



***Regional Director's Actions Taken
Under Delegation of Authority***

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

NOVEMBER 2001

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

11/1/2001 THRU 11/30/2001

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	1	2	40
2	0	0	0	0	0
3	1	0	0	1	291
4	0	0	0	0	0
5	2	0	0	2	611
6	4	0	0	2	462
Total	9	0	1	7	1,404

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	125	1	4	55	14,866
2	296	2	21	93	38,866
3	318	0	17	115	30,984
4	101	1	0	40	6,650
5	108	2	9	46	78,686
6	152	0	1	43	36,055
Total	1,100	6	52	392	206,107

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	83,779
2	1	0	0	1	202,897
3	0	0	0	0	0
4	0	0	0	0	0
5	2	0	0	2	865,735
6	0	0	0	0	0
Total	4	0	0	4	1,152,411

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	4	0	1	4	485,987
2	0	0	2	0	0
3	2	0	0	2	405,066
4	0	0	2	0	0
5	1	0	0	1	45,044
6	1	1	2	1	72,945
Total	8	1	7	8	1,009,042

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
6	0	0	0	0	0
Total	0	0	0	0	0

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	1	2	14,914
2	7	0	4	6	245,847
3	3	0	7	2	222,706
4	9	0	0	3	113,966
5	14	0	3	12	1,717,036
6	0	0	1	0	0
Total	35	0	16	25	2,314,469

SUMMARY OF DELEGATED ACTIONS

11/1/2001 THRU 11/30/2001

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	0	0	0	0
6	0	0	1	34
Total	0	0	1	34

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
6	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
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

SUMMARY OF DELEGATED ACTIONS

11/1/2001 THRU 11/30/2001

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
6	0	0	0	0	0	0
Total	0	0	0	0	0	0

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	4	0	2	4
2	27	0	4	12
3	1	0	0	1
4	12	0	0	5
5	17	0	1	5
6	21	0	0	5
Total	82	0	7	32

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	2	2	0	2	0	2,543,863	0
2	2	2	0	3	1	7,935,048	645,242
3	4	2	2	3	1	2,961,514	1,182,947
4	5	0	5	1	5	3,852,338	21,002,617
5	2	1	1	1	1	201,800	447,008
6	4	2	2	4	0	14,948,676	0
Total	19	9	10	14	8	32,443,239	23,277,814

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
4580	1	THE SUMMIT ROCHESTER, NY	Occupational	\$238,671,522.00	90,000	888
FIELD OF MEMBERSHIP:	Employees of Rochester Midland Corporation who work in or are paid from Rochester, NY					
4580	1	THE SUMMIT ROCHESTER, NY	Occupational	\$238,671,522.00	90,000	1,100
FIELD OF MEMBERSHIP:	Employees of The Sutherland Group who work in or are paid from Rochester, NY					
3025	1	POWER SYRACUSE, NY	Associational	\$214,577,925.00	50,148	1,262
FIELD OF MEMBERSHIP:	Members of Nine Mile Employee Association in Oswego, New York who qualify for membership in accordance with the association's bylaws in effect on November 9, 2001					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

1329	1	SKYLINE NEW YORK, NY	Occupational	\$46,345,273.00	20,000	1,500
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FIELD OF MEMBERSHIP: Employees and persons who work regularly under contract for Esquire Deposition Services who are paid from Florham Park, NJ

80	1	AMERICAN EAGLE EAST HARTFORD, CT	Associational	\$669,372,486.00	125,000	1,519
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FIELD OF MEMBERSHIP: Employees and members of Emanuel Lutheran Church in Manchester, CT

Community Expansion

10171	1	NORTH ATTLEBORO NORTH ATTLEBORO, MA	Community	\$18,003,744.00	25,000	83,779
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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 city of Attleboro or the towns of North Attleboro, Plainville, and Wrentham, Massachusetts.

Community Conversion

9812	1	C.C.S. CLARENCE, NY	Community	\$8,940,296.00	7,000	26,123
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in the Town of Clarence, New York;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

4118	1	SEABOARD BUCKSPORT, ME	Community	\$63,069,650.00	16,000	51,791
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses or other legal entities located in Hancock County, Maine;

9616	1	GARMENT WORKERS FALL RIVER, MA	Community	\$3,369,155.00	3,000	91,938
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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 city of Fall River, MA

24312	1	NORTH COUNTRY SO BURLINGTON, VT	Community	\$64,335,037.00	25,000	316,135
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Chittenden County, Addison County, Franklin County, Lamoille County, Grand Isle County, or Washington County, VT

