

**FAITH BASED FCUS ADDING UNDERSERVED AREAS
AS OF June 30, 2002**

Region	Name of FCU	Approved	Location (City, State)	Potential Members
4	St. Anthony's Poverello	6-02	Charlestown, IN	9,950
4	St. Anthony's Poverello	6-02	Clarksville, IN	20,109
4	St. Anthony's Poverello	6-02	Corydon, IN	8,239
4	St. Anthony's Poverello	6-02	Hancock Chapel, IN	5,118
4	St. Anthony's Poverello	6-02	New Albany, IN	23,551
5	St. Marys	1-02	Sleepy Eve, MN	61,120
	Total Potential Added			128,087

**ALL FCUS ADDING UNDERSERVED AREAS
AS OF June 30, 2002**

Region	Approved	# FCU Expanding	Potential Members
1	15	11	421,284
2	40	20	2,890,767
3	34	22	1,194,339
4	42	22	2,069,636
5	47	34	1,782,622
6	18	12	765,981
Totals	196	121	9,124,629

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UNDERSERVED AREA DETAILED REPORT 1/1/2002 - 6/30/2002

TOTAL Number of Credit Unions	121
TOTAL Number of Groups Added	196
TOTAL Potential Members	9,124,629

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
5	8715	1ST COMMUNITY	TX	\$85,537,587	16,809	06/19/02
1	11015	1ST PLATTSBURGH	NY	\$9,766,374	21,960	01/24/02
2	2540	ABERDEEN PROVING GROUND	MD	\$430,425,954	37,904	01/29/02
6	8428	ADVANTAGE PLUS	ID	\$31,885,089	6,411	05/21/02
2	324	A-K VALLEY	PA	\$41,932,940	21,794	05/02/02
2	324	A-K VALLEY	PA	\$41,932,940	13,798	05/02/02
2	324	A-K VALLEY	PA	\$41,932,940	12,816	05/02/02
2	324	A-K VALLEY	PA	\$41,932,940	3,737	05/02/02
2	324	A-K VALLEY	PA	\$41,932,940	1,983	05/02/02
2	9183	AL GAR	PA	\$26,109,728	71,000	06/03/02
1	22693	AL TECH	NY	\$4,069,409	20,346	03/08/02
6	5892	ALASKA STATE EMPLOYEES	AK	\$72,383,003	30,711	06/12/02
3	14692	ASI	LA	\$145,905,197	38,080	01/30/02
5	10158	BARTLESVILLE DISTRICT BELL	TX	\$10,373,189	104,002	05/20/02
3	1726	BATON ROUGE TELCO	LA	\$60,943,728	85,709	06/28/02
4	4968	BAYER	IN	\$160,605,195	97,694	03/22/02
4	4968	BAYER	IN	\$160,605,195	20,199	03/22/02
4	4968	BAYER	IN	\$160,605,195	10,740	03/22/02
4	4968	BAYER	IN	\$160,605,195	5,172	03/22/02
4	4968	BAYER	IN	\$160,605,195	2,427	03/22/02
4	4968	BAYER	IN	\$160,605,195	74	03/22/02
5	17484	BIG THOMPSON	CO	\$7,149,254	5,047	02/14/02
5	24663	BLANDIN AREA	MN	\$15,909,432	43,992	02/26/02
5	102	BLUEBONNET	TX	\$59,781,764	102,129	01/17/02
5	24626	BOISE EMPLOYEES	MN	\$56,650,851	58,026	03/18/02
5	24626	BOISE EMPLOYEES	MN	\$56,650,851	13,154	02/06/02
4	5116	BRUNSWICK EMPLOYEES	MI	\$14,536,721	83,298	03/07/02

