# FEDERAL COMMUNITY CHARTER APPROVAL REPORT

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

## From 1/1/2013 to 9/30/2013

| Region | CU # | Name of FCU | Action | State | Effect. Date | Potential Mbrs. | Duplicate Comm. | FOM Wording Approved |
|---|---|---|---|---|---|---|---|---|
| 1 | 22883 | ALLEGANY COUNTY SCHOOLS | CC | NY | 1/16/2013 | 48,946 | YES | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Allegany County, New York. |
| 1 | 8709 | LAKESHORE | CC | MI | 1/29/2013 | 172,188 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Muskegon County, Michigan. |
| 1 | 11470 | SWEET HOME | CE | NY | 3/18/2013 | 195,933 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Amherst or Tonawanda in Erie County, New York. |
| 1 | 7219 | ST. FRANCIS X | CC | MI | 5/15/2013 | 84,773 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Charlevoix, Cheboygan, or Emmet Counties, Michigan. |
| 1 | 12 | FRANKLIN TRUST | CC | CT | 6/21/2013 | 894,014 | YES | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hartford County, Connecticut. |
| 1 | 5742 | SIR | CE | MI | 7/16/2013 | 254,211 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Alger, Baraga, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Marquette, Menominee, Ontonagon, or Schoolcraft Counties, Michigan. |
| 1 | 11979 | NORTHLAND AREA | CE | MI | 7/30/2013 | 182,343 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Alcona, Alpena, Arenac, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego and Roscommon Counties, Michigan. |
| 1 | 6870 | FINANCIAL TRUST | CE | NY | 9/24/2013 | 919,086 | YES | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, New York. |

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| 1 | 19776 | BAY WINDS | CE | MI | 9/25/2013 | 289,985 | NO | Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Charlevoix, Antrim, Emmet, Grand Traverse, Cheboygan, Otsego, Crawford, Kalkaska, Benzie, or Leelanau Counties, Michigan. |
| 2 | 13601 | SHREWSBURY | CE | MA | 2/13/2013 | 333,756 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Worcester and the Towns of Shrewsbury, Boylston, West Boylston, Sterling, Clinton, Berlin, Northborough, Westborough, Grafton, Millbury, or Holden, Massachusetts. |
| 2 | 10362 | NORTHERN REDWOOD | CE | CA | 7/11/2013 | 133,058 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Humboldt County, California. |
| 2 | 24542 | SAN FRANCISCO | CE | CA | 7/26/2013 | 1,523,686 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in San Francisco or San Mateo Counties, California. |
| 2 | 17464 | PEOPLES ADVANTAGE | CE | VA | 9/12/2013 | 1,258,251 | NO | Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in the Richmond, VA Metropolitan Statistical Area consisting of Amelia County, Caroline County, Charles City County, Chesterfield County, Cumberland County, Dinwiddie County, Goochland County, Hanover County, Henrico County, King and Queen County, King William County, Louisa County, New Kent County, Powhatan County, Prince George County, Sussex County, Colonial Heights city, Hopewell city, Petersburg city, and Richmond city, Virginia. |
| 2 | 17395 | IRCO COMMUNITY | CE | NJ | 9/25/2013 | 694,739 | NO | Persons who live, work, regularly conduct business in, worship, or attend school in, and businesses and other legal entities located in the Town of Phillipsburg, Borough of Alpha, the Townships of Harmony, Franklin, Lopatcong, Greenwich, or Pohatcong, New Jersey, and Lehigh and Northampton Counties, Pennsylvania. |
| 3 | 21930 | CINFED | CC | OH | 3/18/2013 | 1,171,241 | NO | Persons who live, worship, work (or regularly conduct business in) or attend school in, and businesses and other legal entities located in Boone, Campbell and Kenton Counties, Kentucky, and Hamilton County, Ohio. |

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| 3 | 24078 | ADVANCE FINANCIAL | CE | IN | 3/22/2013 | 660,348 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lake or Porter Counties, Indiana. |
| 3 | 6859 | ARTESIAN CITY | CC | GA | 9/3/2013 | 144,542 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Dougherty, Lee, or Worth Counties, Georgia. |
| 3 | 23949 | SIGNET | CE | KY | 9/6/2013 | 223,541 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ballard, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Marshall, or McCracken Counties, Kentucky. |
| 3 | 15942 | LAKE COMMUNITY | CE | OH | 9/30/2013 | 375,087 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio. |

