



National Credit Union Administration
REGION IV

BOARD ACTION MEMORANDUM

TO: NCUA Board **DATE:** June 1, 2004
FROM: Regional Director Jane A. Walters **SUBJ:** Conversion to Community Charter
US Federal Credit Union
Burnsville, Minnesota

ACTION REQUESTED: NCUA Board approval of the requested community-based field of membership conversion by US Federal Credit Union, Charter Number 24297. Assets \$513 million.

DATE ACTION REQUESTED: June 24, 2004

OTHER OFFICES CONSULTED: Examination and Insurance, General Counsel

VIEWS OF OTHER OFFICES CONSULTED: Concur

BUDGET IMPACT, IF ANY: None

RESPONSIBLE STAFF PERSON: RD Jane A. Walters, ARDO C. Keith Morton, DOI Director Robert J. LeConte, Senior Insurance Analyst Richard B. Lynn

SUMMARY: Interpretive Ruling and Policy Statement (IRPS) 03-1, permits an occupational, associational, or multiple common bond federal credit union to convert to a community field of membership. The credit union provided documentation supporting the application for a conversion to a community charter in compliance with IRPS 03-1.

The proposed community includes those persons who live, work, worship, or attend school in and businesses and other legal entities located in Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties, Minnesota. Population of the proposed area is 2,642,056 (2000 Census).

US Federal Credit Union established the requested community as a single, well-defined, local community where residents interact and share common interests. The credit union provided ample evidence showing the seven counties constitute a single community where residents interact at and share common interest in the area's primary trade center, traffic flow, shared facilities, organizations, newspapers, and events.

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National Credit Union Administration
REGION IV

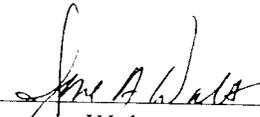
The credit union prepared a comprehensive business plan demonstrating its ability to serve the entire community. The business plan details management's strategy to serve the entire community.

(b)(4), (b)(8)

Supervisory Examiner and the District Examiner recommend approval of the community charter.

CONCLUSION: Based on the evidence submitted, we find the requested area to be a single, local, well-defined community where residents interact and share common interests. The application also supports US Federal Credit Union's ability to serve the community.

RECOMMENDED ACTION: I have considered the facts of this case, and conclude the application meets the requirements of Interpretive Ruling and Policy Statement 03-1. Therefore, Board approval of the application to convert to a community charter submitted by US Federal Credit Union is recommended.



Jane A. Walters
Regional Director

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**US FEDERAL CREDIT UNION
PROPOSED CONVERSION TO COMMUNITY CHARTER**

John Edward Thompson
2/21/97

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REGIONAL SUMMARY

**RECORD OF ACTION
PROPOSED COMMUNITY CHARTER CONVERSION**

FCU Name:	US	Charter Number	24297
Location:	Burnsville, Minnesota	SE/EX	Bennett/Johnson
Assets:	\$513,692,702	Last Exam:	3/31/2003
Shares:	\$457,099,179	CAMEL:	(b)(8)
Loans:	\$349,679,361	Low Income?:	No
Current FOM:	Multiple Common Bond	Current # of SEGs:	372
Members/Potential/Penetration:	71,691	270,000	26.6%

The following documentation, required by Interpretive Ruling and Policy Statement 03-1, is provided in support of the application:

1. Proposal

Proposed FOM & Community:	<i>“persons who live, work, worship, or attend school in, and businesses and other legal entities located in”:</i> Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties, Minnesota. These counties are contiguous.
Population & Source:	2,642,056 potential members from this community conversion. The population figures for the area are supported by US Census information.
Low Income? If So, How?	No
SEGs O/S Community?	There are 25 SEGs with a potential membership of 3,746 located outside of the proposed community. The credit union will notify the groups of the discontinuation of service after approval of this community charter conversion request.
Reasons for Request: The credit union lists several reasons for converting to a community charter, including: <ul style="list-style-type: none"> ➤ To ensure long-term viability of the institution ➤ To allow all community residents the benefits of membership in the credit union ➤ To better serve the underserved in the community 	

2. Evidence the Proposed Area is a Community

A. Community Boundaries (See Tab 3):

Approximate Size:	3,840 square miles	Approximate Distance Across East and West:	60 miles
General Location:	Eastern Minnesota		

US FCU is the oldest credit union in Minnesota, beginning operations in 1925 as the Minneapolis Postal Employees CU. By 1974 and after rapid growth, the credit union relocated to a new headquarters and began opening new offices in the Twin Cities. The credit union continued to grow

throughout the years by adding branches, members, and assets. Today, the credit union serves more than 71,000 members, four underserved areas, and has more than \$500 million in assets. The credit union is asking to convert to a community charter to serve a seven-county area referred to as the “Greater Twin Cities Community” (GTCC).

B. Evidence Of Resident Interaction And/Or Common Interests In The Local Community (See Tab 4):

Scarborough Research: A large portion of the third party documentation supporting the information regarding residential interaction comes from Scarborough Research Company, a marketing research company in business for twenty-five years and serving major customers such as Coca-Cola, Wells Fargo Bank, Goodyear Tire & Company, and others. The data supplied by Scarborough Research was already documented when they were contacted by the credit union; the company was not hired to document the evidence, as it was already available to anyone who wished to purchase it. The company collects data on 75 markets in the United States.

The research is conducted by Scarborough Research through interviews of residents of the area. The interviews are conducted through telephone contacts, followed by a questionnaire to the respondents. The company then extrapolates the estimated number of residents of each county visiting a certain venue, facility, or event. The company is therefore basing their projections on statistical sampling. This method is valid and produces some very pertinent data showing the level of interaction among residents. The sections below regarding interaction contain data provided by Scarborough Research, in addition to other sources. The high percentage of residents of the requested community who interact through the various events, shared facilities, etc., described below is significant evidence the area is a single, well-defined community.

Political Jurisdictions: The requested area is a multiple political jurisdiction and is comprised of seven contiguous counties. The following organizations support the fact the area is a single, well-defined community.

- **Minnesota Regional Chamber of Commerce:** The Minnesota Regional Chamber of Commerce is comprised of the exact same seven-county area being requested as a community by the credit union. The Chamber represents businesses in the community and focuses on developing new businesses and the global recruitment of new business to the community. In addition, the Chamber offers different events and programs aimed at training, recognition, networking, and prestigious opportunities for community involvement.
- **Metropolitan Council:** The proposed community is supported by the Metropolitan Council. The Council is a recognized regional planning district by the state of Minnesota. It is appointed by the Governor and is charged with developing a comprehensive plan to help guide the future development of the same seven-county area requested by the credit union. The Council was created in 1967 and has a total of 17 members, with 16 members representing a geographic district within the Council and one at large member. The mission of the organization is to develop, in cooperation with local communities, a comprehensive regional planning framework, focusing on transportation, wastewater, parks and aviation systems guiding the efficient growth of the metropolitan area. The Council operates the region’s largest bus system, wastewater

services, as well as administering housing and other grant programs. Its decisions impact everyone who lives, works, worships, shops, attends school and businesses in the proposed community.

- **Minnesota Senior Federation, Metropolitan Region:** This is the oldest and largest grassroots advocacy organization for seniors serving the same seven county area as requested by the credit union. This group represents 110 affiliated organizations and more than 15,000 individual members.
- **Family Housing Fund:** The Family Housing Fund was created in 1980 by the cities of Minneapolis and Saint Paul to provide private financial support for affordable rental housing and homeownership opportunities for families in the two cities. In 1997, the Fund expanded its service area to include the exact same seven counties as requested by the credit union.
- **Metropolitan Area Agency on Aging:** The Metropolitan Area Agency on Aging helps older residents in the community requested by the credit union. The Agency strives to enhance the quality of life for older residents through efforts such as providing education on Medicare and Medicaid, helping organizations such as Meals on Wheels, and helping organizations who do such work for seniors like chores and door-to-door transportation.
- **Metropolitan 9-1-1 Board:** The Metropolitan 9-1-1 Board was established for the purpose of overseeing the 911 system in the seven county area requested by the credit union.
- **Metropolitan Library Service Agency (MELSA):** The MELSA is the regional public library agency serving the exact same seven counties requested by the credit union.
- **Metro Crisis Coordination Program (MCCP):** The MCCP works interdependently with individuals, private providers and public agencies to prevent crises affecting the residential and/or work placements of people with developmental disabilities or related conditions and to reduce the use of hospitalizations and civil commitments resulting from crisis situations. This organization serves the same seven counties requested by the credit union.

Metropolitan Statistical Area: The requested community is part of the Minneapolis-St. Paul Metropolitan Statistical Area, a separate geographic area recognized by numerous state and federal agencies. The MSA is comprised of thirteen counties with a total population of 2,969,670. The requested seven-county community makes up approximately 89 percent of the population of the total MSA.

Major Trade Area: The major trade area of the community is the “Twin Cities” area of Minneapolis and St. Paul, comprising 25 percent of the total population of the community. Minneapolis is in Hennepin County and St. Paul is in Ramsey County. Not only are the twin cities geographically contiguous, they are also centrally located in the requested community. The Twin Cities is known all over the country and residents of the proposed seven-county community regularly travel to the Twin Cities for business and entertainment.

Residents of the seven-county community regularly work in a different county than they reside. For example, a large percentage of residents of Anoka County are actually in the workforce in Hennepin and Ramsey Counties, home to Minneapolis and St. Paul. According to Census data, 33 percent of Anoka residents work in Hennepin County, while 16 percent work in Ramsey County. With 39 percent of Anoka County residents working in Anoka County, more residents work in Hennepin and Ramsey County than in their own residential county. This is common throughout the community as highlighted below:

Residential County	% Working in Hennepin, Ramsey Counties	% Working in Same County as Residence
Anoka	49.5%	39.1%
Carver	47.8%	37.3%
Dakota	44.1%	43.9%
Scott	38.4%	33.7%
Washington	50.5%	32.3%
Hennepin	85.6%	78.7%
Ramsey	79.7%	54.9%

Conversely, a majority of Hennepin and Ramsey County residents (78.7 and 54.9 percent, respectively) work in their county of residence, further supporting the contention the twin cities are the trade center of the community.

Occupationally, the proposed community is diverse. The area is home to several Fortune 500 companies, including Target, 3M Company, Northwest Airlines, and General Mills. Some of the major industries include:

- Health Care/Educational Services – This category is the major employer in the community with 276,000 employees.
- Manufacturing – The second largest industry in the community, manufacturers employ 220,000 people.
- Professional/Scientific/Management/Administration – This category employs 169,000 people in the seven-county community.
- Retail Trade – This important industry employs 168,000 people in the community.

Traffic Flow: It is very common for residents to live in one county of the community and work in another. The community has an extensive highway network allowing residents to easily commute throughout the community for business and entertainment.

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The following table below highlights how residents routinely commute throughout the community on a daily basis:

County	To Anoka	To Carver	To Dakota	To Hennepin	To Ramsey	To Scott	To Washington
From Anoka	66,826	347	2,659	57,166	27,545	389	3,124
From Carver	< 1%	14,593	< 1%	18,021	< 1%	1,588	< 1%
From Dakota	1,172	979	90,629	6,290	28,014	4,647	3,787
From Hennepin	16,677	6,369	17,485	504,873	44,327	4,346	2,949
From Ramsey	14,211	422	8,380	68,796	39,771	764	10,466
From Scott	< 1%	2,481	8,025	17,880	< 1%	17,125	< 1%
From Washington	9,129	< 1%	8,551	16,628	35,173	< 1%	36,086

The chart above clearly shows residents regularly travel throughout the seven counties in the community.

The Metro Transit system (the bus system) averages 231,000 riders a day. This system operates in all seven counties in the community and provides for a high level of interaction, providing roughly 95 percent of the 73 million bus trips taken annually in the Twin Cities.

Shared/Common Services & Facilities: The Mall of America is the nation's largest and most visited shopping mall. The mall has 520 stores, employs more than 11,000 people, and draws more than 450,000 visitors per month. Approximately 80 percent of the visitors are residents of the proposed community. In addition, another large mall is the Brookdale Center just outside of Minneapolis. More than 166,000 people visit Brookdale Center each month, with about 97 percent of those visitors residing in the proposed community.

The requested community is home to several museums popular with both residents and tourists, including:

- *The Minneapolis Institute of Arts* – This is a free museum in Minneapolis featuring more than 100,000 objects of art covering more than 5,000 years of history. The museum is internationally recognized and is one of the top art museums in the Midwest. Almost 472,000 people visited the museum from August 2002 to July 2003, and 87 percent of the visitors were residents of the proposed community.
- *The Children's Museum* – Located in St. Paul, this museum is aimed at children ranging in age from 6 months to 10 years old. The museum attracted more than 367,000 visitors between August 2002 and July 2003 with 82 percent being residents of the community.

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- *The Science Museum* – Located in St. Paul, this museum targets middle-aged children to high school students. During the period from August 2002 and July 2003, 704,000 people visited the museum and 81 percent of those were residents of the community.

The Minneapolis/St. Paul International Airport is one of the busiest airports in the world, with more than 500,000 takeoffs each year. It is also a major hub for Northwest Airlines. The airport is located centrally within the requested community; therefore residents from all over the community use this airport, promoting interaction among residents.

There are numerous hospitals and medical facilities located within the community. The largest and most well-known among them are Fairview Health System (with three major hospitals in the community), Abbott-Northwestern Hospital, United Hospital, North Memorial Medical Center, Regions Hospital and Methodist Hospital. Approximately 93 percent of discharges within the Fairview Health System involve residents of the community, showing how important this health system is to the community. The other hospitals and health systems listed have anywhere between 69 and 93 percent of discharges to residents of the community.

The University of Minnesota Twin Cities campus is located in Hennepin County. The university was chartered in 1851, and is known globally as a leader in teaching, research, and public service, and consistently ranks among the top 20 public universities in the nation. The university offers 370 fields of study, and draws students from all over the community. As of the fall semester 2002, there were 48,677 students attending the Twin Cities campus. Students from the requested community make up 48 percent of the total student population, broken down as follows:

County	Students
Anoka	1,817
Carver	391
Dakota	2,628
Hennepin	11,532
Ramsey	5,244
Scott	386
Washington	1,609
<i>Total</i>	<i>23,607</i>

The university has a history of working to improve the community. For example, the Simply Good Eating program is an educational program started in 1969 with the goal to provide nutrition education to people with limited incomes resulting in participants increasing their ability to make wise use of their food resources. Also, the Twin Cities campus is one of only three public campuses in the United States ranking among the top 25 public and private research university campuses in total research, federal research, endowment, annual private giving, national academy members, faculty awards, PHD degrees awarded, and postdoctoral students. The university has received more than 250 patents in the past five years and is ranked sixth among universities nationally in the number of start-up companies formed as a result of university research.

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The university's sports teams also play a role in establishing community interaction. The football team drew 292,492 fans to home games in 2002, while the men's basketball team drew 228,527 fans to home games in the 2002-2003 season. As can be seen by the facts above, the university obviously plays a major role in promoting interaction among the residents of the requested community.

The University of St. Thomas in St. Paul is the largest private college or university in the community with almost 12,000 students. Sixty-three percent of undergraduate students and 86 percent of the graduate students come from within the community.

Sporting events within the community offer residents many opportunities to interact and demonstrate community pride. The community is home to four major entertainment venues, including the Target Center, the Xcel Energy Center, the RiverCentre, and the Metrodome. The Target Center, home to the Minnesota Timberwolves professional basketball team, is located in downtown Minneapolis and was built in 1990. The venue has a capacity of 18,467 and had 326,810 non-sports related visitors last year. Of those, 85 percent were residents of the requested community. The Xcel Energy Center is located in St. Paul and has a capacity of 18,064. Last year 496,000 people attended non-sporting events at the center and 79 percent of the visitors were residents of the proposed community. The RiverCentre, located in St. Paul, claims 576,000 visitors in 2002. Other statistics show 80 percent of the visitors to the RiverCentre are residents of the community. The Metrodome is home to the Minnesota Vikings and Minnesota Twins professional sports teams. Last year 311,000 people visited the Metrodome for non-sporting events and 83 percent of those were residents of the community.

The proposed community is served by The Minnesota Zoo in Apple Valley (Dakota County) drawing residents from around the community, as well as tourists from outside the community. During the period from August 2002 to July 2003, the zoo drew more than 562,000 visitors with 75 percent coming from residents of the requested community. The Como Zoo is located in St. Paul and had 862,000 visitors during the same period and 82 percent were from the community.

Fort Snelling is a historic frontier fortress located in St. Paul. The fort was established in 1819 and completed in 1825. It was built at the intersection of the Mississippi and Minnesota Rivers to control river traffic. For almost thirty years the fort was the hub of the upper Mississippi and the meeting place of diverse cultures. The fort was expanded during the Civil War to handle training duties for the Union Army. During World War Two, the fort was used to process over 300,000 inductees and trained soldiers in duties ranging from operating railroads to speaking Japanese. The fort was closed at the end of the war and transferred to the Veteran's Administration. It was designated as the state's first National Historic Landmark in 1960. Between 85,000 and 100,000 people visited Fort Snelling from May 1st to October 31st in 2003, making it one of the community's top tourist destinations. Fifty-nine percent of the visitors were residents of the proposed community.

Festivals and Community Events: The community hosts many events and festivals throughout the year bringing residents together. Following are a few of the larger festivals and events in the community:

- ✓ The Minnesota State Fair is held each August in St. Paul and drew more than 1.2 million visitors in 2002. Of the total, 81 percent of attendees were from the proposed community. The fair was first held in 1859 near what later became downtown Minneapolis, the same year Minnesota was granted statehood. The focus of the fair is still agricultural, but the scope has

been broadened to include entertainment, technological and industrial exhibits, and scores of educational and government institutions.

- ✓ The Renaissance Festival takes place each fall in Shakopee in the requested community and drew 345,000 visitors in 2002. Seventy-eight percent of the attendees were residents of the community. The festival brings the 16th century to life when kings reigned supreme and the arts flourished. Twelve stages continuously present comedy and music and more than 275 craft shops show off talented artisans' wares.
- ✓ The Holidazzle Parade happens during the Christmas season, with 316,000 attending in 2002. Of the total, 89 percent were residents of the community. This free parade is a huge holiday extravaganza. The 30-minute parade takes place each night starting the Friday after Thanksgiving and running through the holiday season. Parade-goers are greeted by storybook characters, lighted floats, musical groups, marching bands, and Santa Claus.

Organizations and Clubs: The proposed community is home to various organizations and clubs supporting the idea this requested area is a single, well-defined community. In addition, the community is home to the following professional sports teams:

- The Minnesota Vikings – NFL football team drew 512,520 fans to eight regular season home games last year, with 62 percent of attendees being from the requested community.
- The Minnesota Timberwolves – NBA basketball team drew 643,684 fans to 41 home games last year, with 32 percent being from the community.
- The Minnesota Twins – Professional baseball team drew 2,057,801 fans last year to 81 home games, with 66 percent of attendees being from the community.
- The Minnesota Wild – NHL hockey team drawing 758,536 fans to home games last year, with 43 percent of attendees being from the community.

The community is very supportive of the professional sports teams noted above. For instance, the Vikings fans are often referred to as “Purple Pride”. The Twins are named after the Twin Cities, prompting a higher level of loyalty than the average Major League Baseball team. Fans at both Vikings and Twins games in the Metrodome (also known as the “Thunderdome”) are known as some of the loudest fans around. In fact, during the 1987 baseball playoffs and World Series, the fans set new decibel records for sound in the “Thunderdome”. The high percentage of fans attending from the requested community demonstrates a high level of interaction among residents of the area.

Newspapers and Other Periodicals: The Minneapolis Star Tribune is the largest newspaper in the community with a daily circulation of 298,665 and a Sunday circulation of 514,531 to households within the boundaries of the community. With 74 percent of the Star Tribune daily circulation and 77 percent of the Sunday circulation going to residents of the requested community, it is evident all seven counties rely on the same media publications for news. The Pioneer Press is the second largest newspaper in the community with 155,937 daily and 195,134 Sunday circulation figures for households within the community. These figures translate to 82 and 78 percent of the total circulation, respectively, going to community residents.

Summary: The various counties comprising the community share media outlets, political jurisdictions, and numerous facilities. In addition, the twin cities of Minneapolis and St. Paul make up the major trade area of the community and the community shares one major commercial airport. This

information and the other evidence presented clearly shows the requested area is a single, well-defined community.

3. Business and Marketing Plan (See Tab 5)

The credit union has put forth a detailed business plan for this application. The plan establishes the credit union's ability and intent to serve the entire community. The credit union's branch coverage of the community is already strong and will improve following the conversion. Residents of the community regularly travel throughout the various counties, and the branches are easily accessible. In addition, members can use several shared branches in the community.

Ability to Serve (Service Facilities, Staffing, Infrastructure, Delivery Methods): The credit union is headquartered in Burnsville, Minnesota, a suburb of Minneapolis/St. Paul. The credit union currently offers a total of four full-service branches open to the general public and six shared branches in the community. In addition, there are two cash-based branch offices open to the general public. Cash-based offices are the same as full-service offices except there is no loan officer on site, however, loan applications are accepted. The credit union branches are well dispersed throughout the proposed community with offices in six of the seven counties. Another full-service branch open to the public is located in Northfield, just outside the boundaries of the community. Scott County does not have a branch but only has 89,498 residents, or 3 percent, of the total community population. Residents of Scott County can travel easily to a branch in either Carver or Dakota Counties as they are contiguous and it is not geographically large. (b)(4)

(b)(4) further, as indicated earlier, 38 percent of the Scott County workforce works in either Hennepin or Ramsey Counties where multiple branches are located. In fact, the entire community is only about 60 miles across and about 60 miles from top to bottom. Residents from all over the community regularly travel to the twin cities for business and pleasure. The furthest distance from any town to an existing branch is 37 miles, (b)(4) will drop to 26 miles. The majority of the population of the 7-county community is concentrated in the middle of the area geographically. Fewer people live in the outlying areas where there is a lack of branches, therefore, the great majority of the population will be closer to branches than the example above would suggest.

A review of the seven-county community shows 24.5 percent of community residents live within the boundaries of an underserved area. Hennepin and Ramsey Counties (home to Minneapolis and St. Paul, respectively) have the highest percentage of underserved residents by a wide margin. The underserved areas are generally concentrated in the center of the seven-county community. A majority of the credit union's branches are located either within or just a few miles from an underserved area. This extensive branching network allows the credit union to easily deliver credit union service to low-income residents.

The credit union has a significant number of employees who speak a second language, and/or use sign language, to better serve the membership. Languages spoken by employees include Barawa, German, Spanish, Vietnamese, Norwegian, Kannada, Telugu, Hindi (Urdu), Hmong, Oromo, Russian, Somali, and Swahili. Because of this ability to communicate with members who speak another language, the credit union serves the entire membership more effectively. A review of US Census data shows eleven

percent of residents in the seven-county community speak a language besides English at home. The following table highlights the credit union's staff breakdown by number of minority employees, employees who speak a foreign language, and employees who use sign language:

All Branch	Total	Minority	% Minority	# Speaking	# FTE's
(b)(4)					

Even though it is not possible to know what languages are spoken by community residents, the fact some credit union employees speak various foreign languages will allow the credit union to effectively serve the entire community.

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(b)(4)

Products and Services (Current, Proposed): The credit union is considered full service and offers traditional credit union share accounts (including share draft accounts), real estate loans, and traditional consumer loans. Plans are to continue expanding the services and products offered as they are introduced to the marketplace. Services and products offered include:

- ❖ All types of consumer loan products including credit cards
- ❖ Real estate loans
- ❖ All types of share products including free share draft accounts
- ❖ ATMs
- ❖ PC Banking
- ❖ Internet site
- ❖ Extended drive-thru hours

Service to Low-income Residents: Management makes the point the requested community has a number of predatory financial providers such as finance companies, check cashing businesses, and pawn shops. All of these businesses typically target less financially educated individuals and families in the most need of financial help. They tend to charge very high interest rates and fees; instead of helping people of moderate means, they exploit the financial situation they are in with no concern for the person or family. With approximately half of all community households earning below the state average median income, management understands how critical it is to provide service at a reasonable cost to these residents.

Banks in the community do not offer similar products and services at a comparable cost to the resident. They often require some kind of minimum balance for a free checking account (often as much as \$500). Commercial banks in the area historically have not provided the same high level of service this credit union provides.

The credit union has a long history of helping members of moderate means through various programs, products, and services geared towards providing a high level of service to this significant portion of the

potential membership. Specifically, the following programs, products, and services will improve low-income members financial lives:

- ✓ *The Volunteer Income Tax Assistance (VITA) program* – As noted earlier, this program began in 2004 and US FCU was the first credit union to offer the program in Minnesota. Management decided to offer this program because it could save members hundreds of dollars in tax preparation expenses. The credit union will work with the IRS and AccountAbility to bring free tax preparation services to the residents in the proposed community. The credit union originally thought a total of 50 members would take advantage of this service the first year; however, the credit union had already prepared 73 tax returns by April 1, 2004. The credit union has set a goal to triple the number of people served by this program in 2005. Further Evidence of the credit union’s support of this program can be seen by its donation of six personal computers to AccountAbility Minnesota (the entity charged with running this program) in late 2003.
- ✓ *The International Remittance Network (IRnet)* – The credit union will begin participating in this program in 2004, and is the first federally chartered credit union in Minnesota to offer this service. This service provides low-cost wire transfers to many nations in the Caribbean and Latin America.
- ✓ *First Time Homebuyers Program* – This program requires little or no down payment and offers flexible qualifying terms, allowing first time buyers to have similar interest rates to other homebuyers while making it easier to get into their first home. There are two ways members can take advantage of this program; either having a three percent down payment or a 95/5 first mortgage program allowing the member to borrow the five percent down payment, therefore receiving one-hundred percent financing. The program has generated almost \$2,000,000 worth of these loans to date.
- ✓ *Low interest VISA* – This credit card comes with a low minimum credit line of \$500 and is meant to assist first time and low income members meet qualification guidelines.
- ✓ *BALANCE financial program* – This program helps members with debt management services via toll-free lines and Internet access. Since inception in 2000, the credit union has fielded (b)(4) a variety of s. A substantial ce inception, majority of these
- ✓ *Risk-based pricing* – The credit union offers risk-based pricing for loans. The program takes into account the merits of a member’s loan request, including present circumstances, past credit history, and ability to repay. Many times, members who qualify for loans at higher rates can take advantage of a lower rate for subsequent loans once an obligation has been successfully repaid. The following statistics for the risk-based pricing program show the amount of loans granted during 2003 and a break-down of the various grades of paper in the portfolio:

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(b)(4)

- ✓ *Website* – The credit union’s website hosts financial calculators and links to the members Financial network, offering an extensive consumer financial library.
- ✓ *Free car buying service* – This service, through Recon, LTD., gives members the dealer cost information, car searches, and purchasing services for a low mark-up over dealer cost. Using this service often gives the member a better purchase price than if they didn’t use the service.
- ✓ *Check cashing service* – The credit union plans to implement check cashing services in their Minneapolis branch. This will allow local residents a more affordable way to cash checks. After a pilot program at the Minneapolis branch, the program will be expanded to include other branch offices.
- ✓ *Free ATMs* – The credit union currently offers access to 62 surcharge-free ATMs throughout the community. ATM choices include credit union owned ATMs, Wells Fargo ATMs at no cost to credit union members, and extended agreement ATMs with no cost to members. In addition, the membership will soon have access to two new credit union owned ATMs and 200 new surcharge-free ATMs. Refer to the map under Tab 3 for a view of where the ATMs are located in the community.
- ✓ *Free checks* – The credit union does not charge members over 60 years old for checks.
- ✓ *Free checking* – The credit union offers checking accounts without monthly service fees and no minimum balance requirements.
- ✓ *NeighborWorks* – NeighborWorks is a national network of more than 225 community-based organizations creating healthy communities through the work of thousands of residents, business people, government officials and other partners. The program includes such components as:
 - NeighborWorks Campaign for Home Ownership – This program is a national campaign geared towards making home ownership a reality for the underserved and has produced tens of thousands of new homeowners in lower-income communities.
 - NeighborWorks Multifamily Initiative – This program is aimed at increasing the amount of affordable rental housing for the underserved.
 - NeighborWorks Rural Initiative – This program implements innovative strategies for housing and economic development in rural areas.

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The credit union participated in NeighborWorks training during May of 2004 in Minneapolis, Minnesota, and will likely participate in other NeighborWorks programs in the near future.

Free financial seminars – The credit union regularly offers financial planning seminars covering many current financial issues. Since 2000, the credit union has hosted 12 seminars at branch locations, and more than 60 seminars at businesses in the field of membership. Following are a couple of the more notable seminars provided by the credit union.

- ❖ *Volunteers of America Alternative High School (VOA)* – This was a five-week series of financial seminars presented by staff to two classes of high school aged students. The seminars took place within the boundaries of the underserved area in south Minneapolis already being served by the credit union. The weekly topics included money matters, budgeting, savings and investments, credit, and financial institution options. The credit union will not participate in this program in the future; instead it will participate in the National Endowment for Financial Education, as discussed below.
- ❖ *National Endowment for Financial Education (NEFE)* – This program is a high school financial planning program offered at no cost to public and private high schools throughout the country. It is much larger than the Volunteers of America program discussed above. The curriculum includes a basic introduction to personal financial planning, covering the impact of career and work factors on earnings potential, spending and saving money, using and managing credit effectively, protecting assets, and the time value of money. Students are also taught how to develop their own personal spending and savings plan. The credit union has already committed one dozen employees to the Minnesota launch of NEFE – six times the number of credit union employees participating in the VOA program.
- ❖ *Pension/401(k) Services* – The credit union invited more than 450 local businesses to a seminar in 2003 to provide area employers with an understanding of the differences in programs, and to help them select programs to best meet their employees’ financial needs.

(b)(4)

016 13

(b)(4)

(b)(4)

Previously Approved Underserved Areas: The credit union has applied for and received four underserved areas prior to this community conversion application. Following is a brief synopsis of each of the requests.

(b)(4)

Dakota/Rice Counties Underserved Area (July 2003) -- This underserved area was added to the field of membership less than one year ago. From August 2003 to February 2004, 86 new members were

(b)(4)

Fulton/Clayton (Georgia) Counties Underserved Area (September 2003) -- This underserved area was added to the field of membership less than one year ago. From October 2003 through February 2004,

020 ✓

(b)(4)

Memphis Underserved Area (October 2003) - This underserved area was added to the field of membership less than one year ago. From November 2003 through February 2004 87 new members

(b)(4)

Financial Impact: The credit union projects the community conversion will have the following

(b)(4)

Market Penetration: The following table shows the credit union's current penetration into the requested 7-county community by county:

County of Residence	(b)(4)	Total Population	(b)(4)
Anoka		298,084	
Carver		70,205	
Dakota		355,904	
Hennepin		1,116,200	
Ramsey		511,035	
Scott		89,498	
Washington		201,130	
Total Community		2,642,056	

4. Current Financial and Operating Condition (See Tab 6)

Key Ratios As Of:	12/31/03
<i>Net Worth</i>	10.59%
<i>Delinquent Loans/Total Loans</i>	0.72%
<i>Net Charge-Offs/Average Loans</i>	0.53%
<i>Return on Average Assets</i>	0.82%

The credit union continues to enjoy a very strong net worth ratio and a very solid financial standing with no indications of the positive trends reversing.

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

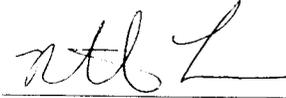
6. Conclusions & Recommendation

The documentation cited above:

1. Demonstrates the proposed area is a well-defined local community where residents have common interests and interact, clearly bounded by the county lines.
2. US Federal Credit Union is financially sound and has the ability and intent to serve the proposed area.
3. Management of the credit union has proven they can operate the credit union in a safe and sound manner.
4. The Regional Director does not have the authority to approve this action without additional concurrence based on the fact the proposed community is a multiple political jurisdiction with more than 500,000 residents. General Counsel and Examination and Insurance concurrences have been received. Therefore, this must be forwarded to the NCUA Board for approval.

022 JS

Based on the information noted above, I recommend this action be forwarded to the NCUA Board for approval:



Insurance Analyst

6-14-04
Date

Concur: _____

Do Not Concur: _____

Director of Insurance

Date

Concur: _____

Do Not Concur: _____

ARD - Operations

Date

Concur: /

Do Not Concur: _____



Regional Director

6-14-04
Date

022A 20

WRITTEN CURRENT AND PROPOSED FIELD OF MEMBERSHIP

AMENDMENT TO CHARTER

Draft

US Federal Credit Union
Charter No. 24297

WHEREAS, formal request has been submitted by the officials of this Federal Credit Union that the following amendment to its charter be approved:

Section 5 of the Charter shall be amended to read as follows:

"The field of membership of this credit union shall be limited to those having the following common bonds:

1. persons who were members of this credit union as of March 16, 1987, the effective date of its conversion to a Federal charter;
2. members of record of this credit union as of xx xxx, 2004, the effective date of its conversion to a community charter;
3. persons who live, work, worship or attend school in, and businesses and other legal entities located in Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties, Minnesota; (xx xxx, 2004);
4. persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area bounded by the following streets and boundaries in Dakota and Rice counties, Minnesota:

Beginning at the intersection of Highway 86 (280th Street West) and the Dakota County line, proceeding South following the county line to Highway 19 (Lonsdale Avenue), then East to Decker Avenue, then South to its intersection with Forest Avenue, then Southwest to West Avenue, then East to its intersection with the Chicago, Milwaukee, St. Paul and Pacific Railroad tracks, then Southwest following the tracks to Wolf Creek, then East following Wolf Creek to the Cannon River, then North to its intersection with Highway 3 (Faribauld Blvd.) then Northeast on Highway 3 to the intersection of 110th Street East, then East to its intersection with Hall Avenue then North on Hall Ave/Spring Creek Road to 330th Street, then East to its intersection with Goodhue Avenue then North following an imaginary line to its intersection with Highway 86 (280th Street), then West to the starting point; (7/22/2003)

5. persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area bounded by the following streets and boundaries in Fulton and Clayton counties, Georgia: (09/23/2003)

Beginning at the intersection of Redwine Road and Interstate Highway 285, proceeding East on Redwine Road to Washington Road, then Southwest to Campcreek Parkway, then East to Herschel Road, then North to Washington Road, then Northeast to Lyle Road, then East and Northeast to English Lane/Vesta Avenue, then East to Highway 29, then Northeast to Irene Kidd Parkway/Cleveland Avenue, then East to Interstate 85, then Northeast to Interstate Highway 75, then South to Bobwhite Trail, then East to Morrow Road, then East to Holiday Boulevard, then South to Highway 19, then South to Valley Hill Road SE, then West to Valley Hill Road SW, then West to Interstate 85, then North to King Road, then West and North to the intersection with Genny Lane, then Southwest following an imaginary line to the Fulton/Clayton County Line, then North following the county line to Flat Shoals Road, then West to Red Oak Road, then Northwest to Old Bill Cook Road, then West to Buffington Road SW, then North to Interstate 85, then Southwest to Flat Shoals Road, then West to Mallory Road, then North to Highway 29, then East and Northeast to Welcome All Road SW then North to Campcreek Parkway SW, then East to North Commerce Drive, then North to Redwine Road, then East to the original starting point, the intersection of Redwine Road and Interstate Highway 285;

6. persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area bounded by the following streets and boundaries in Shelby County, Tennessee: (10/6/03)

Beginning at the intersection of South Lauderdale Street and East Person Avenue, East on East Person Ave. to Castalia Street, south to Kellogg Avenue, Southeast to Airways Boulevard, South to Dunn Avenue, East to Frisco Avenue, Southeast to Labelle Street, North to Dunn Avenue, East to Pendleton Street, North to Kimball Avenue, East to Getwell Road, South to Interstate 240, East to South Goodlet Road, North to Willow Road, East to Mount Moriah Road, Southeast to Interstate 240, West to South Perkins Road, South to Winchester Road, East to Hickory Hill Road, South to East Raines Road, West to Clarke Road, South to Highway 175, East to Cumpler Road, South to the Tennessee – Mississippi State Line, West to Airways Boulevard, North to Highway 175, West to McCorkle Road, North to East Raines Road, East to Highway 51, North to east Brooks Road, West to Gemini Drive, South to Winchester Road, West to Highway 61, North to East Industrial Avenue, East to Latham Street, North to East Person Avenue, East to the starting point at the intersection of South Lauderdale Street and East Person Avenue;

7. spouses of persons who died while within the field of membership of this credit union;
8. volunteers;
9. members of their immediate families; and
10. organizations of such persons”

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above Federal credit union is hereby approved this xx day of xxx 2004, subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Jane A. Walters
Regional Director

At a meeting held on _____ the above amendment to the charter was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

Presiding Officer

Secretary

AMENDMENT TO CHARTER

CURRENT FORM

US Federal Credit Union
Charter No. 24297

WHEREAS, formal request has been submitted by the officials of this Federal Credit Union that the following amendment to its charter be approved:

Section 5 of the Charter shall be amended to read as follows:

"The field of membership of this credit union shall be limited to those having the following common bonds:

1. persons who were members of this credit union as of March 16, 1987, the effective date of its conversion to a Federal charter;
2. employees of the U.S. Government who work in or are paid or supervised from locations within the State of Minnesota;
3. employees of entities located in the Seward Renewal Area who work in the Minneapolis, Minnesota, Metropolitan Statistical Area (Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington and Wright Counties, Minnesota, and St. Croix County, Wisconsin);
4. employees of Ceridian or its wholly owned subsidiaries and employees of Syntegra (USA) Inc. (formerly Control Data Systems, Inc.) or its wholly owned subsidiaries, who work in or are paid or supervised from Minneapolis, Minnesota;
5. employees of the following entities who work at the Mall of America in Bloomington, Minnesota:

California Cafe Bar & Grill
Camp Snoopy (08-29-02) (formerly Knott's Camp Snoopy)
Johnny Rockets
Macy's Mall of America
Mall of America
Tony Roma's;

6. employees of the following entities who work in or are paid or supervised from Minneapolis, St. Paul, Bloomington, New Brighton, Shakopee, or Eagan, Minnesota;

Allianz Life Insurance Company of North America (05-30-03) (formerly LifeUSA)
Arcraft Press, Inc.
Christians for Biblical Equality (3/17/99)
CIBER, Inc. (05-30-03) (formerly Davis, Thomas Group of Companies including its wholly owned subsidiaries CIBER, Inc. and DTA Business Solutions, Inc.)
Colle & McVoy, Inc.
CUNA Mortgage Corporation (Minnesota Branch Office)
CUNA Mutual Insurance Group (North Central District Office)
Doubletree Hotel (04-01-03) (formerly Doubletree Grand Hotel at the Mall of America) (formerly The Mall of America Grand Hotel)
E◆Tech, Inc. (3/1/99)
G&K Services, Inc.
Great Lakes Aviation, Ltd.
Gresser Concrete/Masonry (11-30-99)
Guaranty Residential Lending (02-15-02) (formerly Knutson Mortgage Corporation)
HIRED
Investment Rarities, Inc. (3/17/99)
K-Mart Corporation Shakopee Distribution Center
KEBCO, Inc. (4-27-01 INT)
Lampson & Tew, Inc.
Micom Corporation
Miller Meester Advertising, Inc.
Minnesota Credit Union Network, Inc. (including its subsidiaries)
Minnesota Grinding, Inc.
Padilla Speer Beardsley, Inc. (04-01-03) (formerly Padilla, Speer, Burdick & Beardsley, Inc.)
Polarfab, Inc. (11-08-00) (formerly VTC);
Post Haste Mailing, Inc. (3/1/99)
Quorum Litigation Services (04-01-03) (formerly Quorum/Lanier)
Restaurant Technologies, Inc. (10-30-00)
StayWell Health Management Systems, Inc.
Tom Dotzenrod, CPA (08-29-02) ~~Richard E. Starleaf, CPA~~
TRANSX Ltd. (formerly M. W. Ettinger Transfer Company)
Wam!Net (11-28-00);

7. employees of Emery Worldwide Air Freight who work in or are paid from Memphis, Tennessee; Eagan, Minnesota; or Forest Park, Georgia;

8. employees of the following entities who work in or are supervised from Atlanta, College Park, Conyers, East Point, or Kennesaw, Georgia:

Any Time Service Co.
Associated Paper, Inc.;

9. employees of the following entities who work in or are paid or supervised from Detroit, Farmington Hills, or Romulus, Michigan:

Airlines Parking, Inc.
Mesaba Aviation, Inc.
VI Engineering (08-29-02) (formerly E3 Engineering and Management Services, Inc.);

10. employees of Phoenix Express Airlines Services, Inc., and its subsidiary Pinnacle Airlines Corporation (4/3/02) (formerly Express Airlines I, Inc.) who work in or are paid from Atlanta, Georgia, or Memphis, Tennessee;

11. members and employees of members of the South Fulton Chamber of Commerce of Union City, Georgia;

12. employees of Allen & O'Hara, Inc. who work in the corporate office in Memphis, Tennessee;

13. employees of Sholom Community Alliance (05-30-03) (formerly Sholom Home, Inc.) who work in or are paid or supervised from St. Louis Park, Minnesota;

14. employees of Travelers Express/MoneyGram (04-01-03) (formerly Travelers Express Company, Inc.) or its subsidiaries or Agents who work in or are paid or supervised from Minneapolis, Minnesota;

15. employees of EDS (04-01-03) ~~Metaphase Technology Group, SDRC~~ who work in Arden Hills, Minnesota;

16. employees of the following entities who work in Bloomington, Minnesota:
 - Cypress Semiconductor (Minnesota), Inc.
 - Decathlon Hotel & Athletic Club (7/2/99)
 - Hendler-Johnston, LLC (02-13-01 INT)
 - Ramberg Appraisal Service (11/5/99)
 - Victory Air (04-01-03) (formerly Victory Crew 99, Inc. d/b/a Cargo, Inc. (06-21-00));
17. employees of the Progressive Insurance, Southeast Claims who work in or are paid from College Park, Georgia;
18. employees of Mellon Global Cash Management (04-01-03) (formerly Mellon Financial Service Corporation) who work in College Park, Georgia; (3/23/99)
19. employees of Siemens (04-01-03) (formerly Siemens Empros) (formerly Empros Power System Control Division) who work in Brooklyn Park, Minnesota;
20. employees of McKesson (04-01-03) (formerly McKessonHBOC) (formerly Red Line Health Care Corporation) who work in or are paid from Golden Valley, Minnesota;
21. employees of Kohl's Department Stores, Inc. who work in or are supervised from St. Cloud, Minnesota or the Minneapolis-St. Paul Metropolitan Statistical Area (Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington or Wright Counties, Minnesota, and St. Croix County, Wisconsin);
22. employees of the following entities who work in or are paid from Memphis, Tennessee:
 - Barnes & Noble (6-2-00)
 - Mid-South Express Delivery, Inc.
 - Roy Anderson Corp.;
23. employees of the Federal Aviation Administration's Flight Standards District Office who work in Memphis, Tennessee;
24. employees of the following entities who work in or are paid from Bloomington, Minnesota:
 - All Home Health Inc. (05-04-99)
 - Case Credit Corporation (3/1/99)

24. **(continued)** employees of the following entities who work in or are paid from Bloomington, Minnesota:

Home Free, Inc. (04-16-99)
Midwest Processing (04-16-99)
Minnesota Corporate Credit Union
Minnesota Credit Union System, Inc.
Universal Hospital Services, Inc.;

25. employees of AirTran, Inc. (formerly ValuJet Airlines, Inc.) who work in or are paid from Atlanta, Georgia;

26. employees of Westaff (04-01-03) (formerly Jordan Temporaries, Inc.) who work in or are paid from Morrow, Georgia;

27. employees of the following entities who work in Atlanta, Georgia:

Cherry, Bekaert & Holland L.L.P. (05-18-99)
Sto Corp.;

28. employees who regularly work in the Mall of America, Bloomington, Minnesota;

29. employees of the following entities who work in Memphis, Tennessee:

Aircraft Service International Group (03-07-00)
Airport Auto Center (08-21-01)
FCR Recycling Memphis (11-21-00)
Memphis Security, Inc. (10-30-00)
Memphis Trailer Repair Inc. (12-04-00)
World Wide Flight Services (08-29-02) (formerly Miami Aircraft Support (02-11-99))
Reebok

30. employees of Starkey Laboratories, Inc. who work in the United States and are paid from Eden Prairie, Minnesota;

31. employees of the following entities, added under the Streamlined Expansion Procedures (suspended 10-25-96):

- Bavolak Electric, who work in Minneapolis, Minnesota (11-22-94)
- RECON, Ltd., who work in or are paid or supervised from Roseville, Minnesota (11-22-94)
- OpenVision, who work in Arden Hills, Minnesota (1-24-95)
- Pete Mitchell & Associates, who work Memphis, Tennessee (2-27-95)
- Sales Incentives, Inc., who work in Bloomington, Minnesota (2-27-95)
- Total Heating and Air Conditioning (04-01-03) (formerly Rapid Heating & Air Conditioning, who work in Golden Valley, Minnesota (3-28-95)
- Air Cargo Expediting, who work in College Park, Georgia (3-28-95)
- Manna Freight Systems, who work in or are paid or supervised from Mendota Heights, Minnesota (5-24-95)
- DayStarter Batteries, who work in Savage, Minnesota (6-20-95)
- Allergy & Asthma Specialists, P.C., who work in Stockbridge, Lithia Springs, and Riverdale, Georgia (7-23-95)
- Video Hits Store, who work in Crystal, Minnesota (7-23-95)
- Transoma Medical (05-30-03) (formerly Data Sciences International) who work in Arden Hills, Minnesota (7-23-95)
- Owens Corning (04-01-03) (formerly Owens-Illinois) (formerly FABWEL Vinyl Products) who work in Atlanta, Georgia (9-24-95)
- Advantage Air Freight (05-30-03) (formerly Direct Air, Inc.) who work in College Park, Georgia (9-24-95)
- Stratis Health (04-01-03) (formerly Foundation for HealthCare Evaluation) who work in Bloomington, Minnesota (1-10-96)
- Penfield, Inc., who work in Stillwater, Minnesota (2-19-96)
- Brass Hanger, Inc., who work in Peachtree City, Georgia (3-26-96)
- Minnesota Electrical Association, Inc., who work in Minneapolis, Minnesota (3-26-96)
- Comfort Inn (04-01-03) (formerly Days Inn-Best Road) who work in College Park, Georgia (4-23-96)
- Orthopaedics South, P.C., who work in Riverdale, Fayetteville, and Griffin, Georgia (5-21-96)
- Certus Laboratories, who work in Atlanta, Georgia (7-23-96)
- Henson & Efron, who work in Minneapolis, Minnesota (9-23-96)
- Miami Aircraft Support, who work in Romulus, Michigan (9-23-96)
- Capital Color Printing, who work in Morrow, Georgia (10-14-96);

32. employees who regularly work in the Airways Professional Center (04-01-03) (formerly Allen & O'Hara Building) in Memphis, Tennessee;
33. employees of Sylvest Farms of Georgia, Inc. who work in College Park, Georgia;
34. members of record and employees of Lawyers Credit Union as of the effective date of its merger into this credit union, April 1, 1996;
35. natural person members of the Minnesota State Bar Association;
36. employees of the Minnesota State Bar Association or affiliated bar associations in the state of Minnesota;
37. regularly enrolled students, faculty and staff of William Mitchell College of Law;
38. employees of Oppenheimer Wolff & Donnelly who work in or are paid from Saint Paul, Minnesota, **except** foreign nationals in foreign locations;
39. employees of General Dynamics Advanced Information Systems (04-01-03) (formerly General Dynamics Information Systems) (formerly Computing Devices International, a subsidiary of Ceridian) who work in or are paid or supervised from Bloomington, Minnesota (2/20/98);
40. employees of the following entities who work in Minneapolis, Minnesota:
 - All Auto Glass (11-16-99)
 - Aurora Pictures (11-30-99)
 - Chestnut & Cambronne (12-04-00)
 - Cooperative Printing Association (11-14-00)
 - Customgraphix (06-22-99)
 - Determan Brownie, Inc. (06-14-00)
 - Heinen Contracting Inc. (11-30-99)
 - Irving Properties, Inc. (05-01-00)
 - Lecy Design (08-30-99)
 - LFB Construction (04-25-00)
 - Mid-City Cleaning Contractors (11/5/99)
 - Northcott Banner Corporation (10-06-99)
 - Orfield Laboratories Inc. (05-04-99)

40. **(continued)** employees of the following entities who work in Minneapolis, Minnesota:

Pearson Therapy (10-17-00)
Saint Paul Ecumenical Alliance of Congregations (7-2-99)
Select Products Company (04-16-99)
Shapco Printing Inc. (01-26-99)
Tegra Group (11-16-99)
Zimmerman Reed, P.L.L.P. (12-19-00);

41. employees of the following entities who work in or are paid or supervised from Minneapolis, Minnesota:

Acme Tuckpointing Company (11-14-03 INT)
Bobby and Steve's Auto World (01-17-02 INT)
Carl's Hair Design (02/12/03 INT)
Image Arrangers, Inc. (04-16-03 INT)
iterativity, inc. (10-10-01 INT)
Lady Hawke Properties, LLC (04-29-04 INT)
Metro Sales (11/5/99)
Minnesota Cleaner Living Environmental Systems and Service (02-20-03 INT)
Minnesota Vikings Food Service, Inc. (8-12-99)
Northern Sun Merchandising (05-14-01 INT)
OLA Consulting (4-27-01 INT)
OLA Enterprises (4-27-01 INT)
Qualitone (01-22-02 INT)
Signature Flight Support (11/5/99);

42. employees of the following entities who work in or are paid or supervised from Cannon Falls, Minnesota:

FIL-MOR Express (8-12-99);

43. employees of Sparks Christian Academy who work in Decatur, Georgia (02-11-99);

44. employees of the following entities who work in or are paid from Fridley, Minnesota:

Advance Companies Inc. (05-04-99)
Container Systems International, Inc. (11/5/99)
Crysteel Truck Equipment (3-1-99)

44. **(continued)** employees of the following entities who work in or are paid from Fridley, Minnesota:

Graystar Company (1/25/01)
Milestone Photography (1-21-00)
Miller Funeral Home (10-06-99)
Multicare Associates of the Twin Cities (11-07-00)
Sandee's Cafe & Bar (03-22-00)
Tamarisk (including volunteers and board members) (02-29-00)
Terry Overacker Plumbing (06-22-99)
Texas Foods (08-30-99)
Video Hut (08-30-99);

45. employees of Metropolitan Gravel Company Inc. who work in Newport, Minnesota (03-30-99);

46. employees of the following entities who work in Burnsville, Minnesota:

Burnsville Counseling and Healing Center (10-06-99)
Commercial Environments, Inc. (10-06-99)
Datakey Inc. and Datakey Electronics Inc. (04-01-03) ~~Datakey (06-22-99)~~
Destiny Christian Center (12-06-00)
Dr. Terry L. Franks & Associates (10-06-99)
Goodland International (09-06-01)
Minnesota Telephone Installers (06-09-99)
Minnesota Valley Human Society (7-2-99)
Recovery I, Inc. (6-10-99)
Savage Parts Services (08-29-02) (formerly NAPA Auto Parts of Burnsville (6-7-99))
Spectrum Apartment Search (01-31-02) (formerly Apartment Search (09-14-99))
T-Shirt Towne (09-11-00)
TranCentral, Inc. (04-17-00)
TTT (Millie Engborg) (01-12-00)
Walgreens (04-25-03 INT)
Westin Companies, Inc. (05-04-99);

47. employees of the following entities who work in Eden Prairie, Minnesota:

Elliott Aviation (03-15-00)
High Jump Software (11-08-00) (formerly Data Collection Systems, Inc. (12-27-99))
Urban Communications (01-02-01)
Wizmo (08-29-02) (formerly eSystems21) (formerly Burlwood Managed Internet Services
(03-30-99) (8-12-99);

48. employees of the following entities who work in Roseville, Minnesota:

Bushard Printing (03-30-99)
DaLaurien Printing Inc. (03-30-99);

49. employees of the following entities who work in St. Paul, Minnesota:

Aircraft Service International Group (01-22-03 INT)
Employment Planet (09-28-01 INT)
St. Anthony Park Dental (08-19-02)
York Manor LLC (05-02-01);

50. employees of the Minnesota Chiropractic Association who work in ~~St. Paul~~ Burnsville (05-30-03), Minnesota and General, Part-Time Practitioner, Retired, Non-Practicing, and College Faculty members of the Minnesota Chiropractic Association in ~~St. Paul~~ Burnsville (05-30-03), Minnesota who qualify for membership in accordance with its bylaws in effect on July 26, 1999;

51. employees of the following entities who are paid or supervised from Burnsville, Minnesota:

AAA Minnesota/Iowa (6-23-00)
Allure Communications (10-16-01 INT)
Ames Construction (7-26-99)
Bah Tobacco, Inc. (8-7-02)
Burnsville Bowl (08-17-01 INT)
Burnsville Electrical (03-26-02 INT)
Burnsville Honda Lincoln Mercury (08-29-01 INT)
Ciatti's Italian Restaurant (10-04-01 INT)
City of Burnsville (06-25-01 INT)

51. **(continued)** employees of the following entities who are paid or supervised from Burnsville, Minnesota:

Crossroads Animal Hospital (08-29-01 INT)
Haferman Water Conditioning, Inc. (10-04-01 INT)
Herff Jones Photography (03-04-02 INT)
Ideal Solutions (09-28-01 INT)
MHC Companies (05-14-01 INT)
Monarch ATM (03-26-02 INT)
Northern Computer Technologies (05-14-01 INT)
NPI (09-28-01 INT)
Spicer Maintenance Service, Inc. (07-31-01 INT)
Stichery Studio, Inc. (10-04-01 INT)
Tru Scal America, LLC (05-29-01 INT);

52. employees of Northtown Dairy Queen who work in Blaine, Minnesota (08-30-99);

53. employees of Speiker & Company Ltd. who work in Prior Lake, Minnesota (09-14-99);

54. employees of Specialty Building Services who work in Cambridge, Minnesota (09-14-99);

55. employees of the following entities who work in Coon Rapids, Minnesota:

Abbey Carpet of Coon Rapids (10-06-99);

56. employees of the following entities who work in Apple Valley, Minnesota:

Dakota Glass (07-10-01)
Rainbow Foods (04-03-03 INT)
Scott's Gardenview Amoco (11-16-99);

57. employees of the following entities who work in Eagan, Minnesota:

New Neighbor Welcome Service (12-14-01 INT)
PAYCHEX (04-16-99)
Plastic Products (02-29-00)

58. members of record of Fairway Employees Credit Union as of the effective date of its merger into this credit union, March 1, 2000 (03-24-00);

59. employees of Holiday Companies and its wholly owned subsidiaries, Holiday Station Stores, Gander Mountain, and IDT who work in or are paid or supervised from Bloomington, Minnesota (03-24-00);

60. employees of the following entities who work in Farmington, Minnesota:

Accessible Mortgage Services, Inc. (04-05-00)
Diversified International Sciences Corporation (9/1/00);

61. employees of the following entities who work in or are paid from Edina, Minnesota:

Dentistry for Children and Adolescents (07-31-01 INT)
Express Personnel Services (05-09-00);

62. employees of The TFE Group who work in or are paid or supervised from Augusta, Georgia (6-23-00);

63 employees of the following entities who work in Northfield, Minnesota:

Dream Home Builders (01-09-02 INT)
Malt-O-Meal Company (8/22/00)
Northfield Care Center (04-01-03) (formerly Northfield Retirement Center) (07-11-00);

64. employees of the following entities who work in or are paid or supervised from Atlanta, Georgia:

Anchor Hospital (4-3-02 INT)
Anchor Residential Mortgage Corporation (05-20-03 INT)
Aramark Aviation (09-26-02 INT)
International Management Services Company (07-31-01 INT)
Johnco Management Systems, Inc (4-3-02 INT)
Marable-Pirkle, Inc. (11-28-01 INT)
O'Rourke Bros. Of Atlanta (11-06-01 INT)
The Arbitron Company (9/22/00)
Viewlocity, Inc. (02-14-02 INT);

65. employees of Minneapolis Meditation Group who work in St. Louis Park, Minnesota (10-03-00);
66. employees of Rosemount, Inc. who are paid or supervised from Chanhassen, Minnesota (10/12/00);
67. employees of Oregano Gardens, Inc. who work in New Brighton, Minnesota (10-19-00);
68. employees of SPC Communications who work in Minnetonka, Minnesota (10-30-00);
69. employees of Quantum Technologies who work in Savage, Minnesota (12-04-00);
70. employees of the following entities who work in Dundas, Minnesota:
 - Dundas Cabinetry & Millwork (1/19/01)
 - Hi Tec Builders (09-07-01 INT);
71. employees of ServiceMaster who are paid or supervised from Atlanta, Georgia (02-28-01 INT);
72. employees of the following entities who are paid or supervised from Bloomington, Minnesota:
 - Ambrion, Inc. (3/20/01 INT)
 - CS Solutions, Inc. (06-25-01 INT)
 - Headwater Creative (10-02-01 INT)
 - Home Care Resource, LLC (12-11-01 INT)
 - Loffler Business Systems (4-24-02 INT)
 - Performark Inc. (05-25-01 INT);
73. employees of KJ Management, LLC who are paid or supervised from St. Paul, Minnesota (04-10-01 INT);
74. employees of Osborne Consulting, Inc. who are paid or supervised from Eden Prairie, Minnesota (05-14-01 INT);
75. employees of the following entities who are paid or supervised from Lakeville, Minnesota:
 - Goldmine Dezine (06-25-01 INT)
 - Rugs From Me To You (07-16-01 INT);

76. employees of Tyrol Dental who are paid or supervised from St. Louis Park, Minnesota (08-17-01 INT);

77. employees of the following entities who are paid or supervised from Memphis, Tennessee:

Lawrence Johnson Realtors (4-16-02 INT)
Memphis Job Corps (03-18-02 INT)
Pan Am International Flight Academy (08-22-01 INT);

78. employees of the following entities who are paid or supervised from Northfield, Minnesota:

Coach Crafters (08-31-01 INT)
Knudsen Real Estate (11-16-01)
Northfield Construction Company, Inc. (03-14-02 INT)
Northfield Eagles Aere #2242 (03-04-02 INT)
Three Links Care Center (08-22-01 INT)
Topp Construction, Inc. (02-07-02 INT);

79. employees of the following entities who work in or are paid or supervised from Golden Valley, Minnesota:

Al's Coffee Company (09-05-01 INT)
Schmit Towing, Inc. (01-12-04 INT);

80 employees of the following entities who work in or are paid or supervised from Minneapolis, Minnesota:

Expedited Transportation (09-05-01 INT)
Kenwood Isles Area (KIAA);

81. employees of the following entities who work in or are paid or supervised from Memphis, Tennessee:

Pepsi Americas (05-15-02 INT)
Rally's Restaurants (09-28-01 INT)
Squirrel, LLC (08-05-03 INT)
The Hertz Corporation (10-11-01 INT);

82. employees of Jim Kalkes Agency, State Farm Inc. who work in Inver Grove Heights, Minnesota (11-06-01);
83. employees of CK Café who are paid or supervised from Farmington, Minnesota (11-02-01 INT);
84. employees of the following entities who are paid or supervised from College Park, Georgia:
DHL Airways (03-06-02 INT);
85. employees of Micro-Tech who are paid or supervised from Plymouth, Minnesota (11-09-01 INT);
86. employees of the following entities who work in or are paid or supervised from Andover, Minnesota:
Five Flamingos, Inc. (11-30-01 INT)
Fred Sala Construction Co. (02-12-04 INT);
87. employees of the following entities who are paid or supervised from Richfield, Minnesota:
Fraser (03-18-02 INT)
Something Fishy (01-21-02 INT)
The Appraiser Alliance of Minnesota (12-11-01 INT);
88. employees of the following entities who work in or are paid or supervised from St. Paul, Minnesota:
Increased Visibility (06-25-03 INT)
Midwest Independent Transmission System Operator, Inc. (MISO) (12-11-01 INT);
89. employees of Soltris who are paid or supervised from Minnetonka, Minnesota (01-17-02 INT);
90. employees of Agere Systems (01-31-02) (formerly Lucent Technologies (07-11-00) who work in Mendota Heights, Minnesota;

91. employees of Distillation Systems, Inc. who work in or are paid or supervised from Marietta, Georgia (01-31-02 INT);
92. employees of Deming, Parker, Hoffman, Green & Campbell, P.C. who work in or are paid or supervised from Norcross, Georgia (02-27-02 INT);
93. employees of the following entities who work in or are paid or supervised from Fridley, Minnesota:
- AA Rose Maintenance, Inc. (03-15-04 INT)
 - Family Animal Hospital (8/8/02 INT)
 - MC Construction Contractors (02-27-02 INT)
 - Ziebart/Speedy Auto Glass (06-25-03 INT);
94. employees of the following entities who work in or are paid or supervised from Bloomington, Minnesota:
- ATMI Packaging (10-16-03 INT)
 - Hilton Minneapolis/St. Paul Airport Hotel (4-26-02 INT)
 - Mac-Clair Mortgage Corporation (06-25-03 INT)
 - Professional Resource Network, Inc. (02-29-00)
 - Unlimited Funding Corporation (02-20-03 INT);
95. employees of the following entities who work in or are paid or supervised from Northfield, Minnesota:
- All Flex, Inc. (05-15-02 INT)
 - Churchill Tire Inc. (04-25-03 INT)
 - Jacobsen's Department Store (01-30-03 INT)
 - Larson Fabrick (06-25-03 INT)
 - McLane Minnesota (11-12-02 INT)
 - Mueller Dahl Interiors Ltd. (03-27-03)
 - The Law Offices of Hvistendahl, Moersch, and Dorsey, P.A. (7-3-03 INT);
96. employees of Weatherly Electric who work in or are paid from Wayzata, Minnesota (05-15-02 INT);
97. employees of Treasure's Island, Inc. who work in Plymouth, Minnesota (07-09-02);

98. employees of the following entities who work in or are paid or supervised from Burnsville, Minnesota:

- Abcot Homes, Inc. (03-10-04 INT)
- Above and Beyond Landscape and Lawn Care, LLP (02-02-04 INT)
- Business Card Service, Inc. (09-11-02 INT)
- Hollstadt & Associates, Inc. (7/2/99)
- Huber Commercial Services (04-17-00)
- It Can Be Arranged, Inc. (07-02-02 INT)

98. **(continued)** employees of the following entities who work in or are paid or supervised from Burnsville, Minnesota:

- Mach 1 Car Audio & Security (04-29-03 INT)
- M.B.O., Maenke Bros. Outdoor (01-07-03 INT)
- MN Prosthetic and Orthotics Inc. (08-12-03 INT)
- Spherion Workforce Architects (11-08-00) (formerly Interim Personnel (03-30-99))
- The Connection (7-3-03 INT)
- TruGreen Chemlawn (01-07-03 INT);

99. employees of Jill's Performance Cleaning of Minnesota who work in or are supervised from Mounds View, Minnesota (8/8/02 INT);

100. students attending JOHNCO Management Systems, Inc. in Atlanta, Georgia (09-11-02 INT);

101. employees of Franklin Financial who work in or are paid or supervised from Alpharetta, Georgia (10-09-02 INT);

102. employees of the following entities who work in or are paid or supervised from Bloomington, Minnesota:

- Central Minnesota Appraisals, Inc. (2/12/03 INT)
- GN ReSound (10-30-02 INT)
- HealthEZ (11-04-02 INT)
- Ludlow Advertising (2/12/03 INT)
- The Araz Group Companies (11-04-02 INT);

103. employees of Enterprise Leasing Company who work in or are paid or supervised from Spring Lake Park, Minnesota (11-21-02 INT);
104. employees of Advanced Computer Technologies Inc. (ACT Solutions) who work in or are paid or supervised in Minneapolis, Minnesota (12-17-02 INT);
105. employees of the following entities who work in or are paid or supervised from Vadnais Heights, Minnesota:
- Property Management Services (11-20-03 INT)
 - TruGreen Chemlawn (01-30-03 INT);
106. employees of the following entities who work in or are paid or supervised from Minnetonka, Minnesota:
- Parkside Urban Homes, Inc. (01-12-04 INT)
 - TruGreen Chemlawn (2/12/03 INT);
107. employees of TruGreen Chemlawn who work in or are paid or supervised from Maple Grove, Minnesota (2/12/03 INT);
108. employees of Arch Spec Inc. who work in or are paid or supervised from St. Louis Park, Minnesota (02-18-03 INT);
109. employees of Commercial Building Services who work in or are paid or supervised from Scandia, Minnesota (03-18-03 INT);
110. employees of Sun Country Airlines who work in or are paid or supervised from Mendota Heights, Minnesota (04-01-03);
111. employees of Micro Dynamics Corp (1/19/01) who work in or are paid or supervised from Eden Prairie, Minnesota;
112. employees of Liberty Enterprises who work in or are paid or supervised from Mounds View, Minnesota (04-29-03);
113. employees of MSB Tires who work in or are paid or supervised from Savage, Minnesota (04-25-03 INT);

114. employees and Board Members of Starlets Dance Company in Northfield, Minnesota (05-21-03);
115. employees of Online Press Inc. who work in or are paid from ~~Bloomington~~ Plymouth (05-30-03), Minnesota (09-14-99)
116. employees of Sunrise Montessori who work in or are paid or supervised from Eagan, Minnesota (06-25-03 INT);
117. employees of Kinderplatz who work in or are paid or supervised from St. Paul, Minnesota (07-24-03 INT);
118. employees of DT Resources who work in or are paid or supervised from Farmington, Minnesota (08-08-03 INT);
119. employees of Northwoods Holding LLC who work in or are paid or supervised from Coon Rapids, Minnesota (08-11-03 INT);
120. employees of DPK Properties, LLC who work in or are paid or supervised from Chanhassen, Minnesota (09-24-03 INT);
121. employees of Glen E. Ertel Trust d/b/a Burnsville Plaza who work in or are paid or supervised from Elk River, Minnesota (10-15-03 INT);
122. employees of Skylight Towers LLC who work in or are paid or supervised from Fremont, California (11-03-03 INT);
123. employees of Whitehaven Healthcare Inc. who work in or are paid or supervised from Olive Branch, Mississippi (11-07-03 INT);
124. employees of Exclusive Automotive who work in or are paid or supervised from Ham Lake, Minnesota (11-14-03 INT);
125. employees of Robyns Gifts who work in or are paid or supervised from Douglasville, Georgia (12-22-03 INT);
126. employees of APS Healthcare who work in or are paid or supervised from College Park, Georgia (01-12-04 INT);

127. employees of Instant Home Equity, LLC who work in or are paid or supervised from Oakdale, Minnesota (01-28-04 INT);
128. employees of Enhanced Home Systems, Inc. who work in Eden Prairie, Minnesota (02-03-04 INT);
129. employees of Midwest Recovery Service, LLC who work in or are paid or supervised from Le Seuer, Minnesota (02-11-04 INT);
130. employees of the following entities who work in or are paid or supervised from Raleigh, North Carolina:
 - Piedmont Center Properties (03-12-04 INT)
 - REO Management Service, LLC (04-08-04 INT);
131. employees of ASTAR Air Cargo who work in or are paid or supervised from Miami, Florida (04-16-04 INT);
132. employees of this credit union;
133. persons retired as pensioners or annuitants from the above employment;
134. voting members of the Milwaukee Commons Townhome Association in Minneapolis, Minnesota who qualify for membership in accordance with its constitution and bylaws in effect on August 14, 1996;
135. members of the Bethany Lutheran Church in Minneapolis, Minnesota (12/10/99);
136. members of the Knights of Columbus of the:
 - Marian Council No. 3827 of Richfield-Bloomington, MN - 3rd Degree Knights of Columbus,
 - Marian Council #3827 Ladies Auxiliary,
 - Msgr. Thomas F. Meagher Assembly #1637 - 4th Degree Knights of Columbus,
 - Burnsville-Eagan Council #6374 Knights of Columbus - 3rd Degree (July 22,2003);
137. employees of the Knights Fraternal Corporation of Bloomington, Minnesota (July 22,2003);

138. persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area bounded by the following streets in Minneapolis, Minnesota:

Hiawatha Avenue and East 43rd Street west to Chicago Avenue South, North to East 42nd Street, west to Interstate 35W, north to West 38th Street, west to Lyndale Avenue, north to West 34th Street, west to Hennepin Avenue, north to West 15th Street, east to 5th Avenue South, north to 6th Street South, east to Highway 55, south to Interstate 94, east to 24th Avenue South, south to East 24th Street, east to 35th Avenue South, south to 29th Street, west to 34th Avenue South, south to Hiawatha Avenue and East 43rd Street (5/23/01);

139. persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area bounded by the following streets and boundaries in Dakota and Rice counties, Minnesota:

Beginning at the intersection of Highway 86 (280th Street West) and the Dakota County line, proceeding South following the county line to Highway 19 (Lonsdale Avenue), then East to Decker Avenue, then South to its intersection with Forest Avenue, then Southwest to West Avenue, then East to its intersection with the Chicago, Milwaukee, St. Paul and Pacific Railroad tracks, then Southwest following the tracks to Wolf Creek, then East following Wolf Creek to the Cannon River, then North to its intersection with Highway 3 (Faribault Blvd.) then Northeast on Highway 3 to the intersection of 110th Street East, then East to its intersection with Hall Avenue then North on Hall Ave/Spring Creek Road to 330th Street, then East to its intersection with Goodhue Avenue then North following an imaginary line to its intersection with Highway 86 (280th Street), then West to the starting point. (7/22/2003)

140. persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area bounded by the following streets and boundaries in Fulton and Clayton counties, Georgia: (09/23/2003)

Beginning at the intersection of Redwine Road and Interstate Highway 285, proceeding East on Redwine Road to Washington Road, then Southwest to Campcreek Parkway, then East to Herschel Road, then North to Washington Road, then Northeast to Lyle Road, then East and Northeast to English Lane/Vesta Avenue, then East to Highway 29, then Northeast to Irene Kidd Parkway/Cleveland Avenue, then East to Interstate 85, then Northeast to Interstate Highway 75, then South to Bobwhite Trail, then East to Morrow Road, then East to Holiday Boulevard, then South to Highway 19, then South to Valley Hill Road SE, then West to Valley Hill Road SW, then West to Interstate 85, then North to King Road, then West and North to the intersection with Genny Lane, then Southwest following an imaginary line to the Fulton/Clayton County Line, then North following the county line to Flat Shoals Road, then West to Red Oak Road, then Northwest to Old Bill Cook Road, then West to Buffington Road SW, then North to Interstate 85, then Southwest to Flat Shoals Road, then West to Mallory Road, then North to Highway 29, then East and Northeast to Welcome All Road SW then North to Campcreek Parkway SW, then East to North Commerce Drive, then North to Redwine Road, then East to the original starting point, the intersection of Redwine Road and Interstate Highway 285; (September 23, 2003)

141. persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area bounded by the following streets and boundaries in Shelby County, Tennessee: (10/6/03)

Beginning at the intersection of South Lauderdale Street and East Person Avenue, East on East Person Ave. to Castalia Street, south to Kellogg Avenue, Southeast to Airways Boulevard, South to Dunn Avenue, East to Frisco Avenue, Southeast to Labelle Street, North to Dunn Avenue, East to Pendleton Street, North to Kimball Avenue, East to Getwell Road, South to Interstate 240, East to South Goodlet Road, North to Willow Road, East to Mount Moriah Road, Southeast to Interstate 240, West to South Perkins Road, South to Winchester Road, East to Hickory Hill Road, South to East Raines Road, West to Clarke Road, South to Highway 175, East to Cumpler Road, South to the Tennessee - Mississippi State Line, West to Airways Boulevard, North to Highway 175, West to McCorkle Road, North to East Raines Road, East to Highway 51, North to east Brooks Road, West to Gemini Drive, South to Winchester Road, West to Highway 61, North to East Industrial Avenue, East to Latham Street, North to East Person Avenue, East to the starting point at the intersection of South Lauderdale Street and East Person Avenue;

142. members of Destiny Christian Center in Burnsville, Minnesota who qualify for membership in accordance with its bylaws in effect October 15, 2001;
143. members of The Rock of Salvation Church in Burnsville, Minnesota (06-12-02);
144. employees and members of Kenwood Isles Area Association in Minneapolis, Minnesota who qualify for membership in accordance with its charter and bylaws in effect January 1, 1996 (07-02-03 INT);
145. employees and members of African Credit Education and Financial Agency in Minneapolis, Minnesota who qualify for membership in accordance with its charter and bylaws in effect November 17, 2003 (INT);
146. members of MN Valley Photo Club in Apple Valley, Minnesota who qualify for membership in accordance with its charter and bylaws in effect February 11, 2004 (INT);
147. employees and members of Atlanta Air Cargo Association located in Atlanta, Georgia (02-17-04 INT);
148. spouses of persons who died while within the field of membership of this credit union;
149. volunteers;
150. members of their immediate families;
151. organizations of such persons; and
152. corporate or other legal entities in this charter (07-02-03).”

