



***Regional Director's Actions Taken
Under Insurance Report of Activity***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

AUGUST 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2004 THRU 8/31/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	39
2	6	0	0	4	279
3	1	0	1	1	300
4	0	0	0	0	0
5	7	0	0	3	4,817
Total	15	0	3	9	5,435
%	83.3%	0.0%	16.7%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	81	0	3	37	13,038
2	145	3	5	67	9,848
3	250	0	8	78	23,431
4	89	2	1	43	77,961
5	240	0	2	50	27,699
Total	805	5	19	275	151,977
%	97.1%	0.6%	2.3%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	400,340
2	0	0	1	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	1	0	1	1	7,675
Total	2	0	4	2	408,015
%	33.3%	0.0%	66.7%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	5	2	752,084
2	0	0	2	0	0
3	2	0	2	2	538,092
4	2	0	1	2	956,264
5	2	1	1	2	3,530,763
Total	8	1	11	8	5,777,203
%	40.0%	5.0%	55.0%		

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	6	0	3	4	160,556
2	5	0	4	3	156,495
3	0	0	4	0	0
4	10	0	4	8	724,533
5	3	0	4	2	620,351
Total	24	0	19	17	1,661,935
%	55.8%	0.0%	44.2%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2004 THRU 8/31/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	1	6,154,765	0	0
Total	1	6,154,765	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2004 THRU 8/31/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	3	2	1	2	1	464,148	602,996
2	4	3	1	2	2	470,403	4,814,659
3	5	3	2	2	3	24,245,538	8,098,143
4	10	4	6	5	5	87,256,917	45,787,512
5	5	2	3	3	2	10,188,581	11,467,095
Total	27	14	13	14	13	122,625,587	70,770,405

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2004 THRU 8/31/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	7	0	0	4
2	22	0	0	5
3	55	0	0	11
4	9	0	0	6
5	12	0	0	7
Total	105	0	0	33

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	1	0	0	1
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	1	0	0	1

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Single Common Bond Expansion						
14348	5	ENSIGN HENDERSON, NV	Associational	\$106,009,730.00	75,000	4,500
FIELD OF MEMBERSHIP: Employees and members of the Church of Jesus Christ of Latter-day Saints in Nye and Lincoln Counties, Nevada.						
Multiple Common Bond Expansion						
8111	4	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Associational	\$2,154,853,622.00	783,200	3,800
FIELD OF MEMBERSHIP: Members of the Northwest Crossing Homeowners Association who live in San Antonio, Texas.						
14568	4	LA CAPITOL BATON ROUGE, LA	Occupational	\$248,983,520.00	155,000	5,170
FIELD OF MEMBERSHIP: faculty and staff of, and students attending Baton Rouge Community College in Baton Rouge, Louisiana.						
3096	4	LA DOTD BATON ROUGE, LA	Associational	\$75,457,533.00	148,857	21,000
FIELD OF MEMBERSHIP: Employees of and students attending Bossier Parish School Board in Bossier Parish, LA.						

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

3096	4	LA DOTD BATON ROUGE, LA	Occupational	\$73,006,900.00	148,857	42,115
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FIELD OF MEMBERSHIP: Students attending school in the Caddo Parish School Board located in Caddo Parish, Louisiana.

24692	5	MOUNTAIN AMERICA WEST JORDAN, UT	Occupational	\$1,351,528,257.00	950,000	6,100
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FIELD OF MEMBERSHIP: Employees of Southern Utah University, in Cedar City, UT, not participating in the Utah State Retirement System, and students attending Southern Utah University in Cedar City, UT.

948	5	NEW MEXICO EDUCATORS ALBUQUERQUE, NM	Occupational	\$649,319,580.00	150,000	8,364
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FIELD OF MEMBERSHIP: Students attending public schools in the Los Lunas School District of Los Lunas, New Mexico.

Community Expansion

24312	1	NORTH COUNTRY SOUTH BURLINGTO, VT	Community	\$117,621,398.00	50,000	400,340
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in the counties of Caledonia, Orange, or Orleans, Vermont;

8037	5	FORT PECK COMMUNITY FORT PECK, MT	Community	\$6,624,564.00	900	7,675
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FIELD OF MEMBERSHIP: Persons who live in Valley County, Montana; persons who work, worship, attend school, perform volunteer services, or participate in associations headquartered in Valley County, Montana; persons participating in programs to alleviate poverty or distress which are located in Valley County, Montana; incorporated and unincorporated organizations located in Valley County, Montana, or maintaining a facility in Valley County, Montana; with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations. (08/23/2004)

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

Community Conversion

21694	1	ULSTER KINGSTON, NY	Community	\$60,240,580.00	40,000	177,749
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ulster County, New York;						
6164	1	RIVERTOWN COMMUNITY WYOMING, MI	Community	\$70,822,565.00	16,000	574,335
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Kent County, Michigan;						
12648	3	KING'S DAUGHTER HOSPITAL EMP ASHLAND, KY	Community	\$4,231,539.00	3,000	49,554
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in the community, located in Boyd County, Kentucky, a community as defined in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.						
14228	3	AUGUSTA METRO AUGUSTA, GA	Community	\$50,045,960.00	61,188	488,538
FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, businesses and other legal entities located in Columbia, Richmond, or McDuffie Counties, Georgia or Aiken or Edgefield Counties, South Carolina.						
10756	4	FIRST LINCOLN LINCOLN, NE	Community	\$11,505,039.00	7,970	250,291
FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in Lancaster County, Nebraska;						

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

1726	4	BATON ROUGE TELCO BATON ROUGE, LA	Community	\$94,691,414.00	117,986	705,973
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, Saint Helena, West Baton Rouge, and West Feliciana Parishes, Louisiana, also known as the Baton Rouge Louisiana Metropolitan Statistical Area.

