

## FEDERAL COMMUNITY CHARTER APPROVAL REPORT

(Action: CE=Community Expansion; CC = Community Conversion; LI = Low Income Community Expansion)

| <b>From 1/1/2000 to 12/31/2000</b> |       |                               |        |       |              |                 |                 |  |
|------------------------------------|-------|-------------------------------|--------|-------|--------------|-----------------|-----------------|--|
| Region                             | CU #  | Name of FCU                   | Action | State | Effect. Date | Potential Mbrs. | Duplicate Comm. | FOM Wording Approved   |
| 1                                  | 15672 | SEA COMM                      | CC     | NY    | 1/20/2000    | 113,688         | NO              | Persons who live, work, worship, or attend school in, and businesses or other legal entities located in St. Lawrence County, New York.   |
| 1                                  | 15328 | K V                           | CC     | ME    | 2/10/2000    | 115,207         | NO              | Persons who live, work, worship, or attend school in Kennebec County, Maine.   |
| 1                                  | 21083 | OLEAN DRESSER CLARK COMMUNITY | CE     | NY    | 3/1/2000     | 24,580          | NO              | People who live, work, worship, or attend school in the following Cattaraugus County, New York townships: Ellicottville, Franklinville, Lyndon, Ischua, Humphrey, Great Valley, Little Valley, Allegany, Hinsdale, Portville, and Olean; |
| 1                                  | 24589 | NEIGHBORHOOD TRUST            | CE     | NY    | 3/7/2000     | 71,015          | NO              | Persons who live, work, worship, perform volunteer services, or participate in associations headquartered in the West Harlem Section of New York, New York (Manhattan);  |
| 1                                  | 9508  | YORK COUNTY                   | CC     | ME    | 4/11/2000    | 164,587         | NO              | Persons who live, work, worship or attend school, and businesses and other legal entities located in York County, Maine;   |
| 1                                  | 12473 | DANNEMORA                     | CC     | NY    | 4/17/2000    | 85,969          | NO              | Persons who live, work, worship, or attend school in, and businesses located in Clinton County, New York;  |
| 1                                  | 2645  | OXFORD                        | CC     | ME    | 5/4/2000     | 52,602          | NO              | Persons who live, work, worship, or attend school in Oxford County, Maine;   |
| 1                                  | 23304 | 1ST PRIORITY                  | CC     | NY    | 5/17/2000    | 37,314          | NO              | People who live, work, worship, or attend school in the Town of Henrietta, New York;   |
| 1                                  | 13391 | FLAGSHIP                      | CC     | MI    | 5/22/2000    | 161,755         | NO              | Persons who live, work, worship, or attend school in St. Clair County, Michigan.   |

## From 1/1/2000 to 12/31/2000

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|--------|-------|--------------------|--------|-------|--------------|-----------------|-----------------|--|
| 1      | 23732 | SOUTH END          | CE     | MA    | 6/2/2000     | 277,008         | NO              | <p>Persons who live, work, worship, attend school, perform volunteer services, participate in programs to alleviate poverty or distress, or participate in associations headquartered in and businesses and other legal entities located in the portion of Boston, Massachusetts described by the following street boundaries:</p> <p>Starting at the intersection of Arlington Street and Beacon Street: west on Beacon Street, southwest on Brookline Avenue, southwest on the Jamaica Way, south on Route 203, north on Route 93, northwest on Kneeland Street, west on Stuart Street, and north on Arlington Street until returning to the intersection of Arlington Street and Beacon Street.</p> <p>A low-income community as defined by Part 701, Section 701.34 of the NCUA Rules and Regulations.</p> |
| 1      | 3913  | SJB                | CE     | MA    | 6/9/2000     | 104,814         | NO              | <p>Persons who live, work, worship or attend school in the city of Fall River, Massachusetts, and the towns of Tiverton and Little Compton, Rhode Island</p>   |
| 1      | 6407  | YPSILANTI AREA     | CE     | MI    | 6/16/2000    | 103,406         | NO              | <p>Persons who live, work, worship, or go to school within the corporate limits of the city of Ypsilanti, or the townships of Pittsfield, Superior, or Ypsilanti in Washtenaw County, Michigan.</p>  |
| 1      | 770   | COMMUNITY RESOURCE | CC     | NY    | 7/12/2000    | 292,594         | NO              | <p>Persons who live, work, worship, or attend school in Albany County, New York, excluding (through January 5, 2002) persons eligible for primary membership at Directors' Choice CU.</p>  |
| 1      | 4291  | MEAD ASSOCIATED    | CC     | MI    | 7/21/2000    | 72,085          | NO              | <p>Persons who live, work, worship, or attend school in, or businesses and other legal entities located in, Delta, Menominee, and Schoolcraft Counties, Michigan.</p>  |
| 1      | 2644  | MAINE FAMILY       | CE     | ME    | 7/26/2000    | 101,337         | NO              | <p>People who live, work, worship, or attend school in Androscoggin County, Maine;</p>   |
| 1      | 11144 | RAINBOW            | CC     | ME    | 7/31/2000    | 100,676         | NO              | <p>People who live, work, worship, or attend school in the following Maine municipalities: Auburn; Buckfield; Greene; Hartford; Hebron; Leeds; Lewiston; Mechanic Falls; Minot; New Gloucester; Norway; Otisfield; Oxford; Paris; Poland; and Turner.</p>  |