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above Federal credit union is hereby approved this 11th day of February 2004, subject to adoption by the board of directors in accordance with the Federal Credit Union Bylaws.

Jane A. Walters
Regional Director

At a meeting held on _____ the above amendment to the charter was adopted by the board of directors in accordance with the Federal Credit Union Bylaws.

Presiding Officer

Secretary

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(b)(8)

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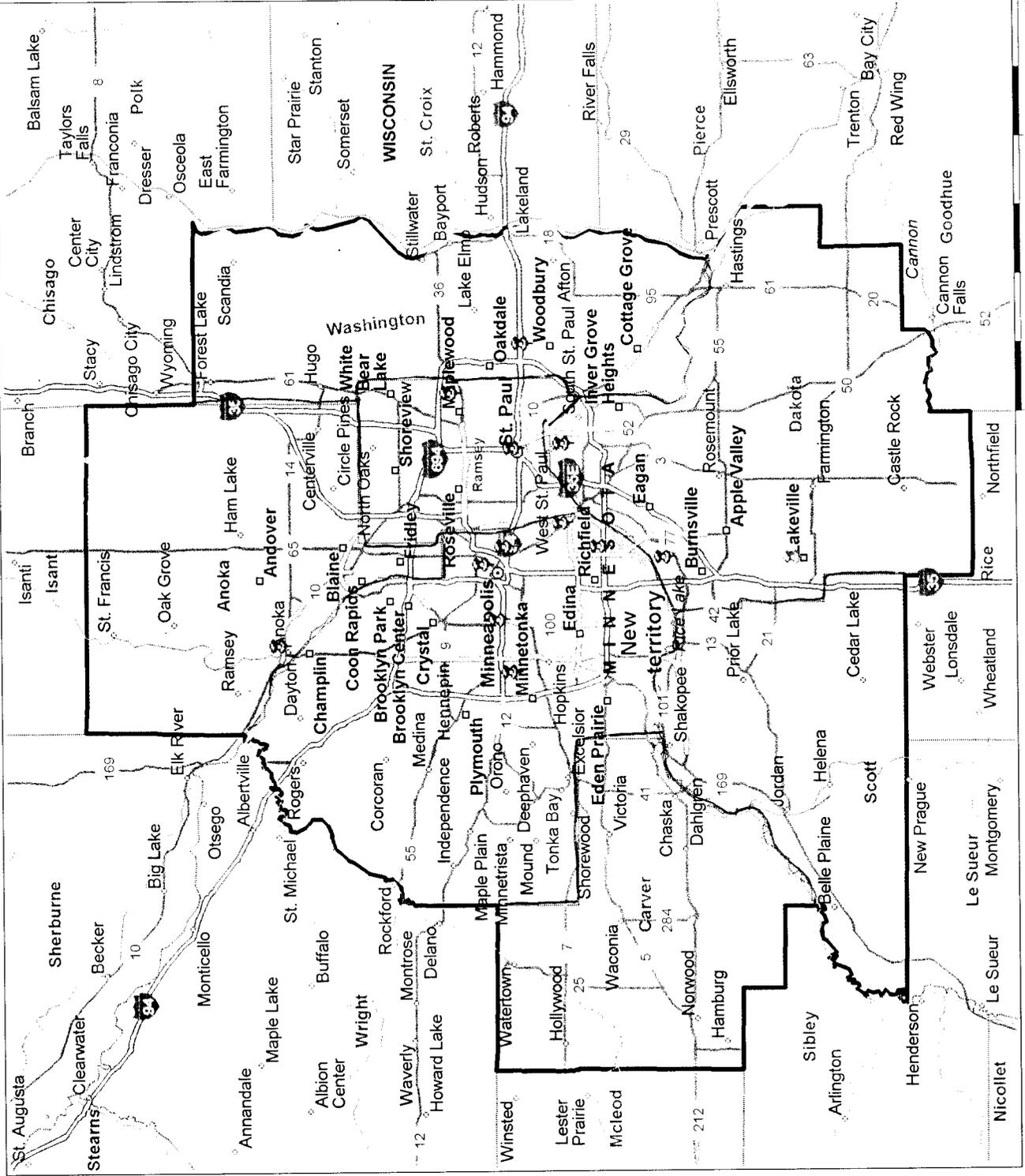
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(b)(8)

MAPS

Open to Public Map

- Pushpins**
-  My Pushpins
- Custom Territories**
-  New territory

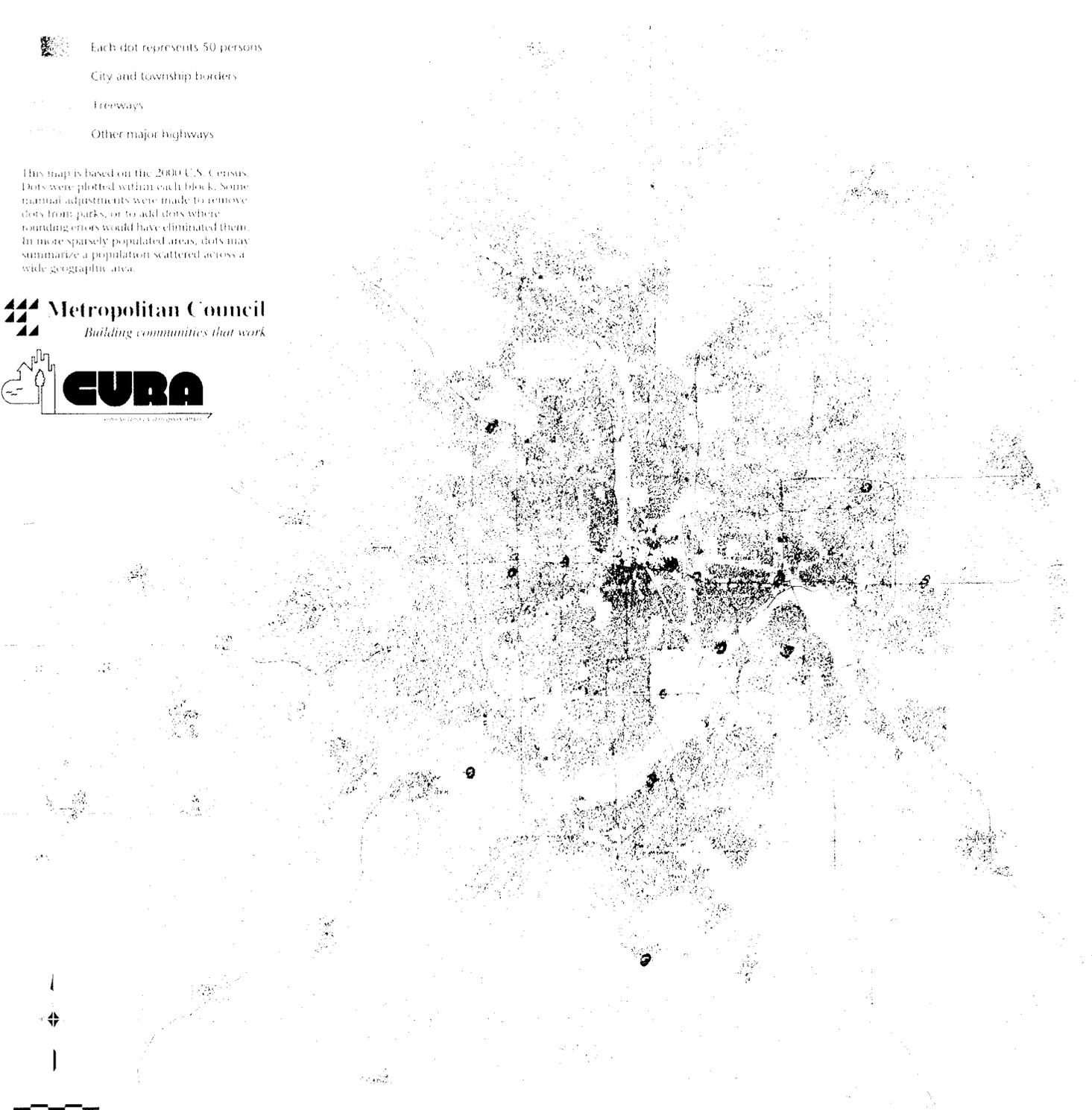


POPULATION DISTRIBUTION 2000: Twin Cities Metropolitan Area

- Each dot represents 50 persons
- City and township borders
- Freeways
- Other major highways

This map is based on the 2000 U.S. Census. Dots were plotted within each block. Some manual adjustments were made to remove dots from parks, or to add dots where rounding errors would have eliminated them. In more sparsely populated areas, dots may summarize a population scattered across a wide geographic area.

 **Metropolitan Council**
Building communities that work



Map prepared and distributed by the Metropolitan Council on behalf of the Council's Executive Office.

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Number of people residing in underserved area census tracts in 7-county community

Anoka County

298084 Total number residents
36600 Total number people living in an underserved census tract
12.3% Percentage of county residents living in an underserved area

Carver County

70205 Total number residents
3155 Total number people living in an underserved census tract
4.5% Percentage of county residents living in an underserved area

Dakota County

355904 Total number residents
25814 Total number people living in an underserved census tract
7.3% Percentage of county residents living in an underserved area

Hennepin County

1116200 Total number residents
358295 Total number people living in an underserved census tract
32.1% Percentage of county residents living in an underserved area

Ramsey County

511035 Total number residents
214988 Total number people living in an underserved census tract
42.1% Percentage of county residents living in an underserved area

Scott County

89498 Total number residents
5560 Total number people living in an underserved census tract
6.2% Percentage of county residents living in an underserved area

Washington County

201130 Total number residents
4038 Total number people living in an underserved census tract
2.0% Percentage of county residents living in an underserved area

Total

2642056 Total number residents
648450 Total number people living in an underserved census tract
24.5% Percentage of county residents living in an underserved area

Source: CDFI

Questions regarding US FCU's community conversion application

2. What is the furthest distance a resident of the 7-county community will have to travel to a branch office (credit union owned or shared branch)?

Response

Current Location

We used Microsoft MapPoint software to evaluate the furthest distance to a current or shared branch. MapPoint calculates mileage **based on actual driving distance**. We calculated various points in the GTCC and found the city of Hamburg in Carver County is the furthest from any current branch at approximately 37 miles. See the attached PDF file for reference.

It is interesting to note that Carver County is the least populous county in the GTCC with 75,620 residents (source: U.S. Census Bureau Population estimates July 1, 2002) and driving to various locations is a common practice for Carver County residents – as 61% of working residents work outside of the county (source: Minnesota State Demographic Center, July 2003).

Note the exact mileage and estimated driving time is at the top of the first map.



Furthest Distance Map Current Branch.pdf

(b)(8)

(b)(4)

EVIDENCE PROPOSED AREA IS A COMMUNITY

Information About Scarborough Research

About Scarborough Research

Scarborough Research is the nation's leader in local market research with more than 25 years of experience in providing detailed shopping, lifestyle, media and demographics usage information for 75 top markets. Scarborough's clients include The Coca Cola Company, Wells Fargo Bank, Goodyear Tire & Rubber Company, Fallon McElligott, Bozell Worldwide and the National Football League.

Scarborough measures more than 1,200 products and services across 20 categories including: media, lifestyles and leisure, sports, transportation and retail shopping.

US Federal Credit Union used data provided by Scarborough Research to document many of the criteria that prove the GTCC is a well-defined community and the extensive interaction within the GTCC. We became aware of Scarborough Research when a third party source quoted statistics from Scarborough – indicating the scope and reliability of this research firm (see Minnesota State Fair e-mail).

Scarborough Research bases its studies on data collected from a specific geographical area called a Designated Market Area (DMA). The Minneapolis DMA includes all of the counties of the GTCC as well as numerous counties in both Minnesota and Wisconsin that surround the GTCC (see map). This extensive DMA captures the vast population that participates in GTCC events, media and venues.

We've provided information about Scarborough Research, their clients, specific counties included in the Minneapolis DMA, maps and tables.

Scarborough Research

NCUA Question:

Did the credit union hire Scarborough Research to gather the information or was the information already available?

Credit Union Response:

The information existed prior to our request for the GTCC market data. Scarborough Research **did not** perform any specific contract work or custom research on our behalf.

NCUA Question:

Did the credit union pay Scarborough Research for the information? If so, how much did the credit union pay Scarborough Research?

Credit Union Response:

The cost of the information US Federal Credit Union received from Scarborough Research was based on their standard price list for companies requesting this information.

(b)(4)

Our contact at Scarborough Research: (b)(6) 770 Broadway,
New York, NY 10003 Phone: 646-654-8409

NCUA Question:

I also want to make sure I am being accurate when I quote statistics from Scarborough Research. As an example, the Scarborough Research shows Brookdale Center shopping mall with a base of 171,695 and a 7-county aggregate of 166,785, resulting in a 97.1% rate. I take that to mean 97 percent of visitors to the mall during a specific time period are from the 7-county community? Is that correct?

Credit Union Response:

Both your numbers and interpretation are correct.

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(b)(4)

(b)(4)

Credit Union Narrative – Community Interaction

***Community Profile
Greater Twin Cities Community
(GTCC)***

Greater Twin Cities Community – A well-defined community

Community Overview –

The term, Greater Twin Cities Community (GTCC), is used to describe a contiguous seven county geographic area of Minnesota that is a single well-defined community to the numerous individuals, families and businesses within its boundaries.

We believe the GTCC qualifies as a community based upon any one of the following three criteria:

1. **Community Interaction and Shared Resources** - GTCC residents share and interact when using numerous common resources, including major medical and educational facilities, and government. Additionally, the majority of residents interact when they work, worship, shop, volunteer and/or attend school within the boundaries of GTCC. The twin cities of Minneapolis/St. Paul is the population, economic, cultural, and trade center of the GTCC and is geographically centered in the heart of the community.
2. **Metropolitan Statistical Area** – All seven counties of the GTCC are part of the Minneapolis-St. Paul Metropolitan Statistical Area (MSA), a separate geographic area recognized by numerous state and federal agencies.
3. **Regional Planning District** -The GTCC is also recognized by the State of Minnesota as a separate distinct community area as show by the formation of the Metropolitan Council. The Metropolitan Council exclusively includes all of the counties within the GTCC. Under state law, the Metropolitan Council is charged with developing a comprehensive plan to help guide the future development of the seven-county GTCC. The mission of the Metropolitan Council is to develop, in cooperation with local communities, a comprehensive regional planning framework, focusing on transportation, wastewater, parks and aviation systems that guides the efficient growth of the metropolitan area. The Council operates transit and wastewater services and administers housing and other grant programs. The Metropolitan Council decisions impact everyone who lives, works, worships, shops, volunteers, attends schools and businesses in this seven county community. The Council creates plans that reflect community values and have community support, and encourages the residents to become involved and contribute to the decision-making process. It is worth noting that the NCUA Board has approved several large community charters based upon the assumption that planning districts, such as The Metropolitan Council, are single, separate well-defined communities including:

- ↳ Columbia (SC) Teachers Federal Credit Union
- ↳ General Electric Employees of Rome Federal Credit Union
- ↳ Robins Federal Credit Union
- ↳ Central Virginia Community Federal Credit Union
- ↳ Mid South Federal Credit Union

GTCC Background and Interaction Overview –

Individuals unified under a common bond of tradition, aspiration and Midwestern values.

The GTCC is an area that has grown to be the central-most area for work, residence, entertainment and community interaction in the state of Minnesota. Defined by geography, this community of seven counties shares much more than borders and boundaries; this community shares a unified mission to serve the basic needs of the citizens. Both a strong economy and a high quality of life attract people to this community; a sense of belonging and community filled with opportunities keep people here.

The GTCC includes the state's two largest cities - Minneapolis and St. Paul and an additional of 187 cities and townships. The state's two largest Regional waterways include 949 lakes for swimming, fishing or boating. The three major rivers include the Mississippi, Minnesota and St. Croix.

Since the settling of Minneapolis and St. Paul (the Twin Cities), residential construction has moved, like ripples in a pond, outward from the central cities. Unlike urban areas on the East and West coasts, or cities perched on the shores of the Great Lakes, there are no similar natural barriers to the sprawl across the Midwest plains. The growth of the GTCC has been a continual expansion that began in the 1920s through the 1950s with first tier suburbs: Richfield, Edina, St. Louis Park, Robbinsdale, Golden Valley, Brooklyn Center, Columbia Heights, Roseville, Hopkins, South St. Paul and West St. Paul. Through the 60s and 70s, second tier GTCC suburbs included Minnetonka, Brooklyn Park, Maplewood and Bloomington. The GTCC's third tier suburbs developed through the 80s including the communities of Burnsville, Apple Valley, Eden Prairie, Plymouth, Maple Grove, Blaine, Shoreview, Cottage Grove, Inver Grove Heights and Eagan. Through the 1990s, the GTCC continued its expansion with the fastest growing cities in Minnesota including Woodbury, Lakeville, Eagan, Plymouth, Eden Prairie, Coon Rapids, Apple Valley, Oakdale, Andover and Maple Grove.

Today, the mix and interaction of GTCC residents is documented in migration patterns. When GTCC residents decide to move, they are prone to relocate within the seven-county GTCC area. Some within the same city or county; others to adjacent GTCC cities and counties. Information from the U.S. Census Bureau and newspaper articles document these migration movements. According to the Minneapolis Star & Tribune, "The migration data, upends the old notion of an orderly move outward, from the central city, to the first of ring of suburbs and on to ever-more-distant patches of raw land. While some of that clearly occurred through the late 80s, a much larger hodgepodge of moves was taking place. Twin Citians scattered in every direction, often with little regard to their relationship to the central cities."

From this data, we find early GTCC residents continually moved from the core cities to create an ever-expanding community and now are continuing the expansion and interaction of the population through their current migration patterns.

Other Factors contributing to the bonds and common interaction in the GTCC include:

- The GTCC is home to headquarters of more than a dozen “Fortune 500” corporations and nearly three-dozen “Fortune 1,000” corporations employing thousands of workers from the seven county GTCC.
- The GTCC has more arts and theater outside New York City than anywhere in the country, including the Guthrie Theater, Mixed Blood Theater, Minnesota Orchestra, Walker Art Center, Minneapolis Institute of Arts and St. Paul Chamber Orchestra.
- The GTCC boasts one of the most extensive regional parks and trail systems in the country - 29 regional parks, 10 large regional park reserves and four regional trail corridors.
- The GTCC hosts a number of professional sports teams including the Minnesota Twins baseball team, the Vikings football team, the Timberwolves and Lynx basketball teams, and the Wild hockey team.
- Along the Mississippi riverfront in Minneapolis are historic mills, the 1883 Stone Arch Bridge and scenic walkways. Downtown St. Paul is home to a creative children’s museum, top-notch science museum and Landmark History Center.
- With the Mall of America, the GTCC has become a favorite regional shopping destination. The Mall is the largest shopping and entertainment complex in the U.S. The Nicollet Mall in downtown Minneapolis is another favorite with shoppers, with an eclectic mix of shops and galleries.
- Dining is another GTCC highlight. There’s a vast assortment of restaurants, with an especially interesting array of ethnic restaurants.
- There are several major attractions on the southern rim of the GTCC. Shakopee, to the southwest, features Valleyfair amusement park, Canterbury Downs racetrack, Mystic Lake Casino and Historic Murphy’s Landing, a pioneer village. Other southside attractions are the Minnesota Zoo and Historic Fort Snelling, a frontier fortress.
- In the northern GTCC is Anoka’s Bunker Hills Wave Pool and Bunker Hills Regional Park.
- The eastern GTCC boasts the beautiful St. Croix River Valley including the historic communities of Taylors Falls, Stillwater and Hastings. Boat and train excursions, antique shopping, canoeing, hiking and downhill skiing are favorite St. Croix activities. There are several bed-and-breakfast inns as well, many in antique-filled, turn-of-the-century homes.

Detailed Community Interaction Categories

Presented in the following pages are eight general categories of community interaction. Each category strives to document how and why the GTCC is much more than seven contiguous counties. Evidence of extraordinary interaction depicts the true story behind the GTCC.

Metropolitan Council -

At the heart of GTCC is the Metropolitan Council that bonds its inhabitants into a community with common interests and goals. Defined geographically and geologically on the east by the St. Croix River and Wisconsin border, to the west by the Central Lakes region, to the north by the River Country region, and to the South by the Southern Lakes region, this community-of-counties shares a vested interest in working together to serve the basic needs of all its citizens

The Metropolitan Council is the regional planning agency serving the GTCC and provides essential services to the region. The Council works with local communities to provide these critical services:

- Operates the region's largest bus system
- Collects and treats wastewater
- Engages the community and the public in planning for future growth
- Provides forecasts of the region's population and household growth
- Provides affordable housing opportunities for low- and moderate-income individuals and families
- Provides planning, acquisitions and funding for a regional system of parks and trails
- Provides a framework for decisions and implementation for regional services including aviation, transportation, parks and open space, water quality and water management.

Community Representation

The 17-member Metropolitan Council has 16 members who each represent a geographic district within the GTCC and one chair who serves at large. They are all appointed by and serve at the pleasure of the governor. The State Senate confirms Council member appointments.

- **Committees.** Council members serve on standing committees that meet regularly and make recommendations to the full Council.
- **Advisory Committees.** Citizen advisory committees make recommendations to the full Council. Examples of these advisory committees include the *Housing and Land Use Advisory Committee* and the *Transportation Advisory Board*.
- **Public Involvement.** The public is encouraged to attend the Council's meeting and hearings and express their points of view on matters before the Council. Also, GTCC residents have access to the Council via phone, e-mail and correspondence. In addition, the Council maintains a website at www.metrocouncil.org.

History

In the three-plus decades since the Metropolitan Council was formed, four milestones mark the evolution of the Council to what is today.

- Council created in 1967

In 1967, the Minnesota Legislature declared that it was creating the Metropolitan Council "to coordinate the planning and development of the metropolitan area..." (Minn. Session Laws 1967, Section 1). In bills passed by the House and Senate and signed into law by the governor, a metropolitan agency, unique in the country, was established to deal with issues and create solutions that transcended the boundaries of the more than 200 jurisdictions then in existence. Local officials, business leaders, state legislators, and public-interest groups recognized that there were problems and issues that affected the entire metro area and that they could not be adequately addressed with existing governmental arrangements.

- Metropolitan Reorganization Act of 1974

In 1967 and later years, the Legislature created several new special-purpose commissions, including the Metropolitan Transit Commission and the Metropolitan Sewer Board. As the number of the regional agencies increased, the Metropolitan Reorganization Act of 1974 strengthened the Council's policy role over decisions of these regional agencies.

The act declared "in order to achieve the goal of orderly growth and economic development in the metropolitan area, it is essential to establish a framework to coordinate effectively those proposals, projects... and plans which directly and substantially affect the development of the metropolitan area." (Article 1, Section 1, Minnesota Session Laws, 1974)

- Metropolitan Land Planning Act of 1976

In the Metropolitan Land Planning Act of 1976, "the legislature finds and declares that the local governmental units within the metropolitan area are interdependent... [and that the] problems of urbanization and development transcend local governmental boundaries..." (Minn. Stats. 473.851)

The Minnesota Legislature passed the act to better coordinate land use planning by local communities with the Council's planning for regional systems — transportation, wastewater collection and treatment, airports, parks and open space.

Under the act, local governments prepare comprehensive plans and Council reviews them for consistency with plans for regional system. The act gave the Council the authority to require a modification to the plan if it would potentially have a substantial impact on or substantial departure from metropolitan system plans.

- The Metropolitan Reorganization Act of 1994

The Metropolitan Reorganization Act of 1994 further strengthened the coordination of regional policy with operational and capital decisions. The act merged the functions of three agencies (the Metropolitan Transit Commission, the Regional Transit Board and the Metropolitan Waste Control Commission) into one — the Metropolitan Council.

The merger meant that the regional services and investments that are key to the region's growth and development — especially wastewater treatment and regular-route transit — would now be carried out consistent with the Council's overall policies and plans for the region.

Funding

In 2003, 42 percent of the Council's revenue comes from user fees such as wastewater treatment charges and transit fares, and 53 percent from state and federal funds. About 3 percent of revenue is from a seven-county property tax, and 2 percent from other sources. The amended 2003 budget is \$395 million, primarily directed to wastewater collection and treatment, transit service, and grants to communities for transportation and community development projects.

General examples of Metropolitan Council projects:

- Regional seven county planning for the future
 - Population growth
 - Infrastructure investments
 - Preservation of the region's natural resources
- Transportation
 - Highway planning
 - Light rail transit
- Housing
 - Family Affordable Housing Program (FAHP)
- Environment
 - Aquatic resource assessment
- Parks and open spaces
 - Regional parks map and activities

Specific examples of actions by the Metropolitan Council to foster community-wide cooperation:

- Metro Transit, a service of the Metropolitan Council, worked in conjunction with the City of Cottage Grove, Washington County and Minnesota Dept. of Transportation to open a new 490 car park-and-ride lot in Cottage Grove. The goal is to increase transit ridership to decrease congestion during specific road construction projects. Several routes during rush hour take commuters to destinations in St. Paul and Minneapolis.

- The Metropolitan Council developed its new 30-year plan dubbed the Regional Development Framework that set in place four goals:
 - Work collaboratively with regional partners to accommodate growth within the metropolitan area.
 - Maximize the effectiveness and value of regional services, infrastructure investments and incentives.
 - Enhance transportation choices and improve the ability of Minnesotans to travel safely and efficiently throughout the region.
 - Preserve vital natural areas and resources for future generations.
- The city of Eagan is exploring the return to Metropolitan Council's Livable Communities program that could give it access to special funding for redevelopment, pollution cleanup and housing. One example of how Eagan could benefit from participating in the program is found in one of Eagan's neighbors. Mendota Heights has received about \$1 million to help fund the 28-acre Town Center mixed-use development

Supporting articles – Star Tribune (May 2002-November 2003)

- Met Council involved in 'urbanist' development in suburbs, which has yielded plans for Legacy Village in Apple Valley, Southwest Station in Eden Prairie, Port Riverwalk in Coon Rapids, City Walk in Woodbury and similar projects (June 30, 2002)
- Provided \$48,000 in funding for Burnsville downtown district called Heart of the City (September 22, 2002)
- Met Council receives \$1 million from House Transportation Committee for program that provides low-income workers access to public transportation (October 3, 2002)
- Metropolitan Council warns of a "widening spatial mismatch between jobs and housing, an increase in commuting, and a growing challenge to provide transportation options, including transit." (March 6, 2003)
- Met Council works to clean up land near Excelsior Boulevard and build Hopkins Business Center (May 12, 2003)
- Met Council provides seed money for plan to turn 322 acres of vacant farmland into an urban village (May 19, 2003)
- Met Council plans to provide population estimates for 2002 -no date specified (July 10, 2003)
- Met Council provides nearly \$1 million for St. Paul Farmers' Market (July 15, 2003)
- Met Council reviews light rail feasibility study (July 20, 2003)
- Met Council ...which will own and operate the Hiawatha light-rail line (August 20, 2003)
- Ex-leader warns Met Council of 'cold Atlanta' (October 9, 2003)
- Met Council planning for the future (November 19, 2003)

Other supporting articles

- Return to Met Council program considered, *Pioneer Press* (October 28, 2003)
- Eagan ponders return to Met Council program, *Sun Current* (November 6, 2003)

I. Transportation

Third-party documentation evidencing the percentage of residents who work inside versus outside their county of residence. The intent is to show that residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington county all commute to and from each other, demonstrating interaction in the workplace.

Third-Party Documentation

Transportation is a key economic and social element bonding the GTCC into a true community. The metro area infrastructure is made up of a large highway system that enables residents from any county the opportunity to travel with ease around the entire community. The Minneapolis-St. Paul International Airport is centrally located within the extensive highway system to allow equal access from all regions of the community, whether for business or pleasure. Also included in our community’s transportation systems is the Metro Transit and soon to be Hiawatha Light Rail System. The idea behind transportation is to allow interaction among communities, and based on the following information, it is clear that transportation is a strong factor demonstrating the community characteristics of the Greater Twin Cities Community.

Commuting Patterns

It is very common in the GTCC for someone to work in one county, yet live in another. This is largely due to the hundreds of thousands of jobs that are central to both Minneapolis (Hennepin County) and St. Paul (Ramsey County). In fact, according to the Minnesota Workforce Center website, about 1/3 of Minnesotans work in Hennepin County alone. Looking at commuting patterns, the following information was taken from the Minnesota Workforce Center website, www.mnwfc.org:

County	To Anoka	To Carver	To Dakota	To Hennepin	To Ramsey	To Scott	To Washington
From Anoka	66826	347	2659	57166	27545	389	3124
From Carver	Less than 1%	14593	Less than 1%	18021	Less than 1%	1588	Less than 1%
From Dakota	1172	979	90629	6290	28014	4647	3787
From Hennepin	16677	6369	17485	504873	44327	4346	2949
From Ramsey	14211	422	8380	68796	39771	764	10466
From Scott	Less than 1%	2481	8025	17880	Less than 1%	17125	Less than 1%
From Washington	9129	Less than 1%	8551	16628	35173	Less than 1%	36086

Based on this information, it is evident that workers from each of the seven counties in the GTCC are co-mingling with workers from their own and other counties, due to their commuting patterns.

Traffic Flows

Included is a map prepared by the Minnesota Department of Transportation that indicates traffic counts on the highways with the GTCC. The intent is to show that traffic is heavier around the major trade areas evidencing that residents commute to a single area to interact in the course of work, shopping, etc.

Third-Party Documentation

The Minnesota Department of Transportation prepared a map in 2002, showing the Trunk Highway Traffic Volumes on all major roads and highways in the GTCC. The map shows Average Annual Daily Traffic (AADT) and Heavy Commercial Annual Daily Traffic (HCADT). The counts listed below are evidence of the inflow and outflow from all regions of the GTCC, thus showing evidence of interaction among community residents at their destination.

<u>Highway/Interstate</u>	<u>AADT</u>
35W (Northbound into Minneapolis)	177,000
35W (Southbound into Minneapolis)	113,000
35E (Northbound into St. Paul)	104,000
35E (Southbound into St. Paul)	139,000
494 E (East towards Eagan)	155,000
494 W (West towards Eden Prairie)	146,000
94 E (Coming from Maple Grove)	100,000
94 W (Coming from Hudson, WI)	134,000
694 E (Coming from Fridley)	110,000
694 W (Coming from Fridley)	123,000
394 E (Coming from Minnetonka)	150,000
169 N (Coming from Shakopee)	56,000
169 S (Coming from New Hope)	89,000
100 N (Coming from Bloomington)	102,000
100 S (Coming from Crystal)	58,000
62 E (Coming from Edina)	94,000
62 W (Coming from Richfield)	93,000

These traffic flows show heavy movement from all regions of the GTCC, proving that once at their destination, people from all counties are interacting and forming common bonds. This is then evidence of how the GTCC acts as a community.

Metro Transit

In an effort to minimize the amount of traffic on the roads, the Metro Transit, a public bus option, provides transportation throughout the GTCC. With an average of 231,000 riders a day, the Metro Transit extends through all seven counties, offering an inexpensive way to commute.

Hiawatha Light Rail Line

Scheduled to begin operations in late 2004, the Hiawatha Light Rail Line will become another method of public transportation available to the GTCC residents. This line will have seventeen stations stretching from the Mall of America in Bloomington, all the way to downtown Minneapolis. There will be stops along the way that include the Minneapolis/St. Paul International Airport, Fort Snelling and the VA Medical Center. The projected riders of this line will include approximately 145,000 downtown Minneapolis workers, 50,000+ University of Minnesota students and staff, 93,000+ airport travelers a day, and 118,000+ shoppers that visit the Mall of America. It is estimated that in the first year, about 19,300 riders per day will take advantage of this system.

Air Travel

The Minneapolis-St. Paul (MSP) International Airport is one of the busiest airports in the world, averaging more than half a million takeoffs each year. It is also a major hub for the Minnesota-based Northwest Airlines. The MSP International Airport is the only international airport in Minnesota, so it serves all regions of the state. It is not part of any one city, but is surrounded by the cities of Minneapolis, St. Paul, Richfield, Eagan, Mendota Heights and Bloomington. Due to this central location, people from all over the GTCC do not have to travel far to catch a flight. MSP International Airport supports frequent and convenient commercial air service to all major US airports and many International cities. Amidst a \$3 million expansion project, MSP International Airport is aiming to give every traveler a pleasurable, safe experience.

Future Transportation Plans for the GTCC

Looking into the future is important when discussing both a community and their transportation. As time moves forward, there will be a need to address the growing number of drivers, and public transportation will be looked at more and more to answer those needs. One proposal is an extension of the Hiawatha Light Rail Line, which would continue northwest through the Twin Cities and end all the way in St. Cloud, MN. This need for public transportation will continue to be a pressing issue as the GTCC continues to grow.

II. Shared Educational Facilities

Third-party documentation regarding the colleges and universities located within the proposed community including student enrollment from the GTCC. The intent is to demonstrate that residents of all seven counties interact in the process of seeking a higher education.

Third-Party Documentation

There are multiple educational facilities throughout the GTCC, ranging from public and private universities to technical and community colleges. We profiled the largest public university, the University of Minnesota-Twin Cities, the largest private university, the University of St. Thomas, and two of the largest community and technical colleges, Normandale Community College and Minneapolis Technical and Community College.

University of Minnesota

The University of Minnesota (U of M) is located in Minneapolis (Hennepin County). With more than 370 fields of study, the U of M is the largest university system in the GTCC. The Twin Cities campus is part of the Big Ten Conference for sporting events and is also well known for their strong academic programs. More than fifteen of their programs rank in the Top 10 in the nation. The U of M also has campus locations in Duluth, Morris, Crookston and Rochester.

Looking at statistics from the Fall of 2002, there were 48,677 total students, based on the U of M Institutional Research and Reporting. With regards to the GTCC, the following information on students of all levels was obtained from John Kellogg in the Institutional Research department:

<u>County</u>	<u>Students</u>
Anoka	1817
Carver	391
Dakota	2628
Hennepin	11532
Ramsey	5244
Scott	386
Washington	1609

This table shows that 23,607 or 48% of the total student population came from the GTCC.

University of St. Thomas

The University of St. Thomas (UST) is the largest independent college or university in the GTCC, located in St. Paul (Ramsey County). With approximately 12,000 students, the university offers 87 different majors and 50 degree programs. UST offers eleven men and women's varsity sporting events, which are all part of the Minnesota Collegiate Athletic Conference (MIAC). Prior to 2001, St. Thomas was ranked, in the U.S. News & World Report's "Best Colleges", in the Top 10 out of 125 Midwest colleges and universities.

Analyzing the Fall of 2002 undergraduate statistics, there were 5429 total undergraduate students based on the 2002-2003 Institutional Research and Planning Report Data Factbook. Breaking the students down by county, the following information was obtained:

<u>County</u>	<u>Number of Students</u>	<u>% Of Total Students</u>
Anoka	262	5%
Carver	55	1%
Dakota	585	11%
Hennepin	1278	24%
Ramsey	774	14%
Scott	93	2%
Washington	324	6%

The table shows that a total of 3371 students, or 62% of the undergraduate student population, came from the GTCC.

Likewise, there were a total of 5937 total graduate students in 2002. Breaking the students down by county, the following information was obtained:

<u>County</u>	<u>Number of Students</u>	<u>% Of Total Students</u>
Anoka	268	5%
Carver	68	1%
Dakota	652	11%
Hennepin	2475	42%
Ramsey	1191	20%
Scott	112	2%
Washington	285	5%

The table shows that a total of 5051 students, or 85% of the graduate student population, came from the GTCC.

Normandale Community College

Normandale Community College is one of the largest community colleges in the GTCC. Thousands of students utilize this two-year facility to prepare for such fields as dental hygiene, nursing, business, mechanical engineering, technology, accounting and many more. Located in Bloomington (Hennepin County), the majority of the students reside in surrounding communities. Based on their website, www.normandale.edu, the following information was gathered on the Top Ten cities where students come from:

<u>City</u>	<u>County</u>	<u>Student Count</u>
Bloomington	Hennepin	1,009
Minneapolis	Hennepin	822
Burnsville	Dakota	556
Eden Prairie	Hennepin	437
Richfield	Hennepin	329
Apple Valley	Dakota	322
Eagan	Dakota	251
Lakeville	Dakota	245
Shakopee	Scott	235
Edina	Hennepin	234
	Total	4,440

Out of the 7,382 students registered in the Fall of 2002, 4,440 of those documented students came from the GTCC. **This shows that 60% of the documented students attending Normandale Community College are residents of the GTCC, and proves residents rely on the same educational facilities.**

Minneapolis Community and Technical College

Minneapolis Community and Technical College (MCTC) is a two-year school, located in downtown Minneapolis (Hennepin County). Their mission is to provide general education to their students, many of which transfer into four-year colleges or universities. Some of their programs include: aviation, health, business, communication, manufacturing, public safety and computer technology. With over 7000 total students, MCTC is one of the most diverse campuses in the state, supporting one of the largest English as a Second Language programs.

The following information was obtained from Jill Gebhardt, Marketing and Public Relations Manager:

County	Enrollment	Percentage of Total
Anoka	201	3%
Carver	28	Less than 1%
Dakota	211	3%
Hennepin	4774	64%
Ramsey	732	10%
Scott	55	1%
Washington	138	2%

With a total of 7419 enrolled students, 6139 students or 83% of the students came from the GTCC.

Residents from the GTCC represent 48% of the University of Minnesota student population, 62% and 85% of University of St. Thomas undergraduate and graduate student population, 60% of the Normandale Community College student population and 83% of the Minneapolis Community and Technical College student population. These shared educational facility percentages show clearly another interaction among residents from the GTCC, demonstrating the characteristics of a community.

III. Shared Medical Facilities

Third-party documentation regarding the hospitals within the proposed community including estimates, if available, as to the number of patients treated from each of the seven counties. The intent is to demonstrate that residents of the entire proposed community interact by obtaining medical care from the same facilities.

Third-Party Documentation

Within the GTCC, there are multiple hospital/medical centers that serve the community as a whole. The largest hospitals are Fairview Health System, Abbott-Northwestern Hospital, Hennepin County Medical Center, United Hospital, North Memorial Medical Center, Regions Hospital and Methodist Hospital.

The largest hospital system, based on licensed beds, is the Fairview Health System. As found on their website, www.fairview.org, it states, "Just as rivers have helped nourish, link and build our state's communities, Fairview Health System continues its long history of providing services that nourish the lives of people in the communities we serve." Out of the eight regions Fairview serves in Minnesota, four of those regions are located in parts of our proposed area. There are three major Fairview Health System hospitals/medical centers within the GTCC:

Fairview University Medical Center - located in Minneapolis, Hennepin County

Fairview University Medical Center is comprised of both Fairview University Hospital (previously known as the University of Minnesota Hospital) and Fairview Riverside Hospital. They are separated by the Mississippi river, but still provide tremendous service. These facilities bring together the faculty physicians and researchers from the University of Minnesota and the community physicians, to provide the community with state-of-the-art care. Fairview University Medical Center was recently ranked in U.S. News for the following areas: 27th in cancer treatment, 29th in ENT, 30th in geriatrics, 25th in kidney disease, 27th in neurology and neurosurgery, 34th in orthopedics, and 42nd in rheumatology. In 2002, according to Jo Radzwill, Marketing Analyst for Fairview Health Systems, 25,785 discharges of GTCC patients took place at Fairview University Medical Center.

Fairview Southdale Hospital - located in Edina, Hennepin County

Fairview Southdale Hospital has a staff of over 1000 physicians, 2200 health care professionals and 500 volunteers. Their facility houses 390 beds and is the 12th largest hospital in Minnesota. They specialize in maternal and newborn care, cardiac care, oncology, mental health treatment, eye care, vascular, spine, neurology, neurosurgery, urology and orthopedic surgery and joint replacement. In 2002, according to Radzwill, 21,625 discharges of GTCC patients took place at Fairview Southdale.

Fairview Ridges Hospital - located in Burnsville, Dakota County

This hospital has over 200 active physicians, 900 health care employees and 400 volunteers, committed to their patients. They specialize in obstetrics, pediatrics, adult medicine, critical care, surgical services and emergency medicine. In 2002, according to Radzwill, 12,466 discharges of GTCC patients took place at Fairview Ridges.

In the pages included, there are specific statistics by county on the number of discharges from each hospital/medical center as a percentage of the GTCC.

Residents of the GTCC make up approximately 93% of the discharges in the Fairview Health System. It is clear, based on these results, that residents of the GTCC interact by obtaining medical care from the same facilities.

Abbott Northwestern Hospital is the next largest hospital in the GTCC. They are located in Minneapolis (Hennepin County) and recently opened a new Center for Outpatient Care in Edina (Hennepin County). Abbott is the largest not-for-profit hospital in the GTCC and is part of the Allina Hospitals and Clinics system. With over 5000 employees and 1600 physicians, Abbott continually receives accolades for their superior health care. Some of Abbott's specialties include: heart and heart surgery, neurology and neurosurgery, urology, ENT, hormonal disorders, rheumatology and digestive disorders. According to Scarborough Research, there were 234,085 households that used Abbott in the past three years. Of that, 161,925 came from the GTCC. **This shows that 69.2% of the households were from the GTCC and furthermore, shows that residents of the GTCC rely on the same medical facilities for their health care.**

Hennepin County Medical Center (HCMC) is located in Minneapolis (Hennepin County). "Responding to the needs of the community is a tradition that began at HCMC with caring for the victims of typhoid epidemics before the turn of the century. It is a tradition of which the current staff members are very proud and one they hope to uphold far into the future." (www.hcmc.org) HCMC is the third largest hospital based on operating revenue and they account for about 7.3% of the discharges in the Twin Cities. Their emergency department is the largest in the GTCC, caring for more than 93,000 patients annually. Some unique services and programs HCMC offers include: Hennepin Regional Poison Center, Nurse-midwife Service, Burn Center, Sleep Disorders Center and Bloodless Medicine and Surgery Center. We were unable to receive specific data on HCMC from the GTCC, as HCMC would not release this information to us.

United Hospital is located in St. Paul (Ramsey County). United actually is a medical center consisting of both United and Children's Hospitals. Also, within the past year, United unveiled plans for the new state-of-the-art Neuroscience Institute. United is the largest hospital in the eastern portion of the GTCC, and serves more than 100,000 patients annually. Some of United's specific health care services include: birth center, cardiac care in the John Nasseff Heart Hospital, emergency care, oncology, orthopedics, neuroscience and epilepsy, pain center, rehabilitation, medical imaging and surgery. According to Scarborough Research, 228,935 households used United Hospital in the last three years and 182,340 of those households came from the GTCC. **This shows that 79.6% of household using United were from the GTCC, proving that these seven counties rely on the same medical facilities for their health care.**

North Memorial Medical Center is located in Robbinsdale (Hennepin County). They are one of few independent health care providers in the GTCC and have been offering services since 1954. Even though North Memorial is independent, they have formed strategic partnerships with WestHealth, Health Partners, Preferred One and the Institute for Athletic Medicine. Some of their core services include: emergency & trauma

services, Humphrey Cancer Institute, Heart Center and childbirth. According to Scarborough Research, 241,675 households used North Memorial in the last three years, with 225,420 of those households coming from the GTCC. **This shows that 93.3% of the households using North Memorial are from the GTCC and proves these residents rely on the same medical facilities for their health care.**

Regions Hospital is located in St. Paul (Ramsey County). The history of Regions Hospital dates back to the late 1800's, while their excellence in treatment still is shown today. Regions partners with the University of Minnesota by frequently hosting residents and conducting intensive medical research. To date, Regions serves about 427 licensed beds. Some of the core programs at Regions are: heart, women's services, cancer, surgery, digestive care, senior services, behavioral health, burn, trauma and emergency. According to Scarborough Research, 136,800 households used Regions in the last three years, with 112,390 of those coming from the GTCC. **This shows that 82.2% of the households using Regions are from the GTCC, proving the seven county area relies on the same medical care.**

Methodist Hospital is located in St. Louis Park (Hennepin County). Serving the Twin Cities for more than 100 years, this facility has 426 licensed beds and more than 3,500 employees. Methodist is part of the Park Nicollet system that is found throughout the GTCC. Some areas of recognition at Methodist are: cancer care, cardiovascular services, eating disorders, maternity care, Parkinson's care and neuro-rehabilitation medicine. According to Scarborough Research, 158,750 households have used Methodist Hospital in the last three years, with 143,875 of those households coming from the GTCC. **This means that 90.6% of the patients come from the GTCC, showing the residents of the GTCC rely on the same facilities for medical care.**

It is evident from the previous examples that residents of the GTCC rely on the same medical facilities for their health care and thus, interact as a community.

IV. Media

Third-party documentation regarding the circulation estimates of the Star Tribune and Pioneer Press from the *Audit of Bureau Circulation (ABC)* and television station viewer totals from Scarborough Research. The intent is to demonstrate that residents of the GTCC rely on the same media outlets for news, advertising, etc.

Third-Party Documentation

Newspapers

There are two major newspapers in the GTCC: the Star Tribune and the Pioneer Press.

In an email (copy enclosed), Tim Little, Principal Marketing Analyst of the Star Tribune Newspaper, listed the 2003 ABC Audit Average Projected Paid Circulation, showing there are 298,665 daily papers and 514,531 Sunday papers delivered to households in the GTCC. The circulation totals are 405,459 daily papers and 669,290 Sunday papers.

In a separate email (copy enclosed), Brent Lawrence of the Pioneer Press noted the 2002 ABC numbers for daily and Sunday newspaper distribution. This showed that 155,937 daily papers and 195,134 Sunday papers were delivered to households in the GTCC. The circulation totals are 190,939 daily papers and 251,765 Sunday papers.

With 74% of the Star Tribune daily circulation and 77% of the Sunday circulation coming from the GTCC, it is evident that all seven counties rely on the same media publications for news, advertising, etc. Likewise, with 82% of the Pioneer Press daily circulation and 78% of the Sunday circulation coming from the GTCC, this also shows the correlation between the seven counties and whom they rely on for news, advertising, etc.

Television

In the GTCC, there are four main television stations: WCCO (Channel 4), KSTP (Channel 5), KMSP (Channel 9) and KARE (Channel 11).

WCCO-TV is based out of Minneapolis (Hennepin County) and is the only station located downtown. They have been around since 1949 and are consistently one of the top rated news stations in the Twin Cities. As a special edition each Tuesday evening, WCCO features "Four Stories" which focuses on someone in the community, and their story. WCCO is also an active sponsor for many of the events that take place in the GTCC. According to Scarborough Research, 91,599 adults 18+ watch WCCO-TV Monday-Sunday between 5am-2am, with 53,617 of those viewers coming from the GTCC. **This shows that 58.5% of the WCCO-TV viewers are from the GTCC, and therefore rely on the same television stations for their news and information.**

KSTP-TV is based out of Minneapolis (Hennepin County) and is the only locally owned broadcasting company in the Twin Cities. They first went on the air in 1948 and are affiliated with ABC. Each Thursday, KSTP focuses on "Thursday's Child". This

segment focuses on the hundreds of homeless, orphaned or underprivileged children that are a part of our community. KSTP is also a sponsor of many events in the GTCC. Most recently, Channel 5 has been a proud sponsor of the Mill City Museum, "the state's newest cultural institution and one of the country's most authentic and innovative history museums." (www.kstp.com) According to Scarborough Research, 68,009 adults 18+ watch KSTP-TV Monday-Sunday between 5am-2am, with 46,254 of those viewers coming from the GTCC. **This shows that 68% of all viewers come from the GTCC, proving residents from the seven county area rely on the same television stations for their news and information.**

KMSP-TV, or FOX 9, is operated out of Eden Prairie (Hennepin County). They are becoming a better-known station in the Twin Cities, especially because they are home to the Minnesota Vikings games as well as many Minnesota Twins and Wild games. According to Scarborough Research, 42,839 adults 18+ watch KMSP-TV Monday-Sunday between 5am-2am, with 29,561 of those viewers coming from the GTCC. **This shows that 69% of all viewers come from the GTCC and proves these residents rely on the same television stations for their news and information.**

KARE-TV, or Kare11, is located in Golden Valley (Hennepin County). Kare11 is celebrating their 50th anniversary this year, and are one of the top watched stations in the GTCC. On thing Kare11 is known for is their "Eleven Who Care" program which recognizes eleven volunteers each year who have a special story, showing how each has helped to make our community special. Besides this program, Kare11 is a sponsor of numerous activities throughout the GTCC. According to Scarborough Research, 83,778 adults 18+ watch KARE-TV Monday-Sunday between 5am-2am, with 55,351 of those viewers coming from the GTCC. **This shows that 66.1% of the viewers come from the GTCC and proves that residents in the seven county area rely on the same television stations for their news and information.**

Looking at the television statistics, it is evident that the majority of the viewers of the main television stations come from the GTCC, therefore showing the GTCC relies on the same types of media.

V. Sporting Events

Third-party documentation providing evidence of community interaction through professional and high school sporting events.

Third-Party Documentation

Minnesota and the GTCC are both very rich in athletic talent. As the home of the Minnesota Lynx, Timberwolves, Twins, Vikings, Wild, and the unique St. Paul Saints, not to mention the hundreds of college and high school sporting events that take place every year, there is always a team to cheer for.

Professional Teams

The Minnesota Lynx are the professional women's basketball team that plays in the summer months, downtown Minneapolis in the Target Center (Hennepin County). As a relatively new sporting event to watch, the Lynx have appealed to younger children for their friendly and fun game atmosphere, and many young girls, aspiring to play basketball as a job someday. They are still in the process of gaining fans, but according to Scarborough Research, 59,955 people attended a Lynx game in the past year with 56,620 of those people coming from the GTCC. **This shows that 94.4% of the attendees were from the GTCC and proves that residents of the GTCC rely on the same sporting events for entertainment.**

The Minnesota Timberwolves are the professional men's basketball team that play downtown Minneapolis in the Target Center (Hennepin County). The Wolves have been around since 1990, and have proved to be quite popular in recent years, having signed superstar Kevin Garnett to a multi-year \$100+ million contract. They frequently have high attendance at games and have made it to the NBA playoffs the last couple of years. According to Scarborough Research, 257,710 people from the Designated Market Area (DMA) attended a Timberwolves game in the last year, with 205,720 of those coming from the GTCC. **This shows that 79.8% of the attendees were from the GTCC and proves that GTCC residents rely on the same sporting events for entertainment.**

The Minnesota Twins are the professional baseball team that play downtown Minneapolis at the Metrodome (Hennepin County). The Twins, having won two World Series titles in the last two decades, are always exciting to watch. Especially, since they were the division champions the past two years. It is quite possible to see 30,000+ fans at any given game. According to Scarborough Research, 843,455 people attended a Twins game in the past year, with 661,235 of those people coming from the GTCC. **This shows that 78.4% of the attendees came from the GTCC and proves that GTCC residents rely on the same types of sporting events for entertainment.**

The Minnesota Vikings are the professional football team that play downtown Minneapolis at the Metrodome (Hennepin County). Probably the most popular team in the state, the Vikings typically sell-out every game in a season. In recent years, they have become even more popular with two of the premier players in the NFL, Randy Moss (a wide receiver) and Daunte Culpepper (the quarterback). According to Scarborough Research, 449,450 people attended a Vikings game in the past year with 315,430 of those people coming from the GTCC. **This shows that 70.2% of the attendees were from the GTCC and proves that GTCC residents rely on the same sporting events for entertainment.**

The Minnesota Wild are the professional hockey team that play downtown St. Paul at the Xcel Energy Center (Ramsey County). Minnesota, known as the State of Hockey, used to be the home of the Minnesota North Stars, which moved to Dallas, TX. In their fourth season, the Wild have quickly become one of the most popular professional teams in Minnesota. They sell-out almost every game and were a series away from the Stanley Cup Finals last year. According to Scarborough Research, 431,760 people attended a Wild game last year, with 329,625 of those people coming from the GTCC. **This shows that 76.3% of the attendees came from the GTCC and proves that GTCC residents rely on the same sporting events for entertainment.**

St. Paul Saints

The St. Paul Saints are a unique baseball team that plays in St. Paul at Midway Stadium, a small outdoor ballpark (Ramsey County). This team is made up of baseball players, trying to get back into the minor leagues. They get paid minimal salaries and travel to opponents within the Midwest. Each year, more and more people come out to Saints' games, and it usually isn't to watch baseball. Saints' games have become notorious for their fun, crazy atmosphere. Each inning there are always funny skits or games being played down on the field. In the stands, there are different contests that take place and in the outfield, there are special "suites" that people can win seats in. However, they are not your typical suites, since they might be in a hot tub, or even sitting in a large pork chop! At any rate, fans love the fun environment the Saints provide. According to Scarborough Research, 187,845 people attended a Saints game in the past year with 165,205 of those people coming from the GTCC. **This shows that 87.9% of the attendees came from the GTCC and is evidence that GTCC residents rely on the same sporting events for their entertainment.**

High School Sports

There are many high school athletic programs in the GTCC. It is very common within a given sports season that a team could travel to many different cities and counties in the GTCC based on their location, schedule, conference and section. To demonstrate this, the following tables show examples of high school sections for football and the various counties these schools are located in:

Section 2 AAAAA Team	County
Apple Valley High School	Dakota
Bloomington Jefferson HS	Hennepin
Burnsville HS	Dakota
Chaska HS	Carver
Eden Prairie HS	Hennepin
Edina HS	Hennepin
Minnetonka HS	Hennepin
Prior Lake HS	Scott

Section 3 AAAAA Team	County
Hastings HS	Dakota
North HS	Ramsey
Park HS	Ramsey
Saint Paul Harding HS	Ramsey
Stillwater HS	Washington
Tartan HS	Washington
Woodbury HS	Washington

Section 4 AAAAA Team	County
Centennial HS	Anoka
Irondale HS	Ramsey
Mounds View HS	Ramsey
Roseville HS	Ramsey
St. Paul Arlington HS	Ramsey
St. Paul Como HS	Ramsey
White Bear Lake HS	Ramsey

Section 5 AAAAA Team	County
Bloomington Kennedy HS	Hennepin
Cretin-Derham Hall HS	Ramsey
Henry Sibley HS	Dakota
Mpls Patrick Henry HS	Hennepin
Mpls Roosevelt HS	Hennepin
Mpls South HS	Hennepin
Mpls Southwest HS	Hennepin
St. Paul Highland Park HS	Ramsey

Section 6 AAAAA Team	County
Buffalo HS	Wright
Hopkins HS	Hennepin
Maple Grove HS	Hennepin
Park Center HS	Hennepin
Robbinsdale Armstrong HS	Hennepin
Robbinsdale Cooper HS	Hennepin
Wayzata HS	Hennepin

Section 7 AAAAA Team	County
Blaine HS	Anoka
Champlin HS	Hennepin
Coon Rapids HS	Anoka
Elk River HS	Sherburne
Forest Lake HS	Anoka
St. Francis HS	Anoka

Looking at these sections, it is clear that in order to play some of their opponents, teams must travel to other counties. As a result, family, friends and fans interact at the games, showing interaction among community residents. But, this is just one breakdown of who teams play. Most teams primarily play these section teams towards the end of the season. High school teams still play conference opponents and school rivals during the regular season, which still have teams traveling to many GTCC counties. Then, as playoffs conclude and the first rounds of the state tournament are held, there are typically additional games that are played among schools in different parts of the GTCC. According to Scarborough Research, 800,200 people said they had attended a high school sporting event in the last year in the DMA, with 447,355 of those people coming from the GTCC. **This shows that 55.9% of the people attending high school sporting events in the DMA came from the GTCC and gives evidence that during these events, co-mingling and interaction takes place, showing signs of a community.**

By examining the previous statistics of attendance at professional and high school sporting events, it is evident that GTCC residents depend on the same types of events for their sporting entertainment, and thus proves there is community interaction among the GTCC residents.