14415	5	HEALTHCARE SANTA ROSA, CA	Community	\$14,561,525.00	4,000	458,614
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sonoma County, California.

3238	5	DESERT SCHOOLS PHOENIX, AZ	Community	\$2,105,797,349.00	966,018	3,072,149
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Maricopa County, Arizona.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

12666	1	M/A-COM	Underserved area	\$15,254,302.00	100,000	14,040
		LOWELL, MA				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following portions of Middlesex County, Massachusetts that collectively form a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act:

The portion of the Town of Tewksbury, Massachusetts bounded by:

- o The Billerica, Massachusetts and Tewksbury, Massachusetts border to the south;
- o The Lowell, Massachusetts and Tewksbury, Massachusetts border to the west;
- o The Dracut, Massachusetts and Tewksbury, Massachusetts border, which proceeds eastward to become the Andover, Massachusetts and Tewksbury, Massachusetts border to the north; and
- o The power line that runs geographically south beginning at the Andover, Massachusetts and Tewksbury, Massachusetts border and ending at the Billerica, Massachusetts and Tewksbury, Massachusetts border; and

• The portion of the Town of Chelmsford, Massachusetts bounded by:

- o The City of Lowell, Massachusetts to the north;
- o Dunn Hill Road to the West;
- o The Concord River and the Chelmsford, Massachusetts and Billerica, Massachusetts border to the east; and
- o The following street boundary to the south:

Beginning at the intersection of Dunn Hill Road and North Road, proceeding south on North Road to Fletcher Street, proceeding east along Fletcher Street to Golden Cover Road, south along Golden Cove Road to Turnpike Road, southeast along Turnpike Road to Warren Avenue, west along Warren Avenue to Concord Road, south along Concord Road to Hazen Street, north on Hazen Street to Mill Road, Northeast on Mill Road to the Chelmsford, Massachusetts town line;

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

14211	1	HOWLAND-ENFIELD HOWLAND, ME	Underserved area	\$8,027,765.00	6,500	20,015
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following political jurisdictions:

Katahdin Iron Works Township, T4 R9 NWP, T5 R9 NWP, Williamsburg Township Barnard Township, Blanchard Township, Bowerbank, Elliotsville Township, Monson, Shirley, T7 R9 NWP, Willimantic, Abbot, Kingsbury Plantation, Parkman, Wellington, Guilford, Sangerfield, Dover-Foxcroft, Atkinson, Milo, Orneville Township, Sebec, Brownville, Lake View Plantation, Cambridge, Ripley, or St. Albans, Maine,

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

7172	1	ST. PHILIP'S CHURCH NEW YORK, NY	Underserved area	\$1,849,884.00	1,000	27,633
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following portion of the City of New York, New York: Beginning at the intersection of West 126th Street and Malcolm X Boulevard (Lenox Avenue), proceeding north on Malcolm X Boulevard (Lenox Avenue) to West 142nd Street, proceeding west on West 142nd Street to 8th Avenue (Fredrick Douglass Boulevard), proceeding south on 8th Avenue (Fredrick Douglass Boulevard) to West 141st Street, proceeding west on West 141st Street to St. Nicholas Avenue, proceeding south on St. Nicholas Avenue to West 126th Street, proceeding east on West 126th Street to the intersection of West 126th Street and Malcolm X Boulevard (Lenox Avenue), a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

14211	1	HOWLAND-ENFIELD HOWLAND, ME	Underserved area	\$8,027,765.00	6,500	35,239
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following political jurisdictions:

Newport, Corinna, Dexter, Exeter, Garland, Charleston, Corinth, Bradford, Hudson, Alton, LaGrange, Edinburg, Argyle, Lowell, Summit, Grand Fall, Burlington, Lee, T3 R1 NBPP, Winn, Carroll Plantation, Drew Plantation, Kingman Township, Lakeville, Mattawamkeag, Prentiss Township, Springfield, T5 R1 NBPP, Webster Plantation, Greenbush, Passadumkeag, Chester, Medway, Woodville, Lincoln, Grindstone Township, Hersheytown Township, Hopkins Academy Grant, Long A Township, Mattamiscontis Township, TA R7, T1 R6 WELS, T1 R8 WELS, T2 R7 Soldiertown Township, T2 R8 WELS, T2 R8 NWP, T2 R9 NWP, T3 Indian Purchase, T3 R9 NWP, T4 Indian Purchase, or Veazie Gore, Maine;

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

22931	1	G.P.O. NEW HARTFORD, NY		\$81,995,745.00	24,000	60,651
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the in the City of Utica, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

4095	2	ALLEGHENY LUDLUM BRACKENRIDGE BRACKENRIDGE, PA	Underserved area	\$17,860,122.00	5,362	3,458
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in census tract 4012 in Allegheny County, PA, bounded the borders of the Borough of Brackenridge and Harrison Township, continue north along the Brackenridge / Harrison border to Freeport Road, and take Freeport Road to Springhill Road. Follow Springhill Road to the Allegheny River and then south along the river to the Brackenridge / Harrison border.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

4095	2	ALLEGHENY LUDLUM BRACKENRIDGE BRACKENRIDGE, PA	Underserved area	\$17,860,122.00	5,362	4,993
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in the Borough of Tarentum (Census tract 4035), Allegheny County, PA.

