

Approved by the NCUA

Board on 12/13/01

Becky Baker  
Secretary of the Board

DOI/CMV:cmv  
SSIC 1041

## BOARD ACTION MEMORANDUM

**TO:** NCUA Board

**DATE:** December 11, 2001

**FROM:** Tawana Y. James  
Regional Director

**SUBJ:** Apex Federal Credit Union  
Application to Convert from Multiple  
Group to Community Charter

**ACTION REQUESTED:** Approve application for conversion to community charter for Apex Federal Credit Union of Stowe, Pennsylvania, under Section 109 of the Federal Credit Union Act, and Interpretive Ruling and Policy Statement (IRPS) 01-1.

**DATE ACTION REQUESTED:** December 13, 2001

**OTHER OFFICES CONSULTED:** General Counsel and Examination and Insurance

**VIEWS OF OTHER OFFICES CONSULTED:** Concur.

**BUDGET IMPACT, IF ANY:** None.

**RESPONSIBLE STAFF MEMBERS:** Regional Director Tawana Y. James, Director of Insurance Antoinette St. Clair, and Insurance Analyst Cynthia Vaughn.

**SUMMARY:** APEX Federal Credit Union was chartered as Doehler – Jarvis Pottstown Federal Credit Union, in 1949, to serve employees of Doehler - Jarvis Company, in Pottstown, Pennsylvania. Apex FCU's field of membership now consists of approximately 55 Select Groups. As of September 30, 2001, the credit union has 5,768 members out of a potential of 11,876 persons, for a penetration ratio of 48.6 percent.

The credit union proposes to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community in the State of Pennsylvania. While the NCUA Board approved the Tri-County Area as meeting the community requirements on October 19, 2000, this proposed community has an additional borough, Phoenixville. Accordingly, the new Tri-County Community is comprised of 42 contiguous townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.

Confirmation Report - Memory Send

Time : 12-17-2001 09:00am  
Tel line : 7035194620  
Name : NCUA REGION II

Job number : 295  
Date : 12-17 08:57am  
To : 916103230412  
Document pages : 004  
Start time : 12-17 08:57am  
End time : 12-17 09:00am  
Pages sent : 004  
Status : OK

Job number : 295

\*\*\* SEND SUCCESSFUL \*\*\*

1775 Duke Street  
Suite 4206  
Alexandria, VA 22314  
(703) 519-4600  
(703) 519-4620 facsimile

**National Credit  
Union Administration  
Region II**

**Fax**

To: David Cucci, CEO From: Cynthia Vaughn  
Fax: (610) 323-0412 Pages: 4  
Phone: \_\_\_\_\_ Date: 12/17/01  
Re: Community Charter Form cc: \_\_\_\_\_

Urgent     For Review     Please Comment     Please Reply     Please Recycle

• Comments:

1775 Duke Street  
Suite 4206  
Alexandria, VA 22314  
(703) 519-4600  
(703) 519-4620 facsimile

**National Credit  
Union Administration  
Region II**

# Fax

To: David Cucci, CEO From: Cynthia Vaughn  
Fax: (610) 323-0412 Pages: 4  
Phone: Date: 12/17/01  
Re: Community Charter Form CC:

Urgent     For Review     Please Comment     Please Reply     Please Recycle

• Comments:



National Credit Union Administration

REGION II

December 13, 2001

David A. Cocci, President/CEO  
Apex Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Re: Community Charter Conversion

Dear Mr. Cocci:

The National Credit Union Administration Board approved your request to convert to a community charter to serve persons who live, work, worship, or attend school in, and businesses and other legal entities in the Tri-County Community in Pennsylvania, effective today.

**The enclosed amendment is approved in advance and need only be adopted by your board of directors in accordance with Article XVII, Section 1 of the revised Federal Credit Union Bylaws effective October 14, 1999.**

The conversion should give your credit union an estimated potential of 220,391 persons, based on the total population of the area. Generally, NCUA will permit federal credit unions serving occupational and associational groups to overlap community charters. Therefore, your field of membership is not protected from overlaps by credit unions desiring to serve employee groups in the area.

During your annual supervisory examination, we will evaluate your progress in meeting the goals outlined in your business plan, and effectiveness in serving the entire community. We encourage you to market your services throughout the community.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael D. Villanueva".

Tawana Y. James  
Regional Director

DOI/CMV:cmv  
FCU 06414-02F  
Enclosure

Section 5 of the Charter of the Apex Federal Credit Union is hereby amended to read as follows:

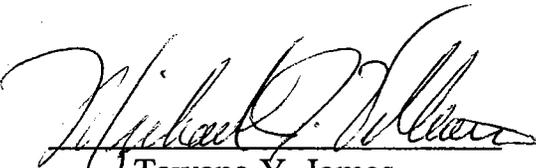
"The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community, encompassing Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township, or Washington Township in Berks County; East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, South Coventry Township, Phoenixville Borough, Spring City Borough, Warwick Township, or West Vincent Township in Chester County; Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, or West Pottsgrove Township in Montgomery County, in Pennsylvania; **(Community Conversion 12/13/01)**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or household; and organizations of such persons."

December 13, 2001

Date of Approval

  
Tawana Y. James  
Regional Director

CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS  
ADOPTING AMENDMENT OF CHARTER

WHEREAS, the attached amendment of the credit union's charter is in the best interests of the members and is consistent with Law, and all necessary authorizations having been obtained,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the attached amendment of the charter of the Apex Federal Credit Union No. 06414 is hereby adopted by the board of directors in accordance with Article XVII of the revised Federal Credit Union Bylaws effective October 14, 1999.

We, the undersigned President and Secretary of the above federal credit union, hereby certify that on \_\_\_\_\_, 2001, the above resolution amending the charter was adopted by the board of directors in accordance with Article XVII of the Federal Credit Union Bylaws.

\_\_\_\_\_  
President

\_\_\_\_\_  
Secretary

(b)(5)

| Charter   | Title | First Name | Last Name | Company                             | Address 1                       | Address 2                    | City          | State | Postal Code |
|-----------|-------|------------|-----------|-------------------------------------|---------------------------------|------------------------------|---------------|-------|-------------|
| 06269-07F | Mr.   | Andrew     | Pistoria  | TriCounty Area Federal Credit Union | 1550 Medical Drive              |                              | Pottstown     | PA    | 19464       |
| 12031-01F | Mr.   | Anthony L. | Mungin    | ARE Federal Credit Union            | 402 First Avenue                |                              | Reyersford    | PA    | 19460       |
| 15983-01F | Mr.   | Frank J.   | Nosek     | Pennsco Federal Credit Union        | 1 Veterans Drive                | Southester n Veterans Center | Spring City   | PA    | 19475-1241  |
| 16153-02F | Mr.   | Dennis     | Rinewalt  | EFCO Federal Credit Union           | 201 Spring Street               |                              | Boyetown      | PA    | 19512       |
| 60215-02F | Mr.   | Robert W.  | Smith     | Superior Credit Union               | P. O. Box 26159                 |                              | Collegeville  | PA    | 19426       |
| 61808-04G | Mr.   | Brian C.   | Bischof   | Local 380 I.B.E.W. Credit Union     | 3900 Ridge Pike                 |                              | Collegeville  | PA    | 19426       |
| 62787-02F | Mr.   | Franie     | Jacobs    | Knoll Employees Credit Union        | 1235 Water St.                  | P. O. Box 157                | E. Greenville | PA    | 18041       |
| 63037-02F | Mr.   | Frank S.   | Horyczko  | KCC Credit Union                    | County Line Road                |                              | Boyetown      | PA    | 19512       |
| 63730-02F | Mr.   | Barry R.   | Aiken     | UTI Employees Credit Union          | 200 West 7 <sup>th</sup> Avenue |                              | Collegeville  | PA    | 19426       |
| 68241-03L | Mr.   | Faust M.   | Faust     | Diamond Credit Union                | 1600 Medical Drive              |                              | Pottstown     | PA    | 19464       |

Chartered

Overlapped Cells in Tri County Community.

| Charter                 | Title | First Name | Last Name | Company                             | Address 1                       | Address 2                    | City          | State | Postal Code               |
|-------------------------|-------|------------|-----------|-------------------------------------|---------------------------------|------------------------------|---------------|-------|---------------------------|
| 1949<br>06269-02F<br>7F | Mr.   | Andrew     | Pistoria  | TriCounty Area Federal Credit Union | 1550 Medical Drive              |                              | Pottstown     | PA    | 19464                     |
| 951<br>12031-01F        | Mr.   | Anthony L. | Mungin    | ARE Federal Credit Union            | 402 First Avenue                |                              | Reyersford    | PA    | 19460                     |
| 963<br>15983-01F        | Mr.   | Frank J.   | Nosek     | Pennsco Federal Credit Union        | 1 Veterans Drive                | Southeastern Veterans Center | Spring City   | PA    | 19475-1241                |
| 964<br>16153-02F        | Mr.   | Dennis     | Rinewalt  | EFCO Federal Credit Union           | 201 Spring Street               |                              | Boyertown     | PA    | 19512                     |
| 976<br>60215-02F        | Mr.   | Robert W.  | Smith     | Superior Credit Union               | P. O. Box 26159                 |                              | Collegeville  | PA    | <del>19403</del><br>19426 |
| 974<br>61808-04G        | Mr.   | Brian C.   | Bischof   | Local 380 I.B.E.W. Credit Union     | 3900 Ridge Pike                 |                              | Collegeville  | PA    | 19426                     |
| 971<br>62787-02F        | Mr.   | Franie     | Jacobs    | Knoll Employees Credit Union        | 1235 Water St.                  | P. O. Box 157                | E. Greenville | PA    | 18041                     |
| 975<br>63037-02F        | Mr.   | Frank S.   | Horyczko  | KCC Credit Union                    | County Line Road                |                              | Boyertown     | PA    | 19512                     |
| 972<br>63730-02F        | Mr.   | Barry R.   | Aiken     | UTI Employees Credit Union          | 200 West 7 <sup>th</sup> Avenue |                              | Collegeville  | PA    | 19426                     |
| 974<br>68241-03L        | Mr.   | Faust M.   | Faust     | Diamond Credit Union                | 1600 Medical Drive              |                              | Pottstown     | PA    | 19464                     |