VI. Venues

Third-party documentation demonstrating that residents of the GTCC interact socially at concerts, sporting events, cultural events, etc. at a specific facility or location.

Third-Party Documentation

In the GTCC, there are four main venues where events take place. They are the Target Center, the Xcel Energy Center, RiverCentre and the Metrodome.

The Target Center is located in downtown Minneapolis (Hennepin County). It was built in 1990 and is home to the Minnesota Timberwolves (professional basketball team) and the Minnesota Lynx (women's professional basketball team). The Target Center seats about 18,467 and has been utilized for many different events, such as concerts, Disney on Ice and motivational speakers. According to Scarborough Research, 326,810 people said they had attended a non-sporting event held at the Target Center in the last year, with 277,080 of those people coming from the GTCC. **This shows that 84.8% of the attendees were from the GTCC, and proves that community residents rely on the same venues for entertainment purposes.**

The Xcel Energy Center is located in downtown St. Paul (Ramsey County). "The Xcel Energy Center is a first-class multi-purpose sports/entertainment venue. It is home of the NHL's Minnesota Wild and will host over 140 spectacular entertainment events annually. Such events will include: concerts by top artists from around the world, ice shows, circuses, family shows, conventions, high school tournaments, trade shows and high-profile sporting events featuring hockey, basketball, wrestling, tennis and more." (www.xcelcenter.com). There are also two restaurants located with the arena itself and seating capacity in the arena is 18,064. According to Scarborough Research, 496,275 people attended a non-sporting event held at the Xcel Center with 393,865 of those people coming from the GTCC. **This shows that 79.4% of the attendees at the Xcel Center were from the GTCC and is evidence that community members rely on the same venues for entertainment.**

The RiverCentre is located in downtown St. Paul (Ramsey County) and is connected to the Xcel Energy Center. Within RiverCentre are two areas: Touchstone Energy Place and Roy Wilkins Auditorium. In Touchstone Energy Place, there are two exhibit halls, a Grand Ballroom that can be divided into eight sections, nine RiverView rooms and six ParkSide rooms overlooking Rice Park. Roy Wilkins Auditorium has a large exhibit hall and three ballrooms. Events that take place here include: banquets, city events, concerts, conventions, festivals, trade shows and weddings. According to research conducted by RiverCentre, in 2002 there were 575,954 attendees at events. Based on research conducted by Scarborough Research, 307,335 people from the DMA attended an event at RiverCentre with 244,780 of those coming from the GTCC. **This shows that 79.6% of the attendees from the DMA were from the GTCC and proves that residents from the GTCC rely on the same venues for entertainment purposes.**

The Hubert H. Humphrey Metrodome is located in downtown Minneapolis (Hennepin County). It is home to the Minnesota Vikings (professional football team) and the Minnesota Twins (professional baseball team). It is the only “air-supported” dome in the major leagues and requires 250,000 cubic feet of air pressure per minute to keep the dome inflated. The Metrodome hosts many other events including home and garden shows, monster truck races and rodeos. According to Scarborough Research, 311,005 people attended non-sporting events in the last year at the Metrodome and 256,555 of those came from the GTCC. **This shows that 82.5% of the attendees came from the GTCC and proves that GTCC residents rely on the same venues for their entertainment purposes.**

Looking at the previous examples, it is clear that GTCC residents utilize the same venues for their entertainment purposes, thus proving that residents from the GTCC interact as a community.

VII. Entertainment

Third-party documentation regarding various entertainment activities in the GTCC. The intent is to demonstrate that residents of all seven counties interact while attending or visiting different type of entertainment.

Third-Party Documentation

According to www.exploreminnesota.com, "The Twin Cities is noted for its array of intriguing theater, fine orchestras, art museums and a sculpture garden. There's always a full calendar of visiting performers and Broadway touring shows, as well. Interesting museums, professional sports, riverboats and a variety of nightspots add to the appeal of the Twin Cities. Along the Mississippi riverfront in Minneapolis are historic mills, the 1883 Stone Arch Bridge, and scenic walkways. Downtown St. Paul is home to a creative children's museum, top-notch science museum and landmark history center." There are many forms of entertainment GTCC residents are able to take advantage in the Twin Cities.

Museums

In the GTCC, there are three main museums: The Minneapolis Institute of Arts, The Children's Museum and The Science Museum.

The Minneapolis Institute of Arts (MIA) is a free museum, operated for the public. It is located in Minneapolis (Hennepin County), featuring more than 100,000 objects, spanning more than 5,000 years. The MIA is internationally recognized and is one of the top art museums in the Midwest. According to Scarborough Research, 471,620 people attended the MIA in a one-year period from Aug 2002 to July 2003. Out of that total, 409,550 came from the GTCC. **Therefore, 86.8% of the MIA attendees came from the GTCC, showing interaction among all seven county community residents.**

The Children's Museum is located in St. Paul (Ramsey County). At this museum, children from ages 6 months to 10 years are able to explore many different exhibits through interaction and hands-on adventures. With two different galleries changing throughout the year, the Children's Museum is a great learning environment for any young child. According to Scarborough Research, 367,420 people attended the Children's Museum, with 302,260 of those attendees coming from the GTCC. **Therefore, 82.3% of the Children's Museum attendees came from the GTCC, showing interaction among all seven county community members.**

The Science Museum is located in St. Paul (Ramsey County). This museum targets middle-aged children all the way up through high school. Some of the main attractions are found in the following five galleries: Collections, Dinosaurs and Fossils, Experiment, Human Body and Mississippi River. There is also the infamous Omnitheater, providing exciting opportunities for young people to learn. According to Scarborough Research, 704,375 people attended the Science Museum. **Of those, 570,565 were from GTCC, making up 81% of the attendees, while showing community interaction among all seven county residents.**

Zoos

In the GTCC, there are two zoos that residents may visit: The Como Zoo and the Minnesota Zoo.

The Como Zoo is located in St. Paul (Ramsey County). It is part of the Como Zoo and Conservatory Society, a non-profit organization dedicated to the promotion and support of enhancing the zoo and conservatory. It is free to the public, and while there, people may see monkeys, lions, tigers, bears, penguins, sea lions and many other animals, including a variety of endangered species. According to Scarborough research, 862,385 people attend the Como Zoo in the past year. **From that number, 704,660 were from the GTCC, equaling 81.7% of the attendees. This figure shows GTCC residents rely on the same forms of entertainment, showing community interaction.**

The Minnesota Zoo is located in Apple Valley (Dakota County). With over 2300 animals (105 of those coming from the endangered species list) the MN Zoo is dedicated to the preservation of animals and education of visitors. Not only are there animals, the zoo also offers daily IMAX theater showings and a monorail train that travels throughout the zoo. **With 562,295 visitors, 424,325 came from the GTCC; 75.5% of the MN Zoo visitors came from the GTCC, showing GTCC residents utilize the same entertainments sources, and therefore, interact as a community.**

Theaters

There are multiple theaters in the GTCC, but the two most prominent are the Ordway Center for the Performing Arts and the Historic Orpheum Theater.

The Ordway Center for the Performing Arts is located in St. Paul (Ramsey County). "Founder Sally Ordway Irvine envisioned Ordway Center as the 'crown jewel' of Saint Paul where diverse audiences could see all the performing arts have to offer." (www.ordway.org) The Ordway typically offers about five Broadway musicals a year, and is also home to the Minnesota Opera, the Minnesota Orchestra, the St. Paul Chamber Orchestra, and various other performances. In the past year, 357,675 people attended the Ordway Center, with 300,290 coming from the GTCC. **This equates to 84% of the attendance coming from the GTCC, showing similar community activities among the seven counties.**

The Historic Orpheum Theater is located in Minneapolis (Hennepin county). Seating about 2600 people, this theater also hosts an array of productions ranging from Broadway musicals, comics, musical performances and holiday events. In the past year, 378,785 people attended the Orpheum for performances, with 331,790 coming from the GTCC. **This shows that 87.6% of the attendees at the Orpheum come from the GTCC and interact as one large community.**

Fairs, Festivals and Events

Throughout the course of the year, there are numerous fairs, festivals and events that take place in the GTCC. Some of the major ones we focused on are: Minnesota State Fair,

Renaissance Festival, Hollidazzle Parade, St. Paul Winter Carnival and the Taste of Minnesota.

Known as "The Great Minnesota Get-Together," the Minnesota State Fair takes place for twelve days at the end of August and runs until Labor Day each year. Attendees come to the fair to taste new kinds of food, ride the midway rides, visit exhibits and attend the grandstand shows. The 2003 fair saw more than 1.7 million visitors, almost reaching a new record high. Of those attendees, 1,290,325 were from the DMA and 1,046,685 were from the GTCC. **This shows that 60% of the total turnout and 81.1% of the total DMA turnout were from the GTCC, demonstrating interaction among residents from all seven counties.**

The Renaissance Festival takes place each year, running through the middle of August until the middle of September. It is located just a few miles south of Shakopee (Scott County). "A successful blend of lively entertainment, unusual foods, unique crafts and family fun, create all the ingredients for a 16th century amusement. Costumed characters represent village life from simple peasants to ornate Royalty. Twelve stages are continuously alive with comedy, music and mayhem! The talented artisans sell and demonstrate their wares in more than 275 craft shops. The full contact Armored Joust and Feast of Fantasy are popular activities." (www.renaissancefest.com/minnesota-main.htm) The figures for 2003 show 345,670 people attended, 270,320 from the GTCC. **This equates to 78.2% of the total attendance coming from the GTCC, and further demonstrates community interaction among the residents.**

The Hollidazzle Parade takes place in Minneapolis (Hennepin County) every night from Thanksgiving until Christmas in the streets downtown. People, floats and bands all fully lit with lights stroll down the Nicollet Mall, getting people in the mood for Christmas. Thousands attend; in fact in 2002, 316,500 people from the DMA attended, while 282,825 of those attendees were from the GTCC. **Based on these figures, 89.4% of the attendees came from the GTCC, showing co-mingling among residents from the seven counties, thus creating a community atmosphere.**

The St. Paul Winter Carnival is an annual tradition dating back to 1886. It takes place in St. Paul (Ramsey County) and consists of a medallion hunt, an ice sculpture contest, an ice palace, parades and a coronation of Winter Carnival royalty. To participate in the carnival events, people buy Winter Carnival buttons and the funding goes back to the carnival for operational expenses. In 2002, 160,190 people participated in the carnival with 159,540 coming from the GTCC. **It is evident from the 99.6% participation rate by GTCC residents that there is community interaction among the seven county residents.**

The Taste of Minnesota takes place over the 4th of July in St. Paul (Ramsey County). For the past twenty-one years, people have gathered at the grounds of the Capitol to indulge in the state's largest celebration of food. This past year, the festival moved to the shores of the Mississippi River in downtown St. Paul, and will now become the largest free festival on the Mississippi from St. Paul to St. Louis. Not only is there food, there are also fireworks, games, rides and entertainment. In 2003, 282,025 people attended with 231,840 coming from the GTCC. **This equates to 82.2% of the total attendance**

coming from the GTCC, demonstrating a connection among the seven county residents.

Malls

Anyone can find shopping entertaining, especially when you live by the largest mall in America! Not only is the GTCC home to the Mall of America, there are more than twenty-five other malls throughout the area. The most well-known malls include: Brookdale Center, Burnsville Center, Eden Prairie Center, Mall of America, Ridgedale, Rosedale Center and Southdale.

Brookdale Center is located in Brooklyn Center (Hennepin County). Brookdale Center has five large department stores and more than 100 other specialty stores. Brookdale is conveniently located off of Hwy 100 and Hwy 152. According to Scarborough research, 171,695 shoppers visited this mall within the last 30 days with 166,785 of those shoppers coming from the GTCC. **This shows that 97.1% of the shoppers came from the GTCC and is proof that residents of these communities rely on the same malls for their shopping needs.**

Burnsville Center is located in Burnsville (Dakota County). There are more than 150 stores, including four major department stores and also four restaurants. According to Scarborough Research, 151,030 shoppers visited Burnsville Center in the last 30 days with 115,425 of those coming from the GTCC. **This shows that 76.4% of the shoppers came from the GTCC and gives evidence that residents from all seven counties interact while shopping.**

The Eden Prairie Center is located in Eden Prairie (Hennepin County). This newly renovated mall has been an instant hit. With stores like Von Maur and restaurants like Wildfire, this mall appeals to all types of people. It is located off Interstate 494 and Hwy 212 and is convenient to get to. According to Scarborough Research, 108,810 shoppers visited Eden Prairie Center in the last 30 days with 73,590 of those coming from the GTCC. **This shows that 67.6% of shoppers came from the GTCC and proves that residents from all seven counties interact through shopping.**

The Mall of America (MOA), located in Bloomington (Hennepin County), is by far the largest mall and entertainment complex in the state, and the country. Opening its doors in 1992, the MOA now has more than 520 stores, more than fifty eating establishments, ten nightclubs, a fourteen-screen movie theater complex, Camp Snoopy indoor family theme park, Lego Imagination Center, Jillian's Hi Life Lanes (bowling and video games), Underwater Adventures, NASCAR Silicon Motor Speedway and is host to many events throughout the year. The MOA employs more than 11,000 people year round and contributes more than \$1.7 billion in economic impact to the state annually. Likewise, according to Scarborough Research, 465,070 people visited the MOA within the last 30 days, with 367,475 of those visitors coming from the GTCC. **This shows that 79% of the shoppers were from the GTCC, proving that residents of all seven counties interact while shopping.**

Ridgedale is located in Minnetonka (Hennepin County), off of Interstate 494 and Interstate 394. There are multiple department stores and restaurants in this mall and it

that serves as a great shopping venue. According to Scarborough Research, 246,800 shoppers visited Ridgedale in the last 30 days with 207,535 of those coming from the GTCC. **This shows that 84.1% of the shoppers came from the GTCC and shows that residents from all seven counties co-mingle through shopping at malls.**

Rosedale Center is located in Roseville (Ramsey County), off Hwy 36 and Snelling Avenue. With more than 150 stores and multiple restaurants, Rosedale offers its shoppers a large venue to shop at. According to Scarborough Research, 285,495 shoppers visited Rosedale Center in the last 30 days with 262,745 of those coming from the GTCC. **This shows that 92% of the shoppers came from the GTCC and indicates that residents rely on the same shopping malls to fulfill their needs.**

Southdale is located in Edina (Hennepin County) between Interstate 494 and Hwy 62. This mall contains over 130 stores and some unique restaurants, including The Cheesecake Factory, PF Chang's and Maggiano's Little Italy. According to Scarborough Research, 235,545 shoppers visited Southdale within the last 30 days, with 203,685 of those coming from the GTCC. **This shows that 86.5% of the shoppers are from the GTCC and is proof that residents shop in the same malls, showing community interaction.**

Looking at the multiple examples given throughout this section, there is ample evidence that proves residents from the GTCC have many commonalities when it comes to museums, zoos, theaters, malls, fairs, festivals and events. The figures provided show direct interaction among the seven county residents, thus proving the GTCC acts as a community.

Conclusion -

We believe the above narrative, along with the enclosed supporting information, provides overwhelming evidence that the GTCC is a single, separate, geographically well-defined community where citizens interact on a frequent basis, as well as share common goals and interests.

GTCC residents share common resources, including major medical and educational facilities, and government. The overwhelming majority of GTCC residents work, shop, worship, volunteer or attend school within the boundaries of the GTCC.

There are numerous community-based facilities, organizations, and special events in the GTCC, which offer residents an opportunity to interact with one another. These organizations are an integral part of the GTCC community and represent a variety of interests within the GTCC community.

Based on the documentation provided in this proposal, we believe USFCU has provided ample evidence that the GTCC is a separate, well-defined, local community, whose residents interact on a regular basis and share common interests and goals as required by NCUA.

Third-Party Evidence – Community Interaction



COMMUNITY

- VISITORS INFORMATION
- RELOCATION INFORMATION
- BUSINESS RESOURCE CENTER
- WORKFORCE
- BUSINESS DIRECTORY
- COMMUNITY CALENDAR

MARKETING

CHAMBER INFORMATION

- MEMBERSHIP
- PROGRAMS & EVENTS
- LEGISLATIVE ACTION CENTER
- MEMBERS ONLY
- CHAMBER CALENDAR



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CHAMBER INFORMATION

HELP | CONTACT US | JOIN US

Welcome to the Chamber!

At the Minneapolis Regional Chamber of Commerce, it's our business to help your business succeed. In addition to exceptional programs and a diverse membership, you will find that this chamber isn't like any other chamber in the Twin Cities:

- We represent home-based businesses and Fortune 500 companies in more than 68 communities.
- We are focused on the development of existing businesses and the global recruitment of new business to the metropolitan area.
- We have a nationally-renowned corporate leadership recognition program.
- We have researched workforce training needs and assisted in the development of a nationally-published school-to-career curriculum.
- We advocate at the Capitol and city halls on key issues that affect businesses, such as transportation and affordable housing.
- We are the Minneapolis Regional Chamber of Commerce, and we are working for you!

- Area Councils
- Board of Directors
- Chamber Publications
- Community Partners
- Member Opportunities
- Members Only
- Staff

CHAMBER CALENDAR

Click on Event for More Info

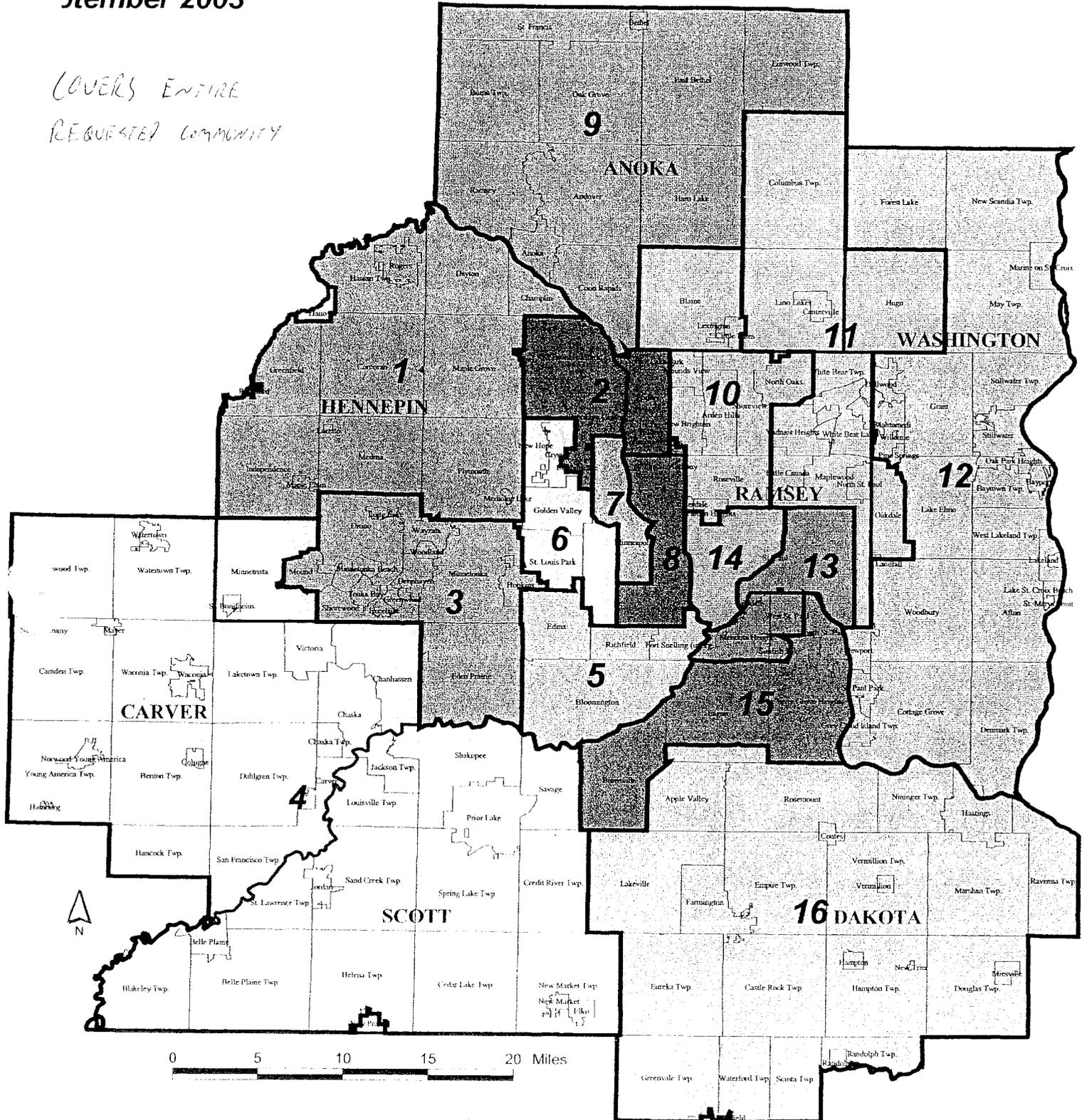
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Metropolitan Council Districts

September 2003

*COVERS ENTIRE
REQUESTED COMMUNITY*



Council Members

- | | | | |
|--------------------|---------------------|-------------------------|---------------------|
| 1. Roger Scherer | 5. Russ Susag | 9. Natalie Haas Steffen | 13. Rick Aguilar |
| 2. Tony Pistilli | 6. Peggy Leppik | 10. Marcel Eibensteiner | 14. Song Lo Fawcett |
| 3. Mary Hill Smith | 7. Annette Meeks | 11. Georgeanne Hilker | 15. Thomas Egan |
| 4. Julius C. Smith | 8. Lynette Wittsack | 12. Chris Georgacas | 16. Brian McDaniel |



About Us

The Metropolitan Council is the regional planning agency serving the Twin Cities seven-county metropolitan area and providing essential services to the region. The Council works with local communities to provide these critical services:

- operates the region's largest bus system
- collects and treats wastewater
- engages communities and the public in planning for future growth
- provides forecasts of the region's population and household growth
- provides affordable housing opportunities for low- and moderate-income individuals and families
- provides planning, acquisitions and funding for a regional system of parks and trails
- provides a framework for decisions and implementation for regional services including aviation, transportation, parks and open space, water quality and water management.

Mission

Council Members

A Message from the Council

Frequently Asked Questions

Public Involvement

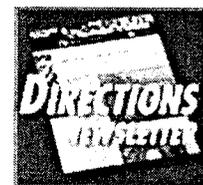
Snapshot of the Region

History of the Council

Metropolitan Council 2004 1

Governance

The 17-member Metropolitan Council has 16 members who each represent a geographic district and one chair who serves at large. They are all appointed by and serve at the pleasure of the governor. The State Senate confirms Council member appointments.



Organizational structure

The Council delivers regional services to communities and the public through these divisions and operating areas: Regi Administration/Chair's Office, Community Development, Transportation, and Environmental Services. Council Chair is F Regional Administrator is Tom Weaver. The Council's main offices are located at Mears Park Center, 230 E. Fifth St., SI 55101 USA. The phone number is (651) 602-1000. Contact the Council by email at data.center@metc.state.mn.us

Funding

The Council relies on a number of sources to fund its operations. In 2003, 42 percent of the Council's revenue comes from fees such as wastewater treatment charges and transit fares, and 53 percent from state and federal funds. About 3 percent revenue is from a seven-county property tax, and 2 percent from other sources. The amended 2003 budget is \$395 million primarily directed to wastewater collection and treatment, transit service, and grants to communities for transportation and community development projects. This total reflects a \$17 million reduction from the budget adopted late last year, in response to the state's fiscal crisis.

History

The Minnesota Legislature established the Metropolitan Council in 1967 to coordinate planning and development within the Twin Cities metropolitan area and to address issues that could not be adequately addressed with existing governmental arrangements. Additional legislative acts in 1974, 1976 and 1994 strengthened the Council's planning and policy roles, and merged the functions of three agencies (the Metropolitan Transit Commission, the Regional Transit Board and the Metropolitan Waste Control Commission) into one - the Metropolitan Council. More on the Council's history.

Metropolitan Council

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Mears Park Center • 230 E 5th St. • St. Paul, MN 55101
 Phone: 651-602-1000 • TTY: 651-291-0904
 E-Mail: data.center@metc.state.mn.us



Public Involvement

Metropolitan Council decisions impact everyone who lives or works in the Twin Cities metropolitan area. We want to create plans that reflect community values and have community support, and we encourage the public to become involved and contribute to the decision-making process.

Our region is expected to add nearly a million more people by 2030. Our challenge is to protect and enhance the region's quality of life as we prepare for this growth. Want to help? Get involved - you *can* make a difference. Here's how:

Inform yourself

- Review the goals and plans for our region, as outlined in the Council's Regional Development Framework.
- See our resources, reports & data on topics such as transit, housing, land use, parks, and environmental issues.
- Read our Directions newsletter for timely articles on regional issues.

Express yourself

- Share your view on issues the Council is debating at public meetings, or via a phone call to 651 602-1500 (comments will be recorded) or an email message to data.center@metc.state.mn.us.

Attend Council events and meetings

All Council and Advisory Committee meetings are open to the public. You can help shape your community's future by attending meetings on land use, transit, or environmental issues. See the list of [Council Committees](#), [Citizen Advisory Committees](#) and the full list of [Council meetings and events](#).

Contact your council member

Council members welcome citizen input. Contact your council member to share your opinions or concerns. A phone call, letter or email message can make difference. See the list of [Council members](#).

Join or support a community group working for change

Sharing your time or financial support with a group working for a clean environment, affordable housing, or transportation options can make a big difference.

The Metropolitan Council needs people to help plan for the future. Get involved!

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Services

Assistance to Communities

The Metropolitan Council provides assistance to cities and other local units government in the seven-county area in a variety of ways.

Comprehensive Plan Assistance

Cities, townships and counties in the seven-county area prepare comprehensive plans as required by the Metropolitan Land Planning Act. Council staff coordinate review of local comprehensive land use plans and environmental documents, provide professional planning and technical assistance, offer cities assistance for implementing local plans and programs, and help in resolving issues. Resources include:

- **Planning Loans.** Local communities are eligible to apply for loans to help them prepare their comprehensive plans. The Council distributes planning assistance funds based on a community's efforts to meet the Council's regional goals and policies and on the community's demonstrated need and available financial resources. Loans are interest-free and issued for a three-year term, except in special circumstances. More about the planning loans.
- **Local Planning Handbook.** To support communities in developing their comprehensive plans, the Council makes available a Local Planning Handbook to guide the exchange of information between communities and the Council under ground rules spelled out in the Metropolitan Land Planning Act. The handbook describes the expected content of comprehensive plans, Council review procedures and planning resources. See the handbook and the Comp Plan summary sheet (MSWord).
- **Staff Resources.** Seven **sector representatives** serve as liaisons between the Council and local governments, each serving a specific group of communities in the seven county area. See the sector areas and the sector representative assigned to each area. Additional **planning and technical assistance staff** serve as resources to communities developing comprehensive plans as well. See a list of staff and their areas of responsibility or expertise.
- **Additional planning resources** include online checklists, guidebooks, local and national planning organizations and websites. See resources.

[Planning assistance loans](#)
[Local planning resources](#)
[Local planning handbook](#)
[Comp plan summary sheet](#)
[Sector representatives](#)
[Planning and technical assistance staff](#)

[Livable Communities program](#)
[Transit oriented development guidebook executive summary \(14 pages, 506k pdf\)](#)
[Urban Small Sites Best Management Practices Manual](#)

Livable Communities Program

The Livable Communities Program provides loans and grants to communities for:

- Local development and redevelopment projects that create walkable neighborhoods with affordable housing, easy access to transit, walking pathways and bikeways, parks and green spaces, and a mix of shops, restaurants, services, recreation housing and open space;
- Affordable and life-cycle housing initiatives to meet the housing needs of people of all incomes and stages of life; and
- Cleanup of polluted lands for business development and job growth.

Communities that apply for any funding through the program must first choose to participate in a housing incentives program and must work toward housing goals developed in cooperation with the Council. To be eligible for funding, communities must elect to participate in the housing program on an annual basis. More on the Livable Communities program.

Information Resources

The Council provides local communities with information resources that can assist them in their decision-making:

- **The Transit-Oriented Development Guidebook** outlines ways to create more livable communities through transit-oriented development. The guidebook addresses site selection, land-use patterns, street configuration, and design detail. See the Executive Summary of the guidebook (14 pages, 506k pdf). The 160 page guidebook (Publication No. 35-00-03) is available for \$10 from the Council's Data Center. Phone 651-602-1140.
- **Urban Small Sites Best Management Practices Manual** provides specific examples of best management practices pertaining to the development and maintenance of varied land uses aimed at limiting the effects of development, such as

soil erosion and stormwater runoff, on the natural environment. See the [manual](#).

- **Additional planning resources** include online checklists, guidebooks, local and national planning organizations and websites. See [resources](#).

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Services

Transportation Planning

The Metropolitan Council is responsible for regional transportation planning including aviation, highway, and transit systems as well as transit operations. The Council is the designated Metropolitan Planning Organization (MPO) for the Twin Cities metropolitan area, which means it is required by the federal government to provide a continuing, coordinated, comprehensive transportation planning process.

Federal law and regulation require that every metropolitan area over 50,000 population must have a Metropolitan Planning Organization (MPO) and a continuing, coordinated and comprehensive transportation planning process **in order to receive any federal transportation funds**. These regulations, which have been in place since the early 1970's, were designed to ensure that urban areas develop plans and programs that address identified transportation needs in the area, and are consistent with the overall planned development of the urbanized area. Since federal regulations require the participation of local elected officials, the Transportation Advisory Board (which consists primarily of local elected officials) together with the Metropolitan Council, composes the MPO for the Twin Cities area.

The Council must prepare a long range (20 year) transportation plan for the region every 3 years (current plan adopted January 2001). It is also responsible for the selection of projects for federal funding and the preparation of a three-year transportation improvement program (TIP). This is done through the Transportation Advisory Board (TAB), made up of local elected officials, and its Technical Advisory Committee. The TIP includes all federally funded transportation projects, as required by the 1997 Transportation Efficiency Act for the 21st Century (TEA-21). The process to develop the TIP includes broad citizen and interested group input.

Other major planning activities are discussed below.

Transit Planning Activities

The Council performs long-range transit planning activities for implementation of the policy direction established in its *2030 Regional Development Plan* and the *Transportation Policy Plan*, including coordination work with all transit operators in the region and working with Mn/DOT, Metro Transit and the county regional rail authorities on planning, environmental and engineering studies for several transitway corridors. Contact connie.kozlak@metc.state.mn.us

Service planning for specific transit routes is completed by the transit operators. Contact www.metrotransit.org for MetroTransit route questions or david.christianson@metc.state.mn.us for other regional transit routes.

Highway Planning

The Council participates with Mn/DOT and the counties in highway planning activities to ensure implementation of the policy direction established by the Council in the Regional Blueprint and the Transportation Policy Plan. This includes participation in several interagency corridor studies and administration of the Right-of Way Acquisition Loan Fund (RALF), which gives communities no-interest loans to purchase right-of-way for principal arterials and other trunk highways in advance of the time that Mn/DOT would be in a position to make the purchase. Contact ann.braden@metc.state.mn.us regarding RALF loans or connie.kozlak@metc.state.mn.us for highway planning.

Air Quality Planning

The Council does long-term planning required by TEA-21 to integrate congestion management, transportation, land use and air quality planning with the requirements of the 1990 Clean Air Act Amendment (CAAA). A conformity analysis is done annually of the Transportation Improvement Plan (TIP) and every three years of the TPP to ensure that implementation of these plans would not violate air quality standards. Contact jim.barton@metc.state.mn.us or mark.filipi@metc.state.mn.us for questions in this

Programs and Services

2030 Regional Development Framework

Transportation Policy Plan

Transportation Improvement Program (TIP)

TEA-21 Regional Solicitation

Right-of Way Acquisition Loan Fund (RALF)

Other Transportation Planning Documents and Maps

Transportation Staff Roster

area.

CMAQ/STP Allocation Process

In odd numbered years the Council and its Transportation Advisory Board (TAB) selects the projects for federal TEA 21 funding the following programs: Surface Transportation Program (STP), Transportation Enhancements Program (TEP) and Congestion Mitigation/Air Quality (CMAQ) programs.

The two year selection process involves solicitation of projects from Mn/DOT, cities, counties, and transit providers, evaluation and ranking of these projects by the Transportation Advisory Board (TAB) and Technical Advisory Committee, and selecting a list of approved projects. Contact Carl Ohrn at 651-602-1719 or donald.koski@metc.state.mn.us for further information.

Travel Forecasting

As the regional planning agency, the Council is responsible for maintaining and applying future year travel forecast models to support planning for the development and operation of transportation facilities. Federal regulations require the Council to provide projections at least 20 years in the future of traffic demand and related air quality emissions. These projections are used to evaluate regional transportation investments proposed in the short range TIP and the long-range Transportation Policy Plan. Every 10 years the Council conducts a Travel Behavior Inventory (TBI) to validate the models used to forecast regional demand. Contact mark.filipi@metc.state.mn.us for information regarding forecasts or TBI.

General planning and administration

Council staff works with Mn/DOT and local units of government on bicycle and pedestrian planning efforts in the region. Contact donald.koski@metc.state.mn.us for further information.

Council staff provides information to the public and technical assistance to local units of government. Contact connie.kozlak@metc.state.mn.us

Aviation Planning Activities

The Council is responsible for preparing and maintaining the Twin Cities regional aviation system plan. It also coordinates aviation planning and development activities with local, state, and federal governmental units, airport users and citizens. Contact chauncey.case@metc.state.mn.us for further information.

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updated 11/10/03

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housing

Affordable housing is core to a strong economy and a healthy region. Increasingly, housing is no longer affordable for many Twin Cities seven-county area working families. This lack of affordable housing for people of all ages and incomes dampens productivity and job growth.

The Metropolitan Council recognizes that durable and well-maintained housing is important to community tax base, livability, businesses and the region as a whole, and supports affordable housing in the region through various programs and initiatives.

Metro HRA services

The **Metro HRA**, an arm of the Metro Council, provides affordable housing opportunities under the federal "**Section 8**" program for more than 6,800 seniors, families and people with disabilities in Anoka and Carver Counties, as well as most of suburban Hennepin and Ramsey Counties. The agency provides housing assistance to low-income households on behalf of nearly 100 suburban and rural communities. It is one of 11 agencies administering a federal Section 8 voucher program in the seven-county metro region.

All the agency's federally subsidized housing vouchers are in use and helping low-income families pay rent, even in a tight housing market with low vacancy rate. The market conditions allowed rents to climb well beyond the reach of many families, including families with Section 8 vouchers. They also allowed rental property owners and managers to be very selective. The Metro HRA successfully worked closely with landlords to rent to Section 8 voucher holders and raised the program's rent payments so voucher holders can compete for market-rate rental units.

The Metro HRA also has programs to stabilize families and help them work toward self-sufficiency, implemented in conjunction with various social service providers. They include programs for people with mental illness to help them live as independently as possible. Also included is a program that combines rent assistance and housing rehabilitation. More about the Metro HRA.

Smart Commute Mortgage Program

This innovative program is a partnership between the Metropolitan Council and Fannie Mae, the nation's largest home mortgage financing source. Its purpose is to promote affordable housing and reduce traffic congestion by linking housing choice to public transit.

The program enables home buyers who select a home with 1/4 mile of a public transit route to receive a free Metro Transit bus pass for two years (\$2000 value) and qualify for a larger mortgage. Loans are available through participating local lenders. More about the Smart Commute Mortgage Program ([pdf](#)).

Family Affordable Housing

The Council's Family Affordable Housing Program (FAHP) uses federal funds to weave family rental housing into the fabric of ten Twin Cities area suburbs. The program eventually will provide 150 homes -- single-family, townhouses, duplexes -- scattered throughout ten cities in suburban Anoka, Ramsey and Hennepin Counties. A professional property management firm manages FAHP homes. More about the FAHP.

Mayors' Task Force

Programs & Initiatives

Metropolitan Housing and Redevelopment Authority (HRA)

Smart Commute Mortgage Program

Family Affordable Housing Program (FAHP)

Livable Communities Housing Grants (LHIA)

Selected Housing Reports

Metropolitan HRA Agency Plan

Metropolitan Twin Cities Fair Housing Action Guide (April 2002)

Regional Analysis of Impediments to Fair Housing

Mayors' Task Force Reports:

- Affordable Housing: Making it a Reality (October 2002) (76 pages, [pdf](#))
- Affordable Housing for the Region: Strategies for Building Strong Communities (November 2000) (39 pages, [pdf](#))

More Housing Reports

Online Affordable Housing Resources and Organizations

The Council first convened a task force of Twin Cities area mayors in early 2000 to examine the availability of the region's affordable housing. The task force issued a report on their efforts in November 2000 — *Affordable Housing for the Region: Strategies for Building Strong Communities*. A second, followup task force was convened in 2002 and issued its report in October 2002: *Affordable Housing: Making it a Reality*.

The Council is using the recommendations to develop legislative initiatives and help shape its own policies and programs.

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Regional Parks



The Twin Cities area's nationally renowned system of regional parks contributes significantly to our high quality of life. Preserving green space for wildlife habitat and recreation enhances the region's livability and thus its economic strength.

The regional parks system includes 43 parks and park reserves, 18 trails and four special recreation areas. Parks are operated by several partnering cities and counties. They work with the Metropolitan Council to acquire and develop parks and trails to protect natural resources and to provide outdoor recreation for public enjoyment.

The Council works with these regional partners to develop regional park policies that protect the region's water quality, promote best management practices, and help integrate the park systems with housing, transportation and other regional priorities.

Read about our new Regional Parks Map!

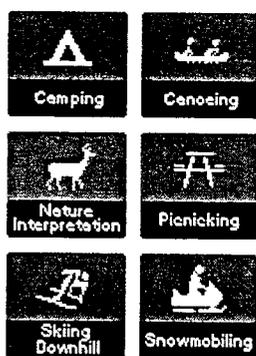
Order the map from our data center

- Adoption of parks capital improvement program expected in May 2003 (March 2003)
- Parks plan seeks to preserve open space (Fall 2001)
- Partnering city and county parks
- Regional Recreation Open Space Policy Plan
- Hennepin Parks Trails, Greenways and Master Plan

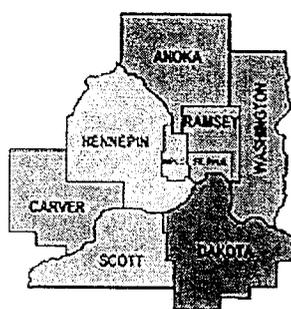
You can search for regional parks by activity or area below, but please note that the most current and accurate information about each park's hours and contact information is available on each park's website. See a listing of regional parks.

Search for Parks!

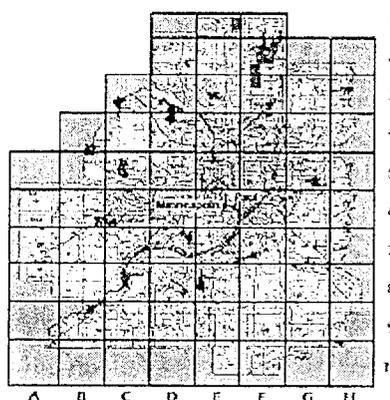
Search by 18 activities



Search by area



Search this map



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- Question of the Month
- Senior News
- Events

**Give a gift membership in the
Minnesota Senior Federation
Click here**

Who We Are:

The Minnesota Senior Federation - Metropolitan Region is the oldest and largest grassroots advocacy organization for seniors in the State of Minnesota. We represent 110 affiliated organizations and over 15,000 individual members in the seven county metro area. We have over 20 unique, Minnesota run and developed programs. Our mission is to empower seniors in the seven county metro area to meet their own and community needs and concerns.

Our Vision:

As the preeminent consumer/member driven activist organization of persons 50+ in the Metropolitan area, the Minnesota Senior Federation - Metropolitan Region works to promote social change through acting on issues, providing consumer education and membership benefits.

We work on issues that meet the greatest community good and will have the greatest impact on those most in need.

We provide consumer education for the entire community and program benefits that enhance the value of membership.

Responsive To Our Community:

The Senior Federation reflects, through its decision making process, the needs of the community. Thousands of members individually , and through more than 110 affiliated organizations, set the direction of the Federation through serving and making their concerns heard on committees, issues campaigns, chapters, our Board of Directors (composed of 32

volunteers all of whom are retirees), our Assembly (representing affiliated organizations), and our Annual Convention. Members can also serve on statewide committees of the Minnesota Senior Federation. The Federation is also a good steward of the resources provided by our members, foundations and the community. We meet all the qualifications of the MN Charities Review Council.

Minnesota Senior Federation Metropolitan Region
1885 University Ave W Ste 190
Saint Paul, MN 55104
Phone: 651-645-0261
From Greater Minnesota: 1-877-645-0261
Fax: 651-641-8969
Email: info@mnseniors.org

TOP

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Who We Are

A nonprofit organization whose mission is to produce and preserve affordable housing in the Twin Cities.

The Family Housing Fund (the Fund) was created in 1980 by the cities of Minneapolis and Saint Paul and The McKnight Foundation to provide private financial support for affordable rental housing and homeownership opportunities for families in the two cities. Since that time, the Fund has gradually expanded its work to address the community's continually changing and growing housing needs. For example, in 1997, the Fund expanded its service area to include the entire seven-county metropolitan area in order to meet the growing need for suburban affordable housing.

The Fund acts as an intermediary organization that provides support for affordable housing in the Twin Cities metropolitan area. As such, the Fund partners with nonprofit housing providers, federal, state, and local government agencies, foundations and corporations, housing and mortgage industry partners, community leaders, academic and public policy institutions, and others to bring collaborative approaches to complex housing problems. The Fund plays three primary roles in the provision of affordable housing.

As a funder, it raises money from philanthropic organizations and uses the funds to make grants and loans toward the creation and preservation of affordable housing. As a **funder, convener, educator**, the Fund brings together individuals and organizations from across private, public and nonprofit sectors to develop ways to meet the region's affordable housing needs. As an educator, the Fund researches affordable housing issues and provides information to community leaders and the public about affordable housing needs.

The Family Housing Fund divides its work into four main program areas: Home Ownership, Rental Housing, Supportive Housing, and Research and Public Education. Since 1980, Family Housing Fund's investments of \$125 million have helped finance 26,400 units of affordable housing and leveraged \$1.8 billion for affordable housing from government, private lenders, and contributors.

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(651) 641-8612

Metropolitan Area Agency on Aging

Minneapolis/St. Paul, Minnesota

Helping Elders Age Successfully

The Metropolitan Area Agency on Aging is one of fourteen Area Agencies designated and funded by the Minnesota Board on Aging (MBA) to link people to information; assist community groups and service providers with planning, coordination and development; and improve the quality of life for seniors and their families through local and regional initiatives.



For over 25 years, the Metropolitan Area Agency on Aging has helped older residents throughout the seven county Metro Area remain independent by sustaining a system of nutrition and support services designed to:

- Preserve the dignity, independence and security of the elderly and their families.
- Enhance the ability of older people to continue to contribute to society as they age.
- Provide a comprehensive continuum of services.

Our Vision

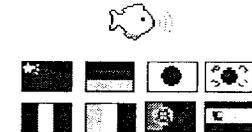
The Metropolitan Area Agency on Aging is a catalyst in building communities where elders live with dignity, mutual respect, and shared responsibilities across generations and cultures.

The Metropolitan Area Agency's role in the community includes:

- Serving as the foremost source of information and issue identification for local elected officials, community leaders and the general public regarding issues affecting older people and their families. This includes collecting and disseminating demographic data and conducting needs assessments.

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To translate this page, click a flag!



Agency News

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Insurance Counseling

SAIL

Caregiving

Housing Options

Community Services

MAAA Publications

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Caregiver Q/A

- Taking leadership role in initiating and participating in collaborative efforts and joint ventures with counties and other organizations to increase the region's capacity to meet the needs of our aging population. Efforts focus on leveraging local financial resources, reducing service duplication and fragmentation, and developing informal services, resources, and initiatives such as SAIL (Seniors Agenda for Independent Living).
- Planning, developing, and providing local organizations with resources for meals on wheels, door-to-door transportation, chores, senior dining, access services for non-English speaking elders and elders from the African American, Asian American, American Indian and Hispanic communities.
- Advocating for continually improving the services for older people and replicating successful models.
- Ensuring a high-quality, customer-focused information and assistance service, the Senior LinkAge Line, which connects and counsels approximately 20,000 older people and family members annually about services and housing options.
- Providing education and one-on-one assistance with Medicare and Medicaid health insurance issues, bills and health plan choices.
- Taking a leadership role in promoting the talents and contributions of older people as resources in their communities and increasing the levels of recruitment and participation of volunteers of all ages.

To Help

For information about how to volunteer and participate in building a community where the elderly have the opportunity to age successfully call: (651) 641-8612

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*translation is a convenience offered through an automatic translator called Babel Fish. To avoid confusion, the original document should be referenced in correspondence.

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Updated Spring 2004

Metropolitan Area Agency on Aging

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Email: maaa@tcaging.org



MAAA Staff 2003



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Metropolitan 9-1-1 Board

Metropolitan 9-1-1 Board

**Metro Counties Government Center, 2099 University Avenue
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Suite 201, St. Paul, MN 55104-3431

Phone: (651) 603-0100

Fax: (651) 603-0101

Email: npollock@mn-metro911.org

Nancy Pollock, executive director - (651) 603-0106

Minnesota Statutes, Chapter 403 and Section 471.59; Minnesota
Rules, Chapter 1215

THE METROPOLITAN 911 BOARD WAS ESTABLISHED BY Joint Powers
Agreement for the purpose of overseeing the 911 system in the
metropolitan area of Minneapolis/St. Paul. The Board consists of
Commissioners from the counties of Anoka, Carver, Dakota, Hennepin,
Ramsey, Scott, and Washington Counties.

The Board is authorized to exercise authority as is necessary and
proper to effectively achieve the goals and objectives of its mission:
The goals and objectives are to implement the 911 plan of each county
to install, operate and maintain the regional 911 system; and is
authorized to exercise those powers required to discharge the duties
imposed by Minnesota Statutes Chapter 403, rules and regulations
promulgated by the State of Minnesota, Department of Administration,
and Minnesota Statutes, section 471.59.

The Metropolitan 911 Board also administers the metro region EMS
(Emergency Medical Service) program through a grant from the EMS
Regulatory Board.

The metropolitan 911 system is one of the largest integrated systems
in use today, providing 911 service to a seven county metropolitan
area.

Each county in the metropolitan area, through its designated 911
Planning Committee has developed a 911 Plan for their respective
county. County plans address areas of collaboration among response
agencies, service boundaries, information about emergency contact
personnel, costs, methods of operation, and system configuration and
design.

System Configuration

The metropolitan area's 9-1-1 network consists of eighty three
originating central offices of twenty-two landline telephone companies,

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six wireless carriers, two selective routing tandem switches, and twenty five Public Safety Answering Points (PSAP's).

Because dedicated circuits are used throughout the network, circuits are available to receive and transmit 9-1-1 calls even if the serving telephone company public switched network is busy with other calls during an extraordinary high call volume event.

The design of the 9-1-1 system provides a finite number of dedicated 911 trunks which limits the number of calls that could be placed at any one time and ensures that a single major event that would result in a very high volume of 911 calls cannot block the network or overwhelm an individual PSAR.

The 9-1-1 circuits making up the network are to be installed and maintained by the telephone companies with diversity whenever such diversity can be achieved using existing facilities. If no diversity is available, an alternate means of transmitting the 911 call to a PSAP is provided. In addition, the tandem selective routing switches are configured to ensure that loss of one switch will allow 911 calls to continue to be processed through the network.

Complaints are handled by the agency that answered the 9-1-1 call. To file a complaint, contact your local government officials operating the 9-1-1 system in their jurisdiction.

The size of the network is depicted by the following Metro Area 911 System Statistics:

- Population: Approx. 2.5 million
- Cities and Townships: 185
- Telephone Companies - landline: 22
- Telephone Companies - wireless: 6
- Central Offices: 105
- Telephone Access Lines: Approx. 1.6 million
- 911 Voice Circuits: 540
- 911 Tandem Offices: 4
- PSAPs: 26
- 911 Data Circuits: 52
- 911 Data Base Records: Approx. 1.7 million
- MSAG Address Entries: Emergency Service Zones - ESNs: 255
- Annual 911 Calls: Approx. 1.2 million
- No Record Found: Approx. .5%
- Misrouted 911 Calls: Approx..05%

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melsa@melsa.org

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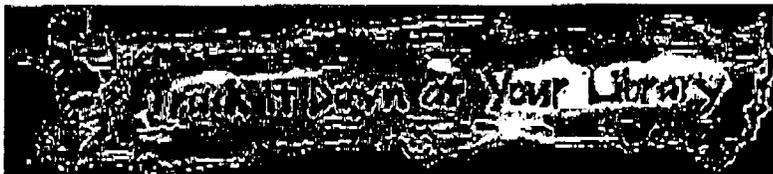
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Welcome to the MELSANET web site. This site is for use by the staff of MELSA member libraries, not the general public. If you are looking for information on public libraries in the Twin Cities metropolitan region you should visit <http://www.tclibraries.com/>.



Looking for information on public libraries in Minnesota? Visit <http://www.mnpubliclibrary.com/>.

Summer Reading Program Materials Are Now Available!

[Summer Program Materials for Minnesota Libraries](#)

Need to find the MELSA office? Click here for a map.

[Materials for Libraries Outside Minnesota](#)

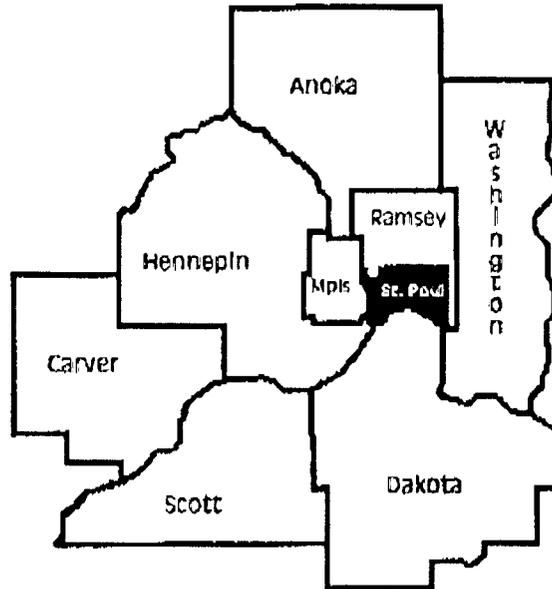
The Metropolitan Library Service Agency (MELSA) is the regional public library agency serving the Minneapolis/St. Paul, Minnesota, metropolitan region. Click here for a map showing member library systems.



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Twin Cities Public Libraries



Click the city or county on the map above to go to that library's home page.

List of all libraries in the Twin Cities Metropolitan Region.

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Metro Crisis Coordination Program

Agency Information

Annual Reports

- 2001 Year End Report
- 2002 Year End Report
- 2003 Year End Report

Satisfaction Surveys

MCCP is required to provide the results of recent satisfaction surveys completed by direct and indirect consumers of services offered by MCCP. To view the results click on a year: 2003 2002 2001 2000

IASSID

For information on IASSID please use the button below



You will need Power Point to View this file. If you do not have Power Point, you may download a reader free by clicking here

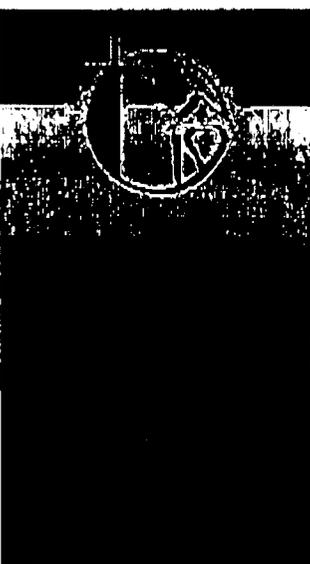
Our Mission

It is the intent of the participating Counties to provide a crisis safety net range of services for persons with developmental disabilities or related conditions.

These services are intended to meet the needs of individuals experiencing a crisis by providing and facilitating immediate and cost-effective services, which focus on preventative measures.

Our Purpose

The purpose of MCCP is to work interdependently with individuals, private providers and public agencies in the Twin Cities metropolitan area to prevent crises that affect the residential and/or work (educational) placements of people with developmental disabilities or related conditions and to reduce the use of hospitalizations and civil commitments resulting from crisis situation.



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- Registration

MCCP
 6001 Lyndale Ave S
 Suite C
 Minneapolis, MN

Tel: 612-869-6851
 Fax: 612-869-6743

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Guiding Principles

We want to promote relationship-based crisis services that cause the least amount of disruption to the consumer.

If preservation of the natural setting is not possible, we shall strive to develop the best possible transition plan.

We acknowledge that people experience psychiatric and behavioral crises, that they experience medical crises and that they may also experience situational crises.

Each of these types of crises requires a different response, and utilization of crisis services should be appropriate to the need/crisis.

We also acknowledge that we must maximize resources and develop a continuum of options in order to support people's unique needs.

History

Since 1996 The Metro Crisis Coordination Program (MCCP) has represented a collaborative effort among the counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington.

MORA is a private, nonprofit agency and has provided residential and other services to people with developmental disabilities for over 25 years.

MCCP's goals are:

- To provide timely behavioral consultations and assessments
- To operate in conjunction with existing services
- To decrease psychiatric hospitalizations and RTC admissions resulting from behavioral crises.

Personnel

MCCP's team includes behavior analysts, social workers, psychiatric nurses and consulting psychiatrists and psychologists. Administrative support and guidance are offered by MCCP's managing entity, Mount Olivet Rolling Acres.

Additional support and oversight are provided by a steering committee made up of developmental disability personnel from the seven metro county sponsors and the Minnesota State Department of Human Services.

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US FCU Community Conversion

298948 Anoka County 2000 population
70205 Carver County
41101 Chisago County
355904 Dakota County
1116200 Hennepin County
31287 Isanti County
511035 Ramsey County
89498 Scott County
64417 Sherburne County
201130 Washington County
89986 Wright County
36804 Pierce County
63155 St. Croix County
2969670 Total MSA population

2642056 census 2000 population for requested area
26.6% current penetration
382618 population of Minneapolis
287151 population of St. Paul
669769 population of twin cities
25.4%
1.6% member growth 2003 through 9/30/03
0.9% member growth 9 months of 2003 annualized

2969670 MSA
2642056 community
89% portion of MSA in community

From U.S. CENSUS

Comparison of place of residence and place of work in community

County	# Residents	County Work	# Workers	% Work
<u>Residence</u>	<u>In Work Force</u>	<u>County Work</u>	<u># Workers</u>	<u>in County</u>
Anoka	170915	Hennepin	57166	33.4%
Carver	39072	Hennepin	18021	46.1%
Dakota	206500	Hennepin	62901	30.5%
Hennepin	641557	Hennepin	504873	78.7%
Ramsey	277129	Hennepin	68796	24.8%
Scott	50862	Hennepin	17880	35.2%
Washington	111853	Hennepin	16628	14.9%
Anoka	170915	Ramsey	27545	16.1%
Carver	39072	Ramsey	677	1.7%
Dakota	206500	Ramsey	28014	13.6%
Hennepin	641557	Ramsey	44327	6.9%
Ramsey	277129	Ramsey	152173	54.9%
Scott	50862	Ramsey	1603	3.2%
Washington	111853	Ramsey	39771	35.6%
Anoka	170915	Dakota	2659	1.6%
Carver	39072	Dakota	740	1.9%
Dakota	206500	Dakota	90629	43.9%
Hennepin	641557	Dakota	17485	2.7%
Ramsey	277129	Dakota	14204	5.1%
Scott	50862	Dakota	8025	15.8%
Washington	111853	Dakota	8380	7.5%
Anoka	170915	Anoka	66826	39.1%
Carver	39072	Anoka	190	0.5%
Dakota	206500	Anoka	1172	0.6%
Hennepin	641557	Anoka	16677	2.6%
Ramsey	277129	Anoka	9129	3.3%
Scott	50862	Anoka	202	0.4%
Washington	111853	Anoka	2421	2.2%

Comparison of place of residence and place of work in community

County Residence	# Residents In Work Force	County Work	# Workers	% Work in County
Anoka	170915	Washington	3124	1.8%
Carver	39072	Washington	62	0.2%
Dakota	206500	Washington	3787	1.8%
Hennepin	641557	Washington	2949	0.5%
Ramsey	277129	Washington	10466	3.8%
Scott	50862	Washington	145	0.3%
Washington	111853	Washington	36086	32.3%
Anoka	170915	Scott	389	0.2%
Carver	39072	Scott	1588	4.1%
Dakota	206500	Scott	4647	2.3%
Hennepin	641557	Scott	4346	0.7%
Ramsey	277129	Scott	764	0.3%
Scott	50862	Scott	17125	33.7%
Washington	111853	Scott	194	0.2%
Anoka	170915	Carver	347	0.2%
Carver	39072	Carver	14593	37.3%
Dakota	206500	Carver	979	0.5%
Hennepin	641557	Carver	6369	1.0%
Ramsey	277129	Carver	422	0.2%
Scott	50862	Carver	2481	4.9%
Washington	111853	Carver	77	0.1%

GTCC Major Industries

The GTCC is home to a number of Fortune 500 Companies Headquartered in Minnesota. A partial list of those companies include: **Target** (merchandise retailer), **UnitedHealth Group** (health care management), **3M Company** (chemical, electrical, health-care and office products manufacturer), **Best Buy** (electronic products retailer), **Northwest Airlines** (air transportation), **General Mills** (food products producer), **Medtronic** (high-technology medical devices) and the **St. Paul Cos.** (insurance).

Based on information from the U.S. Census for employed civilian population 16 years and over, below are the major employment categories in the GTCC:

Category	Employment
• Educational services/Health care and social assistance	276,659
• Manufacturing	220,339
• Professional/Scientific/Management/Administration	169,379
• Retail Trade	168,343

Minnesota's Large Corporate Employers, 2001

Minnesota's large corporate employers reflect the strength and diversity of the state's business community.

Fortune 500 Companies Headquartered in Minnesota

<i>Company</i>	<i>Product or Service Examples</i>
Target	General merchandise retailer
UnitedHealth Group	Health care management
Supervalu	Food retail and distribution
U.S. Bancorp	Banking services
3M Company	Chemical, electrical, health-care and office products manufacturer
Best Buy	Electronic products retailer
Xcel Energy	Energy utility
Northwest Airlines	Air transportation
St. Paul Cos.	Insurance
Cenex Harvest States	Integrated agricultural foods cooperative
General Mills	Food products producer
Medtronic	High-technology medical devices producer and marketer
Hormel Foods	Consumer-branded meat and food products manufacturer and marketer
Nash Finch	Food retail and distribution
PepsiAmericas	Beverages distributor
C.H. Robinson Worldwide	Multimodal transportation services and logistics solutions provider

Other Companies with Significant Minnesota Operations

<i>Company</i>	<i>Product or Service Examples</i>
Mayo Foundation	Health care
Allina Health System	Health care
Fairview	Health care
Wells Fargo & Co.	Banking services
Manpower	Human services
Wal-Mart	General merchandise retailer
Carlson Cos. Inc.	Hospitality services
HealthPartners	Health care
Kmart Corp.	General merchandise retailer
HealthEast Care System	Health care
American Express Financial Advisors	Financial services
Park Nicollet Health Services	Health care
Honeywell	Control systems
Qwest	Telecommunications
IBM Corporation	Computers and software

Sources: *Fortune*, April 15, 2002.
Corporate Report Fact Book 2002, December 2001.

-
- General Mills, 3M Company (Minnesota Mining and Manufacturing) and Medtronic, some of the largest industrial corporations headquartered in Minnesota, are good examples of the types of homegrown companies that add vitality and stability to the Minnesota economy.
 - Minnesota inventions include the enclosed shopping center, masking and scotch tape, Post-It notes, snowmobiles, rollerblades and health maintenance organizations.
 - Minnesota ranks fourth in the nation (including the District of Columbia) in the number of *Fortune* 500 company headquarters per capita.
 - The Twin Cities ranked 15th among the best large metro areas in the country to start and grow a company in 2000, according to *Inc.* (December 2000).