464	2	EAGLE ONE PHILA, PA	Underserved area	\$38,037,162.00	15,000	9,154
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities in Claymont, Delaware.

4095	2	ALLEGHENY LUDLUM BRACKENRIDGE BRACKENRIDGE, PA	Underserved area	\$17,860,122.00	5,362	13,429
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Census tracts 8001,8002,8006, 8007,8008, and 8009 in Westmoreland County, PA, bounded by the Allegheny River and Ferry Street, take Ferry Street to Dr. Thomas Boulevard to Drey Street to Woodmont Avenue to North Street to Dunn Street to McCandless Street to Freeport Road to 7th Street to Rt. 56 to Falcons Park Road to the New Kensington / Lower Burrell Township line. Follow the border between Lower Burrell and New Kensington Townships to the Allegheny River.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

21305	2	THE UNITED MORGANTOWN, WV	Underserved area	\$36,697,364.00	262,677	125,461
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FIELD OF MEMBERSHIP: The underserved area consists of the following year 2000 Census Tracts:
 Garrett County, Maryland – 000200, 000400, 000600, 000700, 000100.
 Fayette County, Pennsylvania – 262800, 263100, 262500, 262700, 263200, 262900, 263000.
 Greene County, Pennsylvania – 970800, 971000, 970400.
 Somerset County, Pennsylvania – 021900.
 Taylor County, West Virginia – 964600, 964800, 964900.
 Preston County, West Virginia – 963900, 964000, 964200, 964300, 963800, 964400, 964500, 964100.

The boundaries are as follows:

From the Northwestern corner of the underserved area, follow the West Virginia/Pennsylvania state line south, then east to the border of Preston County, West Virginia. Follow the Preston County, West Virginia border to the Taylor County, West Virginia line and continue west to the Tygart Valley River, then south along the river to US Route 50. Continue west on US Route 50 to the Harrison County/Taylor County, West Virginia Line. Follow the Taylor County, West Virginia border south and east to the border of Preston County. Follow the North Branch of the Potomac River north east to Savage River Road. Continue east to Dry Run Road, south on Bittenger Road, west on Swanson Road, Pysell Crosscut Road, north west on Spring Glade Road, north on Foster Road, north west on Bray School Road, then Oakland Sand Run Road, north east on Hoyes Run Road, Garrett Highway north to Bumble Bee Road, southeast on Negro Mountain Road, northeast on Foy Road, south east on Accident Bittenger Road, east on Rock Lodge Road, south on Bittinger Road, north on New Germany Road, north on Rt. 219 to the Pennsylvania State Line. Continue west to the intersection with Addison Twp. The Somerset County, Pennsylvania section of the underserved area includes Addison, Upper Turkeyfoot and Lower Turkeyfoot townships. The Fayette County, Pennsylvania portion of the underserved area includes the following townships: Fairchance, Springhill, North Union, Wharton, Georges, German, and Masontown.

174	4	LOUISIANA LAPLACE, LA	Underserved area	\$81,195,945.00	50,000	11,775
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in census tracts 062200, 062400, 062700 and 062800 in St. Charles Parish, LA.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

17117	4	R.I.A. ROCK ISLAND, IL	Underserved area	\$185,770,764.00	70,000	16,242
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Carroll County, Illinois, an underserved area						
9998	4	NAVY ARMY CORPUS CHRISTI, TX	Organizational	\$284,017,310.00	442,919	22,497
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Aransas County, Texas an underserved area						
174	4	LOUISIANA LAPLACE, LA	Underserved area	\$81,195,945.00	50,000	35,204
FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in census tracts 040100, 040200, 040400, 040500 and 040600 in St. James Parish, LA, and census tracts 070500, 070600, 070800, 070900, 071000 and 07110 in St. John the Baptist Parish						
10283	4	THE FOCUS OKLAHOMA CITY, OK	Underserved area	\$57,665,837.00	24,615	52,617
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Oklahoma City Empowerment Zone						
174	4	LOUISIANA LAPLACE, LA	Underserved area	\$81,195,945.00	50,000	67,653
FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in census tracts 953200, 953300, 953400, 953600, 953800, 953900, 954101, 954102, 954200, 954300, 954400, 954500 and 954800 in Tangipahoa Parish, LA.						