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| 4 | 13762 | DIAMOND LAKES | CC | AR | 2/13/2013 | 196,619 | NO | Persons who live, worship, work (or regularly conduct business in), or attend school in, and businesses and other legal entities located in the rural district of Clark, Garland, Hot Spring, Montgomery, Pike, and Grant Counties or a portion of Saline County, Arkansas, bounded by the following prescribed area:<br><br>Starting the north by Nisa west to Ault, De Vaca west to Gomara, left on Jarandilla, left on Minorca, left on Soltar, left on Viajero, north on Gerante, left on Viajero, left on Merced, left on Sobrar; bordered on the north by Danville, left on Encantado, left on Ecuestre, north on Fenix; right on Fenix, left on Binefar; bordered on the north by Terlingua, left on Ponce De Leon, left on Escuadron, left on Pertusa, bordered on the northwest by Pertusa; south on Ponce De Leon, left on Perfecto, bordered on the west by Perfecto; east on Perfecto, left on Ponce De Leon, left on De Soto, left on Maderas, left on Terreno, right on Alabanza, bordered on the northwest by Suave; left on Terreno, left on Alteza, left on Recinto, left on Rocoso, bordered on the northwest by Moreno; south on Rocoso, left on Largo, bordered on the west by Largo; south on Solaz, left on Alteza, left on Tranquilo, bordered on the west by Tranquilo; east on Alteza, south on Maderas, left on Elcano, left on Asombroso, bordered on the west by Asombroso; south on Elcano, left on Amable, bordered on the west by Amable; south on Elcano, left on Manzanares, bordered on the southwest by Manzanares; east on Manzanares, left on Elcano, left on Compana, west on Highway 5, left on Burk, bordered on west by Burk; east on Highway 5, left on Tillery, bordered on the south by Tillery; north on Tillery, left on Highway 5, left on Regie, bordered on the south by Regie; north on Regie, east on Highway 5, left on Riverside, bordered on the south by Riverside; north on Riverside, west on Highway 5, north on Risco, left on Pizarro, bordered on the east by Pizarro; west on Pizarro, left on Risco, left on Temerario, bordered on the east by Temerario; north on Temerario, left on Risco, left on Campana, bordered on southeast by Campana; west on Campana, left on Risco, left on Pacifica, bordered on the southeast by Pacifica; east on Risco, left on Herradura, bordered on the southeast by Herradura; north on Herradura, left on Risco, left on Bosque, bordered on the south by Bosque; north on Bosque, left on |

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| | | | | | | | | DeSoto, left on Balboa, south on Balboa, left on Cresta, bordered on the south by Cresta; north on Balboa, left on Jubileo, left on<br><br>Gandesa, south on Balboa, left on Capricho, bordered on the south by Capricho; north on Balboa, left on Ferdinand, left on Fabulosa, south on Fabulosa, bordered on the south by Fabulosa; north on Fabulosa, left on Ferdinand, left on San Juan, left on Calderon, bordered on the south by Calderon; left on San Juan, left on Espectro, left on Brujo, bordered on the south by Brujo; left on Espectro, bordered on the east by Espectro; left on Hechizo, left on Espectro, left on Balearic, left on Monterrey, bordered on the east by Monterrey; north on Monterrey, right on Balearic, left on Romano, left on Fineza, bordered on the east by Fineza; west on Fineza, right on Romano, left on Balearic, north on Parejo, left on Coronado, left on Balearic, bordered on the east by Balearic; north on Balearic, left on Coronado, bordered on the east by Coronado; west on Coronado, north on Balearic, left on DeSoto, bordered on the east by DeSoto; west on DeSoto, left on Fresno, right on Santistaban, bordered on the east by Santistaban; left on Fresno, west on DeSoto, north on Cortez, bordered on the northwest by Cortez; east on Cortez, left on Jarandilla, left on Nisa west to Ault. |
| 4 | 17999 | KEARNEY | CC | NE | 2/19/2013 | 144,712 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Rural District consisting of Buffalo, Dawson, Hall, Kearney, and Phelps Counties, Nebraska. |
| 4 | 14734 | LA JOYA AREA | CE | TX | 5/1/2013 | 774,769 | NO | Persons who live or work in, and businesses and other legal entities located in the Hidalgo County, Texas. |
| 4 | 8715 | 1ST COMMUNITY | CE | TX | 5/14/2013 | 510,809 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tom Green, Irion, Reagan, Sterling, Coke, Runnels, Schleicher, Concho, Crockett, Kimble, McCulloch, Mason, Menard, Sutton, Pecos, Brewster, Ector, Midland, Glasscock, Andrews, Martin, Loving, Winkler, Ward, Crane, Upton, and Terrell Counties, Texas. |