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
3	12361	CAROLINA TRUST	SC	\$77,943,431	36,815	01/09/02
2	13242	CHARTWAY	FL	\$720,600,545	278,512	04/02/02
2	13242	CHARTWAY	VA	\$720,600,545	64,329	02/12/02
2	13242	CHARTWAY	VA	\$720,600,545	15,693	02/12/02
2	13242	CHARTWAY	FL	\$720,600,545	14,662	04/02/02
2	13242	CHARTWAY	VA	\$720,600,545	9,266	02/12/02
5	7129	CHEMCEL	TX	\$33,622,608	32,000	01/11/02
5	7129	CHEMCEL	TX	\$33,622,608	1,907	03/07/02
5	10170	CITIZENS	TX	\$56,087,328	28,191	04/15/02
4	5255	C-J	MI	\$6,768,474	158,544	05/01/02
2	1646	CLAIRTON WORKS	PA	\$7,703,510	14,520	02/20/02
2	10928	CLEARFIELD STONE WORKERS	PA	\$1,714,988	78,097	01/18/02
6	7047	COLUMBIA BASIN	WA	\$44,182,338	33,362	04/08/02
4	7393	COLUMBUS METRO	OH	\$59,567,302	297,181	01/24/02
2	19228	CROSS VALLEY	PA	\$80,857,046	124,469	04/25/02
2	19228	CROSS VALLEY	PA	\$80,857,046	65,831	04/25/02
3	8659	CSRA	GA	\$40,857,845	22,243	06/18/02
4	6674	CWV TEL	WV	\$14,000,192	69,371	01/23/02
5	167	DAKOTALAND	SD	\$45,397,011	14,526	02/22/02
4	5431	DANA	IN	\$157,136,182	77,347	01/11/02
4	5431	DANA	IN	\$157,136,182	3,345	01/11/02
2	6196	DERRY AREA	PA	\$3,343,920	14,857	02/04/02
1	1080	DISTRICT #6	NY	\$7,370,728	3,637	01/18/02
4	17411	DIVERSIFIED GENERAL	IN	\$4,115,075	9,700	03/13/02
3	24221	ECA	AL	\$20,932,578	12,101	01/17/02
3	24221	ECA	AL	\$20,932,578	1,753	01/17/02
3	9788	EGLIN	FL	\$699,833,557	50,157	05/13/02
3	9788	EGLIN	FL	\$699,833,557	11,887	05/13/02
3	9788	EGLIN	FL	\$699,833,557	2,933	05/13/02
3	9788	EGLIN	FL	\$699,833,557	2,389	05/13/02
5	22130	EMPLOYEES 1ST	TX	\$19,581,987	17,526	01/31/02
5	22130	EMPLOYEES 1ST	TX	\$19,581,987	15,579	01/31/02
5	22130	EMPLOYEES 1ST	TX	\$19,581,987	4,374	01/31/02
5	24229	ENRON	TX	\$55,973,485	53,236	01/25/02
2	5486	FEDSTAR	VA	\$14,972,332	82,433	04/24/02
2	5486	FEDSTAR	VA	\$14,972,332	3,797	04/24/02