Community Chartered



# National Credit Union Administration

## Charter Information

|                             |             |                                |           |
|-----------------------------|-------------|--------------------------------|-----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | L         |
| <b>Charter Number:</b>      | 6269        | <b>Charter Date:</b>           | 1/1/1949  |
| <b>Charter Type:</b>        | 1           | <b>Insurance Date:</b>         | 1/26/1971 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 7         |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 5         |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160      |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 00        |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |           |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |           |

**Charter Name:** TRI COUNTY AREA  
 1550 MEDICAL DR  
 POTTSTOWN, PA 19464

**Attention of:**

**Office Location:** 1550 MEDICAL DR  
 POTTSTOWN, PA 19464

**Attention of:**

|                       |                  |                   |                |
|-----------------------|------------------|-------------------|----------------|
| <b>Phone:</b>         | (610) 326-3705   | <b>Fax:</b>       | (610) 327-8510 |
| <b>Manager:</b>       | PISTORIA, ANDREW | <b>President:</b> | DIMINO, JOHN   |
| <b>Working Hours:</b> |                  |                   |                |

**Report of Officials:** 96  
**EDP Vendor Name:** ULTRADATA CORP.  
**Insurance Name:**  
**Year Opened:** 1949

**Web Address:**  
**I-Mail:**

**Previous Name(s):**

---

**Event History:**

| CU #  | Id | Assets    | Type | Reason | Survivor | Date       | Shares    | Cash Assist | Insured Loss | PA Assets | PA Shares |
|-------|----|-----------|------|--------|----------|------------|-----------|-------------|--------------|-----------|-----------|
| 5658  | MC | 3,741,950 | 1    | 8      | 6269     | 9/19/1994  | 3,072,344 | 0           | 0            | 0         | 0         |
| 5658  | M  | 3,741,950 | 0    | 0      | 6269     | 6/15/1994  | 3,072,344 | 0           | 0            | 0         | 0         |
| 17979 | MC | 43,194    | 1    | 7      | 6269     | 6/30/1988  | 0         | 0           | 0            | 0         | 0         |
| 17979 | M  | 0         | 0    | 0      | 6269     | 3/31/1988  | 0         | 0           | 0            | 0         | 0         |
| 8699  | MC | 1,846,940 | 1    | 7      | 6269     | 12/17/1987 | 0         | 0           | 0            | 0         | 0         |
| 8699  | M  | 0         | 0    | 0      | 6269     | 9/18/1987  | 0         | 0           | 0            | 0         | 0         |
| 23013 | MC | 137,976   | 1    | 7      | 6269     | 8/27/1987  | 0         | 0           | 0            | 0         | 0         |

**FAS Data**

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| Cycle      | Assets     | Shares     |
|------------|------------|------------|
| 9/30/2001  | 66,869,711 | 61,316,733 |
| 6/30/2001  | 63,502,348 | 57,987,394 |
| 3/31/2001  | 61,477,250 | 56,029,358 |
| 12/31/2000 | 57,211,319 | 51,982,415 |
| 9/30/2000  | 53,081,109 | 48,000,289 |



# National Credit Union Administration

## Charter Information

|                             |             |                                |          |
|-----------------------------|-------------|--------------------------------|----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | F        |
| <b>Charter Number:</b>      | 12031       | <b>Charter Date:</b>           | 1/1/1957 |
| <b>Charter Type:</b>        | 1           | <b>Insurance Date:</b>         | 1/4/1971 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 1        |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 5        |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160     |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 49       |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |          |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |          |

**Charter Name:** ARE

402 FIRST AVENUE  
REYERSFORD, PA 19460

**Attention of:**

**Office Location:** SAME  
REYERSFORD, PA 19460

**Attention of:**

|                       |                   |                   |                |
|-----------------------|-------------------|-------------------|----------------|
| <b>Phone:</b>         | (610) 948-3400    | <b>Fax:</b>       | (610) 948-6611 |
| <b>Manager:</b>       | MUNGIN, ANTHONY L | <b>President:</b> | KLINK, JOHN    |
| <b>Working Hours:</b> | M-F 7-12:30       |                   |                |

**Report of Officials:** 96  
**EDP Vendor Name:** COMPUSOURCE SYSTEMS, INC.  
**Insurance Name:** CUNA MUTUAL  
**Year Opened:** 1957

**Web Address:**  
**I-Mail:**

**Previous Name(s):** \_\_\_\_\_

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

FAS Data

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| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 862,213       | 752,700       |
| 12/31/2000   | 844,519       | 735,755       |
| 6/30/2000    | 879,436       | 773,934       |
| 12/31/1999   | 882,079       | 781,523       |
| 6/30/1999    | 905,815       | 805,329       |



# National Credit Union Administration

## Charter Information

|                             |             |                                |           |
|-----------------------------|-------------|--------------------------------|-----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | L         |
| <b>Charter Number:</b>      | 16153       | <b>Charter Date:</b>           | 1/1/1964  |
| <b>Charter Type:</b>        | 1           | <b>Insurance Date:</b>         | 4/26/1971 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 8         |
| <b>County Code:</b>         | 11          | <b>Congressional District:</b> | 6         |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6680      |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 36        |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |           |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |           |

**Charter Name:** EFCO  
 201 SPRING ST  
 BOYERTOWN, PA 19512

**Attention of:**

**Office Location:** SAME  
 AME, 19512

**Attention of:**

|                       |                  |                   |                  |
|-----------------------|------------------|-------------------|------------------|
| <b>Phone:</b>         | (610) 473-1015   | <b>Fax:</b>       | (610) 473-1031   |
| <b>Manager:</b>       | RINEWALT, DENNIS | <b>President:</b> | RAUTZHAN, ROBERT |
| <b>Working Hours:</b> | 8AM-2PM          |                   |                  |

**Report of Officials:** 96  
**EDP Vendor Name:** EDS  
**Insurance Name:**  
**Year Opened:** 1964

**Web Address:**  
**I-Mail:**

**Previous Name(s):** \_\_\_\_\_

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

FAS Data

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 528,426       | 443,789       |
| 12/31/2000   | 503,068       | 421,311       |
| 6/30/2000    | 535,712       | 455,334       |
| 12/31/1999   | 677,918       | 580,855       |
| 6/30/1999    | 670,911       | 564,809       |

(b)(8)



# National Credit Union Administration

## Charter Information

|                             |             |                                |           |
|-----------------------------|-------------|--------------------------------|-----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | F         |
| <b>Charter Number:</b>      | 15983       | <b>Charter Date:</b>           | 1/1/1963  |
| <b>Charter Type:</b>        | 1           | <b>Insurance Date:</b>         | 4/13/1971 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 1         |
| <b>County Code:</b>         | 29          | <b>Congressional District:</b> | 5         |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160      |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 06        |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |           |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |           |

**Charter Name:** PENNSCO

SOUTHEASTERN VETERANS CENTER  
SPRING CITY, PA 19475-1241

**Attention of:**

**Office Location:** 1 VETERANS DRIVE SOUTHEASTERN VETER  
SPRING CITY, PA 19475-1241

**Attention of:**

|                       |                |                   |                |
|-----------------------|----------------|-------------------|----------------|
| <b>Phone:</b>         | (610) 948-2495 | <b>Fax:</b>       | (610) 948-2405 |
| <b>Manager:</b>       | NOSEK, FRANK J | <b>President:</b> | HALLMAN,EILEEN |
| <b>Working Hours:</b> | M-F 11-3       |                   |                |

**Report of Officials:** 96  
**EDP Vendor Name:** CUEDS, INC.  
**Insurance Name:**  
**Year Opened:** 1963

**Web Address:**  
**I-Mail:**

**Previous Name(s):** \_\_\_\_\_

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

**FAS Data**

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 401,908       | 330,194       |
| 12/31/2000   | 381,949       | 309,836       |
| 6/30/2000    | 403,418       | 332,119       |
| 12/31/1999   | 390,660       | 319,600       |
| 6/30/1999    | 389,145       | 319,279       |

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# National Credit Union Administration

## Charter Information

|                             |             |                                |          |
|-----------------------------|-------------|--------------------------------|----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | F        |
| <b>Charter Number:</b>      | 60215       | <b>Charter Date:</b>           | 1/1/1956 |
| <b>Charter Type:</b>        | 2           | <b>Insurance Date:</b>         | 4/5/1971 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 2        |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 5        |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160     |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 99S      |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |          |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |          |

