



## ***Insurance Report of Activity***

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

# ***NOVEMBER 2009***

**Office of Examination and Insurance**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2009 THRU 11/30/2009

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	8	0	0	2	4,278
3	0	0	0	0	0
4	0	0	0	0	0
5	3	0	0	2	4,006
<b>Total</b>	11	0	0	4	8,284
<b>%</b>	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	101	0	2	31	19,303
2	201	2	5	54	23,165
3	198	0	5	54	31,237
4	116	0	0	35	49,378
5	214	1	9	37	19,873
<b>Total</b>	830	3	21	211	142,956
<b>%</b>	97.2%	0.4%	2.5%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	1	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	0	0	1	0	0	0
<b>%</b>	0.0%	0.0%	100.0%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	0	1	219,846	0
2	1	0	0	1	402,978	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	2	0	0	2	622,824	0
<b>%</b>	100.0%	0.0%	0.0%			

LOW INCOME COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	0	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%			

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	0	1	61,676	0
2	1	0	0	1	483,976	1
3	1	0	2	1	78,146	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	3	0	2	3	623,798	1
<b>%</b>	60.0%	0.0%	40.0%			

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2009 THRU 11/30/2009

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	1	44
4	0	0	0	0
5	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>44</b>

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

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

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2009 THRU 11/30/2009

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

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2009 THRU 11/30/2009

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	2	0	0	2
<b>2</b>	16	0	3	8
<b>3</b>	48	0	0	7
<b>4</b>	1	0	0	1
<b>5</b>	44	0	0	5
<b>Total</b>	<b>111</b>	<b>0</b>	<b>3</b>	<b>23</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of Duplicates
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	0	0
<b>5</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2009 THRU 11/30/2009

### Mergers Approved (Count)

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	0	0	0	0	0	0	0	0	0
2	1	0	0	0	0	0	0	0	1
3	1	0	0	2	0	0	0	0	3
4	0	0	0	1	2	0	0	0	3
5	0	1	0	1	1	0	0	0	3
<b>TOTAL</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>

### Merging Credit Union Assets

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	0	0	0	0	0	0	0	0	0
2	844,576	0	0	0	0	0	0	0	844,576
3	2,946,818	0	0	18,947,687	0	0	0	0	21,894,505
4	0	0	0	7,063,846	6,107,047	0	0	0	13,170,893
5	0	2,709,609	0	7,627,641	2,370,874	0	0	0	12,708,124
<b>TOTAL</b>	<b>3,791,394</b>	<b>2,709,609</b>	<b>0</b>	<b>33,639,174</b>	<b>8,477,921</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48,618,098</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Monday, November 30, 2009

### FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

#### Single Common Bond Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
15016	2	WAKEFERN WETHERSFIELD, CT	Occupational	\$6,617,209.00	8,850	4,000
<b>FIELD OF MEMBERSHIP:</b> Employees of PriceRite in Wethersfield, Connecticut, a wholly-owned subsidiary of Wakefern Food Corporation, who are paid through the SFS Division in Edison, New Jersey;						
12029	5	UNITED CATHOLICS WHITTIER, CA	Associational	\$29,176,097.00	19,000	4,000
<b>FIELD OF MEMBERSHIP:</b> Members of St. Mary of the Assumption Catholic Community in Whittier, CA;						

#### Multiple Common Bond Expansion (3,000 or Greater)

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
19269	1	OCEANSIDE CHRISTOPHER MASSAPEQUA, NY	Associational	\$207,137,807.00	75,000	10,000
<b>FIELD OF MEMBERSHIP:</b> Members of Church of St. Rose of Lima in Massapequa, NY.						

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8333	2	TOWER COLUMBIA, MD	Associational	\$2,069,941,917.00	119,575	5,000
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**FIELD OF MEMBERSHIP:** Members of the Owen Brown Community Association in Columbia, Maryland who qualify for membership in accordance with its charter and bylaws in effect May 31, 1972

9986	3	HERITAGE TRUST CHARLESTON, SC	Occupational	\$424,520,283.00	903,466	3,200
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**FIELD OF MEMBERSHIP:** Students attending Charleston Southern University in Charleston, South Carolina;

8905	3	CENTRAL SUNBELT ELLISVILLE, MS	Occupational	\$131,614,979.00	75,000	8,200
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**FIELD OF MEMBERSHIP:** Students grades (K-12) attending Jones County School District in Ellisville, MS;

8111	4	RANDOLPH-BROOKS LEANDER, TX	Occupational	\$3,465,374,380.00	1,214,000	33,900
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**FIELD OF MEMBERSHIP:** Employees of and students attending Leander ISD in Leander, TX.

### Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
3285	1	NIAGARA REGIONAL NORTH TONAWANDA, NY	Community	\$18,297,363.00	5,000	219,846

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, businesses and other legal entities located in Niagara County, New York.

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17630	2	VANTAGE POINT	Community	\$24,984,356.00	6,000	402,978
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities in the counties of Prince George, Dinwiddie, Chesterfield, and Sussex and the cities of Petersburg, Hopewell and Colonial Heights, VA.

### Underserved

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
51	1	STATE EMPLOYEES OTSEGO, NY	Underserved area	\$1,830,823,071.00	1,171,176	61,676

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Otsego County, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

538	2	GOVERNMENT PRINTING OFFICE	Underserved area	\$30,497,731.00	10,533	483,976
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**FIELD OF MEMBERSHIP:** "Persons who live, work, worship, attend school or regularly conduct business, and businesses and other legal entities located in the prescribed underserved community consisting of the following 163 census tracts in Washington, DC, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual (IRPS 08-2):

1, 2.1, 2.2, 3, 7.2, 8.1, 9.1, 18.3, 18.4, 19.1, 19.2, 20.1, 20.2, 21.1, 21.2, 22.1, 22.2, 23.1, 23.2, 24, 25.2, 27.1, 27.2, 28.1, 28.2, 29, 30, 31, 32, 33.1, 33.2, 34, 35, 36, 37, 38, 39, 40.2, 42.1, 42.2, 43, 44, 46, 47, 48.1, 48.2, 49.1, 49.2, 50, 51, 52.1, 52.2, 53.1, 53.2, 54.1, 54.2, 56, 57.1, 57.2, 58, 59, 60.1, 60.2, 61, 62.1, 62.2, 63.1, 63.2, 64, 65, 66, 67, 68.1, 68.2, 68.4, 69, 70, 71, 72, 73.1, 73.2, 73.4, 73.8, 74.1, 74.3, 74.4, 74.6, 74.7, 74.8, 74.9, 75.2, 75.3, 75.4, 76.1, 76.3, 76.4, 76.5, 77.3, 77.7, 77.8, 77.9, 78.3, 78.4, 78.6, 78.7, 78.8, 78.9, 79.1, 79.3, 80.1, 80.2, 81, 82, 83.1, 83.2, 84.2, 84.1, 85, 86, 87.1, 87.2, 88.2, 88.3, 88.4, 89.3, 89.4, 89.5, 90, 91.1, 91.2, 92.1, 92.3, 92.4, 93.1, 93.2, 94, 95.1, 95.3, 95.4, 95.5, 95.7, 95.8, 95.9, 96.1, 96.2, 96.3, 96.4, 97, 98.1, 98.2, 98.3, 98.4, 98.6, 98.7, 98.8, 98.9, 99.1, 99.2, 99.3, 99.4, 99.5, 99.6 and 99.7"

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7544	3	REDSTONE	Underserved area	\$2,650,654,616.00	845,386	78,146
HUNTSVILLE, AL						

**FIELD OF MEMBERSHIP:** Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in the prescribed underserved community in Madison County, Alabama, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual (IRPS 08-2).

Prescribed community: The following 26 census tracts: 1.00, 2.01, 2.02, 3.01, 3.02, 5.02, 5.03, 6.01, 6.02, 7.01, 7.02, 8.00, 10.00, 11.00, 12.00, 13.00, 15.00, 16.00, 21.00, 22.00, 23.00, 24.00, 25.01, 25.02, 106.22, and 111.00 located in Madison County, Alabama, bounded by the following:

Starting at the northwest corner of the community at the intersection of State Hwy 53 and Blake Bottom Road NW, go southeast on State Hwy 53 to Mastin Lake Road NW; go east on Mastin Lake Road NW to Pulaski Pike NW; go north on Pulaski Pike NW to Winchester Road NW; go east on Winchester Road NW until it turns into Winchester Road NE and follow Winchester Road NE to Higdon Road NE; go south on Higdon Road NE to Chase Road NE; go south on Chase Road NE to the Southern Railway; go southeast on the Southern Railway until you get to Moores Mill Road NE; go north on Moores Mill Road NE to Jordan Road; go east on Jordan Road to Oldwood Road; go south on Oldwood Road, and continue south on a nonvisible boundary (per the US Census) to the Southern Railway; go southeast on the Southern Railway, and continue east on a nonvisible boundary (per the US Census) to the TVA power lines; go southeast on the TVA power lines to US Highway 72; go west, then southwest, and then west again on US Highway 72 to the Southern Railway; go southwest on the Southern Railway to Oakwood Avenue NE; go east on Oakwood Avenue NE to Maysville Road NE; go south on Maysville Road NE to McCullough Ave. NE; then go west on McCullough Avenue NE back to Maysville Road NE; go south on Maysville Avenue NE, follow it as it turns into Maysville Avenue SE to Randolph Avenue SE; go east and south on Randolph Avenue SE to Toll Gate Road SE; go west on Toll Gate Road SE to Wells Avenue SE; then go west on Wells Avenue SE to California Street SE; go south on California Street SE to Governors Drive SE; then go west on Governors Drive SE/SW to Memorial Parkway; go south on Memorial Parkway to the TVA power lines parallel to Vermont Road SW; go southwest along the TVA power lines to Triana Boulevard; go south and east on Triana Boulevard to the Redstone Arsenal/Huntsville City border; then go east and south along the Redstone Arsenal/Huntsville City border to Green Cove Road SW; go southeast on Green Cove Road SW to Buxton Road; go east on Buxton Road to the Redstone Arsenal/Huntsville City boundary; go south along the Redstone Arsenal/Huntsville City boundary to the Morgan County/Madison County boundary; go east on the Morgan County/Madison County boundary to the Redstone Arsenal/Triana-Blackwell boundary; go north, then east, then south, then east, and then north again on the Redstone Arsenal/Triana-Blackwell boundary to Zierdt Road SW; follow Zierdt Road SW north as it turns into Zierdt Road, and continue north to Madison Boulevard; go northeast on Madison Boulevard to Southern Railway; follow the Southern

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Railway northeast to Sparkman Drive NW; go north on Sparkman Drive NW to University Drive/Highway 72 W; then go west on University Drive/Highway 72 W to Jeff Road NW; go north on Jeff Road NW to Old Monrovia Road NW; go southeast on Old Monrovia Road NW to King Road NW; go east on King Road NW to Indian Creek Road NW; go north on Indian Creek Road NW to Dan Tibbs Road NW; go east on Dan Tibbs Road NW to Dry Creek; go northwest along Dry Creek to Blake Bottom Road NW; go east on Blake Bottom Road NW to State Hwy 53, the starting point.

<b><u>Single Common Bond Expansions</u></b>	<b><u>Current Month</u></b>
Number of Expansions Approved	11
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	4
Number of Potential Members Added	8,284

  

<b><u>Multiple Common Bond Expansions</u></b>	<b><u>Current Month</u></b>
Number of Expansions Approved	830
Number of Expansions Denied	3
Number of Expansions Deferred	21
Number of FCUs Receiving Expansions	211
Number of Potential Members Added	142,956

  

<b><u>Community Expansions</u></b>	<b><u>Current Month</u></b>
Number of Expansions Approved	0

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Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	0
Number of Potential Members Added	0

<u>Community Conversion Expansions</u>	<u>Current Month</u>
Number of Expansions Approved	2
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	622,824

<u>Underserved</u>	<u>Current Month</u>
Number of Expansions Approved	3
Number of Expansions Denied	0
Number of Expansions Deferred	2
Number of FCUs Receiving Expansions	3
Number of Potential Members Added	623,798

<u>TIP</u>	<u>Current Month</u>
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## INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of TIPs Approved

Number of TIPs Denied

Number of TIPs Deferred

### Housekeeping

### Current Month

Number of Housekeeping Approved	111
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	3
Number of FCUs Receiving Housekeeping	23

### MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
13823	2	BRADFORD AREA BRADFORD, PA	\$4,976,783	3651	BRADFORD ONIZED BRADFORD, PA	\$844,576.00	LOSS / DECLINING FIELD OF MEMBERSHIP

**Continuing Field of Membership:** Employees of Bradford Electronics, Inc., who work in Bradford, PA; James R. Euler, sole proprietor of Relue Design Service, under contract with Bradford Electronics, Inc. and various occupational SEGs.

**Merging Field of Membership:** Employees of Georgia Pacific II LLC who work in Bradford, PA.

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20793	3	CLARIAN INDIANAPOLIS, IN	\$19,327,375	23784	COMMUNITY CHOICE INDIANAPOLIS, IN	\$2,946,818.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** The CCU serves 8 select groups in the Indianapolis, Indiana area.

