-73.7
First Mortgage Adj Rate	0	0		0		0		0	
Other R.E. Fixed Rate	296,794	561,982	89.4	598,580	6.5	365,290	-39.0	251,004	-31.3
Other R.E. Adj. Rate	45,256	57,346	26.7	47,466	-17.2	24,139	-49.1	35,131	45.5
TOTAL DEL R.E. > 2 MOS	366,303	771,283	110.6	976,066	26.6	759,468	-22.2	383,534	-49.5
DELINQUENT 1 TO < 2 MOS									
First Mortgage	0	0		33,504		0	-100.0	265,560	
Other	393,861	293,451	-25.5	351,237	19.7	315,606	-10.1	466,713	47.9
TOTAL DEL 1 TO < 2 MOS	393,861	293,451	-25.5	384,741	31.1	315,606	-18.0	732,273	132.0
TOTAL DEL R.E. LOANS > 1 MOS	760,164	1,064,734	40.1	1,360,807	27.8	1,075,074	-21.0	1,115,807	3.8
% DEL R.E. LOANS > 1 MOS	0.5	0.7	23.3	0.8	19.2	0.6	-28.3	0.5	-6.6
% DEL R.E. LOANS > 2 MOS	0.3	0.5	85.3	0.6	18.0	0.4	-29.4	0.2	-54.5
R.E. LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
1st Mortgage Charge-Offs YTD	0	0		25,635		0	-100.0	62,518	
1st Mortgage Recoveries YTD	0	0		0		0		0	
Other R.E. Charge-Offs YTD	76,988	119,406	55.1	142,185	19.1	239,732	68.6	86,920	-63.7
Other R.E. Recoveries YTD	0	0		0		3,140		2,620	-16.6
ALLOW FOR LOSSES ON R.E. LOANS	0	0		0		0		0	
1/ < 3 Years and Includes Member Business Loans Prior to 2000.									
2/ DATA NOT COLLECTED PRIOR TO 2002.									
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	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	1,910,229	1,402,273	-26.6	1,489,131	6.2	865,942	-41.8	541,442	-37.5
TOTAL MBL	1,910,229	1,402,273	-26.6	1,489,131	6.2	865,942	-41.8	541,442	-37.5
MBL Granted YTD	554,442	0 *	-100.0	411,829 *		58,127 *	-85.9	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		0		0		0	
Other MBLs Del > 2 mos	0	0		11,209		0	-100.0	0	
TOTAL DEL MBL > 1 MOS DEL	0	0		11,209		0	-100.0	0	
% DEL MBL > 1 MOS	0.0	0.0		0.8		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	0	0		0		0		0	
All Concentrations Of Credit For MBLs	0	0		0		0		0	
Construction/Development MBLs	0	0		0		0		0	