Underserved

24312	1	NORTH COUNTRY SO BURLINGTON, VT	Community	\$64,335,037.00	25,000	6,459
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Essex County, Vermont, an underserved area as defined by IRPS 99-1, as amended;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

9943	1	KSW WATERVILLE, ME	Community	\$24,855,409.00	7,000	8,455
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Swanville, Waldo, Belmont, Searsmont, Brooks, Monroe, Jackson, Knox, Montville, Liberty, and Morrill, Maine as an underserved area;

Multiple Common Bond Expansion

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Associational	\$69,719,413.00	60,000	530
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FIELD OF MEMBERSHIP: Emps of Headway Corporate Staffing Services wwi Virginia Beach, VA;

7965	2	@LANTEC FINANCIAL VIRGINIA BEACH, VA	Occupational	\$69,719,413.00	60,000	700
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FIELD OF MEMBERSHIP: Emps of Community Alternatives, Inc., wwi Virginia Beach, VA;

1394	2	PARAGON TOWNSHIP OF WAS, NJ	Occupational	\$275,520,890.00	86,455	750
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FIELD OF MEMBERSHIP: Emps of Christian Health Care Center wwi Wyckoff, NJ.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

16400	2	AGRICULTURE WASHINGTON, DC	Occupational	\$117,495,579.00	40,000	1,000
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FIELD OF MEMBERSHIP: Employees of The Kennedy Center who work in Washington, DC;

1394	2	PARAGON TOWNSHIP OF WAS, NJ	Occupational	\$275,520,890.00	86,455	1,000
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FIELD OF MEMBERSHIP: Emps of J. Fletcher Creamer & Son, Inc. wwi or are paid from Hackensack, NJ;

3711	2	OMEGA PITTSBURGH, PA	Associational	\$74,851,465.00	39,051	1,800
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FIELD OF MEMBERSHIP: Members of the Sheet Metal Workers' International Association, Local 12, Pittsburgh, PA

7238	2	PHILADELPHIA PHILADELPHIA, PA	Associational	\$373,829,753.00	250,000	3,500
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FIELD OF MEMBERSHIP: Members of Teamsters Local Union #830 in Philadelphia, Pennsylvania, who qualify for membership in accordance with its bylaws in effect as of March 1995

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

5631	2	ENERGY ROCKVILLE, MD	Occupational	\$87,129,980.00	40,982	6,624
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FIELD OF MEMBERSHIP: Employees of Adventist Healthcare who work in or are paid from Rockville, Maryland

24562	2	KEYSTONE DOWNINGTOWN, PA	Occupational	\$43,611,432.00	30,000	7,900
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FIELD OF MEMBERSHIP: students attending school in Coatesville Area School District in Coatesville, Pennsylvania

Community Expansion

1911	2	MON VALLEY COMMUNITY ALLENPORT, PA	Community	\$98,068,977.00	35,000	202,897
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, businesses and other legal entities located in Washington County,

Underserved

4756	2	ALLEGHENY VALLEY PITTSBURGH, PA	Community	\$10,474,242.00	4,000	1,523
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FIELD OF MEMBERSHIP: Underserved area addition: Borough of Springdale, PA (census tract 471200)

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

6785	2	LESCO EMPLOYEES LATROBE, PA	Community	\$42,333,891.00	6,300	2,906
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FIELD OF MEMBERSHIP: Underserved Area in Latrobe, PA - Census Tract 807600

1117	2	ERIE GENERAL ELECTRIC ERIE, PA	Community	\$63,975,626.00	31,097	7,716
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FIELD OF MEMBERSHIP: Census tracts: 011600 and 011701

24281	2	MOSAIC HARRISONBURG,, VA	Community	\$2,886,239.00	8,100	30,707
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FIELD OF MEMBERSHIP: Underserved Addition: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Harrisonburg, Virginia

3951	2	SOUTH JERSEY DEPTFORD, NJ	Other	\$108,956,371.00	132,000	36,000
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FIELD OF MEMBERSHIP: Portions of Pleasantville, NJ, Egg Harbor Township, New Jersey, and Atlantic City, New Jersey

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

13345	2	FIRST PEOPLES COMMUNITY CUMBERLAND, MD	Community	\$100,288,646.00	25,000	80,023
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Somerset County, Pennsylvania.

