



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

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

***December 2014***

**Office of Consumer Protection**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2014 THRU 12/31/2014

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	1	0	0	1	32
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
<b>Total</b>	1	0	0	1	32
<b>%</b>	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	35	1	0	13	8,291
2	77	1	5	35	46,347
3	9	0	1	6	1,521
4	52	0	2	16	6,602
5	45	0	2	9	514,796
<b>Total</b>	218	2	10	79	577,557
<b>%</b>	94.8%	0.9%	4.3%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	0	1	217,595	0
2	1	0	0	1	234,493	0
3	0	0	0	0	0	0
4	1	0	0	1	571,705	0
5	2	0	0	2	401,963	0
<b>Total</b>	5	0	0	5	1,425,756	0
<b>%</b>	100.0%	0.0%	0.0%			

COMMUNITY CONVERSION						
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	2	0	0	0
4	0	0	0	0	0	0
5	1	0	0	1	393,658	0
<b>Total</b>	1	0	2	1	393,658	0
<b>%</b>	33.3%	0.0%	66.7%			

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	0	0	0	0	0	0
2	3	0	0	3	233,164	0
3	0	0	4	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	3	0	4	3	233,164	0
<b>%</b>	42.9%	0.0%	57.1%			

## INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2014 THRU 12/31/2014

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	2	1,714
2	0	0	0	0
3	0	0	1	349
4	0	0	1	885
5	0	0	1	914
<b>Total</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>3,861</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

12/1/2014 THRU 12/31/2014

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	1	2,700,000	0	0	0
<b>5</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>1</b>	<b>2,700,000</b>	<b>0</b>	<b>0</b>	<b>0</b>

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HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	2	0	0	2
<b>2</b>	2	0	0	2
<b>3</b>	2	0	0	2
<b>4</b>	5	0	0	3
<b>5</b>	1	0	0	1
<b>Total</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>10</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

12/1/2014 THRU 12/31/2014

### 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	2	0	0	2	0	0	0	4
2	0	0	0	0	3	0	0	0	3
3	4	0	0	0	0	0	0	0	4
4	2	4	0	0	2	0	0	0	8
5	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>6</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</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	19,514,082	0	0	10,372,363	0	0	0	29,886,445
2	0	0	0	0	12,395,512	0	0	0	12,395,512
3	12,184,774	0	0	0	0	0	0	0	12,184,774
4	1,787,453	50,227,308	0	0	9,871,050	0	0	0	61,885,811
5	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>13,972,227</b>	<b>69,741,390</b>	<b>0</b>	<b>0</b>	<b>32,638,925</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>116,352,542</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2014

### FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24861	4	LUTHERAN SUNSET HILLS, MO	12/24/2014	2,700,000

**Field of Membership:** Employees, active members, and volunteers of The Lutheran Church - Missouri Synod and its districts;

Employees, active members, students and volunteers of the Lutheran Church - Missouri Synod member congregations and affiliated seminaries that confess and accept the confessional basis of Article II of the Constitution of the Lutheran Church - Missouri Synod;

Employees of Concordia Plan Services, a controlled entity of The Lutheran Church - Missouri Synod;

Employees of the following Synodwide Corporate Entities as defined in Article 1.2.1(w) of the 2010 The Lutheran Church - Missouri Synod Bylaws:

Concordia Historical Institute  
Concordia Publishing House  
Lutheran Church Extension Fund - Missouri Synod  
Lutheran Church - Missouri Synod Foundation, and  
Concordia University System

Employees of the following District Church Extension Funds:

The Central Illinois District Church Extension Fund, Inc.  
Church Extension Fund of the Michigan District of the Lutheran Church - Missouri Synod, a Trustee Corporation  
Ohio District Lutheran Church Extension Fund, Inc.  
California-Nevada-Hawaii District Church Extension Fund  
South Dakota District of the Lutheran Church - Missouri Synod Church Extension Fund  
Southern District Church Extension Fund, Inc.  
Texas District of the Lutheran Church - Missouri Synod Church Extension Fund

## INSURANCE REPORT OF ACTIVITY - DETAIL

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### FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