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| 4 | 11067 | NASCOGA | CE | TX | 7/11/2013 | 120,877 | NO | Persons who live, work, worship, or attend school in, and business and other legal entities located in Cooke or Grayson Counties, Texas. |
| 4 | 12697 | COMPLEX COMMUNITY | CE | TX | 7/26/2013 | 400,913 | NO | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Ector, Midland, Gaines, Pecos, Reeves, Crane, Winkler, Ward, Andrews, Martin, Upton, and Howard Counties, Texas. |
| 5 | 11030 | MCCONE COUNTY | CE | MT | 1/10/2013 | 23,848 | NO | Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in McCone, Dawson, Prairie, Garfield, Richland, and Wibaux Counties, Montana. |
| 5 | 9644 | CIT-CO | CC | WY | 1/30/2013 | 37,881 | NO | Persons who live, work, worship, or attend school in and businesses and other legal entities located in Johnson and Sheridan Counties, Wyoming. |
| 5 | 644 | NORTHWEST RESOURCE | CC | OR | 3/19/2013 | 748,031 | NO | Persons who live, work or regularly conduct business in, worship, or attend school in, and businesses and other legal entities located in Multnomah County, Oregon. |

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| 5 | 7101 | CHENEY | CE | WA | 4/2/2013 | 43,413 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Cheney School District or Medical Lake School District, in Spokane County, Washington, as prescribed below:<br><br>Beginning at the intersection of West Bowie Road and North Ritchey Road, proceeding west on West Bowie Road to North Brook Road, proceeding 1 mile south on North Brook Road, proceeding 1 mile west to the intersection of North Christensen Road and West Keeble Lane, proceeding 0.50 miles south on North Chris Lane and then south, proceeding 0.50 miles west to North Christensen Road, proceeding 0.50 miles south on North Christensen Road, proceeding 1 mile east, proceeding 0.50 mile north, proceeding 0.50 miles east, proceeding 1.25 mile north, proceeding 0.25 mile east, proceeding 0.25 miles south, proceeding 0.75 miles east and then east on West Euclid Road and then east, proceeding 0.50 miles north, proceeding 1 mile east, proceeding 1 mile south, proceeding 0.50 miles east to West Euclid Road, proceeding 2.00 miles south, proceeding 1.75 miles east and then east on West Sprague Avenue and then east, proceeding 0.25 miles north, proceeding 0.50 miles east, proceeding 0.25 miles north, proceeding 1.25 miles east to W. Deno Road, proceeding 0.25 miles south, proceeding 0.50 miles east, proceeding 1.22 miles south to West Sunset Highway (Highway 2), proceeding east on West Sunset Highway (Highway 2) to South Grove Road, proceeding 0.25 miles on South Grove Road, proceeding 0.25 miles east, proceeding 0.25 miles north, proceeding 0.54 miles east to West Canyon Drive, proceeding south on West Canyon Drive to South Canyon Drive to South Assembly Road, proceeding south on South Assembly Road to West Sunset Highway (Highway 2), proceeding 300 yards east on West Sunset Highway (Highway 2), proceeding 367 yards south to Interstate 90 east bound, proceeding 0.40 miles northeast on Interstate 90, proceeding 1.84 miles south to the intersection of West 44th Avenue and South Dorset Road, proceeding 1.60 miles east on West 44th Avenue and then east and then east on West 44th Lane and then east to South Cheney Spokane Road, proceeding 200 yards south on South Cheney Spokane Road, proceeding 0.375 miles east to South Inland Empire Highway (Highway 195), proceeding |

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| | | | | | | | | south 3.25 miles to West Taylor Road, proceeding 1 mile west on West Taylor Road, proceeding 1 mile north, proceeding 0.50 miles west, proceeding 2 miles south to the intersection of South Sherman Road and West Gibb Road, proceeding east on West Gibb Road to South Cedar Road, proceeding 0.25 mile south, proceeding 0.25 miles west to South Austin Road, proceeding 0.25 miles south on South Austin Road, proceeding east 0.25 mile, proceeding 1.5 miles south, proceeding 0.5 miles west, proceeding 0.47 miles southwest to intersection of West Paradise Road and West Smyth Road, proceeding 0.50 mile south, proceeding 0.50 miles west, proceeding 1 mile south and then south on South Sherman Road and then south, proceeding 400 yards east, proceeding 1 mile south to West Pine Meadows Lane, proceeding west on West Pine Meadows Lane to South Choctaw Road, proceeding 6.25 miles south and then south on South Wentworth Road, proceeding 0.25 miles east, proceeding 0.50 miles south, proceeding 0.25 miles west, proceeding 1 mile south, proceeding 1 mile west, proceeding 3.5 miles south, proceeding 0.50 miles west, proceeding 1 mile south, proceeding 0.50 miles east, proceeding 0.50 miles south, proceeding 0.25 miles west, proceeding 0.50 miles south, proceeding 0.30 miles west to South Wells Road, proceeding 0.25 miles southwest on South Wells Road, proceeding 0.50 miles west, proceeding 0.25 miles south, proceeding 0.50 miles west, proceeding 1.5 miles north to South Texas Ferry Road, proceeding 2.5 miles west, proceeding 2.5 miles south to the Spokane County border line, proceeding 12 miles west on the Spokane County border line, proceeding 20 miles north on the Spokane County border line, proceeding 2.5 miles east, proceeding 3 miles north to West Hallett Road, proceeding east on West Hallet Road to South Ladd Road, proceeding north on South Ladd Road to West Thorpe Road, proceeding east on West Thorpe Road to South Espanola Road, proceeding north on South Espanola Road to West McFarlane Road, proceeding 0.25 miles north on South Espanola Road, proceeding 0.25 miles east, proceeding 0.75 miles north to West Highway 2, proceeding east on West Highway 2 to South Ritchey Road, proceeding north on South Ritchey Road to West Sprague Road, proceeding 0.50 miles east, proceeding 1 mile north, proceeding 0.50 miles west to the intersection of West |