1117	2	ERIE GENERAL ELECTRIC ERIE, PA	Community	\$63,975,626.00	31,097	86,972
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FIELD OF MEMBERSHIP: Census tracts: 00100, 00300 to 00200, 002400 -002700, 011300, 011400

Multiple Common Bond Expansion

68486	3	EASTERN FINANCIAL FLORIDA MIRAMAR, FL	Occupational	\$1,173,388,226.00	561,542	510
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FIELD OF MEMBERSHIP: Employees of Collegiate Funding Services, LLC who work in or are supervised from Pinellas Park, Florida;

7397	3	AEDC TULLAHOMA, TN	Occupational	\$760,083,821.00	275,000	577
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FIELD OF MEMBERSHIP: Employees of Commissary Operations Incorporated who work in or are paid from Nashville, Tennessee;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Associational	\$2,757,357,987.00	834,606	600
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FIELD OF MEMBERSHIP: Members of the Boyette Springs Elementary School PTA located in Riverview, Florida, who qualify for membership in accordance to their charter and bylaws in effect on June 6, 2000;

68490	3	JAX NAVY JACKSONVILLE, FL	Associational	\$1,959,703,821.00	792,882	618
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FIELD OF MEMBERSHIP: Members of Orange Park Community Theatre located in Orange Park, Florida, who qualify for membership in accordance with their charter and bylaws in effect on May 10, 2001;

12977	3	MARINE JACKSONVILLE, NC	Occupational	\$317,356,379.00	142,000	700
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FIELD OF MEMBERSHIP: Employees of Stafford County Government who work in or are supervised from Stafford, Virginia;

9229	3	BATON ROUGE TEACHERS BATON ROUGE, LA	Occupational	\$178,170,443.00	100,000	710
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FIELD OF MEMBERSHIP: Students enrolled at Central Private School - kindergarten through twelfth - located in Baker, Louisiana;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

9229	3	BATON ROUGE TEACHERS BATON ROUGE, LA	Occupational	\$178,170,443.00	100,000	750
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FIELD OF MEMBERSHIP: Students enrolled at Christian Life Academy - grades kindergarten through twelfth - located in Baton Rouge, Louisiana;

24063	3	FOUNDERS LANCASTER, SC	Occupational	\$788,977,243.00	189,445	900
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FIELD OF MEMBERSHIP: Employees of Duke Energy-Catawba Nuclear Station who work in or are supervised from York, South Carolina;

68486	3	EASTERN FINANCIAL FLORIDA MIRAMAR, FL	Occupational	\$1,173,388,226.00	561,542	980
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FIELD OF MEMBERSHIP: Employees of FACS Group, Inc. who work in or are supervised from Clearwater, Florida;

967	3	GOLD COAST WEST PALM BCH, FL	Occupational	\$92,465,747.00	48,000	1,082
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FIELD OF MEMBERSHIP: Employees of Liberty Medical Supply, Inc., who are paid from Port St. Lucie, Florida;

68486	3	EASTERN FINANCIAL FLORIDA MIRAMAR, FL	Occupational	\$1,173,388,226.00	561,542	1,350
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FIELD OF MEMBERSHIP: Employees of United States Southern Command who work in or are supervised from Miami, Florida;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

7840	3	TRULIANT WINSTON-SALEM, NC	Occupational	\$784,318,580.00	503,499	2,042
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FIELD OF MEMBERSHIP: Employees of SpectraSite who work in, or are paid from, or are supervised from Cary, North Carolina;

9554	3	COUNCILL NORMAL, AL	Occupational	\$1,322,296.00	1,000	5,400
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FIELD OF MEMBERSHIP: Students enrolled at Alabama A&M University located in Normal, Alabama;

Community Conversion

13785	3	GLAMOUR QUEBRADILLAS, PR	Community	\$1,285,155.00	1,250	25,450
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Quebradillas, Puerto Rico. (App. 11/27/01)

21098	3	SIRRINE GREENVILLE, SC		\$29,534,925.00	8,000	379,616
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and other legal entities located in Greenville, South Carolina;

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

7870	3	FIRST FLIGHT HAVELOCK, NC	Community	\$120,709,720.00	118,100	57,274
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lenoir County, North Carolina

10197	3	PARK LOUISVILLE, KY	Community	\$210,147,499.00	102,717	57,508
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Madison County, Kentucky

7870	3	FIRST FLIGHT HAVELOCK, NC	Community	\$120,709,720.00	118,100	107,924
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Pitt County, North Carolina

Multiple Common Bond Expansion

24649	4	HUNTINGTON AREA POSTAL HUNTINGTON, WV	Occupational	\$36,505,075.00	7,000	990
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FIELD OF MEMBERSHIP: The following independent Mary Kay Cosmetics sale/beauty consultant units of Executive Senior Sales Director Kathy Jones, who are supervised from Proctorville, Ohio.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

Underserved

10083	4	LIMESTONE MANISTIQUE, MI	Community	\$12,586,125.00	3,000	817
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved area of Garden Township, in Delta County, Michigan