#### 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
3025	1	EMPOWER SYRACUSE, NY	Associational	\$1,265,684,482.00	1,117,957	4,898
<b>FIELD OF MEMBERSHIP:</b> Members of Central/Northern New York Building & Construction Trades Council in Syracuse, New York, who qualify for membership in accordance with its charter and bylaws in effect on August 2, 2005.						
6694	2	MEMBERS 1ST ELIZABETH, PA	Occupational	\$2,769,335,980.00	734,605	4,000
<b>FIELD OF MEMBERSHIP:</b> Employees of and students attending Elizabeth Area School District in Elizabeth, Pennsylvania.						
5134	2	COMMONWEALTH ONE ALEXANDRIA, VA	Associational	\$315,361,406.00	754,818	5,000
<b>FIELD OF MEMBERSHIP:</b> Employees and voting members of American Art Therapy Association located in Alexandria, Virginia, who qualify for membership in accordance with its charter and bylaws in effect May 1, 2013.						
13919	2	DEL-ONE WILMINGTON, DE	Occupational	\$325,770,878.00	160,000	12,000
<b>FIELD OF MEMBERSHIP:</b> Employees of and students attending Delaware Charter Schools Network in Wilmington, Delaware.						

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20042	2	FRANKLIN MINT WAYNE, PA	Associational	\$857,205,207.00	453,438	21,500
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**FIELD OF MEMBERSHIP:** Employees, Board of Directors, and active members of Boy Scouts of America Cradle of Liberty Council in Wayne, Pennsylvania, who qualify for membership in accordance with its charter and bylaws in effect on February 21, 2013.

19976	5	FIRST TECHNOLOGY RICHARDSON, TX	Occupational	\$7,106,728,329.00	797,431	4,500
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**FIELD OF MEMBERSHIP:** Employees of Tech Mahinda Americas Inc. who work or are headquartered in Richardson, TX.

24692	5	MOUNTAIN AMERICA SALT LAKE CITY, UT	Associational	\$4,048,787,106.00	1,180,000	100,697
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**FIELD OF MEMBERSHIP:** Employees and members of the Utah PTA in Salt Lake City, UT, who qualify for membership in accordance with its charter and bylaws in effect 05/01/14.

24692	5	MOUNTAIN AMERICA PROVO, UT	Associational	\$4,048,787,106.00	1,180,000	403,185
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**FIELD OF MEMBERSHIP:** Employees and members of Brigham Young University Alumni Association in Provo, Utah, who qualify for membership in accordance with its charter and bylaws in effect on April 1, 2010, and who hold a valid membership card.

### Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
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## INSURANCE REPORT OF ACTIVITY - DETAIL

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3036	1	VERMONT VA WHITE RIVER JUNCTION, VT	Community	\$22,565,745.00	4,350	217,595
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Orange or Windsor Counties, Vermont, or Grafton or Sullivan Counties, New Hampshire.

19867	2	URW COMMUNITY DANVILLE, VA	Community	\$118,803,395.00	250,000	234,493
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, attend school in, volunteer, or participate in associations headquartered in City of Danville, City of Martinsville, Pittsylvania County, Henry County, or Halifax County, Virginia or Caswell County, North Carolina; persons participating in programs to alleviate poverty or distress which are located in City of Danville, City of Martinsville, Pittsylvania County, Henry County, or Halifax County, Virginia or Caswell County, North Carolina; and incorporated and unincorporated organizations located in, or maintaining a facility in City of Danville, City of Martinsville, Pittsylvania County, Henry County, or Halifax County, Virginia or Caswell County, North Carolina.

7916	4	NECHES PORT NECHES, TX	Community	\$406,267,690.00	388,745	571,705
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses located in Chambers, Hardin, Jasper, Jefferson, Liberty, Newton, Orange, or Tyler Counties, Texas, a rural district.

13790	5	DESERTVIEW HUNTINGTON, UT	Community	\$33,242,602.00	11,000	41,097
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Carbon, Emery, or Grand Counties, Utah.