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	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	30,785,579	20,575,866	-33.2	26,848,183	30.5	38,014,168	41.6	71,630,345	88.4
Held to Maturity 1-3 yrs	28,089,467	13,796,881	-50.9	36,139,830	161.9	100,358,028	177.7	47,964,414	-52.2
Held to Maturity 3-10 yrs	14,602,922	7,497,365	-48.7	679,191	-90.9	13,786,183	1,929.8	25,388,861	84.2
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	73,477,968	41,870,112	-43.0	63,667,204	52.1	152,158,379	139.0	144,983,620	-4.7
Available for Sale < 1 yr	4,389,162	21,144,972	381.8	16,023,688	-24.2	23,847,119	48.8	12,553,265	-47.4
Available for Sale 1-3 yrs	3,576,987	16,600,839	364.1	7,989,950	-51.9	13,785,260	72.5	15,987,498	16.0
Available for Sale 3-10 yrs	5,166,156	4,848,125	-6.2	1,988,125	-59.0	0	-100.0	11,982,150	
Available for Sale > 10 yrs	0	0		0		0		0	
TOTAL AVAILABLE FOR SALE	13,132,305	42,593,936	224.3	26,001,763	-39.0	37,632,379	44.7	40,522,913	7.7
TRADING < 1 YEAR									
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									
Non-SFAS 115 1-3 yrs	33,691,224	24,669,094	-26.8	62,185,445	152.1	22,696,964	-63.5	44,900,983	97.8
Non-SFAS 115 3-10 yrs	0	0		5,618,928		8,004,811	42.5	10,555,376	31.9
Non-SFAS 115 > 10 yrs	38,304	33,587	-12.3	0	-100.0	0		0	
TOTAL NON-SFAS 115	33,729,528	28,087,080	-16.7	67,804,373	141.4	30,701,775	-54.7	55,456,359	80.6
MATURITIES :									
Total Investments < 1 yr	68,865,965	66,389,932	-3.6	105,057,316	58.2	84,558,251	-19.5	129,084,593	52.7
Total Investments 1-3 yrs	31,666,454	30,397,720	-4.0	49,748,708	63.7	122,148,099	145.5	74,507,288	-39.0
Total Investments 3-10 yrs	19,769,078	15,729,889	-20.4	2,667,316	-83.0	13,786,183	416.9	37,371,011	171.1
Total Investments > 10 yrs	38,304	33,587	-12.3	0	-100.0	0		0	
Total	120,339,801	112,551,128	-6.5	157,473,340	39.9	220,492,533	40.0	240,962,892	9.3
# Means the number is too large to display in the cell									

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
MORTGAGE BACKED SECURITIES:									
Mort Pass-Thru Securities	13,363,738	8,256,865	-38.2	10,483,019	27.0	55,696,128	431.3	46,657,045	-16.2
COLLATERALIZED MORTGAGE OBLIGATION/RE MORTG INVEST CONDUITS (CMOs/REMICs)	21,279,918	21,674,150	1.9	23,775,689	9.7	48,294,585	103.1	60,033,519	24.3
OTHER INVESTMENT INFORMATION:									
NON-MORTGAGE SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS 1/									
NON-MORTGAGE SECURITIES WITH MATURITIES > 3 YRS. 1/	N/A	N/A		N/A		N/A		52,382,427	
Securities Per 703.90(b)	N/A	N/A		N/A		N/A		0	
Market Value Deval @ 300BP	55,855,464	46,873,428	-16.1	51,252,172	9.3	112,881,217	120.2	159,072,991	40.9
Dep/Shares Per 703.70(a)	3,892,470	3,356,265	-13.8	3,006,974	-10.4	8,231,845	173.8	6,071,436	-26.2
Fair Value of Total Investments	0	0		0		0		2,500,000	
Repurchase Agreements	124,340,468	112,026,370	-9.9	157,733,271	40.8	221,695,860	40.6	242,846,354	9.5
Reverse Repo Pos. Arbitrage	0	0		0		0		0	
CUSO Investments	0	0		0		0		0	
CUSO Loans	38,304	33,567	-12.3	126,456	276.5	81,673	-35.4	129,898	59.0
CUSO Income	0	0		0		0		0	
Non-Mortgage Derivatives	22,592,061	21,300,970	-5.7	20,274,230	-4.8	0	-100.0	66,947	
INV Not Authorized By The FCU Act Or NCUA R&R (SCU Only)	0	0		0		0		7,626,675	

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
SAVING MATURITIES									
< 1 year	380,203,941	404,222,359	6.3	442,510,545	9.5	560,712,681	26.7	579,377,504	3.3
1 to 3 years	31,956,094	38,753,188	21.3	56,216,187	45.1	46,261,215	-17.7	89,009,780	92.4
> 3 years	15,014,305	11,894,745	-20.8	23,190,276	95.0	27,225,049	17.4	38,196,462	40.3
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	22,408,040	23,746,422	6.0	23,266,901	-2.0	24,646,227	5.9	27,503,963	11.6
Credit Card Line	85,885,875	90,510,076	5.4	105,671,350	16.8	132,601,884	25.5	115,977,056	-12.5
Outstanding LOC	0	0		0		0		0	
Unsecured Share Draft LOC	28,728,957	28,941,153	0.7	28,472,211	-1.6	28,996,478	1.8	29,173,980	0.6
Other Unused Commitments	0	0		0		0		0	
LOANS SOLD/SWAPPED W/RECURSE:									
Total Dollar Amount YTD	0	0 *		0 *		0 *		0	
Total Princ Bal Outstanding	0	0		0		0		0	
Pending Bond Claims	0	0		0		0		0	
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	1		1	0.0	1	0.0	1	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		0	-100.0	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