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| 1      | 2041  | HORIZONS                | CC     | NY    | 8/7/2000     | 195,246         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Broome County, New York;  |
| 1      | 17398 | DEXTER REGIONAL         | LI     | ME    | 8/15/2000    | 7,399           | NO              | Persons who live, work, worship, or attend school in Piscataquis County, Maine, and portions of Penobscot County, Maine and Somerset County, Maine, a community which meets the low-income definition of Section 701.34 of the NCUA Rules and Regulations; |
| 1      | 9919  | CAPITAL AREA            | CE     | ME    | 8/18/2000    | 39,409          | NO              | Persons who live, work, worship or attend school, and businesses and other legal entities located in the towns of Augusta, Chelsea, China, Jefferson, Liberty, Palermo, Somerville, Vassalboro, Whitefield, and Windsor, Maine,;                           |
| 1      | 5579  | ACCESS                  | CC     | NY    | 8/21/2000    | 229,714         | NO              | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Oneida County, New York;   |
| 1      | 8915  | ST. MICHAELS FALL RIVER | CE     | MA    | 8/23/2000    | 152,984         | NO              | Persons who live, work, worship or attend school in the city of Fall River, Massachusetts, or in the towns of Swansea, Somerset, Freetown, Dighton, Berkley, and Lakeville, Massachusetts;   |
| 1      | 19401 | TEG                     | CC     | NY    | 8/24/2000    | 268,237         | NO              | Persons who live, work, worship, or attend school in Dutchess County, New York;  |
| 1      | 17210 | PUTNAM                  | CC     | NY    | 8/24/2000    | 93,358          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Putnam County, New York;  |
| 1      | 17330 | WESTERN CONNECTICUT     | CC     | CT    | 8/29/2000    | 195,961         | NO              | People who live, work, worship, or attend school in the Connecticut municipalities of: Danbury; Brookfield; Newtown; New Fairfield; Redding; Bethel; New Milford; Bridgewater; Ridgefield; and Sherman;  |
| 1      | 12604 | FRANKLIN FIRST          | CC     | MA    | 9/26/2000    | 70,806          | NO              | Persons who live, work, worship, or attend school, and businesses and other legal entities located in Franklin County, Massachusetts;  |
| 1      | 11289 | ST. FRANCIS DESALES     | CE     | ME    | 11/3/2000    | 25,170          | NO              | Persons who live, work, worship, or attend school in the City of Waterville, Maine or the Town of Winslow, Maine;  |

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| 1      | 12232 | IMPCO                 | CC     | NH    | 12/13/2000   | 188,574         | NO              | People who live, work, worship, or attend school in the following New Hampshire municipalities: Nashua; Hudson; Hollis; Litchfield; Amherst; Londonderry; Pelham; and Merrimack;  |
| 1      | 19263 | NEW ENGLAND           | CC     | NY    | 12/18/2000   | 308,412         | NO              | Persons who live, work, worship, or attend school in and businesses and other legal entities located in located in Chittenden, Grand Isle, Franklin, Lamoille, Washington, or Addison counties, Vermont;  |
| 1      | 9071  | DIRECT                | CC     | MA    | 12/18/2000   | 643,580         | NO              | Persons who live, work, worship or attend school in and businesses and other legal entities located in Norfolk County, Massachusetts;   |
| 2      | 17624 | AMERI-CAN             | CC     | PA    | 2/22/2000    | 128,000         | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities in Franklin County, Pennsylvania   |
| 2      | 19930 | SEAFORD               | CE     | DE    | 2/24/2000    | 139,500         | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Sussex County, Delaware, including the City of Milford  |
| 2      | 3278  | SOUTHWEST COMMUNITIES | CC     | PA    | 3/8/2000     | 27,210          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities in the Carlynton School District in Pennsylvania  |
| 2      | 8986  | W M EMPLOYEES ELKINS  | CC     | WV    | 4/11/2000    | 27,803          | NO              | Persons who live, work, worship, or attend school in Randolph County, West Virginia.  |
| 2      | 9415  | DUKE                  | CE     | PA    | 4/24/2000    | 17,539          | NO              | Persons who live in the area of Pittsburgh, Pennsylvania known as the South Side, bounded by the Ohio and Monongahela Rivers on the north beginning at the West End Bridge, running east to Becks Run Road on the south, Wagner Avenue, Mountain Avenue, Spring Street, Arlington Avenue and West Carson Street on the west, ending at the West End Bridge; persons who regularly work, worship, go to school, perform volunteer services, or participate in associations headquartered in the above area; persons participating in programs to alleviate poverty or distress which are located in the above area; incorporated and unincorporated organizations located in the above area or maintaining a facility in the above area, |