Table P49: SEX BY INDUSTRY FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER

Universe: Employed civilian population 16 years and over

Place --> County --> FIPS Code -->

Level	Industry	7-County Metro	Anoka County	Carver County	Dakota County	Hennepin County	Ramsey County	Scott County	Washington County
1	Total	1,443,465	165,101	37,995	200,612	616,729	264,914	49,491	108,822
2	Male	752,309	86,949	20,367	104,426	323,700	133,874	26,348	56,644
3	Agriculture/forestry/fishing/hunting/mining	3,934	293	542	874	1,052	512	338	323
4	Agriculture, forestry, fishing and hunting	3,555	296	506	798	998	414	284	289
4	Mining	379	27	36	76	54	98	54	34
3	Construction	65,789	11,582	2,253	9,508	22,983	10,526	3,509	5,428
3	Manufacturing	149,638	22,920	5,246	19,151	58,361	24,833	6,242	12,885
3	Wholesale trade	39,986	4,916	1,540	6,045	17,163	5,938	1,451	2,933
3	Retail trade	85,848	10,333	2,265	11,911	37,964	14,161	2,983	6,231
3	Transportation and warehousing, and utilities	55,771	7,039	1,113	12,311	18,713	9,763	2,197	4,635
4	Transportation and warehousing	49,040	5,875	986	11,229	16,390	8,712	1,901	3,947
4	Utilities	6,731	1,164	127	1,082	2,323	1,051	296	688
3	Information	22,851	1,868	387	3,123	10,863	4,193	774	1,643
3	Finance, insurance, real estate/rental/leasing	58,900	4,171	1,340	8,279	29,581	9,458	1,652	4,419
4	Finance and insurance	44,371	2,955	1,053	6,472	22,064	7,094	1,225	3,508
4	Real estate and rental and leasing	14,529	1,216	287	1,807	7,517	2,364	427	911
3	Professional, scientific, and technical services	91,640	7,405	2,278	11,439	46,297	15,951	2,527	5,743
4	Prof/science/mgmt/admin/waste mgmt:	65,199	4,524	1,553	8,285	34,104	10,755	1,627	4,251
4	Management of companies and enterprises	1,293	104	27	104	736	163	55	104
4	Admin/support & waste mgmt services	25,148	2,777	598	3,050	11,457	5,033	845	1,388
3	Educational, health and social services:	71,096	5,761	1,244	7,309	33,519	17,571	1,304	4,388
4	Educational services	37,933	3,085	614	3,871	16,748	10,714	840	2,061
4	Health care and social assistance	33,163	2,676	630	3,438	16,771	6,857	464	2,327
4	Arts/entertain/creator/accomm/food service:	15,510	4,003	983	6,571	25,499	9,603	1,695	3,155
4	Arts, entertainment, and recreation	37,137	974	629	4,511	18,726	7,070	851	2,321
4	Accommodation and food services	31,520	4,024	688	4,196	13,740	5,779	1,107	1,986
3	Other services (except public administration)	23,826	2,634	488	3,709	7,965	5,586	570	2,874
2	Female	691,156	78,152	17,429	96,186	293,029	131,040	23,142	52,178
3	Agriculture/forestry/fishing/hunting/mining	1,454	204	99	296	387	259	122	100
4	Agriculture, forestry, fishing and hunting	1,322	204	99	281	387	259	122	100
4	Mining	92	0	0	15	9	38	1	29
3	Construction	8,250	1,472	249	1,161	2,959	1,303	414	692
3	Manufacturing	70,701	11,244	2,498	8,777	26,609	12,461	2,832	6,280
3	Wholesale trade	18,108	2,020	486	2,422	8,798	2,468	754	1,159
3	Retail trade	82,495	10,334	2,022	11,566	35,838	13,748	2,846	6,141
3	Transportation and warehousing, and utilities	22,340	2,305	434	5,334	8,184	3,545	910	1,628
4	Transportation and warehousing	20,107	2,029	398	5,113	7,128	3,118	838	1,483
4	Utilities	2,233	276	36	221	1,056	427	72	145
3	Information	20,794	1,957	416	3,089	9,294	4,145	550	1,343
3	Finance, insurance, real estate/rental/leasing	75,920	7,620	1,617	11,973	34,076	12,161	2,522	5,921
4	Finance and insurance	62,334	6,337	1,234	10,091	27,679	10,072	2,001	4,970
4	Real estate and rental and leasing	13,586	1,283	383	1,882	6,397	2,119	521	951
4	Prof/science/mgmt/admin/waste mgmt:	77,739	7,066	2,088	9,999	37,572	13,408	2,508	5,068
4	Professional, scientific, and technical services	52,627	4,558	1,284	6,666	26,233	8,687	1,623	3,566
4	Management of companies and enterprises	1,405	110	47	128	798	155	36	91
4	Admin/support & waste mgmt services	23,657	2,396	757	3,166	10,541	4,526	849	1,441
3	Educational, health and social services:	205,563	23,141	5,065	26,623	84,730	44,566	6,015	15,403
4	Educational services	80,869	7,766	2,136	10,056	32,875	19,444	2,378	6,212
4	Health care and social assistance	124,654	15,375	2,929	16,565	51,855	25,142	3,637	9,191
4	Arts, entertainment, and recreation	50,144	4,447	1,159	6,865	22,490	9,862	1,964	3,340
4	Accommodation and food services	12,307	744	250	1,840	5,742	2,238	775	717
3	Other services (except public administration)	37,837	3,703	609	5,025	16,746	7,644	1,165	2,623
3	Public administration	23,308	2,767	446	4,686	14,936	6,757	1,039	2,387

Handwritten notes: 169,000 (circled), 168,000 (circled), and 168,000 (circled).

MINNESOTA COUNTY JOURNEY TO WORK DATA, 2000

County	Workers 16 and over	Worked at home	Drove alone	Carpooled	Used public transportation	Walked	Other means	Average travel time to work, 2000	Average travel time to work, 1990	Change in travel time, 1990-2000
State of Minnesota	2,541,611	116,654	1,971,668	264,690	81,276	84,148	23,175	21.9	19.1	2.8
Aitkin	6,098	488	4,517	719	23	286	65	25.2	18.6	6.6
Anoka	162,802	5,229	134,070	16,516	4,406	1,717	864	27.3	24.7	2.6
Becker	13,630	972	10,381	1,728	48	381	120	23.1	17.5	5.6
Beltrami	17,713	904	12,809	2,597	162	1,073	168	19.4	16.1	3.3
Benton	18,652	828	15,163	1,877	266	357	161	21.1	18.2	2.9
Big Stone	2,457	234	1,769	272	12	158	12	15.7	12.5	3.2
Blue Earth	30,876	1,360	23,752	3,223	496	1,783	262	17.0	14.9	2.1
Brown	13,585	975	10,309	1,239	85	849	128	14.5	11.2	3.3
Carlton	14,100	523	11,583	1,534	28	346	86	21.2	17.0	4.2
Carver	37,317	2,058	30,836	3,261	285	711	166	25.6	22.8	2.8
Cass	11,436	783	8,497	1,440	105	440	171	21.9	18.9	3.0
Chippewa	6,256	509	4,811	665	22	216	33	15.3	12.8	2.5
Chisago	20,772	866	16,828	2,615	35	238	190	31.9	27.9	4.0
Clay	25,430	963	19,679	2,567	193	1,837	191	17.4	15.4	2.0
Clearwater	3,491	220	2,572	455	21	182	41	23.9	17.6	6.3
Cook	2,597	195	1,760	350	3	263	26	18.2	13.9	4.3
Cottonwood	5,799	521	4,240	626	27	323	62	14.0	11.0	3.0
Crow Wing	25,420	1,139	20,606	2,685	131	690	169	20.5	15.7	4.8
Dakota	197,794	7,062	165,063	17,755	4,542	2,011	1,361	22.8	20.7	2.1
Dodge	9,205	584	7,164	1,031	82	307	37	22.6	19.8	2.8
Douglas	16,283	1,231	12,858	1,495	58	510	131	17.2	14.3	2.9
Faribault	7,621	628	5,683	770	48	419	73	19.4	14.0	5.4
Fillmore	10,649	1,207	7,268	1,280	204	606	84	25.0	18.9	6.1
Freeborn	15,801	839	12,731	1,602	57	464	108	18.1	14.2	3.9
Goodhue	23,092	1,265	18,341	2,288	244	827	127	21.3	18.3	3.0
Grant	2,959	314	2,168	290	3	168	16	19.0	13.1	5.9
Hennepin	607,567	23,816	455,123	57,684	43,737	19,116	8,091	22.2	20.2	2.0
Houston	10,009	849	7,562	978	30	497	93	20.7	16.7	4.0
Hubbard	7,862	476	6,123	946	43	231	43	20.7	17.2	3.5
Isanti	16,085	628	12,868	2,101	81	292	115	32.6	30.0	2.6
Itasca	18,909	772	15,129	2,239	104	528	137	22.0	18.1	3.9
Jackson	5,596	550	4,286	499	21	198	42	15.7	13.8	1.9
Kanabec	7,038	387	5,403	1,009	19	186	34	31.3	24.2	7.1
Kandiyohi	20,815	1,060	16,340	2,361	285	637	132	17.9	14.7	3.2
Kittson	2,255	187	1,577	327	15	149	0	19.5	14.5	5.0
Koochiching	6,358	278	4,978	701	38	274	89	15.5	12.9	2.6
Lac qui Parle	3,800	425	2,735	343	18	250	29	17.5	14.1	3.4
Lake	5,114	262	3,856	643	0	301	52	21.4	16.0	5.4
Lake of the Woods	2,123	203	1,447	307	0	141	25	17.4	15.1	2.3
Le Sueur	13,204	718	10,332	1,487	50	499	118	22.5	19.6	2.9
Lincoln	3,066	390	2,210	266	7	175	18	18.3	14.6	3.7
Lyon	13,216	693	10,017	1,483	179	752	92	13.5	11.6	1.9
McLeod	18,233	1,074	14,290	2,021	88	635	125	20.1	15.8	4.3
Mahanomen	2,200	234	1,460	327	11	140	28	21.5	16.7	4.8

HENNEPIN/STATE = 24% OF ALL WORKERS IN STATE WORK IN HENNEPIN.
607,567 / 2,541,611 = 24%

MINNESOTA COUNTY JOURNEY TO WORK DATA, 2000

County	Workers 16 and over	Worked at home	Drove alone	Carpooled	Used public transportation	Walked	Other means	Average travel time to work, 2000	Average travel time to work, 1990	Change in travel time, 1990-2000
Marshall	4,460	351	3,266	607	1	205	30	23.2	16.9	6.3
Martin	10,620	688	8,400	945	76	409	102	15.8	12.4	3.4
Meeker	10,969	689	8,494	1,206	26	433	121	23.8	19.2	4.6
Mille Lacs	10,531	613	7,851	1,538	14	424	91	27.1	21.7	5.4
Morrison	14,849	1,302	10,925	1,864	26	614	118	24.6	19.0	5.6
Mower	18,336	833	14,502	1,908	286	657	150	18.7	16.4	2.3
Murray	4,489	492	3,127	537	34	249	50	20.1	14.2	5.9
Nicollet	16,542	825	12,664	1,425	42	1,455	131	15.1	13.0	2.1
Nobles	10,012	754	7,077	1,565	99	456	61	15.8	12.9	2.9
Norman	3,328	287	2,353	406	9	233	40	20.9	15.3	5.6
Olmsted	65,891	2,439	50,897	7,430	2,058	2,479	588	16.3	14.8	1.5
Otter Tail	26,150	1,903	19,848	2,892	131	1,196	180	19.4	15.0	4.4
Pennington	6,558	308	5,062	882	88	178	40	14.9	12.7	2.2
Pine	11,602	734	8,721	1,625	38	359	125	30.2	23.8	6.4
Pipestone	4,889	386	3,701	435	1	317	49	15.2	12.1	3.1
Polk	14,186	765	10,954	1,543	53	758	113	16.5	14.4	2.1
Pope	5,285	602	3,978	433	9	223	40	18.0	15.4	2.6
Ramsey	260,287	8,037	195,317	28,735	15,718	9,856	2,624	21.2	19.1	2.1
Red Lake	1,903	159	1,383	236	3	115	7	21.2	15.9	5.3
Redwood	8,061	744	5,822	830	92	468	105	16.4	12.3	4.1
Renville	8,176	737	6,001	902	49	428	59	18.8	14.3	4.5
Rice	28,604	1,401	20,337	3,438	200	2,797	431	20.2	16.8	3.4
Rock	4,850	481	3,395	652	16	268	38	19.0	16.0	3.0
Roseau	8,358	450	5,680	1,817	25	304	82	17.5	14.8	2.7
St. Louis	92,771	3,211	72,671	10,143	2,057	4,003	686	19.4	17.4	2.0
Scott	48,858	2,250	40,810	4,578	441	563	216	24.3	22.8	1.5
Sherburne	34,084	1,481	27,662	4,229	126	427	159	29.9	26.7	3.2
Sibley	7,839	642	5,630	1,124	15	364	64	24.1	18.8	5.3
Stearns	71,453	4,150	55,144	6,746	849	4,005	559	19.3	15.9	3.4
Steele	17,848	937	14,221	1,963	43	513	171	16.3	13.9	2.4
Stevens	5,152	401	3,530	466	93	584	78	13.0	10.2	2.8
Swift	5,160	427	3,900	463	28	278	64	17.2	14.1	3.1
Todd	11,019	1,135	7,911	1,291	6	548	128	23.2	15.3	7.9
Traverse	1,634	235	1,123	127	2	140	7	13.2	11.0	2.2
Wabasha	11,174	951	8,166	1,132	193	617	115	23.7	20.5	3.2
Wadena	5,831	474	4,310	699	57	243	48	19.3	13.5	5.8
Waseca	9,652	552	7,523	1,162	85	300	30	17.6	14.8	2.8
Washington	107,454	4,084	89,991	10,147	1,438	1,206	588	24.6	22.3	2.3
Watonwan	5,495	346	3,978	763	7	341	60	17.7	12.7	5.0
Wilkin	3,414	281	2,631	316	11	138	37	18.3	13.3	5.0
Winona	26,103	1,457	19,686	2,433	251	1,895	381	17.0	14.4	2.6
Wright	47,284	2,301	37,957	5,946	164	647	269	29.1	26.4	2.7
Yellow Medicine	5,165	460	3,875	509	4	292	25	16.8	13.6	3.2

Sources: 1990 and 2000 Census, SF3 data

I. Transportation

Third-party documentation evidencing the percentage of residents who work inside versus outside their county of residence. The intent is to show that residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington county all commute to and from each other, demonstrating interaction in the workplace.

Third-Party Documentation

Transportation is a key economic and social element bonding the GTCC into a true community. The metro area infrastructure is made up of a large highway system that enables residents from any county the opportunity to travel with ease around the entire community. The Minneapolis-St. Paul International Airport is centrally located within the extensive highway system to allow equal access from all regions of the community, whether for business or pleasure. Also included in our community’s transportation systems is the Metro Transit and soon to be Hiawatha Light Rail System. The idea behind transportation is to allow interaction among communities, and based on the following information, it is clear that transportation is a strong factor demonstrating the community characteristics of the Greater Twin Cities Community.

Commuting Patterns

It is very common in the GTCC for someone to work in one county, yet live in another. This is largely due to the hundreds of thousands of jobs that are central to both Minneapolis (Hennepin County) and St. Paul (Ramsey County). In fact, according to the Minnesota Workforce Center website, about 1/3 of Minnesotans work in Hennepin County alone. Looking at commuting patterns, the following information was taken from the Minnesota Workforce Center website, www.mnwfc.org:

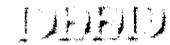
County	To Anoka	To Carver	To Dakota	To Hennepin	To Ramsey	To Scott	To Washington
From Anoka	66826	347	2659	57166	27545	389	3124
From Carver	Less than 1%	14593	Less than 1%	18021	Less than 1%	1588	Less than 1%
From Dakota	1172	979	90629	6290	28014	4647	3787
From Hennepin	16677	6369	17485	504873	44327	4346	2949
From Ramsey	14211	422	8380	68796	39771	764	10466
From Scott	Less than 1%	2481	8025	17880	Less than 1%	17125	Less than 1%
From Washington	9129	Less than 1%	8551	16628	35173	Less than 1%	36086

Based on this information, it is evident that workers from each of the seven counties in the GTCC are co-mingling with workers from their own and other counties, due to their commuting patterns.



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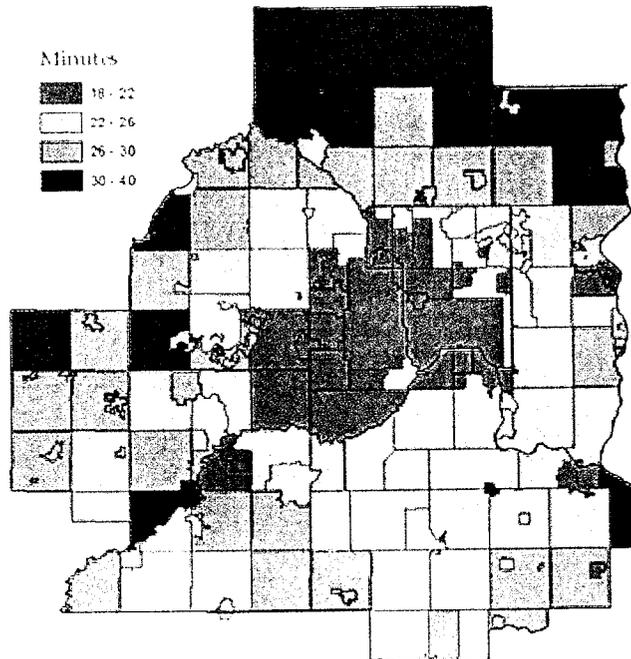
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Twin Cities Commuting Average Commute time



COMMUTING

Residents in Minneapolis, St. Paul and adjoining suburbs have the shortest average commuting times (less than 22 minutes).

Residents in northern Anoka and Washington Counties and western Carver and Hennepin Counties have the longest average commuting times (more than 30 minutes).

Laborsheds for Area Jobs

Local jobs are held mostly by residents of the county itself and those adjacent to it. Some areas, however, draw commuters that travel across many counties to reach their workplaces.

Click below to view maps depicting the residential county distribution for each county's workforce.

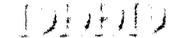
[Anoka County](#) | [Carver County](#) | [Dakota County](#) |

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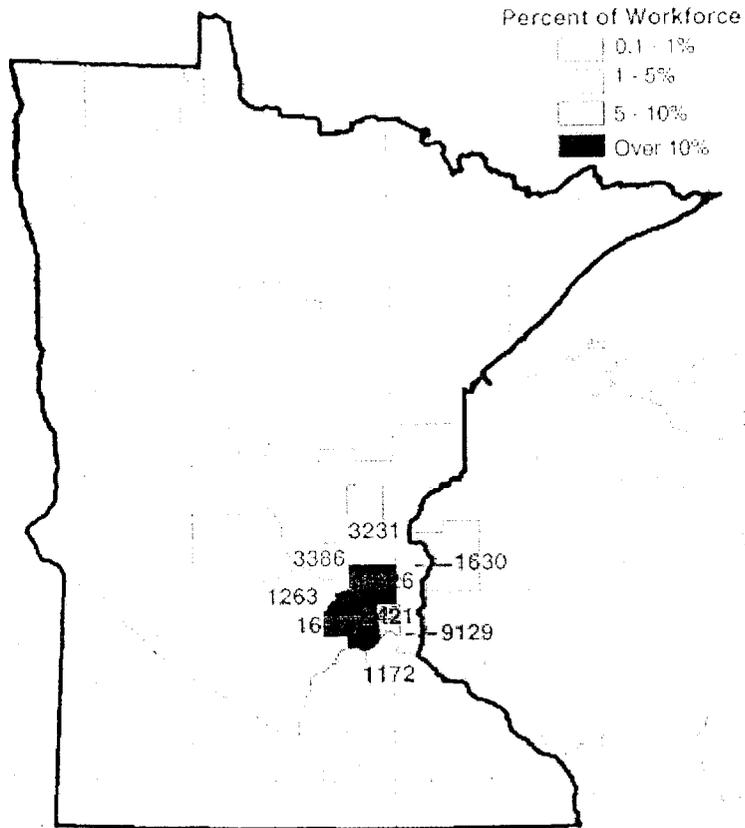


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Anoka County Laborshed: Residence of Workforce



COMMUTING

The shading on this map illustrates where Anoka County workers live. For instance, between 5 and 10% of Anoka County employees commute from Ramsey County.

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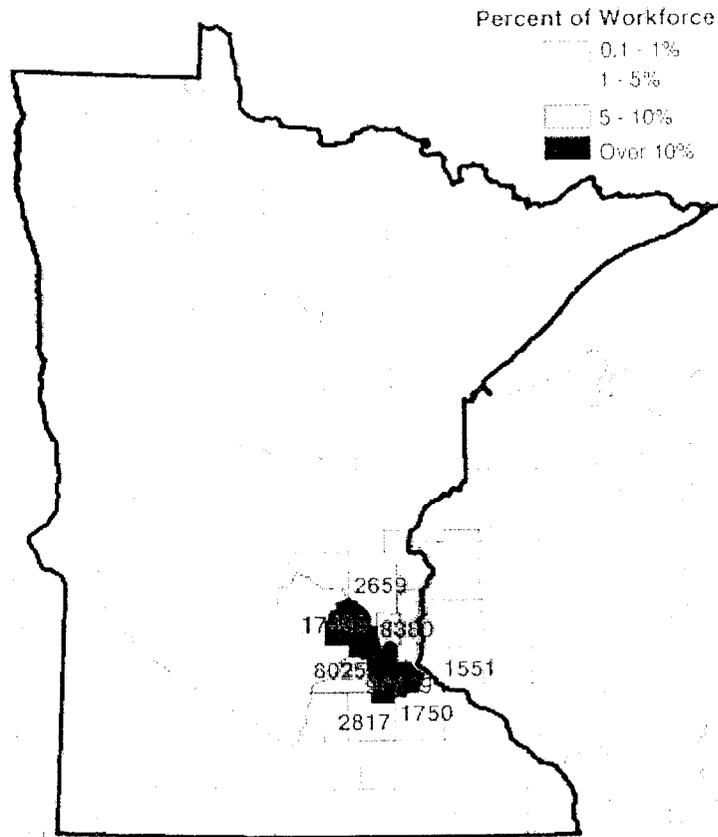
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Dakota County Laborshed: Residence of Workforce



(CMWFC) 2/26

The shading on this map illustrates where Dakota County workers live. For instance, between 5 and 10% of Dakota County employees commute from Scott County

Anoka County | Carver County | Dakota County | Hennepin County | Ramsey County | Scott County | Washington County |



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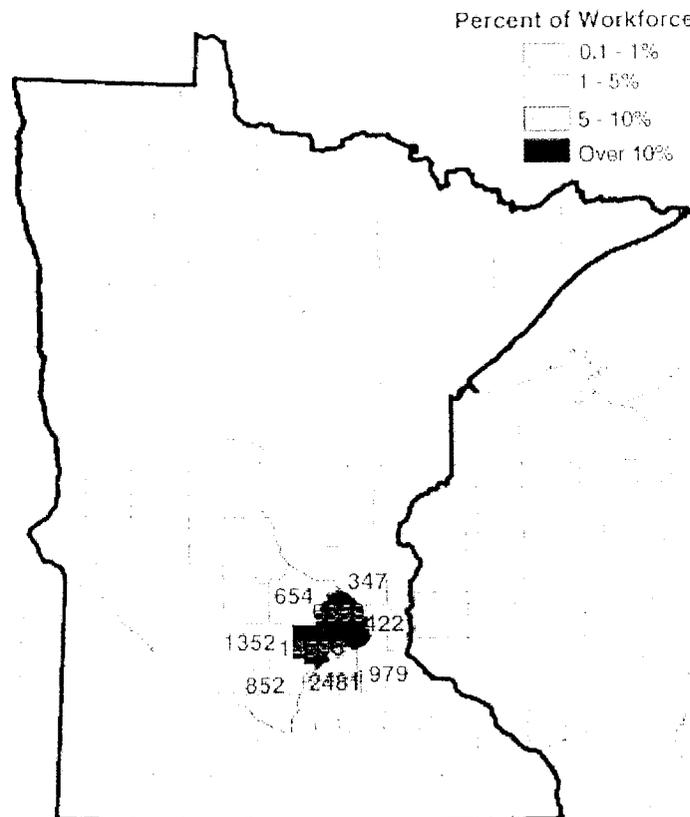
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Carver County Laborshed: Residence of Workforce



(cmwfc)

The shading on this map illustrates where Carver County workers live. For instance, between 5 and 10% of Carver County employees commute from Scott County

Anoka County | Carver County | Dakota County | Hennepin County | Ramsey County | Scott County | Washington County |

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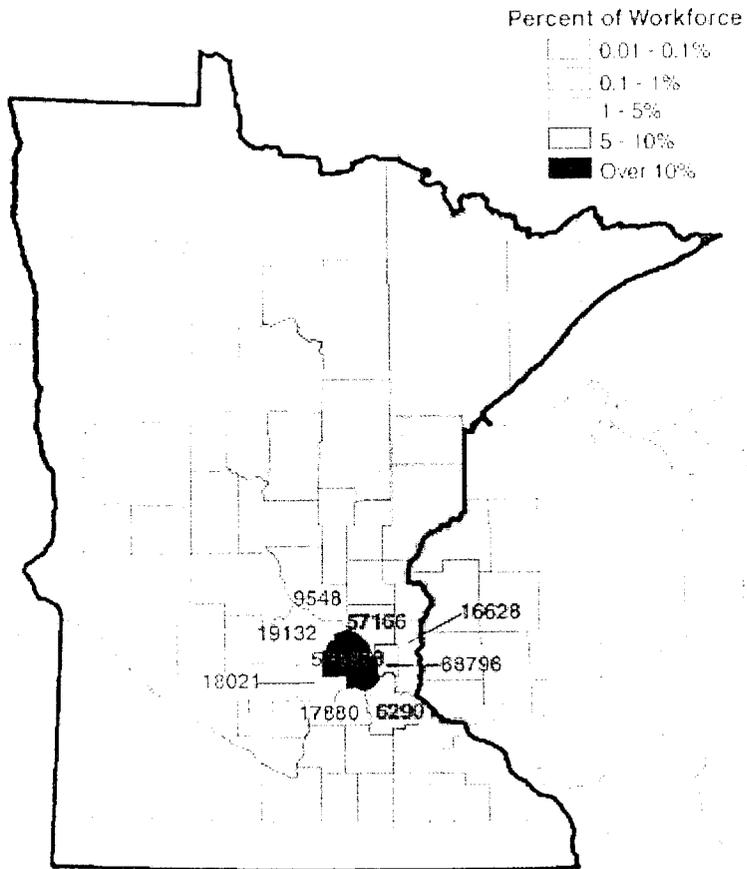
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Hennepin County Laborshed: Residence of Workforce



COMMITTEE

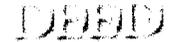
The shading on this map illustrates where Hennepin County workers live. For instance, between 5 and 10% of Hennepin County employees commute from Anoka County.

Anoka County | Carver County | Dakota County | Hennepin County | Ramsey County | Scott County | Washington County |



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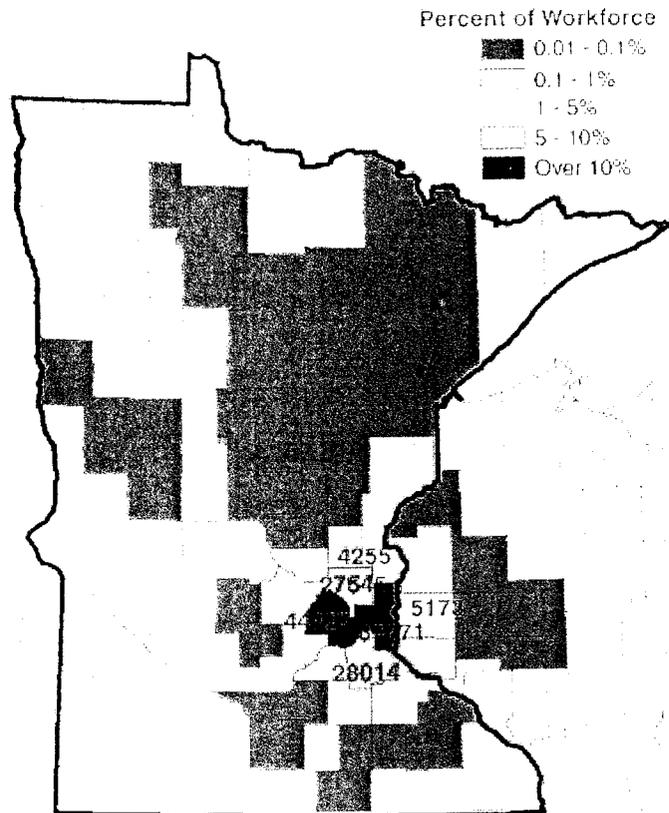
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Ramsey County Laborshed: Residence of Workforce



COMMUTING

The shading on this map illustrates where Ramsey County workers live. For instance, between 5 and 10% of Ramsey County employees commute from Anoka County.

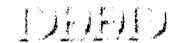
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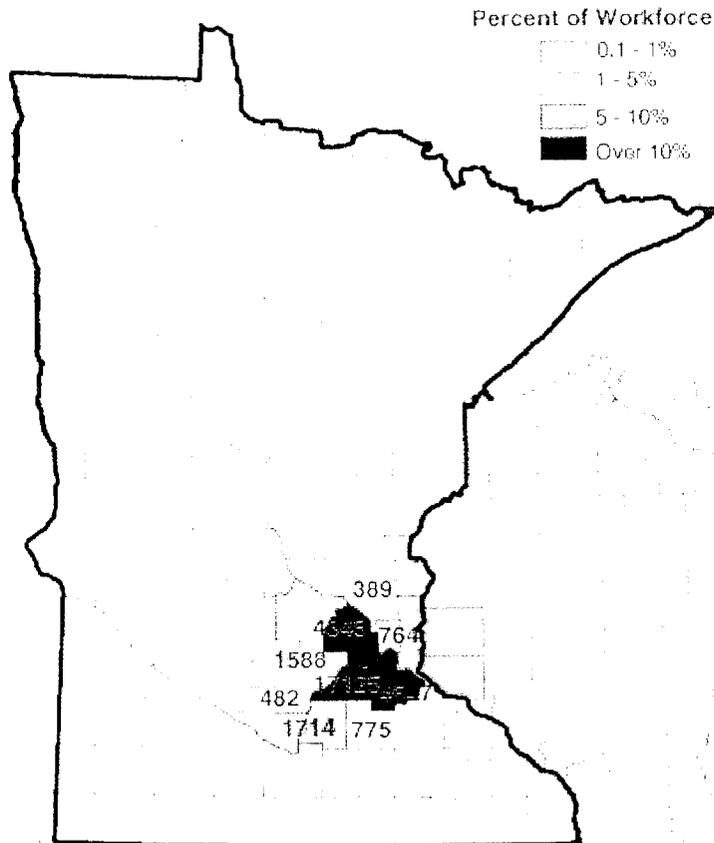
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Scott County Laborshed: Residence of Workforce



COMMUTING

The shading on this map illustrates where Scott County workers live. For instance, between 5 and 10% of Scott County employees commute from Le Sueur County.

Anoka County | Carver County | Dakota County | Hennepin County | Ramsey County | Scott County | Washington County |

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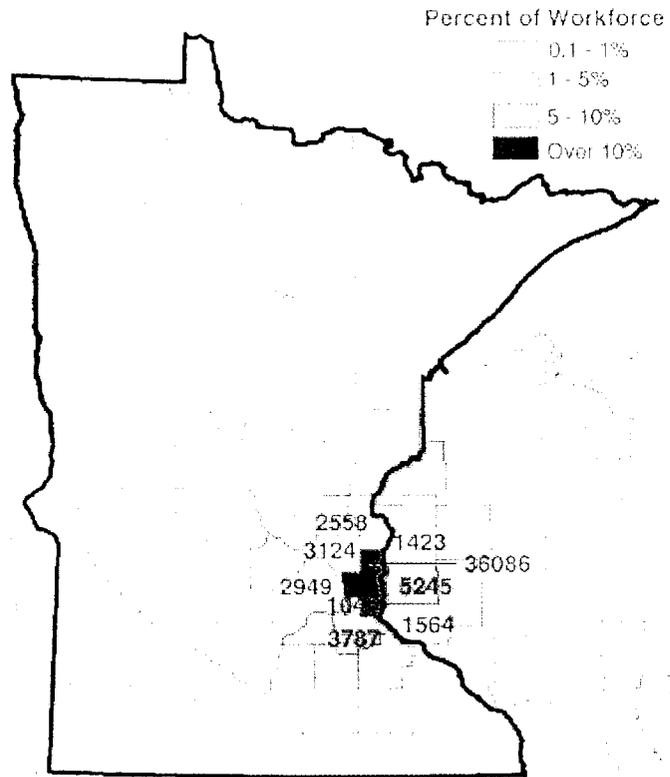
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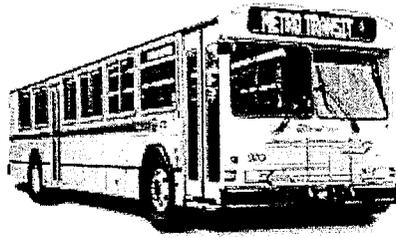
Washington County Laborshed: Residence of Workforce



COMMUTING

The shading on this map illustrates where Washington County workers live. For instance, between 5 and 10% of Washington County employees commute from Dakota County.

Anoka County | Carver County | Dakota County | Hennepin County | Ramsey County | Scott County | Washington County |



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METRO TRANSIT NEWS

ADVERTISE WITH METRO TRANSIT

Metro Transit is one of the country's largest transit systems, providing roughly 95 percent of the 73 million bus trips taken annually in the Twin Cities. Each weekday customers board Metro Transit buses an average of 231,000 times.

Metro Transit operates 137 routes -- 70 are local-service routes and 51 are express routes - and 16 contract service routes, using a fleet of 913 buses. The majority of the company's fleet (790) are standard 40-foot buses while 115 are articulated ("accordion") buses, with 16 small buses, and two coach buses. All Metro Transit buses are equipped with wheelchair lifts or ramps.

People



People associate Metro Transit with vehicles but our strength lies in the people who drive and maintain the buses, answer the phones and support our operations. Metro Transit employs 1,563 drivers (388 are part-time drivers), 448 mechanics and 517 administrative/clerical staff.

To ensure safety for our customers and drivers, Metro Transit has its own police department. We have 143 Metropolitan Transit Police officers who enforce laws pertaining to safety on buses and at bus stops.

If you or someone you know may be interested in joining Metro Transit's team, visit our job opportunities section.



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Public Transit Twin Cities Metro Area

Metropolitan Council home

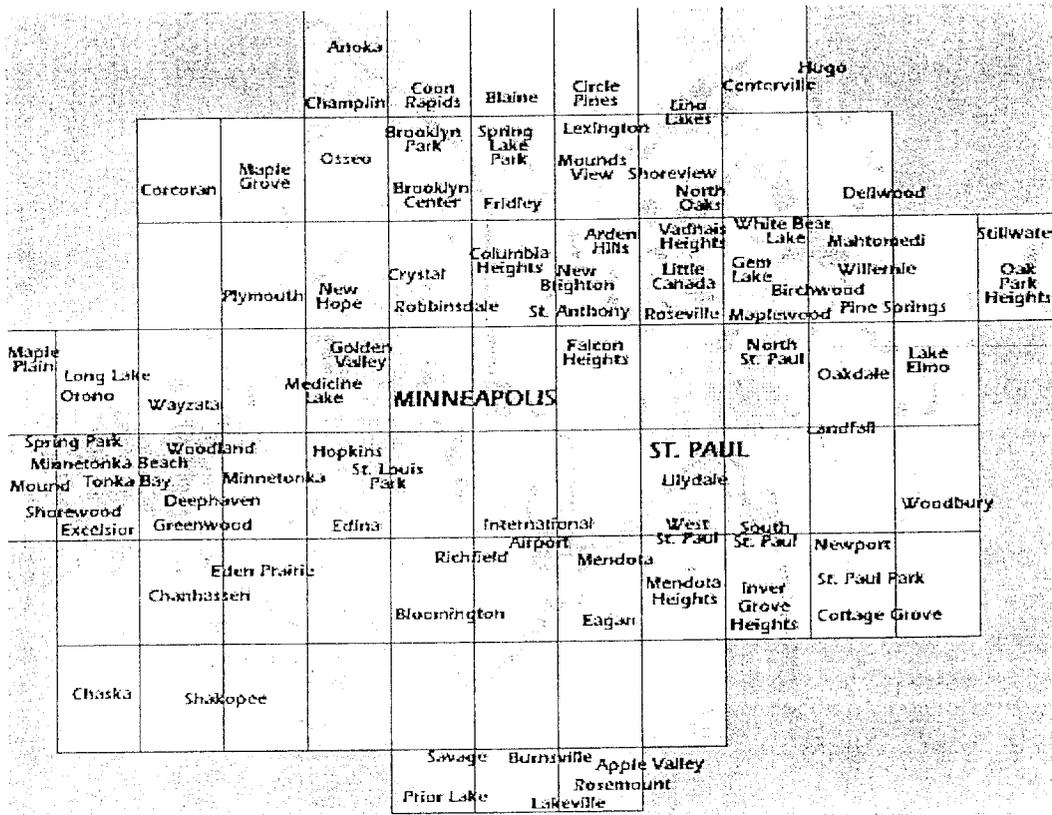
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METRO AREA DOWNTOWN MINNEAPOLIS DOWNTOWN ST. PAUL UNIVERSITY OF MINNESOTA

Metro Area Transit System Map

Click to zoom in and see bus routes serving any area

- Other Maps:
 Downtown Minneapolis
 Downtown St. Paul
 University of Minnesota



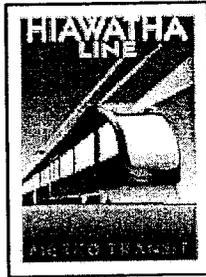
 Order Transit System Map, schedules and other info by mail





Transportation - Light Rail Transit

Hiawatha Light Rail Transit



The Hiawatha light-rail project is more than **80% complete** and continues to be on time and on budget. (October 2003)

Passenger service

Partial service from the Warehouse District to Fort Snelling begins in April 2004 with full service to the airport and Mall of America in December 2004.

Rail vehicles

Five light rail vehicles are in the LRT maintenance facility at Cedar Avenue and I-94, and are now being tested for performance and safety on tracks between the Cedar Riverside and Lake Street/Midtown stations. See a vehicle being tested.

Construction Progress

Twelve stations have been completed in Minneapolis, and crews are completing installation of tracks and electrical wires, signals and gate arms at crossings. At the end of this year crews will move south to complete facilities at the airport and in Bloomington. More on stations.

Bloomington construction began in April; crews will progress in stages down the median of 34th Ave. See the latest construction updates (MnDOT's website).

Both airport tunnels have been mined successfully without cost overruns or schedule delays.

The Metro Transit Light Rail Transit Operations and Maintenance Facility was completed in Spring 2003. The facility will house LRT vehicles, operational and maintenance facilities and the rail Control Center.

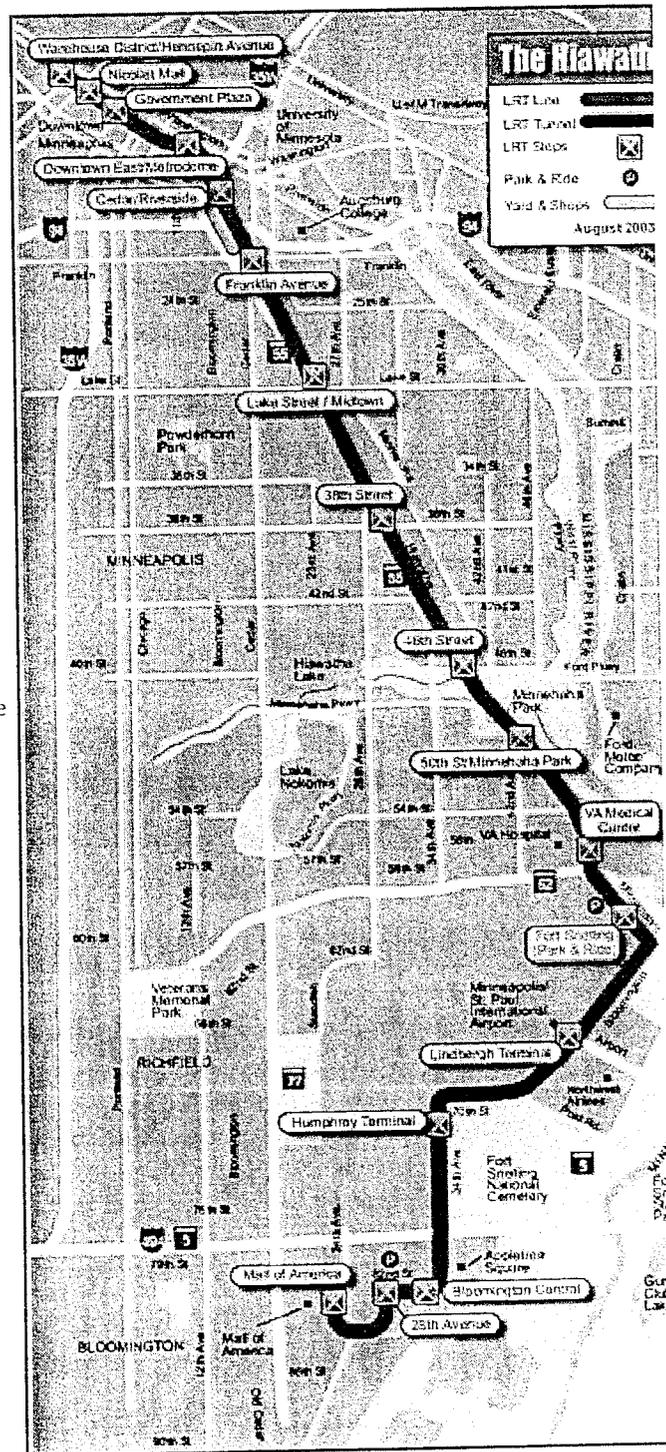
Bloomington/Mall of America realignment

An enhanced alignment will relocate the Mall of America Station within the Mall's existing transit center, and triple park-and-ride capacity. More on the realignment.

Stations

Each station will feature a unique design that reflects the character of the surrounding neighborhood. More on the stations.

Stations are expected to attract transit-related development — such as housing, stores, and services — in



larger map

nearby areas. More on development potential along the line.

The city of Minneapolis is coordinating planning for each station area. See station area planning information.

Bus/light rail coordination

Transit planners are working to ensure that bus routes and schedules will be closely aligned with light rail. See a list of planned bus/light rail connections (pdf) (Note the list is subject to change.)

Parking

Corridor residents fear that that neighborhood streets will fill with cars left behind by light-rail passengers. To address this concern, the Council hired parking experts to suggest remedies that have worked for other cities with rail. A citizen task force worked with the City of Minneapolis to propose station-specific solutions. See a summary on preventing parking problems or the full report. See also a March 2003 summary of community input (7 pages, pdf).

Community Involvement: Several LRT-related public meetings and events are planned. See a calendar of events maintained by MnDOT.

News

- Making Tracks newsletter - Fall 2003 - NEW! (4 pages 1MB pdf)
- Making Tracks newsletter - Summer 2003 (4 pages 200k pdf)
- Making Tracks newsletter - Spring 2003 (4 pages 500k pdf)

More LRT information

Facts about the [Hiawatha LRT project](#)
[Safety and Livability Near LRT-Top 10 Questions](#)
[A Balanced Look at Transit and LRT in the Region \(Transit and Land Use\)](#)
[What is Transit-Oriented Development?](#)
[Rail Transit Boosts Property Values \(pdf\)](#)
[LRT documents](#)
[Hiawatha Corridor Community Advisory Committee](#)

Related Links

[Mn/DOT's Light Rail Transit Info](#)
[City of Minneapolis: Hiawatha Light Rail Transit](#)
[Center for Neighborhoods](#)
[Midtown Public Market](#)
[Minnesotans for Light Rail Transit](#)
[NorthStar Commuter Rail](#)
[Dan Patch Commuter Rail Corridor](#)
[DBEnterprises](#)
 The monthly newsletter of the Hiawatha light rail's DBE Committee. It contains information regarding DBE goal achievement, DBEs working on the project, employment figures and contract opportunity announcements.

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 Phone: 651-602-1000 • TTY: 651-291-0904
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Transportation - LRT

Overview of the Hiawatha Light Rail Line

Length: 12 miles, connecting three of the Twin Cities most popular destinations - downtown Minneapolis, Minneapolis/St. Paul International Airport and the Mall of America in Bloomington.

Opening Date: Partial service begins April 2004 between the Warehouse District and Fort Snelling. Full service to the airport and Mall of America begins December 2004.

Milestones Achieved: Ground was broken January 17, 2001. First rail car delivered and undergoing testing. Airport rail tunnels mined. All track installed in Minneapolis. Relocated utilities in downtown.

Stations: 17 locations - see map.

Ridership: Riders are expected from downtown Minneapolis, University of Minnesota, 11 neighborhoods, Minnehaha Park, Minneapolis/St. Paul International airport, and Mall of America. Projected ridership is 19,300 per day in 2005 and 24,600 by year 2020.

Park & Ride Lots: At the Fort Snelling and 28th Avenue stations.

Light Rail Vehicles: 24 cars, each 94 feet long and manufactured by Bombardier. A train may consist of two cars coupled together. Each car has four doorways and can hold 66 seated passengers plus standing room for 180. Inside each car are four luggage racks and four bicycle hangers.

Accessibility: Fully ADA compliant stations and transit with four wheelchair locations per vehicle. Level boarding at each train door. Ramps and tactile edges at all stations. Elevators at stations on bridges.

Power: Electrically powered by wires 16 feet overhead.

Speed: Top speed is 55 mph with a general service speed of 40 mph and slower speed in downtown.

Service:

- **Rush hour** service - trains will run every 7 1/2 minutes from 6 to 9 a.m. and 3 to 6:30 p.m.
- **Base** service - trains will run every 10 minutes from 9 a.m. to 3 p.m.
- **Early evening** service - trains will run every 15 minutes from 6:30 p.m. to 9 p.m.
- **Late evening/early morning** service - trains will run every 30 minutes from 9 p.m. to 1 a.m. and from 4 to 6 a.m.

Feeder bus service: 46 Metro Transit routes will connect to 13 rail stations with timed transfers. Twenty percent of rail riders will arrive at their station by bus.

Fare collection: Self-service, barrier free, proof of payment.

Fare price: Light-rail fares will be the same as bus fares. Transfers will be valid between bus and rail if used within 150 minutes.

Construction funding: (in millions \$)

- Federal Transit Administration - \$334.3
- State of Minnesota - \$100
- Metropolitan Airports Commission - \$87

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- Hennepin County Regional Rail Authority - \$84.2
- Federal Grant for Congestion Mitigation & Air Quality - \$49.8
- Transit capital grant - \$39.9
- Minnesota Department of Transportation - \$20.1
- **TOTAL** \$715.3

Partners:

- Metropolitan Council - owner
- Metro Transit - operator
- MnDOT - design and construction
- Metropolitan Airports Commission
- Hennepin County
- City of Bloomington
- City of Minneapolis

Corridor Development Potential: 7,150 new housing units, more than 19 million square feet of new commercial space with up to 68,000 new jobs by year 2020.

Construction Approach: Design/Build with separate contracts for light rail vehicles and airport tunnels. For current construction information see MnDOT's construction updates, call the Construction Hotline at 651-284-0502, or e-mail questions to LRT@dot.state.mn.us

Questions?

Contact Jennifer Lovaasen by phone at 651-602-1493, or by email: jennifer.lovaasen@metc.state.mn.us

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Transportation - Light Rail Transit

Hiawatha Line Stations

Stations taking shape! Station construction is underway. Each of the stations along the Hiawatha corridor has its own unique design that reflects the character of the surrounding neighborhood. Station designs were created by noted local and national architects and designers.

Select a station at right for more information, original station designs, and photos of construction progress on each station.

Development Potential. Each station is expected to spur significant mixed-use development in the adjacent area. Mixed-used development may include small businesses, housing, and jobs, thus enhancing neighborhoods by providing residents with convenient access to goods and services and providing jobs. Recent market studies outline the development potential for each station. More on transit-oriented development. The city of Minneapolis is coordinating planning for each station area. More on station area planning.

Parking. Planning is underway to minimize potential parking problems in the neighborhoods surrounding the stations. Recommendations from other cities that have recently implemented light rail lines are being considered by each neighborhood. See a summary of parking recommendations, or the full report.

More on each station. Select a station at right to see a sketch of each station design, actual construction underway, and a profile of each station area and its development potential. Note that planned or actual development that results from community-based planning may differ from the potential listed here.

Back to Hiawatha Light Rail home page.

Downtown stations

Cedar Riverside

Franklin Avenue

Lake Street / Midtown

38th Street

46th Street

50th Street / Minnehaha Park

VA Medical Center

Fort Snelling

Airport - Lindbergh Terminal

Airport - Humphrey Terminal

Bloomington Central

28th Avenue

Mall of America

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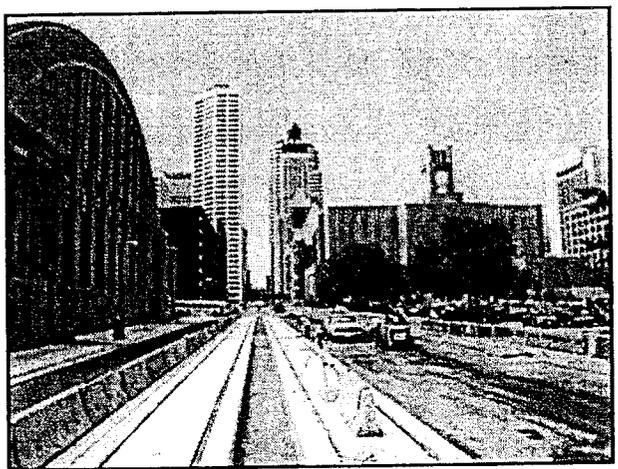
DIRECTIONS



Hiawatha light rail could spur surge of development

Today you can see earthmovers, minor mountains of dirt, cement pilings, steel girders and rails lying in the grass. Soon this construction will be replaced by gleaming rails, yellow and silver rail cars and 17 artistic stations designed with neighborhood input. Also coming is a surge of development nourished by this new artery of mobility as it pulses through the business, commercial and entertainment heart of the Upper Midwest.

Nearly half complete, Hiawatha light rail transit will connect a burgeoning downtown Minneapolis and a growing third major downtown in East Bloomington. On the north end of the line, light rail will feed a changing downtown Minneapolis. Over the next 20 years, LRT is expected to help strengthen the downtown's active, pedestrian environment, with even more residents, an expanded office and commercial core, plus additional jobs, entertainment and retail venues. A projected 6,000 to 10,000 new downtown residents will be living in an area bordered by the Warehouse District, Loring Park, Elliot Park and Mill Ruins Park. They will live amidst office and commercial activity in mixed-use, pedestrian-scale buildings. A new planetarium, Guthrie Theater and public library also are coming, plus a possible new baseball stadium in the Warehouse District, at LRT's northernmost stop.



New light rail tracks on 5th street in downtown lead to the Minneapolis City Hall and the Government Plaza LRT station.

Similarly, at Hiawatha LRT's southern end in Bloomington, light rail will feed new growth in housing, along with office, retail and entertainment expansions between the airport and the world's largest indoor shopping mall. See map of the line.

As the metro area's congestion thickens, the Hiawatha line - and its potential connections north to St. Cloud, east to St. Paul and Hastings, south to Dakota County and a multitude of bus connections all along the 11.6-mile line - will offer the region a new form of transit mobility plus new commercial energy. At stations all along the line, the new energy will be shaped at a human scale - street-level neighborhood commercial centers with community identity where residents, workers and visitors walk, shop, eat, bike and socialize.

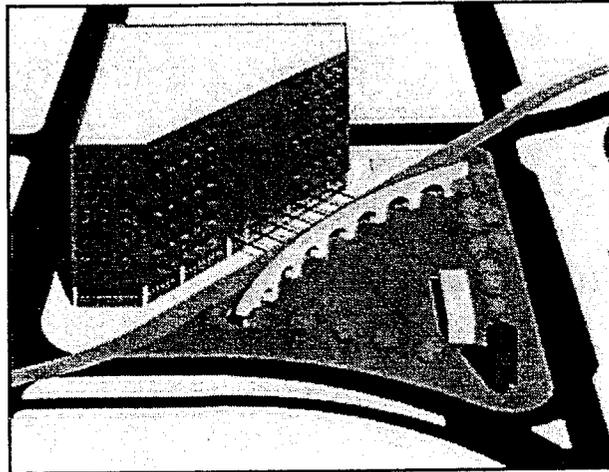
How much of this new energy will be attributed to the Hiawatha LRT line? Updated numbers were unveiled during a July 31 bus tour of the line, sponsored by the Sensible Land Use Coalition. The tour included speakers from Minneapolis and Bloomington planning offices, Minneapolis Community Development Agency, McGough Corp. and the Hiawatha Project Office. According to Metropolitan Council estimates, the line's potential for corridor-wide development to 2020 as follows:

- ◆ 70,000 new jobs

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- 17,800 new residents
- nearly 10,000 new households
- 19+ million square feet of new commercial space

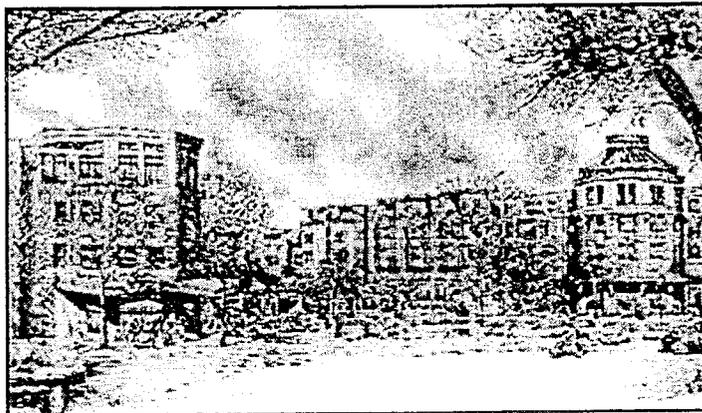
For example, new development is shaping up near the Downtown East/Metrodome station, the line's gateway station to downtown, located in the shadow of the Dome (see conceptualized image). Just a short walk from the station, on the riverfront, 600 housing units either are pending or in construction. They will be open by the time the LRT line is complete. The station block itself will have a public plaza, an office building with ground-floor retail, supported by underground parking. The result? Momentum for additional residential and commercial development is growing, and developers are eyeing several open blocks just south of Washington Avenue.



This is a conceptual image of a future seven-story office/commercial building (with underground parking) and public plaza on the Downtown East/Metrodome light rail station block. Source: HGA Architects and Andrew Leicester

Less than 30 LRT minutes away are the three Bloomington stations. "The Bloomington Corporate Center station is a spectacular development site, as are most of the areas around the Bloomington stations," said Council transportation planner Karen Lyons, who helped organize the tour.

For example, the Bloomington Corporate Center station is nestled in a highly prized area. It is surrounded by the airport (a new north/south runway will be completed in late 2004), the Mall of America (a mammoth Phase Two construction of expanded hotel and entertainment facilities is scheduled to begin next year), and the lovely Minnesota Valley State Trail and Recreation Area. And if that's not enough, coming soon will be 1,500 units of new housing supported by new local shops. In short, the station will be at the center of a new 45-acre, transit- and pedestrian-oriented town center in East Bloomington (see conceptualized image).



This is a conceptual image of a mixed-use, human-scale development that will characterize a new, 45-acre "town-center" development surrounding the Bloomington Corporate Center light rail station (not pictured). The town center will be built by the McGough Corp. Source: McGough Corp. & Elness Swenson Graham Architects, Inc.

Building the town center is the McGough Corp., new owner of the former Ceridian office towers. Adding to the mix of uses in the town center will be a 400-room hotel, and 630,000 square feet of new offices and retail. McGough will begin with a five-to-seven-story development with 250 housing units, underground parking, plus shops serving the new residents and commuters. This phase is expected to be ready by the time Bloomington's three LRT stations open in late 2004.

Development along the line is shaped like an hourglass, with clusters largest at either end. Not to be outdone, the connecting narrow stretch of the hourglass will gain almost 9,000

new residents by 2020 living in revitalized neighborhoods between the Cedar/Riverside and VA Hospital stations. The strongest mid-line redevelopment potential surrounds the Lake Street, 46th Street and Franklin Avenue stations. New neighborhood housing options will be supported by pedestrian-friendly tree-lined streets, pocket parks, street-facing shops, services and local jobs.

Developers, landowners, neighborhoods, and small businesses are expressing heightened interest in emerging plans for new business and housing options surrounding the middle stations. More about the 17 stations.

The Hiawatha line will open for full service between downtown Minneapolis and the Mall of America in late 2004.

Much more about Hiawatha light rail project

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8/20/02





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Partnership Opps

Media: Mall Facts

Mall of America is the nation's largest retail and entertainment complex. The 4.2 million square foot complex is home to more than 520 world-class shops; Camp Snoopy, the nation's largest indoor family theme park; Underwater Adventures, a 1.2 million gallon walk-through aquarium; 14 screen movie theater and more. The Mall opened in August of 1992 and is located in Bloomington, Minn., just minutes from downtown Minneapolis and St. Paul.

Here are a few facts about Mall of America:

- Cost to build - \$650 million
- Economic impact - Mall of America contributes more than \$1.7 billion in economic activity annually to the state of Minnesota
- Gross leasable space - 2.5 million square feet
- Gross building area - 4.2 million square feet
- Number of stores - More than 520
- Sit-down restaurants - 20
- Fast food restaurants - 30
- Specialty food stores - 36
- Nightclubs - 8
- Movie screens - 14
- Employees - 11,000 year-round, 13,000 during summers and holidays
- Parking spaces - 12,550 on-site
- Walking distance around one level - .57 miles
- Total store front footage - 4.3 miles

Key attractions include Camp Snoopy, Underwater Adventures, LEGO® Imagination Center, Jillian's Hi Life Lanes, NASCAR Silicon Motor Speedway, Nordstrom, Bloomingdale's, Macy's, Sears.

104 Mall of America Foundation for Youth | Find A Simon Mall | Feedback | Terms & Conditions | Privacy Policy

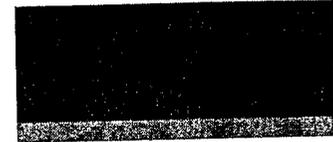
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THE COLLECTION



EXPLORE OUR COLLECTION

The Minneapolis Institute of Arts houses more than 100,000 objects from diverse cultural traditions spanning 5,000 years of world history. The Institute is a comprehensive and encyclopedic fine arts museum serving the Twin Cities and the Upper Midwest and is recognized internationally as one of the great museums in America.



AFRICA, OCEANIA, AND THE AMERICAS



ANCIENT ART

SEARCH OUR COLLECTION

Over 5,000 works from our collection are available online. Try searching for an artist, title, or country.



ASIAN ART



ARCHITECTURE, DESIGN, DECORATIVE ARTS, CRAFT, AND SCULPTURE

WORLD WAR II ERA PROVENANCE RESEARCH

The museum is in the process of examining the provenance of works of art in its collection. Learn more about this project and view works of art with completed research.



PAINTINGS AND MODERN SCULPTURE



PHOTOGRAPHS

COLLECTION RELATED ONLINE PROGRAMS

These online programs allow for in-depth study of many of the museum's collections.



Animal Locomotion



Arts of Asia



Foot in the Door

Minnesota Artists Exhibition Program

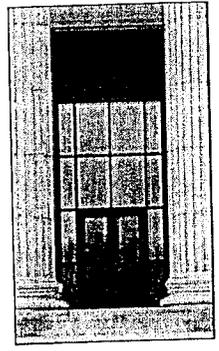
The Minnesota Artists Exhibition Program (MAEP) is an artist-managed curatorial department of The Minneapolis Institute of Arts devoted to the exhibition of works by artists who live in Minnesota.

Historic Prairie School House

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GENERAL INFO



Free general admission to the museum, every day.

Certain featured exhibitions may charge admission. Click on "Exhibitions" for individual shows.

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OUR MISSION

The Minneapolis Institute of Arts is dedicated to national leadership in bringing arts and people together to discover, enjoy, and understand the world's diverse artistic heritage.

OUR HISTORY

The Minneapolis Institute of Arts was established in 1883. The museum building, designed by the firm of McKim, Mead and White, opened its doors in 1915. In 1974 the Japanese architect Kenzo Tange was commissioned to design needed additions to the neoclassical structure. In the 1990s, with funds from the New Beginnings Campaign, the museum was renovated, the collections reinstalled, and state of the art technology introduced to help visitors and members interpret the works of art.

ADDRESS

The Minneapolis Institute of Arts,
2400 Third Avenue South,
Minneapolis, Minnesota 55404
[Map, Directions and Parking Information](#)

HOURS

- Tuesday** 10 a.m.-5 p.m.
- Wednesday** 10 a.m.-5 p.m.
- Thursday** 10 a.m.-9 p.m.
- Friday** 10 a.m.-5 p.m.
- Saturday** 10 a.m.-5 p.m.
- Sunday** 11 a.m.-5 p.m.
- Monday** Closed

The Institute is closed Thanksgiving, Christmas Eve, Christmas Day, and July 4.

Special Holiday Hours: New Year's Day, Noon to 5 p.m.

INFORMATION

For information about events at the Institute call: (612) 870-3131, TDD (612) 870-3132 or (888) MIA-ARTS (642-2787) (throughout the United

A NEW AUDIENCE FOR A NEW CENTURY

With a grant from The Pew Charitable Trusts, The Minneapolis Institute of Arts has recently completed a major campaign to identify underserved audiences and make the museum part of their lives. ("Underserved" is defined broadly here to include considerations of race, gender, age, economic status, and geography.) A copy of this report is available online in Adobe Acrobat format. The Acrobat Reader used to read this document is available from www.adobe.com More information about The Pew Charitable Trusts' Program for Art Museums and Communities, visit www.artmusecomm.org

States). For 24-hour museum information, call (612) 870-3200. Email: *Questions and Comments*

Museum Phone Directory

INSTITUTE SUPPORTERS

The Minneapolis Institute of Arts is a free museum operated for the benefit of the general public. Operation of the Institute and its program is supported by the citizens of Hennepin County through the Park Museum Fund and supported by a grant from the Minnesota State Arts Board through an appropriation by the Minnesota State Legislature. Support for programs is also provided by the Institute of Museum and Library Services. Major annual support for museum operations and programs is provided by the American Express Minnesota Philanthropic Program, the Cargill Foundation, the General Mills Foundation, The McKnight Foundation, The Wells Fargo Foundation, The 3M Foundation, U.S. Bank, and Target Stores, Marshall Field's and Mervyn's by the Target Foundation. The Institute thanks these funders and the more than 27,000 citizens who support the museum annually through individual family, and corporate memberships and contributions.

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The Minneapolis Institute of Arts shares the names and addresses of its members only with other not-for-profit charitable arts and cultural organizations in the Twin Cities area for the purposes of ticket sales, event promotion, or fund raising. The Institute respects the privacy and personal information of its members. If you prefer to have your name removed from this activity, please contact the Membership office at (612) 870-3030; mmembers@artsmia.org; or by mail, 2400 Third Avenue South, Minneapolis, MN 55404.

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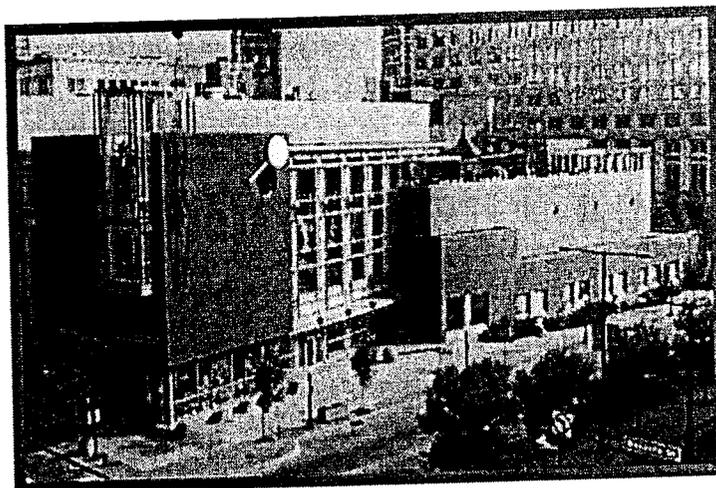
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Visitor Information

Play to learn! Learn to play! Minnesota Children's Museum creates experiences that spark children's learning. The Museum is at the heart of where fun meets learning. It's where kids can touch, climb, splash, crawl, push, pull, and press



it all! Children ages 6 months through 10 years and their adult guests can explore seven galleries packed with extraordinary hands-on adventures. Burrow through a giant anthill, take the stage in a music studio, get nose-to-beak with a turtle, operate a big crane, climb a tree fort and more! Two galleries host new and delightful special exhibits throughout the year.

Museum Location

Minnesota Children's Museum is located at: 10 West Seventh Street, St. Paul, MN 55102. Find us on the corner of Seventh and Wabasha streets in downtown St. Paul. Discounted parking is available at the parking ramp, kitty-corner from the Museum on Wabasha and 7th Streets. Pick up a parking coupon at the Museum Box Office. Call 651-225-6000 for 24-hour information. To reach a staff person, call 651-225-6001 Monday through Friday from 8 a.m. to 4 p.m. View and print a map and directions.