**Charter Name:** SUPERIOR CREDIT UNION  
 PO BOX 26159  
 COLLEGEVILLE, PA 19426

**Attention of:**

**Office Location:** 3900 GERMANTOWN PIKE  
 COLLEGEVILLE, PA 19426

**Attention of:**

|                       |                                 |                   |                   |
|-----------------------|---------------------------------|-------------------|-------------------|
| <b>Phone:</b>         | (610) 489-7239                  | <b>Fax:</b>       | (610) 489-5339    |
| <b>Manager:</b>       | SMITH,ROBERT W                  | <b>President:</b> | UPDEGRAFF,ELLIS P |
| <b>Working Hours:</b> | MONDAY - FRIDAY 7:30AM - 4:30PM |                   |                   |

**Report of Officials:** 96  
**EDP Vendor Name:** Innovative Data Systems  
**Insurance Name:**  
**Year Opened:** 1956

**Web Address:**  
**I-Mail:**

**Previous Name(s):** SUPERIOR  
 SUPERIOR TUBE EMPLOYEES

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
| 10203       | MC        | 212,620       | 1           | 7             | 60215           | 9/25/1989   | 0             | 0                  | 0                   | 0                | 0                |
| 10203       | M         | 0             | 0           | 0             | 60215           | 5/17/1989   | 0             | 0                  | 0                   | 0                | 0                |
| 61837       | MC        | 127,779       | 1           | 7             | 60215           | 2/25/1984   | 0             | 0                  | 0                   | 0                | 0                |
| 61454       | MC        | 1,561,885     | 1           | 7             | 60215           | 6/24/1982   | 0             | 0                  | 0                   | 0                | 0                |
| 64446       | MC        | 67,855        | 1           | 7             | 60215           | 9/3/1981    | 0             | 0                  | 0                   | 0                | 0                |
| 10740       | MC        | 135,687       | 1           | 7             | 60215           | 7/29/1981   | 0             | 0                  | 0                   | 0                | 0                |
| 63771       | MC        | 65,774        | 1           | 7             | 60215           | 5/29/1981   | 0             | 0                  | 0                   | 0                | 0                |

**FAS Data**

(b)(8)

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 16,742,277    | 13,728,098    |
| 12/31/2000   | 16,465,775    | 13,472,022    |
| 6/30/2000    | 16,887,199    | 13,959,412    |
| 12/31/1999   | 16,601,676    | 13,832,408    |
| 6/30/1999    | 16,733,644    | 14,030,151    |



# National Credit Union Administration

## Charter Information

|                             |             |                                |          |
|-----------------------------|-------------|--------------------------------|----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | G        |
| <b>Charter Number:</b>      | 61808       | <b>Charter Date:</b>           | 1/1/1974 |
| <b>Charter Type:</b>        | 2           | <b>Insurance Date:</b>         | 4/1/1974 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 6        |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 13       |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160     |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 99S      |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |          |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |          |

**Charter Name:** LOCAL 380 I.B.E.W. ✓  
 3900 RIDGE PIKE  
 COLLEGEVILLE, PA 19426

**Attention of:**

**Office Location:** 3900 RIDGE PIKE ✓  
 COLLEGEVILLE, PA 19426

**Attention of:**

|                       |                    |                   |                    |
|-----------------------|--------------------|-------------------|--------------------|
| <b>Phone:</b>         | (610) 489-0161     | <b>Fax:</b>       | (610) 489-2690     |
| <b>Manager:</b>       | BISCHOF, BRIAN C ✓ | <b>President:</b> | KESLICK SR, JOHN A |
| <b>Working Hours:</b> |                    |                   |                    |

**Report of Officials:** 96  
**EDP Vendor Name:** FEDCOMP, INC.  
**Insurance Name:**  
**Year Opened:** 1974

**Web Address:**  
**I-Mail:**

**Previous Name(s):** \_\_\_\_\_

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

FAS Data

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 15,531,890    | 13,638,410    |
| 12/31/2000   | 15,130,158    | 13,119,599    |
| 6/30/2000    | 15,484,057    | 13,689,871    |
| 12/31/1999   | 15,744,144    | 14,022,546    |
| 6/30/1999    | 15,423,706    | 13,779,904    |

(b)(8)



# National Credit Union Administration

## Charter Information

|                             |             |                                |           |
|-----------------------------|-------------|--------------------------------|-----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | F         |
| <b>Charter Number:</b>      | 62787       | <b>Charter Date:</b>           | 1/1/1974  |
| <b>Charter Type:</b>        | 2           | <b>Insurance Date:</b>         | 5/14/1975 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 2         |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 5         |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160      |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 99S       |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |           |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |           |

**Charter Name:** KNOLL EMPLOYEES  
 1235 WATER ST P.O. BOX 157  
 E.GREENVILLE, PA 18041

**Attention of:**

**Office Location:**

**Attention of:**

|                       |                          |                   |                 |
|-----------------------|--------------------------|-------------------|-----------------|
| <b>Phone:</b>         | (215) 679-1651           | <b>Fax:</b>       | (215) 679-1550  |
| <b>Manager:</b>       | JACOBS, FRANIE           | <b>President:</b> | FULLER, DAVID E |
| <b>Working Hours:</b> | MON - FRI 9:00AM -5:00PM |                   |                 |

**Report of Officials:** 94  
**EDP Vendor Name:** FEDCOMP, INC.  
**Insurance Name:**  
**Year Opened:** 1974

**Web Address:**  
**I-Mail:**

**Previous Name(s):**

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

**FAS Data**

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 6,580,345     | 5,864,325     |
| 12/31/2000   | 5,921,970     | 5,249,904     |
| 6/30/2000    | 6,354,009     | 5,729,000     |
| 12/31/1999   | 6,038,234     | 5,470,727     |
| 6/30/1999    | 6,431,629     | 5,796,114     |

(b)(8)



# National Credit Union Administration

## Charter Information

|                             |             |                                |           |
|-----------------------------|-------------|--------------------------------|-----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | F         |
| <b>Charter Number:</b>      | 63037       | <b>Charter Date:</b>           | 1/1/1975  |
| <b>Charter Type:</b>        | 2           | <b>Insurance Date:</b>         | 10/1/1975 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 2         |
| <b>County Code:</b>         | 11          | <b>Congressional District:</b> | 6         |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6680      |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 99        |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |           |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |           |

**Charter Name:** KCC CREDIT UNION  
 COUNTY LINE RD. ✓  
 ROYERTOWN, PA 19512

**Attention of:** C/O KAWECKI-BERYLCO INDUSTRIES, INC

**Office Location:** SAME AS ABOVE  
 SAME, PA 19512

**Attention of:**

|                       |                       |                   |                |
|-----------------------|-----------------------|-------------------|----------------|
| <b>Phone:</b>         | (610) 367-2465        | <b>Fax:</b>       | (610) 369-8317 |
| <b>Manager:</b>       | HORYCZKO, FRANK S ✓   | <b>President:</b> | SMITH, DEAN    |
| <b>Working Hours:</b> | MON-THURS 8AM-4:30 PM |                   |                |

**Report of Officials:** 96  
**EDP Vendor Name:** PENNSYLVANIA CREDIT UNION LEAGUE  
**Insurance Name:**  
**Year Opened:** 1975

**Web Address:**  
**I-Mail:**

**Previous Name(s):** KCC

### Event History:

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|--------------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|--------------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

#### FAS Data

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 2,301,555     | 1,819,371     |
| 12/31/2000   | 2,320,447     | 1,852,111     |
| 6/30/2000    | 2,434,788     | 1,987,141     |
| 12/31/1999   | 2,596,270     | 2,166,047     |
| 6/30/1999    | 2,689,212     | 2,275,291     |

(b)(8)



# National Credit Union Administration

## Charter Information

|                             |             |                                |           |
|-----------------------------|-------------|--------------------------------|-----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | F         |
| <b>Charter Number:</b>      | 63730       | <b>Charter Date:</b>           | 1/1/1972  |
| <b>Charter Type:</b>        | 2           | <b>Insurance Date:</b>         | 12/1/1976 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 2         |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 5         |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160      |
| <b>Last Event Code:</b>     |             | <b>TOM Code:</b>               | 99S       |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    |           |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |           |

**Charter Name:** UTI EMPLOYEES  
 200 WEST SEVENTH AVENUE  
 COLLEGEVILLE, PA 19426

**Attention of:**

**Office Location:** 200 WEST SEVENTH AVENUE  
 COLLEGEVILLE, PA 19426

**Attention of:**

|                       |                |                   |                 |
|-----------------------|----------------|-------------------|-----------------|
| <b>Phone:</b>         | (610) 409-2358 | <b>Fax:</b>       | (610) 409-2459  |
| <b>Manager:</b>       | AIKEN,BARRY R  | <b>President:</b> | MARZEC,C JOSEPH |
| <b>Working Hours:</b> | MON-FRI        |                   |                 |

**Report of Officials:** 96  
**EDP Vendor Name:** COMPUSOURCE SYSTEMS, INC.  
**Insurance Name:**  
**Year Opened:** 1972

**Web Address:**  
**I-Mail:**

**Previous Name(s):** \_\_\_\_\_

**Event History:**

| <u>CU #</u> | <u>Id</u> | <u>Assets</u> | <u>Type</u> | <u>Reason</u> | <u>Survivor</u> | <u>Date</u> | <u>Shares</u> | <u>Cash Assist</u> | <u>Insured Loss</u> | <u>PA Assets</u> | <u>PA Shares</u> |
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|
|-------------|-----------|---------------|-------------|---------------|-----------------|-------------|---------------|--------------------|---------------------|------------------|------------------|