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7260	5	STOCKTON COMMUNITY	Community	\$5,172,175.00	5,000	360,866
		STOCKTON, CA				

**FIELD OF MEMBERSHIP:** Persons who live in the City of Stockton or within unincorporated areas of the Stockton Census County Division (CCD) in the following prescribed boundaries; persons who work, worship, attend school, or participate in associations headquartered in the City of Stockton or within unincorporated areas of the Stockton CCD in the following prescribed boundaries; persons participating in programs to alleviate poverty or distress which are located in the City of Stockton or within unincorporated areas of the Stockton CCD in the following prescribed boundaries; incorporated organizations located in the City of Stockton or within unincorporated areas of the Stockton CCD in the following prescribed boundaries or maintaining a facility in the City of Stockton or within unincorporated areas of the Stockton CCD in the following prescribed boundaries with the community meeting the low-income definition of Part 701.34 of the National Credit Union Administration Rules and Regulations

Prescribed boundaries: 2010 Census tracts 1, 3, 4.01, 4.02, 5, 6, 7, 8.01, 9, 10, 11.01, 11.02, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22.01, 22.02, 23, 24.01, 24.02, 25.03, 25.04, 27.01, 27.02, 28, 31.06, 31.08, 31.09, 31.10, 31.11, 31.12, 31.13, 31.14, 32.03, 32.05, 32.08, 32.09, 32.10, 32.13, 32.14, 32.15, 32.16, 32.17, 33.05, 33.06, 33.07, 33.08, 33.10, 33.11, 33.12, 33.13, 34.03, 34.04, 34.05, 34.06, 34.07, 34.09, 34.10, 35, 36.01, 36.02, 37, 38.01, 38.02, 38.03, 39, and portions of census tracts 40.02, 41.02 and 51.31 in San Joaquin County, California as defined by the following boundaries: beginning at the intersection of W. Eight Mile Road and Bishop Cut/Rio Blanco Road, proceeding east on W. Eight Mile Road to I-5, proceeding south on I-5 0.50 miles to latitude 38.05078°N and longitude 121.37025°W, proceeding east 0.50 miles to latitude 38.05078°N and longitude 121.36106°W, proceeding north 0.50 miles to W. Eight Mile Road, proceeding east on W. Eight Mile Road to Lower Sacramento Road, proceeding southwest on Lower Sacramento Road to Marlette Road, proceeding east 0.31 miles to latitude 38.04981°N and longitude 121.32093°W, proceeding southeast 0.53 miles to Bear Creek, proceeding east on Bear Creek to N. West Lane, proceeding south on N. West Lane to Morada Lane, proceeding east on Morada Lane 0.85 mile to latitude 38.03704°N and longitude 121.27890°W, proceeding north 1.40 miles to intersection of Peason Road and E. Eight Mile Road, proceeding east on E. Eight Mile Road to N. Alpine Road, proceeding south on N. Alpine Road to Calaveras River, proceeding northeast on Calaveras River to N. Jack Tone Road, proceeding south on N. Jack Tone Road to E. Mariposa Road, proceeding northwest on E. Mariposa Road to Austin Road, proceeding south on Austin Road to Arch Road, proceeding west on Arch Road to Logistics Drive, proceeding south 300 yards to latitude 37.90257°N and longitude 121.19288°W, proceeding west 500 yards to latitude 37.90257°N and longitude 121.19863°W, proceeding north 150 yards to latitude 37.90375°N and longitude 121.19863°W, proceeding west 400 yards to S. Newcastle Road, proceeding north 150 yards on Newcastle Road to Arch Road, proceeding west on Arch Road to CA-99, proceeding south on CA-99 to French Camp Road, proceeding northwest on French Camp Road to S. Airport Way, proceeding south on S. Airport Way to E. Roth Road, proceeding west on E. Roth Road to I-5, proceeding north on I-5 to W. Bowman Road,

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proceeding west on W. Bowman Road to San Joaquin River, proceeding north on San Joaquin River to W. Charter Way, proceeding west on W. Charter Way turning into Marengo Road to Port of Stockton Expressway, proceeding north on Port of Stockton Expressway turning into S. Daggett Road to Burns Cutoff River, proceeding west and north on Burns Cutoff River to San Joaquin River, proceeding north 0.27 miles on San Joaquin River to latitude 37.97019°N and longitude 121.37310°W, proceeding northwest 0.39 miles along eastern border of San Joaquin River to Buckley Cove Way at latitude 37.97580°N and longitude 121.37253°W, proceeding 0.28 miles along eastern border of Buckley Cove to March Lane, proceeding west 111 yards on March Lane to latitude 37.97912°N and longitude 121.37021°W, proceeding north 1.16 miles to Fourteen Mile Slough at latitude 37.99528°N and longitude 121.36879°W, proceeding north on Fourteen Mile Slough to intersection of Fourteen Mile Slough and Five Mile Slough, proceeding west and north on Fourteen Mile Slough to intersection of Disappointment Slough and Pixley Slough, proceeding west on Disappointment Slough to Bishop Cut/Rio Blanco Road, proceeding north on Bishop Cut/Rio Blanco Road to W. Eight Mile Road the place of beginning.

### Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
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## INSURANCE REPORT OF ACTIVITY - DETAIL

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24492	5	DELTA SCHOOLS ANTIOCH, CA	Community	\$33,439,408.00	16,360	393,658
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in, and businesses located in the area of Contra Costa County, California that includes the city of Bay Point, Antioch Unified School District, Brentwood Union School District, Byron Union School District, Knightsen Elementary School District, Liberty Union High School District, Oakley Union Elementary School District, Pittsburg Unified School District bounded by the intersection of the Contra Costa County line and Nichols Road (immediately west of Bay Point) go east along the Contra Costa and Solano County line until it intersects with the Sacramento County Line, continue east along the Contra Costa and Sacramento County line until it intersects with the San Joaquin County line, go south along the Contra Costa and San Joaquin County line until it intersects with the Alameda County line, go west along the Contra Costa and Alameda County line until it intersects with Vasco Road, go north along a straight line to the southernmost point of the Los Vaqueros Reservoir, go north along a straight line at the southernmost point of the Los Vaqueros Reservoir to Marsh Creek Road, continue north along Marsh Creek Road to its intersection with Deer Valley Road, go northwest at Deer Valley Road following the summit of the Concord foothills to its intersection with Willow Pass Road and Highway 4, go north along a straight line at Willow Pass Road and Highway 4 to its intersection with the Contra Costa County Line and Nichols Road.

### Underserved

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
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4095	2	ALLEGHENY LUDLUM BRACKENRIDGE BOROUGH OF BRACKENRIDGE, PA	Underserved area	\$21,424,452.00	5,362	3,274
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**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in the following underserved area in Allegheny County, Pennsylvania; the following community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

2010 census tract 4020 (Borough of Brackenridge), Allegheny County, PA, with the following boundaries:

Beginning at the southeast corner of census tract 4020 at the Allegheny River at the intersection of 1st Avenue and Mile Lock Lane; proceed north along Mile Lock Lane to the intersection of Freeport Road; proceed west along Freeport Road to the intersection of Prospect Street; proceed geographically northwest 37.4 yards; proceed geographically west 165 yards; proceed geographically southwest 271 yards; proceed geographically southeast 0.379 miles (paralleling Laurel Avenue and Negley Street to East 6th Avenue); proceed geographically southeast 0.273 miles to the Allegheny River; proceed east along the Allegheny River to the beginning intersection of 1st Avenue and Mile Lock Lane.

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3951	2	SOUTH JERSEY	Underserved area	\$323,196,670.00	376,476	17,417
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GLOUCESTER COUNTY, NJ

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

2010 census tracts 5013.02, 5013.03, 5014.02, 5014.04, and 5014.06 in Gloucester County, New Jersey, with the following boundaries:

Beginning in the northernmost point of tract 5013.03 at the intersection of Lambs Road and the Conrad Railroad proceed south along the Conrad Railroad to East Holly Avenue; proceed east along East Holly Avenue to South Summit Avenue; proceed along South Summit Avenue and continue geographically south to Grandview Avenue; proceed west on Grandview Avenue to Oakcrest Avenue; proceed south on Oakcrest Avenue to Wildwood Avenue; proceed west on Wildwood Avenue to South Broadway; proceed southeast on South Broadway to Villa Avenue; proceed southwest on Villa Avenue to West Jersey Avenue; proceed south on West Jersey Avenue 0.22 miles; proceed geographically northeast 0.58 miles to South Woodbury Road; proceed southeast along South Woodbury Road and continue southeast on Delsea Drive North to Fish Pond Road; proceed northeast on Fish Pond Road to Lake Oberst; proceed southeast along Lake Oberst and continue southeast 1.0 miles to Glassboro Road (US 322); proceed geographically southeast 2.26 miles along the Monroe Township/Glassboro border; proceed geographically west along the Glassboro/Clayton border to West Boulevard; proceed northwest along West Boulevard and continue northwest on East Avenue to South Main Street; proceed geographically west to Girard Road South; proceed north on Girard Road South to University Road; proceed west on University Road to Girard Road North; proceed along Girard Road North to Mullica Hill Road (US 322); proceed northwest along Mullica Hill Road (US 322) 0.83 miles; proceed geographically northeast 0.25 miles; proceed geographically northwest 1.23 miles to Lambs Road; proceed northeast along Lambs Road back to the starting point at the intersection of Lambs Road and the Conrad Railroad.