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

9589	4	BARKSDALE	Underserved area	\$468,371,972.00	249,194	145,277
		BARKSDALE AFB, LA				

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area consisting of the Alexandria, Louisiana Metropolitan Statistical Area (Rapides and Grant Parishes) (8/03/04);

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Tuesday, August 31, 2004

7482	4	TRANSTAR	Underserved area	\$38,345,188.00	10,000	157,699
		HOUSTON, TX				

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Houston, Texas: beginning at the intersection of Windfern Road and the Sam Houston Tollway, heading south on Sam Houston Tollway to Hempstead Highway, heading south on Hempstead Highway to Gessner Road, heading south on Gessner Road to Kempwood Drive, heading east on Kempwood Drive to Campbell Road, heading south on Campbell Road to Hammerly Blvd., heading west on Hammerly Blvd. to Gessner Road, heading south on Gessner Road to Highway 90, heading east on Highway 90 to Adkins Road, heading north on Adkins Road to an invisible line, heading east along an invisible line to Campbell Road, heading north on Campbell Road to an invisible line, heading north along an invisible line to Ruland Road, heading east on Ruland Road to an invisible line, heading north along the invisible line to Long Point Road, heading north and then east on Long Point Road to Wirt Road, heading south on Wirt Road to Westview Drive, heading east on Westview Drive to Silber Road, heading south on Silber Road to Highway 90, heading east on Highway 90 to Washington Avenue, heading south and east on Washington Avenue to Heights Blvd., heading north on Heights Blvd. to East 11th Street, heading west on East 11th Street to North Durham Drive, heading north on North Durham Drive to North Loop 610 Freeway, heading west on North Loop 610 Freeway to West TC Jester Blvd., heading north on West TC Jester Blvd. to an invisible line, heading west, north, and then east along the invisible line to Rosslyn Road, heading north to Rosslyn Road to West 43rd Street, heading west on West 43rd Street to Randon Road, heading north on Randon Road to Creekmont Road, heading east on Creekmont Road to Rosslyn Road (turning into Cobra Street), heading north on Cobra Street to Wilburforce Street, heading west on Wilburforce Street to Carver Road, heading north on Carver Road to West Little York Road, heading west on West Little York Road to Fairbanks North Houston Road, heading north on Fairbanks North Houston Road to Rodney Ray Blvd., heading west on Rodney Ray Blvd. to Windfern Road, heading north, west, and then north on Windfern Road to the beginning point. This area does not contain the areas bounded by:

1. Beginning at the intersection of Clay Road and Campbell Road, heading south on Campbell Road to Kempwood Drive, heading east on Kempwood Drive to Hollister Road, heading north on Hollister Road to the beginning point; and
2. Beginning at the intersection of West TC Jester Blvd. and Loop 610, heading south on Loop 610 to Hempstead Road, heading south on Hempstead Road to West 11th Street, heading east on West 11th Street to an invisible line following TC Jester Blvd., heading north along the invisible line following TC Jester Blvd. to the beginning point.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

7590	4	GREATER TEXAS AUSTIN, TX	Underserved area	\$199,412,364.00	300,000	214,278
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Austin, Texas: Beginning at the intersection of IH-35 and Parmer Lane, heading east on Parmer Lane to Dessau Road, heading south on Dessau Road to Highway 183 South, heading south on Highway 183 South to Highway 71, heading west on Highway 71 to IH-35, heading south on IH-35 to 1st Street, heading west on 1st Street to West Lynn, heading north on West Lynn to Windsor, heading north on Windsor to Harris Blvd., heading north on Harris Blvd. to Church Hill Drive, heading north on Church Hill Drive to Kerby Lane North, crossing over 38th Street to Shoal Creek Blvd., heading north on Shoal Creek Blvd. to 45th Street, heading east on 45th Street to North Lamar Blvd., heading north on North Lamar Blvd. to East Koenig Lane, heading west on Koenig Lane to Burnet Road, heading north on Burnet Road to Highway 183, heading east on Highway 183 to Metric Blvd., heading north on Metric Blvd. to Rutland Lane, heading east and then south on Rutland Lane to Parkfield Drive, heading north on Parkfield Drive to Swearingen Drive, heading north on Swearingen Drive to an invisible line south of the Walnut Creek Metropolitan Park, following the invisible line northwest to Metric Blvd., heading north on Metric Blvd. to Parmer Lane, heading west on Parmer Lane to North Mopac Expressway, heading north on North Mopac Expressway to Scofield Ridge Parkway, heading east on Scofield Ridge Parkway to Chasewood Drive, heading southeast on Chasewood Drive to Metric Blvd., heading northeast on Metric Blvd. to Howard Lane, heading northwest on Howard Lane to McNeil Drive, heading north on McNeil Drive to the Williamson/Travis County Line, heading east along the Williamson/Travis County Line to Mopac Expressway, heading south on Mopac Expressway to Merriltown Drive, heading southeast on Merriltown Drive to Wells Branch Parkway West, heading east on Wells Branch Parkway West to the point of origin.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

20068	5	XEROX	Underserved area	\$725,956,321.00	775,000	19,624
		EL SEGUNDO, CA				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 512018, 512022, 512023 in San Jose, California, bounded by the intersection of Monterey Highway and Branham Lane E, go east on Branham Lane E to Discovery Avenue, go south on Discovery Avenue to Grey Ghost Avenue, go east on Grey Ghost Avenue to U.S. Highway 101, go south on U.S. Highway 101 to the 101 Business to Blossom Hill Road, go southwest on Blossom Hill Road to Cottle Road, go southwest on Cottle Road to Poughkeepsie Road, go west on Poughkeepsie Road, continue west on Blossom Hill Road to Snell Avenue, go north on Snell Avenue to Chynoweth Avenue, go east on Chynoweth Avenue to Monterey Highway, go northwest on Monterey Highway to the intersection of Branham Lane E.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

10600	5	AIR ACADEMY	Underserved area	\$262,319,422.00	176,835	155,383
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COLORADO SPRING, CO