**FAS Data**

| <u>Cycle</u> | <u>Assets</u> | <u>Shares</u> |
|--------------|---------------|---------------|
| 6/30/2001    | 6,735,589     | 5,456,498     |
| 12/31/2000   | 5,959,566     | 4,725,296     |
| 6/30/2000    | 6,969,552     | 5,768,680     |
| 12/31/1999   | 7,126,591     | 5,994,025     |
| 6/30/1999    | 7,294,908     | 6,153,322     |

(b)(8)



# National Credit Union Administration

## Charter Information

|                             |             |                                |          |
|-----------------------------|-------------|--------------------------------|----------|
| <b>Region:</b>              | 2           | <b>Supervisor Examiner:</b>    | L        |
| <b>Charter Number:</b>      | 68241       | <b>Charter Date:</b>           | 1/1/1947 |
| <b>Charter Type:</b>        | 2           | <b>Insurance Date:</b>         | 1/4/1971 |
| <b>State Code:</b>          | 42          | <b>District:</b>               | 7        |
| <b>County Code:</b>         | 91          | <b>Congressional District:</b> | 5        |
| <b>Status:</b>              | A           | <b>SMSA:</b>                   | 6160     |
| <b>Last Event Code:</b>     | CC          | <b>TOM Code:</b>               | 49       |
| <b>Limited Income:</b>      | 0           | <b>SEP:</b>                    | Y        |
| <b>Limited Income Date:</b> | 12:00:00 AM |                                |          |

**Charter Name:** DIAMOND

1600 MEDICAL DRIVE  
POTTSTOWN, PA 19464

**Attention of:**

**Office Location:** 1600 MEDICAL DRIVE ✓  
POTTSTOWN, PA 19464

**Attention of:**

|                       |  |                   |                 |
|-----------------------|--|-------------------|-----------------|
| <b>Phone:</b>         | (610) 326-5490                             | <b>Fax:</b>       | (610) 718-0294  |
| <b>Manager:</b>       | FAUST, FAUST M ✓                           | <b>President:</b> | YOST, HERBERT N |
| <b>Working Hours:</b> | M, TU, W, TH, F 9 A.M. TO 4:30 P.M. M-W; 9 |                   |                 |

**Report of Officials:** 96

**EDP Vendor Name:** HARLAND FINANCIAL SOLUTIONS

**Insurance Name:**

**Year Opened:** 1947

**Web Address:**

**I-Mail:**

**Previous Name(s):** DANA POTTSTOWN

**Event History:**

| CU #  | Id | Assets     | Type | Reason | Survivor | Date       | Shares     | Cash Assist | Insured Loss | PA Assets | PA Shares |
|-------|----|------------|------|--------|----------|------------|------------|-------------|--------------|-----------|-----------|
| 8403  | MC | 3,296,806  | 1    | 9      | 68241    | 10/22/1998 | 2,880,559  | 0           | 0            | 0         | 0         |
| 8403  | M  | 3,296,806  | 0    | 9      | 68241    | 6/23/1998  | 2,880,559  | 0           | 0            | 0         | 0         |
| 68241 | CC | 73,779,566 | 0    | 9      | 5532     | 4/1/1997   | 67,013,530 | 0           | 0            | 0         | 0         |
| 21996 | MC | 4,423,296  | 1    | 8      | 5532     | 4/12/1996  | 3,975,733  | 0           | 0            | 0         | 0         |
| 21996 | M  | 4,423,296  | 0    | 0      | 5532     | 12/26/1993 | 3,975,733  | 0           | 0            | 0         | 0         |
| 66293 | MC | 11,244     | 1    | 7      | 5532     | 6/30/1986  | 0          | 0           | 0            | 0         | 0         |
| 66293 | M  | 0          | 0    | 0      | 5532     | 1/10/1986  | 0          | 0           | 0            | 0         | 0         |

**FAS Data**

| Cycle      | Assets      | Shares      |
|------------|-------------|-------------|
| 9/30/2001  | 126,527,595 | 115,154,180 |
| 6/30/2001  | 125,090,687 | 113,994,499 |
| 3/31/2001  | 122,379,553 | 111,401,846 |
| 12/31/2000 | 114,373,199 | 103,861,702 |
| 9/30/2000  | 110,678,288 | 100,469,468 |

(b)(8)

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**APEX FEDERAL CREDIT UNION  
COMMUNITY CONVERSION  
REGION II - CAPITAL**

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- **TAB 2 - Proposed and Current Field of Membership**
- **TAB 3 - Community Maps**
- **TAB 4 - Evidence Proposed Community is Well-Defined Local Community, Neighborhood, or Rural District**
- **TAB 5 – Community Action (Business) Plan**
- **TAB 6 - Current Financial Data**
- **TAB 7 - Examination Report**
- **TAB 8 - Field Staff Recommendation**
- **TAB 9 - Concurrence (General Counsel and Examination & Insurance)**

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**APEX FCU  
NCUA Board Meeting  
December 13, 2001**

**TJ**: Good Morning, Mr. Chairman, Mrs. Wheat, and Mr. Bacino. Today, Region II is asking the NCUA Board to approve APEX Federal Credit Union's request to convert to a community charter.

We bring this matter to the NCUA Board because the request exceeds my delegated authority as regional director. The proposed community involves multiple political jurisdictions with more than 200,000 residents. While the NCUA Board has approved the bulk of this area as meeting the community requirements under IRPS 00-1 on October 19, 2000, the new proposed community has an additional borough, Phoenixville. Ms. Vaughn will discuss the proposal.

**Cynthia**: Good morning, Mr. Chairman, Mrs. Wheat, and Mr. Bacino. APEX Federal Credit Union is a multiple group credit union, located in Stowe, Pennsylvania.

The credit union requests approval to convert to a community charter to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Tri-County Community in Pennsylvania. The Tri-County Community consists of 42 townships and boroughs in Western Montgomery, Northern Chester, and Southeastern Berks Counties. The total population of the community is about 220,000.

Since the Tri-County Area was already approved by the NCUAB as a community under IRPS 00-1, the credit union provided sufficient evidence to support Phoenixville interacts with the Tri-County Community as outlined in the package. Therefore, the requirements in IRPS 01-1 for a community charter conversion have been met.

APEX FCU is a well managed, and financially sound institution. The credit union's business plan shows it can successfully manage a community field of membership.

There are no newly chartered single or multiple common bond credit unions in the area. Therefore, no exclusion clauses are proposed.

E&I and Office of General Counsel have occurred with the proposal.

Therefore, the region recommends approval of APEX FCU's request to convert to a community charter to serve the Tri-County Community, including Phoenixville, in the State of Pennsylvania.

We will be happy to answer any questions at this time.

APEX FCU #6414

ASSETS: \$21 million  
SHARES: \$19 million  
LOANS: \$15 million

CAMEL: (b)(8)  
Exam: 10/31/00  
Net Worth: 9.5%

Proposal:

- Convert to a community charter to serve residents in the Tri-County Community in Pennsylvania.
- Tri-County Community is comprised of 42 townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.
- Area's population is 220,391.

*NCUA Board approved the Tri County Area as meeting the community requirements under IRPS 01-1 for the Tri County Area FCU on July 13, 2001. However, the new proposed community contains an additional borough, Phoenixville, representing an increase of 15,425 potential members.*

Reason for Conversion:

Provide service to area residents.

Regional FOM Analysis:

The credit union's proposal meets the requirements of IRPS 01-1, specifically:

1. NCUBA already approved area, excluding Phoenixville, as a well-defined local community. Therefore, the credit union provided sufficient evidence showing Phoenixville is also a part of the Tri-County Area Community, based on:
  - Shared/Common Facilities – ~~Pottstown Medical Specialists, Inc.~~ (physician owned multi-specialty medical practices - Kimberton Medical Associates) and ~~Phoenixville Hospital~~ (75% employees live in area, and 83% of patients come from the TriCounty Community).
  - Organizations/Clubs – ~~Tri-County Area Chamber of Commerce~~, ~~Phoenixville Chamber of Commerce~~, and ~~Pioneer Athletic Conference (PAC-10)~~ (Phoenixville Area School District participates in sports competitions between school districts in Tri-County Community).
  - Newspapers/Media – ~~The Mercury newspaper~~, ~~Tri-County Area Business Guide~~, ~~Route 422 Business Advisor~~, ~~WPAZ radio~~ (Lite 1370), and ~~Pottstown Community TV~~ (PCTV).

**Financial Condition:**

APEX FCU is financially sound with solid capital, strong earnings, and low delinquency. The credit union's business plan demonstrates the ability to successfully manage a community FOM.

**Ability to Serve:**

1. Full-service institution, comprehensive products/services: leases, debit and credit cards, mortgages, construction loans, stock secured loans, ATMs, audio response system, Internet access and home banking, etc.
2. Although Tri County Community does not meet our low-income standard, it has a few low-income areas in Pottstown. APEX offers special programs for members with lower income levels, including

money orders, risk based lending, automobile payment shave, mobile home loans, check reconciliation services and credit and financial counseling. (b)(4)

(b)(4)

3. Two facilities in community, with one centrally located office in Stowe, just 3 miles west of Pottstown, the community hub where residents go to shop, attend college, obtain medical services, and get entertainment. (Farthest distance 16 miles from Stowe facility.) The other one facility is in Phoenixville in the far southeastern section. (b)(4)

(b)(4)

4. Excessively ATM surcharge (>400 no surcharge ATMs). CU has two proprietary ATMs at branch offices. (b)(4)

(b)(4)

(b)(4)

**Overlaps:**

There are no newly chartered single or multiple common bond CUs in the community; therefore no exclusions are proposed.