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15790	2	DELAWARE ALLIANCE NEW CASTLE, DE	Underserved area	\$20,656,654.00	12,000	212,473
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**FIELD OF MEMBERSHIP:** Persons who live, work (or regularly conduct business in), worship or attend school in and businesses and other legal entities located in the single political district of New Castle County, DE, consisting of 2010 census tracts 3000200, 3000300, 3000400, 3000500, 300601, 3000602, 3000900, 3001500, 3001600, 3001902, 3002100, 3002200, 3002300, 3002400, 3002500, 3002600, 3002700, 3002900, 3003002, 3010702, 3012300, 3012400, 3012500, 3012600, 3012700, 3012900, 3013000, 3013100, 3013614, 3013615, 3013700, 3013800, 3013901, 3014000, 3014100, 3014200, 3014402, 3014403, 3014501, 3014502, 3014703, 3014904, 3014907, 3014908, 3014909, 3015000, 3015100, 3015200, 3015400, 3015502, 3015600, 3015802, 3015900, 3016000, 3016100, 3016200, 3016301, and 3016302 with the following prescribed boundaries meeting the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act: Starting at the northernmost point of the underserved area of tract 3010702 at the intersection of Lore Avenue and Philadelphia Pike, then west to W Lea Boulevard, then northwest to Marlowe Road, then north to Hawthorne Road, then northeast to Washington St Extension, then west to Rockwood Road, then south to Miller Road, then southeast to W 37th Street, then southwest to Franklin Place, then northwest to 34th Street, then southwest on Miller Road, then northwest on W 32nd Street to the CSX transportation railroad tracks, then southwest to Brandywine Creek, then southeast to King Street, then south to W 13th Street, then southeast to N Walnut Street, then south to Lancaster Avenue; then northwest to N Washington Street; then north to West 2nd Street; then southeast to N Tatnall Street; then northeast to W 7th Street; then northwest to N West Street; then northeast to W 9th Street; then northwest to N Jefferson Street; then northeast to Delaware Avenue; then northwest to Pennsylvania Avenue; then northwest to N Broom Street; then southwest to W 6th Street; then northwest to N Union Street; then northeast to W 9th Street; then northwest to Woodlawn Avenue; then southwest to W 7th Street; then northwest to N DuPont Road; then south to Lancaster Pike; then southeast to S Colonial Avenue; then southwest to Wilmington; then southeast through Cathedral Cemetery; then southwest along the boundary of Cathedral Cemetery; then northwest along the boundary of Cathedral Cemetery; then northwest to S Cleveland Avenue; then southwest to Tatum Avenue; then southwest to Clifford Road; then west and northwest to Oakhill Drive; then southwest to Spruce Avenue; then northwest to Chestnut Run Park; then southwest through Chestnut Run Park to Robert W Kirkwood Highway (SR 2); then west to SR 141S; then southeast to Burnside Boulevard; then west to Newport and Gap Turnpike; then north to Kiamensi Road; then northwest to Powell Ford Park; then northeast to Red Clay Creek; then north to Robert W Kirkwood Highway; then southwest to Upper Pike Creek Road; then north to Old Coach Road; then west to Polly Drummond Hill Road; then north to Foxden Road; then northwest to 39°43’50” latitude, -75°42’48” longitude; then south 1.9 miles to Kirkwood Highway; then southwest to White Clay Creek; then west and northwest to 39°41’30” latitude, -75°45’18” longitude; then west 29 yards to N College Avenue; then south to W Main Street; then northeast to Old Casho Mill Road; then south to Casho Mill Road; then southeast to Eckton Road; then southwest to Christina River; then southeast to W Chestnut Hill Road; then northeast to Old Chestnut Hill Road; then northeast to E Chestnut Hill Road; then northeast to Salem Church