10083	4	LIMESTONE MANISTIQUE, MI	Community	\$12,586,125.00	3,000	8,903
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved areas of Schoolcraft County, Michigan

1427	4	MIDWEST AMERICA FORT WAYNE, IN	Other	\$281,139,830.00	251,956	11,401
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FIELD OF MEMBERSHIP: Underserved Area of Monroe County, KY

1427	4	MIDWEST AMERICA FORT WAYNE, IN	Other	\$281,139,830.00	251,956	14,628
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FIELD OF MEMBERSHIP: Underserved Area Expansion of Allen County, KY

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

1427	4	MIDWEST AMERICA FORT WAYNE, IN	Other	\$281,139,830.00	251,956	34,001
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FIELD OF MEMBERSHIP: Underserved Area of Barren County, KY

14364	4	FATHER MURRAY CENTER LINE, MI	Community	\$30,281,317.00	9,820	43,156
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FIELD OF MEMBERSHIP: Underserved Area Expansion into 14 census tracts in Macomb and Wayne County, MI

Single Common Bond Expansion

24244	5	ST. JOHN VIANNEY HOUSTON, TX	Associational	\$819,928.00	10,000	604
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FIELD OF MEMBERSHIP: members and employees of St. Catherine of Siena Catholic Church in Houston, TX

Multiple Common Bond Expansion

7531	5	HUGHES TUCSON, AZ	Associational	\$274,366,228.00	107,772	762
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FIELD OF MEMBERSHIP: members of Voyager Chapel Committee in Tucson, Arizona who qualify for membership in accordance with its bylaws in effect November 8, 2001

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

7531	5	HUGHES TUCSON, AZ	Associational	\$274,366,228.00	107,772	944
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FIELD OF MEMBERSHIP: members of Voyager Coffee Club in Tucson, Arizona, who qualify for membership in accordance with its bylaws in effect November 9, 2001

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX	Associational	\$1,529,337,703.00	365,877	1,000
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FIELD OF MEMBERSHIP: Members of the Woodlake Homeowners Association located in San Antonio, Texas.

6434	5	PERMIAN TELCO MIDLAND, TX	Occupational	\$18,607,627.00	7,750	2,700
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FIELD OF MEMBERSHIP: Employees of Key Energy Drilling, Inc. and Key Energy Services, Inc. who work in or are paid from Midland, Texas.

491	5	MOBILOIL BEAUMONT, TX	Occupational	\$133,913,678.00	59,000	3,655
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FIELD OF MEMBERSHIP: employees of Deli Management, Inc (dba Jason's Deli) who work in or are paid or supervised from Beaumont, TX

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

2285	5	ADVANCIAL DALLAS, TX	Occupational	\$423,616,153.00	72,000	65,307
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FIELD OF MEMBERSHIP: employees of Brinker International, Inc., who work in or are paid or supervised from Dallas, Texas

Community Expansion

11376	5	YAVAPAI PRESCOTT, AZ	Community	\$19,565,975.00	6,000	167,517
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities in Yavapai County, Arizona.

5400	5	SAC OMHAA, NE	Community	\$202,497,040.00	100,000	698,218
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within Cass, Douglas or Sarpy Counties, Nebraska or Pottawattomie County, Iowa

Community Conversion

16559	5	HIGH PLAINS CLOVIS, NM	Community	\$30,740,343.00	7,000	45,044
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within Curry County, New Mexico;

Tuesday, January 08, 2002

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

Underserved

10269	5	CHEROKEE COUNTY TEACHERS RUSK, TX	Community	\$9,825,930.00	5,000	3,398
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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 underserved area of Rusk, Texas bounded by certain highways and county roads.

9457	5	E M O T ABILENE, TX	Community	\$4,764,116.00	1,800	4,200
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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 underserved area of Abilene, Texas bounded by certain streets

5493	5	T & P BIG SPRING, TX	Community	\$6,270,692.00	5,000	11,967
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FIELD OF MEMBERSHIP: persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in the underserved area of Nolan County, Texas

167	5	DAKOTALAND HURON, SD	Other	\$41,632,048.00	18,000	17,291
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in a defined area in Brookings County, South Dakota.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

16351	5	L F M LUFKIN, TX	Other	\$16,197,613.00	5,000	18,388
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in a defined area in Lufkin, Texas.

6625	5	BORGER 66 BORGER, TX	Community	\$13,273,463.00	5,000	53,117
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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 underserved area of Carson, Gray or Hutchinson Counties, Texas

4015	5	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	Other	\$186,435,196.00	66,044	57,873
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in a defined geographical area in San Antonio, Texas.