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
4	6288	FIRST RESOURCE	AR	\$293,421,326	197,887	03/07/02
4	6288	FIRST RESOURCE	MI	\$292,868,788	99,129	01/25/02
4	6288	FIRST RESOURCE	MI	\$292,868,788	95,885	01/25/02
4	6288	FIRST RESOURCE	OH	\$293,421,326	20,019	03/07/02
4	6288	FIRST RESOURCE	MI	\$292,868,788	10,480	01/25/02
4	6288	FIRST RESOURCE	MI	\$292,868,788	6,516	01/25/02
4	6288	FIRST RESOURCE	MI	\$292,868,788	1,641	01/25/02
4	6288	FIRST RESOURCE	MI	\$292,868,788	1,609	01/25/02
4	5461	FOCUS	OH	\$12,899,289	183,854	01/14/02
1	15619	FORT KENT	ME	\$29,007,503	4,473	02/01/02
3	7000	FORT KNOX	KY	\$306,369,501	40,482	05/01/02
3	12320	GEORGIA	GA	\$266,065,763	39,988	01/16/02
5	7224	GOLDEN KEY	TX	\$35,935,788	259,574	04/22/02
5	7590	GREATER TEXAS	TX	\$175,313,213	105,432	05/23/02
5	4060	GULF COAST	TX	\$28,242,602	37,679	03/14/02
5	15961	H & H SCHOOL EMPLOYEES	TX	\$34,237,128	55,623	05/03/02
3	4799	HERCULES HATTIESBURG	MS	\$7,419,772	68,314	01/17/02
3	9986	HERITAGE TRUST	SC	\$291,446,231	47,848	04/29/02
5	8676	HOODVIEW	TX	\$80,512,006	17,762	03/29/02
2	10687	HORIZON	PA	\$19,107,112	29,675	04/14/02
4	3438	HUNTINGTONIZED	OH	\$16,848,537	62,319	02/25/02
3	5561	KEESLER	MS	\$668,707,478	38,714	03/19/02
4	108	KEMBA CHARLESTON	WV	\$27,836,797	17,354	04/30/02
5	15117	KINGSVILLE AREA EDUCATORS	TX	\$12,521,246	31,549	06/10/02
3	14568	LA CAPITOL	LA	\$192,763,796	27,396	01/29/02
1	16470	LA VALLEE	ME	\$27,843,522	9,705	04/15/02
5	12271	LAWTON TEACHERS	Ok	\$66,750,293	88,516	05/28/02
5	12271	LAWTON TEACHERS	OK	\$66,750,293	29,250	04/15/02
5	12271	LAWTON TEACHERS	OK	\$66,750,293	13,902	05/28/02
5	12271	LAWTON TEACHERS	OK	\$66,750,293	11,347	04/15/02
5	12271	LAWTON TEACHERS	OK	\$66,750,293	10,384	04/15/02
5	12271	LAWTON TEACHERS	OK	\$66,750,293	6,651	04/15/02
1	12833	LEXINGTON AVENUE	NY	\$19,648,964	219,773	05/30/02
3	24621	LIBERTY	SC	\$13,111,260	17,542	05/22/02
2	6179	LINDEN	NJ	\$50,693,188	49,806	05/02/02
3	8269	M C C EMPLOYEES	MS	\$11,270,839	25,506	05/07/02

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
2	9493	M-C	PA	\$54,903,727	12,439	02/28/02
2	4035	MEMBER ONE	VA	\$179,906,756	184,900	06/21/02
2	4035	MEMBER ONE	VA	\$179,906,756	99,488	02/27/02
2	4035	MEMBER ONE	VA	\$179,906,756	82,433	02/27/02
2	4035	MEMBER ONE	VA	\$179,906,756	69,227	03/14/02
2	4035	MEMBER ONE	VA	\$179,906,756	3,797	02/27/02
5	577	MEMBER PREFERRED	TX	\$2,749,785	22,772	06/14/02
4	1427	MIDWEST AMERICA	IN	\$284,168,591	75,826	04/12/02
5	491	MOBILOIL	TX	\$138,174,940	35,604	05/09/02
2	1911	MON VALLEY COMMUNITY	PA	\$102,911,187	8,649	02/14/02
4	339	MUNCIE	IN	\$8,184,857	63,712	03/27/02
6	6573	NEVADA	NV	\$649,389,730	111,784	05/10/02
6	6573	NEVADA	NV	\$649,389,730	13,719	05/10/02
2	19045	NEWELL	PA	\$6,184,688	22,558	01/14/02
3	5058	NOME	LA	\$29,362,818	21,665	02/07/02
1	24312	NORTH COUNTRY	VT	\$69,253,058	2,964	01/15/02
1	24312	NORTH COUNTRY	VT	\$69,253,058	1,255	01/15/02
1	24312	NORTH COUNTRY	VT	\$69,253,058	357	01/15/02
5	1590	NORTHEAST DENVER	CO	\$11,506,767	11,339	01/24/02
6	644	NORTHWEST RESOURCE	OR	\$59,433,871	31,298	01/16/02
6	9436	O.S.U.	OR	\$269,377,582	44,479	06/19/02
5	7492	OAKTREE	TX	\$5,257,944	76,712	02/27/02
3	13534	OKALOOSA COUNTY TEACHERS	FL	\$27,845,445	50,157	06/19/02
3	13534	OKALOOSA COUNTY TEACHERS	FL	\$27,845,445	11,887	06/19/02
3	13534	OKALOOSA COUNTY TEACHERS	FL	\$27,845,445	2,933	06/19/02
3	13534	OKALOOSA COUNTY TEACHERS	FL	\$27,845,445	2,385	06/19/02
6	11504	OREGON	OR	\$105,649,877	158,788	05/24/02
6	11504	OREGON	OR	\$105,649,877	44,479	05/24/02
6	11504	OREGON	OR	\$105,649,877	3,152	03/13/02
3	5797	ORNL	TN	\$580,362,927	12,327	02/12/02
3	5797	ORNL	TN	\$580,362,927	4,022	02/12/02
3	24183	PAN AM HORIZONS	FL	\$107,198,688	225,894	01/08/02
3	24183	PAN AM HORIZONS	FL	\$107,198,688	115,406	01/08/02
2	1394	PARAGON	NJ	\$289,407,215	299,533	06/13/02
2	1394	PARAGON	NJ	\$289,407,215	297,671	06/13/02
2	1394	PARAGON	NJ	\$289,407,215	198,604	06/13/02