**Recommendation:**

The proposal meets the requirements of IRPS 01-1. The CU is financially sound, and has submitted a business plan showing it can successfully manage a community FOM. Therefore, Region II recommends that the NCUAB approve the APEX FCU's request to convert to a community charter to serve the Tri-County Community, including Phoenixville, in the State of Pennsylvania.

**APEX FEDERAL CREDIT UNION  
COMMUNITY CHARTER EXPANSION  
Charter #6414  
Assets \$21,648,565  
Stowe, Pennsylvania**

**1. General Background**

APEX Federal Credit Union was chartered as Doehler – Jarvis Pottstown Federal Credit Union, in 1949, to serve employees of Doehler - Jarvis Company, in Pottstown, Pennsylvania. In July 1995, Harvard Industries acquired the Doehler – Jarvis Company, and renamed the Pottstown plant as Pottstown Precision Casting. By 1998, Harvard Industries had filed for Chapter 11 Bankruptcy and emerged from this bankruptcy with only one of its three plants remaining -- the Pottstown plant (now renamed Pottstown Precision Casting).

On October 31, 2000, Harvard Industries announced it would close the Pottstown Precision Casting (die) plant in September 2001. At one time, Pottstown Precision Casting employed over 2,000 individuals, which was 23 percent of APEX FCU's potential membership. Through numerous layoffs, the current number of employees is 320. In addition, this closing will result in a loss of over \$2 million in payroll deposits annually.

Over the years, the credit union has merged with three credit unions and added approximately 55 select groups to its charter to remain a viable institution. The board has determined there are very few, if any, groups of substantial size available to add to its charter, and expanding by adding select groups is not a viable option. Accordingly, APEX FCU wishes to convert to a community charter to ensure its future viability and stability.

APEX FCU is located in Stowe, Pennsylvania, which is centrally located in the Tri-County Community. As of September 30, 2001, the credit union had total assets of \$21,648,565. It had 5,768 members and estimated its potential at 11,876, which represents a 48.6 percent penetration ratio.

**A. Proposal**

The credit union proposes to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community in the State of Pennsylvania. The proposal states the Tri-County Community consists of 42 townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.

**B. Delegated Authority**

The Tri-County Community has an estimated population of 220,391 according to data obtained from the Census' Population Estimates for Minor Civil Divisions as of July 1, 1999 (See Tab 4). The NCUA Board approved the Tri County Area community as meeting the community requirements under IRPS 00-1, as amended by IRPS 01-1, for the Tri County Area FCU on July 13, 2001. However, the proposed community submitted by the credit union contains an additional borough, Phoenixville, representing an increase of 15,425 potential members.

The Tri-County Area FCU used the TriCounty Area Chamber of Commerce's geographical definition of the community. However, APEX FCU contends that Phoenixville is a part of the Tri-County Area and wants to include it in their definition. APEX FCU's package was initially sent back to the credit union to provide support to show Phoenixville is a part of the Tri-County

Area. The TriCounty Area Chamber of Commerce indicates Phoenixville was not listed as one of the municipalities because Phoenixville has its own Chamber of Commerce. The TriCounty Area Chamber of Commerce also provided a letter stating it has members in Phoenixville, and Phoenixville businesses are eligible for membership.

Therefore, since the defined boundaries of the proposed community is different, this community conversion proposal is not delegated to the regional director under CHA 3B of the Delegated Authority. NCUAB approval is required, along with OGC and E&I concurrence.

### C. SEGs Outside Community

APEX FCU's proposal contains a chart showing only seven select employee groups outside the community boundaries, including Comcast Metrophone, Inc., Users, The West Company (Kinston, NC), The West Company (Lionville, PA), Yuasa Power Systems, Crane/Cochran, Inc., and Weidner Plastic.

The credit union estimates it currently serves about 50 percent of 2,160 potential members from these groups. Its inability to provide service upon expansion to the remaining 1,080 potential members who have not joined the credit union will not impact the credit union's operations.

The proposal contains a copy of the letter that will be sent to these groups prior to approval of the community expansion. The letter sufficiently notifies the group of the loss of service and offers assistance in locating another credit union.

## **2. Well-Defined Area that is Recognized as a Distinct Neighborhood, Community, or Rural District**

### A. Geographic Boundaries

The proposal contains two maps, depicting the boundaries, geographic characteristics, and surroundings of the Tri-County Community. Both maps adequately disclose the 42 townships and boroughs comprising the community, including:

- ⇒ Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township and Washington Township in Berks County;
- ⇒ East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, Phoenixville Borough<sup>1</sup>, South Coventry Township, Spring City Borough, Warwick Township and West Vincent Township in Chester County; and,
- ⇒ Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, and West Pottsgrove Township in Montgomery County.

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<sup>1</sup> Located outside the previously approved Tri County Area.

In addition, one map highlights the credit union's existing community boundaries, existing two office facilities in Pottstown and Phoenixville, and the proposed office facility in Boystertown, all located within the expanded community.

#### B. Distinct Neighborhood, Community or Rural District

The Tri-County Area has already been established as a community by the NCUAB on July 13, 2001. The addition of Phoenixville, PA, expands the community by one borough. We believe the credit union's proposal sufficiently supports that the Tri-County Community (Tri-County Area plus Phoenixville) is recognized as a distinct, local community where the residents have common interests and interact as detailed below.

##### ➤ **POLITICAL JURISDICTIONS**

The proposed community is defined by 42 townships and boroughs, as outlined under Section A (Geographic Boundaries). It covers approximately 443 square miles with a population density of 434 persons per square mile. The community's name comes from the fact the area is made of portions of three adjoining counties -- Southeastern Berks, Northern Chester, and Western Montgomery. The furthest commuting distance and time between the northern and southern portions (Seisholtzville, PA to Ludwig Corner, PA) of the community is approximately 29 miles.

Pottstown is the largest municipality in the community, with 21,236 residents as of July 1, 1999, according to the U.S. Census Population Estimates for Minor Civil Division. It is centrally located in the Tri-County community, and serves as the community's hub for its activities. The community's boundaries are approximately 16 miles north, 12 miles south, 14 miles east, and 8 miles west of Pottstown.

##### ➤ **MAJOR TRAFFIC FLOWS/PATTERNS**

Route 422 provides residents with east to west travel through the community. Route 100 is the other major highway, bisecting the Tri-County community from north to south. Both highways merge in Pottstown, enhancing access to the community hub.

##### ➤ **MAJOR TRADE AREA**

Pottstown is the community's major trade area. It has the Coventry Mall, the community's only shopping mall and major trade center. The mall has 85 stores, including Boscov's, JC Penney, and Bradlees Department Stores. It is centrally located at Routes 100 and 442, and has a primary trade area, which covers residents within 15 miles of the mall.

Also, within a short distance, in Pottstown, is the community's only Walmart, Big Kmart, Home Depot, and Staples. The presence of these "Big Box" stores supports Pottstown's position as the community's trade center.

##### ➤ **SHARED SERVICES/COMMON FACILITIES**

Area residents share the following services and common facilities in the Tri-County Community:

A. Education: *Montgomery County Community College* is a comprehensive two-year community college with one of its two campuses located in Pottstown, which services the residents of the Tri-County Community. Of the 1,189 students enrolled at Montgomery County

Community College's West Campus in Pottstown, 94 percent come from the Tri-County Community. Seven percent of the students attending come from Phoenixville.

B. Health Services: *Pottstown Memorial Medical Center (PMMC)* is the largest healthcare facility in the Tri-County Community. It is a 299-bed, non-profit hospital serving the residents of the Tri-County Community. Out of the 60,210 patients using the PMMC in 1999, 89 percent were residents of the Tri-County Community.

*Phoenixville Hospital* is a 106-bed medical facility serving over 8,000 inpatient residents per year, while nearly 20,000 people visit its emergency room. Thousands of other residents are referred to this hospital for physical therapy, lab tests, and diagnostic imaging. In addition, the proposal contains data from the hospital supporting 75 percent of the hospital's employees (695 out of 919) reside in the Tri-County Community, with 46 percent of these employees living outside of Phoenixville. Between July 10, 2001, and August 31, 2001, 82.6 percent of the hospital's patients came from the Tri-County community with 53.8 percent coming from within the Tri-County community but outside of Phoenixville.

*Manatawny Manor*, located in Pottstown, provides quality healthcare to Tri-County Community residents with skilled nursing care, assisted living, a special care unit for beginning stages of Alzheimer's Disease, and an adult daycare services program.

*Pottstown Medical Specialists, Inc. (PMSI)* is a physician owned multi-specialty group practice dedicated to providing quality healthcare to the residents of the Tri-County Community.

*Pottstown Health Club* is the primary health club providing service to the community residents. Its total membership is 1,655, of which 95 percent are residents from the Tri-County Community.