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community in the Colorado Springs area: 2000 Census Tracts 001500, 001600, 001900, 002000, 001400, 002102, 002200, 001700, 002400, 002700, 002101, 002900, 003000, 002300, 004008, 004009, 002800, 004501, 004508, 003303, 005201, 005202, 004400, 005400, 006100, 004509, 006300, 006400, 005300, 006501, 006502, 006200, bounded by the intersection of US Highway 24 and S. 21st Street, go north on S. 21st Street, and continue north on N. 21st street to the intersection of W. Unitah St., go east on W. Unitah St., continue east on E. Unitah St. to the intersection of N. Prospect St., go south on N. Prospect St. to the intersection of E. Boulder St., go east on E. Boulder St. to the intersection of N. Union Blvd., go north on N. Union Blvd. to the intersection of E. San Miguel St., go east on E. San Miguel St. to the intersection of N. Circle Dr., go north on N. Circle Dr. to the Kyle Railroad tracks, go east along the Kyle Railroad tracks to the intersection of N. Academy Blvd., go south on N. Academy Blvd. to the intersection of E. Platte Ave., continue east on Space Village Ave. to the intersection of Marksheffel Road., go south on Marksheffel Road to the intersection of Drennan Road, go west on Drennan Road to the intersection of Foreign Trade Zone Blvd., go south on Foreign Trade Zone Blvd. to the intersection of Bradley Road., go west on Bradley Road to the intersection of S. Powers Blvd., go west on S. Powers Blvd. to the intersection of Drennan Road., go west on Drennan Road to the intersection of Cody Drive, go south on Cody Drive to the intersection of Bradley Road, go west on Bradley Road to the intersection of S. US Highway 85-87, go south on S. US Highway 85-87 to the intersection of Fountain Mesa Road S., go east on Fountain Mesa Road S. to the intersection of C&S Road, go east on C&S Road to the intersection of S. Marksheffel Road., go to north on S. Marksheffel Road to the intersection of Williams Creek, go south along Williams Creek to the intersection of Squirrel Creek Road, go east on Squirrel Creek Road to the intersection of Williams Creek, go south along Williams Creek, continue south along Fountain Creek to the intersection of the El Paso and Pueblo County line, go west along the El Paso and Pueblo County line to the intersection of the El Paso, Pueblo, and Fremont County Lines, go north along the El Paso and Fremont County line to the intersection of St. Highway 115, go north then east on on St. Highway 115 to the intersection of the Union Pacific Railroad tracks, go north along the Union Pacific Railroad tracks to Catalina Drive, continue north on Catalina Drive to Clover Circle East, continue north on Clover Circle East back to Catalina Drive, continue north on Catalina Drive to Crestridge, continue north on Crestridge to Stratmoor Dr., continue north on Stratmoor Dr. to Cheyenne Meadows Road, continue north on Cheyenne Meadows Road to Venetucci Blvd., go west on Venetucci Blvd. to East Cheyenne Mountain Blvd., go west on East Cheyenne Mountain Blvd. to the intersection of Interstate 25, go north on Interstate 25 to the intersection of Old Broadmoor Road, go southwest on Old Broadmoor Road to the intersection of Pine Ave., go west on Pine Ave. to the

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

intersection of Hawthorne St., go south on Hawthorne St. to the intersection of Ridgewood Ave., go west on Ridgewood Ave., to the intersection of Alsace Way, go north on Alsace Way to the intersection of West Cheyenne Road, go west on West Cheyenne Road to the intersection of S. 8th Street, go north on S. 8th Street to the intersection of W. Rio Grande Street, go west on W. Rio Grande Street to the intersection of S. 21st Street, go north on S. 21st Street to the intersection of Lower Gold Camp Road, go west on Lower Gold Camp Road to the intersection of Bear Creek Road., go north on Bear Creek Road to the intersection of S. 26th St., continue north on S. 26th Street to the intersection of US Highway 24, go south on US Highway 24 to the intersection of S. 21st Street.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