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| | | | | | | | | Mission Road and North Ritchey Road, proceeding 0.50 miles south and then south on North Ritchey Road, proceeding 0.50 miles west, proceeding 0.50 miles south to West Sprague Road, proceeding west on West Sprague Road to North Wood Road, proceeding 1.5 miles north on North Wood Road, proceeding 0.50 miles west, proceeding 0.50 miles north to West Euclid Road, proceeding 1 mile east on West Euclid Road, proceeding 0.50 miles south, proceeding 0.50 miles east to North Ritchey Road, proceeding 1.5 miles north on North Ritchey Road to the intersection of West Bowie Road and North Ritchey Road, the place of the beginning. |
| 5 | 13865 | ALPS | CE | AK | 4/17/2013 | 72,913 | NO | Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Haines Borough, Hoonah-Angoon Census Area, Juneau City and Borough, Ketchikan Gateway Borough, Petersburg Census Area, Prince of Wales-Hyder Census Area, Sitka City and Borough, Skagway Municipality, Wrangell City and Borough, or Yakutat City and Borough in Alaska. |

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| 5 | 19564 | LATAH | CE | ID | 5/22/2013 | 49,063 | NO | Persons who live, worship, work in, regularly conduct business in, or go to school in, and businesses and other legal entities located within Latah County, Benewah County, or the prescribed boundaries below for census tract number 21 in Koontenai County, Idaho:<br><br>Beginning at the southwest corner where Koontenai County intersections Benewah County, proceeding north 10.6 miles on the county line of Spokane County, Washington and Koontenai County, Idaho to the intersection of East Elder Road and South Idaho Road, proceeding 145 yards north on South Idaho Road to latitude 47.52358°N and longitude 117.04051°W, proceeding east 8.7 miles to Coeur d'Alene Lake at latitude 47.52244°N and longitude 116.84939°W, proceeding south along the western border of Coeur d'Alene Lake to latitude 47.45917°N and longitude 116.85040°W (approximately 422 yards north of where South Cottonwood Bay Lane begins), proceeding east 1.12 miles across Coeur d'Alene Lake to land at latitude 47.45951°N and longitude 116.82636°W, proceeding east 0.63 miles across land to latitude 47.45989°N and longitude 116.81301°W, proceeding east 0.58 miles across Coeur d'Alene Lake to land at latitude 47.46020°N and longitude 116.80041°W, proceeding east 93.6 yards across land to latitude 47.46024°N and longitude 116.79936°W, proceeding east 93 yards across Coeur d'Alene Lake to land at latitude 47.46023°N and longitude 116.79815°W, proceeding south 134 yards on land to latitude 47.45911°N and longitude 116.79813°W, proceeding south 0.92 miles through Coeur d'Alene Lake to latitude 47.44567°N and longitude 116.79801°W, proceeding east 1 mile across Coeur d'Alene Lake to land at latitude 47.44612°N and longitude 116.77628°W, proceeding east 15 miles to latitude 47.44966°N and longitude 116.45209°W (approximately 0.32 miles west of Rochat Road), proceeding southwest 2.99 miles to the Koontenai/Benewah County Line at latitude 47.41281°N and longitude 116.48588°W, proceeding west on the Koontenai/Beneway County Line to the southwest corner where Koontenai County intersections Benewah County, the place of the beginning. |

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| 5 | 2191 | FIBRE | CE | WA | 6/14/2013 | 213,091 | NO | Persons who live, worship, work (or regularly conduct business in), or attend school in Cowlitz, Pacific, or Wahkiakum Counties, Washington, or Clatsop or Columbia Counties, Oregon. |
| 5 | 2562 | MAUI | CC | HI | 8/19/2013 | 144,444 | YES | Persons who live, work, worship, or attend school in, and businesses and other legal entities located on the island of Maui in Hawaii. |