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| 2      | 19890 | EASTERN AUTO WORKERS      | CC     | WV    | 5/24/2000    | 125,978         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Berkeley, Jefferson, or Morgan County, West Virginia.  |
| 2      | 23207 | FLICKER                   | CC     | VA    | 6/10/2000    | 61,775          | NO              | Persons who live, work, worship, or attend school in Augusta County, VA   |
| 2      | 9083  | LEHIGH VALLEY             | CC     | PA    | 7/5/2000     | 299,855         | NO              | Persons who live, work, worship, or attend school in Lehigh County, Pennsylvania  |
| 2      | 8488  | DANA READING              | CC     | PA    | 7/13/2000    | 355,956         | NO              | PPersons who live, work, worship, or attend school in, and businesses and other legal entities located in Berks County, Pennsylvania  |
| 2      | 16574 | PATRIOT                   | CC     | PA    | 7/13/2000    | 280,408         | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Franklin County, Fulton County or the Borough of Shippensburg, Pennsylvania, or Washington County, Maryland                                 |
| 2      | 8550  | MATCOM                    | CC     | MD    | 7/21/2000    | 223,830         | NO              | Persons who live, work, worship, or attend school in, businesses and other legal entities located in Harford County, Maryland   |
| 2      | 6739  | MID-STATE                 | CC     | NJ    | 10/16/2000   | 19,086          | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Borough of Carteret, New Jersey.  |
| 2      | 6269  | TRI COUNTY AREA           | CE     | PA    | 10/19/2000   | 200,951         | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Area, encompassing western Montgomery, northern Chester, and southeastern Berks Counties, Pennsylvania.                              |
| 2      | 9411  | HAMILTON HORIZONS         | CC     | NJ    | 10/30/2000   | 86,554          | NO              | Persons who live, work, worship, or attend school in, businesses and other legal entities located in Hamilton Township, New Jersey  |
| 2      | 2192  | UNITED FINANCIAL SERVICES | CC     | NJ    | 11/29/2000   | 231,648         | NO              | pPersons who live, work, worship, or go to school in and businesses and legal entities in Cranford, Fanwood, Garwood, Hillside, Kenilworth, Mountainside, Plainfield, Scotch Plains, Springfield, Union, and Westfield, in Union County, New Jersey |

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| 2      | 1911  | MON VALLEY COMMUNITY   | CE     | PA    | 12/12/2000   | 48,452          | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities (wording revised 12/8/00) located in Allenport, Belle Vernon, Carroll Township, Charleroi, Dunlevy, Elco, Fallowfield Township, Fayette City, Long Branch, Monongahela (added 12/11/00), New Eagle (added 12/11/00), North Belle Vernon, North Charleroi, Roscoe, Speers, Stockdale, Twilight, or Washington Township, Pennsylvania |
| 2      | 13458 | NE PA SCHOOL EMPLOYEES | CC     | PA    | 12/18/2000   | 168,898         | NO              | Persons who live, work, worship, or attend school in, businesses and other legal entities located in Pike and Monroe Counties, Pennsylvania  |
| 2      | 17057 | WEST VIRGINIA          | CC     | WV    | 12/22/2000   | 251,199         | NO              | Persons who live, work, worship, or attend school in, and businesses and legal entities located in Kanawha and Putnam Counties, West Virginia.   |
| 3      | 21141 | DICKSON                | CC     | TN    | 1/6/2000     | 42,254          | NO              | 1. Persons who live, work, worship, or attend school in and businesses and other legal entities located in Dickson County, Tennessee;  |
| 3      | 24637 | LORMET COMMUNITY       | CC     | OH    | 2/22/2000    | 282,149         | YES             | Persons who live, work, worship, or attend school, and businesses located in Lorain County, Ohio.  |
| 3      | 9859  | CELRIVER               | CC     | SC    | 3/3/2000     | 154,313         | NO              | Persons who live, work, worship or attend school in, and businesses and other legal entities located in York County, South Carolina  |
| 3      | 21511 | COSHOCTON              | CE     | OH    | 3/23/2000    | 14,000          | NO              | Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Coshocton County, Ohio.  |
| 3      | 11367 | AMBAC                  | CC     | MS    | 4/17/2000    | 60,527          | NO              | Persons who live, work, worship, attend school in and businesses and other legal entities located in Lowndes County, Mississippi;  |
| 3      | 3775  | BALL-FOSTER            | CC     | IN    | 4/27/2000    | 45,544          | NO              | Persons who live, work, worship, or attend school in the townships of Pleasant, Washington, Van Buren, Franklin, and Center in Grant County, Indiana.  |
| 3      | 8822  | DOVER-PHILA            | CE     | OH    | 5/23/2000    | 88,608          | NO              | Persons who live, work, worship, or go to school in Tuscarawas County in Ohio.   |
| 3      | 15882 | DESCO                  | CE     | OH    | 6/14/2000    | 30,353          | NO              | Persons who live, work, or worship in Scioto County, Ohio.   |