Members 1st Federal Credit Union Comparative Statements of Condition

	As of December 31st for All Year Presented				
	2002	2001	2000	1999	1998
Assets					
Cash	\$ 12,013,417	\$ 10,894,853	\$ 7,890,531	\$ 10,670,294	\$ 5,765,533
Cash on Deposit	23,800,983	17,596,964	61,185,445	22,923,394	29,109,730
Investments	217,161,909	202,895,569	96,287,895	89,627,734	91,230,071
Loans	493,447,017	443,695,207	397,015,337	370,059,566	333,687,512
Allowance for Loan Losses	(3,477,449)	(3,269,050)	(3,544,832)	(3,269,912)	(2,627,685)
Net Loans	489,969,568	440,426,157	393,470,505	366,789,654	331,059,827
Accrued Income Receivable	3,959,324	3,801,248	3,002,929	2,533,450	2,853,260
Property, Plant, Equipment	17,192,315	17,371,125	16,454,921	15,954,070	15,179,672
Deposit NCUSIF	6,277,530	5,574,560	4,569,488	4,073,801	3,639,741
Other Assets	10,966,200	3,621,935	2,018,989	2,209,276	4,283,765
Total Assets	\$ 781,341,246	\$ 702,182,411	\$ 584,880,703	\$ 514,781,673	\$ 483,121,599
Liabilities and Member Equity					
Members' Shares	706,583,746	634,198,945	521,917,007	454,870,293	427,174,340
Other Liabilities	3,430,480	3,111,856	4,510,989	7,315,098	7,758,912
Total Liabilities	710,014,226	637,310,801	526,427,996	462,185,391	434,933,252
Retain. Earnings, Regular Reserves	70,971,485	64,206,088	58,600,714	53,273,829	48,231,537
Unreal Gain (Loss) AFS Securities	355,535	665,522	(148,007)	(677,547)	(43,190)
Total Members' Equity	71,327,020	64,871,610	58,452,707	52,596,282	48,188,347
Total Liabilities and Members' Equity	\$ 781,341,246	\$ 702,182,411	\$ 584,880,703	\$ 514,781,673	\$ 483,121,599
Membership	89,481	85,555	80,596	77,462	76,235
Loans / Shares	69.84%	69.96%	76.07%	81.35%	78.12%
Net Worth Ratio	9.08%	9.14%	10.02%	10.35%	9.98%