Museum Hours

Tuesday, Wednesday, Thursday, Saturday, Sunday: 9 a.m. to 5 p.m.
 Friday: 9 a.m. to 8 p.m.
 Monday (Memorial Day through Labor Day): 9 a.m. to 5 p.m.
 Closed Easter, Thanksgiving, Christmas Eve and Christmas Day

Ages 1 and younger: FREE
 Members: FREE

Museum Admission

Ages 2 - 102: \$7.95

Group Rates

~~276~~

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Minimum: 20 children

Maximum: 120 children

Chaperones: Minimum of one adult per 5 children; chaperone admission is free.

Visit Length: 2 hours

Available: Wednesday through Friday year round

Cost: \$4 per child; \$2 per child through Group Access Program

Call 651-225-6001 for reservations.

Corporate Discount Program

Your employees can enjoy reduced admission to the Museum through our Corporate Discount Card Program. The program couldn't be easier! Offer your employees a FREE Corporate Discount Card, which entitles the employee and their immediate family to \$2 off each Museum admission (regularly \$7.95). Your employees and their families will thank you for giving them the opportunity to spend fun, quality time together at a significant discount!

Contact groupsales@mcm.org or call 651-225-6036 for more information about this fantastic employee benefit.

Directions

View and print a map and directions.

From the West: →Take 94 East →Take the 5th Street Exit →Turn LEFT on 7th Street

From the East: →Take 94 West →Take the 6th Street Exit →Turn RIGHT on Wabasha Street

From the North: →Take 35E South →Take the 10th Street Exit →Turn LEFT on Cedar Street →Turn RIGHT on 7th Street

From the South: →Take 35E North →Take the 11th Street Exit →Turn RIGHT on St. Peter Street →Turn LEFT on 7th Street

For **public transportation** information, call Metro Transit at 612-373-3333 or visit www.metrotransit.org.

Support the Museum

As a non-profit organization we rely on donations from our friends to maintain high-quality educational experiences beyond the revenue we receive from admissions. We ask that you consider becoming a donor to the Museum's Annual Fund with a tax-deductible donation today. Just click on the link below or contact the Development Department at 651-225-6011.



Minnesota Children's Museum is Accessible

Minnesota Children's Museum welcomes all visitors, and people with disabilities easily experience most areas of the Museum. Some activities may not look



FIELD RECOMMENDATION/EXAMINATION REPORT

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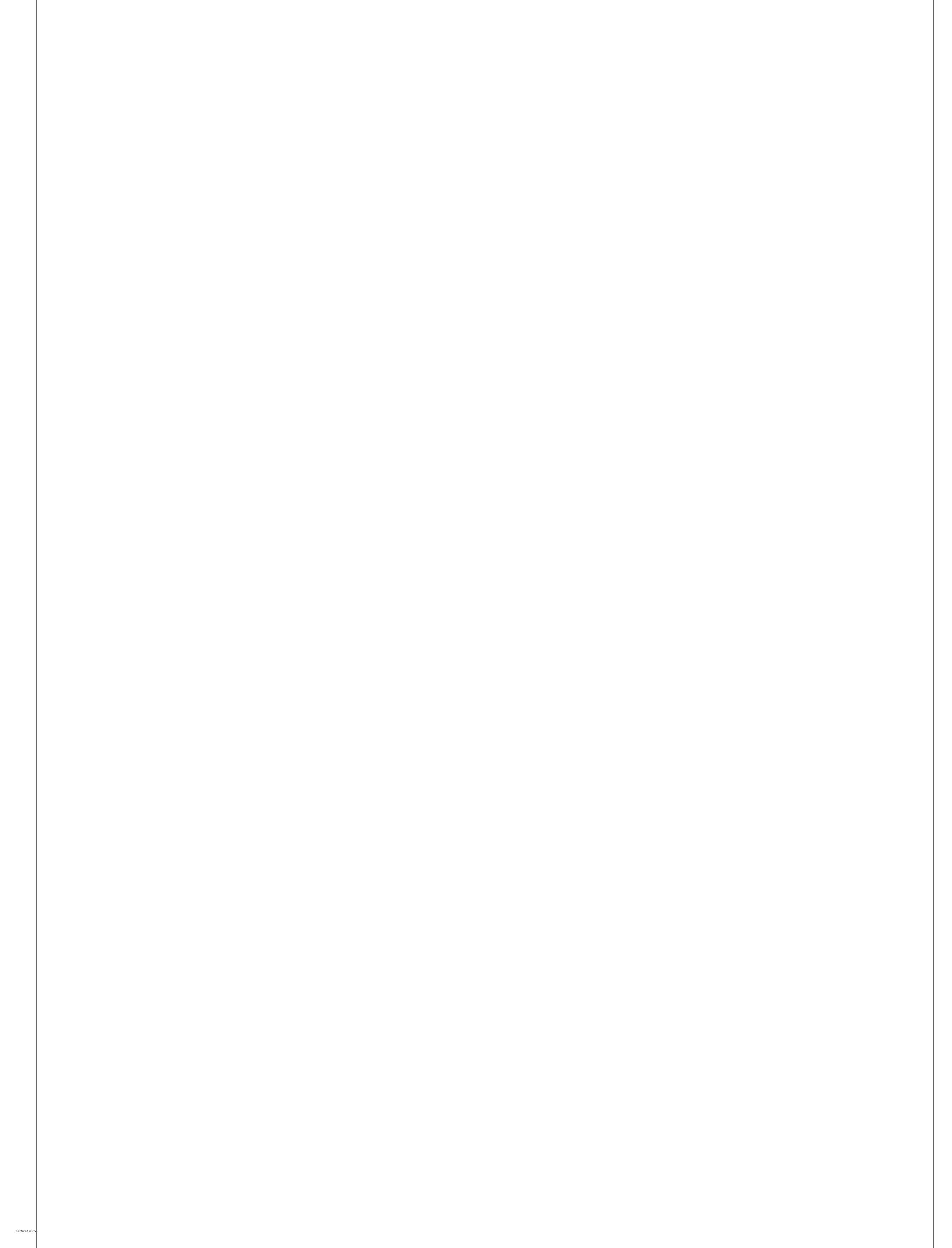
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CONCURRENCE

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Ratio Summary

Key Ratios	U.S. FCU Ratios as of 3/31/04 (%)	National Average (%)	Plus or Minus (%)
Net Worth	10.54	10.52	0.02
Delinquency	0.71	0.43	0.28
Net Charge Offs	0.51	0.47	0.04
Return on Average Assets	1.11	1.05	0.06
Operating Expenses to Average Assets	3.43	2.81	0.62
Fixed Assets to Total Assets	1.86	1.70	0.16

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cc: Executive Director
NCUA Board Assistants
General Counsel
Insurance Analyst Richard Lynn

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Minnesota County Population Estimates: April 1, 2000 to July 1, 2002						
County	State	July 1, 2002 Population	July 1, 2001 Population	July 1, 2000 Population	April 1, 2000 Population Estimates Base	Census 2000 Population
	Minnesota	5,019,720	4,984,535	4,934,248	4,919,479	4,919,479
Aitkin	Minnesota	15,494	15,332	15,347	15,301	15,301
Anoka	Minnesota	309,790	305,375	299,812	298,084	298,084
Becker	Minnesota	30,787	30,407	30,080	30,000	30,000
Beltrami	Minnesota	41,026	40,500	39,811	39,650	39,650
Benton	Minnesota	36,316	35,394	34,480	34,226	34,226
Big Stone	Minnesota	5,677	5,723	5,795	5,820	5,820
Blue Earth	Minnesota	56,704	56,269	55,924	55,941	55,941
Brown	Minnesota	26,673	26,793	26,869	26,911	26,911
Carlton	Minnesota	32,577	32,110	31,726	31,671	31,671
Carver	Minnesota	75,620	73,165	70,870	70,205	70,205
Cass	Minnesota	27,833	27,620	27,296	27,150	27,150
Chippewa	Minnesota	12,930	12,972	13,072	13,088	13,088
Chisago	Minnesota	44,580	43,228	41,557	41,101	41,101
Clay	Minnesota	51,947	51,681	51,315	51,229	51,229
Clearwater	Minnesota	8,400	8,370	8,380	8,423	8,423
Cook	Minnesota	5,194	5,158	5,199	5,168	5,168
Cottonwood	Minnesota	12,043	12,074	12,136	12,167	12,167
Crow Wing	Minnesota	56,903	56,017	55,329	55,099	55,099
Dakota	Minnesota	368,972	363,819	357,859	355,904	355,904
Dodge	Minnesota	18,551	18,186	17,860	17,731	17,731
Douglas	Minnesota	33,520	33,214	32,908	32,821	32,821
Faribault	Minnesota	15,925	15,974	16,144	16,181	16,181
Fillmore	Minnesota	21,418	21,310	21,160	21,122	21,122
Freeborn	Minnesota	32,092	32,492	32,555	32,584	32,584
Goodhue	Minnesota	44,769	44,572	44,167	44,127	44,127
Grant	Minnesota	6,256	6,275	6,274	6,289	6,289
Hennepin	Minnesota	1,122,259	1,124,213	1,117,917	1,116,033	1,116,200
Houston	Minnesota	19,846	19,889	19,750	19,718	19,718
Hubbard	Minnesota	18,425	18,369	18,430	18,376	18,376
Isanti	Minnesota	33,799	32,579	31,534	31,287	31,287
Itasca	Minnesota	44,144	44,011	44,023	43,992	43,992
Jackson	Minnesota	11,281	11,166	11,240	11,268	11,268
Kanabec	Minnesota	15,455	15,262	15,069	14,996	14,996
Kandiyohi	Minnesota	40,832	41,159	41,166	41,203	41,203
Kittson	Minnesota	5,059	5,166	5,268	5,285	5,285

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Koochiching	Minnesota	13,978	14,115	14,311	14,355	14,355
Lac qui Parle	Minnesota	7,932	7,954	8,052	8,067	8,067
Lake	Minnesota	11,094	11,084	11,064	11,058	11,058
Lake of the Woods	Minnesota	4,385	4,460	4,507	4,522	4,522
Le Sueur	Minnesota	26,005	25,753	25,499	25,426	25,426
Lincoln	Minnesota	6,232	6,326	6,407	6,429	6,429
Lyon	Minnesota	25,118	25,407	25,442	25,425	25,425
McLeod	Minnesota	35,403	35,169	34,874	34,898	34,898
Mahnomen	Minnesota	5,150	5,198	5,175	5,190	5,190
Marshall	Minnesota	9,909	9,965	10,124	10,155	10,155
Martin	Minnesota	21,237	21,434	21,778	21,802	21,802
Meeker	Minnesota	22,878	22,790	22,687	22,642	22,644
Mille Lacs	Minnesota	23,628	22,948	22,459	22,330	22,330
Morrison	Minnesota	32,360	32,091	31,793	31,712	31,712
Mower	Minnesota	38,785	38,810	38,707	38,603	38,603
Murray	Minnesota	9,008	9,076	9,143	9,165	9,165
Nicollet	Minnesota	30,267	30,186	29,914	29,771	29,771
Nobles	Minnesota	20,449	20,744	20,816	20,832	20,832
Norman	Minnesota	7,315	7,349	7,436	7,442	7,442
Olmsted	Minnesota	128,961	126,671	124,839	124,277	124,277
Otter Tail	Minnesota	58,039	57,494	57,244	57,159	57,159
Pennington	Minnesota	13,514	13,349	13,549	13,584	13,584
Pine	Minnesota	27,340	27,073	26,664	26,530	26,530
Pipestone	Minnesota	9,761	9,870	9,849	9,895	9,895
Polk	Minnesota	31,115	31,137	31,379	31,369	31,369
Pope	Minnesota	11,190	11,191	11,244	11,236	11,236
Ramsey	Minnesota	510,568	512,978	511,508	511,202	511,035
Red Lake	Minnesota	4,313	4,317	4,282	4,299	4,299
Redwood	Minnesota	16,275	16,553	16,751	16,815	16,815
Renville	Minnesota	17,052	17,034	17,139	17,154	17,154
Rice	Minnesota	58,581	57,884	56,832	56,665	56,665
Rock	Minnesota	9,794	9,751	9,711	9,721	9,721
Roseau	Minnesota	16,229	16,239	16,308	16,338	16,338
St. Louis	Minnesota	199,983	200,959	200,444	200,528	200,528
Scott	Minnesota	103,681	97,465	91,105	89,498	89,498
Sherburne	Minnesota	71,471	68,022	65,302	64,417	64,417
Sibley	Minnesota	15,384	15,411	15,358	15,356	15,356
Stearns	Minnesota	135,867	134,809	133,602	133,168	133,166
Steele	Minnesota	34,391	34,217	33,801	33,680	33,680
Stevens	Minnesota	9,886	9,983	10,024	10,053	10,053
Swift	Minnesota	11,602	11,632	11,922	11,956	11,956
Todd	Minnesota	24,463	24,495	24,427	24,426	24,426
Traverse	Minnesota	3,952	3,976	4,123	4,134	4,134
Wabasha	Minnesota	21,903	21,816	21,669	21,610	21,610
Wadena	Minnesota	13,584	13,628	13,714	13,713	13,713
Waseca	Minnesota	19,436	19,462	19,526	19,526	19,526
Washington	Minnesota	210,270	207,191	202,627	201,130	201,130

Watowwan	Minnesota	11,665	11,746	11,827	11,876	11,876
Wilkin	Minnesota	6,969	6,993	7,127	7,138	7,138
Winona	Minnesota	49,362	49,786	50,029	49,985	49,985
Wright	Minnesota	98,083	93,758	90,768	89,986	89,986
Yellow Medicine	Minnesota	10,806	10,942	11,044	11,080	11,080

Note: The April 1, 2000 Population Estimates Base reflects modifications to the Census 2000 Population as documented in the Count (Question Resolution program, updates from the Boundary and Annexation Survey, and geographic program revisions. Dash (-) represents zero or rounds to zero.

terms & definitions
methodology

printer-friendly version (*.pdf)
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Suggested Citation:
Table CO-EST2002-01-27 - Minnesota County Population Estimates: April 1, 2000 to July 1, 2002
Source: Population Division, U.S. Census Bureau
Release Date: April 17, 2003

Direct content questions to:
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Statistical Information Staff
pop@census.gov
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source: U.S. Census Bureau, Population Division
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U.S. CENSUS BUREAU
Helping You Make Informed Decisions

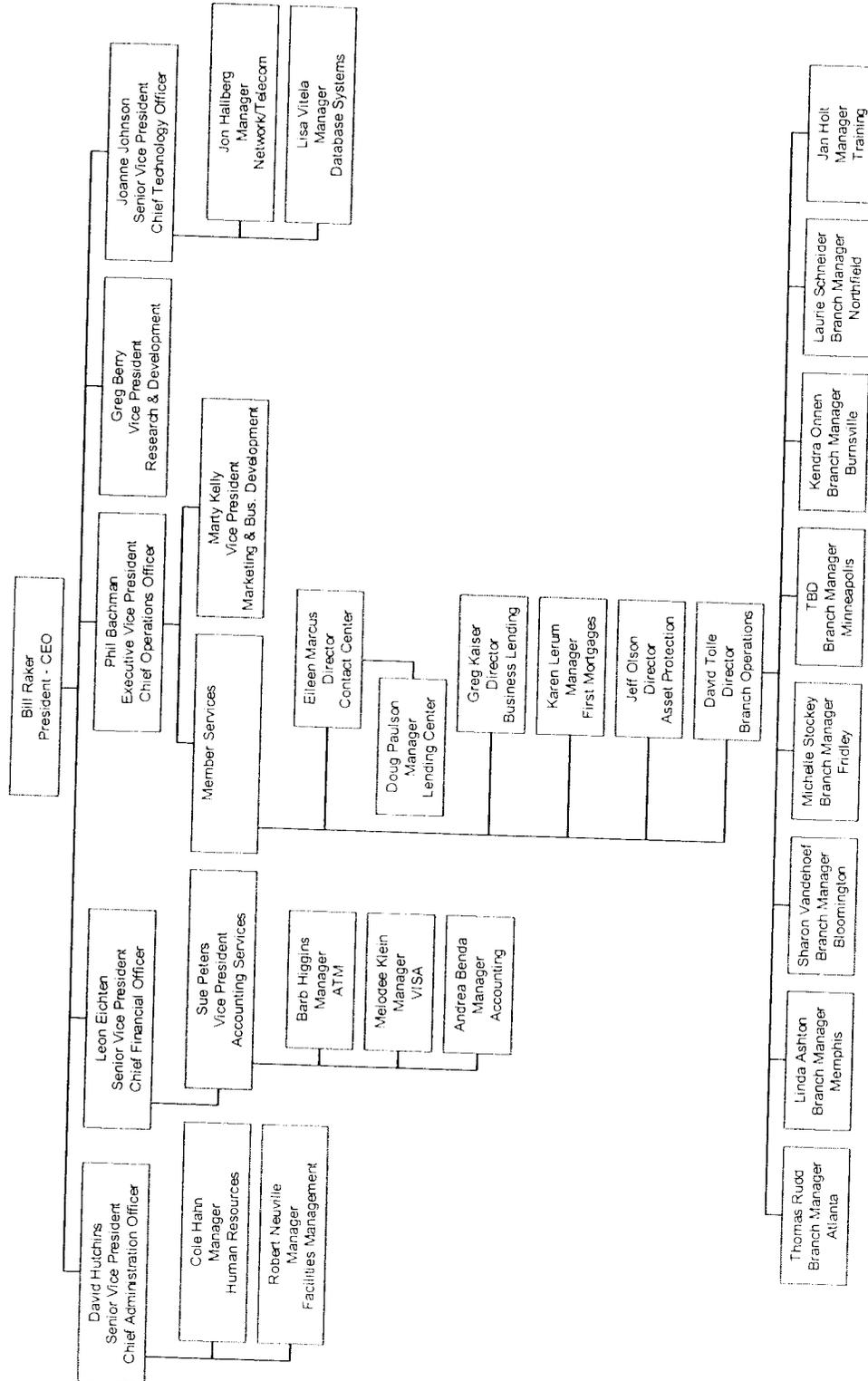
Organizational Chart



(b)(4)



US Federal Credit Union 2003 Management Organization Chart



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Atlanta Underserved Area (Added to FOM in September 2003)

From October 2003 through February 2004, our Atlanta Underserved Area branch **added 408 new memberships**. In 2003, savings and loans at the Atlanta Underserved Area branch were negatively affected when Northwest Airlines closed its Atlanta hangar and eliminated or relocated all 1,800 positions. Northwest Airlines was US Federal's largest SEG sponsor in Atlanta. Consequently, the numbers for the first five months for our Atlanta Underserved Area branch show a decrease of \$392,000 in savings and a decrease in loans of \$554,000.

However, we are optimistic we can begin growing our deposit and loan numbers again by reaching out to the community - as evidenced by our addition of new memberships.

Marketing Efforts - Atlanta Underserved Area

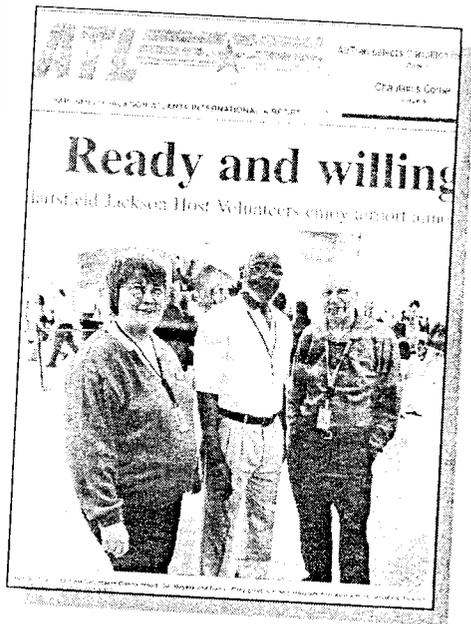
Early promotional efforts in the Atlanta Underserved Area include a combination of personal selling and community with (b)(4)

(b)(4)

Based on the success or failure of the ATL series of promotions, other community-focused publications are available as potential advertising vehicles.

USFCU staff in Atlanta have also taken their promotional efforts door-to-door as they visit area employers and neighbors to share the message of credit union membership. Unlike the courting of Select Employee Groups, the message of this personal selling effort is to inform consumers that all area residents are eligible to join.

A community focus is (b)(4)



Community Involvement has been encouraged in Atlanta with the establishment of a special 'Community Care' budget. These expenditures are managed by our Atlanta branch employees for exclusive use in this underserved market.

Memphis Underserved Area (Added to FOM in October 2003)

From November 2003 through February 2004, our Memphis Underserved Area branch **added 87 new memberships**. For the first four months, our Memphis Underserved Area branch **grew \$1,034,000 in savings** and decreased \$724,000 in loans. This compares with the baseline in

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We believe we are on target to meet our first year projections in the Memphis Underserved Area branch. Savings are well ahead of plan and although loans are down at this point, it is because of the seasonal nature in loan growth.

Marketing Efforts - Memphis Underserved Area

Although promotional opportunity in the newest of USFCU's Underserved Areas is still being gathered, it is assumed that like our other underserved markets in Memphis we will use a combination of

(b)(4)

For now, it is important to assess potential communication channels, their cost and their effectiveness in the Underserved Area. (b)(4)

(b)(4)

(b)(4)

Community Involvement has been encouraged in Memphis with the establishment of a special 'Community Care' budget. These expenditures are managed by our Memphis branch employees for exclusive use in this underserved market.

Community Activities

US Federal Credit Union is engaging the South Minneapolis Underserved Area in a number of ways. Below is summary of our projects:

- Volunteer Income Tax Assistance (VITA) Program.** In conjunction with the Internal Revenue Service (IRS) and AccountAbility Minnesota (AAM), US Federal is offering the VITA service to South Minneapolis Underserved Area residents in 2004. This free tax preparation service is targeted to income-qualifying individuals.

Income guidelines are \$25,000 or less for individuals and \$35,000 or less for families. Due to loss of employment, divorce, or other income related circumstance, US Federal may consider serving individuals or families whose prior year income exceeds these income guidelines. US Federal is providing office space, computers and volunteers.



USFCU Branch Manager (b)(6) provides tax assistance to members as part of the credit union's participation in the VITA program.

- South Minneapolis Housing & Home Improvement Fair.** US Federal Credit Union will be a (b)(8) and an exhibitor in the South Minneapolis Housing Fair held Saturday, March 27, 2004. Only a limited number of financial institutions are permitted to attend, and US Federal is proud to be the only credit union participant. This event provides South Minneapolis Underserved Area residents with an opportunity to meet with contractors who specialize in maintaining and improving quality homes in the South Minneapolis Underserved Area. The Housing Fair also provides an opportunity for attendees to meet exhibitors to assist with home purchase and home improvement financing. The Housing Fair regularly draws over 3,000 residents to this one-day event.



2 0 0 4
 south minneapolis
**housing & home
 improvement fair**
 M A R C H 2 7

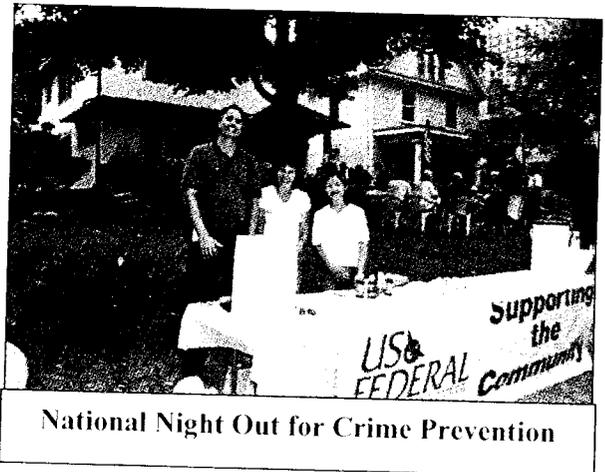
- **African Credit Education & Financial Counseling Agency (ACEFCA).** The ACEFCA is located in the credit union's South Minneapolis Underserved Area and has over 2,000 members. Its primary focus is to educate immigrants about how to benefit from and participate in the U.S. financial systems. Beginning in 2002, US Federal began supporting the ACEFCA by providing a training room, instructors and course material at our South Minneapolis branch. US Federal also provided material support by donating office furniture and PCs to the ACEFCA.

In 2003, US Federal Credit Union added the ACEFCA to its FOM (as an association) in order to continue to serve and broaden its reach to individuals of the African immigrant community in the GTCC. Current endeavors include working with ACEFCA to provide micro business loans, IDAs and wire transfers to our mutual memberships.

- **South Minneapolis Underserved Area Community Care Committee.** In 2003, US Federal's South Minneapolis office formed an ongoing committee comprised of branch employees whose mission is to formulate, research and implement community activities to serve area residents and enhance the credit union's image in the South Minneapolis Underserved Area. In 2003, the committee completed these initiatives:

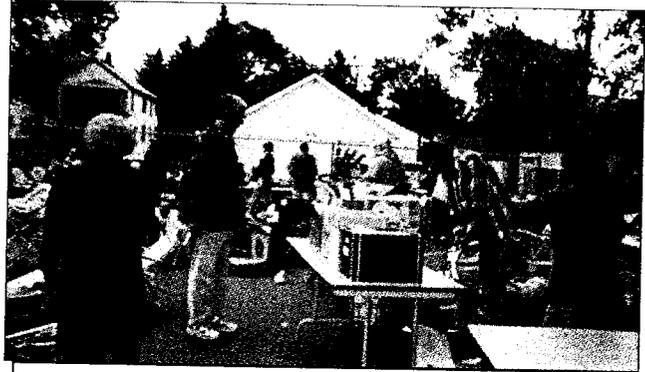
- **Seward Neighborhood National Night Out for Crime Prevention.**

US Federal Credit Union's South Minneapolis branch participated in a South Minneapolis Underserved Area neighborhood's National Night Out during August. US Federal Credit Union had a table with a banner set up on along a neighborhood street. Volunteers from the South Minneapolis branch handed out small toys and stickers to children in the area and donated food and beverages the local block club potluck during the event.



- **South Minneapolis Paint-a-thon.** Volunteers from all US Federal GTCC offices participated in the scraping and painting of a home located in the South Minneapolis Underserved Area. Local area businesses supported the Paint-a-thon by donating supplies and paint for this project.

- **Community Garage Sale.** US Federal's South Minneapolis branch held its first-ever garage sale to help support South Minneapolis Underserved Area families during the holidays. Employees raised over \$750 by selling the donations received from credit union employees and their families. Funds and donations were distributed in cooperation with local agencies and the Salvation Army.



South Minneapolis residents peruse items at USFCU's Community Garage Sale

- **Northside Neighborhood Housing Services (NNHS).** US Federal Credit Union's business services department is working with NNHS, a non-profit housing agency currently merging with another housing agency in the core of the South Minneapolis Underserved Area. As a housing agency, NNHS provides homebuyer pre- and post-purchase training, one-on-one mortgage counseling (many of the homeowners in their trade areas are targets for predatory lenders), first and second mortgage originations using their own revolving loan funds and in a broker relationship, they are a packager for the Minnesota Housing Authorities first and second mortgage programs. US Federal is exploring ways in which the NNHS could originate certain mortgage loans for which the credit union could provide funding and servicing for the loans.



- **Empowerment Zone (EZ) Governance Board.** US Federal Credit Union's (b)(6) Business Services, applied to be on the board as a business representative (our South Minneapolis Underserved Area is part of the Zone). The board is comprised of 30 voting members serving three-year terms. The Minneapolis EZ Small Business Initiative Loan Fund targets small businesses owned by minority populations. Although (b)(6) was not appointed, the credit union established key contacts in the EZ.
- **South Minneapolis Underserved Area Advertising.** US Federal Credit Union has advertised in a number of South Minneapolis Underserved Area neighborhood newspapers. The purpose of the advertising is to create awareness for US Federal Credit Union and to promote products and services to area residents. US Federal continues to use the neighborhood papers to reach current and potential members.

Northfield Underserved Area (Minnesota)

Status

NCUA approved US Federal Credit Union's Northfield Underserved Area in **July of 2003**. In

(b)(4)

Status

NCUA approved US Federal Credit Union's Atlanta Underserved Area in **September of 2003**. US Federal Credit Union has prepared a specific marketing and growth plan for the Atlanta Underserved Area and will begin monitoring results on a quarterly basis in 2004.

Memphis Underserved Area (Tennessee)

Status

NCUA approved US Federal Credit Union's Memphis Underserved Area in **October of 2003**. US Federal Credit Union has prepared a specific marketing and growth plan for the Memphis Underserved Area and will begin monitoring results on a quarterly basis in 2004.

FINANCIAL DATA

Year-end Financial Information

US FEDERAL CREDIT UNION BALANCE SHEET FOR DECEMBER 2003 & 2002

ASSETS	December 31, 2003	December 31, 2002
Personal	\$136,266,356.61	\$133,810,222.56
2nd Mortgage Real Estate	82,728,375.30	79,312,023.47
1st Mortgage Real Estate	97,563,805.16	57,585,871.01
Student Loans	420,040.61	346,456.43
VISA	35,219,819.75	34,178,274.33
TOTAL LOANS	\$352,198,397.43	\$305,232,847.80
ALLOWANCE FOR LOAN LOSS	(2,477,674.00)	(2,379,599.00)
NET LOANS	\$349,720,723.43	\$302,853,248.80
Corporates	\$87,940,602.39	\$102,438,003.95
Other Credit Unions/Banks	101,924.42	101,007.52
US Govt Treas/Fed Funds	0.00	0.00
Federal Agencies	43,980,822.82	39,182,675.04
Unrealized Gain(Loss) on AFS Investments	68,036.00	435,275.00
TOTAL INVESTMENTS	\$132,091,385.63	\$142,156,961.51
F, F & E (Less Depr)	\$2,167,839.67	2,624,167.46
Land & Bldg (Less Depr)	7,450,763.10	7,642,312.99
Bank Accounts	8,075,059.72	7,768,376.36
Accrued Int. Receivable	1,892,120.05	1,744,630.97
Prepaid Expense	177,124.36	201,165.70
MN IPC	135,000.00	164,331.75
Shared Branching	200,000.00	190,005.10
C.U. Mortgage	12,500.00	0.00
N.C.U.S.I.F.	4,044,662.12	3,691,670.11
Other Assets	554,562.92	393,218.77
TOTAL OTHER ASSETS	\$24,709,631.94	\$24,419,879.21
TOTAL ASSETS	\$506,521,741.00	\$469,430,089.52
LIABILITIES, SAVINGS & EQUITY		
Accounts Payable	\$2,387,610.70	\$2,205,836.45
Short Term Borrowing	0.00	0.00
Dividend Payable	22,568.67	41,803.17
TOTAL LIABILITIES	\$2,410,179.37	\$2,247,639.62
Shares		
Checking (32297) 24	\$48,598,004.38	\$42,072,285.49
Money Market (5207)	61,164,426.08	59,402,569.21
Preferred Savings (38772)	119,615,066.07	119,972,639.94
Savings Certs S/T < 1 yr (769)	99,258,652.59	84,210,471.83
Savings Certs L/T > 1 yr (4668)	8,362,205.84	9,122,095.08
IRA Daily (3608)	64,673,219.91	57,609,561.96
IRA Certificates (2347)	15,974,019.62	15,579,342.88
IRA Certificates (2347)	32,731,403.65	29,236,133.57
TOTAL SAVINGS	\$450,376,998.14	\$417,205,099.96
Reserve Fund	\$14,559,802.65	\$14,493,828.24
Undivided Earnings	35,084,513.14	30,752,378.44
Net Gain	4,022,211.70	4,295,868.26
Unrealized Gain(Loss) on AFS Investments	68,036.00	435,275.00
TOT RES. & UNDIV/EARNINGS	\$53,734,563.49	\$49,977,349.94
TOT LIAB, SAVINGS & EQUITY	\$506,521,741.00	\$469,430,089.52
Number of Members	71,834	70,882
Number of VISA Loans	18,519	18,791
Number of Active VISA Loans	14,169	14,415
Number of Loans	31,193	31,264

US FEDERAL CREDIT UNION
OPERATING STATEMENT
FOR CALENDAR PERIOD ENDING DECEMBER 2003 & 2002

INCOME	December 2003	YEAR TO DATE	PCT	2002 TO DATE	PCT
Int. on Loans	\$2,003,676.92	\$22,717,162.79	74.04%	\$23,753,775.54	74.59%
Int. on Investments	206,686.52	2,544,151.56	8.29%	3,366,566.80	10.57%
Other Income	424,510.05	5,419,800.17	17.66%	4,727,518.48	14.84%
TOTAL INCOME	\$2,634,873.49	\$30,681,114.52	100.00%	\$31,847,860.82	100.00%
EXPENSE & DISTRIBUTION					
Salaries	\$554,021.23	\$6,676,448.47	21.76%	\$6,188,291.37	19.43%
Employee Benefits	178,299.14	2,075,594.27	6.77%	1,825,501.82	5.73%
Board/Conference	11,975.30	87,202.50	0.28%	95,845.87	0.30%
Manager & Staff	21,689.94	190,288.52	0.62%	226,686.69	0.71%
League & Nat'l Dues	3,049.70	36,597.00	0.12%	36,284.00	0.11%
Building Expense/Rent	85,359.63	1,094,839.83	3.57%	1,053,811.23	3.31%
Data Processing	37,494.12	392,509.90	1.28%	379,329.16	1.19%
Statement Processing	29,019.06	292,059.00	0.95%	289,776.52	0.91%
Postage/Courier	7,667.78	188,192.14	0.61%	208,178.70	0.65%
Data & Communication Lines	26,323.22	342,041.57	1.11%	354,749.31	1.11%
Supplies	20,566.09	201,168.19	0.66%	223,175.68	0.70%
Casualty & Bond	13,593.21	166,605.36	0.54%	143,155.22	0.45%
Misc Fees	3,736.44	83,198.53	0.27%	76,985.51	0.24%
Checking Accounts	11,604.29	197,541.78	0.64%	175,327.19	0.55%
ATM	52,700.13	647,958.28	2.11%	625,241.92	1.96%
Debit Card	22,071.02	262,777.29	0.86%	202,511.35	0.64%
PC Online Transactions	17,828.76	207,538.66	0.68%	187,130.05	0.59%
VISA	28,888.89	439,557.67	1.43%	441,401.05	1.39%
Bank Fees	10,289.24	127,244.21	0.41%	118,338.61	0.37%
Equipment Mtce & Serv Contract	7,282.88	84,890.30	0.28%	95,613.66	0.30%
Equipment/DP Depr	73,693.99	896,067.48	2.92%	911,928.97	2.86%
Education & Promotion	84,992.64	540,126.51	1.76%	510,952.29	1.60%
Legal & Collection	1,166.00	28,001.51	0.09%	24,133.60	0.08%
Loan Servicing	13,252.47	196,148.63	0.64%	162,230.60	0.51%
Second Mortgage Ins Premium	(19,892.96)	73,456.49	0.24%	112,471.72	0.35%
Mortgage Servicing & Closing Cost	24,111.85	419,118.63	1.37%	405,973.20	1.27%
Other Prof. Serv.	35,893.40	197,751.55	0.64%	184,186.53	0.58%
Shared Service Center	16,705.08	241,101.15	0.79%	201,588.76	0.63%
NCUSIF Premium	0.00	0.00	0.00%	0.00	0.00%
LS Premiums	11,078.48	104,478.85	0.34%	94,784.15	0.30%
NCUA Operating Fee	8,891.90	107,231.92	0.35%	97,579.72	0.31%
Cash Over/Short	788.97	13,421.63	0.04%	13,690.29	0.04%
Donations	2,526.00	6,453.00	0.02%	4,500.00	0.01%
Miscellaneous	79,760.17	334,845.06	1.09%	297,580.08	0.93%
Int. on Notes Payable	0.00	137.46	0.00%	278.91	0.00%
TOTAL EXPENSE	\$1,476,428.06	\$16,952,593.34	55.25%	\$15,969,213.73	50.14%
NET OPER. INC/DIST	\$1,158,445.43	\$13,728,521.18	44.75%	\$15,878,647.09	49.86%
Gain(loss) on Invest	0.00	21,418.00	0.07%	0.00	0.00%
Gain(loss) on Asset	0.00	0.00	0.00%	0.00	0.00%
NET - INC DISTRIBUTION	\$1,158,445.43	\$13,749,939.18	44.82%	\$15,878,647.09	49.86%
Daily Savings Div Paid	\$402,791.45	\$1,801,756.83	5.87%	\$2,350,945.02	7.38%
Checking Div Paid	61,571.26	338,030.50	1.10%	598,618.92	1.88%
Money Market Div Paid	111,923.39	1,584,844.28	5.17%	2,461,063.33	7.73%
Certificate Div Paid	1,003,182.79	4,201,360.52	13.69%	4,304,477.97	13.52%
Daily Savings Div Payable	(268,411.02)	0.00	0.00%	0.00	0.00%
Checking Div Payable	(40,617.79)	0.00	0.00%	0.00	0.00%
Money Market Div Payable	0.00	0.00	0.00%	0.00	0.00%
Certificate Div Payable	(660,412.18)	(19,251.40)	-0.06%	(44,863.69)	-0.14%
Reserve	0.00	0.00	0.00%	0.00	0.00%
Provision for Ln. Loss	183,679.03	1,820,986.75	5.94%	1,912,537.28	6.01%
Operating Reserve	364,738.50	4,022,211.70	13.11%	4,295,868.26	13.49%
TOTAL DISTRIBUTION	\$1,158,445.43	\$13,749,939.18	44.82%	\$15,878,647.09	49.86%

US FEDERAL CREDIT UNION
DELINQUENT REPORT

12/2003

	<u>2 - 5 Months</u>	<u>6 - 11 Months</u>	<u>12+ Months</u>	<u>Total</u>	<u>%</u>	<u>Prev. Month</u>
Loans	(b)(4)					
VISA						
Repossession						
Total Delinque						
<hr/>						
<u>Branches</u>						
27th						
Bloomington						
Atlanta						
Detroit						
Memphis						
Northfield						
Fridley						
Burnsville						
LOAN PART.						
R.E. (CUNA)						
Total Loans Outstanding	\$ 352,198,397	\$ 349,679,361	\$ 305,232,848			

103

340

US FEDERAL CREDIT UNION
ALLOWANCE FOR LOAN LOSSES
For the Month Ended
December 31, 2003

Category	Balance	Estimated	Allowance	Inc/Dec
	(b)(4)			
1) Declared Loan Losses Declared VISA Losses				
2) Loans specifically reviewed from the delinquency listing (exclude loans in 1 above)				
3) Delinquent loans on member loan report (exclude loans in 1&2)				
4) Repossessed Collateral				
5) Delinquent VISA Reviewed				
6) Delinquent VISA Loans				
7) Current Loans				
8) Current VISA				
9) Equity Loans				
10) First Mortgage				
11) Loans in process to hold				
12) Business Loans: Highest Quality Loan Strong Financial Condition Average Quality				
TOTALS				
First Mortgage Loans In Process To sell				
BALANCE SHEET TOTAL LOAN				

**US FEDERAL CREDIT UNION
SUMMARY
BALANCE SHEET**

	ACTUAL DECEMBER 2003		BUDGET DECEMBER 2003		VARIANCE
		PCT		PCT	
Loans	352,198,397	69.53%	332,709,181	65.81%	19,489,217
Allowance for Loan Loss	(2,477,674)	-0.49%	(2,379,599)	-0.47%	(98,075)
Investments	132,091,386	26.08%	150,496,633	29.77%	(18,405,248)
Other Assets	24,709,632	4.88%	24,753,736	4.90%	(44,105)
Total Assets	\$506,521,741	100.00%	505,579,952	100.00%	\$941,789
Liabilities	2,410,179	0.48%	2,220,000	0.44%	190,179
Savings	450,376,998	88.92%	450,603,184	89.13%	(226,185)
Equity	53,734,563	10.61%	52,756,768	10.43%	977,795
Total Savings & Equity	\$506,521,741	100.00%	505,579,952	100.00%	\$941,789

STATEMENT OF NET INCOME

	ACTUAL 2003 YTD		BUDGET 2003 YTD		VARIANCE
		PCT		PCT	
Interest Income on Loans	22,717,163	4.66%	24,038,585	4.94%	(1,321,422)
Interest Income on Investments	2,544,152	0.52%	3,344,613	0.69%	(800,462)
Total Interest Income	\$25,261,314	5.18%	\$27,383,198	5.63%	(\$2,121,884)
Div. Expense on Member Accts	7,906,741	1.62%	9,541,987	1.96%	(\$1,635,246)
Interest on Notes Payable	137	0.00%	0	0.00%	137
Total Interest Expense	\$7,906,878	1.62%	\$9,541,987	1.96%	(\$1,635,109)
Net Interest Margin	\$17,354,436	3.56%	\$17,841,211	3.67%	(\$486,775)
Provision for Loan Losses	1,820,987	0.37%	1,809,000	0.37%	(11,987)
Net Interest Margin After Provision for Loan Losses	\$15,533,449	3.18%	\$16,032,211	3.30%	(\$498,762)
Other Operating Income	5,419,800	1.11%	5,000,542	1.03%	419,258
Gain (Loss) on Invest	21,418	0.00%	0	0.00%	21,418
Gain (Loss) on Assets	0	0.00%	0	0.00%	0
Operating Expenses	16,952,456	3.47%	17,643,060	3.63%	690,604
Net Income	\$4,022,212	0.82%	\$3,389,693	0.70%	\$632,518

**US FEDERAL CREDIT UNION
SUMMARY
BALANCE SHEET**

	ACTUAL NOVEMBER 2003	PCT	BUDGET NOVEMBER 2003	PCT	VARIANCE
Loans	349,679,361	68.07%	329,287,741	65.15%	20,391,620
Allowance for Loan Loss	(2,826,152)	-0.55%	(2,623,599)	-0.52%	(202,553)
Investments	139,995,271	27.25%	152,860,669	30.24%	(12,865,398)
Other Assets	26,844,223	5.23%	25,901,410	5.12%	942,812
Total Assets	\$513,692,702	100.00%	505,426,222	100.00%	\$8,266,481
Liabilities	3,266,003	0.64%	3,466,000	0.69%	(199,997)
Savings	457,099,179	88.98%	449,420,147	88.92%	7,679,033
Equity	53,327,520	10.38%	52,540,075	10.40%	787,445
Total Savings & Equity	\$513,692,702	100.00%	505,426,222	100.00%	\$8,266,481

STATEMENT OF NET INCOME

	ACTUAL 2003 YTD	PCT	BUDGET 2003 YTD	PCT	VARIANCE
Interest Income on Loans	20,713,486	4.60%	21,883,743	4.91%	(1,170,257)
Interest Income on Investments	2,337,465	0.52%	3,026,593	0.68%	(689,128)
Total Interest Income	\$23,050,951	5.12%	\$24,910,337	5.59%	(\$1,859,386)
Div. Expense on Member Accts	7,296,713	1.62%	8,640,031	1.94%	(\$1,343,318)
Interest on Notes Payable	137	0.00%	0	0.00%	137
Total Interest Expense	\$7,296,850	1.62%	\$8,640,031	1.94%	(\$1,343,181)
Net Interest Margin	\$15,754,101	3.50%	\$16,270,306	3.65%	(\$516,205)
Provision for Loan Losses	1,637,308	0.36%	1,609,000	0.36%	(28,308)
Net Interest Margin After Provision for Loan Losses	\$14,116,793	3.13%	\$14,661,306	3.29%	(\$544,513)
Other Operating Income	4,895,290	1.11%	4,566,833	1.02%	428,457
Gain (Loss) on Invest	21,418	0.00%	0	0.00%	21,418
Gain (Loss) on Assets	0	0.00%	0	0.00%	0
Operating Expenses	15,476,028	3.43%	16,055,139	3.60%	579,111
Net Income	\$3,657,473	0.81%	\$3,173,000	0.71%	\$484,473

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Net Operating Exp to Average Assets

2.81%

3.09%

risk based pricing numbers for 2003

(b)(4)

total platinum
total A paper
total B paper
total C paper
total D paper
total

platinum of total
A paper of total
B paper of total
C paper of total
D paper of total

STATEMENT OF FINANCIAL CONDITION AS OF December 31, 2003

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

This page must be completed by all credit unions.

ASSETS:	Amount	Acct. Code				
CASH: For data collection purposes, amounts reported for items 2 and 3 will be included on <i>Schedule C - Investments, Cash on Deposit and Cash Equivalents</i> on page 11 and 12.						
1. Cash on Hand (Coin and Currency)	4,475,251	730A				
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	Acct. Code				
a. Cash on Deposit in Corporate Credit Unions	19,730,195	730B1				
b. Cash on Deposit in Other Financial Institutions	8,133,632	730B2				
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)	27,863,827	730B				
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)	0	730C				
INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports maturity amounts for items 4, 5, 6, or 11, complete <i>Schedule C - Investments, Cash on Deposit and Cash Equivalents</i> on page 11 and 12.						
4. Trading Securities	0	965				
5. Available for Sale Securities	44,048,859	797E				
6. Held-to-Maturity Securities	0	796E				
7. Deposits in Commercial Banks, S&Ls, Savings Banks	19,267,000	744C				
8. Membership Capital at Corporate Credit Unions	509,585	769A				
9. Paid-In Capital at Corporate Credit Unions	500,000	769B				
10. All Other Investments in Corporate Credit Unions	43,400,000	652C				
11. All Other Investments	101,924	767				
12. TOTAL INVESTMENTS (Sum of items 4-11)	107,827,368	799I				
LOANS HELD FOR SALE: See Instructions.						
13. Loans Held for Sale	547,650	003				
LOANS & LEASES: If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete <i>Schedule A - Real Estate Loans</i> on page 9. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete <i>Schedule B - Member Business Loans</i> on page 10.						
	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
14. Unsecured Credit Card Loans	10.90%	521	18,519	993	35,219,820	396
15. All Other Unsecured Loans/Lines of Credit	10.90%	522	15,167	994	9,874,914	397
16. New Vehicle Loans	4.18%	523	5,244	958	72,063,145	385
17. Used Vehicle Loans	4.49%	524	5,269	968	38,104,525	370
18. Total 1st Mortgage Real Estate Loans/Lines of Credit	4.49%	563	712	959	99,532,155	703
19. Total Other Real Estate Loans/Lines of Credit	5.00%	562	3,320	960	80,212,375	386
20. Leases Receivable	0.00%	565	0	954	0	002
21. Total All Other Loans/Lines of Credit	4.49%	595	1,493	963	16,643,814	698

22. TOTAL LOANS & LEASES (Sum of items 14-21)	49,724	025A	351,650,748	025B
23. Less: Allowance for Loan & Lease Losses			(2,477,674)	719
OTHER ASSETS: If your credit union reported investments in, or loans to Credit Union Service Organizations - item 28 below, complete <i>Schedule D - CUSO Information</i> on page 13.			Amount	Acct. Code
24. Other Real Estate Owned			0	798
25. Land and Building			7,450,763	007
26. Other Fixed Assets			2,167,840	008
27. NCUA Share Insurance Capitalization Deposit			4,044,662	794
28. Other Assets			2,971,306	009
29. TOTAL ASSETS (Sum of items 1-3, 12-13, 22, 23, and 24-28) (Must equal line 17 on page 3)			506,521,741	010

LIABILITIES, SHARES AND EQUITY

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

This page must be completed by all credit unions.

LIABILITIES:							Amount	Acct. Code
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 14)							0	860C
2. Accrued Dividends & Interest Payable on Shares & Deposits							22,569	820A
3. Accounts Payable and Other Liabilities							2,387,611	825
SHARES/DEPOSITS: If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete <i>Schedule F - Savings</i>, page 15.								
	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code		
4. Share Drafts	0.40%	553	32,297	452	61,164,426	902		
5. Regular Shares	0.92%	552	110,606	454	147,856,657	657		
6. All Other Shares and Deposits			16,599	465	241,355,915	919		
7. TOTAL SHARES AND DEPOSITS (Sum of items 4-6)			159,502	460	450,376,998	018		
EQUITY:							Amount	Acct. Code
8. Undivided Earnings							39,106,724	940
9. Regular Reserves							14,559,803	931
10. Appropriation for Non-Conforming Investments (SCU ONLY)							0	668
11. Other Reserves (Appropriations of Undivided Earnings)							0	658
12. Miscellaneous Equity							0	996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities							68,036	945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges							0	945A
15. Other Comprehensive Income (unless already included in item 13 or 14)							0	945B
16. Net Income (unless this amount is already included in item 8)							0	602
17. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 1-3 and 7-16)(Must equal line 29, Pg.2)							506,521,741	014

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on Page 16*

NCUA INSURED SAVINGS COMPUTATION

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	Amount	Acct. Code
A. Uninsured Member Shares and Deposits (see instructions for this line item)	45,994,019	065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item)	0	067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B)	45,994,019	068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 less item C)	404,382,979	069

INCOME AND EXPENSE

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

<i>This page must be completed by all credit unions.</i>		
	Amount	Acct. Code
INTEREST INCOME: January 1, 2003 TO December 31, 2003		
1. Interest on Loans (Gross-before interest refunds)	22,717,163	110
2. (Less) Interest Refunded	(0)	119
3. Income from Investments (Including Interest and Dividends)	2,544,152	120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)	0	124
5. TOTAL INTEREST INCOME (Sum of items 1-4)	25,261,315	115
INTEREST EXPENSE: January 1, 2003 TO December 31, 2003		
6. Dividends on Shares (Includes dividends earned during current period)	7,906,741	380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY)	0	381
8. Interest on Borrowed Money	137	340
9. TOTAL INTEREST EXPENSE (Sum of items 6-8)	7,906,878	350
10. Provision for Loan & Lease Losses	1,820,987	300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10)	15,533,450	116
NON-INTEREST INCOME: January 1, 2003 TO December 31, 2003		
12. Fee Income	3,066,754	131
13. Other Operating Income (include unconsolidated CUSO Income)	2,353,046	659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	21,418	420
15. Gain (Loss) on Disposition of Fixed Assets	0	430
16. Other Non-Operating Income (Expense)	0	440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16)	5,441,218	117
NON-INTEREST EXPENSE: January 1, 2003 TO December 31, 2003		
18. Employee Compensation and Benefits	8,752,043	210
19. Travel and Conference Expense	277,491	230
20. Office Occupancy Expense	1,094,840	250
21. Office Operations Expense	3,882,254	260
22. Educational and Promotional Expense	540,127	270
23. Loan Servicing Expense	1,156,283	280

24. Professional and Outside Services	646,391	290
25. Member Insurance	104,479	310
26. Operating Fees (Examination and /or supervision fees)	107,232	320
27. Miscellaneous Operating Expenses	391,317	360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)	16,952,457	671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28)	4,022,211	661A
RESERVE TRANSFERS: January 1, 2003 TO December 31, 2003		
30. Transfer to Regular Reserve	0	393

LOAN INFORMATION

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

This page must be completed by all credit unions.

ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF December 31, 2003

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent	329	021A	1,483,667	021B
2. 6 to less than 12 months delinquent	102	022A	750,664	022B
3. 12 months and over delinquent	63	023A	300,307	023B
4. TOTAL DELINQUENT LOANS & LEASES	494	041A	2,534,638	041B

DELINQUENT CREDIT CARD LOANS AS OF December 31, 2003

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent	128	026A	419,026	026B
6. 6 to less than 12 months delinquent	33	027A	164,252	027B
7. 12 months and over delinquent	8	028A	13,784	028B
8. TOTAL DELINQUENT CREDIT CARD LOANS	169	045A	597,062	045B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions Year-to-Date	0	614	0	615
10. Indirect Loans Granted Year-to-Date	89	617	1,364,406	618
11. Loans Outstanding to Credit Union Officials and Senior Executive Staff	37	995	1,428,091	956
12. Loans Granted Year-to-Date	25,828	031A	234,117,598	031B
13. Total Amount of All Loans Charged Off Year-to-Date			1,935,886	550
14. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans			185,768	551
15. Total Amount of Credit Card Loans Charged Off Year-to-Date			892,608	680
16. Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off			80,684	681
17. Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)			1,050,243	682
18. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date			156	081
b. Chapter 13 Bankruptcy Year-to-Date			43	082
19. Total of outstanding loan balances subject to bankruptcies identified in item 18a. and 18b.			2,028,421	971

	Number	Acct. Code	Amount	Acct. Code
20. a. Participation Loans Outstanding	20	619A	16,228,425	619
b. Participation Loans Purchased Year-to-Date	19	690A	15,516,633	690
c. Participation Loans Sold Year-to-Date	0	691A	0	691

INFORMATION SYSTEMS & TECHNOLOGY

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

This page must be completed by all credit unions.

								Acct. Code
1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records: 1=Manual System (No Automation) 2=Vendor Supplied In-House System 3=Vendor On-Line Service Bureau 4=CU Developed In-House System 5=Other							2	076
2. Indicate in the box below the name of the primary share and loan information processing vendor.								
XP Systems								
3. How do your members access / perform electronic financial services (select all that apply):								
World Wide Web or Internet / Browser Based	Yes	886A	Audio Response / Phone Based	Yes	886D	Kiosk	No	886F
Wireless	No	886B	Automatic Teller Machine (ATM)	Yes	886E	Other	No	886G
Home Banking / PC Based	No	886C						
4. What financial services do you offer electronically (select all that apply):								
Member Application	No	887A	New Share Account	No	887E	Share Account Transfers	Yes	887I
New Loan	Yes	887B	Loan Payments	Yes	887F	Bill Payment	Yes	887J
Account Balance Inquiry	Yes	887C	View Account History	Yes	887G	Download Account History	Yes	887K
Share Draft Orders	Yes	887D	Merchandise Purchase	No	887H	Electronic Cash	No	887L
Account Aggregation	No	887M	Internet Access Services	No	887N	Electronic Signature Authentication / Certification	No	887P
Other (please specify)							887Z	
5. If your credit union has a World Wide Website address, please provide it in the box					usfed.org		891	
6. If you have a world wide website, please indicate the type (select only one): 1=Informational 2=Interactive 3=Transactional							3	892A
7. If you have a transactional world wide website, how many members use it							13,734	892B
8. If you have a transactional website, please provide the name of the primary vendor used to deliver such services							DIGITAL INSIGHT	892C
9. If your credit union has a world wide website, please provide the name of the vendor used to maintain the website							DIGITAL INSIGHT	893
10. If your credit union has a world wide website, please provide the name of the vendor used to host the website							DIGITAL INSIGHT	894

11. If you do not have a website, do you plan to add one in the future (Yes/No)	No	889
a. If yes to #11, in how many months	0	889A
b. If yes to #11, what type of site (select only one): 1=Informational 2=Interactive 3=Transactional	0	889B

MISCELLANEOUS INFORMATION

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

This page must be completed by all credit unions.

		Acct. Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records: 1=Financial statement audit performed by state licensed persons 2=Balance sheet audit performed by state licensed persons 3=Examinations of internal controls over call reporting performed by state licensed persons 4=Supervisory Committee audit performed by state licensed persons 5=Supervisory Committee audit performed by other external auditors 6=Supervisory Committee audit performed by the supervisory committee or designated staff		1 064
Effective date of last audit (Month / Year)		12/2002 063
2. Effective date of the most recent Supervisory Committee verification of Members' accounts (Month / Year)		09/2003 603
3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.) (Yes or No)		No 875
If so, indicate the name of the insurance company		876
Dollar amount of shares and/or deposits insured by the company named above		0 877
4. Number of current members (not number of accounts)		71,834 083
5. Number of potential members		559,800 084
6. Number of credit union employees who are:		
a. Full-Time (26 hours or more)		161 564A
b. Part-Time (25 hours or less per week)		17 564B
7. New programs or service offerings (878A - 878N):		
A. None	No	F. Real Estate Loans
B. Indirect Lending	No	G. Risk Based Loans
C. Commercial Lending	No	H. Direct Financing Leases
D. Member Business Loans	No	I. ATM / Debit Card Program
E. Participation Loans	No	J. Mortgage Processing
		K. New CUSO
		L. Data Processing Conversion
		M. Insurance / Investment Sales
		N. Other
		Number
8. Credit Union Member Service Branch Information		Acct. Code
a. Number of credit union maintained branches located in the United States and its territories and foreign countries		13 566
b. Does your credit union provide member services through a credit union shared branch services center? (Yes or No)		Yes 566A

SCHEDULE A REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. Include member business loans secured by real estate.

REAL ESTATE LOANS AND LINES OF CREDIT	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate	620	972	85,945,263	704	476	982	74,957,937	720
B. Adjustable Rate	92	973	13,586,892	705	82	983	13,712,555	721
2. Other Real Estate								
A. Closed End Fixed Rate	2,565	974	64,796,583	706	1,477	984	47,881,416	722
B. Closed-End Adjustable Rate	31	975	794,862	707	3	985	94,900	723
C. Open-End Adjustable Rate/Home Equity	724	976	14,620,930	708	473	986	10,257,870	724
D. Other	0	977	0	709	0	987	0	725
3. TOTALS (each column)	4,032	978	179,744,530	710	2,511	988	146,904,678	726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF December 31, 2003	Amount Fixed Rate	Acct. Code	Amount Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent	932,563	751	0	771
B. 2 to less than 6 months delinquent	0	752	0	772
C. 6 to less than 12 months delinquent	88,286	753	0	773
D. 12 months or more delinquent	0	754	0	774
E. TOTAL (Sum of item 4, A+B+C+D)	1,020,849	713	0	714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent	298,004	755	0	775
B. 2 to less than 6 months delinquent	125,835	756	24,679	776
C. 6 to less than 12 months delinquent	27,653	757	20,107	777
D. 12 months or more delinquent	404	758	0	778
E. TOTAL (Sum of item 5, A+B+C+D)	451,896	715	44,786	716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES	Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC	0	548	0	607
7. Amount of Other Real Estate Loans/LOC	7,659	549	0	608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans	383,513	731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan	20,809,087	718

10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date	6,866,020	736
11. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans	49,741,210	712
12. Mortgaging Servicing Rights	0	779

SCHEDULE B MEMBER BUSINESS LOANS

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

Complete this schedule if your credit union has any member business loans outstanding or has originated any member business loans during the reporting period including member business loans secured by real estate.

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans	0	961	0	042	0	099	0	463
2. All Other MBLs	48	962	21,339,664	387	33	399	17,395,234	389
3. TOTALS (each column)	48	900	21,339,664	400	33	090	17,395,234	475

DELINQUENT MEMBER BUSINESS LOANS		Number	Acct. Code	Amount	Acct. Code
4. Agricultural Related Loans					
A. 1 to less than 2 months delinquent		0	125F	0	125A
B. 2 to less than 6 months delinquent		0	125G	0	125B
C. 6 to less than 12 months delinquent		0	125H	0	125C
D. 12 months or more delinquent		0	125I	0	125D
E. TOTAL (Sum of item 4, A+B+C+D)		0	125J	0	125E
5. All Other Member Business Loans					
A. 1 to less than 2 months delinquent		0	126F	0	126A
B. 2 to less than 6 months delinquent		0	126G	0	126B
C. 6 to less than 12 months delinquent		0	126H	0	126C
D. 12 months or more delinquent		0	126I	0	126D
E. TOTAL (Sum of item 5, A+B+C+D)		0	126J	0	126E

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES	Amount Charged Off Year-to-Date	Acct. Code	Amount Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans	0	132	0	134
7. Amount of All Other Member Business Loans	0	133	0	135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION	Amount	Acct. Code
8. Allowance for Losses on Member Business Loans	100,070	140
9. Aggregate of All Concentrations of Credit for Member Business Loans	0	142
10. Construction or Development Member Business Loans	0	143

SCHEDULE C INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 4, 5, 6, or 11.

TYPES OF INVESTMENTS	Amount	Acct. Code				
1. Sum of items 2c, 3, 7, 8, 9, and 10 from page 1	91,540,412	768				
2. U.S. Government Obligations	0	741C				
3. Federal Agency Securities	44,048,859	742C				
4. Mutual Funds & Common Trust Investments	0	743C				
5. Credit Unions - Deposits in and Loans to	101,924	672C				
6. Other Investments	0	655C				
7. TOTAL INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS (Must equal the sum of amounts reported on page 1, items 2c, 3, & 12.)	135,691,195	799				
CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS						
	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
8. Investments Not Subject to SFAS 115	83,633,751	8,008,585	0	0	91,642,336	745
SFAS 115 Investments:						
9. Held to Maturity	0	0	0	0	0	796
10. Available for Sale	31,895,208	12,153,651	0	0	44,048,859	797
11. Trading	0	0	0	0	0	965
12. TOTALS	115,528,959	20,162,236	0	0	135,691,195	799
MORTGAGE-BACKED SECURITIES					Amount	Acct. Code
Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.						
13. Mortgage Pass-Through Securities					12,796,479	732
14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)					17,243,732	733
INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)						
15. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas					0	786A
16. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Formulas					0	786B
17. Total of Securities Meeting the Requirements of Section 703.90(b) (Sum of items 13-16)					30,040,211	786
18. Market Value Devaluation of Portfolio at a 300 Basis Point Shock					0	787
19. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a)					0	785
MISCELLANEOUS INVESTMENT INFORMATION						
20. Fair Value of Held to Maturity Investments (reported in item 9 above)					0	801
21. Repurchase Agreements					0	780
22. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage					0	781
23. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities					0	783
24. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY)					0	784

SCHEDULE D CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR
INVESTMENT IN A CUSO**

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 15 CUSOs and file manually, please continue on a copy of this form.

	Name of CUSO (Acct. 830A-T)*	Value of Investment in CUSO (Acct. 831A-T)	Amount loaned to CUSO (Acct. 832A-T)	**	***	Aggregate Cash Outlay in CUSO (Acct. 836A-T)
A	MNIPC	135,000	0	No	9	135,000
B	MN CU SERVICES CORP	200,000	0	No	3	200,000
C	CU MORTGAGE	12,500	0	No	1	12,500
D		0	0	No	0	0
E		0	0	No	0	0
F		0	0	No	0	0
G		0	0	No	0	0
H		0	0	No	0	0
I		0	0	No	0	0
J		0	0	No	0	0
K		0	0	No	0	0
L		0	0	No	0	0
M		0	0	No	0	0
N		0	0	No	0	0
O		0	0	No	0	0
P		0	0	No	0	0
Q		0	0	No	0	0
R		0	0	No	0	0
S		0	0	No	0	0
T		0	0	No	0	0

Note:

* Report the CUSO's full/legal name.

** Is the CUSO wholly owned by your credit union? (**Yes** or **No**) (Acct. Code 833A-T)*** Indicate in the box at the right the number which describes the predominant service provided by the CUSO:
(Acct. Code 834A-T)

1 = Mortgage Processing 2 = EDP Processing 3 = Shared Branching 4 = Insurance Services 5 = Investment
Services 6 = Auto Buying, Leasing, Indirect Lending 7 = Credit Cards 8 = Trust Services 9 = Item Processing 10
= Tax Preparation 11 = Travel 12 = Other

SCHEDULE E BORROWINGS

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

Complete questions 1 through 6 if there is an amount reported on page 3, line 1 (Total Borrowings). All credit unions must answer questions 7 through 11.

The amount reported below on item 5C must equal the amount reported on page 3, line 1.