11032	5	HEART O' TEXAS WACO, TX	Community	\$44,536,294.00	25,000	74,978
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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 underserved area of Coryell County, Texas

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

10994	5	NAFT PHARR, TX	Community	\$29,867,066.00	17,000	93,591
FIELD OF MEMBERSHIP: persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in the Harlingen-San Benito Underserved Area in Cameron County, TX						
24360	5	HIWAY ST. PAUL, MN	Other	\$415,601,069.00	103,000	94,669
FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in a defined geographic area in St. Paul, Minnesota.						
9817	5	GOLDEN EAGLE TULSA, OK	Community	\$13,918,681.00	7,500	164,689
FIELD OF MEMBERSHIP: persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in the north Tulsa Oklahoma Underserved Area as defined.						
11032	5	HEART O' TEXAS WACO, TX	Community	\$44,536,294.00	25,000	213,517
FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved are of McLennan County, Texas;						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

10994	5	NAFT PHARR, TX	Community	\$29,867,066.00	17,000	229,736
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FIELD OF MEMBERSHIP: persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in the underserved community of McAllen-Edinburg-Pharr, Texas

10174	5	FORT BLISS EL PASO, TX	Other	\$349,462,872.00	200,724	679,622
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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 underserved area of El Paso County, Texas.

Multiple Common Bond Expansion

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	515
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FIELD OF MEMBERSHIP: Employees of and students attending Kula Elementary School in Kula, Hawaii;

5632	6	WESTERN LOS ANGELES, CA	Occupational	\$386,574,290.00	164,553	675
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FIELD OF MEMBERSHIP: Employees of Teleglobe USA, Inc. who work in or are paid from Reston, Virginia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	701
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FIELD OF MEMBERSHIP: Employees of and students attending King Kamehameha III Elementary School in Lahaina, Hawaii;

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	711
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FIELD OF MEMBERSHIP: Employees of and students attending Lahaina Intermediate School in Lahaina, Hawaii:

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	714
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FIELD OF MEMBERSHIP: Employees of and students attending the Princess Nahienaena Elementary School in Lahaina, Hawaii;

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	737
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FIELD OF MEMBERSHIP: Employees of and students attending Lokelani Intermediate School in Kihei, Hawaii;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

24552	6	FRESNO COUNTY FRESNO, CA	Associational	\$218,030,865.00	35,000	755
FIELD OF MEMBERSHIP: Voting members of the Frersno Builders' Exchange in Fresno, California who qualify for membership in accordance with its charter and bylaws in effect on April 19, 1990; employees of Frersno Builders' Exchange who work in Fresno, California;						
20068	6	XEROX EL SEGUNDO, CA	Occupational	\$517,688,737.00	95,000	800
FIELD OF MEMBERSHIP: Employees of Pinkerton Security Services who work in Rochester, New York;						
1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	852
FIELD OF MEMBERSHIP: Employees of and students attending Kihei Elementary School in Kihei, Hawaii;						
1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	933
FIELD OF MEMBERSHIP: Employees of and students attending 'Iao Intermediate School in Wailuku, Hawaii:						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	948
FIELD OF MEMBERSHIP: Employees of and students attending Waihe'e Elementary School in Wailuku, Hawaii:						
1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	977
FIELD OF MEMBERSHIP: Employees of and students attending Kahului Elementary School in Kahului, Hawaii:						
1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	986
FIELD OF MEMBERSHIP: Employees of and students attending Lahaina High School in Lahaina, Hawaii:						
1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	1,007
FIELD OF MEMBERSHIP: Employees of and students attending Wailuku Elementary School in Wailuku, Hawaii:						
1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	1,021
FIELD OF MEMBERSHIP: Employees of and students attending Maui Waena Intermediate School in Kahului, Hawaii:						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Occupational	\$431,139,414.00	102,000	1,200
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FIELD OF MEMBERSHIP: Employees of Web Service Company, Inc. who work in or are paid from Redondo Beach, California;

24299	6	SANTA CLARA COUNTY SAN JOSE, CA	Occupational	\$323,336,744.00	50,000	1,355
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FIELD OF MEMBERSHIP: Students attending Pioneer High School in San Jose, California;

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	1,526
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FIELD OF MEMBERSHIP: Employees of and students attending King Kekaulike High School in Pukalalni, Hawaii;

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	1,841
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FIELD OF MEMBERSHIP: Employees of and students attending Henry Perrine Baldwin High School in Wailuku, Hawaii;

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	1,851
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FIELD OF MEMBERSHIP: Employees of and students attending Maui High School in Kahului, Hawaii;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Friday, November 30, 2001