#### ➤ **COMMUNITY ORGANIZATIONS AND CLUBS**

The Tri-County Community has several associations, agencies, and organizations providing service to meet the needs and interests of its residents. A few of the major organizations and clubs include:

A. *TriCounty Area Chamber of Commerce* serves over 700 businesses in northern Chester, southeastern Berks, and western Montgomery Counties. Its mission is to proactively impact the business climate and quality of life in the Tri-County Community by providing leadership through economic, educational, civic, cultural, and legislative initiatives. Approximately eighty-two percent of the membership comes from the Tri-County community, including Phoenixville as supported by the letter from Jeff Dentler, Business Manager at the TriCounty Area Chamber of Commerce.

In addition, the proposal contains a telecon documenting a conversation with Eileen Dautrich, VP of Administration at the TriCounty Area Chamber of Commerce, about Phoenixville's relationship to the TriCounty Community. Ms. Dautrich indicated the Chamber does not consider Phoenixville as one of the municipalities in its Chamber area since Phoenixville has its own Chamber of Commerce. However, she stated they do have members from Phoenixville. Then, she faxed me a listing of all municipalities comprising its coverage area.

B. *Phoenixville Area Chamber of Commerce* serves over 300 businesses in Northeastern Chester County and Western Montgomery County. Its mission is to advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the area,

address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community. Ms. Trish Kugler, of the Phoenixville Area Chamber of Commerce, states that several businesses located in the Tri-County Area are members.

C. Tri-County Health Partnership is a collaboration of local educational, social service, religious, business, industry, healthcare, government, social and civic organizations, as well as community residents. It was organized in 1996 to identify the physical, spiritual, environmental, economic, and social needs of the community, and manages resources to address those needs. Its goals are to strengthen families, prevent domestic violence, mentor its youth to leadership, and increase self-esteem. A few of the community organizations sponsored by the Tri-County Health Partnership to achieve its goals include *Building Up Strengthens in Youth (BUSY)*, *Low-Income Task Force*, and *Domestic Violence Task Force*.

D. Pioneer Athletic Conference (PAC) 10 is a major sports league, comprised of teams from ten school districts, in the Tri-County Community. Phoenixville's school district is part of PAC 10. The school districts competition against one another in varsity sports, including basketball, tennis, field hockey, track, soccer, lacrosse, wrestling, football, golf, cross country, and baseball. PAC 10 plays a major role in bringing students, teachers, parents, family members, and other community residents together to support their favorite teams.

➤ **NEWSPAPERS, PUBLICATIONS, AND OTHER MEDIA**

The Tri-County Community has many publications and other media evidencing common interests among its residents. The major publications and other media include, but are not limited to, the following.

A. The Mercury: The Mercury is the leading daily newspaper serving the residents in Tri-County Community, including western Montgomery, northern Chester, and eastern Berks Counties. This newspaper also contains news and other information about Phoenixville. It is 80 percent home delivered, of which the morning publication reaches 27,844 Tri-County Community households daily and 28,223 households on Sunday, which also includes residents living in Phoenixville.

B. Tri-County Area Business Guide: The Tri-County Area Chamber of Commerce publishes the Tri-County Area Business Guide annually. It provides information on the Tri-County Area Chamber of Commerce and vital information about the Tri-County Community, including its history, municipal data, economic development, education, shopping, transportation, media communications, healthcare, recreation, and sites of interest. More than 5,000 issues are circulated annually.

C. Route 422 Business Advisor: The Tri-County Area Chamber of Commerce publishes the Route 422 Business Advisor monthly to keep members current on the community events. The topics focus on activities in the Tri-County Community and range from mixer dates to special events. The Route 422 Corridor is located in Pottstown. More than 10,000 issues are circulated monthly.

D. WPAZ (Lite 1370): WPAZ 1370 radio station is the news and information leader serving the Tri-County Community, including Berks, Montgomery, and Chester Counties, since 1951. Community residents have grown up depending on WPAZ to keep them updated on breaking news and community issues. Residents also tune in for informative talk shows providing tips on everything from business planning to travel tips and school issues to medical advice. In

addition, WPAZ 1370 is the recognized leader in live sports coverage, including Boyertown Bears Baseball, high school basketball, and high school football.

E. Pottstown Community Television (PCTV): Pottstown Community Television is owned and operated by the Borough of Pottstown. It provides local programming over Suburban Cable TV (The Lenfest Group) in about 72,000 homes in the Tri-County Community. PCTV currently produces programming on three local cable channels – 8, 11, and 54. Many local institutions have programs running on PCTV, including TriCounty Chamber of Commerce, Pottstown Memorial Medical Center, and Phoenixville YMCA.

➤ **COMMUNITY EVENTS**

Tri-County Community residents enjoy a vast array of opportunities for participation in cultural activities as follows:

A. Schuylkill Valley Regional Dance Company has dedicated itself to enriching the cultural life of the Tri-County Community residents. It features local talented performers in annual Spring and Christmas concerts. The dance company also offers special school programs for community residents.

B. Cornerstone of the Arts, Inc. is the local arts council for the Tri-County Community. The Cornerstone strives to promote the community's local artists and to bring the arts into the educational system. It sponsors and supports many events throughout the year. At Kids Fest '98, in Pottstown Memorial Park, Cornerstone allowed 2,000 Tri-County Community students try their hands at the musical instruments.

C. Hill School's Center for the Arts is the focal point for theater, dance, music, and visual arts in the community. It offers many opportunities for residents to view a series of concerts, dance and theater performances for all ages.

D. Fourth of July Celebration. For more than a decade, Pottstown has sponsored a two-day Fourth of July Celebration at Memorial Park. The festivities start with a parade on High Street and culminate with a fireworks display that attracts thousands of residents from the Tri-County Community.

➤ **LOW-INCOME ANALYSIS**

Tri-County Community, as a whole, does not qualify as a low-income community. According to 1990 Census data, the municipalities covering the Tri-County Community have a weighted median household income of \$38,675. This figure exceeds NCUA's 1990 median household income standard of \$25,757, adjusted seven percent for the Philadelphia CMSA differential.

At the same time, the community contains pockets of low-income and underserved residents. According to 1990 Census data, almost 14 percent of the community's households earn less than \$15,000 per year, and another 14 percent earn only \$15,000 to \$25,000. According to CDFI, over 5 percent of the community is underserved.

➤ **CONCLUSION**

The proposal contains sufficient evidence supporting the Tri-County Community is a well-defined local community as prescribed in Chapter 2, Section V, of the Chartering and Field of Membership Manual. The Tri-County Community has a Chamber of Commerce, one shopping

mall, a community hub in Pottstown, one major newspaper, a radio and a television station, several events, and organizations and clubs, all supporting a well defined, local community with interaction and common interests among its residents.

**3. Overlapped Credit Unions Analysis**

This area is not applicable since there are no new federally chartered or federally insured occupational or associational credit unions in the Tri-County Community. All ten credit unions were chartered between 1947 and 1975. Since these credit unions have been chartered for more than two years, no overlap protection is warranted as prescribed in Chapter 2 of Section V.E.1 of the Chartering and FOM Manual (IPRS 00-1, as amended by IRPS 01-1).

**4. Community Action (Business) Plan**

APEX FCU's community action plan outlines management's proposed actions for serving the community residents through its facilities, services, and marketing plan as discussed below.

➤ **OFFICE FACILITIES**

APEX FCU has two office facilities in the Tri-County Community. Its main office facility is centrally located at 540 Old Reading Pike in Stowe, Pennsylvania. This facility has an ATM and drive-in lanes. It is centrally located in the Tri-County Community, on the southwestern border of Pottstown. It can be easily reached off Route 422 (the community's major throughway). Due to the small geographic size of the community (443 square miles), the furthest distance from Stowe is approximately 16 miles.

The second branch facility is located at 140 Nutt Road in Phoenixville, Pennsylvania. This facility will provide more convenient access to residents living in the southeastern portion of the community. It also has an ATM and drive-in lanes.

(b)(4)

➤ **STAFF**

The credit union currently has 13 employees, which consist of a CEO, accountant, loan supervisor, service supervisor, receptionist, six member service representatives/tellers, and two loan officers. The key management officials and staff are well experienced, and have been involved with the credit union movement for several years.

(b)(4)

(b)(4)

➤ **PRODUCTS AND SERVICES**

APEX FCU is a \$20 million financial institution, offering a wide range of financial products and services. The credit union's share and loan products appeal to different member types, enabling it to serve a community population with varying financial needs, as shown below.

|                                   |                                    |                                    |
|-----------------------------------|------------------------------------|------------------------------------|
| ➤ regular shares (minimum \$5)    | ➤ new/used automobile loans        | ➤ VISA credit cards                |
| ➤ payroll savings (minimum \$1)   | ➤ recreational, boat & plane loans | ➤ travelers checks                 |
| ➤ share draft checking            | ➤ payment shaver loans & leases    | ➤ money orders                     |
| ➤ share certificates (min. \$500) | ➤ first & second mortgage loans    | ➤ discount amusement park tickets  |
| ➤ money markets (min. \$2,000)    | ➤ mobile home loans                | ➤ Investment/broker service        |
| ➤ Traditional/Roth IRAs           | ➤ construction loans               | ➤ bill payer service               |
| ➤ clubs (min. \$5 per paycheck)   | ➤ share and stock secured loans    | ➤ checkbook reconciliation service |
| ➤ Kirby Kangaroo (Youth) Club     | ➤ student loans                    | ➤ financial counseling service     |
| ➤ Mad Money (ATM/Debit) Card      | ➤ lines of credit                  | ➤ cash operation service           |

APEX FCU's loan products are competitively priced, and can be acquired for a variety of purposes. It has a *risk-based lending* program, enabling the credit union to meet the lending needs of all community residents by offering the best possible rate based upon each individual's credit history. As an auto-financing alternative, the *Payment Shaver Loans* provide members with lower monthly payments than a traditional automobile loan with no acquisition charge or hidden fees commonly associated with a traditional auto lease.