## INSURANCE REPORT OF ACTIVITY - DETAIL

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Road; then south to I-95, Delaware Turnpike; then northeast to Christiana Road; then southeast to Christina River; then southwest to 39°39'12" latitude, -75°40'5" longitude; then south to Smalley's Damn Road; then southeast to Bear Christiana Rd; then south to Pulaski Highway (US 301); then southwest to Porter Road; then southeast to 39°36'7" latitude, 75°41'24" longitude; then southeast to County Road; then southeast to Red Lion Creek; then northeast and then east to US 13N; then northeast to east Basin Road; then southeast to Frenchtown Road; then west to 39°39'54" latitude, -75°35'48" longitude; then south to Penn Central Railroad Tracks; then southwest to the Norfolk Southern Railroad Tracks; then southeast to River Road; then southwest to Grantham Lane; then southeast to the Delaware River; then northwest to the Christina River; then northwest to Brandywine Creek; then northeast to 39°44'16" latitude; -75°31'37" longitude; then northeast to Railcar Avenue; then east to National Railroad Passenger Corp Railroad Tracks; then northeast to Shellpot Creek; then southeast to 39°44'47" latitude, -75°30'40" longitude; then southeast to the Delaware River; then northeast to 39°45'15" latitude, -75°29'19"; then northwest to Lore Avenue; then northwest to Philadelphia Pike.

### Single Common Bond Expansions

### Current Month

Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	32

### Multiple Common Bond Expansions

### Current Month

Number of Expansions Approved	218
Number of Expansions Denied	2
Number of Expansions Deferred	10
Number of FCUs Receiving Expansions	79

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Number of Potential Members Added 577,557

### Community Expansions

### Current Month

Number of Expansions Approved 5  
Number of Expansions Denied 0  
Number of Expansions Deferred 0  
Number of FCUs Receiving Expansions 5  
Number of Potential Members Added 1,425,756

### Community Conversion Expansions

### Current Month

Number of Expansions Approved 1  
Number of Expansions Denied 0  
Number of Expansions Deferred 2  
Number of FCUs Receiving Expansions 1  
Number of Potential Members Added 393,658

### Underserved

### Current Month

Number of Expansions Approved 3  
Number of Expansions Denied 0  
Number of Expansions Deferred 4

## INSURANCE REPORT OF ACTIVITY - DETAIL

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Number of FCUs Receiving Expansions	3
Number of Potential Members Added	233,164

<b><u>TIP</u></b>	<b><u>Current Month</u></b>
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Number of TIPs Approved	
Number of TIPs Denied	
Number of TIPs Deferred	

<b><u>Housekeeping</u></b>	<b><u>Current Month</u></b>
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Number of Housekeeping Approved	12
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	0
Number of FCUs Receiving Housekeeping	10

### 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
61677	1	COMMUNITY WEST KENTWOOD, MI	\$125,371,119	10034	FOUNDERS COMMUNITY MIDDLEVILLE, MI	\$6,495,717.00	EXPANDED SERVICES

**Continuing Field of Membership:** Persons who live, work, or worship in Kent, Ottawa, Iona, Barry, or Allegan Counties, Michigan.

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**Merging Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Irving, Rutland, Thornapple, or Yankee Springs Townships, Michigan.

61677	1	COMMUNITY WEST KENTWOOD, MI	\$125,371,119	20278	ROCKFORD COMMUNITY ROCKFORD, MI	\$13,018,365.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, or worship in Kent, Ottawa, Iona, Barry, or Allegan Counties, Michigan.

**Merging Field of Membership:** Persons who work or reside in the City of Rockford, Michigan, or in Algoma, Cannon, or Courtland Townships in Kent County, Michigan, or the portion of Plainfield Township in Kent County, Michigan, north of the Grand River.

62141	1	TEAM ONE SAGINAW, MI	\$399,856,987	62440	OWOSSO COLUMBUS OWOSSO, MI	\$8,346,630.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in 48 Michigan counties.