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	2,000
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FIELD OF MEMBERSHIP: Employees of FCH Enterprises, Inc. (Zippy's Restaurants) who work in or are paid from Honolulu, Hawaii;

1999	6	LOCKHEED BURBANK, CA	Occupational	\$1,318,857,106.00	107,910	2,300
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FIELD OF MEMBERSHIP: Employees of EarthLink, Inc., Pasedena Call Center who work in Pasadena, California;

24292	6	NORTHROP GRUMMAN HAWTHORNE, CA	Occupational	\$340,004,249.00	80,000	2,500
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FIELD OF MEMBERSHIP: Employees of Pinkerton Government Services, Inc. who work in Torrance, California;

Community Conversion

495	6	ELKHORN FORT HARRISON, MT		\$14,801,607.00	4,000	72,945
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Jefferson County, Lewis and Clark County, and Powell County, MT.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	9	104
Number of Expansions Denied	0	2
Number of Expansions Deferred	1	17
Number of FCUs Receiving Expansions	7	33
Number of Potential Members Added	1404	787225

<u>Multiple Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	1100	12794
Number of Expansions Denied	6	55
Number of Expansions Deferred	52	853
Number of FCUs Receiving Expansions	392	1340
Number of Potential Members Added	206107	2184412

<u>Community Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	4	19
Number of Expansions Denied	0	1
Number of Expansions Deferred	0	30
Number of FCUs Receiving Expansions	4	19
Number of Potential Members Added	1152411	3053094

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

<u>Community Conversions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	8	91
Number of Expansions Denied	1	7
Number of Expansions Deferred	7	84
Number of FCUs Receiving Expansions	8	91
Number of Potential Members Added	1009042	15662791

<u>Underserved</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	35	241
Number of Expansions Denied	0	3
Number of Expansions Deferred	16	113
Number of FCUs Receiving Expansions	25	151
Number of Potential Members Added	2314469	12868413

<u>Housekeeping</u>	<u>Current</u>	<u>YTD</u>
Number of Housekeeping Approved	82	3105
Number of Housekeeping Denied	0	156
Number of Housekeeping Deferred	7	135

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

13102	1	ONEIDA COUNTY	\$6,994,704.00	6850	UTICA CUTLERY EMPLOYEES	\$551,567.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		UTICA, NY			UTICA, NY		

Continuing Field of EMPLOYEES OF ONEIDA COUNTY, NEW YORK WHO WORK IN ONEIDA COUNTY, NEW YORK; AND OTHER OCCUPATIONAL GROUPS

Merging Field of Membership: EMPLOYEES OF THE UTICA CUTLERY COMPANY WHO WORK IN NEW YORK MILLS OR UTICA, NEW YORK

9555	2	N.J. SUBURBAN	\$5,039,034.00	68351	AP & SA	\$645,242.00	POOR FINANCIAL CONDITION
		MOORESTOWN, NJ			CHERRY HILL, NJ		

Continuing Field of MULTIPLE GROUP

Merging Field of Membership: MEMBERS OF THE NEW JERSEY AUTOMOTIVE WHOLESALERS ASSOCIATION

	2			5491	KEROTEST EMPLOYEES	\$131,608.00	
					PITTSBURGH, PA		

Continuing Field of

Merging Field of Membership:

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

2				16031	T F C	\$602,529.00	
					WARREN, PA		

Continuing Field of

Merging Field of Membership:

151	2	JUSTICE	\$229,111,311.00	5478	WILSHIRE WEST	\$7,200,911.00	POOR
		CHANTILLY, VA			LOS ANGELES, CA		FINANCIAL CONDITION

Continuing Field of

MULTIPLE GROUP INCLUDING GOVERNMENT WORKERS

Merging Field of Membership:

MULTIPLE GROUP INCLUDING GOVERNMENT WORKERS

61687	3	AMERICAN UNIFORM	\$6,243,381.00	67888	BLAZER	\$1,182,947.00	POOR
		CLEVELAND, TN			CLEVELAND, TN		FINANCIAL CONDITION

Continuing Field of

EMPLOYEES OF J.L. CHANCEY TRUCK RENTAL LOCATED IN CLEVELAND, TN

Merging Field of Membership:

EMPLOYEES OF HARDWICK CLOTHERS LOCATED IN CLEVELAND, TN

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

19448	3	U. T.	\$89,825,512.00	10781	GREENFIELD, TN	\$1,273,156.00	LACK OF SPONSOR SUPPORT
		KNOXVILLE, TN			GREENFIELD, TN		

Continuing Field of EMPLOYEES OF THE UNIVERSITY OF TENNESSEE WHO WORK IN THE STATE OF TENNESSEE. STUDENTS OF THE UNIVERSITY OF TENNESSEE.