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
2	1394	PARAGON	PA	\$289,407,215	197,230	06/13/02
2	1394	PARAGON	NJ	\$289,407,215	195,227	06/13/02
2	1394	PARAGON	NY	\$289,407,215	17,601	06/13/02
4	21686	PARDA	SC	\$108,705,223	8,868	03/21/02
4	21686	PARDA	SC	\$108,705,223	6,608	03/21/02
4	21686	PARDA	SC	\$108,705,223	4,643	03/21/02
1	3633	PEOPLE'S ALLIANCE	NY	\$146,409,438	7,919	05/08/02
1	3633	PEOPLE'S ALLIANCE	NY	\$146,409,438	4,919	05/08/02
1	3633	PEOPLE'S ALLIANCE	NY	\$146,409,438	1,301	05/08/02
4	7688	PHILIPS ELECTRONICS	VA	\$202,841,984	5,715	05/06/02
5	3828	PLAINS BELL	TX	\$20,098,590	7,771	01/22/02
4	7641	POPLAR BLUFF	MO	\$24,501,804	40,867	02/19/02
6	2734	POTLATCH NO 1	WA	\$148,357,154	40,740	01/25/02
1	3025	POWER	NY	\$220,777,285	4,119	03/21/02
2	12643	RAYMOND EMPLOYEES	PA	\$15,194,008	7,216	03/11/02
5	5029	RED RIVER EMPLOYEES	TX	\$219,827,376	46,961	02/12/02
6	23116	RIVERGATE	OR	\$7,333,614	40,956	01/17/02
2	15591	SCRANTON TIMES EMPLOYEES	PA	\$6,152,604	2,739	01/24/02
4	6266	SECURITY	MI	\$213,539,051	104,080	05/03/02
5	177	SHELL EMPLOYEES HOUSTON TEXAS	TX	\$197,804,077	35,178	04/03/02
2	444	SHENANGO CHINA EMPLOYEES	PA	\$11,764,441	96,246	01/24/02
4	9923	SOLIDARITY COMMUNITY	IN	\$123,968,241	19,458	01/17/02
4	9923	SOLIDARITY COMMUNITY	IN	\$123,968,241	9,700	01/17/02
6	9032	SOUTHERN OREGON	OR	\$120,148,820	100,399	05/16/02
5	15815	SOUTHLAND	TX	\$20,344,626	18,388	05/28/02
5	16822	SOUTHWEST IBM EMPLOYEES	TX	\$139,286,703	34,990	03/08/02
5	16822	SOUTHWEST IBM EMPLOYEES	TX	\$139,286,703	5,011	06/05/02
2	19065	SOUTHWESTERN TELCO	VA	\$5,778,050	82,433	04/18/02
2	19065	SOUTHWESTERN TELCO	VA	\$5,778,050	3,797	05/02/02
4	9097	ST. ANTHONYS POVERELLO	IN	\$27,564,653	23,551	06/17/02
4	9097	ST. ANTHONYS POVERELLO	IN	\$27,564,653	20,109	06/17/02
4	9097	ST. ANTHONYS POVERELLO	IN	\$27,564,653	9,950	06/17/02
4	9097	ST. ANTHONYS POVERELLO	IN	\$27,564,653	8,239	06/17/02
4	9097	ST. ANTHONYS POVERELLO	IN	\$27,564,653	5,118	06/17/02
5	24662	ST. MARYS	MN	\$115,120,892	61,120	01/30/02
1	9478	ST. REGIS DEFERIET DIVISION EM	NY	\$3,548,110	111,738	06/19/02