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| 3      | 17449 | WAYNE COUNTY SCHOOL EMPLOYEES | CC     | OH    | 6/16/2000    | 110,125         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Wayne County, Ohio.                  |
| 3      | 12070 | CHATHAM                       | CC     | GA    | 7/11/2000    | 225,543         | NO              | Persons who live, work, worship, or attend school in Chatham County, Georgia.   |
| 3      | 22098 | LAKELANDS                     | CC     | SC    | 8/2/2000     | 63,717          | NO              | Persons who live, work, worship or attend school in and businesses and other legal entities located in Greenwood County, South Carolina       |
| 3      | 19678 | MIAMI EMPLOYEES               | CC     | OH    | 9/11/2000    | 36,570          | NO              | Persons who live, work, worship, or attend school in Oxford, Hanover, Reily, and Milford Townships, in Butler County, Ohio.                   |
| 3      | 12147 | SAGAMORE                      | CC     | IN    | 9/14/2000    | 72,569          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in, Miami and Cass Counties, Indiana.   |
| 3      | 11554 | FAMILY TRUST                  | CC     | SC    | 11/3/2000    | 154,313         | YES             | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in York County, South Carolina.         |
| 3      | 17201 | COMMUNITY UNITED              | CC     | GA    | 12/12/2000   | 35,471          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ware County, Georgia;                |
| 3      | 2815  | HANCOCK                       | CC     | OH    | 12/18/2000   | 68,922          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hancock County, Ohio.                |
| 4      | 4122  | RAPID CITY                    | CC     | SD    | 1/4/2000     | 81,000          | NO              | persons who live, work, worship, or attend school in and business and other legal entities located in Pennington County, South Dakota         |
| 4      | 11913 | BENTON ALCOA EMPLOYEES        | CC     | AR    | 1/31/2000    | 77,412          | NO              | 1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Saline County, Arkansas;          |
| 4      | 6943  | ARDMORE DISTRICT BELL         | CC     | OK    | 2/4/2000     | 30,325          | NO              | persons who live, work, worship, or attend school in and business and other legal entities located in the low-income community of Ardmore, OK |

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| 4      | 10324 | JACKSON COUNTY    | CC     | TX    | 3/24/2000    | 13,648          | NO              | persons who live, work, worship or attend school in, and businesses and other legal entities located within the low-income community of Jackson County, Texas  |
| 4      | 91    | SHELL WOOD RIVER  | CC     | IL    | 4/3/2000     | 256,972         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Madison County, Illinois.   |
| 4      | 7676  | MIDLAND COMMUNITY | CC     | TX    | 4/24/2000    | 120,000         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Midland County, Texas   |
| 4      | 22719 | CONSUMER'S        | CC     | SD    | 6/19/2000    | 4,909           | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Gregory County, SD   |
| 4      | 8715  | 1ST COMMUNITY     | CE     | TX    | 7/14/2000    | 37,541          | NO              | persons who live, work, worship, or attend school in and business and other legal entities in Tom Green, Coke, Runnels, Schleicher, McCulloch, Reagan, Sutton, Kimble, Crockett, Mason, Concho, Menard, Irion, and Sterling Counties, Texas. |
| 4      | 11011 | LAREDO TEACHERS   | CC     | TX    | 7/18/2000    | 188,166         | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Webb County, TX  |
| 4      | 11927 | COASTAL COMMUNITY | CC     | TX    | 7/25/2000    | 254,000         | NO              | People who live, work, worship or attend school in, and businesses and other legal entities in Galveston County, Texas.  |
| 4      | 12033 | PANHANDLE         | CC     | KS    | 8/8/2000     | 27,173          | NO              | People who live, work or worship in and businesses and other legal entities located in Sumner County, Kansas.  |
| 4      | 456   | TEXACO COMMUNITY  | CC     | TX    | 8/9/2000     | 241,332         | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities in Jefferson County, Texas  |
| 4      | 15143 | CHOCOLATE BAYOU   | CC     | TX    | 8/15/2000    | 234,303         | NO              | Persons who live, worship, or work in and other businesses and other legal entities located in Brazoria County, Texas.   |
| 4      | 6819  | GALVESTON COUNTY  | CC     | TX    | 8/16/2000    | 248,000         | YES             | persons who live, work, worship, or attend school in and businesses and other legal entities located in Galveston County   |