Additionally, the credit union offers members convenient access to their funds through a variety of electronic delivery services, including direct deposit, A.R.T. (an audio response system), Mad Money Card (an ATM and VISA check card), Internet access, home banking, and an electronic bill payer service. APEX FCU is also affiliated with the CU\$ (Credit Union Dollars) network, owned by the Pennsylvania Credit Union League. This network provides credit union members access their accounts at more than 400 ATMs statewide at no surcharge.

Furthermore, APEX FCU offers a variety of programs that would appeal to residents living in low-income and underserved areas, including a deposit of only \$5 to open a regular shares account, a no minimum balance, no per-check and no monthly maintenance fees for a share draft account, risk based lending, mobile home loans, checkbook reconciliation service, new and used, and payment shaver auto loans, money orders, and credit and financial counseling.

(b)(4)

Overall, these products and services are more than adequate to serve the various types of residents within the proposed community.

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

◆ Current Financial Statements

APEX FCU is financially sound. Its capitalization and financial trends are improving as disclosed on the following chart:

| KEY RATIOS             | 12/31/98 | 12/31/99 | 12/31/00 | 9/30/01 |
|------------------------|----------|----------|----------|---------|
| Net Worth Ratio        | 8.69%    | 9.07%    | 9.83%    | 9.50%   |
| Delinquency Ratio      | 0.95%    | 0.35%    | 0.57%    | 0.77%   |
| Loss Loan Ratio        | 0.26%    | 0.22%    | 0.31%    | 0.31%   |
| Return on Assets Ratio | 0.50%    | 0.51%    | 0.75%    | 0.70%   |
| Loans/Shares Ratio     | 77.95%   | 76.60%   | 80.62%   | 77.38%  |

Earnings have been low due to the high cost of maintaining multiple branches and offering of an assortment of financial services. However, the return on assets ratio has remained positive, and has improved with management's enhancement of the budgeting process. Management has constantly been reviewing fee income to make the assorted financial services more cost effective. In addition, management incorporated operational changes to reduce expenses and aggressively promote loans to increase profitability. However, both loans and shares have been erratic in 2001, as a result of sponsor layoffs. The net worth ratio has also been erratic due to problems with the sponsor. Even so, delinquent and net charged off loans remain low and well controlled.

**6. On-Site Contact/Investigation**

PE John Frederick recommends approval of the community conversion.

**7. Regional Recommendation**

We recommend approval of APEX FCU's request to convert to a community charter to serve persons who live, work, worship, or go school in, and businesses and other legal entities in the Tri-County Community, in Pennsylvania. APEX FCU's proposal sufficiently supports the Tri-County Community, including Phoenixville, is a well-defined, local community where its residents have common interests and interact. The credit union's business and community action plans are reasonable, including the financial projections. The credit union appears to be capable of handling this expansion.

*CV*  
  
\_\_\_\_\_  
Insurance Analyst Cynthia M. Vaughn

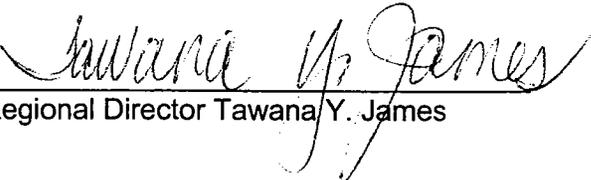
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Director of Insurance Antoinette St. Clair

*11/1/01*  
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Date

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ARD/Operations Michael Villemure

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Date

  
\_\_\_\_\_  
Regional Director Tawana Y. James

*11/1/01*  
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Date

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## CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the Apex Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Employees of the following who work in the Pennsylvania locations named:

Doehler-Jarvis and the Cochrane Divisions of the NL Industries, Inc., York or Stowe  
UAW Local #1056, Stowe  
Yocom Knitting Company, Stowe  
Razor-Sharp, Pottstown  
Columbia Boiler Company of Pottstown, Pottstown  
Concrete Unit Step. Co., Pottstown  
Waste Management of Pennsylvania, Pottstown  
Quigley Motors, Inc., Boyertown  
Boyertown Burial Casket Company, Boyertown  
Precision Technology, Inc., Douglassville  
American Belt Company, New Berlinville  
CryoChem, Inc., Boyertown  
Bally Block Company, Bally  
Bally Engineered Structures, Inc., Bally  
The Counting House, Spring City  
A.W.A.C.S., Incorporated, t/a Metrophone, Norristown  
Boyertown Auto Body Works, Boyertown  
Allway's Limo, Boyertown  
TransAmerican Tool Co., Inc., Spring City  
Valley Forge Urological Association, Phoenixville  
u. Traditional Concepts, Inc., Boyertown  
Bemiss-Jason Corporation, Royersford  
Wells, Loeben, Hoffman & Holloway, Pottstown  
Thomas C. McCarthy Associates, Inc., Phoenixville  
Printing Complaints, Incorporated, Valley Forge  
GTP Plastics, Inc., Phoenixville  
WEL Management Services, Inc., Phoenixville  
Brown Printing Company, East Greenville Division, East Greenville

2. Concessionaires and employees of concessionaires who work at Doehler-Jarvis and the Cochrane Divisions of the NL Industries, Inc., Stowe, Pennsylvania;

3. Employees and elected and appointed officials of West Pottsgrove Township, Pennsylvania;

4. Employees and elected and appointed officials of the Borough of Boyertown, Pennsylvania;

5. Members of Local 2130, International Brotherhood of Electrical Workers, in Bally, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of August 1989 and who work at Bally Engineered Structures in Bally, Pennsylvania;

6. The West Company, Inc., and employees of The West Company, Inc., who work in Phoenixville, Pennsylvania;

7. The following Corporations and employees of those corporations who work in the Pennsylvania locations named:

Phoenixville Area YMCA, Phoenixville  
The West Company & Specialty Services, Lancaster  
The West Company who work at The West Company Cleona Facility, Cleona  
Phoenix Rental, Phoenixville  
Northern Chester County Community Nursing Services, Phoenixville  
Scout Trucking, Inc., Spring City  
Polymeric Systems, Inc., Phoenixville

8. The Phoenixville Hospital and employees, doctors, medical staff, and technicians who work at the Phoenixville Hospital in Phoenixville, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital;

~~9. Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision: Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; SEP 01/10/95 (SUSPENDED 10/25/96)~~

10. Employees of Third Millennium Screen Printing who work in Pottstown, Pennsylvania; 2/17/99

11. Employees of the following who work in the Pennsylvania locations named: 8/30/99

Flexible Benefit Plans, Inc., Pottstown  
The Bombay Company, Gilbertsville

12. Employees of Todd's Tree Service, Inc., who work in Pottstown, Pennsylvania: 11/5/99

13. Employees of Paragon Racing, LLC who work in Boyertown, Pennsylvania; 1/18/00

14. Employees of the following who work in the Pennsylvania locations named: 3/21/00

Wrigley's Office Supply, Douglassville  
Coventry Manor Nursing Home, Pottstown

15. Employees of Proto-Cast, LLC who work in Douglassville, Pennsylvania; 9/14/00

16. Members of Reading Music Teachers Association, in Reading, Pennsylvania, who qualify for membership in accordance with its bylaws in effect September 20, 2000; 9/20/00

17. Employees of Vine Street Deli who work in Stowe, Pennsylvania; 11/03/00

18. Employees of Dennis A. Fick Trucking who work in Birdsboro, Pennsylvania; 11/14/00

19. Employees of Wyatt Carpet who work in Mont Clair, Pennsylvania; 12/22/00

20. Employees of Dunlop Group of Pottstown who work in Pottstown, Pennsylvania; 02/14/01

21. Employees of McCann Networks who work in Limerick, Pennsylvania; 8/28/01

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."

August 28, 2001

\_\_\_\_\_  
Date of Approval

\_\_\_\_\_  
Tawana Y. James  
Regional Director

## PROPOSED FIELD OF MEMBERSHIP

Section 5 of the Charter of the APEX Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Area, encompassing Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township, or Washington Township in Berks County; East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, South Coventry Township, Phoenixville Borough, Spring City Borough, Warwick Township, or West Vincent Township in Chester County; Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, or West Pottsgrove Township in Montgomery County, Pennsylvania; **(Community Conversion 00/00/01)**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."