Region	Charter #	Credit Union Name	State	Assets	Potential Members	Date Approved
4	911	STAR USA	WV	\$110,179,083	96,784	05/09/02
4	3264	STEEL WORKS COMMUNITY	PA	\$198,490,184	29,052	03/20/02
3	23042	SUNCOAST SCHOOLS	FL	\$2,997,612,459	17,474	04/15/02
5	11377	SWEETWATER TEACHERS	TX	\$7,482,626	20,146	06/14/02
1	23865	SYRACUSE COOPERATIVE	NY	\$7,348,932	6,818	01/17/02
5	24354	TEACHER	MN	\$374,526,032	59,839	04/03/02
5	24567	TEXAR	AR	\$99,899,589	40,433	03/06/02
5	24567	TEXAR	TX	\$99,899,589	30,438	03/06/02

STATES THAT HAVE ADDED UNDERSERVED AREAS BETWEEN 1/1/2002 AND 6/30/2002

UNITED STATES (Including District of Columbia)

STATE	CUs	Areas	Assets
AK	1	1	\$72,383,003
AL	1	2	\$41,865,156
AR	2	2	\$393,320,915
AZ	0	0	\$0
CA	0	0	\$0
CO	2	2	\$18,656,021
CT	0	0	\$0
DC	0	0	\$0
DE	0	0	\$0
FL	6	14	\$8,135,336,227
GA	2	2	\$306,923,608
HI	0	0	\$0
IA	0	0	\$0
ID	1	1	\$31,885,089
IL	0	0	\$0
IN	7	18	\$1,960,131,804
KS	0	0	\$0
KY	1	1	\$306,369,501
LA	5	7	\$621,727,423
MA	0	0	\$0
MD	1	1	\$430,425,954
ME	2	2	\$56,851,025
MI	4	9	\$1,992,056,974
MN	5	6	\$908,961,986
MO	1	1	\$24,501,804
MS	3	3	\$687,398,089
MT	0	0	\$0
NC	0	0	\$0
ND	0	0	\$0
NE	1	1	\$5,144,576
NH	0	0	\$0
NJ	2	5	\$1,208,322,048
NM	0	0	\$0
NV	1	2	\$1,298,779,460
NY	9	11	\$1,001,165,331
OH	4	4	\$382,736,454
OK	2	7	\$1,460,938,509
OR	5	7	\$773,243,518
PA	15	20	\$1,114,366,104
RI	0	0	\$0
SC	4	6	\$708,616,591
SD	1	1	\$45,397,011
TN	3	5	\$1,286,448,452
TX	25	32	\$3,170,018,529
UT	0	0	\$0
VA	5	13	\$3,305,678,163
VT	1	3	\$207,759,174
WA	2	2	\$192,539,492
WI	0	0	\$0
WV	3	3	\$152,016,072
WY	1	2	\$108,902,852
TOTAL	128	196	\$32,410,866,915

OTHER AREAS

State	CUs	Areas	Assets
AS	0	0	\$0
GU	0	0	\$0
PR	0	0	\$0
VI	0	0	\$0
TOTAL	0	0	\$0

**UNDERSERVED AREAS ADDED BY ASSET RANGE
BETWEEN 1/1/2002 AND 6/30/2002**

<i>Asset Size</i>	<i># of Areas Added</i>	<i># of FCUs</i>	<i>Potential Members</i>	<i>% of Potential Members</i>
0 - 5 Million	6	6	257,510	2.82%
5 - 20 Million	37	32	1,731,765	18.98%
20 - 50 Million	33	20	856,859	9.39%
50 - 100 Million	36	21	1,522,094	16.68%
100 - 250 Million	43	24	2,047,288	22.44%
250 - 500 Million	22	10	1,990,969	21.82%
500 Million - 1 Billion	17	6	675,776	7.41%
Over 1 Billion	2	2	42,368	0.46%
Grand Totals	196	121	9,124,629	100.00%