Members 1st Federal Credit Union Comparative Statements of Income

	For the Twelve Month Period Ended December 31st for All Years Presented				
	2002	2001	2000	1999	1998
Interest Income					
Interest on Loans	\$ 35,278,618	\$ 33,927,386	\$ 32,773,199	\$ 29,373,839	\$ 28,497,889
Investment Income	9,280,202	11,103,233	7,613,158	7,132,358	6,323,479
Total Interest Income	44,558,820	45,030,619	40,386,357	36,506,197	34,821,368
Interest Expense					
Member Dividends	20,890,787	24,350,047	19,666,882	17,122,124	16,794,368
Other Interest	-	-	-	-	-
Total Interest Expense	20,890,787	24,350,047	19,666,882	17,122,124	16,794,368
Net Interest Income before Prov.	23,668,033	20,680,572	20,719,475	19,384,073	18,027,000
Provision for Loan Losses	1,900,000	1,650,000	2,000,000	2,332,000	2,650,000
Net Interest Income after Provision for Loan Losses	21,768,033	19,030,572	18,719,475	17,052,073	15,377,000
Non-Interest Income					
Fees and Charges	3,944,453	3,126,521	2,204,684	2,198,412	2,194,737
Miscellaneous Income	4,459,553	3,872,911	3,283,089	2,520,768	2,059,171
Gains (Losses) - Investments/CUSO	-	-	(9,341)	(4,717)	-
Gains (Losses) - Other Assets	(98,870)	54,668	(93,159)	(266,933)	(58,098)
Other Non-Oper. - Income (Expense)	(60,502)	(49,609)	(10,377)	(23,306)	(19,972)
Net Non-Interest Income	8,244,634	7,004,491	5,374,896	4,424,224	4,175,838
Non-Interest Expenses					
Employee Comp., Benefits	12,752,564	10,799,816	9,570,662	7,964,095	6,968,184
Conferences and Meetings	128,090	158,839	146,705	109,753	116,484
Office Occupancy	1,059,036	1,028,406	894,151	842,327	872,037
Office Operations	5,280,135	4,845,234	4,785,132	4,523,494	4,166,033
Marketing, Education, Charitable	707,806	698,132	784,994	638,751	429,700
Loan Servicing Costs	1,956,493	1,687,724	1,501,414	1,552,438	1,317,936
Professional, Outside Services	740,198	712,182	612,414	462,214	648,153
Member Insurance	291,257	207,777	174,814	140,335	159,040
NCUA Operating Fee	142,721	119,991	141,013	127,114	114,538
Miscellaneous Expense	188,970	171,588	156,186	102,863	130,875
Total Non-Interest Expense	23,247,270	20,429,689	18,767,485	16,463,384	14,922,980
Net Income	\$ 6,765,397	\$ 5,605,374	\$ 5,326,886	\$ 5,012,913	\$ 4,629,858

**Members 1st Federal Credit Union
Quarterly Consolidated
Financial Highlights**

Quarter Ended

Dec 02

Financial Condition Data

Assets	781,341,246
Loans	493,447,017
Deposits	706,583,746
Loans / Deposits	69.84%
Net Worth	71,327,020
Net Worth / Assets	9.13%
Delinquent Loans	2,375,108
Delinquent Loans / Total Loans	0.48%
Allowance for Loan Losses	3,477,449
Allowance / Total Loans	0.70%

Performance Statistics

Gross Income / Avg Assets	7.12%
Cost of Funds / Avg Assets	2.82%
Net Margin / Avg Assets	4.30%
Oper Expenses / Avg Assets	3.13%
PLL / Avg Assets	0.26%
Return on Avg Assets	0.91%
Asset Growth	11.27%
Deposit Growth	11.41%
Loan Growth	11.21%
Net Worth Growth	11.09%

(b)(8)