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| 4      | 21383 | DOMINO            | CC     | TX    | 8/22/2000    | 153,506         | NO              | Person who live, worship, work or attend school in and businesses and other legal entities located in Bowie and Cass Counties, Texas and Miller County, Arkansas.  |
| 4      | 12983 | VERMILLION        | CC     | SD    | 8/24/2000    | 13,186          | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Clay County, South Dakota  |
| 4      | 5904  | TEMPLE AREA       | CE     | TX    | 9/5/2000     | 26,000          | NO              | persons who live or work in, and business and other legal entities located in the Belton Independent School District   |
| 4      | 8585  | GENCO             | CC     | TX    | 9/13/2000    | 77,631          | NO              | persons who live, work, worship, attend school, perform volunteer services, participate in associations headquartered in, participate in programs to alleviate poverty or distress in, and organizations located within Angelina County, Texas |
| 4      | 15146 | DUPONT BEAUMONT   | CC     | TX    | 9/29/2000    | 240,992         | YES             | persons who live, work, worship, or attend school in and businesses and other legal entities located in Jefferson County, Texas  |
| 4      | 9794  | CARBIDE SEADRIFT  | CC     | TX    | 10/3/2000    | 169,208         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the low-income area consisting of Calhoun, DeWitt, Goliad, Jackson, Lavaca, Refugio, and Victoria Counties, Texas                     |
| 4      | 4020  | MIDLAND SHELL     | CC     | TX    | 10/6/2000    | 119,120         | YES             | persons who live, work, worship or attend school in and businesses and other legal entities located within Midland County, Texas;  |
| 4      | 21099 | E-SYSTEMS GARLAND | CC     | TX    | 10/11/2000   | 206,500         | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities located in Garland, Texas   |
| 4      | 24584 | ST. CLOUD         | CC     | MN    | 10/22/2000   | 228,269         | NO              | Persons who live, work, worship, or attend school in and businesses and othe legal entities located in the counties of Stearns, Sherburne, and Benton, in the state of Minnesota.  |
| 4      | 7916  | HUNTSMAN          | CC     | TX    | 10/24/2000   | 46,000          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Port Neches, Groves, or Nederland, Texas  |
| 4      | 9194  | HEARTLAND AREA    | CC     | NE    | 10/30/2000   | 108,570         | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities located north of Blondo Street to the Douglas County line and from the Elkhorn River to the Missouri River in Nebraska.                           |

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| 4      | 77    | SERVICE FIRST        | CC     | SD    | 11/3/2000    | 164,481         | NO              | persons who live, work, worship or attend school in and businesses and other legal entities located within Minnehaha or Lincoln Counties, South Dakota   |
| 4      | 15563 | BAYCEL               | CC     | TX    | 11/9/2000    | 38,000          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Matagorda County, Texas   |
| 4      | 13290 | FIRST ABILENE        | CC     | TX    | 11/9/2000    | 199,318         | NO              | persons who live, work, worship, or attend school in and businesses and other legal entities located in Taylor, Jones, Callahan, Nolan, Runnels, and Eastland Counties, Texas                        |
| 4      | 24426 | HOT SPRINGS          | CC     | AR    | 11/9/2000    | 84,475          | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Garland County, Arkansas;   |
| 4      | 8413  | PORT ARTHUR TEACHERS | CC     | TX    | 11/29/2000   | 56,574          | NO              | persons who live, work, worship or attend school in and businesses and other legal entities located within the boundaries of the Port Arthur Independent School District in Jefferson County, Texas; |
| 4      | 1285  | SMITHS BLUFF TEXAS   | CC     | TX    | 12/4/2000    | 241,332         | YES             | Persons who live, work, worship or go to school in, and businesses and other legal entities located in Jefferson County, Texas.  |
| 4      | 12890 | ROLLA                | CE     | MO    | 12/7/2000    | 38,592          | NO              | Persons who live, work, worship, or attend school in Phelps County, Missouri.  |
| 4      | 28    | BELL                 | CC     | NE    | 12/18/2000   | 655,197         | NO              | persons who live, work, worship or attend school in, and businesses and other legal entities located within Douglas or Sarpy Counties, Nebraska, or Pottawattamie County, Iowa;                      |
| 5      | 10580 | U-1ST COMMUNITY      | CC     | NM    | 1/11/2000    | 52,453          | NO              | persons who live, work, worship, attend school, or volunteer in the low-income community of Eddy County, New Mexico  |
| 5      | 10709 | UNIVERSAL CAMPUS     | CC     | UT    | 1/14/2000    | 260,635         | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Utah County, Utah.   |
| 5      | 10156 | HUACHUCA             | CC     | AZ    | 3/8/2000     | 116,524         | NO              | persons who live, work, worship or attend school in and other legal entities located within Cochise County, Arizona  |

