

MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2014 Through 11/30/2014

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	72	148	120	55	66	461
Number of Groups Added	841	2,272	1,457	658	1,714	6,942
200 and Less	754	2,029	1,257	553	1,584	6,177
201-500	42	128	92	50	53	365
501-1,000	22	69	51	19	25	186
1,001-1,500	5	16	24	8	13	66
1,501-2,000	3	8	11	0	7	29
2,001-2,999	6	11	9	10	15	51
3,000 and over	9	11	13	18	17	68
Potential New Members	2,065,191	434,259	282,654	793,152	625,382	4,200,638
Average Size of Groups Added	2,456	191	194	1,205	365	605
Applications Denied	7	6	0	0	2	15
Deferrals*	54	119	55	37	50	315
Groups Denied of 3,000 and over	6	3	0	0	1	10
Groups Deferred of 3,000 and over	8	4	6	7	8	33
Largest Approved	1,500,000	145,000	18,100	317,038	250,000	

*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS ****

Assets of FCUs	Number of CUs	Number of Groups	Percent of Groups	Potential Members	Percent of Members
Under \$2 million					
Region I	1	3	0%	9	0%
Region II	2	3	0%	53	0%
Region III	1	1	0%	70	0%
Region IV	1	4	1%	168	0%
Region V	1	2	0%	8	0%
Total under \$2 million	6	13	0%	308	0%
\$2-10 million					
Region I	3	3	0%	245	0%
Region II	15	24	1%	4,342	1%
Region III	5	9	1%	1,745	1%
Region IV	4	10	2%	1,450	0%
Region V	4	4	0%	2,827	0%
Total \$2-10 million	31	50	1%	10,609	0%
\$10-20 million					
Region I	5	14	2%	1,433	0%
Region II	18	31	1%	2,966	1%
Region III	12	17	1%	2,412	1%
Region IV	5	12	2%	128	0%
Region V	4	9	1%	343	0%
Total \$10-20 million	44	83	1%	7,282	0%
\$20-50 million					
Region I	18	39	5%	45,236	2%
Region II	25	86	4%	8,076	2%
Region III	30	116	8%	19,096	7%
Region IV	4	10	2%	661	0%
Region V	10	14	1%	7,789	1%
Total \$20-50 million	87	265	4%	80,858	2%
\$50-75 million					
Region I	12	40	5%	2,601	0%
Region II	13	46	2%	20,350	5%
Region III	4	6	0%	410	0%
Region IV	4	5	1%	1,156	0%
Region V	3	5	0%	3,174	1%
Total \$50-75 million	36	102	1%	27,691	1%
Over \$75 million					
Region I	34	740	88%	2,015,533	98%
Region II	76	2,071	91%	397,201	91%
Region III	68	1,299	89%	253,184	90%
Region IV	37	613	93%	789,425	100%
Region V	45	1,675	98%	610,644	98%
Total Over \$75 million	260	6,398	93%	4,065,987	97%
GRAND TOTALS	464	6,911	100%	4,192,735	100%

** The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION I**

From 1/1/2014 through 11/30/2014

	Current Period
Number of Credit Unions Approved for FOM Expansion	72
Number of SEGs Added to FCU Charters	841
Total Number of Potential New Members	2,065,191
Number of Denials	7
Number of Deferrals (Request Incomplete)	54
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	9
Number Denied	6
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	6
Number Denied	0
Total Potential Members of Largest SEG Added	1,500,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	754
201-500 Members	42
501-1,000 Members	22
1,001 - 1,500 Members	5
1,501 - 2,000 Members	3
2,001 - 2,999 Members	6
3,000 and Over Members	9

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION II**

From 1/1/2014 through 11/30/2014

	Current Period
Number of Credit Unions Approved for FOM Expansion	148
Number of SEGs Added to FCU Charters	2,272
Total Number of Potential New Members	434,259
Number of Denials	6
Number of Deferrals (Request Incomplete)	119
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	11
Number Denied	3
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	11
Number Denied	0
Total Potential Members of Largest SEG Added	145,000
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	2,029
201-500 Members	128
501-1,000 Members	69
1,001 - 1,500 Members	16
1,501 - 2,000 Members	8
2,001 - 2,999 Members	11
3,000 and Over Members	11

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION III**

From 1/1/2014 through 11/30/2014

	Current Period
Number of Credit Unions Approved for FOM Expansion	120
Number of SEGs Added to FCU Charters	1,457
Total Number of Potential New Members	282,654
Number of Denials	0
Number of Deferrals (Request Incomplete)	55
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	13
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	9
Number Denied	0
Total Potential Members of Largest SEG Added	18,100
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	1,257
201-500 Members	92
501-1,000 Members	51
1,001 - 1,500 Members	24
1,501 - 2,000 Members	11
2,001 - 2,999 Members	9
3,000 and Over Members	13

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION IV**

From 1/1/2014 through 11/30/2014

	Current Period
Number of Credit Unions Approved for FOM Expansion	55
Number of SEGs Added to FCU Charters	658
Total Number of Potential New Members	793,152
Number of Denials	0
Number of Deferrals (Request Incomplete)	37
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	18
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	10
Number Denied	0
Total Potential Members of Largest SEG Added	317,038
BREAKDOWN OF SEGS ADDED BY SIZE	
1-200 Members	553
201-500 Members	50
501-1,000 Members	19
1,001 - 1,500 Members	8
1,501 - 2,000 Members	0
2,001 - 2,999 Members	10
3,000 and Over Members	18

**MULTIPLE COMMON BOND
FEDERAL CREDIT UNION EXPANSIONS
REGION V**

From 1/1/2014 through 11/30/2014

	Current Period
Number of Credit Unions Approved for FOM Expansion	66
Number of SEGs Added to FCU Charters	1,714
Total Number of Potential New Members	625,382
Number of Denials	2
Number of Deferrals (Request Incomplete)	50
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	17
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	15
Number Denied	0
Total Potential Members of Largest SEG Added	250,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,584
201-500 Members	53
501-1,000 Members	25
1,001 - 1,500 Members	13
1,501 - 2,000 Members	7
2,001 - 2,999 Members	15
3,000 and Over Members	17