**Merging Field of Membership:** Persons who live, work, or worship in Clinton, Genesee, Gratiot, Ingham, Livingston, Saginaw, or Shiawassee Counties, Michigan.

66448	1	EDUCATORS RACINE, WI	\$1,505,614,253	66723	RACINE POLICE RACINE, WI	\$2,025,733.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live or work in Kenosha, Milwaukee, Ozaukee, Walworth, Washington, Racine, or Waukesha Counties, Wisconsin.

**Merging Field of Membership:** Employees, civilian and sworn, of the Racine Police Department.

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65291	2	BUTLER ARMCO EMPLOYEES BUTLER, PA	\$287,754,268	64272	SOUTHERN BUTLER COUNTY COMMUNITY CR MARS, PA	\$5,167,176.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of Butler Township and numerous other occupational groups.

**Merging Field of Membership:** Persons who live, work, worship, or attend school in Cranberry, Adams, Forward, Jackson, Middlesex, or Penn Townships in Butler County, Pennsylvania, or Evans City, Mars, Zelienople, Harmony, Callery, Seven Fields, Valencia, and Connoquenessing Boroughs, Pennsylvania.

62628	2	COMMUNITY ONE CREDIT UNION OF OHIO NORTH CANTON, OH	\$65,085,039	66280	EAST CENTRAL OHIO FOOD DEALERS ASSC NORTH CANTON, OH	\$1,041,192.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in Stark County, Ohio.

**Merging Field of Membership:** Active retail food dealers; any person, firm, partnership, or corporation doing business with the retail members.

66899	2	RICHMOND FIRE DEPT CREDIT UNION INC RICHMOND, VA	\$14,865,463	66901	RICHMOND POLICE DEPT. RICHMOND, VA	\$6,187,144.00	INABILITY TO OBTAIN OFFICIALS
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**Continuing Field of Membership:** FISCO - Field of membership is not available.

**Merging Field of Membership:** FISCO - Field of membership is not available.

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1457	3	FINANS HAMMOND, IN	\$11,247,611	1062	AMAIZO WHITING, IN	\$1,447,787.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of the Indiana Harbor Belt Railroad Company, Consolidated Rail Corporation, and the National Railroad Passenger Corporation who work in or hold seniority rights in Lake County, Indiana, or Calumet City, Illinois; other occupational groups.

**Merging Field of Membership:** Employees of the Corn Processing Division of American Maize-Products Company who work in or are supervised from Hammond, Indiana, and employees of administrative and sales offices who are paid from New York, New York; other occupational/associational groups.

12176	3	CATOOSA TEACHERS RINGGOLD, GA	\$14,162,998	10546	MOUNTAIN COMMUNITY FT OGLETHORPE, GA	\$5,913,285.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Catoosa County, Georgia.

**Merging Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Catoosa County, Georgia.

376	3	REGIONAL MEMBERS COLUMBUS, GA	\$8,042,130	11489	GOLDEN COLUMBUS, GA	\$379,670.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of the Georgia Power Company who are assigned to work locations in the following districts: Columbus, Piedmont, Americus, and Southwest Georgia excluding the Bainbridge Area Office and the Donalsonville, Colquitt, and Thomasville Local Offices.

**Merging Field of Membership:** Employees of Golden's Foundry and Machine Company who work in Columbus, Georgia.

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13492	3	VISION FINANCIAL DURHAM, NC	\$44,465,286	20750	PUROLATOR EMPLOYEES FAYETTEVILLE, NC	\$4,444,032.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees of Verizon, Inc. and its wholly-owned subsidiaries who work in North Carolina, South Carolina, or Georgia; other occupational/associational groups; an underserved area in Durham County, North Carolina.

**Merging Field of Membership:** Employees of Mann+Hummel Purolator Filters LLC, who work in Fayetteville, North Carolina; other occupational groups.

68495	4	HELENA COMMUNITY HELENA, MT	\$152,260,551	495	ELKHORN HELENA, MT	\$15,884,564.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, worship, or attend school in, and businesses and other legal entities in Lewis and Clark, Broadwater, Jefferson, or Powell Counties, MT; members of the Montana National Guard and other specified military groups.