**From 1/1/2000 to 12/31/2000**

| Region | CU #  | Name of FCU        | Action | State | Effect. Date | Potential Mbrs. | Duplicate Comm. | FOM Wording Approved  |
|--------|-------|--------------------|--------|-------|--------------|-----------------|-----------------|---|
| 5      | 1301  | UMPQUA             | CC     | OR    | 3/16/2000    | 101,805         | NO              | Persons who live in Douglas County, Oregon; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Douglas County, Oregon; persons participating in programs to alleviate poverty or distress which are located in Douglas County, Oregon; and incorporated and unincorporated organizations located in Douglas County, Oregon or maintaining a facility in Douglas County, Oregon; with Douglas County meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations.                |
| 5      | 12609 | SOUTHWEST COLORADO | CC     | CO    | 3/21/2000    | 75,822          | NO              | persons who live, work, worship or attend school in and businesses and other legal entities located within Archuleta, Dolores, La Platta, Montezuma or San Juan County, Colorado  |
| 5      | 6838  | YAKIMA TELCO       | CC     | WA    | 3/24/2000    | 218,062         | NO              | Persons who live in Yakima County, Washington; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Yakima County, Washington; persons participating in programs to alleviate poverty or distress which are located in Yakima County, Washington; incorporated and unincorporated organizations located in Yakima County, Washington or maintaining a facility in Yakima County, Washington; Yakima County, Washington meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |
| 5      | 8475  | OTERO              | CC     | NM    | 4/26/2000    | 187,058         | NO              | persons who live, work, worship or attend school in the low-income counties of Chaves, Eddy, Lincoln, and Otero, New Mexico.  |
| 5      | 9536  | HAMILTON           | CC     | CA    | 5/2/2000     | 236,768         | NO              | Persons who live, worship, work in, or go to school in and businesses and other legal entities located in, Marin County, California.  |

## From 1/1/2000 to 12/31/2000

| Region | CU #  | Name of FCU   | Action | State | Effect. Date | Potential Mbrs. | Duplicate Comm. | FOM Wording Approved  |
|--------|-------|---------------|--------|-------|--------------|-----------------|-----------------|---|
| 5      | 16377 | TRACY         | CE     | CA    | 5/10/2000    | 46,000          | NO              | Persons who live, worship, work, or attend school in, and businesses and other legal entities located within the following boundary: beginning at the intersection of the San Joaquin River and Interstate 5, proceeding northwest to the Old River, then west along the Old River to the Alameda/Contra Costa County line, continuing west along the county line to Vasco Road, then south on Vasco Road to Highway 580, then proceeding east and southeast on Interstate 580 to the junction of Interstate 580 and Interstate 5, then proceeding northwest on Interstate 5, and ending at the junction of Interstate 5 and the San Joaquin River.   |
| 5      | 11870 | DOWNEY        | CC     | CA    | 5/22/2000    | 93,653          | NO              | Persons who live, worship, work in, or go to school in and businesses and other legal entities located in, the city of Downey, California.  |
| 5      | 14455 | CENTRAL COAST | CE     | CA    | 5/30/2000    | 371,756         | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Monterey County, California.  |
| 5      | 4164  | MONTANA       | CC     | MT    | 6/1/2000     | 89,780          | NO              | Persons who live in Cascade County, Chouteau County, and Teton County, Montana; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Cascade County, Chouteau County, and Teton County, Montana; persons participating in programs to alleviate poverty or distress which are located in Cascade County, Chouteau County, and Teton County, Montana; incorporated and unincorporated organizations located in Cascade County, Chouteau County, and Teton County, Montana or maintaining a facility in Cascade County, Chouteau County, and Teton County, Montana; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |
| 5      | 1227  | OREGONIAN     | CC     | OR    | 6/5/2000     | 10,333          | NO              | Persons who live, worship, work in, or go to school in and businesses and other legal entities located in the "Fareless Square" boundary as defined by Tri-Met (Tri-County Metropolitan Transportation District of Oregon) in Portland Oregon.  |