DISTRIBUTION OF BORROWINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable	0	0	0	0	011C
2. Reverse Repurchase Agreements	0	0	0	0	058C
3. Subordinated Debt	0	0	0	0	867C
4. Uninsured Secondary Capital		0	0	0	925
5. TOTALS (each column)	0	0	0	0	860C

MISCELLANEOUS BORROWINGS INFORMATION	Amount	Acct. Code
6. Amount of Promissory Notes Outstanding to Non-Members	0	865

CREDIT AND BORROWING ARRANGEMENTS	Acct. Code
7. Is your credit union a member of a corporate credit union? (Yes or No)	Yes 895
8. Is your credit union a member of a Federal Home Loan Bank? (Yes or No)	No 896
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window? (Yes or No)	Yes 897
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window? (Yes or No)	No 898
11. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution? (Yes or No)	No 899

SCHEDULE F SAVINGS

Credit Union Name: **US**

December 2003

Federal Charter/Certificate Number: **24297**

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. Report by the remaining maturity. If there is an amount reported on page 3, line 6, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 4 and 5 from page 3	209,021,083			209,021,083	918	142,903	466
2. Money Market Shares	119,615,066			119,615,066	911	5,207	458
3. Share Certificates	36,282,417	24,289,126	12,463,883	73,035,426	908C	5,437	451
4. IRA/KEOGH Accounts	22,971,535	18,443,367	7,290,521	48,705,423	906C	5,955	453
5. All Other Shares.	0	0	0	0	630	0	455
6. TOTAL SHARES.	387,890,101	42,732,493	19,754,404	450,376,998	013	159,502	966
7. Non-Member Deposits	0	0	0	0	880	0	457
8. TOTAL SHARES							

3. Appropriation for Non-Conforming Investments (SCU ONLY)	0	668
4. Other Reserves (Appropriations of Undivided Earnings)	0	658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only)	0	925
6. Net Income (unless this amount is already included in Undivided Earnings)	0	602
7. TOTAL NET WORTH (Sum of items 1-6)	53,666,527	997
DENOMINATOR: TOTAL ASSETS		
8. Total Assets (quarter-end)	506,521,741	010
Total Assets Elections (Optional)		
Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.		
9. Average of Daily Assets over the calendar quarter	0	010A
10. Average of the three month-end balances over the calendar quarter	0	010B
11. Average of the current and three preceding calendar quarter-end balances	0	010C
12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11)	10.59%	998
13 a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	N/A	999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.17	0.00%	999A
14. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions)	Well Capitalized	700
15. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions)	Well Capitalized	701

FPR Financial Analysis - December 2003

Credit Union Name: **US** Federal Charter/Certificate Number: **24297**

Line Item	Dec 99	Dec 00	Dec 01	Dec 02	Dec 03	December 2003	
						PEER Avg.	Peer +/-
Capital Adequacy:							
*Net Worth / Total Assets	10.96	11.09	10.82	10.55	10.59	10.41	0.18
Total Delinquent Loans / Net Worth	5.72	4.51	5.67	4.83	4.72	2.99	1.73
Solvency Evaluation (Estimated)	112.32	112.67	112.20	111.98	111.93	112.16	-0.23
Classified Assets (Est.) / Net Worth	4.71	4.62	4.61	4.80	4.62	4.03	0.59
Asset Quality:							
*Delinquent Loans / Total Loans	0.83	0.66	0.89	0.79	0.72	0.49	0.23
*Net Charge-Offs / Average Loans	0.40	0.48	0.49	0.54	0.53	0.50	0.04
Fair (Market) HTM Invest. Value / Book Value HTM Invest.	0.00	0.00	0.00	0.00	0.00	100.93	-100.93
Accum Unreal G/L on AFS / Cost of AFS	-0.83	0.04	0.03	1.11	0.15	0.25	-0.09
Delinquent Loans / Assets	0.63	0.50	0.61	0.51	0.50	0.29	0.21
Earnings:							
*Return On Average Assets	0.94	1.00	0.99	0.97	0.82	1.09	-0.27
Gross Income / Average Assets	8.43	8.64	8.20	7.18	6.29	5.97	0.32
Yield on Average Loans	8.36	8.68	8.50	8.00	6.93	6.59	0.34
Yield on Average Investments	5.72	5.42	4.24	2.64	1.80	2.71	-0.91
Cost of Funds / Avg. Assets	3.25	3.27	2.98	2.18	1.62	1.74	-0.11
Net Margin / Avg. Assets	5.18	5.37	5.23	5.00	4.67	4.23	0.43
Operating Exp. / Avg. Assets	3.87	3.94	3.83	3.60	3.47	2.90	0.57
Provision for Loan & Lease Losses / Average Assets	0.37	0.43	0.41	0.43	0.37	0.29	0.08
Net Interest Margin / Avg. Assets	4.22	4.38	4.18	3.94	3.56	3.16	0.39
Operating Exp. / Gross Income	45.95	45.58	46.64	50.14	55.25	48.41	6.84
Fixed Assets & OREOS / Total Assets	0.63	1.82	2.48	2.19	1.90	1.74	0.16
Net Operating Exp. / Average Assets	3.39	3.44	3.26	2.99	2.85	2.27	0.57
Asset / Liability Management:							
Net Long-Term Assets / Total Assets	21.09	19.17	28.79	25.66	28.47	27.95	0.52
Reg. Shares / Total Shares & Borrowings	33.98	30.79	29.16	30.27	32.83	29.26	3.57
Total Loans / Total Shares	84.95	86.55	78.08	72.88	78.08	69.28	8.80
Total Loans / Total Assets	75.22	75.81	69.28	64.77	69.42	59.66	9.77
Cash + Short-Term Investments / Assets	19.38	19.96	17.40	25.13	23.69	15.15	8.54
Total Shares, Dep. & Borrs / Earning Assets	93.09	90.83	92.70	92.63	92.41	93.02	-0.60
Reg Shares + Share Drafts / Total Shares & Borrs	50.03	46.94	44.53	44.51	46.41	41.96	4.45
Borrowings / Total Shares and Net Worth	0.00	0.00	0.00	0.00	0.00	2.36	-2.36
Productivity:							
Members / Potential Members	35.66	37.16	38.07	26.25	12.83	46.47	-33.64
Borrowers / Members	69.34	68.19	65.29	70.60	69.22	57.95	11.27
Members / Full-Time Empl.	466	437	429	404	424	395	28
Avg. Shares per Member (\$)	\$4,106	\$4,283	\$4,753	\$5,886	\$6,270	\$9,571	\$ -3,302
Avg. Loan Balance (\$)	\$5,030	\$5,436	\$5,683	\$6,076	\$7,072	\$11,013	\$ -3,941
Salary and Benefits / Full-Time Empl. (\$)	\$39,465	\$40,239	\$41,402	\$45,663	\$51,634	\$52,901	\$ -1,267
Other Ratios:							
Net Worth Growth	9.02	11.16	9.46	9.49	8.33	11.67	-3.34
Market (Share) Growth	6.94	8.71	13.68	12.47	7.95	11.62	-3.66
Loan Growth	5.38	10.76	2.56	4.98	15.65	11.90	3.76
Asset Growth	7.22	9.89	12.22	12.28	7.90	12.09	-4.19

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3225 East Minnehaha Parkway
Minneapolis • 612-724-3425

Projects of the Neighborhood Churches Include:
Minnehaha Area Pantry- Services can be obtained by calling:
First Call for Help at 612-335-5000
Pantry located at: Our Redeemer Lutheran, 4000 28th Ave. S.

Now serving the community

US Federal Credit Union is proud to offer the residents of the following neighborhoods a new choice for checking accounts, savings accounts, loans, investments and more:

**SEWARD, LONGFELLOW, PHILLIPS,
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Please stop in and ask us about:
Free Checking, Lower Fees,
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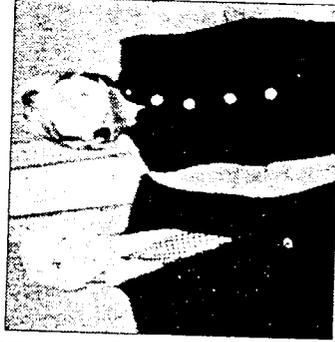


2535 27th Ave. S.
Minneapolis, MN 55406
952-736-5000

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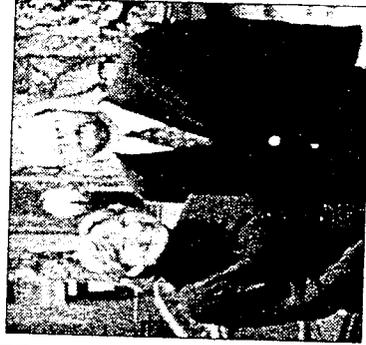
Longfellow/Nokomis Messenger • April 2001

TOWN MEETINGS



**With State Senator Julie Sabo &
State Representative Wes Skoglund**

Saturday, April 21, 2001
10:30 a.m. - 12:30 p.m.
Nokomis Library
5100 34th Avenue South



**With State Senator Julie Sabo &
State Representative Jim Davnie**

Saturday, April 21, 2001
2:00 p.m. - 4:00 p.m.
Livingston's Coffee Shop
2037 Riverside Avenue

Saturday, April 28, 2001
1:30 p.m. - 3:30 p.m.
Chatterbox Pub
2229 E. 35th Street

For more information call 651-296-4274

Paid for by the Julie Sabo Volunteer Committee, 3318 E. 28th Street, Mpls., MN 55406.
The Wes Skoglund Volunteer Committee and the Jim Davnie Neighbors for Jim Davnie, 2517 30th Ave. S, Mpls., MN 55406.

Ben

Additional Information from US FCU

Questions regarding US FCU's community conversion application

Need chart showing number of people and their county of residence for the seven-county area for the current membership.

County	USECU (b)(4)	Total Population*	USFCU Member Penetration (b)(4)
Anoka		298,084	
Carver		70,205	
Dakota		355,904	
Hennepin		1,116,200	
Ramsey		511,035	
Scott		89,498	
Washington		201,130	
Total GTCC		2,642,056	

* Source: 2000 Census

(b)(4)

Calls

(b)(4)

Appointments

A substantial number of BALANCE phone calls result in actual sit-down appointments. Since

(b)(4)
the result of the vast majority of these personal visits is a debt management plan and/or extensive credit counseling.



Anoka County, Minnesota

*INFO FOR ETHNIC
BREAKDOWN OF 7-COUNTY
COMMUNITY*

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Locate a county by place name

Follow the link for definition and source information.

Browse more data sets for Anoka County, Minnesota:

	People QuickFacts	Anoka County	Minnesota
Population, 2001 estimate		305,681	4,972,294
Population percent change, April 1, 2000-July 1, 2001		2.5%	1.1%
Population, 2000		298,084	4,919,474
Population, percent change, 1990 to 2000		22.3%	12.4%
Persons under 5 years old, percent, 2000		7.6%	6.7%
Persons under 18 years old, percent, 2000		28.9%	26.2%
Persons 65 years old and over, percent, 2000		7.1%	12.1%
Female persons, percent, 2000		49.7%	50.5%
White persons, percent, 2000 (a)		93.6%	89.4%
Black or African American persons, percent, 2000 (a)		1.6%	3.5%
American Indian and Alaska Native persons, percent, 2000 (a)		0.7%	1.1%
Asian persons, percent, 2000 (a)		1.7%	2.9%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)		Z	Z
Persons reporting some other race, percent, 2000 (a)		0.6%	1.3%
Persons reporting two or more races, percent, 2000		1.7%	1.7%
Persons of Hispanic or Latino origin, percent, 2000 (b)		1.7%	2.9%
White persons, not of Hispanic/Latino origin, percent, 2000		92.8%	88.2%
Living in same house in 1995 and 2000, pct age 5+, 2000		59.2%	57.0%
Foreign born persons, percent, 2000		3.6%	5.3%
Language other than English spoken at home, pct age 5+, 2000		5.7%	8.5%
High school graduates, percent of persons age 25+, 2000		91.0%	87.9%
Bachelor's degree or higher, pct of persons age 25+, 2000		21.3%	27.4%
Persons with a disability, age 5+, 2000		37,119	679,236
Mean travel time to work, workers age 16+ (minutes), 2000		27.3	21.9



Carver County, Minnesota

Minnesota counties - view map

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Browse more data sets for Carver County, Minnesota:

	People QuickFacts	Carver County	Minnesota
	Population, 2001 estimate	73,378	4,972,294
	Population percent change, April 1, 2000-July 1, 2001	4.5%	1.1%
	Population, 2000	70,205	4,919,471
	Population, percent change, 1990 to 2000	46.5%	12.4%
	Persons under 5 years old, percent, 2000	8.8%	6.7%
	Persons under 18 years old, percent, 2000	31.5%	26.2%
	Persons 65 years old and over, percent, 2000	7.5%	12.1%
	Female persons, percent, 2000	50.0%	50.5%
	White persons, percent, 2000 (a)	95.9%	89.4%
	Black or African American persons, percent, 2000 (a)	0.6%	3.5%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.2%	1.1%
	Asian persons, percent, 2000 (a)	1.6%	2.9%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	0.9%	1.3%
	Persons reporting two or more races, percent, 2000	0.8%	1.7%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	2.6%	2.9%
	White persons, not of Hispanic/Latino origin, percent, 2000	94.4%	88.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	55.4%	57.0%
	Foreign born persons, percent, 2000	3.4%	5.3%
	Language other than English spoken at home, pct age 5+, 2000	6.2%	8.5%
	High school graduates, percent of persons age 25+, 2000	91.4%	87.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	34.3%	27.4%
	Persons with a disability, age 5+, 2000	7,019	679,236
	Mean travel time to work, workers age 16+ (minutes), 2000	25.6	21.9



Dakota County, Minnesota

Minnesota counties - view map



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Browse more data sets for Dakota County, Minnesota:

	People QuickFacts	Dakota County	Minnesota
	Population, 2001 estimate	363,866	4,972,294
	Population percent change, April 1, 2000-July 1, 2001	2.2%	1.1%
	Population, 2000	355,904	4,919,479
	Population, percent change, 1990 to 2000	29.3%	12.4%
	Persons under 5 years old, percent, 2000	7.8%	6.7%
	Persons under 18 years old, percent, 2000	29.2%	26.2%
	Persons 65 years old and over, percent, 2000	7.4%	12.1%
	Female persons, percent, 2000	50.6%	50.5%
	White persons, percent, 2000 (a)	91.4%	89.4%
	Black or African American persons, percent, 2000 (a)	2.3%	3.5%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.4%	1.1%
	Asian persons, percent, 2000 (a)	2.9%	2.9%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	1.3%	1.3%
	Persons reporting two or more races, percent, 2000	1.8%	1.7%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	2.9%	2.9%
	White persons, not of Hispanic/Latino origin, percent, 2000	90.0%	88.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	54.3%	57.0%
	Foreign born persons, percent, 2000	5.1%	5.3%
	Language other than English spoken at home, pct age 5+, 2000	7.6%	8.5%
	High school graduates, percent of persons age 25+, 2000	93.2%	87.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	34.9%	27.4%
	Persons with a disability, age 5+, 2000	41,528	679,236
	Mean travel time to work, workers age 16+ (minutes), 2000	22.8	21.9



Hennepin County, Minnesota

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definition and source information.

Browse more data sets for Hennepin County, Minnesota:

	People QuickFacts	Hennepin County	Minnesota
	Population, 2001 estimate	1,114,977	4,972,296
	Population percent change, April 1, 2000-July 1, 2001	-0.1%	1.1%
	Population, 2000	1,116,200	4,919,479
	Population, percent change, 1990 to 2000	8.1%	12.4%
	Persons under 5 years old, percent, 2000	6.6%	6.7%
	Persons under 18 years old, percent, 2000	24.0%	26.2%
	Persons 65 years old and over, percent, 2000	11.0%	12.1%
	Female persons, percent, 2000	50.8%	50.5%
	White persons, percent, 2000 (a)	80.5%	89.4%
	Black or African American persons, percent, 2000 (a)	9.0%	3.5%
	American Indian and Alaska Native persons, percent, 2000 (a)	1.0%	1.1%
	Asian persons, percent, 2000 (a)	4.8%	2.9%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	2.1%	1.3%
	Persons reporting two or more races, percent, 2000	2.6%	1.7%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	4.1%	2.9%
	White persons, not of Hispanic/Latino origin, percent, 2000	78.9%	88.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	51.8%	57.0%
	Foreign born persons, percent, 2000	9.9%	5.3%
	Language other than English spoken at home, pct age 5+, 2000	12.8%	8.5%
	High school graduates, percent of persons age 25+, 2000	90.6%	87.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	39.1%	27.4%
	Persons with a disability, age 5+, 2000	147,296	679,236
	Mean travel time to work, workers age 16+ (minutes), 2000	22.2	21.9



Ramsey County, Minnesota

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Browse more data sets for Ramsey County, Minnesota:

	People QuickFacts	Ramsey County	Minnesota
	Population, 2001 estimate	508,667	4,972,294
	Population percent change, April 1, 2000-July 1, 2001	-0.5%	1.1%
	Population, 2000	511,035	4,919,479
	Population, percent change, 1990 to 2000	5.2%	12.4%
	Persons under 5 years old, percent, 2000	6.8%	6.7%
	Persons under 18 years old, percent, 2000	25.6%	26.2%
	Persons 65 years old and over, percent, 2000	11.6%	12.1%
	Female persons, percent, 2000	51.8%	50.5%
	White persons, percent, 2000 (a)	77.4%	89.4%
	Black or African American persons, percent, 2000 (a)	7.6%	3.5%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.8%	1.1%
	Asian persons, percent, 2000 (a)	8.8%	2.9%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	0.1%	0.2%
	Persons reporting some other race, percent, 2000 (a)	2.5%	1.3%
	Persons reporting two or more races, percent, 2000	2.9%	1.7%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	5.3%	2.9%
	White persons, not of Hispanic/Latino origin, percent, 2000	75.3%	88.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	53.8%	57.0%
	Foreign born persons, percent, 2000	10.6%	5.3%
	Language other than English spoken at home, pct age 5+, 2000	15.8%	8.5%
	High school graduates, percent of persons age 25+, 2000	87.6%	87.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	34.3%	27.4%
	Persons with a disability, age 5+, 2000	74,372	679,236
	Mean travel time to work, workers age 16+ (minutes), 2000	21.2	21.9



Scott County, Minnesota

Minnesota counties - view map

Select a county



Locate a county by place name

Select a state
USA QuickFacts

Follow the link for
definition and source information.

Browse more data sets for Scott County, Minnesota:

	People QuickFacts	Scott County	Minnesota
	Population, 2001 estimate	98,100	4,972,294
	Population percent change, April 1, 2000-July 1, 2001	9.6%	1.1%
	Population, 2000	89,498	4,919,479
	Population, percent change, 1990 to 2000	54.7%	12.4%
	Persons under 5 years old, percent, 2000	9.3%	6.7%
	Persons under 18 years old, percent, 2000	31.2%	26.2%
	Persons 65 years old and over, percent, 2000	6.2%	12.1%
	Female persons, percent, 2000	49.5%	50.5%
	White persons, percent, 2000 (a)	93.6%	89.4%
	Black or African American persons, percent, 2000 (a)	0.9%	3.5%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.8%	1.1%
	Asian persons, percent, 2000 (a)	2.2%	2.9%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	1.2%	1.3%
	Persons reporting two or more races, percent, 2000	1.2%	1.7%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	2.7%	2.9%
	White persons, not of Hispanic/Latino origin, percent, 2000	92.4%	88.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	52.8%	57.0%
	Foreign born persons, percent, 2000	4.0%	5.3%
	Language other than English spoken at home, pct age 5+, 2000	6.9%	8.5%
	High school graduates, percent of persons age 25+, 2000	91.0%	87.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	29.4%	27.4%
	Persons with a disability, age 5+, 2000	9,185	679,236
	Mean travel time to work, workers age 16+ (minutes), 2000	24.3	21.9



Washington County, Minnesota

Minnesota counties - view map



Locate a county by place name

Select a state

USA QuickFacts

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Browse more data sets for Washington County, Minnesota:

	People QuickFacts	Washington County	Minnesota
	Population, 2001 estimate	207,642	4,972,294
	Population percent change, April 1, 2000-July 1, 2001	3.2%	1.1%
	Population, 2000	201,130	4,919,479
	Population, percent change, 1990 to 2000	37.9%	12.4%
	Persons under 5 years old, percent, 2000	7.6%	6.7%
	Persons under 18 years old, percent, 2000	29.4%	26.2%
	Persons 65 years old and over, percent, 2000	7.6%	12.1%
	Female persons, percent, 2000	50.3%	50.5%
	White persons, percent, 2000 (a)	93.6%	89.4%
	Black or African American persons, percent, 2000 (a)	1.8%	3.5%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.4%	1.1%
	Asian persons, percent, 2000 (a)	2.1%	2.9%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	0.6%	1.3%
	Persons reporting two or more races, percent, 2000	1.4%	1.7%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	1.9%	2.9%
	White persons, not of Hispanic/Latino origin, percent, 2000	92.5%	88.2%
	Living in same house in 1995 and 2000, pct age 5+, 2000	58.3%	57.0%
	Foreign born persons, percent, 2000	3.4%	5.3%
	Language other than English spoken at home, pct age 5+, 2000	5.7%	8.5%
	High school graduates, percent of persons age 25+, 2000	94.0%	87.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	33.9%	27.4%
	Persons with a disability, age 5+, 2000	20,369	679,236
	Mean travel time to work, workers age 16+ (minutes), 2000	24.6	21.9

Underserved Area Information

Current Underserved Areas in FOM

South Minneapolis Underserved Area (Minnesota)

Synopsis

In December of 2000, US Federal Credit Union was granted an initial Underserved (Investment) Area in South Minneapolis of approximately 40,000 residents. NCUA granted an expansion to our **South Minneapolis Underserved Area** by including additional census tracts in June of 2001 for a total resident population of 100,000.

Growth

(b)(4)

Questions regarding US FCU's community conversion application

(b)(4)

Questions regarding US FCU's community conversion application

10. It is recognized that the other underserved areas were granted recently and there has not been a lot of time to determine results, but please provide the number of new members added in each of the other underserved areas and what marketing efforts are being made in these areas (just provide a narrative summary of marketing efforts). Are the results positive so far in these areas? Is the credit union on track to match the projections in the business plan submitted with these underserved area applications?

Response

Northfield Underserved Area (Added to FOM in July 2003)

(b)(4), (b)(8)

We believe we are on target to meet our first year projections in the Northfield Underserved Area branch because of the various initiatives we are taking as described below.

Marketing Efforts - Northfield Underserved Area

New Office. The present location of our Northfield Underserved Area facility was perhaps one of the greatest detriments to our growth potential in this community. Upon approval of the Northfield charter expansion, USFCU immediately began the process of seeking a larger, more accessible branch office.

After consideration of such factors as convenience to major thoroughfares, drive-by visibility, access to vehicle and foot traffic, proximity to competition, types of business neighbors and physical security, a location was proposed and ultimately approved by the USFCU Board of Directors on March 23, 2004.

The credit union's marketing team is not waiting for the new facility to promote credit union services in the recently expanded market. In fact, US Federal began regularly promoting in Northfield via mass media for the first time in the Fall of 2003. A continual presence in local publication *The Northfield News* promotes credit union products and services, but also continually reminds area residents that they are now eligible for credit union membership.



Site of new facility intended to serve the Northfield Underserved Area beginning Summer 2004.

KYMN is a local radio station serving the Northfield community for over 35 years. US Federal signed a 12-month agreement with KYMN in 2003, and has been developing a [redacted] in the community ever since.



HOME & GARDEN SHOW

Early promotional efforts in Northfield also include various sponsorship opportunities. In March of 2004, the credit union participated in the **Northfield Home & Garden Show** for the first time in the event's history. Credit union staff was on hand to answer individual questions about home improvement loans, home equity programs, and first mortgages.

In 2003, the credit union had a limited sponsorship role in the community's *Defeat of Jesse James Days*, celebrating the thwarting of an 1876 bank robbery attempt made by the notorious Jesse James.

(b)(4)

"Our association with US Federal Credit Union began many years ago when my husband Curtis joined while working for the federal government. Later our sons and daughters became members and eventually their sons and daughters joined.

We now have three generations of credit union members in our family.

Over the years we have used most all of the services offered by the credit union and we have been very happy. We've taken out loans to buy cars and finance college. Recon, the car-buying program, has provided our family with two new cars without the fuss of trying to get a deal. The no-cost travelers checks have made vacations a breeze, and the low-interest VISA card and interest-earning checking accounts provide us with complete financial management in one location.

We really enjoy doing business with US Federal and feel fortunate to have the opportunity to belong to a credit union."

(b)(6)

US Federal Credit Union members



There are a number of elements to consider when marketing credit union services to underserved and minority markets.

Perhaps first and foremost is to have a deep understanding of the market one intends to target. Underserved and in particular minority markets are not necessarily comprised of individuals with poor credit histories. To equate credit risk with low income is a critical error. Our day-to-day experiences in the South Minneapolis Underserved Area tell us that there is little relationship between low income and poor credit.

Understanding our audience is thus key to our marketing success. This understanding extends to a knowledge of the various media and non-media channels that can most effectively communicate the credit union message.

(b)(8)

(b)(4)

And though proper media channels are a useful method of marketing to the underserved, perhaps **one of the best ways to reach the underserved is through strategic alliances and referral programs with entities that already serve such a demographic.** This has been demonstrated in the South Minneapolis Underserved Area:

- Our alliance with the **IRS** and **AccountAbility Minnesota** enabled the credit union to reach underserved non-members through the Volunteer Income Tax Assistance (**VITA**) program.
- Last year, USFCU began discussions with **The African Credit Education & Financial Counseling Agency** to participate in a grant program designed to help fund small business loans in the South Minneapolis Underserved Area. In forging a relationship with the agency, US Federal took them into our field of membership as a SEG, allowing us to introduce credit union membership to underserved individuals within the African American community.



The African Credit Education & Financial Counseling Agency

A primary focus of US Federal Credit Union's Research & Development Department is to uncover potential alliances that will not only directly serve the underserved, but will also promote credit union services to these unique and often misunderstood demographics.

Another key aspect in marketing to the underserved is found in the **development of relevant products and services that specifically meet the needs of this demographic.** In the short time USFCU has been serving well-defined underserved markets, we have taken very seriously our commitment to providing a product and service menu that meets the specific needs of low income and minority/immigrant members. Programs like **VITA** and our recent inclusion in the **International Remittance Network (IRnet)** are only the beginning of a product line designed to serve the underserved. Other programs currently under development or investigation include:

- IDAs
- Check Cashing Services
- Access account (debit card/direct deposit/ATM access)
- Micro business loans

An ongoing focus of our Research & Development function is to continually uncover and develop opportunities to serve the underserved.

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Minnesota Paint-A-Thon

In 2003, USFCU employees took time out of a busy summer Saturday to participate in the Minnesota Paint-A-Thon.

The purpose of the Paint-A-Thon is to rally **“volunteer teams from corporations, congregations and civic groups to paint the homes of low-income seniors and people with disabilities. It serves the Twin Cities seven-county metropolitan area.”** (source: Greater Minneapolis Council of Churches website – www.gmcc.org/paint-a-thon)

Participating in the Paint-A-Thon thus not only allows USFCU to meet our service philosophy, but it enables the credit union to do so within the well-defined Greater Twin Cities Community.

In 2003, **over two-dozen US Federal staff and their families** assisted in the painting of a home in the South Minneapolis Underserved Area. The project was coordinated by Bridget Kope, Assistant Branch Manager of USFCU’s facility located in the South Minneapolis Underserved Area. The result was the successful completion of one of the 142 GTCC homes re-painted during the event. Beyond that simple statistic was the heartfelt response from the family whose home was refurbished by credit union staff:

Dear Bridget:

My wife and I cannot begin to express how much we appreciate the wonderful people who so willingly and generously deposited many hours of their time and strength painted our home. It was badly needed, considered a necessity, and could not have come at a better time. The work was truly impeccable and could not have been accomplished by nicer people than your group. Thanks to you and the fellow workers who gave so much, at a time when we needed it was most needed.

This letter is alone cannot under any circumstances compensate for the incredible task - the hard work, the sweat, and tremendous efforts the entire group gave on our behalf, however, we trust that it will perhaps be a small token of our appreciation for a job well done.

We were so thrilled with the young people who did the high work! We were greatly moved by the respect they showed us along with the hard work they also contributed. My hat goes off to them again and again.

I was so amazed to learn that so many volunteers were devoting their time so fervently to help people and cause in which I have no doubt are worthwhile, and I believe their purpose is not in vain.

We thank you from the bottom of our heart and bless all of you with blessings and blessing to come. Thank you again. By the way, we really like the color!

Sincerely,

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(b)(4)

(b)(4)



(b)(4)

(b)(4)

(b)(4)

Welcome Offer #1 - Auto Loans

**Now serving the
2.62 million people of the
Greater Twin Cities Community.**

Join a financial institution where people are worth more than money. Experience the benefits of US Federal Credit Union - a member-owned, not-for-profit financial cooperative.

New & Used Auto Loans

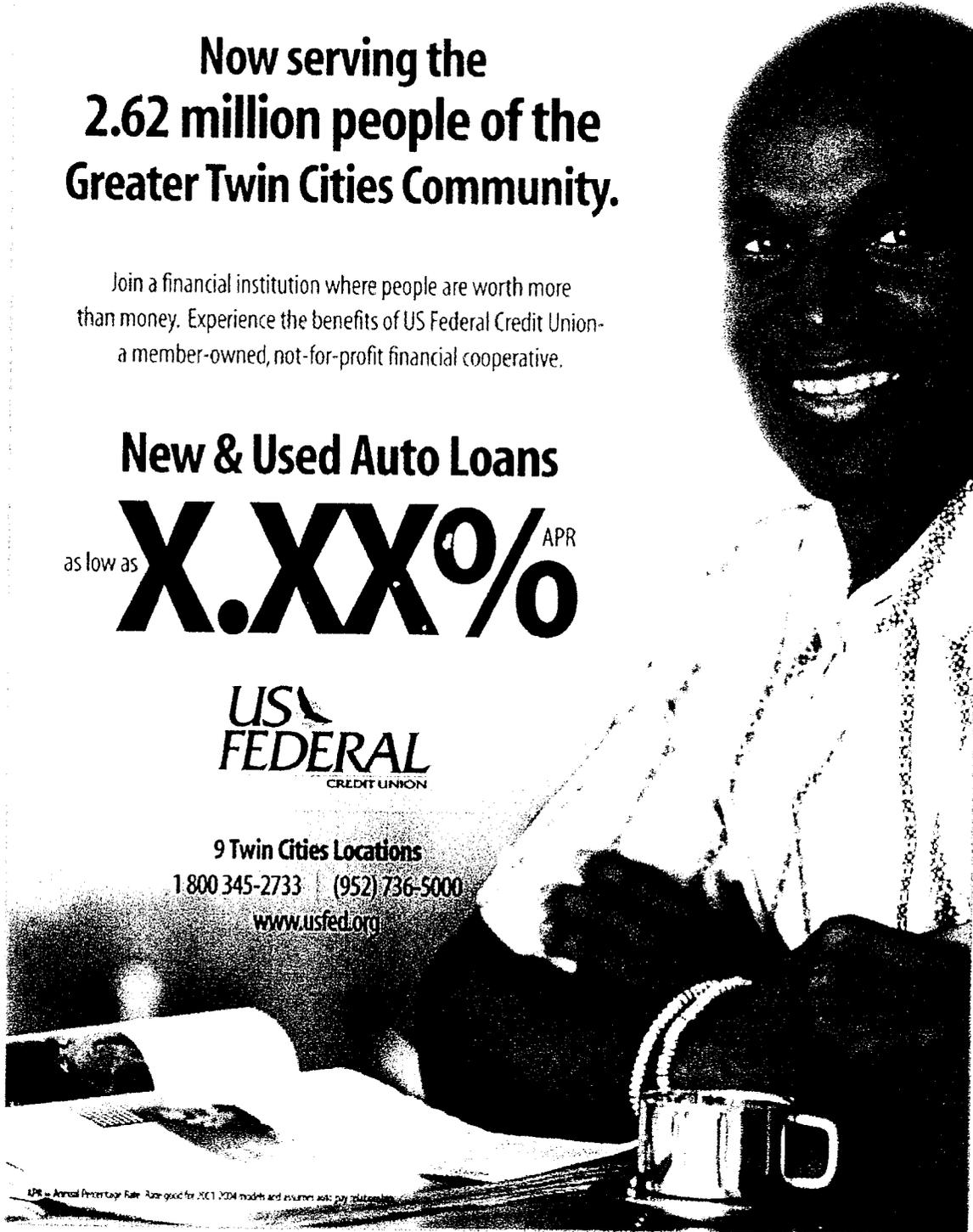
as low as **X.XX%** APR



9 Twin Cities Locations

1 800 345-2733 | (952) 736-5000

www.usfed.org



Note the following advertisement is for demonstration only, to illustrate the conceptual focus of the marketing message. Specific offers would naturally be made only after a thorough financial impact analysis.

Welcome Offer #2 – Home Equity Loans

**Now serving the
2.62 million people of the
Greater Twin Cities Community.**

Join a financial institution where people are worth more than money. Experience the benefits of US Federal Credit Union - a member-owned, not-for-profit financial cooperative.

Home Equity Loans

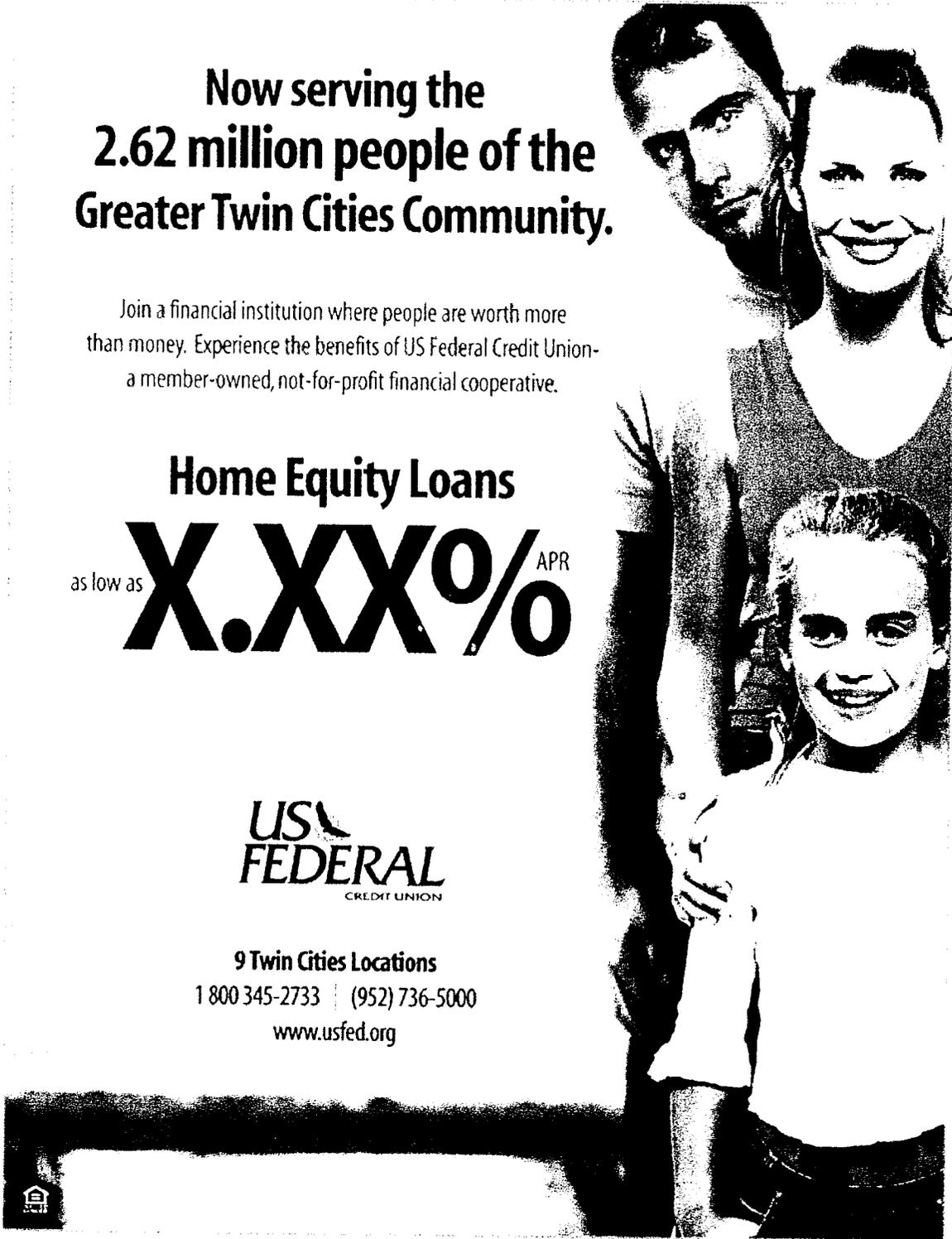
as low as **X.XX%** APR



9 Twin Cities Locations

1 800 345-2733 | (952) 736-5000

www.usfed.org



Note the following advertisement is for demonstration only, to illustrate the conceptual focus of the marketing message. Specific offers would naturally be made only after a thorough financial impact analysis.

Welcome Offer #3 – Money Market Account

**Now serving the
2.62 million people of the
Greater Twin Cities Community.**

Join a financial institution where people are worth more than money. Experience the benefits of US Federal Credit Union—a member-owned, not-for-profit financial cooperative.

Money Market Account

X.XX% APY

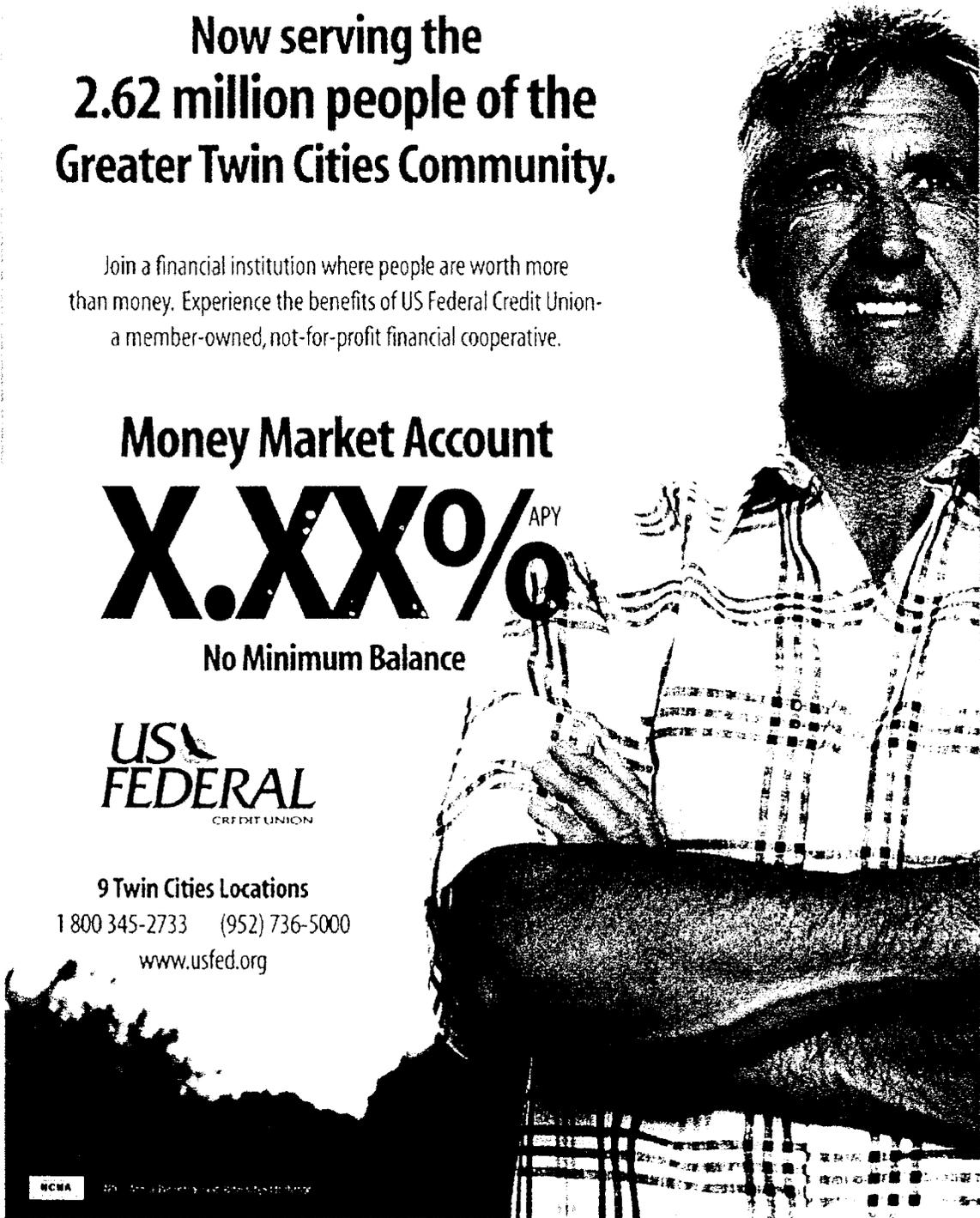
No Minimum Balance



9 Twin Cities Locations

1 800 345-2733 (952) 736-5000

www.usfed.org



Note the following advertisement is for demonstration only, to illustrate the conceptual focus of the marketing message. Specific offers would naturally be made only after a thorough financial impact analysis.

(b)(8)

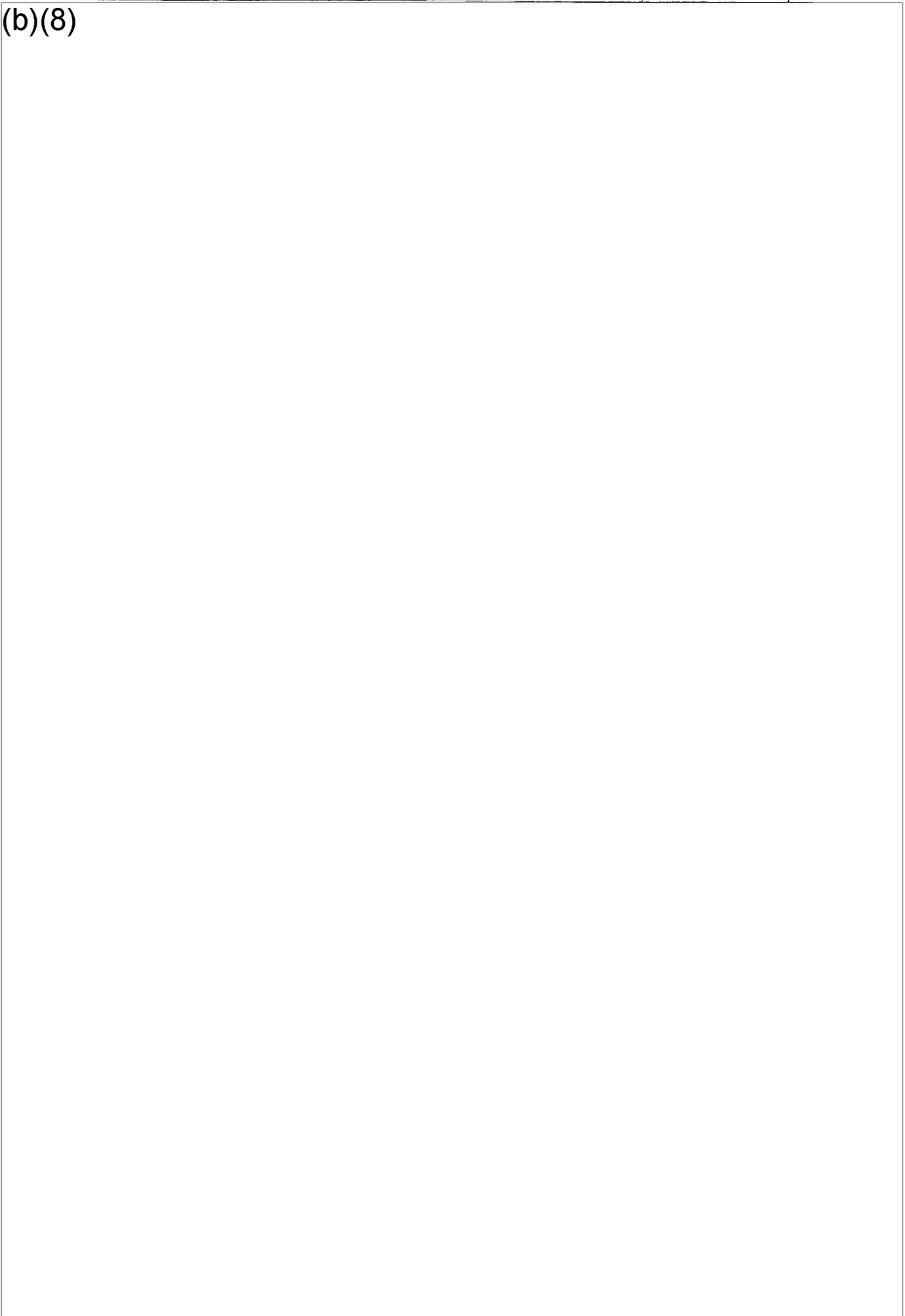
(b)(8)



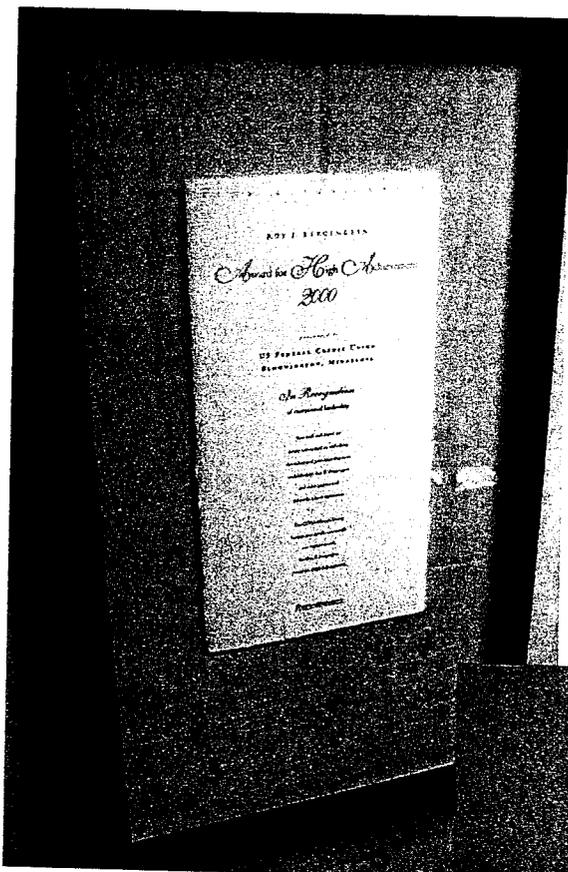
(b)(8)

(b)(8)

(b)(8)



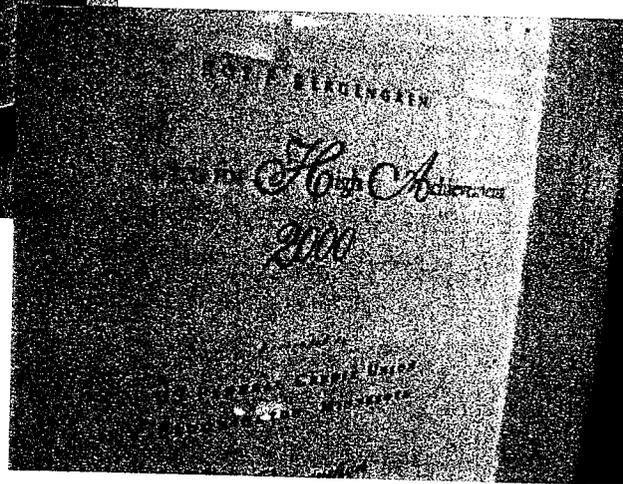
(b)(8)



Bergengren Award

In 1990, CUNA Mutual Insurance Group established an Award for High Achievement and named it after Roy Bergengren, an early credit union pioneer. The purpose of the Bergengren Award is to give recognition and honor to credit unions that are leaders within the credit union movement and whose staff and board are firmly committed to upholding credit union values and principles established during the early credit union movement.

On October 3, 2000, the Bergengren Award was presented to the board, employees and member-owners of US Federal Credit Union.



Dora Maxwell Award for Social Responsibility

The Dora Maxwell Social Responsibility Award honors credit unions for charitable works in their communities. In 2003, US Federal Credit Union received statewide recognition as first-place recipients of the honor, as well as a national honorable mention, to be awarded in early 2004.



US Federal's entry – 'Building Community' – focused on the many service initiatives in the Greater Twin Cities Community and additional areas served by the credit union.

History –

USFCU is the oldest credit union in Minnesota. It began operations in 1925 as the **Minneapolis Postal Employees Credit Union** with 75 U.S. Postal employees as its charter members. Thomas Doig, who was also the founder of CUNA and a signer of the CUNA Constitution, founded the Minneapolis Postal Employees Credit Union.

In 1935, the membership was expanded to include employees of the U.S. Department of Agriculture employed in Minneapolis. At that time, the credit union had \$512,724 in assets.

Over time, the credit union continued to serve other groups of federal employees and officially changed its name to the **Minneapolis Federal Employees Credit Union** in January of 1961. By 1974, the credit union moved into a new headquarters building and began opening other offices in the Twin Cities area. By the end of the decade, the credit union had offices located in South Minneapolis (headquarters), Farmington (FAA Center), Downtown Minneapolis (Main Post Office) and Saint Paul (Fort Snelling, Federal Building).

Major expansion occurred in 1986 when the Minneapolis Federal Employees Credit Union merged with **Republic Airlines Employees Federal Credit Union** adding additional offices in Bloomington, MN and several other states. In 1987, the newly formed credit union continued its rapid expansion by adding 40,000 employees of the Control Data Corporation to its FOM and officially changed its name to **US Federal Credit Union**.

In 1988, USFCU continued to extend its Twin Cities service area by adding a new branch in Fridley to serve members residing or working in the northern metro area. To serve members in the southern metro area, US Federal invested in a shared branch in Burnsville, Minnesota in 1996. Later, USFCU would purchase the operation and become the first credit union in Minnesota to open shared branching outlets. USFCU recorded two other significant achievements in 1996 by becoming one of the first credit unions in the country to offer Internet services, and the credit union constructed a new branch office in Fridley.

By the end of 2001, USFCU had an operational call center (1997), opened a new branch in Eagan, MN (1999), won the Roy F. Bergengren Award for High Achievement (2000), completed a new headquarters and branch office in Burnsville, MN and added an Investment Area of 100,000 in South Minneapolis (2001).

Today, USFCU has nine offices located in the Greater Twin Cities Community, a branch in Northfield that serves an Investment area in the most southern portion of the Greater Twin Cities Community and added two additional Investment Areas around its other offices located in Memphis, TN and Atlanta, GA.

USFCU remains a strong financial service provider with \$511 million in assets and over 71,000 members.

(b)(8)

(b)(8)

Senior Management And Volunteers -

The USFCU senior management team is a dedicated group of individuals with the flexibility to effectively respond to a changing environment. The credit union is prepared to take on additional membership in a well-controlled manner. USFCU also has a strong group of volunteers who proactively oversee the credit union and ensure that members' needs are met with the utmost of care. If the community conversion is granted, USFCU is committed to participating with community organizations that work to better the lives of all persons within the GTCC.

*Financial Services Provided to the
Membership*

Financial Services Provided to the Membership -

Our #1 mission is to serve our members professionally and effectively by providing a superior level of products and services while maintaining and improving USFCU's financial and operational strength. From its beginning USFCU has maintained a commitment to service excellence. The following is a list of current member services that would be offered to the entire GTCC community membership, if approved:

Member Savings Products:

- Regular Share Savings Account
- Preferred Savings Account
- Regular Checking Accounts
- Money Market Savings Account
- Christmas Savings Account
- Savings Certificates – 91 Day to Five-Year Term
- Traditional IRA
- Roth IRA
- Coverdell Education IRA
- Daily Savings IRA -- No minimum balance
- IRA Certificates – Low minimum deposit of \$1000

Member Loan Products:

- Vehicle Loans (new & used)
- Boat Loans (new & used)
- RV loans (new & used)
- Personal Loans
- Signature Loans
- Vacation Loans
- Debt Consolidation Loans
- Shared Secured Loans
- Certificate Secured Loans
- Student Loans
- Visa Loans
- Home Equity Line of Credit
- Home Improvement Loans
- First Mortgage Loans (including first time home buyer loans)
- Second Mortgage Loans
- Overdraft Protection Loans
- Lot Loans
- Credit Life Insurance
- Credit Disability Insurance
- Mortgage Insurance Programs
- GAP Insurance
- Mechanical Repair/Breakdown Insurance
- Skip-A-Pay Program

Other Member Services Offered:

- #1 Service – Seasoned, Knowledgeable Employees
- Debit Cards
- ATM Cards
- Direct Deposit
- Direct Payment – ACH
- Free Checks to Prime Club members 50 and over
- Free Travelers Checks to Prime Club members 50 and over
- Free Checks to seniors 60 and over
- Free Notary Services
- 39 full-time/6 part-time Member Service Associates
- 21 Financial Service Representatives
- 18 Loan Officers
- Contact Center with 13 Representatives
- Lending Center with 4 Loan Officers and 6 Lending Representatives
- ExpressFoneSM
- Loans-by-Phone
- On-line Consumer Loan applications
- On-line Mortgage Loan applications
- Discount Realty Services
- Discount Title Services
- 24-hour Internet BranchSM
- Saturday hours
- 6 Full Service Branches
- 5 Limited Service Branches
- 13 Drive-thru lanes
- Bill Payer – Online Bill Payment Program
- Free Online Check Viewing
- Online Statements
- Online VISA® Cash Advances
- Online Automatic Recurring Payments
- 12 ATMs
- Indirect Loan Program through several area dealerships
- Free Member Vehicle Buying Service
- Property/Casualty Insurance
- Accidental Death/Dismemberment Insurance
- Identity Theft Insurance
- BALANCE – A financial fitness program
- MEMBERS Financial Services

USFCU is committed and sensitive to meeting the needs of all persons within our field of membership, and will maintain that commitment if we are approved to serve the entire GTCC community. Our financial services are designed to meet the needs of all of our potential members.

Yes, at US Federal we refer to *risk-based* pricing as *merit-based* pricing taking into account the merits of a member's loan request, including present circumstances, past credit history and ability to repay. **We have no minimum loan amounts for most consumer loans and offer a classic Visa credit card with a starting credit line of \$250.** Many times, members who qualify for loans at higher rates can take advantage of a lower rate for subsequent loans once an obligation has been successfully repaid.

Loans closed from 1/1/03 - 12/31/03 by product type and risk category

(b)(4)



Volunteers of America (VOA) Alternative High School Program

As chronicled, USFCU took an active role in the VOA Alternative High School Program in the South Minneapolis Underserved Area. This program, launched in late 2002, was initially developed to become an ongoing effort, which would eventually include the participation of additional credit union staff.



In 2003, the CUNA-endorsed **National Endowment for Financial Education[®]** (NEFE) gained the support and sponsorship of the Minnesota Credit Union Network and Minnesota Family Involvement Council. This sponsorship will provide considerable training and resources enabling USFCU to dramatically expand upon the original VOA effort.

NEFE is a High School Financial Planning Program offered at no cost to public and private high schools throughout the country. The curriculum includes a basic introduction to personal financial planning, covering the impact of career and work factors on earnings potential, spending and saving money, using and managing credit effectively, protecting assets, and the time value of money. Students also are taught how to develop their own personal spending and savings plan.

The program includes a personal finance portfolio and workbook for each student, as well as a step-by-step instructor's manual. All materials are available at no cost to schools. Teachers are encouraged to utilize the expertise of financial professionals to assist in the teaching of the program. **US Federal Credit Union has already committed one dozen employees to the Minnesota launch of NEFE – six times the number of employees that participated in the VOA program.**

The Minnesota-based initiative kicks off in April of 2004, with a special session that will train participating credit union staff, supply curriculum, and will allow teachers and credit union employees to interact.

Under NEFE, US Federal is able to better meet the youth educational needs of the communities we serve, including the South Minneapolis Underserved Area, the Northfield Underserved Area, and potentially even out-of-state Underserved Areas in Memphis and Atlanta.

US Federal Credit Union was first made aware of the VITA program via NCUA correspondence (Letter No.: 02-FCU-14) and the *Access Across America* initiative. After conducting extensive research on the South Minneapolis Underserved Area (homeownership, age and income, household size, etc.), US Federal was convinced the VITA program would serve the needs of many residents.

In addition, the credit union's R&D department researched the role of tax preparation businesses that offer Refund Anticipation Loans (RALs) – companies such as H&R Block – that typically target many individuals that qualify for the earned income tax credit. We knew the VITA program would save these individuals hundreds of dollars in fees and unnecessary costs.

US Federal worked with the IRS and AccountAbility Minnesota (AAM) to establish our program. Based on consultations with AAM, we originally estimated we would serve about 50 individuals. AAM's past experience is that first-year VITA sites typically attract a low number of clients, however, the longer a VITA site is in operation, the greater the number of people served.

As of April 1, 2004, the VITA program at our South Minneapolis Underserved Area office had prepared 73 tax returns totaling \$100,402 in refunds to taxpayers in the South Minneapolis Underserved Area at no charge. Credit union employees working on credit union time do the tax preparation and filing work voluntarily. We are pleased with our first year performance.

Our future plans are to expand the VITA program to one additional office every year. In 2005 (in preparation for the 2004 tax year), we will introduce the VITA program to our Northfield (Minnesota) Underserved Area branch in addition to our South Minneapolis Underserved Area location.

Our goal is to triple the number of people served in 2005 – we anticipate this number will be 240 individuals served in our two underserved areas mentioned.

Volunteer Income Tax Assistance (VITA)

One of the newest community efforts undertaken by the credit union is the Volunteer Income Tax Assistance (VITA) program through AccountAbility Minnesota. While the program is discussed in detail elsewhere in this charter proposal, it bears repeating in answering this question, largely due to the positive impact it is having on the South Minneapolis Underserved Area.

To date, the VITA effort has provided tax assistance to over 50 community residents, resulting in tax returns of nearly \$90,000. With three weeks yet remaining in this year's tax season, the credit union anticipates providing this service to even more residents of the South Minneapolis Underserved Area in 2004.

Excerpt from previous NCUA response:

Volunteer Income Tax Assistance (VITA) Program. In conjunction with the Internal Revenue Service (IRS) and AccountAbility Minnesota (AAM), US Federal is offering the VITA service to South Minneapolis Underserved Area residents in 2004. This free tax preparation service is targeted to income-qualifying individuals. *Income guidelines are \$25,000 or less for individuals and \$35,000 or less for families.* Due to loss of employment, divorce, or other income related circumstance, US Federal may consider serving individuals or families whose prior year income exceeds these income guidelines. US Federal is providing office space, computers and volunteers.



Free Tax Help
It's your money, come and get it.

AccountAbility Minnesota provides free tax help and electronic filing to individuals who meet these income guidelines:

\$25,000 or less for singles	\$35,000 or less for families
-------------------------------------	--------------------------------------

Visit: January 29 - April 15
 US Federal Credit Union Tuesdays & Thursdays
 2535 27th Avenue South 1:00 - 4:30pm
 Minneapolis No Appointment Necessary

US FEDERAL
CREDIT UNION

AA
AccountAbility Minnesota

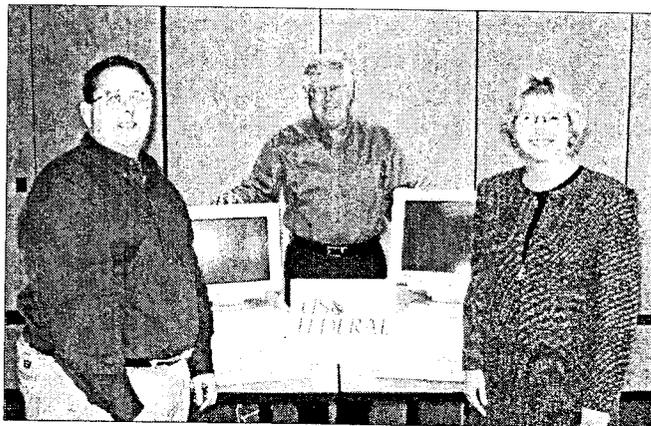
For additional Tax Help locations call:
 AccountAbility Minnesota (651) 287-0187

USFCU Branch Manager (b)(6) provides tax assistance to member (b)(6) as part of the credit union's participation in the VITA program.

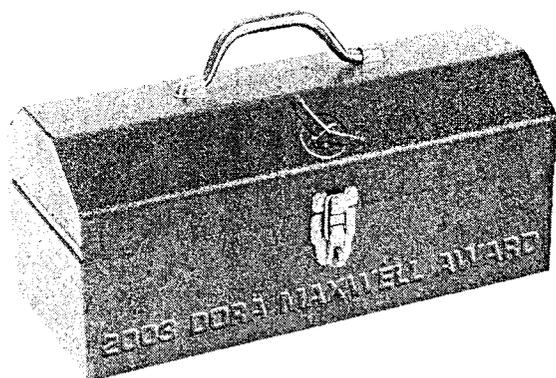
Advertisement in *The Seward Profile*

Nearly **one dozen** US Federal employees have taken part in the VITA effort, either by preparing tax returns or otherwise supporting those who do.

US Federal Credit Union also donated six personal computers to AccountAbility Minnesota in the latter part of 2003. The credit union's generous donation allows the non-profit entity to serve more VITA clients at more locations and better meet their mission of service.



AccountAbility Minnesota Representative Kurt Zilley receives six personal computers from USFCU President/CEO Bill Raker and USFCU Senior Vice President/CTO Joanne Johnson



National Dora Maxwell Award for Social Responsibility

In February, US Federal Credit Union was recognized with a National Honorable Mention Dora Maxwell Award. To qualify for national recognition, the credit union placed first in the state of Minnesota.

The award-winning entry consisted nearly 150 pages of community outreach highlights. The theme 'Building Community' focused on the

many ways US Federal Credit Union meets its mission of member service: **"Everything we do is for the benefit of people – our member-owners, employees, and community."**



USFCU President/CEO Bill Raker accepts the National Dora Maxwell Award at CUNA's Governmental Affairs Conference

Get tax help and electronic-filing from January
Call a location near you for dates and times.

April 15

**Need your tax refund now.
Use Direct Deposit.**

It's *faster* and *safer* than having a check mailed to your home.
Have a bank account? Bring a check to show the account and routing numbers.

No bank account? Stop at your neighborhood bank or credit union and open an account today. Locations with a * offer this service.

Extra Bonus - Use *Direct Deposit* for your payroll check. No more waiting in line on payday or paying money order fees!



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The **AccountAbility Minnesota Taxpayer Services Program** is funded in part by: American Express Philanthropic Program; Antioch Company/Creative Memories Fund; Central Minnesota Community Foundation; the Unrestricted Endowment Fund of the Duluth-Superior Area Community Foundation; the Initiative Fund, a regional foundation; the McKnight Foundation; the Minneapolis Foundation; Minnesota Society of Certified Public Accountants; the Otto Bremer Foundation; and the State of Minnesota. We thank them for their support and also thank our many community and corporate partners that help make the program a success.



ST. PAUL

AccountAbility Minnesota*
(Individual & self-employed)
2300 Myrtle Ave., Suite 180
(651) 287-0187

CLUES

(E-file not available)
220 S. Robert St.
(651) 292-0017

East Side Community Center

(E-file not available)
1526 E. Sixth St.
(651) 771-9339

Goodwill-Easter Seals

553 Fairview Ave. N.
(651) 379-5800

Hubbs Center
1030 W. University Ave.
(651) 290-4822

Martin Luther King Center
270 N. Kent
(651) 224-4601

Ramsey Action Programs
450 N. Syndicate St.
(651) 645-6445

Wabasha Center (NeDA)
(E-file not available)
481 S. Wabasha
(651) 292-0131

TWIN CITIES METRO AREA

Community Action for Suburban Hennepin
Various locations
(952) 933-9639

Familink - Bloomington
Creekside Community Center
9801 Penn Ave. S.
(952) 928-0444

Hopkins Area Family Resource Center
915 Main Street
(952) 988-5350

Thorson Family Resource Center
7323 58th Ave. N., Crystal
(763) 504-8976

ST. CLOUD

Tri-County Action Program
(888) 765-5597, Wendy - Ext. 128
* Tri-CAP*
700 W. St. Germain St.
* Waite Park City Hall*
19 Thirteenth Ave. N.
* Catholic Charities*
157 Roosevelt Rd.