**Merging Field of Membership:** Persons who live, work, or worship in Lewis and Clark, Jefferson, or Powell Counties, Montana.

68244	4	FIRST FINANCIAL ALBUQUERQUE, NM	\$425,126,073	9771	CHINO SILVER CITY, NM	\$27,994,625.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** FISCU - Field of membership is not available

**Merging Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Grant County, New Mexico, and in the underserved area of Luna County, New Mexico.

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808	4	U.S. NEW MEXICO ALBUQUERQUE, NM	\$803,410,668	12633	NEW MEXICO CORRECTIONAL EMPL SANTA FE, NM	\$1,137,723.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of the Soil Conservation Service and the Forest Service who work in specified counties in New Mexico; other occupational/associational groups; underserved areas of Sandoval and San Juan Counties, New Mexico.

**Merging Field of Membership:** Employees of the New Mexico Department of Corrections, including the Adult Probation Parole Division and the Juvenile Probation Services, who work in Santa Fe, NM, the New Mexico Boys' School who work in Springer, NM, and the Girls' Welfare Home who work in Albuquerque, NM; employees of Project Newgate who work at the Penitentiary of New Mexico at Santa Fe, NM.

63124	4	1ST GATEWAY CAMANCHE, IA	\$100,304,836	15401	MORRISON COMMUNITY MORRISON, IL	\$5,502,411.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live or work in Clinton, Jackson, Dubuque, Jones, Cedar, or Scott Counties, Iowa, or Whiteside, Carroll, Jo Daviess, Stephenson, Ogle, Lee, Bureau, Henry, or Rock Island Counties, Illinois.

**Merging Field of Membership:** Persons who live or work in Clyde, Mount Pleasant, Union Grove, or Ustick Townships in Whiteside County, Illinois.

67915	4	WESTEX COMMUNITY KERMIT, TX	\$63,032,668	19962	CITY-COUNTY PECOS, TX	\$845,708.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live or work in, and business located in Winkler, Loving, Reeves, Brewster, Jeff Davis, Presidio, or Terrell Counties, Texas.

**Merging Field of Membership:** Employees of the City of Pecos, Texas, and Reeves County, Texas.

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20194	4	MID MINNESOTA BAXTER, MN	\$257,131,538	24675	PINE TO PRAIRIE TWIN VALLEY, MN	\$649,730.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Cass, Crow Wing, Morrison, Todd, or Wadena Counties, Minnesota, and other specified townships.

**Merging Field of Membership:** Members and employees of Community Co-op of Lake Park, Mahnomon, Twin Valley, Flom, and Detroit Lakes, MN; members and employees of West Central AG Services in Ulen, MN.

63789	4	ALLIANCE FENTON, MO	\$212,239,090	63995	1ST CITY SAINT LOUIS, MO	\$8,927,913.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live or work in St. Louis City or St. Charles, Jefferson, Franklin, or St. Louis Counties, Missouri, or Jersey, Madison, Monroe, or St. Clair Counties, Illinois.

**Merging Field of Membership:** Persons who live, work, or worship in St. Louis City or St. Louis County, Missouri; persons affiliated with the Missouri Credit Union Association or Missouri Corporate Credit Union.

68505	4	INTOUCH PLANO, TX	\$818,431,245	68436	NEW MOUNT ZION BAPTIST CHURCH DALLAS, TX	\$943,137.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in Collin County, TX, Cumberland County, PA, or within a 10 or 15-mile radius of InTouch Credit Union offices; occupational/associational groups.

**Merging Field of Membership:** Persons who live, work, or worship within a 15-mile radius around the credit union office; members of New Mount Zion Baptist Church.

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### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
80 / 68659	1	AMERICAN EAGLE EAST HARTFORD, CT	\$1,345,702,945	12/31/2014
13638 / 68661	3	MEMBER HERITAGE LEXINGTON, KY	\$348,675,381	12/31/2014
855 / 68657	1	NUTMEG STATE ROCKY HILL, CT	\$367,926,391	12/31/2014
9436 / 68656	4	O.S.U. CORVALLIS, OR	\$885,150,727	12/31/2014
11393 / 68660	5	ROGUE MEDFORD, OR	\$914,021,907	12/31/2014