**From 1/1/2000 to 12/31/2000**

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|--------|-------|------------------|--------|-------|--------------|-----------------|-----------------|---|
| 5      | 21434 | FIRST CHOICE     | CC     | CO    | 6/12/2000    | 30,000          | NO              | Persons who live, work, worship, or attend school and businesses and other legal entitites located in Wheat Ridge, Colorado   |
| 5      | 1719  | HAWAII COMMUNITY | CE     | HI    | 6/15/2000    | 142,390         | NO              | Persons who live on the Island of Hawaii, Hawaii; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered on the Island of Hawaii, Hawaii; persons participating in programs to alleviate poverty or distress which are located on the Island of Hawaii, Hawaii; incorporated and unincorporated organizations located on the Island of Hawaii, Hawaii or maintaining a facility on the Island of Hawaii, Hawaii; the Island of Hawaii, Hawaii meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations.   |
| 5      | 2734  | POTLATCH NO 1    | CC     | ID    | 6/30/2000    | 103,930         | NO              | Persons who live in Clearwater County, Latah County, Lewis County, and Nez Perce County, Idaho and Asotin County, Washington; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Clearwater County, Latah County, Lewis County, and Nez Perce County, Idaho and Asotin County, Washington; persons participating in programs to alleviate poverty or distress which are located in Clearwater County, Latah County, Lewis County, and Nez Perce County, Idaho and Asotin County, Washington; incorporated and unincorporated organizations located in Clearwater County, Latah County, Lewis County, and Nez Perce County, Idaho and Asotin County, Washington or maintaining a facility in Clearwater County, Latah County, Lewis County, and Nez Perce County, Idaho and Asotin County, Washington; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |

## From 1/1/2000 to 12/31/2000

| Region | CU #  | Name of FCU          | Action | State | Effect. Date | Potential Mbrs. | Duplicate Comm. | FOM Wording Approved  |
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| 5      | 2563  | PIONEER MILL         | CC     | HI    | 7/6/2000     | 16,137          | NO              | Persons who live, worship, work in, attend school, and businesses and other legal entities located in the West Maui District, a political subdivision of the City and County of Maui, Hawaii bounded on the north at the intersection of the Pacific Ocean and Po'elua Bay, heading south along the Po'elua gulch and continuing along the Kahoolewaa ridge to the intersection of the Pacific Ocean and Manawainui gulch, heading northwest along the Pacific Ocean coast line to the intersection of the Pacific Ocean and Po'elua Bay.   |
| 5      | 11330 | KOOTENAI VALLEY      | CC     | MT    | 7/10/2000    | 18,819          | NO              | Persons who live in Lincoln County, Montana; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Lincoln County, Montana; persons participating in programs to alleviate poverty or distress which are located in Lincoln County, Montana; incorporated and unincorporated organizations located in Lincoln County, Montana or maintaining a facility in Lincoln County, Montana; Lincoln County, Montana meets the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |
| 5      | 3574  | HC & S               | CC     | HI    | 8/10/2000    | 121,939         | NO              | Persons who live, worship, work in, or go to school in and businesses and other legal entities located on the Island of Maui, Hawaii.   |
| 5      | 24419 | DENVER MUNICIPAL     | CC     | CO    | 8/21/2000    | 281,000         | NO              | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in that portion of the City and County of Denver, Colorado east of Interstate 25  |
| 5      | 9897  | SOUTHEASTERN ARIZONA | LI     | AZ    | 8/23/2000    | 121,837         | YES             | persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Cochise County, AZ  |