Salvation Army*
223 E. St. Germain St.
(320) 252-4552

MINNEAPOLIS

Brian Coyle Community Center*
420 15th Ave. S.
(612) 338-5282

Community Action Program
2104 Park Ave. S.
(612) 334-3672

Chrysalis

4432 Chicago Ave. S.
(612) 871-0118

CLUES

(E-file not available)
2700 E. Lake St., Suite 1160
(612) 871-0200

Eastside Neighborhood Services

(E-file not available)
1700 Second St. NE
(612) 781-6011

North Regional Library

(E-file not available)
1315 Lowry Ave. N.
(612) 630-6600

DULUTH

University of Minnesota - Duluth

- * Kirby Student Center
1208 Kirby Drive
(218) 726-7966
- * Duluth Public Library
520 West Superior St.
(218) 723-3802

MARSHALL/WORTHINGTON

AccountAbility Minnesota/Children's Defense Fund Minnesota
(507) 372-3786

- * Wesley United Methodist Church
202 N. 4th St.
Marshall
- * Prairie Lakes Center
2011 Nobles St.
Worthington



Derrick, a student and a single father, had no idea he qualified for many family-related tax credits. The credits amounted to over \$4,000!

* Financial Services available to assist in opening a savings/checking account.

Free Educational Seminars

Members and potential members receive financial education through a series of free financial seminars, sponsored and hosted by USFCU.

Business Development staff will typically enlist credit union employees and third-party providers as seminar presenters. The presenters do not sell or endorse any financial products to ensure that the information is given objectively with only the financial well-being of the attendees in mind.

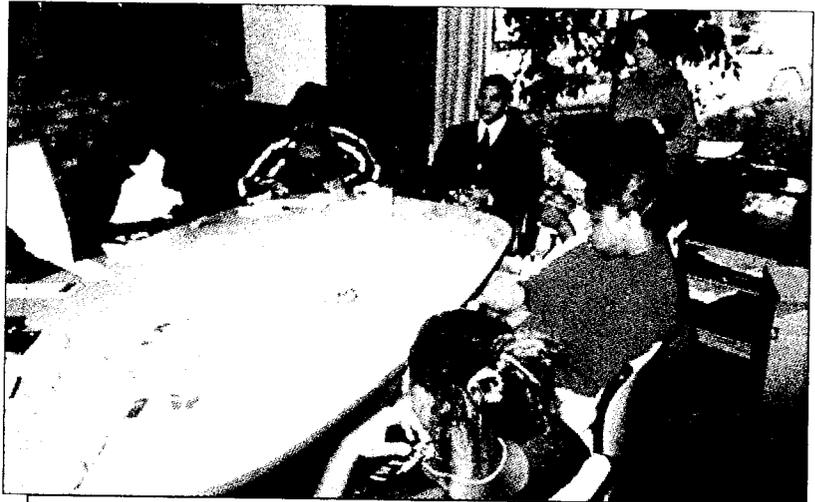
Seminar topics currently offered include:

- Credit Report Review and Repair
- First Time Home Buyer
- Investment Fundamentals
- Turbulent Times
- Insurance 101
- Asset Allocation
- Financial Management
- Retirement Plan Distributions
- Retirement Investment Strategies
- 403(b) Retirement
- Annuities
- Women and Investing
- College Funding
- Long Term Care
- Charitable Giving
- Employment Transitions
- Mutual Funds
- College Planning 529 Plans
- Pension and 401(k) Services
- Tax Strategies/Tax Law Changes
- Estate Planning
- Credit Unions-What's in it for you?

(b)(4)

Highlighted seminars include:

- **A 5-week series of financial seminars for the Volunteers of America Alternative High School in the South Minneapolis Underserved Area.** USFCU staff presented financial education to two classes of high school-aged students. Weekly topics included: Money Matters, Budgeting, Savings and Investments, Credit, and Financial Institution options.



Volunteers of America Seminar held at USFCU branch in the South Minneapolis Underserved Area

- In 2003 US Federal Credit Union invited over 450 local business contacts to a **Pension/401(k) services seminar**. The focus of the seminar was to provide area employers with an understanding of the differences in programs, and to help them select programs that best meet their employees' financial needs.
- A series of **10 seminars on a variety of personal finance topics** were hosted at two GTCC area employers. Attendance numbers exceeded predictions. Most seminars generated attendance in excess of 50 individuals.
- A series of **8 one-hour seminars on a variety of personal finance topics** in 2003 at two GTCC area employers yielded such a positive response that 4 new 1½ hour seminars were instantly scheduled for 2004.

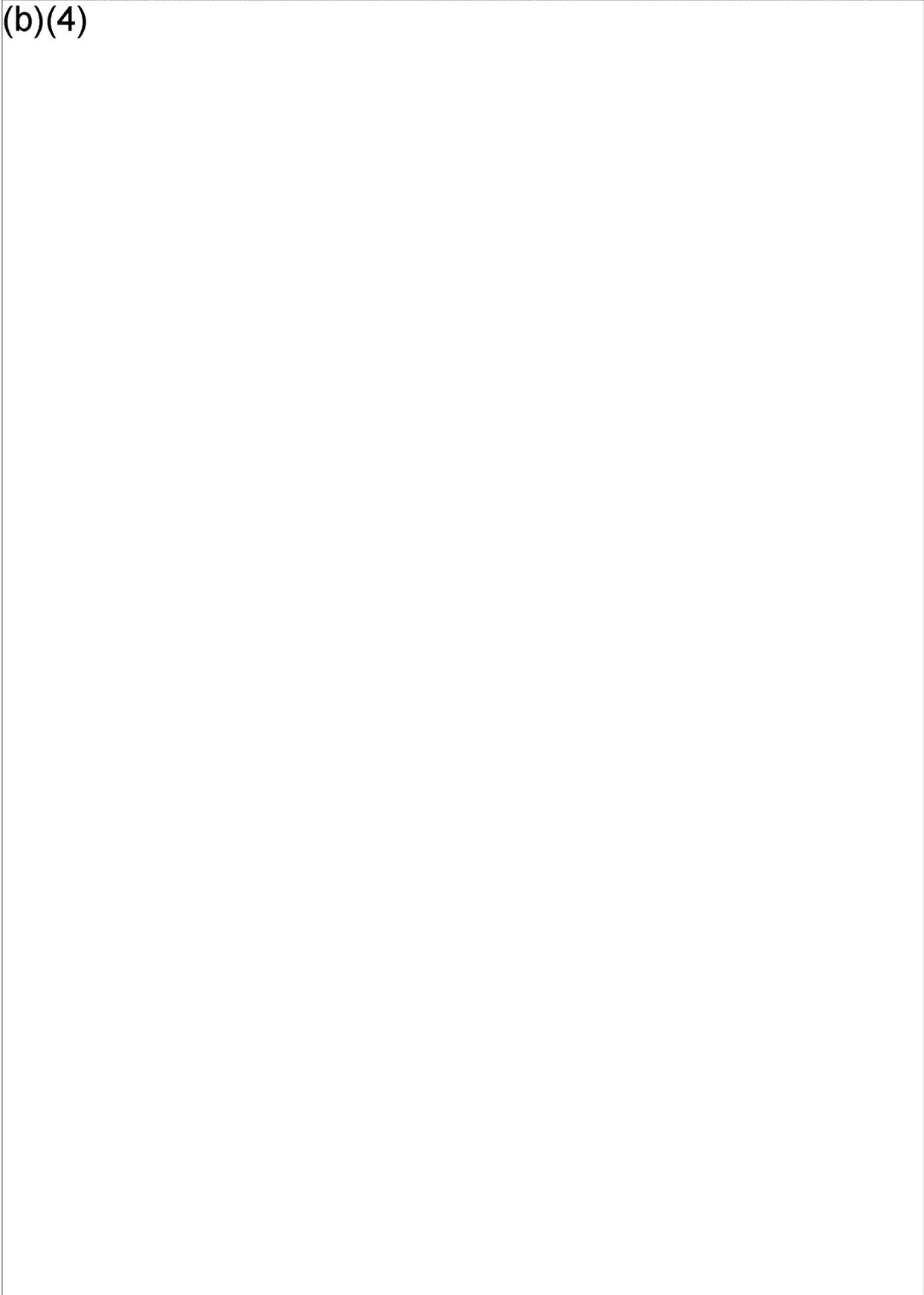
Because of the impact these and other seminars have had on the existing membership base, Business Development is expanding the program in 2004. New topics, better promotion, and increased accessibility to those in USFCU Underserved Areas are all planned in the new year.

As of this writing, USFCU Business Development staff are developing a curriculum which will integrate the following new topics into our current seminar offering:

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Promotional materials also in development offer more information about the credit union's seminar program including a topical list of all available seminars. "Lenses of Work" seminar is in

(b)(4)



The demand for such education is apparent. USFCU has already scheduled four 'Learn at Work' seminars in 2004, and over 40 GTCC employers have expressed interest in some level of seminar program in the new year.

First time homebuyer seminars are scheduled at multiple USFCU locations within the GTCC for 1st quarter 2004.

(b)(4)

RECON, Ltd – Free Vehicle Buying Service

RECON services are offered to credit union members at no cost or obligation. A RECON representative works on behalf of their client and negotiates the purchase price of a new or used vehicle.

RECON representatives operate at USFCU locations throughout the GTCC. Office space at USFCU facilities in Burnsville, Bloomington, Fridley, and South Minneapolis is made available to RECON, as is promotional support from the USFCU marketing department. These are afforded to RECON for good reason – The service they provide to credit union members is truly valuable.



Upon contacting their RECON representative, the member simply identifies their preferred vehicle make, model, options, and color. The RECON representative then searches for the vehicle and negotiates a ‘best deal’. Upon making a purchase decision, the RECON representative may then assist with the purchase procedure, and in many cases will even deliver the vehicle to the buyer.

Though offered to all USFCU members, there is no question that the service is beneficial to those of modest means, particularly at the USFCU branch located within the South Minneapolis Underserved Investment Area. RECON Representative (b)(6) reports many instances where vehicle buying services came to the aid of lower income members:

“I have several cases of working with lower income members. I treat each member the same, regardless of how much money is involved.

In one instance a young, single mother needed a safe yet inexpensive vehicle quickly. As you know cheaper good cars are really hard to find. After a considerable search, I found a '90 Buick with 46,000 miles for under \$3,500.

I worked closely with the young lady to ensure the loan payment and other vehicle expenses would fit her budget. She ended up getting the car and is very happy. She and her mother always hug me when they see me at the credit union!

I have paid taxi fares, personally delivered cars to as far away as Brainerd, and have driven to pick up clients from their home. I am proud to say that Recon willfully offers our services to everyone, no matter what the income of the member.”

Searching and negotiating used vehicles can be a more complex process as the *condition* of the car or truck becomes an important determinant in the establishing value. Here RECON representatives can further lend their expertise to the used car buyer.

BEST PRACTICES PROGRAMS - US FEDERAL CREDIT UNION

Category: Community Partnerships/Charitable Donations

Community Care Committees

A 'Community Care Committee' (CCC) in our South Minneapolis facility was so well received that the program is being expanded to all USFCU locations in 2004. Such committees are made up of a healthy mix of branch staff - front line employees and managers alike - whose primary role is to determine ways the credit union can give back to the communities we serve. The CCC chooses to participate in existing community events (such as the Minnesota Paint-A-Thon, or the National Night Out for Crime Prevention) or develops social responsibility initiatives from the ground-up (credit union 'garage sales' for area causes). The committee is given a budget and is empowered with decision-making authority to select programs that best meet the needs of their local community.

Contact: Marty Kelly, VP Marketing/Business Development
Contact Phone: (952)736-5396

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Category: Financial Education/Workshops

Learn-At-Work Financial Seminars

US Federal Credit Union offers a variety of benefits to their Select Employee Groups, including a host of financial seminars. The process was formalized in 2004 with the development of a 'Learn-At-Work' program which provides area employers with a menu of dozens of free educational seminars to choose from. Employers will be encouraged to select relevant programs and schedule them with a credit union Business Development Representative. Seminars range in topics from first-time homebuying to budgeting to identity theft. The Learn-At-Work series will be expanded into the credit union's underserved Investment Areas in the months to come, allowing members and non-members the opportunity to receive free, no-obligation financial education from their credit union.

Contact: Heather Bacigalupo, Business Development Specialist
Contact Phone: (952) 736-5334

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Category: Predatory Lending Alternatives/Volunteer Income Tax Assistance

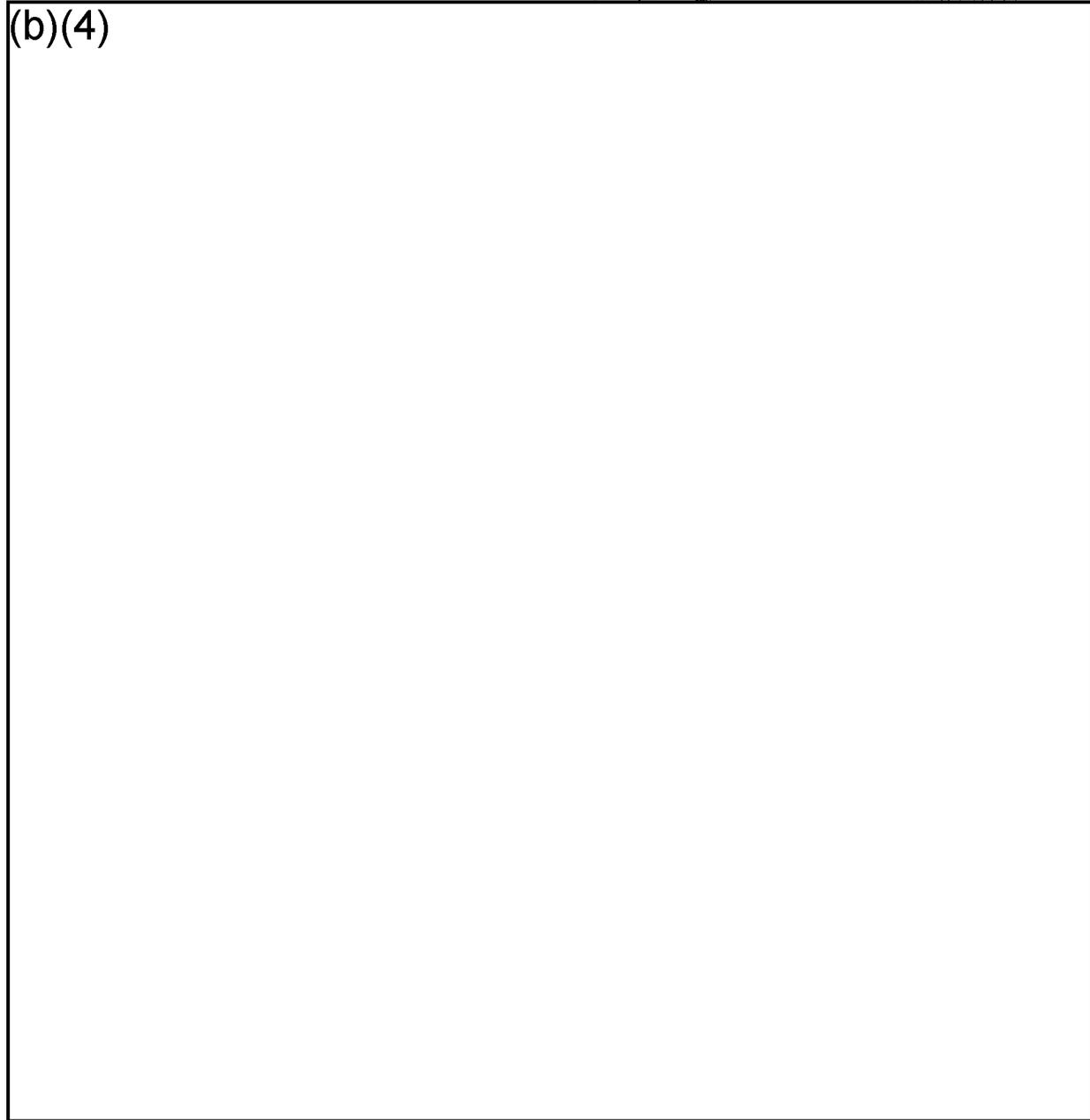
VITA Program - South Minneapolis Underserved Area

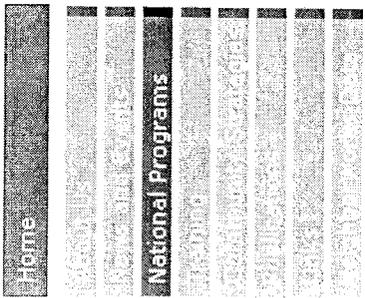
US Federal Credit Union partnered with AccountAbility Minnesota to provide free tax preparation services to individuals living in the South Minneapolis community. The credit union is a host site for the program, and twice a week offers preparation by appointment or walk-in. Credit union staff volunteer time and expertise for the cause, and USFCU fully funds promotional print campaigns in underserved community publications. (a sample advertisement follows). The initial weeks of the program are exceeding all expectations. In just over 3 weeks, the credit union has assisted with over 30 returns and has helped lower income taxpayers to receive well over \$40,000 in refunds.

US Federal also provided support to VITA by donating personal computers to the effort. Last fall the credit union gave 6 refurbished PC's to AccountAbility Minnesota, which will be used to prepare tax returns at locations with limited computer access.

Contact: Jill Aleshire, Minneapolis Office Branch Manager
Contact Phone: (952) 736-4917

(b)(4)





> NeighborWorks Lookup > Jobs and Consulting > Site Search

National NeighborWorks® Programs

NeighborWorks organizations participate in national programs to work toward common goals, share resources, and spark innovations to revitalize their communities. Though remarkably diverse, the national programs all further the NeighborWorks goal of "strengthening communities and transforming lives."

- Campaign for Home Ownership
- Multifamily Initiative
- Rural Initiative
- Insurance Alliance
- Resident Leadership Initiative
- NeighborWorks Week

NeighborWorks Campaign for Home Ownership

Because home ownership plays such a vital role in the lives of individual families and communities, the NeighborWorks network spearheaded a national campaign to make home ownership a reality for the underserved. The Campaign has produced tens of thousands of new homeowners in lower-income communities.

NeighborWorks Multifamily Initiative

The Multifamily Initiative members' affordable rental homes are cornerstones of neighborhood health. The initiative supports excellence in real estate development and preservation, asset management, and resident services and leadership, with consultation, training, grants, and policy and best practice research. Neighborhood Capital Corporation provides development loans.

NeighborWorks Rural Initiative

Rural Initiative members implement innovative strategies for housing and economic development in struggling rural areas.

NeighborWorks Insurance Alliance

NIA develops partnerships between the insurance industry and local NeighborWorks® community-based organizations. By teaming together, they can deliver economic stability and

Proposed Marketing Plan

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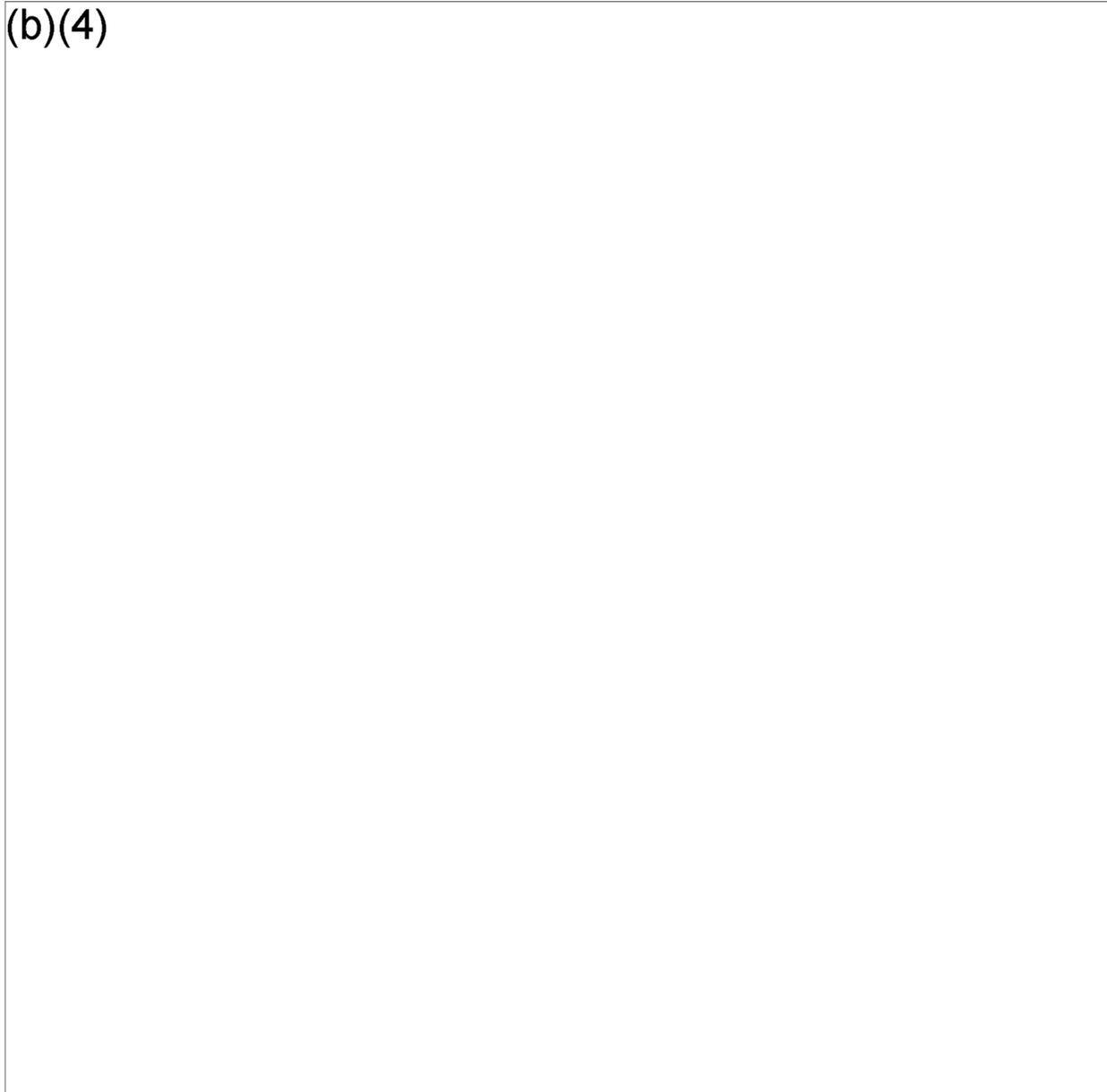
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(b)(8)

Erin Murphy

(b)(4)



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11/12/2003

BUSINESS/MARKETING PLAN

Proposed Business Plan

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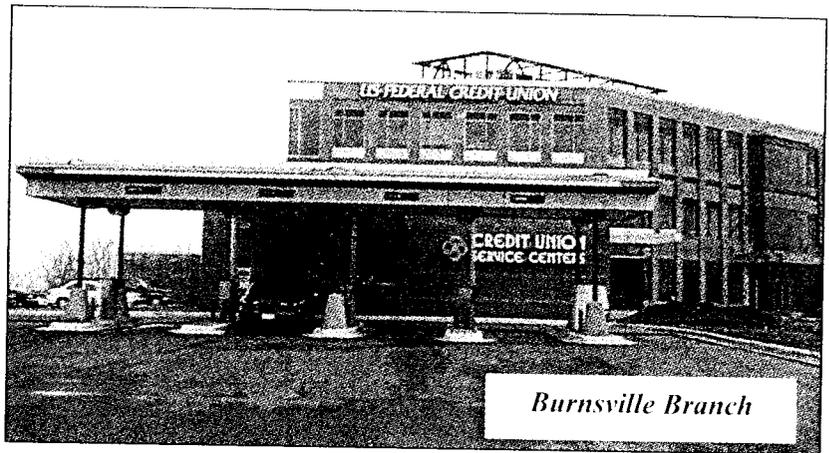
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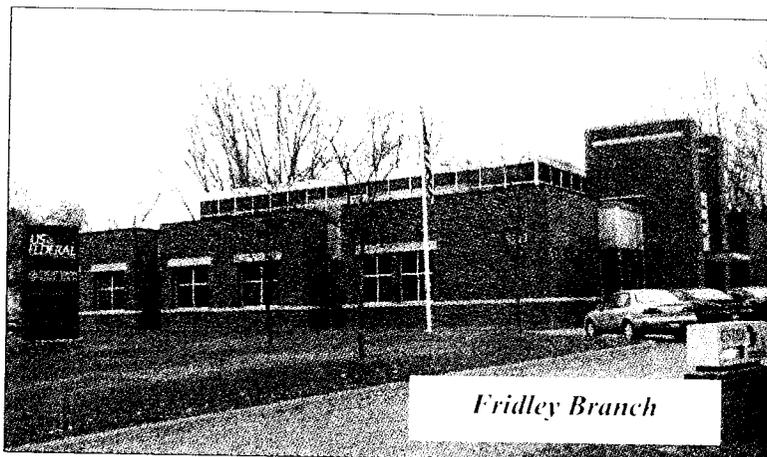
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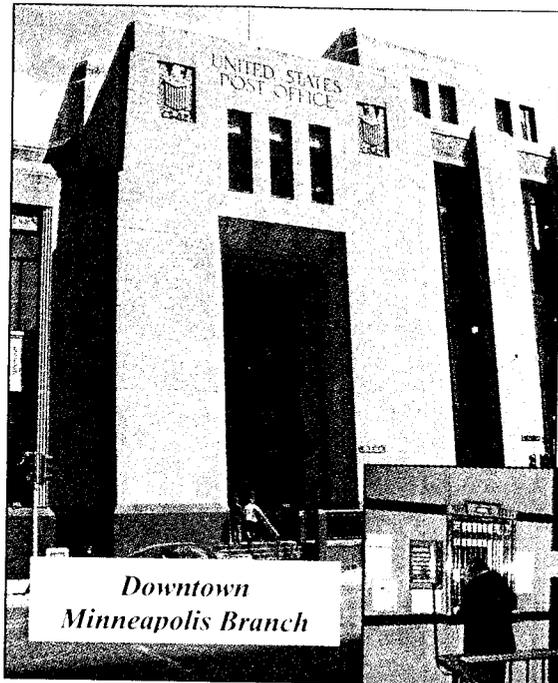
1400 Riverwood Drive
Burnsville



Federal Building Room 127,
Fort Snelling
St. Paul



6303 Old Central Ave NE
Fridley



Main Post Office Room 121
Downtown Minneapolis

*Downtown
Minneapolis Branch*



2535 27th Avenue South
South Minneapolis



South Minneapolis Branch



→ NOT WITHIN BOUNDARIES
OF COMMUNITY

660 Professional Drive
Northfield

Northfield Branch

Existing And Proposed Facilities -

USECII currently maintains four full

(b)(4)

ATMs – USFCU members have access to 12 existing and union-owned surcharge-free ATMs. USFCU belongs to the **INSTANT CASH NETWORK** and its members have access to surcharge-free ATMs at all Wells Fargo Branch locations that have an ATM. Currently that is approximately 50 additional surcharge-free ATMs

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PC Banking – USFCU's Internet BranchSM provides members 24-hour access to account information via the World Wide Web. This free service allows members to transfer funds between accounts, make VISA and other loan payments, review account histories, view paid checks, pay bills and download their account information to Quicken or MS Money.

USFCU Website – Provides lots of valuable information about the credit union and its products and services. Additionally, the website allows members to:

- Apply for membership
- Gain access to ExpressFoneSM online
- Apply for loans including first mortgages
- Access payment and retirement calculators
- Reorder your checks
- Get current loan and savings rates
- Pay bills on-line
- Contact the credit union via e-mail

ExpressFoneSM, Free 24-Hour touch-tone telephone service – With the touch of a few buttons, USFCU's free ExpressFoneSM touch-tone telephone service is available anytime, anywhere the members are located. Members can transfer funds, make loan payments, get balances and much more – 24 hours a day, seven days a week. Its easy to use as the system talks the members through the entire process step by step.

Member Financial Service Offerings -

Member Savings Products:

Regular Share Savings Account
Preferred Savings Account
Regular Checking Accounts
Money Market Savings Account
Christmas Savings Account
Savings Certificates: 91-day to 60-month terms
Traditional IRA
Roth IRA
Coverdell Education IRA
Daily Savings IRA -- No minimum balance
IRA Certificates -- Low minimum deposit of \$1,000

Member Loan Products:

Vehicle Loans (new & used)
Boat Loans (new & used)
RV loans (new & used)
Personal Loans
Signature Loans
Vacation Loans
Debt Consolidation Loans
Shared Secured Loans
Certificate Secured Loans
Student Loans
Visa Credit Cards
Home Equity Line of Credit
Home Improvement Loans
First Mortgage Loans (including first time home buyer loans)
Second Mortgage Loans
Overdraft Protection Loans
Lot Loans
Credit Life Insurance
Credit Disability Insurance
Mortgage Insurance Programs
GAP Insurance
Mechanical Repair/Breakdown Insurance
Skip-A-Pay Program

Other Member Services Offered:

High-quality Member Service – Seasoned, Knowledgeable Employees (semi-annual member satisfaction surveys conducted by independent research firm)
Debit Cards
ATM Cards
Direct Deposit
Direct Payment – ACH
Free Checks to Prime Club members age 50 and better
Free Travelers Checks to Prime Club members 50 and over
Free Checks to seniors age 60 and over
Free Notary Services
39 full-time/6 part-time Member Service Associates
21 Financial Service Representatives
18 Loan Officers
Contact Center with 13 Representatives
Lending Center with 4 Loan Officers and 6 Lending Representatives
ExpressFoneSM
Loans-by-Phone
On-line Consumer Loan applications
On-line Mortgage Loan applications
Discount Realty Services
Discount Title Services
24-hour Internet BranchSM
Saturday hours
6 Full Service Branches
5 Limited Service Branches
13 Drive-thru lanes
Bill Payer – Online Bill Payment Program
Free Online Check Viewing
Online Statements
Online VISA® Cash Advances
Online Automatic Recurring Payments
12 ATMs
Indirect Loan Program through several area dealerships
Free Member Vehicle Buying Service
Property/Casualty Insurance
Accidental Death/Dismemberment Insurance
Identity Theft Insurance
BALANCE – A financial fitness program
MEMBERS Financial Services

(b)(4)

US Federal Credit Union is the first federally chartered credit union in Minnesota to offer IRnet.

In March, the credit union continued its implementation of services and programs to serve the credit union's various segments by signing an agreement with the World Council of Credit Unions to offer the IRnet program. IRnet allows USFCU to provide international money remittances to its members and potential members more efficiently and more economically than can other financial service providers. As an example, a USFCU member using the IRnet system could send \$1,000 instantly to Mexico for just \$10.



Arthur Arnold, President/CEO of the World Council of Credit Unions (WOCU) and Bill Raker, President/CEO of USFCU sign the IRnet agreement on March 25, 2004. Looking on is Brian Branch, Vice President/COO of WOCU and Greg Berry, Vice President, R&D of USFCU.

In support of our commitment to workforce diversity, US Federal Credit Union restated our Affirmative Action Plan with data effective for October 1, 2003. An analysis of our workforce identified that we met or exceeded all regulatory guidelines for diversity in the workplace. Due to favorable minority utilization in all categories, US Federal Credit Union does not have the need to create specific diversity recruitment goals. Therefore, we conclude that our affirmative action procedures have been effective. US Federal Credit Union plans to continue its current recruitment processes as well as pursue expanded resources and relationships in support of effective workforce utilization.

US Federal Credit Union has included an informational copy of its 2003 Affirmative Action Plan.

Minority Statistics

(b)(4)



Non-english speaking residents of 7-county community

5.7% Anoka County % residents speaking language other than English at home
298084 Anoka County population 2000
16991 Number of people in Anoka County speaking language other than English at home

6.2% Carver County % residents speaking language other than English at home
70205 Carver County population 2000
4353 Number of people in Carver County speaking language other than English at home

7.6% Dakota County % residents speaking language other than English at home
355904 Dakota County population 2000
27049 Number of people in Dakota County speaking language other than English at home

12.8% Hennepin County % residents speaking language other than English at home
1116200 Hennepin County population 2000
142874 Number of people in Hennepin County speaking language other than English at home

15.8% Ramsey County % residents speaking language other than English at home
511035 Ramsey County population 2000
80744 Number of people in Ramsey County speaking language other than English at home

6.9% Scott County % residents speaking language other than English at home
89498 Scott County population 2000
6175 Number of people in Scott County speaking language other than English at home

5.70% Washington County % residents speaking language other than English at home
201130 Washington County population 2000
11464 Number of people in Washington County speaking language other than English at home

2642056 Total 7-county population 2000

289649 Total number of people in 7 counties speaking language other than English at home

11.0% Percentage of residents in 7 county area speaking another language at home

SOURCE: U.S. CENSUS BUREAU

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Anoka County

Anoka County Population Total – 306,723

Anoka County Median Age – 34.5

Anoka County Median Income – \$62,807

Carver County

Carver County Population Total – 70,205

Carver County Median Age – 33.9

Carver County Median Income – \$65,540

Dakota County

Dakota County Population Total – 366,660

Dakota County Median Age – 34.4

Dakota County Median Income – \$65,240

Hennepin County

Hennepin County Population Total – 1,094,447

Hennepin County Median Age – 35.9

Hennepin County Median Income – \$53,869

Ramsey County

Ramsey County Population Total – 493,283

Ramsey County Median Age – 34.9

Ramsey County Median Income – \$46,516

Scott County

Scott County Population Total – 89,498

Scott County Median Age – 32.7

Scott County Median Income – \$66,612

Washington County

Washington County Population Total – 201,130

Washington County Median Age – 35.1

Washington County Median Income – \$66,305

(b)(8)

Age/Income Demographics

Source: US Census - Profile of Selected Economic Characteristics: 2000

State of Minnesota Median Age = 35.4 years
 State of Minnesota Median Income = \$54,931

Anoka County			Carver County			Dakota County			Hennepin County		
Age Range	#	%	Age Range	#	%	Age Range	#	%	Age Range	#	%
0-9	47633	15.5%	0-9	12667	18.0%	0-9	49853	13.6%	0-9	145372	13.3%
10-19	47588	15.5%	10-19	11078	15.8%	10-19	62861	17.1%	10-19	142276	13.0%
20-34	61154	19.9%	20-34	12912	18.4%	20-34	74223	20.2%	20-34	241206	22.0%
35-44	57278	18.7%	35-44	14615	20.8%	35-44	68296	18.6%	35-44	189669	17.3%
45-54	44225	14.4%	45-54	9178	13.1%	45-54	54376	14.8%	45-54	167027	15.3%
55-64	26522	8.6%	55-64	4509	6.4%	55-64	30680	8.4%	55-64	96410	8.8%
65-up	22323	7.3%	65-up	5246	7.5%	65-up	26371	7.2%	65-up	112487	10.3%
Total	306723		Total	70205		Total	366660		Total	1094447	
Median Age	34.5		Median Age	33.9		Median Age	34.4		Median Age	35.9	
HH Income	#	%	HH Income	#	%	HH Income	#	%	HH Income	#	%
\$0-24K	17348	15.4%	\$0-24K	3252	13.4%	\$0-24K	16776	12.3%	\$0-24K	105574	23.3%
\$25-49K	25903	23.0%	\$25-49K	5174	21.3%	\$25-49K	26850	19.8%	\$25-49K	105313	23.2%
\$50-74K	26793	23.8%	\$50-74K	5794	23.8%	\$50-74K	32856	24.2%	\$50-74K	89214	19.7%
\$75-99K	19520	17.4%	\$75-99K	4256	17.5%	\$75-99K	22863	16.8%	\$75-99K	67876	15.0%
\$100K-up	22831	20.3%	\$100K-up	5858	24.1%	\$100K-up	36555	26.9%	\$100K up	85423	18.8%
Total	112395		Total	24334		Total	135900		Total	453400	
Median Inc	\$62,807		Median Inc	\$65,540		Median Inc	\$65,240		Median Inc	\$53,869	

Ramsey County			Scott County			Washington County			TOTAL GTCC		
Age Range	#	%	Age Range	#	%	Age Range	#	%	Age Range	#	%
0-9	64400	13.1%	0-9	16569	18.5%	0-9	32292	16.1%	0-9	368786	14.1%
10-19	75199	15.2%	10-19	13305	14.9%	10-19	31601	15.7%	10-19	383908	14.6%
20-34	107504	21.8%	20-34	19022	21.3%	20-34	36399	18.1%	20-34	552420	21.1%
35-44	78732	16.0%	35-44	18437	20.6%	35-44	38877	19.3%	35-44	465904	17.8%
45-54	71803	14.6%	45-54	10760	12.0%	45-54	30210	15.0%	45-54	387579	14.8%
55-64	42759	8.7%	55-64	5861	6.5%	55-64	16484	8.2%	55-64	223225	8.5%
65-up	52886	10.7%	65-up	5544	6.2%	65-up	15267	7.6%	65 up	240124	9.2%
Total	493283		Total	89498		Total	201130		Total	2621946	
Median Age	34.9		Median Age	32.7		Median Age	35.1		Median Age	35.1	
HH Income	#	%	HH Income	#	%	HH Income	#	%	HH Income	#	%
\$0-24K	47763	24.0%	\$0-24K	3527	11.5%	\$0-24K	7922	11.1%	\$0-24K	202162	19.7%
\$25-49K	58875	29.6%	\$25-49K	6392	20.8%	\$25-49K	16093	22.5%	\$25-49K	244600	23.8%
\$50-74K	32450	16.3%	\$50-74K	8015	26.1%	\$50-74K	17552	24.5%	\$50-74K	212674	20.7%
\$75-99K	28344	14.3%	\$75-99K	6281	20.4%	\$75-99K	13412	18.8%	\$75-99K	162552	15.8%
\$100K up	31297	15.7%	\$100K-up	6499	21.2%	\$100K-up	16517	23.1%	\$100K up	204980	20.0%
Total	198729		Total	30714		Total	71496		Total	1026968	
Median Inc	\$46,516		Median Inc	\$66,612		Median Inc	\$66,305		Median Inc	\$56,452	

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2004		2005		
July - Sept	Oct - Dec	Jan - June	July - Dec	
	Assess Performance			
Develop/Implement	Assess Performance			
Develop	Implement	Assess performance		
Implement	Implement	Assess performance		
Implement	Implement	Assess performance	Ongoing	
Develop/Implement	Develop/Implement	Develop/Implement	Assess performance	

PLAN CALENDAR

*Vision, Mission and Values
Statement*

Vision

We will be the best financial institution where our employees can work and our member-owners can do business.

Mission

Everything we do is for the benefit of people – our member-owners, employees and community.

Values

As pioneer leaders in the cooperative credit union movement, we value our employees and volunteers and their contributions to our member-owners' financial success.

§

Statement of Commitment (Prologue) -

As a member-owned, not-for-profit financial cooperative, USFCU is committed to its members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in. We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in USFCU.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout USFCU's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This Statement of Commitment to members is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service," our philosophy of "People Helping People," and the national brand campaign slogan, "Where people are worth more than money."

These words are the prologue to a comprehensive Statement of Commitment US Federal Credit Union formally unveiled in 1999. **USFCU was the first credit union in Minnesota to create a Statement of Commitment** and today remains one of only ten in the state to have formally partaken in CUNA's Project Differentiation.

The complete USFCU Statement of Commitment follows.

US Federal Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, US Federal Credit Union is committed to its members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in. We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the un- or underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in US Federal Credit Union.

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This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section I: Service to Members

US Federal Credit Union strives to offer services designed to improve the economic and social well being of all members from all socio-economic backgrounds, including our low- and moderate-income members, and return financial value to those who participate in our member-owned financial cooperative.

Current Services that Help Improve the Economic and Social Well Being of Members:

1. Free Checking - No monthly service fees, No minimum balance requirements, and above-market dividend rates makes checking convenient and affordable. Additional enhancements - such as free checks to members age 60 and over - further support members living on fixed incomes.

2. Certificates - A wide range of short and long term investment programs typically with above-market rates and minimum opening balances as low as \$500.
3. Individual Retirement Accounts (IRAs) - These popular investments offer competitive rates, have no minimum balance requirements, and include Traditional, Roth and Education IRAs.
4. Members Financial Services (MFS) program to assist our members with financial and retirement planning, investment advice, brokerage services and insurance needs such as long-term care.
5. Specialty savings such as Christmas Accounts encourage members to save for seasonal holiday expenses rather than use debt.
6. Competitively priced consumer loans, offering flexible terms and a variety of payment options.
7. A full menu of home mortgage programs including purchase, refinance, construction, and equity. Specific services, such as the First-Time Homebuyers Program, allow members little or no down payment requirements and flexible qualifying terms.
8. Government insured student loan program to help members with educational expenses.
9. Low-interest Visa credit card accounts are available with lines of credit starting at \$500 to assist first time and low-income members meet qualification guidelines. Expanded VISA offerings include Gold and Platinum programs with competitive rates and increased purchase power.
10. Enhanced member business relationships that include checking, savings, lending and pension services - designed to assist small business owners and growing businesses.
11. MEMBERS Prime Club for members age 50 and over. For only \$15 a year the Club account includes free checking with dividends, free checks, credit union sponsored social activities and loan discounts.
12. Direct deposit and payroll deduction services encourage thrift and support the advantages of this deposit service
13. Convenient, 24-hour access to accounts via automated teller machine (ATM), touchtone phone, and personal computer.
14. Cost-saving convenience through electronic statements, electronic tax filing, and online credit reports.
15. A fully staffed Contact Center providing personalized member service by phone, fax, and online.
16. Member surveys to measure member satisfaction, provide insights into potential new services and improve member services and products.

Section II: Member Education

US Federal Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy and values.

Current Programs that Support Member Education and Advocacy:

1. Home buying seminars that educate members on the qualifying and purchasing process.

2. Credit union sponsored financial planning seminars held at large and small companies covering many current financial issues.
3. BALANCE financial program that helps members with debt management services via toll-free lines and Internet access.
4. Quarterly member newsletter that covers credit union issues and financial education topics. Credit union offices provide free consumer publications such as Home and Family Finance that address current financial-related topics.
5. Website that hosts financial calculators and links to Members Financial Network (MFN) which offers an extensive consumer financial library and financial calculators in addition to online discount brokerage services. Additionally, the credit union's website offers links to CUNA's Googolplex and Home and Family Finance Magazine Online.
6. Car buying service affiliate that provides members with dealers' cost information, car searches and purchasing services for a low mark-up over dealer cost.
7. All new employees attend orientation sessions that emphasize the uniqueness of credit unions compared to other types of financial service providers.
8. Management employees are encouraged to earn the Certified Credit Union Executive designation, which requires completing 10 courses in credit union philosophy, history and operations.
9. All board members are required to complete the CUNA Volunteer Achievement Programs (VAP) to enhance their knowledge on credit union philosophy and operations.
10. Credit union guidelines that encourage young members (ages 13 -17) to participate in membership services by encouraging the responsible use of checking and credit services..

Section III: Involvement/Governance

US Federal Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that Support Involvement/Governance:

1. The credit union runs annual board elections for at least three vacancies by mail ballot stressing full participation.
2. A nominating committee is appointed annually to search for and screen potential candidates for board vacancies.
3. The credit union promotes member involvement in board elections through its newsletter.
4. Members of the board serve on committees that encourage volunteer/member participation.
5. The credit union board appoints volunteer members to serve on the Supervisory Committee.
6. The credit union board has set attendance standards to ensure the commitment and participation of its members.
7. Annual meetings are promoted in the credit union newsletters and notices are mailed to members. Annual meetings are used to promote credit union participation, philosophy and issues.

Section IV: Diversity

US Federal Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

1. The credit union has worked with the National Credit Union Administration to include in its field of membership a low to moderate income area located in South Minneapolis that is both economically and racially diverse. It is the credit union's strategic initiative to provide services and programs that will benefit the community and its residents.
2. The credit union board strives for diversity in make up and representation of member groups.

Section V: Commitment to the Credit Union Movement and other Cooperative Activities

US Federal Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums.

In addition, US Federal will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that support the Credit Union Movement:

1. Member of the Minnesota Credit Union Network (MCUN) and supporter of other credit union state trade associations in states where US Federal offices are located.
2. Founding and sustaining member of the Filene Research Institute that conducts independent research on critical issues that affect credit unions today.
3. Promote and financially support legislative activities on state and national levels that further the credit union cause. As an example, US Federal backed the Credit Union Campaign for Consumer Choice to ensure consumers had the right to choose a credit union for service.
4. Provide developmental support to small credit unions with low or no interest deposits: Agassiz CU (\$100,000 at 0% interest); Ashby FCU (\$50,000 at 2%). We also assist the Latvian CU with corporate monetary services.
5. Supporter of the Credit Union Foundation's People-To-People Program that promotes credit union development worldwide.
6. Contributor to MCUN cooperative advertising program.

...and other Cooperative Activities:

1. Member of the Credit Union Shared Service Center Network that provides cash services to members on a national basis.
2. Employees work in political campaigns for politicians who support credit union issues.
3. Disaster and flood relief fund raising and donations to assist credit unions and their affected members.

Section VI: Public Service / Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, US Federal Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community and better position us to reach out and serve, as only credit unions can, those people in greatest need of affordable financial services.

Community Groups Currently Receiving Financial or Other In-Kind Support (including the support given) and Current Public Service Activities:

1. Children's Miracle Network -
Gillette Children's Hospital
2. Super Cities Multiple Sclerosis Walk
3. Combined Federal Campaign
(United Way)
4. Minnesota FoodShare
5. Twin Cities Paint-a-thon
6. Meals on Wheels
7. Adopt-a-Family
8. Family Violence Network
9. Bring Your Child to Work Day
10. Minnesota Transitions High School

Assistance to Small Credit Unions

Every day, the cooperative spirit is demonstrated to the members and communities served by US Federal Credit Union. Less noticeable, however, is how USFCU demonstrates our service philosophy indirectly by helping smaller credit unions better meet the needs of *their* members.

US Federal is a supporter/volunteer of the Minnesota Credit Union Network's *Credit Union Preservation Project* that assists small credit unions with guidance in a number of areas. USFCU continues to support this initiative and stands ready to assist other credit unions when possible.

Over the years US Federal has actively supported numerous credit unions -- within and outside of the Greater Twin Cities Community. Sometimes such assistance comes in the form of enhancing a credit union's product line. More often, however, is the role USFCU plays as a service provider, consultant or guide to our smaller counterparts.

A few highlights of these initiatives include:

- At no charge, US Federal Credit Union currently provides the (b)(4) assets of \$3.4 million, with depository services from our South Minneapolis Underserved Area branch. USFCU provides check encoding and the transfer of funds to Mid-States Corporate Credit Union. This arrangement is ongoing and has been in place for several years.
- CUNA Mutual's Members Financial Services (MFS) program provides credit union members with financial planning and investment alternatives. US Federal, a participant in MFS, established relationships with (b)(4) (b)(4) to enable them to provide these services to their members. These smaller credit unions simply did not have the resources to participate on their own. USFCU made participation affordable by covering virtually all program expenses (including representative salaries and clerical support) and providing for revenue sharing. These relationships have been in place at both credit unions for a number of years, and have allowed members financial planning opportunities that would otherwise be unavailable to them via their credit union.
- Management of (b)(4), a \$1 million metro area credit union received accounting and lending consultation and other support from US Federal Credit Union. USFCU also assisted with a strategic planning effort with this credit union's board of directors.

- US Federal provided state-chartered, (b)(4) rent-free office space in our South Minneapolis Underserved Area branch to help defray its operating costs. USFCU also provided accounting and data processing assistance.
- Employee turnover at \$16 million (b)(4) resulted in the lack of a qualified collections department. USFCU employee, (b)(6) contacted the struggling credit union and offered to train existing personnel in the basics of collections. (b)(6) worked with the credit union CEO to develop a training program and schedule to assist with the employee education. The credit union CEO commended US Federal's willingness to help.
- While attempting to work out arrangements with an ATM provider, (b)(4) an out-of-state credit union with a branch in Minnesota was in need of immediate ATM processing support. USFCU offered ATM processing through our existing network until the smaller credit union could work out arrangements with their existing ATM provider.
- Seeking affordable strategic planning assistance, (b)(4) asset size \$17 million, came to USFCU for guidance. US Federal researched and negotiated several options for the smaller institution, allowing them to choose a program to best meet their strategic direction.
- (b)(4) with assets of \$31 million, experienced rapid growth and difficulties serving its expanding membership base. After struggling with issues regarding the construction of a new facility, they turned to USFCU. As a strong advocate of the Shared Branching Network, we suggested this smaller credit union participate in this program, which would ultimately serve their members better throughout the metro area.

Often the best support USFCU can provide to a smaller credit union is simply financial. In several instances US Federal has provided low or no interest deposits to these institutions.

(b)(4)

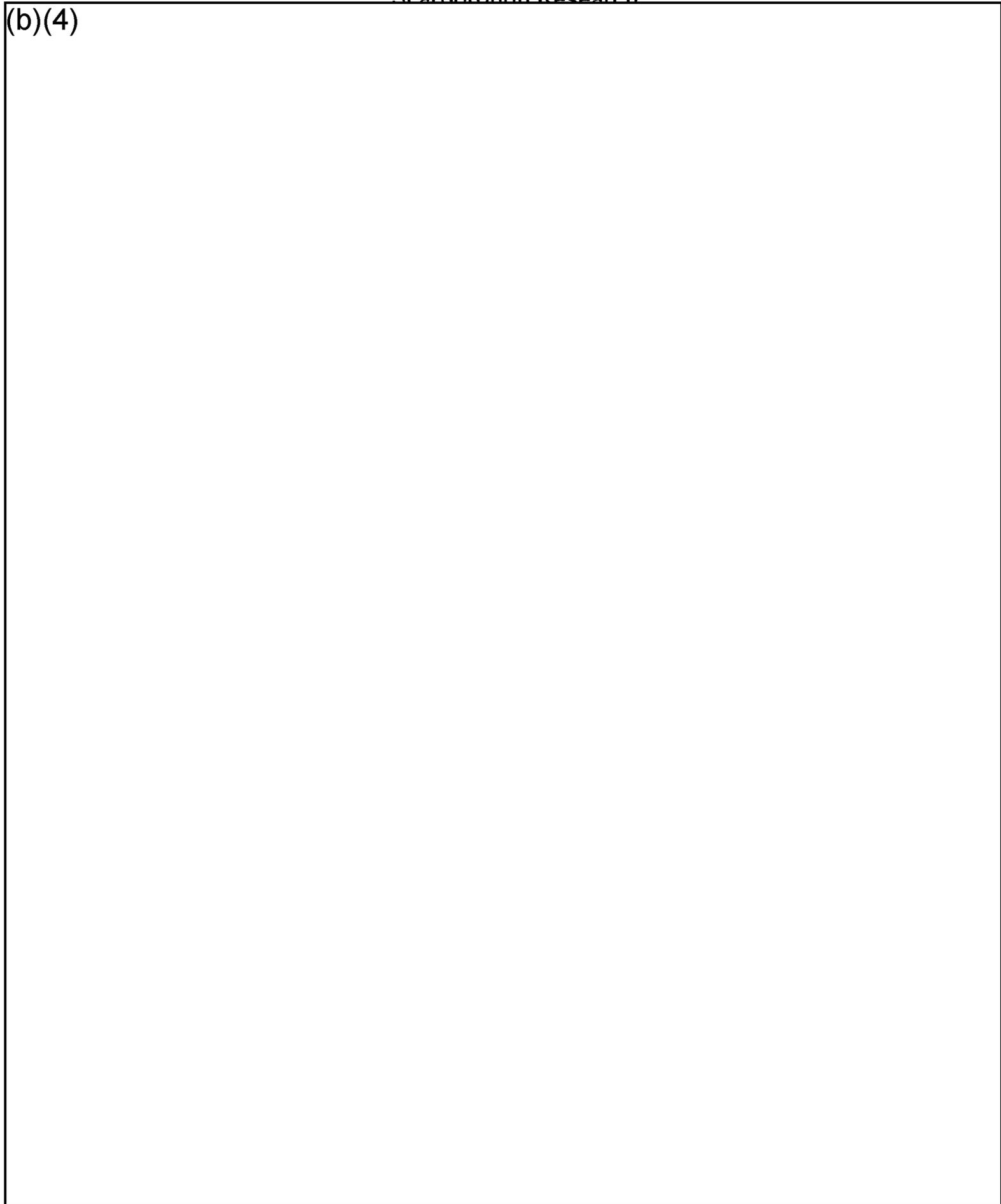
(b)(5),(b)(8)

RIVER CENTRE

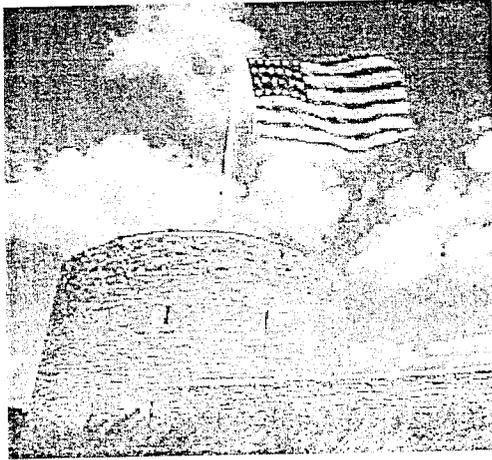
2002 Attendance at TEP and Roy Wilkins Auditorium	B a n q u e t	C E i v e n t s	C o n c e r t s	C o n s u m e r	C s o n v e n t i o n	C G V e B n e e r a t e	D a n c e s	E x a m s	F a m i l y	F e s t i v a l s	G s r a d u a t i o n	M e e t i n g s	T r a d e s h o w	W e d d i n g s	2 A o t o t 2 e n t n a c t i o n J e	T N E o u v t m e a b n l e t r s o f	N E D u v a m e y b n s l e t r s o f
Jan	4,747		3,047	62,680		7,974	1,600	980		16,416		520			70,994	19	43
Feb	320		5,090	29,562		6,965						7,980	3,500		73,422	30	68
Mar	1,670		9,789	19,819		6,975	1,000			20,641		2,418	4,800		44,461	29	56
Apr	4,872	175	4,329	10,504		1,975	2,300		3,650		1,700	3,325	590		57,761	37	75
May	2,230	3,295			5,500				2,000		8,150			150	27,275	25	50
June	-			687	300		150				25,400				52,629	21	45
July	125		3,250			730	1,500	1,450	7,647			3,976		373	19,051	15	36
August	1,450		11,199	1,447		4,953			1,042			197	500	610	21,398	15	46
September	700		7,320			6,700	600					29,088	1,000	250	45,658	22	47
October	2,260			5,307		12,420	850				4,400	2,885	2,500	677	31,299	29	44
November	1,675	100	10,877	5,500		3,500			560			1,005			23,217	19	34
December	1,200	4,000	5,222	33,787						60,000		4,580			108,789	18	38
2002 Attendance	21,249	7,570	59,123	169,293	5,800	76,349	8,000	2,430	14,989	97,057	36,650	59,584	12,890	2,060	575,954	279	582
Number of Event Days																	
Jan	7		1	22													
Feb	1		4	14								13					43
Mar	10		4	15		11	3	4		4		25	2				68
Apr	10	1	2	6		12						8	7				56
May	4	6			4	10	1		8	14	1	18	2	0			75
Jun	0			1	4	20	1		5		5	13		1			50
Jul	1		1			7	1		3		5	14					45
Aug	2		18	3		9		4	2			17		2			36
Sep	2		4			16	1		2			6	4	2			46
Oct	5			5		8	1					19	4	1			47
Nov	2	7	3	4		6			3		2	17	4	2			44
Dec	3	2	1	17					3	3		9					34
Total # of Event Days	47	16	38	87	8	111	10	8	21	21	13	171	23	8	575,954	279	582

RS

(b)(4)



(b)(4)



Discover an 1820s military outpost once the focus of a small settlement but now at the center of Minnesota's Twin Cities metropolitan area.

On Mondays and Tuesdays in June, July and August, enjoy a variety of guided tours by the fort's expert staff. The full living history program with costumed guides is presented on Wednesdays through Sundays during the summer, and on weekends in May, September and October.

This restored stone fortress opens its gates to welcome you to frontier life. Imagine that the year is 1827, and as costumed guides greet you, that you've just arrived via steamboat up the Mississippi River.

Enjoy the sights and sounds of the past. Hear musket fire, the cannon's roar and the fife's shrill tunes. Take part in the fort's everyday life. Shoulder a musket, mend clothes, smell the stew, scrape a hide or sing along with the soldiers.

Take tea with Mrs. Snelling or sample the soldiers' bread ration. Swing a hammer in the blacksmith shop or barter with the sutler - but remember that his store is the only one for miles around!

The Fort's costumed guides demonstrate crafts, present historical skits and practice military drill and weapons firings. Join them in 1827 or explore other areas of the site's long history in the exhibits.

- Fort Snelling History
- Especially for Kids
- Featured Programs
- Virtual Tour
- Public Meetings
- Upcoming Events
- More Information
- Art Collection

Quick Info:

Location:

St. Paul
At the junction of Minnesota Highways 5 and 55, one mile east of the Twin Cities International Airport.

 [View Map](#)

Hours:

May

Saturdays 10 a.m. to 5 p.m.;
Sundays noon to 5 p.m.

Memorial Day through Labor Day

Guided tours: Monday and
Tuesday 10 a.m. to 5 p.m.

Living History: Wednesday
through Saturday 10 a.m. to 5
p.m.; Sunday noon to 5 p.m.

September and October

Saturday 10 a.m. to 5 p.m.;
Sunday noon to 5 p.m.

November-April

Closed for tours. Gift shop open
Mon - Fri, 9 a.m. to 4 p.m.

School tour season includes
weekdays in April, May,
September and October.
Reservations required.

Phone:

612-726-1171



- Discover *History Under the Floor Boards* in a multi-media archaeology exhibit at Fort Snelling. Suspended over the actual site of an archaeological excavation in the fort's officers' quarters, the exhibit features a multi-media presentation that brings to life the excitement of archaeological discoveries.

- Learn more about the Minnesota Historical Society's acquisition of an 1823 map of Fort Snelling.

Admission:

\$8 adults, \$7 senior citizens, and \$4 children ages 6-12. Free for children under age 6 and MHS members. Different fees may apply for special events.

Contact Us

Mailing Address:

Historic Fort Snelling
Fort Snelling History Center
St. Paul, MN 55111

E-mail:

ftsnelling@mnhs.org

Employment Opportunities

Rental:

Evening site rental, including interpretive programming, is available for groups. A variety of options, including food service, is available. Please contact the site manager at 612/726-1171 for further information.

State Historic Sites: Twin Cities Metro

Military & Government Sites

Historic Fort Snelling

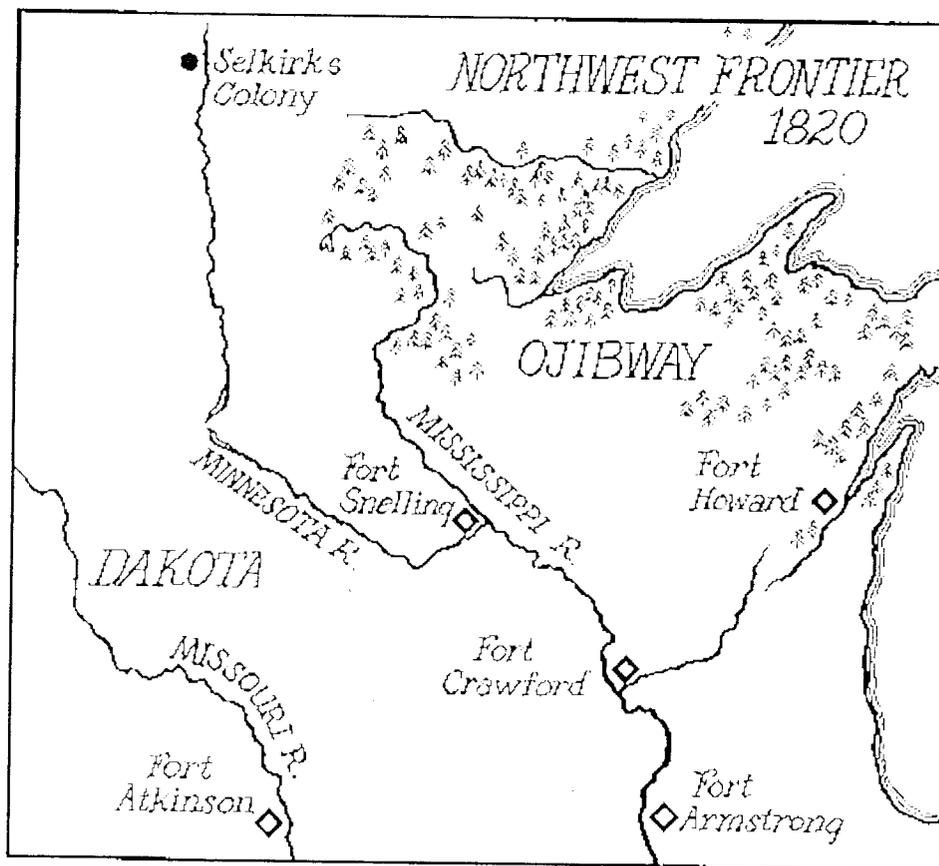
Historic Fort Snelling: A Brief History of Fort Snelling

- [Development of the U.S. Northwest](#)
- [An Outpost in the Wilderness, 1819-1839](#)
- [New Roles for an Old Fort, 1851 to early 1900s](#)
- [The Fort Rebuilt, 1950s to Present](#)

Historic Fort Snelling

The story of Fort Snelling is the story of the development of the U.S. Northwest. While surrounded today by freeways and a large urban population, Fort Snelling was once a lonely symbol of American ambition in the wilderness.

The United States gained control over the Upper Mississippi Valley through the Revolutionary War with Great Britain and later Louisiana Purchase from France. This vast territory inhabited by fur traders and Indians still loyal to the British in Canada lay well beyond American settlement. After the War of 1812, the government took physical possession of the valuable Northwest frontier by establishing a chain of Indian agencies and supporting forts from Lake Michigan to the Missouri River.