20068	5	XEROX	Underserved area	\$725,956,321.00	775,000	445,344
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EL SEGUNDO, CA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 500100, 500200, 500300, 500400, 500500, 500600, 500800, 500901, 500902, 501000, 501100, 501200, 501300, 501400, 501501, 501502, 501600, 501700, 501800, 501900, 502001, 502002, 502101, 502102, 502201, 503103, 503105, 503106, 503108, 503110, 503111, 503112, 503113, 503115, 503116, 503204, 503207, 503208, 503210, 503211, 503212, 503213, 503214, 503217, 503218, 503304, 503306, 503401, 503402, 503504, 503506, 503507, 503510, 503601, 503602, 503702, 503703, 503706, 503707, 503708, 503709, 503802, 503804, 503900, 504001, 504002, 504101, 504102, 504318, 505100, 505202, 505203, 505301, 505302, 505303, 505600, 505700, 505800, 505900, 506301, 506302, 506304, 506305, 506401, 506402, 506501, 506503 in San Jose, California, bounded by the intersection of US HWY 101 and Calabazas Creek, go East on US HWY 101 to I-880, go north on I-880 to Montague Expressway, go east on Montague Expressway to Oakland Road, go south on Oakland Road to an imaginary line at Coyote Creek, go southeast along the imaginary line on Coyote Creek to Mabury Road, go northeast on Mabury Road to N. White Road, go north on N. White Road to Penitencia Creek Road, go east on Penitencia Creek Road to Toyon Avenue, go southeast on Toyon Avenue to McKee Road, go southwest on McKee Road to Kirk Avenue, go southeast on Kirk Avenue to Fleming Avenue, go southeast on Fleming Avenue and then south to Story Road, go southwest on Story Road to S. White Road, go southeast on S. White Road to Park Lane, go west on Park Lane to Parkdale, go north on Parkdale to Moss Point Drive, go west on Moss Point Drive to Hillmont Avenue, go south on Hillmont Avenue to El Monte Way, go west on El Monte Way to Montevideo Lane, go northwest on Montevideo Lane to Woodmoor Drive, go west on Woodmoor Drive to the Capitol Expressway, go south on the Capitol Expressway to Tully Road, go southwest on Tully Road to S. King Road, go southeast on S. King Road to Silver Creek Road, go southeast on Silver Creek Road to the Capitol Expressway, go southwest on the Capitol Expressway to US Hwy 101, go south on US Hwy 101 to Coyote Road, go west on Coyote Road to Adagio Way, go west then north on Adagio Way to Continental Drive, go west on Continental Drive to Bolero Drive, go south on Bolero drive to Harmony Lane, go west on Harmony Lane to Serenade Way, go west on Serenade Way to Senter Road, go south on Senter Road then west to Monterey Highway, go north on Monterey Highway to the E. Capital Expressway, go southwest on the E. Capital Expressway to W. Capital Expressway, go west on the W. Capital Expressway to an imaginary line intersecting the Guadalupe River, go north along the imaginary line along the Guadalupe River to the intersection with Willow Glen Way, go east on Willow Glen Way to Almaden Road, go north on Almaden Road to an imaginary line intersecting the Union Pacific Railroad, go north on the imaginary line along the Union Pacific Railroad to Willow Street, go west on Willow Street to Lincoln Avenue, go north on Lincoln Avenue to an imaginary line intersecting

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

Los Gatos Creek, go west on the imaginary line along Los Gatos Creek to the intersection of Fruitdale Avenue, go west on Fruitdale Avenue to Meridian Avenue, go south on Meridian Avenue to an imaginary line intersecting Los Gatos Creek, go west on this imaginary line along Los Gatos Creek to the intersection of S. Boscom Avenue, go south on S. Boscom Avenue to E. Hamilton Avenue, go west on E. Hamilton Avenue to S. Winchester Blvd., go south on S. Winchester Blvd. to the San Tomas Expressway, go north on the San Tomas Expressway to Payne Avenue, go west on Payne Avenue to Saratoga Avenue, go north on Saratoga Avenue to Bellomy Street, go northeast on Bellomy Street to N. Winchester Blvd., go north on N. Winchester Blvd. to University Street, go north on University Street to Monastery Way, go north on Monastery Way to Homestead Road, go east on Homestead Road to Lincoln Street, go north on Lincoln Street to Benton Street, go west on Benton Street to Pierce Street, go north on Pierce Street to El Camino Real, go west on El Camino Real to Bowers Avenue, go north on Bowers Avenue to Monroe Street, go west on Monroe Street to Lawrence Expressway, go north on the Lawrence Expressway to an imaginary line intersecting the Union Pacific Railroad, go east on this imaginary line along the Union Pacific Railroad to the intersection of the Calabazas Creek, go north along this imaginary line along Calabazas Creek back to where it intersects with US HWY 101.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
7628	1	SOUTHEAST MICHIGAN STATE EMPLOYEES SOUTHFIELD, MI	State and Local Government Industry 8 counties in MI	\$24,495,991.00	20,000

FIELD OF MEMBERSHIP: Employees who regularly work in the state and local government industry in the counties of Wayne, Oakland, Macomb, Washtenaw, Lenawee, Monroe, St. Clair, or Livingston, Michigan.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	15	122

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

Number of Expansions Denied	0	6
Number of Expansions Deferred	3	14
Number of FCUs Receiving Expansions	9	31
Number of Potential Members Added	5,435	1,175,430

Multiple Common Bond Expansions

Current Month

YTD

Number of Expansions Approved	805	6,959
Number of Expansions Denied	5	49
Number of Expansions Deferred	19	182
Number of FCUs Receiving Expansions	275	790
Number of Potential Members Added	151,977	1,684,754

Community Expansions

Current Month

YTD

Number of Expansions Approved	2	15
Number of Expansions Denied	0	1
Number of Expansions Deferred	4	28
Number of FCUs Receiving Expansions	2	15
Number of Potential Members Added	408,015	2,941,903

Community Conversions

Current Month

YTD

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

Number of Expansions Approved	8	54
Number of Expansions Denied	1	4
Number of Expansions Deferred	11	108
Number of FCUs Receiving Expansions	8	54
Number of Potential Members Added	5,777,203	37,237,353

Underserved

Current Month

YTD

Number of Expansions Approved	24	139
Number of Expansions Denied	0	6
Number of Expansions Deferred	19	162
Number of FCUs Receiving Expansions	17	88
Number of Potential Members Added	1,661,935	15,290,376

TIP

Current Month

YTD

Number of TIPs Approved	1	6
Number of TIPs Denied	0	0
Number of TIPs Deferred	0	10
Number of FCUs Receiving TIPs	1	6

Housekeeping

Current Month

YTD

Number of Housekeeping Approved	105	753
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INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

Number of Housekeeping Denied	0	4
Number of Housekeeping Deferred	0	24
Number of FCUs Receiving Housekeeping	33	177

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
15021	1	MORTON R. LANE STATE UNIV BUFFALO, NY	\$18,302,040.00	14216	BETH EL TONAWANDA, NY	\$317,257.00	EXPANDED SERVICES

Continuing Field of Membership: (Multiple) Employees of the State University College at Buffalo, the State University of New York at Buffalo, New York and other employee groups.