**Merging Field of Membership:** Persons who reside or work in the Highland Brookside Special Impact Area (SIA) of Indianapolis, Indiana, which area is bounded by Interstate 70 on the north and west, by Penn Central Railroad on the east, and by Penn Central and the B&O Railroad on the south; 3 select employee groups and underserved areas in Marion County, Indiana.

21568	3	HCA GAINESVILLE, FL	\$19,443,656	67320	FLORIDA HEALTHCARE GAINESVILLE, FL	\$8,793,475.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees, doctors, medical staff, technicians and volunteers of the hospitals in HCA Healthcare Corporation in Florida and Virginia.

**Merging Field of Membership:** Employees, doctors, medical staff, technicians and volunteers of 11 hospitals in Florida.

359	3	POWERCO ATLANTA, GA	\$181,390,746	67396	GEORGIA POWER NORTHEAST ATHENS, GA	\$10,154,212.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Georgia Power Company assigned to its Corporate Headquarters

**Merging Field of Membership:** Employees of Georgia Power Northeast Region and Gwinnett District

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65956	4	PREMIER PALATINE, IL	\$125,227,937	60030	MAINE TOWNSHIP SCHOOLS PARK RIDGE, IL	\$4,959,881.00	POOR MANAGEMENT
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**Continuing Field of Membership:** Multiple common bond-state.

**Merging Field of Membership:** Multiple common bond-state.

14568	4	LA CAPITOL BATON ROUGE, LA	\$385,363,326	60703	ALL HANS NEW ORLEANS, LA	\$7,063,846.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees and officials of several State of Louisiana official organizations as well as numerous SEGs around the State of Louisiana as well as several underserved areas in Louisiana

**Merging Field of Membership:** Louisiana state-chartered credit union serving employees, incorporators, and military personnel at, with, or for the Naval Support Activity New Orleans

65988	4	KASKASKIA VALLEY CENTRALIA, IL	\$5,491,043	65686	ILLINOIS CENTRAL AREA CENTRALIA, IL	\$1,147,166.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Anyone living or working in the counties of Marion, Clinton, Washington and Jefferson of Illinois.

**Merging Field of Membership:** Any employee of the Illinois Central Railroad Co., and any employee of the Illinois Central Area CU and members of their immediate families which include any relative by blood or marriage or foster or adopted children; Leaf, Inc; Southern Illinois Case Coordination Services Inc., Engineered Fluid Inc.; and Moore Bro. Carton & Corrugated, Inc. who qualifies.

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67693	5	PREVAIL SEATTLE, WA	\$220,423,966	7975	TRANSPORT FIFE, WA	\$2,709,609.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** All persons who live, work, worship or go to school in the school districts in the state of Washington, and SEGs.

**Merging Field of Membership:** Natural persons members of the Washington Trucking Association, Inc., in the state of WA, employees and voting members of District No. 1, 2 and 3 of the International Union of Operating Engineers Local 302, in Bothell, WA, an underserved area of 13 census tracts, and three SEGs.

1368	5	PASADENA SERVICE PASADENA, CA	\$83,320,513	64368	VERNON/COMMERCE COMMERCE, CA	\$7,627,641.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Persons who live, worship, work in, or attend school in, & businesses & other legal entities located within the cities of Arcadia, Pasadena, San Marino, Sierra Madre, South Pasadena, unincorporated Altadena, & zip code 91107 in LA County, CA

**Merging Field of Membership:** Regular members and employees of members of the Vernon and Huntington Park Chambers of Commerce and the Industrial Council of the City of Commerce; employees of businesses in or headquartered in the cities of Vernon, Huntington Park, Bell Gardens, Bell, Commerce, Maywood and a portion of the City of Los Angeles, between Alameda and Indiana Street, south of Olympic Blvd; and a few employee groups.

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68402	5	VALLEY FIRST MODESTO, CA	\$314,210,197	64713	YOSEMITE YOSEMITE NP, CA	\$2,370,874.00	POOR MANAGEMENT T
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**Continuing Field of Membership:** Persons who live regularly work, regularly worship or attend school in Fresno, Madera, mariposa, merced, San Joaquin, Stanislaus or Tuolumne Counties in California

**Merging Field of Membership:** All persons employed within Yosemite National Park in Yosemite, California, continuously for a period of six months

### CHARTER CONVERSION: FEDERAL TO STATE

Charter	Region	Name and Location	Assets	Date of Action
20602 /	3	HALLCO COMMUNITY / GAINESVILLE, GA	\$43,786,884	11/5/2009