Merging Field of Membership: EMPLOYEES OF THE KELLWOOD COMPANY, GREENFIELD DIVISION, WHO WORK IN GREENFIELD, RUTHERFORD, AND BRADFORD, TENNESSEE

63295	3	ALABAMA MENTAL HEALTH	\$40,916,815.00	17625	STAUFFER LEMOYNE	\$909,225.00	POOR FINANCIAL CONDITION
		TUSCALOOSA, AL			AXIS, AL		

Continuing Field of EMPLOYEES OF THE STATE DEPARTMENT OF MENTAL HEALTH, STATE FACILITY RESIDENTS, AND EMPLOYEES OF TUSCALOOSA COUNTY MEDICAL AND DENTAL SERVICES.

Merging Field of Membership: EMPLOUEES OF AKZO-NOBEL CHEMICAL AND ZENECA CHEMICAL COMPANY (FORMERLY STAUFFER CHEMICAL COMPANY) WHO WORK IN MOBILE, AL

12808	3	NORTHEAST ARKANSAS	\$61,554,505.00	24424	YALE	\$779,133.00	LACK OF SPONSOR SUPPORT
		BLYTHEVILLE, AR			FORREST CITY, AR		

Continuing Field of MILITARY AND CIVILIAN PERSONNEL OF THE UNITED STATES

Merging Field of Membership: EMPLOYEES OF YALE HOISTS WHO WHOR IN FOREST CIRY, ARKANSAS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

61239	4	GOLDEN CIRCLE	\$60,794,752.00	60960	AMCO, INC.	\$4,800,395.00	EXPANDED SERVICES
		CANTON, OH			ALLIANCE, OH		

Continuing Field of MEMBERS OF GOLDEN LODGE NO. 1123, UNITED STEELWORKERS OF AMERICA, MEMBERS OF LABOR UNIONS LOCATED IN THE CANTON-AKRON STANDARD METROPOLITAN AREA.(EXCLUDING THOSE WHO ALREADY HAVE A CREDIT UNION THROUGH THEIR EMPLOYER OR UNION)

Merging Field of Membership: EMPLOYEES EMPLOYED BY OR PAID FROM ALLIANCE MACHINE CO. OF ALLIANCE, OHIO

61446	4	DUPAGE	\$167,867,022.00	19215	COLLEGE OF DUPAGE	\$3,852,338.00	ADDITIONAL PRODUCTS AND SERVICES
		NAPERVILLE, IL			GLEN ELLYN, IL		

Continuing Field of ANY EMPLOYEE, MEMBER, VOLUNTEER AND STUDENT OF ANY PUBLIC, PRIVATE, PAROCHIAL EDUCATIONAL ENTITY IN DUPAGE COUNTY; ANY MUNICIPALITY, GOVERNMENTAL BODY OR TAX SUPPORTED AUTHORITY OF DUPAGE COUNTY; AND 146 SEG GROUPS.

Merging Field of Membership: EMPLOYEES AND STAFF OF COLLEGE OF DUPAGE AND THE MORTON ARBORETUM

65003	4	GAS AND ELECTRIC	\$19,835,838.00	62627	EMPLOYEES OF ROCK ISLAND	\$1,385,624.00	EXPANDED SERVICES
		ROCK ISLAND, IL			ROCK ISLAND, IL		

Continuing Field of EMPLOYEES OF IOWA-ILLINOIS GAS AND ELECTRIC COMPANY, ROCK ISLAND, ILLINOIS.

Merging Field of Membership: CITY EMPLOYEES OF ROCK ISLAND, ILLINOIS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

62939	4	STREATOR COMMUNITY STREATOR, IL	\$14,160,274.00	65921	FLINK EMPLOYEES STREATOR, IL	\$172,800.00	EXPANDED SERVICES
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Continuing Field of ANY PERSON OF STREATOR AREA WHO LIVES OR WORKS IN BRUCE, ALLEN, OTTER CREEK OR READING TOWNSHIPS AND EMPLOYEES OF VACTOR MANUFACTURING, INC.