Key Ratios

	PEER RATIOS					
	Period Ending:	12/31/1999	12/31/2000	12/31/2001	03/31/2002	12/31/2001
ITAL ADEQUACY RATIOS						
1. Net Worth / Assets (4)		10.34%	10.01%	9.14%	8.80%	10.93%
2. Total Delinquent Loans / Net Worth (4)		4.62%	4.95%	3.65%	3.18%	4.98%
3. Solvency Evaluation (2)		111.56%	111.20%	110.23%	109.81%	112.64%
4. Classified Assets / Net Worth (2,4)		6.14%	6.05%	5.09%	4.68%	5.20%
ASSET QUALITY RATIOS						
5. Delinquent Loans / Loans		0.66%	0.73%	0.53%	0.46%	0.80%
6. Net Charge Offs / Average Loans (5)		0.48%	0.45%	0.46%	0.42%	0.44%
7. Fair Value / Book Value (for investments held to maturity)		98.75%	100.41%	100.79%	0.00%	100.93%
8. Accumulated Unrealized Gains or Losses on Available for Sale Securities (+ debits - credits) / Cost of Investments Available for Sale		-1.57%	-0.57%	1.80%	0.79%	0.12%
9. Delinquent Loans / Assets		0.48%	0.50%	0.33%	0.28%	0.50%
EARNINGS RATIOS						
10. Return on Average Assets (1)		1.00%	0.97%	0.87%	0.97%	0.88%
11. Gross Income / Average Assets (1)		8.26%	8.34%	8.09%	7.05%	7.97%
12. Cost of Funds / Average Assets (1)		3.43%	3.58%	3.78%	2.84%	3.26%
13. Net Margin / Average Assets (1)		4.83%	4.77%	4.30%	4.21%	4.71%
14. Operating Expenses / Average Assets (1)		3.30%	3.41%	3.17%	2.98%	3.55%
Provision for Loan Losses / Average Assets (1)		0.47%	0.36%	0.26%	0.26%	0.30%
Net Interest Margin / Average Assets (1)		3.88%	3.77%	3.21%	3.23%	3.69%
17. Operating Expenses / Gross Income		39.94%	40.91%	39.27%	42.30%	44.62%
18. Fixed Assets + OREOs / Assets		3.10%	2.84%	2.48%	2.35%	2.11%
19. Net Operating Expenses / Average Assets (1)		2.86%	3.01%	2.69%	2.29%	2.84%
ASSET / LIABILITY MANAGEMENT RATIOS						
20. Net Long-Term Assets / Assets		23.54%	14.91%	16.26%	16.11%	23.00%
21. Regular Shares / Total Shares & Borrowing		23.14%	19.65%	18.80%	20.53%	35.99%
22. Total Loans / Total Shares		81.35%	76.07%	69.96%	67.19%	71.42%
23. Total Loans / Total Assets		71.89%	67.88%	63.19%	60.89%	62.76%
24. Cash + Short-Term Investments / Assets (3)		14.97%	19.31%	13.59%	19.88%	19.39%
25. Total Shares, Deposits, and Borrowings / Earning Assets		94.25%	94.13%	95.48%	94.84%	92.58%
26. Borrowings/ Total Shares and Net Worth (4)		0.00%	0.00%	0.00%	0.00%	0.44%
27. Estimated Loan Maturity in Months (1)		23.6	31.2	22.4	24.4	27.4
OTHER RATIOS						
28. Market (Share) Growth (1)		6.48%	14.74%	21.51%	27.95%	15.22%
29. Net Worth Growth (1)		10.45%	10.00%	9.57%	10.91%	9.01%
30. Loan Growth (1)		10.90%	7.28%	11.76%	10.99%	6.37%
31. Asset Growth (1)		6.55%	13.62%	20.06%	26.48%	14.24%
32. Investment Growth (1)		-6.47%	39.91%	40.02%	70.80%	42.13%

Exam date ratios are annualized.

or year ratios are based on estimates.

s 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 the prior years.

(4) For all years prior to 2000, net worth includes donated equity, which is not a regulatory component of net worth.

(5) Ratio is based on net charge offs over the previous 12 month period.