Merging Field of Membership: (Single) Regular dues-paying members of Temple Beth El in Tonawanda, New York.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

60457	1	DUTCH POINT WETHERSFIELD, CT	\$141,414,069.00	60502	HARBORVIEW NEW HAVEN, CT	\$602,996.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, businesses and other legal entities located in Hartford, Middlesex, New Haven, and New London counties.

Merging Field of Membership: Employees of New Haven Terminal, Inc. and its affiliates; members of W.S.R., Fairfield, Connecticut; Bridgeport Cloak Makers' Local 141 and other groups.

8658	1	CAPITAL COMMUNICATIONS ALBANY, NY	\$381,846,683.00	11061	YANKEE DOODLE RENSSELAER, NY	\$146,891.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Verizon Communications, AT & T Communications, Lucent Technologies, who work in, and report to or are supervised from several counties in New York State; and many other employee and associational groups.

Merging Field of Membership: Employees and members of the Board of Education and permanent full-time employees of the City of Rensselaer who work in Rensselaer, New York.

11307	2	APPLE FAIRFAX, VA	\$708,831,063.00	66908	AMS CREDIT UNION FAIRFAX, VA	\$4,441,554.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multiple common bond credit union serving over 113 select employee groups.

Merging Field of Membership: State-chartered credit union serving CGI-AMS and its subsidiaries and Apple Federal Credit Union.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

66965	2	BEACON CREDIT UNION, INCORPORATED LYNCHBURG, VA	\$34,838,822.00	66914	LYNCHBURG APPALACHIAN EMP CU., INC LYNCHBURG, VA	\$373,105.00	LACK OF GROWTH
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Continuing Field of Membership: State-chartered credit union serving persons who live, work, worship, or go to school in, and business and other legal entities, located in Amherst , Appomattox , Bedford & Campbell Cties, and Lynchburg, Bedford, Altavista, and Appomattox, Virginia.

Merging Field of Membership: State-chartered credit union serving employees of American Electric Power Company located at Lynchburg, Virginia.

5062	2	NORTHWOOD PHILADELPHIA, PA	\$11,763,323.00	15927	OCJCC PHILADELPHIA, PA	\$115,858.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Members of the Upper Northwood Jewish Community Center (Temple Sholom Synagogue) in Philadelphia, Pennsylvania;

Merging Field of Membership: Members of the Oxford Circle Jewish Community Center (Oxford Circle Synagogue) in Philadelphia, Pennsylvania

776	2	ERIE TIMES ERIE, PA	\$8,704,500.00	7917	ROGERS BROS ALBION, PA	\$354,545.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the Erie Times Publishing Company who work in Erie, Pennsylvania, several select employee groups, and two underserved areas.

Merging Field of Membership: Employees of the Rogers Bros. Corporation who work in Albion, Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

68291	3	GEORGIA GUARD MACON, GA	\$4,458,437.00	67699	ENGELHARD EMPLOYEES MCINTYRE, GA	\$485,599.00	EXPANDED SERVICES
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Continuing Field of Membership: Members and former members of the Georgia Army and Air National Guard and members of Reserve Components of the US Armed Services and other select groups.

Merging Field of Membership: Employees of Engelhard Minerals and Chemicals

196	3	GTE TAMPA, FL	\$1,766,025,152.00	5058	NOME NEW ORLEANS, LA	\$23,903,245.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: MCB

Merging Field of Membership: MCB

20173	3	OBELISK NEW ALBANY, IN	\$48,908,345.00	14494	P S C I SOUTH DISTRICT CLARKSVILLE, IN	\$342,293.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Pillsbury Company and Sonoco Products Company and 30 select groups.

Merging Field of Membership: Employees of Public Service Company of Indiana, Inc., in the South District

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

62673	3	FIRST CAROLINA POSTAL GOLDSBORO, NC	\$13,351,274.00	63350	ROCKY MOUNT POSTAL ROCKY MOUNT, NC	\$1,375,258.00	EXPANDED SERVICES
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Continuing Field of Membership: Past and present employees of the Goldsboro Post Office

Merging Field of Membership: Postal employees, family members and Postal retirees

15015	3	FOOTHILLS LOUDON, TN	\$18,183,289.00	68123	YAT EMPLOYEES LENOIR CITY, TN	\$6,237,286.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Viskase Corporation and Monterey Mushroom who work in Loudon, TN and 24 select groups.

Merging Field of Membership: Employees of Yale Security, Inc.