An Outpost in the Wilderness

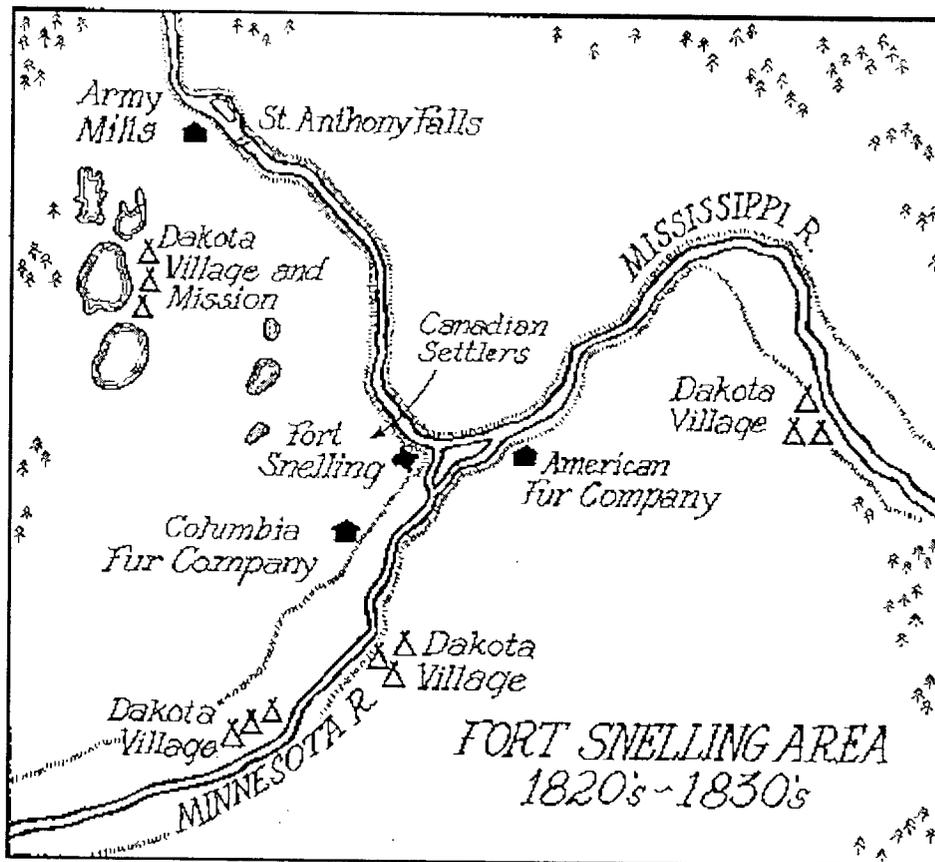
These outposts denied non-citizens commercial use of American rivers. British control of the rich fur trade ended. The United States Army kept American Indian lands free of white encroachment until appropriate treaties were signed; apprehended outlaws; and protected law-abiding travelers and traders.

In 1819, the 5th Regiment of Infantry arrived at the junction of the Mississippi and Minnesota Rivers to build the northwest link in this chain of forts and agencies. Here, where traffic could be controlled on two major rivers, Fort Snelling was completed in 1825. Colonel Josiah Snelling's officers and soldiers permanently changed the landscape. They made roads, built a gristmill and sawmill at St. Anthony Falls, planted hundreds of acres of vegetables, wheat and corn, cut hay for their livestock, felled trees for their fires and made the first documented **weather recordings** in the area. All the while they enforced the laws and policies of the United States.

Near the fort, at the St. Peter's Agency, **Major Lawrence Taliaferro** mediated disputes between Minnesota's Dakota and Ojibwe (sometimes spelled Ojibwa or Ojibwa or referred to as Chippewa or Anishinabe) Indians. He attempted to ease tensions between both tribes and their new white neighbors.

For almost 30 years, Fort Snelling was the hub of the Upper Mississippi and the meeting place of diverse cultures. Dakota and Ojibwe gathered at the agency and fort to trade, debate government policy and perform their dances and sports. Traders stopped at the fort while their goods were inspected. The American and Columbia fur companies built headquarters nearby and employees' families settled at nearby Mendota

Army officers, government officials and an increasing number of eastern tourists stopped at the fort for lodging and supplies. Even Swiss, Scotch and French immigrants from Lord Selkirk's unsuccessful colony in Canada were given temporary refuge. Forced by the Army to move down river in 1839, they formed the small settlement that grew into the city of St. Paul.



New Roles for an Old Fort

By 1851, treaties had opened much of the new Territory of Minnesota to settlement and pushed the frontier farther west. Newer forts Ridgely, Ripley and Abercrombie took over frontier duties while Fort Snelling was demoted to a supply depot. In 1858, the year Minnesota became a state, the fort was sold to a land developer and platted as a town site. Plans for the city of Fort Snelling were abandoned, however, with the outbreak of the Civil War.

Between 1861 and 1865 Minnesota expanded the fort as a training center for thousands of volunteers who joined the Union Army. After the war, the regular Army returned. Fort Snelling became headquarters and supply base for the military Department of Dakota, which extended from the Mississippi River to the Rocky Mountains. Regulars from Fort Snelling served in the Indian campaigns and in the Spanish-American War of 1898.

Between 1880 and the early 1900s, scores of new barracks, officers' quarters, and storehouses were built at the post while the decayed buildings of the old stone fort were demolished. During World War II Fort Snelling processed over 300,000 inductees and trained soldiers in duties from operating railroads to speaking Japanese. At war's end the old fort was finally closed and turned over to the Veteran's Administration.

The Fort Rebuilt

In the 1950s, the threat of a freeway through the old fort inspired public effort to save the remnants of Minnesota's oldest buildings. The U.S. Department of the Interior designated Fort Snelling as the state's first National Historic Landmark in 1960, and since then both public and private funds have been used to rebuild the fort. Within its

impressive walls costumed guides present a vivid picture of early military, civilian and American Indian life in the region. The adjacent Fort Snelling History Center provides orientation films and changing exhibits on aspects of Minnesota's past, while Fort Snelling State Park below offers dozens of hiking trails and natural settings.

-
- [Fort Snelling History](#)
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-

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Tourism Information for Fort Snelling

Fort Snelling

“Discover an 1820s military outpost once the focus of a small settlement but now at the center of Minnesota's Twin Cities metropolitan area.” (www.mnhs.org/places/sites/hfs/).

“The staff portray the garrison and asundry civilians around the post in the year 1827. There's no great event going on. Rather, the staff show what life was like everyday: the routine of army life, the adjustment to being far from home, the sense of isolation, and the thin margin of survival. They came from cities and eastern woodlands, and joined the army in expectation of being soldiers. They found themselves on a prairie, with rivers instead of roads, and they were farmers more than soldiers.

Visitors to the fort get to interact with people in roles as soldiers, laundresses, officers, mechanics (tradesmen), fur traders, boatmen and a bunch more besides. They get to ask anything about the people's lives, watch them work, maybe even try to do their work, ask about the fort's role in other times (it is still a Reserve and National Guard base), or any history related question that comes to mind.” (<http://www.celticfringe.net/history/fort>)

Fort Snelling is open May 1st to October 31st and in 2003, there were between 85,000 and 100,000 visitors to this historic site. **From those figures, 59% of the visitors came from the GTCC, according to Jennifer Lanning with the Minnesota Historical Society. This is another example of how residents from the GTCC rely on the same types of entertainment, proving they interact as a community.** ✓

(b)(8)

(b)(8)



August 26 to Labor Day, September 6, 2004

MINNESOTA STATE FAIR

- Home
- General Info
- Entertainment
- Guest Services
- Competition
- FAQ
- Employment
- Tickets
- Non-Fair Events
- Contact Us

GENERAL INFORMATION

Additional Information

The 2004 Minnesota State Fair runs twelve days, from Thursday, Aug. 26 through Labor Day, Sept. 6.

Fairground gates (ticket booths) are open from 6 a.m. to 10 p.m. (8 p.m. on Labor Day). The fairgrounds are open 6 a.m. to midnight (9 p.m. on Labor Day).

ADMISSIONS & DISCOUNTS (TO BE ANNOUNCED)

DIRECTIONS

View Minnesota State Fair and Area Maps

The fairgrounds is located at 1265 North Snelling Ave. in St. Paul.

To get to the fairgrounds:

- Coming from the north: Take 35W south to Highway 36 east via Cleveland Avenue Exit on Snelling Avenue South.
- Coming from the south: Take 35W north to I-94 east. Exit on Snelling Ave., then turn left and head north. Or take 35E north to I-94 west. Exit on Snelling Avenue, then turn right and head north.
- Coming from the east: Take I-94 west to Snelling Avenue, then turn right and head north.
- Coming from the west: Take I-94 east to Snelling Avenue, then turn left and head north.

If you get lost, feel free to give us a call at (651)-288-4400. Drive carefully!

HOURS OF OPERATION

The Administration Building, Admin Too, Libby Conference Center, 1880 Como offices hours are 8 a.m. to 4:30 p.m.

The switchboard will be open from 8 a.m. to 4:30 p.m. The Employment Center phone number is (651) 288-4475.

Administration Offices: 1265 North Snelling Avenue

- Commercial Space
- Group Sales
- Marketing and Media

(b)(4)



August 26 to Labor Day. September 6, 2004

MINNESOTA STATE

FAIR

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Home

History of the Fair

GENERAL INFORMATION

General Info

Additional Information

Entertainment

After four years of territorial fairs, the first Minnesota State Fair was held in 1859 near what became downtown Minneapolis, the year after Minnesota was granted statehood.

Guest Services

During the fair's early years, the site of the exposition changed annually with stops in Minneapolis, St. Paul, Rochester, Red Wing, Winona and Owatonna. In the 1870s and early 1880s, civic groups from both St. Paul and Minneapolis worked relentlessly to provide a permanent home for the fair in their respective cities. The Minnesota State Fair finally found a permanent home at its present location, midway between the Twin Cities when the Ramsey County Board of Commissioners donated their 210-acre poor farm to the State Agricultural Society, the governing body of the State Fair.

Competition

FAQ

Secure in its new surroundings, the Minnesota State Fair began to grow. Physically, the fairgrounds blossomed to 320 acres. Architecturally, it is home for many historically-significant structures including the Arts Center, Progress Center, Grandstand and Coliseum (formerly known as the Hippodrome).

Employment

Tickets

An important change in the State Fair over the years has been in the attractions offered to fair visitors. The character of early fairs was dominated by agricultural exhibits and competitions, reflecting its original purpose of encouraging farming in the state. While agriculture is still the primary focus, the scope of activities has broadened to include large-scale entertainment features, technological and industrial exhibits and scores of education and government institutions.

Non-Fair Events

Contact Us

Since its inception, the fair has been held every year with only five exceptions...in 1861 and 1862 due to the Civil War and Dakota Indian Conflict, in 1893 because of scheduling conflicts with the World's Columbian Exposition in Chicago, in 1945 due to war-time fuel shortages, and in 1946 due to a polio epidemic.

Commercial Space

For more information please e-mail history@mnstatefair.org.

Group Sales

Marketing and Media

Call: (651) 288-4400 TTY: (651) 642-2372 Write: 1265 North Snelling Ave., St. Paul, MN 55108-3099

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(b)(4)

Renaissance Fes

- Home
- General Info
- Themed Weekends
- Daily Events
- Entertainment
- Artisans
- Photos
- Weddings & Parties
- Employment
- Fun Facts
- Contact Us

August 14th - September 26th, 2004
 Weekends, Labor Day and Festival Friday, September
 Open 9am to 7pm • Rain or Shine • Free Parking!

Live the Legend!

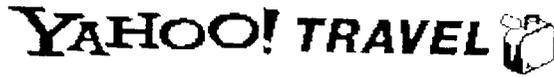
The legend of the 16th century comes to life at the Minnesota Renaissance Festival. Become part of the fantasy and magic, when kings reigned supreme and the arts flourished. Costumed characters represent village life from simple peasants to ornate Royalty. Twelve stages are continuously alive with comedy, music and mayhem! The talented artisans sell and demonstrate their wares in more than 275 craft shops. A successful blend of lively entertainment, unusual foods, unique crafts and family fun, create all the ingredients for a 16th century amusement.



**Request a
Brochure**

Return to *Mid America Festivals Home Page*

(b)(4)



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Holidazzle Parade

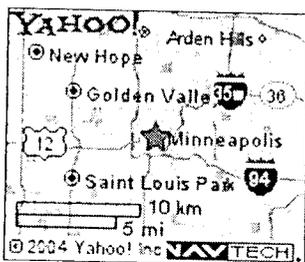
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Minneapolis Map



Map of Minneapolis

Related Information

- Popular Minneapolis Hotels**
1. Quality Inn & Suites
 2. Courtyard by Marriott at The Depot
 3. Hyatt Regency Minneapolis
 4. Best Western Downtown Minneapolis

Source: [wCities](#)

Street Parties

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The Holidazzle is a huge holiday extravaganza. The 30-minute parade winds down Nicollet Mall each night starting the Friday after Thanksgiving. It starts on 12th Street and runs along the mall to 4th Street. Parade-goers are greeted by storybook characters, lighted floats, musical groups, marching bands and other surprises. Of course, Santa Claus and his brightly lit sleigh anchor this winter celebration. Arrive early to get yourself a curbside seat for this family-oriented spectacle. Admission is free.

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Address: Nicollet Mall
(between 4th and 12th Streets)
Minneapolis 55402
United States

Neighborhood: Downtown Mpls

Phone: +1 612 616 7669

Hours: 6:30pm-7pm Wed-Sun

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- **Travel to Pehrson Lodge in Minnesota** - **Travel** to lake Vermilion in MN. Beautiful lakeside cabins in a magnificent setting. Great fishing, children's programs, beach, harbor, sea kayaks, canoes motor boats.

Pages 197 and 198 were renumbered as 101A and 101B and placed behind page 101 in this package.

GTCC Professional Sports Teams' Attendance

GTCC Professional Teams

	<u>Total Attendance</u>	<u>Scarborough DMA Attendance</u>	<u>Scarborough GTCC Attendance</u>	<u>GTCC as a Percentage of the Total Attendance</u>
Minnesota Lynx (Adjusted Totals)	125,110 ¹	83,015	78,035	62%
Minnesota Timberwolves	643,684 ²	257,710	205,720	32%
Minnesota Twins (Adjusted Totals)	2,057,801 ³	1,708,345	1,363,425	66%
Minnesota Vikings	512,520 ⁴	449,450	315,430	62%
Minnesota Wild	758,536 ⁵	431,760	329,625	43%

¹ This figure is based on the 2003 Season. However, the season extends from May-September 2003, and the research from Scarborough only extends through July 2003. So, there are 5 games where the attendance is not accounted for. This difference has prompted us to also include an adjusted total. The adjusted figures were obtained by taking the average attendance for the first 13 games of the season and multiplying that average by the 5 games that weren't included in the Scarborough research. This new data gave an adjusted total of 62%.

² This information was found on the website www.nba.com/timberwolves.

³ This figure is for the entire 2003 Season which runs from March 2003 - October 2003. The Scarborough research runs from August 2002 - July 2003, so there are two and a half months that aren't included in the Scarborough research. This difference has prompted us to also include an adjusted total. The adjusted figures were obtained by taking the average attendance for the first 56 games of the season and reasonably adjusting that according to attendance figures found on the website www.minnesota.twins.mlb.com. Because the Twins were in a Pennant Race in 2003, there were more people attending games later in the season. That average was then multiplied by 25 games. Also, there were 2 home playoff games that brought in 55,915 and 55,875 respectively, so those totals were also added back in. This new data gave an adjusted total of 66%.

⁴ This information was obtained from the Minnesota Viking's ticket office at 612-338-4537.

⁵ This information was obtained from the Minnesota Wild's Public Relations department at 651-222-9453.

Minnesota Professional sports teams have a unique position in the Midwest market. The states directly surrounding Minnesota - North Dakota, South Dakota, Iowa and Wisconsin - are only represented by three other professional sports teams: Green Bay Packers, Milwaukee Brewers and Milwaukee Bucks. All three of these teams are located on the eastern side of Wisconsin. Therefore, Minnesota teams are able to draw fans from not only their home state, but also, all four of their bordering states. In addition, Nebraska, the northwestern portion of Illinois and the bordering portion of Canada are also areas from which Minnesota teams attract fans.

The **Minnesota Lynx** are the professional women's basketball team that plays in the summer months, downtown Minneapolis in the Target Center (Hennepin County). As a relatively new sporting event to watch, the Lynx have appealed to younger children for their friendly and fun game atmosphere, and many young girls, aspiring to play basketball as a job someday. Although they are still in the process of gaining fans, the Lynx had a total attendance of 125,110 people. Since their season ended after the research period ended, the adjusted total found that of the total attendance, 78,035 were fans from the GTCC. **This shows that almost 2 out of every 3 (62%) of the attendees were from the GTCC and proves that residents of the GTCC rely on the same sporting events for entertainment.**

The **Minnesota Timberwolves** are the professional men's basketball team that play downtown Minneapolis in the Target Center (Hennepin County). The Wolves have been around since the 1989-1990 season, and have proved to be quite popular in recent years, having signed superstar Kevin Garnett to a multi-year \$100+ million contract. They frequently have high attendance at games and have made it to the NBA playoffs the last couple of years. According to their website (www.nba.com/timberwolves), in the 2002-2003 season, the Wolves had a total attendance of 643,684, with 205,720 of those attendees coming from the GTCC. **These figures show that 1 out of 3 (32%) of the attendees were from the GTCC and prove that GTCC residents rely on the same sporting events for entertainment.**

The **Minnesota Twins** are the professional baseball team that play downtown Minneapolis at the Metrodome (Hennepin County). The Twins, having won two World Series titles in the last two decades, are always exciting to watch. Especially, since they were the division champions the past two years. It is quite possible to see 30,000+ fans at any given game. According to Chris Hodapp, the Promotions Coordinator of the Minnesota Twins, 2,057,801 people attended Twins regular and post-season home games during the 2003 season. Scarborough research showed 661,235 game attendees for the period August 2002 - July 2003. The Scarborough research only accounted for attendance up to the end of July, 2003, so there were approximately 25 regular season games and 2 post-season attendance figures that were not included in the Scarborough research. By adjusting those numbers accordingly, 1,363,425 of the 2003 Twins attendees came from the GTCC. It is also important to note that, according to Chris, approximately 35-40% of the attendees at any given Twins game, come from North and South Dakota, Nebraska, Wisconsin, Iowa, Missouri, Illinois and Canada. **Given these circumstances, more than 2 out of every 3 (66%) attendees at a Twins game came from the GTCC and thus prove that GTCC residents rely on the same types of sporting events for entertainment.**

The **Minnesota Vikings** are the professional football team that play downtown Minneapolis at the Metrodome (Hennepin County). Probably the most popular team in the state, the Vikings typically sell-out every game in a season. In recent years, they have become even more popular with two of the premier players in the NFL, Randy Moss (a wide receiver) and Daunte Culpepper (the quarterback). According to a phone conversation with the Vikings ticket sales office, the 2002 regular season attendance totaled 512,520. Of this total, 315,430 came from the GTCC, based on Scarborough research. **This shows that 3 out of 5 (62%) of the attendees were from the GTCC and proves that GTCC residents rely on the same sporting events for entertainment.**

The **Minnesota Wild** are the professional hockey team that play downtown St. Paul at the Xcel Energy Center (Ramsey County). Minnesota, known as the State of Hockey, used to be the home of the Minnesota North Stars, which moved to Dallas, TX. In their fourth season, the Wild have quickly become one of the most popular professional teams in Minnesota. For the 2002-2003 season, there were over 16,000 season ticket holders in an arena that only holds 18,064, based on information from Aaron in the public relations department at the Minnesota Wild. Aaron also stated that the total attendance for the 2002-2003 regular season games was 758,536 attendees. Scarborough research showed that 329,625 fans from the GTCC went to a Wild game during the 2002-2003 season. **This shows that almost 1 out of 2 (43%) of the attendees came from the GTCC and proves that GTCC residents rely on the same sporting events for entertainment.**

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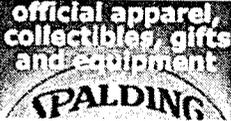
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Timberwolves Attendance

Year	Total Home Attendance	Avg. Home Attendance	Pct. Capacity	NBA Rank	Sellouts	Avg. Attendance
1989-90	1,072,572*	26,160*	—	1st	—	14,9
1990-91	779,470	19,011	100.0	3rd	41	13,9
1991-92	769,035	18,757	98.7	4th	23	14,8
1992-93	754,593	18,405	96.8	7th	12	15,2
1993-94	733,419	17,888	94.1	9th	4	14,8
1994-95	603,518	14,720	77.5	21st	2	15,3
1995-96	585,669	14,285	75.2	26th	3	16,2
1996-97	697,727	17,018	89.5	14th	7	16,3
1997-98	738,572	18,014	94.8	11th	12	16,6
1998-99	427,974	17,119	90.1	13th	4	16,2
1999-00	655,998	16,400	86.3	16th	9	16,7
2000-01	717,371	17,497	92.1	11th	8	16,7
2001-02	731,673	17,846	93.9	13th	15	16,9
2002-03	643,684	15,700	82.6	18th	3	16,6
Totals	9,911,275	17,794	—	—	143	15,8

*NBA Record

Timberwolves All-Time Largest Home Crowds

Metrodome			Target Center		
49,551	vs. Denver	4/17/90	20,320	vs. Washington	1/21/02
45,458	vs. Orlando	4/13/90	20,214	vs. Chicago	2/16/96
43,606	vs. L.A. Lakers	3/17/90	20,199	vs. L.A. Lakers	3/14/03
40,415	vs. Utah	4/15/90	20,197	vs. L.A. Lakers	2/27/98
35,713	vs. Boston	2/2/90	20,188	vs. Milwaukee	2/1/98
35,427	vs. Chicago	11/8/89	20,113	vs. Chicago	1/15/97
29,434	vs. Golden State	2/4/90	20,099	vs. L.A. Lakers	4/8/97
29,117	vs. Philadelphia	11/10/89	20,097	vs. Chicago	12/30/97
29,056	vs. Detroit	1/27/90	20,095	vs. L.A. Lakers	1/6/04
28,514	vs. Atlanta	2/18/90	20,092	vs. Chicago	12/30/03

■ All-time sellouts

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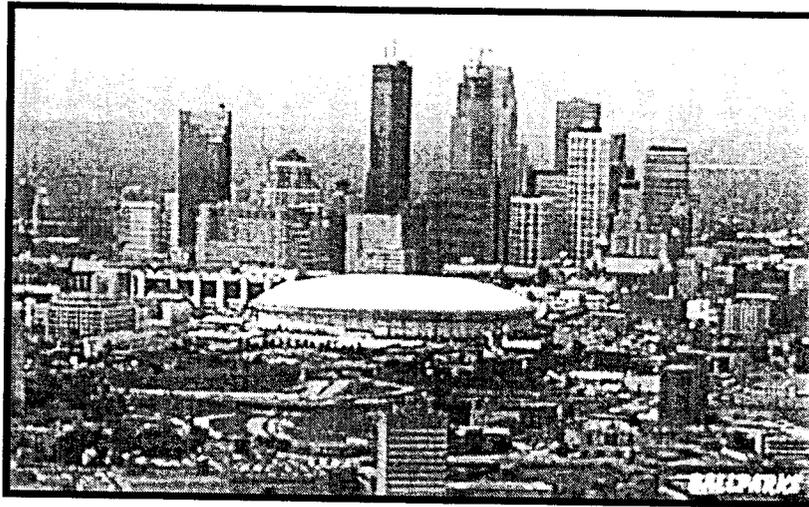
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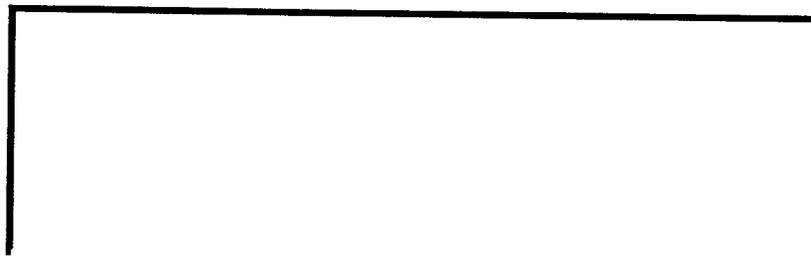
Tenants: Minnesota Twins (AL); Minnesota Vikings (NFL)
Opened: April 3, 1982
Surface: SporTurf (1982 to 1986); AstroTurf (1987 to date)
Capacity: 55,883 (baseball); 63,000 (football)

Architect: Skidmore, Owings & Merrill
Construction: Barton Malow (Southfield, MI)
Owner: Metropolitan Sports Facilities Commission
Cost: \$68 million

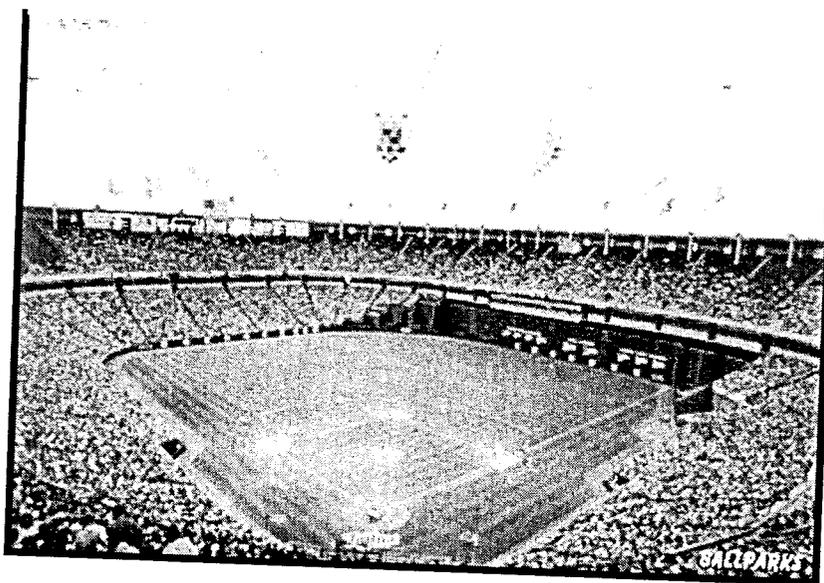
Location: Left field (NE), Fourth Street South; third base (NW), 501 Chicago Avenue South (Kirby Puckett Place); first base (SW), Fifth Street South; right field (SE), Eleventh Avenue South

Dimensions: Left field: 344 (1982), 343 (1983); left-center: 385; center field: 407 (1982), 408 (1983); right-center: 367; right field: 327; backstop: 60; apex of dome: 186; foul territory: small.

Fences: Left field: 7 (canvas, 1982), 13 (6 plexiglass above 7 canvas, 1983); center field: 7 (canvas, 1982); right field: 7 (canvas, 1982), 13 (canvas, early in 1983), 23 (canvas, later in 1983)



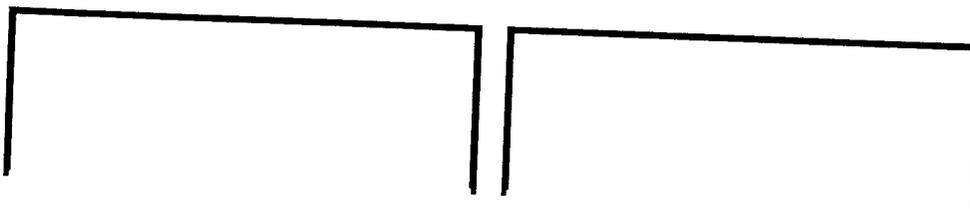
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The Metrodome is covered by more than 10 acres of Teflon-coated fiberglass. It is the only air-supported dome in the major leagues, and fans enter the park through revolving doors that prevent release of the air that keeps the dome upright. The roof requires 250,000 cubic feet of air pressure per minute to remain inflated, and on at least three occasions slight tears caused by heavy snows have caused the roof to deflate. The right-field wall is 23 feet tall and covered with plastic. Called "the Big Blue Baggy" and "Hefty Bag" by players, the plastic-coated fence hides 7,600 retractable seats that are used when the stadium is in its football configuration.

Metrodome Trivia:

- A power-hitter's park.
- Similar to the domed stadiums in Seattle, Pontiac (Michigan), and Vancouver. All four were built by the same engineering firm.
- Sections 107 to 113 are football seats that in baseball season are tilted up and back to create a 40-foot wall behind the right-field fence.
- The white, air-supported Teflon fabric roof makes it difficult to see the ball when hit high in the air.
- The roof collapsed on April 14, 1983, from the weight of heavy snow.
- Twins batter Randy Bush hit a ball off the roof in 1983. The ball was caught in foul territory for an out by Toronto Blue Jays catcher Buck Martinez. Rob Deer hit two such flyball outs to shortstop in consecutive at bats on May 30, 1992.
- On May 4, 1984, in the top of the fourth inning, Oakland A's batter Dave Kingman hit a ball through the roof. It should have been a homer, but Kingman was only credited with a double.
- 1987 Playoffs and World Series set new decibel records for sound in the "Thunderdome."
- Balls bounced very high off the carpet that was used from 1982 to 1986.
- More home runs tend to be hit when the air-conditioning is turned off.
- The curvature of the wall behind home plate causes wild pitches and passed balls to bounce directly toward first base.

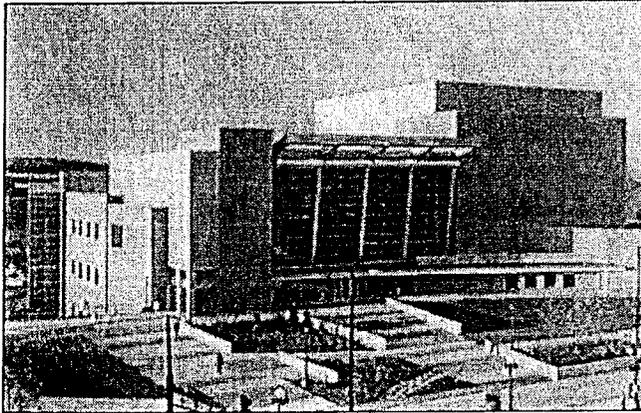


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Permanent Attractions

Here's your chance to experience the Science Museum of Minnesota's eight acres of indoor space, filled with awe-inspiring exhibits coupled with breathtaking views of the Mississippi River!

If you have not visited us, see what you're missing in our slide show!



Inside the museum, you'll find:

- Human Body Gallery, complete with Cell Lab and Bloodstream Superhighway
- Dinosaurs and Fossils Gallery, featuring dinosaurs and the Primeval Swamp
- Mississippi River Gallery, with an authentic climb-aboard towboat
- Collections Gallery showcasing museum treasures and the mummy
- Experiment Gallery, with tons of hands-on activities
- First Convertible Dome Omnitheater in the United States
- Science House, future headquarters for the Science Park!
- 3D Cinema, opening November 21, 2003
- And visit the brand-new Mississippi River Visitor Center in the Science Museum's main lobby.

How to reach us:

Our address is:
120 West Kellogg Blvd. St. Paul, MN 55102
(651) 221-9444
info@smm.org

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MSP Operations Statistics

More than a half-million landings and takeoffs (operations) occur at MSP every year. Even though passenger levels declined slightly in 2002, operations grew. This change reflects an airline trend toward use of smaller, regional jets on more routes. A fourth runway is under construction at MSP to help accommodate continued growth in aircraft operations.

The majority of operations occur during daytime hours. However, to accommodate cargo business and flight schedule changes, some overnight operations are necessary. Since 1994, both passenger and cargo airlines voluntarily fly their quietest aircraft from 10:30 p.m. to 6 a.m. to help minimize noise impacts on airport neighbors.

Monthly Aircraft Operations Statistics -- 2000-2002

Month	2000	2001	2002	Percent Change 2000-2002	Percent Change 2001-2002
January	41,453	42,421	39,496	-4.95	-7.41
February	40,748	36,836	37,275	-9.32	1.18
March	44,229	43,143	40,928	-8.07	-5.41
April	42,163	42,776	40,331	-4.54	-6.06
May	43,892	45,146	42,202	-4.00	-6.98
June	45,513	44,508	43,399	-4.87	-2.56
July	47,019	46,739	46,953	-0.14	0.46
August	47,346	47,934	47,604	0.54	-0.69
September	43,123	34,658	43,027	-0.22	19.45
October	44,833	40,385	44,109	-1.64	8.44
November	41,802	38,135	40,672	-2.78	6.24
December	41,049	38,841	41,673	1.50	6.80
TOTAL	523,170	501,522	507,669	-3.05	1.21

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MSP Site Map

Annual Operations Statistics 1993-2002

Year	Total Operations
2002	507,669



2001	501,522
2000	523,170
1999	510,421
1998	483,013
1997	491,273
1996	485,480
1995	465,354
1994	454,723
1993	439,990

Although MSP is widely recognized as a major hub for Minnesota-based Northwest Airlines, the airport is served by 16 scheduled airlines as well as several charter operations. Following is a list of airlines and the percentage of MSP landings and takeoffs for which they account.

Operations by Airline, 2002

Airline	Percentage of 2002 Operations
Air Canada	0.58
Air Tran Airways	0.84
America West	1.05
American	4.95
American Trans Air	0.86
Continental	2.48
Delta	2.19
Frontier	0.52
Icelandair	0.15
MESA	0.21
Northwest	79.28
Sky West	0.21
Sun Country	0.79
US Airways	1.62
United	3.72
Skyway	0.55

MSP Statistics

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MSP Passenger Statistics

MSP served more than 32.6 million travelers last year, down from a peak of 36.7 million travelers in 2000. Although air travel levels have declined nationally the last couple of years, flying remains the safest, fastest and most convenient way of getting from point to point. The aviation industry has grown considerably during the past decade, and MSP remains one of the continent's busiest airports.

Monthly Passenger Statistics -- 2000-2002

Month	2000	2001	2002	Percent Change 2000-2002	Percent Change 2001-2002
January	2,631,272	2,591,841	2,361,671	-11.42	-9.75
February	2,677,240	2,512,129	2,401,529	-11.48	-4.61
March	3,142,737	3,188,838	2,996,713	-4.87	-6.41
April	2,859,552	2,880,504	2,591,236	-10.35	-11.16
May	3,073,528	2,958,453	2,677,240	-14.80	-10.50
June	3,496,379	3,216,708	2,918,025	-19.82	-10.24
July	3,655,338	3,494,998	3,239,354	-12.84	-7.89
August	3,695,304	3,600,001	3,221,681	-14.70	-11.74
September	2,966,777	1,939,565	2,453,083	-20.94	20.93
October	2,999,324	2,415,049	2,648,601	-13.24	8.82
November	2,806,787	2,391,247	2,361,259	-18.87	-1.27
December	2,767,714	2,544,392	2,759,298	-0.31	7.79
TOTAL	36,771,952	33,733,725	32,629,690	-12.69	-3.38

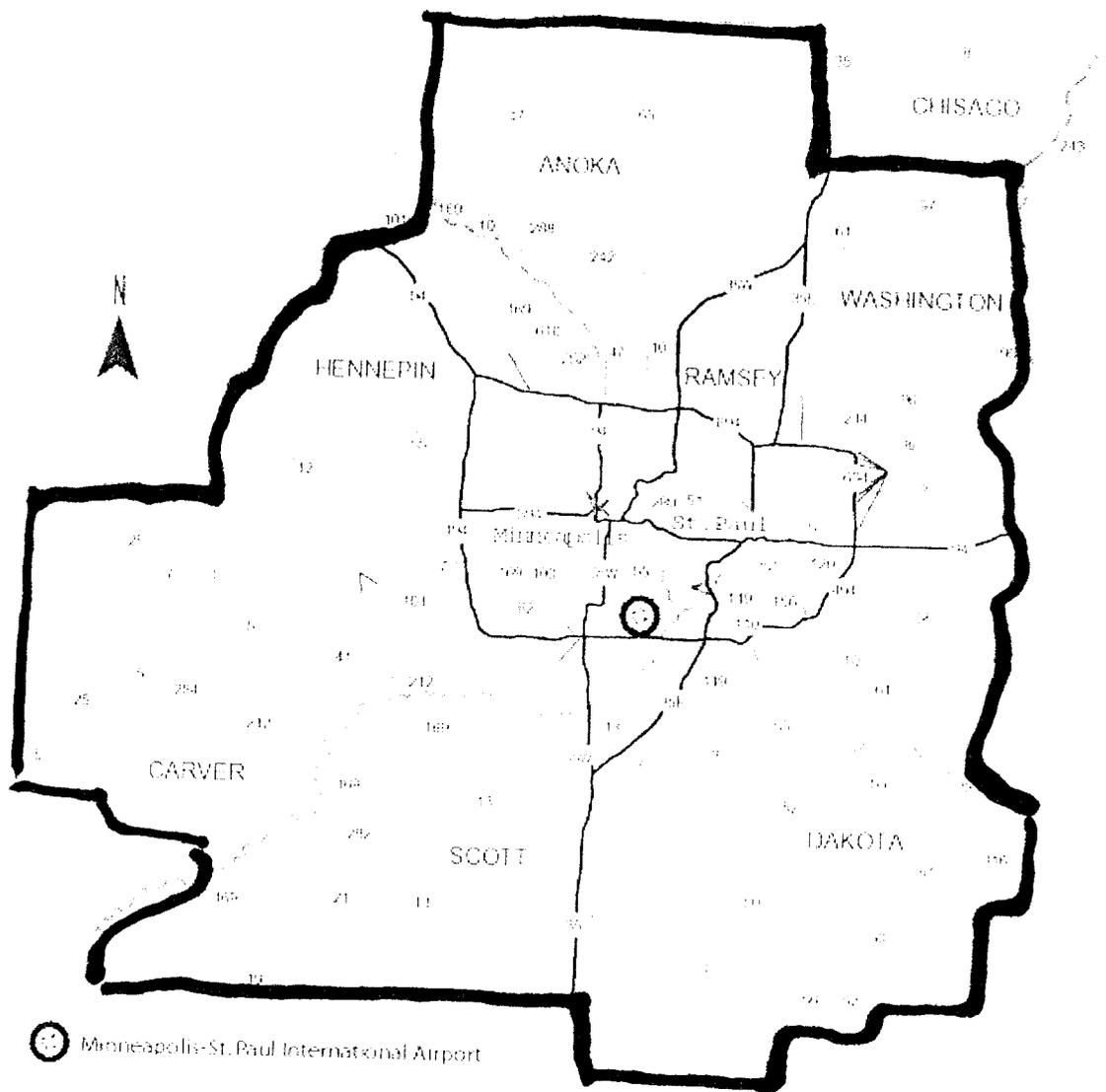
Annual Passenger Statistics 1993-2002

Year	Total Passengers
2002	32,629,690
2001	33,733,725
2000	36,771,952
1999	34,721,879
1998	30,347,920
1997	30,208,256
1996	28,771,749
1995	26,777,572
1994	24,471,944
1993	23,402,412



*MSP Showing Airport
Location In Community*

Minneapolis-St. Paul Metropolitan Area Map



Fairview Health System

NCUA Question:

The application notes 93% of discharges from the Fairview Health System are to residents of the 7-county area. Explain what third-party documentation shows the 93% figure.

Credit Union Response:

Please refer to page 203 of the Third-Party Documentation; there is an e-mail from Jo Radzwill dated Wednesday, November 19, 2003. At the beginning of the e-mail, Jo addresses how many **total discharges** took place at Fairview Ridges, Fairview Southdale and Fairview University. These figures (10,469; 20,908; and 32,998) were used in conjunction with the figures on the table shown on page 204 of the Third-Party Documentation.

The **discharges from the GTCC** (which were written in the narrative: Section 5 on pages 56 and 57 of the Community Charter Conversion Request) were 12,466 from Fairview Ridges, 21,625 from Fairview Southdale and 25,785 from Fairview University. By adding the three figures from the GTCC and dividing that total (**59,876**) by the total number of discharges from the three hospitals (**64,375**) the percentage equals **93%**.

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Fairview		Volume of discharges by county						
Hospital Name	Total Discharges 7 County Metro	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington
Fairview University	25,785	2,067	300	2,348	15,276	4,222	506	1,066
Fairview Southdale	21,625	348	703	2,827	15,883	533	1,153	178
Fairview Ridges	12,466	18	40	9,520	913	114	1,808	53
Total Fairview Metro	59,876	2,433	1,043	14,695	32,072	4,869	3,467	1,297
Hospital Discharges								
Fairview		Percentage of discharges by county						
Hospital Name	Total Discharges 7 County Metro	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington
Fairview University	25,785	8.0%	1.2%	9.1%	59.2%	16.4%	2.0%	4.1%
Fairview Southdale	21,625	1.6%	3.3%	13.1%	73.4%	2.5%	5.3%	0.8%
Fairview Ridges	12,466	0.1%	0.3%	76.4%	7.3%	0.9%	14.5%	0.4%
Total All Fairview Metro	59,876	4.1%	1.7%	24.5%	53.6%	8.1%	5.8%	2.2%
Hospitals								

ATTACHMENT TO EMAIL FROM
TO RABZWILL OF FAIRVIEW HEALTH SERVICES

59,876
64,375 = 93%

JRABZWILL FAIRVIEW ORC

2015 TOTAL DISCHARGES ARE TO RESIDENTS OF 7-COUNTY COMMUNITY

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TWIN CITIES CAMPUS

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Campus Information

The University of Minnesota, with its four campuses, is one of the most comprehensive universities in the United States and ranks among the most prestigious. It is both the state land-grant university, with a strong tradition of education and public service, and a major research institution, with scholars of national and international reputation. More than 15 University programs rank among the top 10 nationally. In 2001 and 2002, the University's Twin Cities campus was ranked among the top three public research universities in the nation (University of Florida study).

The University of Minnesota serves more than 60,000 students throughout the state and offers degrees in more than 370 fields of study.

The University of Minnesota, Twin Cities is a classic Big Ten campus in the heart of the Minneapolis-St. Paul metropolitan area, just minutes from downtown. The largest of the four campuses, with its state-of-the-art facilities and stately historic buildings, it is set along the banks of the Mississippi River and in the rolling hills of St. Paul. With the most comprehensive academic programs of any institution in Minnesota, as well as the widest range of graduate and professional programs, the University offers unlimited academic and experiential opportunities for students and faculty alike.

The University of Minnesota, Duluth, consistently ranks among the top regional universities nationwide, attracting students looking for personalized learning on a medium-sized campus. As a university community in which knowledge is sought as well as taught, its faculty recognize the importance of scholarship and service, the intrinsic value of research, and the significance of a primary commitment to quality instruction.

The University of Minnesota, Morris, ranks as one of the best public liberal arts colleges in the nation. Combining an honors education with an international perspective, University of Minnesota, Morris students are prepared for the challenges presented to them after graduation.

The University of Minnesota, Crookston is recognized internationally for its academic quality. Its distinctively sharp focus on technology allows students—whatever their major—to develop the skills they need to succeed in the Information Age.

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Table 9
 Campus and Unit Enrollment by Level and Geographic Origin

	TOTAL									
	Twin Cit Metro	Other MN	Wisconsin	North Dakota	South Dakota	Other U.S.	Non U.S.	Not Avbl		
Crookston										
Associate	18	97	3	25	1	9	3	7		
Bachelors	109	568	26	168	8	78	0	39		
Non-Degree	8	933	2	249	3	5	0	28		
Crookston Total	135	1,598	31	442	12	92	3	74		
Duluth										
Business/Economics	725	782	99	15	5	22	3	24		
Education/Human Serv Prof	769	1,267	246	39	10	48	4	22		
Fine Arts	214	337	73	4	6	22	2	3		
Liberal Arts	839	957	160	17	6	41	2	18		
Medicine	26	91	8	1	1	6	1	0		
Science/Engineering	720	1,234	151	20	12	55	21	28		
University College	73	183	9	0	0	3	0	309		
Unattributed	3	6	3	0	0	8	1	1		
Duluth Total	3,369	4,857	809	96	40	205	34	405		
Morris										
Morris	543	980	39	34	37	124	6	20		
Continuing Education	4	8	0	0	1	1	0	63		
Morris Total	547	988	39	34	88	125	6	83		
Twin Cities										
Agricultural/Food/Environ Sci	586	403	211	21	23	135	126	17		
Architecture/Landscape Arch	258	87	135	4	13	29	20	0		
Biological Sciences	790	331	247	41	56	199	81	14		
Carlson School of Mgmt	1,888	628	370	76	48	285	211	180		
Continuing Education	2,051	368	124	14	25	84	40	1,909		
Dentistry	219	127	41	27	18	65	17	19		
Education and Human Dev	1,771	660	339	25	35	262	178	63		
General College	1,424	318	122	3	15	59	2	6		
Human Ecology	751	299	269	36	27	85	40	33		
Humphrey Institute	172	40	20	2	3	61	32	37		
Law School	250	81	67	12	19	334	0	45		
Liberal Arts	8,161	2,494	2,964	290	334	1,493	544	137		
Medical School	1,021	393	70	18	23	299	60	48		
Natural Resources	269	126	102	6	7	51	19	7		
Nursing	344	189	53	12	4	31	19	10		
Pharmacy	225	161	49	4	16	48	46	49		
Public Health	256	71	32	3	9	116	45	44		
Technology	3,002	1,095	709	75	81	563	1,152	84		
Veterinary Medicine	153	103	7	9	8	87	40	8		
Unattributed	16	8	1	1	1	5	16	1		
Twin Cities Total	23,607	7,982	5,932	679	765	4,311	2,690	2,711		
System Total	27,658	15,425	6,811	1,251	905	4,733	2,733	3,273		

48,677

75

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

The University Of Minnesota Extension Service In Ramsey County

Simply Good Eating Program

Since 1969, peer educators have been utilizing innovative program delivery methods to present practical, reliable, research-based education to limited resource families in Ramsey County. The topics taught include:

- General nutrition
- Meal planning
- Food resource management
- Food Safety
- Gardening
- Food Preservation
- Weight management

Nutrition Education Assistants are available to teach individuals and small groups of all ages - preschool to elders. Some typical educational settings include:

- School classrooms
- After school groups
- Early Childhood Family Education classes
- Alternative high schools
- Shelters
- Transitional housing
- Public housing
- ESL classes
- Supplemental food program sites
- Food shelves
- Work resource hubs
- Recreational centers
- Senior sites
- Churches
- Homes, libraries and more...

Connecting community needs and University Resources

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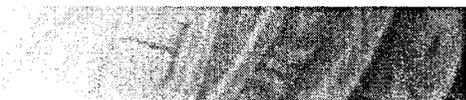
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This document written by Rose Allen, Extension Educator

This page last modified July 1999

HOME

TWIN CITIES CAMPUS



What's inside

Home > About the U of M > General Information

About the U of M

Campus Overview

Academics

The University of Minnesota, with its four campuses, is one of the most comprehensive universities in the United States and ranks among the most prestigious. It is both the state land-grant university, with a strong tradition of education and public service, and a major research institution, with scholars of national and international reputation. More than 15 University programs rank among the top 10 nationally. In 2001 and 2002, the University's Twin Cities campus was ranked among the top three public research universities in the nation (University of Florida study).

Admissions

Arts & Culture

Community Connections

Employment

Health & Medical

The University of Minnesota serves more than 60,000 students throughout the state and offers degrees in more than 370 fields of study.

Libraries & Computers

The University of Minnesota, Twin Cities is a classic Big Ten campus in the heart of the Minneapolis-St. Paul metropolitan area, just minutes from downtown. The largest of the four campuses, with its state-of-the-art facilities and stately historic buildings, it is set along the banks of the Mississippi River and in the rolling hills of St. Paul. With the most comprehensive academic programs of any institution in Minnesota, as well as the widest range of graduate and professional programs, the University offers unlimited academic and experiential opportunities for students and faculty alike.

Research & Scholars

Sports & Recreation

U of M Administration

Alumni, Donors, Parents

The University of Minnesota, Duluth, consistently ranks among the top regional universities nationwide, attracting students looking for personalized learning on a medium-sized campus. As a university community in which knowledge is sought as well as taught, its faculty recognize the importance of scholarship and service, the intrinsic value of research, and the significance of a primary commitment to quality instruction.

Student Services

Search the U of M

Search

The University of Minnesota, Morris, ranks as one of the best public liberal arts colleges in the nation. Combining an honors education with an international perspective, University of Minnesota, Morris students are prepared for the challenges presented to them after graduation.

- Department Directory
- People Search
- Campus Maps

The University of Minnesota, Crookston is recognized internationally for its academic quality. Its distinctively sharp focus on technology allows students—whatever their major—to develop the skills they need to succeed in the Information Age.

In the Rochester area, the University of Minnesota, through a partnership with the Minnesota State Colleges and Universities, extends upper division undergraduate and postbaccalaureate degree programs to people in southeastern Minnesota.

Statewide Connections

The University forges strong ties between research and service, with programs and partnerships across the state, including the Supercomputing Institute in Minneapolis, Hormel Institute in Austin, Lake Itasca Forestry and Biological Station in Itasca State Park, Cloquet Forestry Center, Soudan Underground Research Site, Cedar Creek Natural History Area near Bethel, Horticultural Research Center at Excelsior, University of Minnesota Landscape Arboretum near Chanhassen, Sand Plain Research Farm at Becker, and Research and

Outreach Centers at Rosemount, Crookston, Grand Rapids, Morris, Lamberton, and Waseca.

The University of Minnesota Extension Service is committed to delivering high-quality, relevant educational programs and information to Minnesota citizens and communities. A statewide network of researchers, educators, and volunteers address critical needs by focusing on issues where research-based education can make a difference.

See also: Community Connections

Rankings

The Twin Cities campus is one of only three public campuses that rank among the top 25 public and private research university campuses in the following measures. The other two are Michigan and UC-Berkeley.

Measure	Rank
Total Research	12th
Federal Research	15th
Endowment	24th
Annual Private Giving	15th
National Academy Members	25th
Faculty Awards	17th
Ph.D. Degrees Awarded	5th
Postdoctoral Students ¹	5th

Patents—The University has received more than 250 patents in the past five years and is ranked 6th among universities nationally in the number of start-up companies formed as a result of university research.

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Gophersports.com

Official Website for University of Minnesota Athletics

- Home
- Roster
- Coaches
- Schedule
- Standings
- Statistics
- Audio
- Photos
- Recruiting
- Promotions



Gopher Football

Archived
2002 Statistics

Cumulative Season Stats

The Automated ScoreBook
Minnesota Overall Team Statistics (as of Dec 30, 2002)
All games

TEAM STATISTICS	M INN	OPP
SCORING.....	376	319
Points Per Game.....	2 8.9	24.5
FIRST DOWNS.....	268	249
Rushing.....	143	123
Passing.....	99	113
Penalty.....	26	13
RUSHING YARDAGE.....	2 721	2298
Yards gained rushing.....	3 071	2646
Yards lost rushing.....	350	348
Rushing Attempts.....	586	534
Average Per Rush.....	4.6	4.3
Average Per Game.....	20 9.3	176.8
TDs Rushing.....	22	28
PASSING YARDAGE.....	2 390	2322
Att-Comp-Int.....	334 -175-11	367-203-7
Average Per Pass.....	7.2	6.3
Average Per Catch.....	1 3.7	11.4
Average Per Game.....	18 3.8	178.6
TDs Passing.....	21	12
TOTAL OFFENSE.....	5 111	4620
Total Plays.....	920	901
Average Per Play.....	5.6	5.1
Average Per Game.....	39 3.2	355.4
KICKOFF RETURNS: #-YARDS.....	39 -728	68-1321
PUNT RETURNS: #-YARDS.....	51 -402	32-275
INT RETURNS: #-YARDS.....	7 -79	11-36
KICKOFF RETURN AVERAGE.....	1 8.7	19.4
PUNT RETURN AVERAGE.....	7.9	8.6
INT RETURN AVERAGE.....	1 1.3	3.3
FUMBLES-LOST.....	18 -10	26-14
PENALTIES-YARDS.....	75 -577	79-709
Average Per Game.....	4 4.4	54.5

PUNTS-YARDS.....	60 -2282	72-2713
Average Per Punt.....	3 8.0	37.7
Net punt average.....	3 3.5	32.1
TIME OF POSSESSION/GAME.....	29 :55	30:00
3RD-DOWN CONVERSIONS.....	74/187	67/178
3rd-Down Pct.....	40%	38%
4TH-DOWN CONVERSIONS.....	9/21	11/19
4th-Down Pct.....	43%	58%
SACKS BY-YARDS.....	31 -167	18-109
MISC YARDS.....	0	35
TOUCHDOWNS SCORED.....	45	42
FIELD GOALS-ATTEMPTS.....	20 -21	7-15
PAT KICKS-ATTEMPTS.....	42 -42	38-38
ATTENDANCE.....	292 492	335323
Games/Avg Per Game.....	7/41 785	5/67065

BY QUARTER	1st	2nd	3rd	4th	Total
-----	-----	-----	-----	-----	-----
Team.....	95	112	105	64	- 376
Opponents...	75	84	77	83	- 319

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<http://www.gophersports.com/>

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SCORING.....	2428	2349
Points per game.....	73.6	71.2
Scoring margin.....	+2.4	-
FIELD GOALS-ATT.....	844-1927	801 -1944
Field goal pct.....	.438	.412
3 POINT FG-ATT.....	237-663	217 -651
3-point FG pct.....	.357	.333
3-pt FG made per game..	7.2	6.6
FREE THROWS-ATT.....	503-717	530 -749
Free throw pct.....	.702	.708
REBOUNDS.....	1235	1218
Rebounds per game.....	37.4	36.9
Rebounding margin.....	+0.5	-
ASSISTS.....	532	458
Assists per game.....	16.1	13.9
TURNOVERS.....	498	489
Turnovers per game.....	15.1	14.8
Turnover margin.....	-0.3	-
Assist/turnover ratio..	1.1	0.9
STEALS.....	235	256
Steals per game.....	7.1	7.8
BLOCKS.....	196	118
Blocks per game.....	5.9	3.6
WINNING STREAK.....	0	-
Home win streak.....	1	-
ATTENDANCE.....	228527	149485
Home games -Avg/Game....	18-12696	12- 11099
Neutral site -Avg/Game..	-	3 -5433

SCORE BY PERIODS:	1st	2nd	OT	Total
-----	-----	-----	-----	-----
Minnesota Golden Gophers.....	1126	1 268	34	- 2428
Opponents.....	1076	1236	37	- 2349

2002 Attendance

Visit Minnesota

<http://www.gophersports.com/>
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FALL 2002
 UNDERGRADUATE STUDENT COUNTY COUNT
 (MINNESOTA COUNTY AT TIME OF APPLICATION)

COUNTY	N	% OF MINN	% OF ALL	COUNTY	N	% OF MINN	% OF ALL
HENNEPIN	1278	29%	24%	CHIPPEWA	10	0%	0%
RAMSEY	774	17%	14%	KOOCHICHING	9	0%	0%
DAKOTA	585	13%	11%	BELTRAMI	9	0%	0%
WASHINGTON	324	7%	6%	BECKER	8	0%	0%
ANOKA	262	6%	5%	TODD	7	0%	0%
ST. LOUIS	110	2%	2%	MEEKER	7	0%	0%
SCOTT	93	2%	2%	MILLE LACS	7	0%	0%
STEARNES	92	2%	2%	WATONWAN	7	0%	0%
OLMSTED	56	1%	1%	LYON	6	0%	0%
CARVER	55	1%	1%	KANABEC	6	0%	0%
WRIGHT	51	1%	1%	PINE	6	0%	0%
CHISAGO	42	1%	1%	REDWOOD	6	0%	0%
GOODHUE	40	1%	1%	FILLMORE	6	0%	0%
BROWN	36	1%	1%	HUBBARD	6	0%	0%
STEELE	31	1%	1%	OTTER TAIL	5	0%	0%
RICE	30	1%	1%	AITKIN	5	0%	0%
MCLEOD	29	1%	1%	MARSHALL	5	0%	0%
SHERBURNE	28	1%	1%	SIBLEY	5	0%	0%
KANDIYOHI	26	1%	0%	SWIFT	5	0%	0%
NICOLLET	26	1%	0%	LAKE	5	0%	0%
MOWER	25	1%	0%	POLK	5	0%	0%
LE SUEUR	25	1%	0%	RENVILLE	4	0%	0%
ISANTI	24	1%	0%	PENNINGTON	3	0%	0%
WINONA	23	1%	0%	LINCOLN	3	0%	0%
BLUE EARTH	22	0%	0%	POPE	3	0%	0%
WASECA	22	0%	0%	WADENA	2	0%	0%
WABASHA	17	0%	0%	HOUSTON	2	0%	0%
MORRISON	17	0%	0%	GRANT	2	0%	0%
CROW WING	16	0%	0%	COOK	1	0%	0%
ITASCA	16	0%	0%	LAC QUI PARLE	1	0%	0%
MARTIN	16	0%	0%	COTTONWOOD	1	0%	0%
CLAY	16	0%	0%	JACKSON	1	0%	0%
DOUGLAS	14	0%	0%	NOBLES	1	0%	0%
CARLTON	14	0%	0%	NORMAN	1	0%	0%
FARIBAULT	12	0%	0%	ROCK	1	0%	0%
CASS	11	0%	0%	TRAVERSE	1	0%	0%
BENTON	11	0%	0%	RED LAKE	1	0%	0%
DODGE	11	0%	0%	ROSEAU	1	0%	0%
FREEBORN	11	0%	0%				
STEVENS	10	0%	0%				

TOTAL UNDERGRADUATES FROM MINNESOTA 4465

TOTAL UNDERGRADUATE STUDENTS 5429

% OF STUDENTS FROM MINNESOTA 82%

From Univ of St. Thomas Data Project 2000-2003

FALL 2002
GRADUATE STUDENT COUNTY COUNT
(MINNESOTA COUNTY AT TIME OF APPLICATION)

COUNTY	N	% OF MINN	% OF ALL	COUNTY	N	% OF MINN	% OF ALL
HENNEPIN	2475	45%	42%	FILLMORE	4	0%	0%
RAMSEY	1191	22%	20%	MOWER	4	0%	0%
DAKOTA	652	12%	11%	CARLTON	3	0%	0%
WASHINGTON	285	5%	5%	DOUGLAS	3	0%	0%
ANOKA	268	5%	5%	MEEKER	3	0%	0%
SCOTT	112	2%	2%	86% RENVILLE	3	0%	0%
CARVER	68	1%	1%	WABASHA	3	0%	0%
OLMSTED	66	1%	1%	BROWN	2	0%	0%
WRIGHT	34	1%	1%	FREEBORN	2	0%	0%
RICE	33	1%	1%	HUBBARD	2	0%	0%
STEARNS	33	1%	1%	ITASCA	2	0%	0%
STEELE	28	1%	0%	KANABEC	2	0%	0%
CHISAGO	25	0%	0%	KANDIYOHI	2	0%	0%
GOODHUE	22	0%	0%	MARTIN	2	0%	0%
ST. LOUIS	20	0%	0%	MILLE LACS	2	0%	0%
ISANTI	17	0%	0%	SWIFT	2	0%	0%
SHERBURNE	16	0%	0%	WATONWAN	2	0%	0%
PINE	15	0%	0%	YELLOW MEDICINE	2	0%	0%
BLUE EARTH	13	0%	0%	CHIPPEWA	1	0%	0%
CLAY	11	0%	0%	HOUSTON	1	0%	0%
CROW WING	8	0%	0%	JACKSON	1	0%	0%
FARIBAULT	7	0%	0%	LYON	1	0%	0%
MCLEOD	7	0%	0%	MARSHALL	1	0%	0%
DODGE	6	0%	0%	MORRISON	1	0%	0%
LE SUEUR	6	0%	0%	OTTER TAIL	1	0%	0%
WINONA	6	0%	0%	PENNINGTON	1	0%	0%
BENTON	5	0%	0%	POPE	1	0%	0%
NICOLLET	5	0%	0%	REDWOOD	1	0%	0%
POLK	5	0%	0%	ROSEAU	1	0%	0%
WASECA	5	0%	0%	SIBLEY	1	0%	0%
CASS	4	0%	0%	TODD	1	0%	0%

TOTAL GRADUATE STUDENTS FROM MINNESOTA 5506
 TOTAL GRADUATE STUDENTS 5937
 % OF STUDENTS FROM MINNESOTA 92.7%

TOTAL STUDENTS - 11,366

from UNIV OF ST. THOMAS DATA FACTBOOK
 Dec 2 - Dec 3

78

Arena History & Facts

- Target Center opened its doors on October 13, 1990 at the cost of approximately \$104,000,000 and took 27 months to complete.
- Target Center has 73 exit doors.
- Target Center was sold by original owners Marv Wolfenson and Harvey Raftner to the city of Minneapolis in March of 1993.
- The first Minnesota Timberwolves draft pick was Pooh Richardson (1st Round – 10th Overall).
- The Minnesota Timberwolves played their first game in their new home on October 16, 1990 vs. the Philadelphia 76ers.
- Target Center is situated on 1½ square blocks, encompassing 831,533 sq. feet.
- The Target Center main floor is 250' x 88'. It weighs five tons and it can hold 4.1 million pounds.
- The backstage load-in is 40' x 175' and can hold five semi-trucks unloading at the same time.
- Target Center has ten floors with 13 ft ceilings and a 2,600 linear ft. catwalk.
- From the Target Center floor to the top of the ceiling is 101'.
- The 11,000 sq. ft main lobby can accommodate 2,000 people and features one of the largest neon sculptures in the U.S. There are also 15 inside ticket windows for selling and distributing tickets.
- There are over twenty concession stands on two concourse levels that offer a wide variety of dining selections.
- Target Center was the first major arena in the U.S. that was designated completely non-smoking.
- Target Center has one of only two moveable arena floors in the country and it includes ice-making capabilities. The floor can be fully raised or lowered in 25 minutes to ensure excellent viewing and tailored sightlines for each event.
- There are 18,467 theatre-style permanent seats in Target Center.
- There are over 114 wheelchair and accessible seating located on all concourse levels of Target Center.
- There are 10 dressing rooms in the backstage area of Target Center used by visiting sports teams, event production and concert performers.
- There are over 11,000 parking spots within three blocks of Target Center.
- There are eighteen escalators and nine elevators within Target Center.



(b)(4)

Quick Facts

- The Xcel Energy Center Puck Wall will allow fans to place their names on a puck that will be displayed in the arena. Proceeds will benefit the United States Hockey Hall of Fame and the arena's State of Hockey Tribute.
- State-of-the-art press box that contains 150 seats and 12 broadcast booths.
- Wild locker room features a spa, sauna, steam room, weight room, video coaching room and fully equipped medical room and x-ray capabilities.
- Iron Range Grill on main concourse complete with 40 televisions.
- State-of-the-art scoreboard measures 35 feet high by 36 feet in diameter featuring full-color LED (light emitting diode) large screen video displays and seven levels of display equipment.
- Ribbon board signage that displays animation, graphics and cropped video in 16.7 million shades of color. One display encircles the entire suite level; two other displays are in the upper level.
- Interactive areas or crows nests in the four corners of the upper level that will be home to a house band, an organ in the shape of a zamboni, a broadcast location and the Xcel Energy Center lighthouse.
- Headwaters Bar and Restaurant features buffet style serving in the Saint Paul Club Level. The restaurant also includes a cigar lounge and a fireplace.

GENERAL INFORMATION

Xcel Energy Center. The Xcel Energy Center is a first-class multi-purpose sports/entertainment venue. It is home of the National Hockey League's (NHL) Minnesota Wild and will host over 140 spectacular entertainment events annually. Such events will include: concerts by top artists from around the world, ice shows, circuses, family shows, conventions, high school tournaments, trade shows and high-profile sporting events featuring hockey, basketball, wrestling, tennis and more.

Location: Saint Paul, Minnesota

Xcel Energy Center is located on a 6-acre site in downtown Saint Paul on the former site of the Saint Paul Civic Center Arena. The arena is easily accessible by a number of exits off of the two major highways (Interstate 94 and Interstate 35E) with multiple alternative routes (Shepard Road and Kellogg Blvd) and easy-to-use entrances and exits.

Owner: City of Saint Paul.

Operator: Saint Paul Arena Company (SPAC).

Size & Capacity: Xcel Energy Center encompasses 650,000 square feet with four separate concourses and four seating levels plus a press level. The arena seats 18,064 for National Hockey League games. The Xcel Energy Center connects to the adjacent RiverCentre Convention Center and the Roy Wilkins Auditorium Complex.

Project Cost: On July 6, the Minnesota Wild announced that the club would make a substantial investment in the Xcel Energy Center for a variety of enhancements to significantly improve the fan experience for hockey and other entertainment events. As dictated by the Wild's lease with the City, the Wild's investment is privately funded and will range from \$30 - \$40 million, depending on the final design. The public investment in the Xcel Energy Center will remain at \$130 million.

Funding Partnership: City of Saint Paul, State of Minnesota and the Minnesota Wild.

Particulars: Six separate levels with the main concourse at street level:

Level 000	Event Floor Level	5 locker rooms, 3 star dressing rooms
-----------	-------------------	---------------------------------------

~~176~~