Financial History

Period Ending:	12/31/1998	12/31/1999	12/31/2000	12/31/2001	03/31/2002
<u>BALANCE SHEET DATA</u>					
Total Assets (Less Tot.Rev. Repos)	483,121,599	514,781,673	584,880,703	702,182,411	748,662,788
Average Assets		498,951,636	549,831,188	643,531,557	725,422,600
<u>LOAN DATA</u>					
Total Loans (Gross)	333,687,512	370,059,566	397,015,337	443,695,207	455,887,341
Average Loans		351,873,539	383,537,452	420,355,272	449,791,274
Allowance for Loan Losses	2,627,685	3,269,912	3,544,832	3,269,050	3,295,549
Delinquent Loans - Excess of 2 Months	2,331,379	2,458,921	2,902,106	2,345,176	2,097,432
Collection Problem Loans	2,627,685	3,269,912	3,544,832	3,269,050	3,085,617
Provision for Loan Loss Expense	2,650,000	2,332,000	2,000,000	1,650,000	475,001
Charge Off Loans (Net, Last 12 Months)	1,995,822	1,680,117	1,709,014	1,917,324	1,874,161
Total Real Estate Loans	139,925,047	158,967,176	170,424,854	187,843,769	197,242,538
Adj/Repricable Real Estate Loans (5 yrs)	66,879,000	73,578,000	106,921,000	110,403,000	112,041,000
Loans Granted During Period (Debits)	333,680,682	206,306,768	169,290,357	259,045,059	66,785,972
<u>CASH/INVESTMENT DATA</u>					
Cash on hand	5,765,533	10,670,294	7,890,531	10,894,853	7,547,554
Investments Greater Than 1 Year	51,473,836	46,161,196	52,416,024	135,934,282	118,225,491
Total Inv., Cash on Dep., Cash Equiv.	120,339,801	112,551,128	157,473,340	220,492,533	259,522,050
Fair Value of Total Investments	120,700,727	112,026,370	157,733,271	221,695,860	117,603,222
Fair Value of AFS and Trading Portfolio	13,132,305	42,593,936	26,001,763	37,632,379	47,738,895
Book Value of HTM + Non FAS 115 Invest.	107,207,496	69,957,192	131,471,577	182,860,154	211,783,155
Cost of Securities Available for Sale	13,175,495	43,271,483	26,149,770	36,966,857	47,362,498
Total Reverse Repurchase Agreements	0	0	0	0	0
<u>OTHER ASSET DATA</u>					
Non-Earning Assets	31,721,971	35,440,891	33,936,858	41,263,721	36,548,945
Fixed Assets (includes OREOs)	15,179,672	15,954,070	16,617,848	17,411,125	17,556,391
Other Real Estate Owned	0	0	162,927	40,000	55,000
Other Potential Losses & Devaluations	N/A	N/A	N/A	N/A	0
<u>SHARES & LIABILITIES</u>					
Total Borrowings	0	0	0	0	0
Regular Shares	101,098,126	105,237,534	102,543,205	119,205,526	139,311,528
Non-Member Shares	0	0	0	0	0
Total Shares and Deposits	427,174,340	454,870,293	521,917,007	634,198,945	678,511,255
<u>RESERVES</u>					
Net Worth	48,231,537	53,273,829	58,600,714	64,206,088	65,956,638
Undivided Earnings (includes net income)	36,068,601	40,120,614	44,771,326	48,145,513	49,896,063
Uninsured Secondary Capital	0	0	0	0	0
Total Reserves	50,816,032	55,866,194	61,997,539	68,140,660	69,628,584
<u>INCOME & EXPENSE DATA</u>					
Loan Income	28,497,889	29,373,839	32,773,199	33,927,386	8,573,884
Investment Income	6,323,479	7,132,358	7,613,158	11,103,233	2,434,269
Fee Income	2,194,737	2,198,412	2,204,683	3,126,521	1,253,248
Gross Income	39,075,276	41,225,377	45,874,130	52,030,051	12,785,122
Operating Expenses (less PLL)	14,922,980	16,463,384	18,767,485	20,429,689	5,408,107
Provision for Loan Losses (PLL)	2,650,000	2,332,000	2,000,000	1,650,000	475,001
Non-Operating Gain (Loss)	(78,070)	(294,956)	(112,877)	5,059	5,368
Interest on Borrowed Funds	0	0	0	0	0
Dividend Expense + Interest on Deposits	16,794,368	17,122,124	19,666,882	24,350,047	5,156,832
Net Income (Loss) After Dividends	4,629,858	5,012,913	5,326,886	5,605,374	1,750,550
Net Reserve Transfer	864,428	990,278	676,174	1,941,187	0
Net Income (Loss) from Operations	3,765,430	4,022,635	4,650,712	3,664,187	1,750,550