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| 5      | 9558  | THE MEMBERS' OWN | CC     | CA    | 8/31/2000    | 293,191         | NO              | Persons who live, work, worship, or attend school in, and businesses located in the area of the First Supervisorial District, a political subdivision of San Bernardino County, beginning at the intersection of the Kern County Line and Highway 58, south along the Kern County line to the Los Angeles County line, south to Highway 138, east along Highway 138 to the north boundary of the San Bernardino National Forest proceeding east along the boundary line to Highway 18, north along Highway 18 to Camp Rock Road, north along Camp Rock Road to Highway 40, east along Highway 40 to Newberry Springs Road, north along Newberry Springs Road to Highway 15, west along Highway 15 to Highway 58, west along Highway 58, ending at the Kern County Line.  |
| 5      | 24542 | SAN FRANCISCO    | CC     | CA    | 9/7/2000     | 745,774         | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in San Francisco, California.   |
| 5      | 8789  | OREGON METRO     | CC     | OR    | 9/12/2000    | 314,901         | NO              | Persons who live, worship, work, or attend school in, and businesses and other legal entities located in Lane County, Oregon.  |
| 5      | 10790 | CMT              | CC     | CA    | 9/12/2000    | 385,723         | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Solano County, California.   |
| 5      | 2288  | SOUTHERN UTAH    | CE     | UT    | 9/14/2000    | 131,301         | NO              | Persons who live in Beaver County, Garfield County, Iron County, Kane County, and Washington County, Utah; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Beaver County, Garfield County, Iron County, Kane County, and Washington County, Utah; persons participating in programs to alleviate poverty or distress which are located in Beaver County, Garfield County, Iron County, Kane County, and Washington County, Utah; incorporated and unincorporated organizations located in Beaver County, Garfield County, Iron County, Kane County, and Washington County, Utah or maintaining a facility in Beaver County, Garfield County, Iron County, Kane County, and Washington County, Utah; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |

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| Region | CU #  | Name of FCU                | Action | State | Effect. Date | Potential Mbrs. | Duplicate Comm. | FOM Wording Approved   |
|--------|-------|----------------------------|--------|-------|--------------|-----------------|-----------------|--|
| 5      | 20721 | SCENIC FALLS               | CC     | ID    | 9/25/2000    | 81,536          | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Bonneville County, Idaho.  |
| 5      | 6275  | LAUREL                     | CC     | MT    | 9/29/2000    | 156,590         | NO              | Persons who live, worship, work in, attend school, and businesses and other legal entities located in Yellowstone, Carbon, Stillwater, Sweet Grass, Wheatland, Musselshell, and Golden Valley Counties, Montana.   |
| 5      | 5612  | ALTAONE                    | CE     | CA    | 10/16/2000   | 104,453         | NO              | Persons who live, worship, work, or attend school in and business and other legal entities located in that area of Kern, Inyo, or San Bernardino Counties, California bounded on the West by State Highway 14 and Interstate Highway 395, including the unincorporated population centers to the West along State Highway 178 and its northern extension of State Highway 155 to the boundary of the Sequoia National Forest, on the North by State Highway 190, on the East by State Highway 395 and Interstate Highway 178 (and its northern extension known as Trona?Wildrose Road and Panamint Valley Road), and on the South by State Highway 58 including the towns of Boron, North Edwards, and Mojave, California. |
| 5      | 9832  | FIRST CHARTER              | CC     | CO    | 10/23/2000   | 521,222         | NO              | Persons who live, work, workship, or attend school in and businesses and other legal entities located in the counties of Teller and El Paso, in the state of Colorado.   |
| 5      | 7330  | UNITED GROCERS / NORTHWEST | CC     | OR    | 10/23/2000   | 338,251         | NO              | Persons who live, worship, work in, or attend school in and businesses and other legal entities located in Clackamas County, Oregon.   |
| 5      | 10760 | BAKERSFIELD SANTA FE       | CC     | CA    | 11/14/2000   | 222,352         | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Bakersfield, California.   |
| 5      | 16399 | FAMILY 1                   | CE     | CA    | 11/22/2000   | 109,993         | NO              | Persons who live, worship or work in and businesses and other legal entities located in Placentia, California and Yorba Linda, California.   |
| 5      | 8652  | NEW WORLD                  | CC     | CA    | 12/12/2000   | 160,552         | NO              | Persons who live, worship, work in, or go to school in and businesses and other legal entities located in the cities of Lafayette, Moraga, Orinda, Pleasant Hill, and Walnut Creek, California.  |

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| 5      | 3343  | ATASCADERO  | CE     | CA    | 12/19/2000   | 236,953         | NO              | Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in San Luis Obispo County, California.  |
| 5      | 11867 | A.C.P.E.    | CC     | WY    | 12/20/2000   | 47,456          | NO              | Persons who live in Albany County, and Carbon County, Wyoming; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Albany County, and Carbon County, Wyoming; persons participating in programs to alleviate poverty or distress which are located in Albany County, and Carbon County, Wyoming; incorporated and unincorporated organizations located in Albany County, and Carbon County, Wyoming or maintaining a facility in Albany County, and Carbon County, Wyoming; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. |