66674	4	PIONEER GREEN BAY, WI	\$211,554,184.00	66724	FOX POINT DE PERE, WI	\$23,098,878.00	EXPANDED SERVICES
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Continuing Field of Membership: residents of a 7-county area in NE Wisconsin

Merging Field of Membership: Residents of Brown County, WI

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

68215	4	CORPORATE AMERICA FAMILY ELGIN, IL	\$540,846,000.00	63457	HOSPITALITY USA SCOTTSDALE, AZ	\$12,685,784.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: State Charter

Merging Field of Membership: State Charter

14274	4	MCHEMRY COUNTY WOODSTOCK, IL	\$30,572,413.00	63801	HUNTLEY COMMUNITY HUNTLEY, IL	\$2,511,734.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Persons who live, work, worship, or attend school in and businesses and other legal entities located in McHenry County, Illinois

Merging Field of Membership: SCU

66592	4	CITIZENS COMMUNITY FORT DODGE, IA	\$54,910,177.00	61217	IOWA NORTHLAND ESTHERVILLE, IA	\$6,673,848.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: N/A - FISCU

Merging Field of Membership: N/A - FISCU

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

199	4	MEMBERS CHOICE OF CENTRAL TEXAS WACO, TX	\$89,906,488.00	11135	LOCAL 72 ELECTRICIANS WCO, TX	\$389,236.00	EXPANDED SERVICES
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Continuing Field of Membership: Community charter for Bell, Falls, and McLennan Counties, Texas.

Merging Field of Membership: Members of Local 72 IBEW in Waco, Texas.

4336	4	GCS GRANITE CITY, IL	\$223,889,151.00	9161	N & W MADISON MADISON, IL	\$3,411,666.00	POOR MANAGEMENT
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Continuing Field of Membership: residents of Madison County, IL

Merging Field of Membership: Several select groups in Madison County, IL, and a "low-income" community for the cities of Madison and Venice, Illinois

14091	4	HOUSTON SUGAR LAND, TX	\$245,021,026.00	7492	OAKTREE HOUSTON, TX	\$5,815,782.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: employees of Fluor Corporation and subsidiaries, numerous segs, and several underserved areas in Houston, TX

Merging Field of Membership: 10 small segs and an underserved area in Houston, TX

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

61793	4	U. S. EMPLOYEES CHICAGO, IL	\$55,899,507.00	17408	TEMPEL CHICAGO, IL	\$4,040,264.00	EXPANDED SERVICES
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Continuing Field of Membership: US Federal Govt. employees, as well as numerous other SEGs.

Merging Field of Membership: Employees of Tempel Steel Company.

60705	4	TEXAS DOW EMPLOYEES LAKE JACKSON, TX	\$776,648,230.00	9794	TEXAS CROSSROADS VICTORIA, TX	\$73,599,969.00	EXPANDED SERVICES
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Continuing Field of Membership: Members and employees of the Friends of Texas Credit Union Foundation, an underserved area in Harris County.

Merging Field of Membership: 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.

63716	4	LAND OF LINCOLN DECATUR, IL	\$86,767,095.00	66246	VANDALIA CORRECTIONAL CENTER VANDALIA, IL	\$817,268.00	LACK OF GROWTH
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Continuing Field of Membership: residents of several counties around Decatur, Illinois

Merging Field of Membership: employees of certain state agencies working in Fayette County, Illinois

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

66841	5	NUMERICA SPOKANE, WA	\$495,361,993.00	97058	COEUR D'ALENE TEACHERS' COEUR D'ALENE, ID	\$10,478,760.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or worship in all school districts in the state of Washington, and persons living or working in Kootenai County, ID.

Merging Field of Membership: Employees and students of all established schools, public and private, in Kootenai, Shoshone, Bonner, and Boundary Counties, ID, and select group additions.

68261	5	INLAND EMPIRE TRADES SPOKANE, WA	\$3,880,504.00	6846	COLUMBIA LIGHTING EMPLOYEES SPOKANE, WA	\$2,377,086.00	EXPANDED SERVICES
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Continuing Field of Membership: All persons which are members of a union within the State of Washington.

Merging Field of Membership: Employees of Columbia Lighting, Inc., who work in Spokane, Washington, or Atlanta, Georgia.

8981	5	CITY OF OXNARD EMPLOYEES OXNARD, CA	\$13,604,933.00	19869	ST. JOHN'S OXNARD OXNARD, CA	\$7,292,310.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the City of Oxnard who work in Oxnard, CA, and select employer groups.

Merging Field of Membership: Doctors and employees of St. John's Regional Medical Center who work in or are paid from Oxnard, Port Hueneme and Camarillo, CA, and select employer groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, August 31, 2004

64555	5	IBEW MEMBERS + PINOLE, CA	\$15,411,839.00	64903	U.A.L.U. #159 MARTINEZ, CA	\$988,335.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees and members of I.B.E.W. Local Union 302, and members of I.B.E.W. Local 2131.

Merging Field of Membership: Employees and members of U.A.L.U. Local #159.

11953	5	PARADISE VALLEY NATIONAL CITY, CA	\$52,788,732.00	3387	UNITE WESTERN STATES REGIONAL NATIONAL CITY, CA	\$519,185.00	EXPANDED SERVICES
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Continuing Field of Membership: Members of the Paradise Valley Seventh Day Adventist Church in National City, CA, and select employer groups.

Merging Field of Membership: Members and employees of the Union of Needletrades, Industrial and Textile Employees (UNITE) under the jurisdiction of the Western States Regional Joint Board in San Diego, CA.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
67091 / 24728	5	BLUES PLUS SALT LAKE CITY, UT	\$6,154,765	8/24/2004