Statement of Financial Condition

	Period Ending 12/31/01	%	Current Period Examination 03/31/02	%	Adjusted Balance	%
ASSETS						
Cash on Hand	10,894,853	1.55%	7,547,554	1.01%	7,547,554	1.01%
Cash on Deposit	17,596,964	2.51%	0	0.00%	0	0.00%
Cash Equivalents	0	0.00%	0	0.00%	0	0.00%
Investments:						
Trading	0		0		0	
Available for Sale	37,632,379		47,738,895		47,738,895	
Held to Maturity	152,158,379		141,918,829		141,918,829	
Non FAS 115	13,104,811		69,864,327		69,864,327	
Investments Net	202,895,569	28.89%	259,522,050	34.66%	259,522,050	34.66%
Loans Held For Sale	0	0.00%	0	0.00%	0	0.00%
Total Loans	443,695,207		455,887,341		455,887,341	
Less: Allowance for Loan Loss	(3,269,050)		(3,295,549)		(3,295,549)	
Loans Net	440,426,157	62.72%	452,591,793	60.45%	452,591,793	60.45%
NCUSIF Deposit	5,574,560	0.79%	5,574,560	0.74%	5,574,560	0.74%
Fixed Assets Net of Depreciation	17,371,125	2.47%	17,501,391	2.34%	17,501,391	2.34%
Other Real Estate Owned	40,000	0.01%	55,000	0.01%	55,000	0.01%
Other Assets	7,383,183	1.05%	5,870,440	0.78%	5,870,440	0.78%
Total Assets	702,182,411		748,662,788		748,662,788	
LIABILITIES						
Borrowed Money & Interest Payable	0	0.00%	0	0.00%	0	0.00%
Dividends & Interest Payable	65,992	0.10%	43,868	0.01%	43,868	0.01%
Payables & Liabilities	3,045,864	4.70%	3,774,630	0.50%	3,774,630	0.50%
Total Liabilities	3,111,856		3,818,498		3,818,498	
SHARES						
Shares & Deposits	634,198,945	90.32%	678,511,255	90.63%	678,511,255	90.63%
Total Shares	634,198,945		678,511,255		678,511,255	
MEMBERS' EQUITY						
Regular Reserves	16,060,575	2.29%	16,060,575	2.15%	16,060,575	2.15%
Undivided Earnings	48,145,513	6.86%	49,896,063	6.66%	49,896,063	6.66%
Other Reserves	0	0.00%	0	0.00%	0	0.00%
Miscellaneous Equity	0	0.00%	0	0.00%	0	0.00%
Accumulated Unrealized Gains (Losses)						
on Available for Sale Securities	665,522	0.09%	376,397	0.05%	376,397	0.05%
Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	0	0.00%	0	0.00%	0	0.00%
Other Comprehensive Income	0	0.00%	0	0.00%	0	0.00%
Current Earnings	0	0.00%	0	0.00%	0	0.00%
Total Members' Equity	64,871,610		66,333,035		66,333,035	
Total Liabilities, Shares, and Members' Equity	702,182,411		748,662,788		748,662,788	

NOTES TO THE FINANCIAL STATEMENTS:

1. The fair value of the Held to Maturity investment portfolio	\$ -
2. Total Unused Commitments is	#####
3. The total balance of Reverse Repurchases included in assets and liabilities are	\$ -