Merging Field of Membership: EMPLOYEES OF FLINK COMPANY, TELEWELD INC., TUSCARORA PLASTICS, INC AND KNOEDLER MANUFACTURERS IN STREATOR, IL

60189	4	CORNERSTONE FREEPORT, IL	\$57,757,541.00	60254	MIDWEST COMMUNITY STERLING, IL	\$14,201,102.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OF HONEYWELL SENSING AND CONTROL; ANYONE WHO LIVES OR WORKS IN STEPHENSON AND JO DAVIESS COUNTY, ILLINOIS

Merging Field of Membership: ANYONE WHO WORKS OR RESIDES IN WITESIDE, LEE, OGLE, CARROLL OR BUREAU COUNTY, ILLINOIS

	4			63339	PURINA CINCINNATI EMPLOYEES CINCINNATI, OH	\$442,696.00	
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Continuing Field of

Merging Field of Membership:

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

67681	5	NEIGHBORHOOD	\$163,958,418.00	60604	BRIGGS-WEAVER EMPLOYEES	\$447,008.00	CONVERSION TO OR MERGER WITH FISCO
		DALLAS, TX			COPPELL, TX		

Continuing Field of EMPLOYEES OF U.S. POSTAL SERVICE, U.S. DEPT. OF AGRICULTURE, SEVERAL SEGS AND COMMUNITY ELEMENTS.

Merging Field of Membership: EMPLOYEES OF BRIGGS-WEAVER, INC.

22113	5	KEARNEY EATON EMPLOYEES	\$5,420,276.00	18290	WEST COE	\$201,800.00	INABILITY TO OBTAIN OFFICIALS
		KEARNEY, NE			KEARNEY, NE		

Continuing Field of EMPLOYEES OF EATON CORPORATION AND 17 SELECT GROUPS IN KEARNEY, NE

Merging Field of Membership: EMPLOYEES OF WEST COMPANY, INC. WHO WORK IN KEARNEY, NE

62736	6	SAN MATEO	\$418,484,693.00	13461	DALY CITY EMPLOYEES	\$7,419,224.00	EXPANDED SERVICES
		REDWOOD CITY, CA			DALY CITY, CA		

Continuing Field of EMPLOYEES OF SAN MATEO COUNTY, CALIFORNIA, AND NUMEROUS SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES OF THE CITIES OF DALY CITY AND BRISBANE, CALIFORNIA; THE NORTH SAN MATEO COUNTY SANITATION DISTRICT; AND THE DALY CITY REDEVELOPMENT AGENCY.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

24238	6	CALIFORNIA ADVENTIST GLENDALE, CA	\$29,835,651.00	22163	GAMC GLENDALE, CA	\$4,218,166.00	EXPANDED SERVICES
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Continuing Field of MEMBERS OF SEVENTH DAY ADVENTIST CHURCHES IN THE STATE OF CALIFORNIA, AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES, MEDICAL STAFF, AND CONTRACT EMPLOYEES OF GLENDALE ADVENTIST MEDICAL CENTER AND GLENDALE COMMUNITY HOSPITAL, AND ADVENTIST HEALTH SERVICES, WHO WORK IN GLENDALE, CA; AND VOLUNTEERS AND MEMBERS OF THE BOARD OF TRUSTEES OF THE ABOVE HOSPITAL.

18025	6	GREEN RIVER U. P. EMPLOYEES GREEN RIVER, WY	\$5,678,700.00	22736	MANSFACE GREEN RIVER, WY	\$2,301,006.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of EMPLOYEES OF THE UNION PACIFIC CORP. AND ITS WHOLLY-OWNED SUBSIDIARIES, WHO WORK IN OR HAVE HEADQUARTERS IN GREEN RIVER OR ROCK SPRINGS, WY, OR WHO WORK ON SPECIFIC LINES OF THE UNION PACIFIC RAILROAD; AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES OF THE FMC/GRANGER WHO WORK IN GREEN RIVER, WY; AND SIX SELECT EMPLOYER GROUPS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Friday, November 30, 2001

64544	6	STAR ENERGY	\$9,544,597.00	12394	VENTURA TEXACO EMP	\$1,010,280.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		BAKERSFIELD, CA			VENTURA, CA		

Continuing Field of

EMPLOYEES OF TEXACO, INC., AND EMPLOYEES OF CONTACTORS, WORKING OUT OF TEXACO, INC. OPERATIONS IN CONTRA COSTA, FRESNO, KERN, MONTEREY, ORANGE, SAN JOAQUIN, SANTA BARBARA, SAN BERNARDINO, AND STANISLAUS COUNTIES, CA, CLARK COUNTY, NV, AND LEA COUNTY, NM.

Merging Field of Membership:

EMPLOYEES OF TEXACO, INC., AND ITS AREA OFFICES TEXACO EXPLORATION AND PRODUCTION INC., TEXACO REFINING AND MARKETING INC., AND TEXACO TRADING AND TRANSPORTATION, INC., WHO WORK IN SEVERAL CALIFORNIA LOCATIONS.

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
6571 / 68484	6	PACIFIC BAY OAKLAND, CA	\$34,005,412	11/1/2001