Statement of Income

	For Period From: 01/01/2001 thru 12/31/2001	% Average Assets	Current Period Examination 03/31/2002	% Average Assets	Adjusted: 01/01/2002 thru 03/31/2002	% Average Assets
<u>OPERATING INCOME:</u>						
Interest on Loans (Gross)	33,927,386	5.27%	8,573,884	4.73%	8,573,884	4.73%
Less: Interest Refunded	0	0.00%	0	0.00%	0	0.00%
Net Loan Income	<u>33,927,386</u>	5.27%	<u>8,573,884</u>	4.73%	<u>8,573,884</u>	4.73%
Income from Investments	11,103,233	1.73%	2,434,269	1.34%	2,434,269	1.34%
Income (Loss) from Trading Sec.	0	0.00%	0	0.00%	0	0.00%
Total Interest Income	<u>45,030,619</u>	7.00%	<u>11,008,153</u>	6.07%	<u>11,008,153</u>	6.07%
<u>INTEREST EXPENSE:</u>						
Dividends on Shares	24,350,047	3.78%	5,156,832	2.84%	5,156,832	2.84%
Interest on Borrowed Money	0	0.00%	0	0.00%	0	0.00%
Total Interest Expense	<u>24,350,047</u>	3.78%	<u>5,156,832</u>	2.84%	<u>5,156,832</u>	2.84%
Net Interest Income	<u>20,680,572</u>	3.21%	<u>5,851,321</u>	3.23%	<u>5,851,321</u>	3.23%
Provision for Loan & Lease Losses	<u>1,650,000</u>	0.26%	<u>475,001</u>	0.26%	<u>475,001</u>	0.26%
Net Interest Income After Provision for Loan & Lease Losses	<u>19,030,572</u>	2.96%	<u>5,376,320</u>	2.96%	<u>5,376,320</u>	2.96%
<u>NON-INTEREST INCOME:</u>						
Fee Income	3,126,521	0.49%	1,253,248	0.69%	1,253,248	0.69%
Other Operating Income	3,872,911	0.60%	523,721	0.29%	523,721	0.29%
Gain (Loss) on Investments (excluding trading accounts)	0	0.00%	0	0.00%	0	0.00%
Gain (Loss) on Disposition of Assets	54,668	0.01%	6,980	0.00%	6,980	0.00%
Other Non Operating Inc. (Expense)	<u>(49,609)</u>	-0.01%	<u>(1,612)</u>	0.00%	<u>(1,612)</u>	0.00%
Total Non-Interest Income	<u>7,004,491</u>	1.09%	<u>1,782,337</u>	0.98%	<u>1,782,337</u>	0.98%
<u>NON-INTEREST EXPENSE:</u>						
Compensation & Benefits	10,799,816	1.68%	3,019,017	1.66%	3,019,017	1.66%
Travel & Conference	158,839	0.02%	27,317	0.02%	27,317	0.02%
Office Occupancy	1,028,406	0.16%	275,176	0.15%	275,176	0.15%
Office Operations	4,845,234	0.75%	795,986	0.44%	795,986	0.44%
Educational & Promotional	698,132	0.11%	124,499	0.07%	124,499	0.07%
Loan Servicing	1,687,724	0.26%	412,121	0.23%	412,121	0.23%
Professional & Outside Services	712,182	0.11%	149,439	0.08%	149,439	0.08%
Member Insurance	207,777	0.03%	73,465	0.04%	73,465	0.04%
Examination/Supervision Fees	119,991	0.02%	34,890	0.02%	34,890	0.02%
Miscellaneous Operating Expenses	<u>171,588</u>	0.03%	<u>496,198</u>	0.27%	<u>496,198</u>	0.27%
Total Non-Interest Expenses	<u>20,429,689</u>	3.17%	<u>5,408,107</u>	2.98%	<u>5,408,107</u>	2.98%
Income(Loss)	<u>5,605,374</u>	0.87%	<u>1,750,550</u>	0.97%	<u>1,750,550</u>	0.97%

Statement of Income

	For Period From:		Current Period		Adjusted:	
	01/01/2001	%	Examination	%	01/01/2002	%
	thru	Average	03/31/2002	Average	thru	Average
	12/31/2001	Assets		Assets	03/31/2002	Assets
RESERVE TRANSFERS:						
Less: Reserve Transfers	3,591,187	0.56%	0	0.00%	0	0.00%
Net Income (Loss)						
After Reserve Transfer	<u>2,014,187</u>	0.31%	<u>1,750,550</u>	0.97%	<u>1,750,550</u>	0.97%

NOTES TO THE FINANCIAL STATEMENTS:

(b)(6), (b)(8)



(b)(5),(b)(8)

(b)(5), (b)(8)

(b)(5),(b)(8)

(b)(5), (b)(8)

(b)(5),(b)(8)