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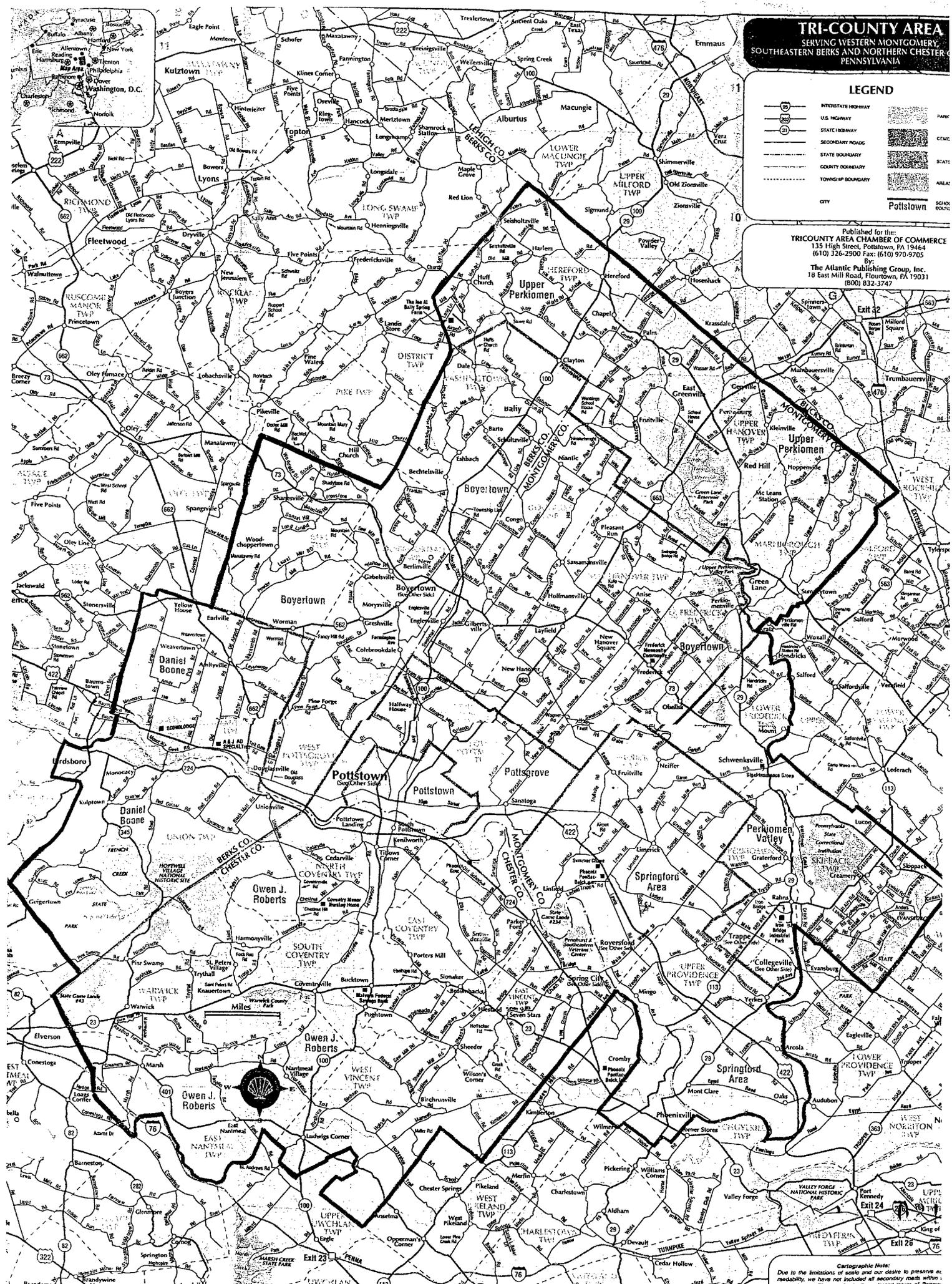
**TRI-COUNTY AREA**  
SERVING WESTERN MONTGOMERY,  
SOUTHEASTERN BERKS AND NORTHERN CHESTER  
PENNSYLVANIA

**LEGEND**

|  |                    |  |                   |
|--|--------------------|--|-------------------|
|  | INTERSTATE HIGHWAY |  | PARK              |
|  | U.S. HIGHWAY       |  | CEMETERY          |
|  | STATE HIGHWAY      |  | STATE             |
|  | SECONDARY ROAD     |  | COUNTY BOUNDARY   |
|  | STATE BOUNDARY     |  | TOWNSHIP BOUNDARY |
|  | COUNTY BOUNDARY    |  | CITY              |
|  | TOWNSHIP BOUNDARY  |  | SCHOOL DISTRICT   |

Published for the:  
**TRICOUNTY AREA CHAMBER OF COMMERCE**  
135 High Street, Pottstown, PA 19464  
(610) 326-2900 Fax: (610) 970-9705

By:  
**The Atlantic Publishing Group, Inc.**  
18 East Mill Road, Flourtown, PA 19031  
(800) 832-3747



*Cartographic Note:* Due to the limitations of scale and our desire to preserve as much detail as possible, we have not included all secondary roads within a mapped area. Please refer to the enlarged insets of Pottstown.





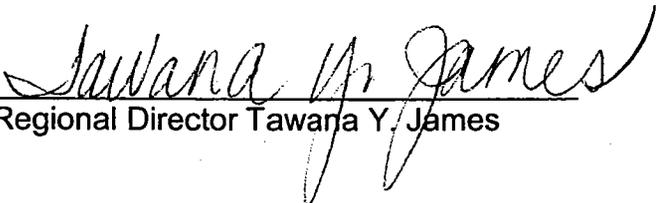
Page Two

Apex FCU believes, and we concur, a community conversion will provide opportunities for its long-term stability, and provide the community residents with comprehensive financial services.

There are no newly chartered credit unions in the area; therefore, no exclusion clauses are recommended.

Our analysis shows the applicant has met all the requirements to convert to a community charter, including the Special Documentation Requirements to establish the community common bond based on one well-defined local community with fixed geographic boundaries. The applicant has prepared a sound business plan, including a detailed community action plan, and realistic financial projections. It has adequate existing and proposed facilities exist to serve the needs of the entire community.

**RECOMMENDED ACTION:** Approve the application for conversion to community charter for Apex Federal Credit Union.

  
Regional Director Tawana Y. James

**APEX FEDERAL CREDIT UNION  
COMMUNITY CONVERSION  
REGION II - CAPITAL**

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- **TAB 5 – Community Action (Business) Plan**
- **TAB 6 - Current Financial Data**
- **TAB 7 - Examination Report**
- **TAB 8 - Field Staff Recommendation**
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Razor-Sharp, Pottstown  
Columbia Boiler Company of Pottstown, Pottstown  
Concrete Unit Step. Co., Pottstown  
Waste Management of Pennsylvania, Pottstown  
Quigley Motors, Inc., Boyertown  
Boyertown Burial Casket Company, Boyertown  
Precision Technology, Inc., Douglassville  
American Belt Company, New Berlinville  
CryoChem, Inc., Boyertown  
Bally Block Company, Bally  
Bally Engineered Structures, Inc., Bally  
The Counting House, Spring City  
A.W.A.C.S., Incorporated, t/a Metrophone, Norristown  
Boyertown Auto Body Works, Boyertown  
Allway's Limo, Boyertown  
TransAmerican Tool Co., Inc., Spring City  
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u. Traditional Concepts, Inc., Boyertown  
Bemiss-Jason Corporation, Royersford  
Wells, Loeben, Hoffman & Holloway, Pottstown  
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2. Concessionaires and employees of concessionaires who work at Doehler-Jarvis and the Cochrane Divisions of the NL Industries, Inc., Stowe, Pennsylvania;

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The West Company & Specialty Services, Lancaster

The West Company who work at The West Company Cleona Facility, Cleona

Phoenix Rental, Phoenixville

Northern Chester County Community Nursing Services, Phoenixville

Scout Trucking, Inc., Spring City

Polymeric Systems, Inc., Phoenixville

8. The Phoenixville Hospital and employees, doctors, medical staff, and technicians who work at the Phoenixville Hospital in Phoenixville, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital;

~~9. Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision. Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; SEP-01/10/95 (SUSPENDED 10/25/96)~~

10. Employees of Third Millennium Screen Printing who work in Pottstown, Pennsylvania; 2/17/99

11. Employees of the following who work in the Pennsylvania locations named: 8/30/99

Flexible Benefit Plans, Inc., Pottstown

The Bombay Company, Gilbertsville

12. Employees of Todd's Tree Service, Inc., who work in Pottstown, Pennsylvania: 11/5/99

13. Employees of Paragon Racing, LLC who work in Boyertown, Pennsylvania; 1/18/00

14. Employees of the following who work in the Pennsylvania locations named: 3/21/00  
Wrigley's Office Supply, Douglassville  
Coventry Manor Nursing Home, Pottstown
15. Employees of Proto-Cast, LLC who work in Douglassville, Pennsylvania; 9/14/00
16. Members of Reading Music Teachers Association, in Reading, Pennsylvania, who qualify for membership in accordance with its bylaws in effect September 20, 2000; 9/20/00
17. Employees of Vine Street Deli who work in Stowe, Pennsylvania; 11/03/00
18. Employees of Dennis A. Fick Trucking who work in Birdsboro, Pennsylvania; 11/14/00
19. Employees of Wyatt Carpet who work in Mont Clair, Pennsylvania; 12/22/00
20. Employees of Dunlop Group of Pottstown who work in Pottstown, Pennsylvania; 02/14/01
21. Employees of McCann Networks who work in Limerick, Pennsylvania; 8/28/01

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."

August 28, 2001  
\_\_\_\_\_  
Date of Approval

\_\_\_\_\_  
Tawana Y. James  
Regional Director

## PROPOSED FIELD OF MEMBERSHIP

Section 5 of the Charter of the APEX Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Area, encompassing Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township, or Washington Township in Berks County; East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, South Coventry Township, Phoenixville Borough, Spring City Borough, Warwick Township, or West Vincent Township in Chester County; Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, or West Pottsgrove Township in Montgomery County, Pennsylvania; **(Community Conversion 00/00/01)**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."

(b)(4)

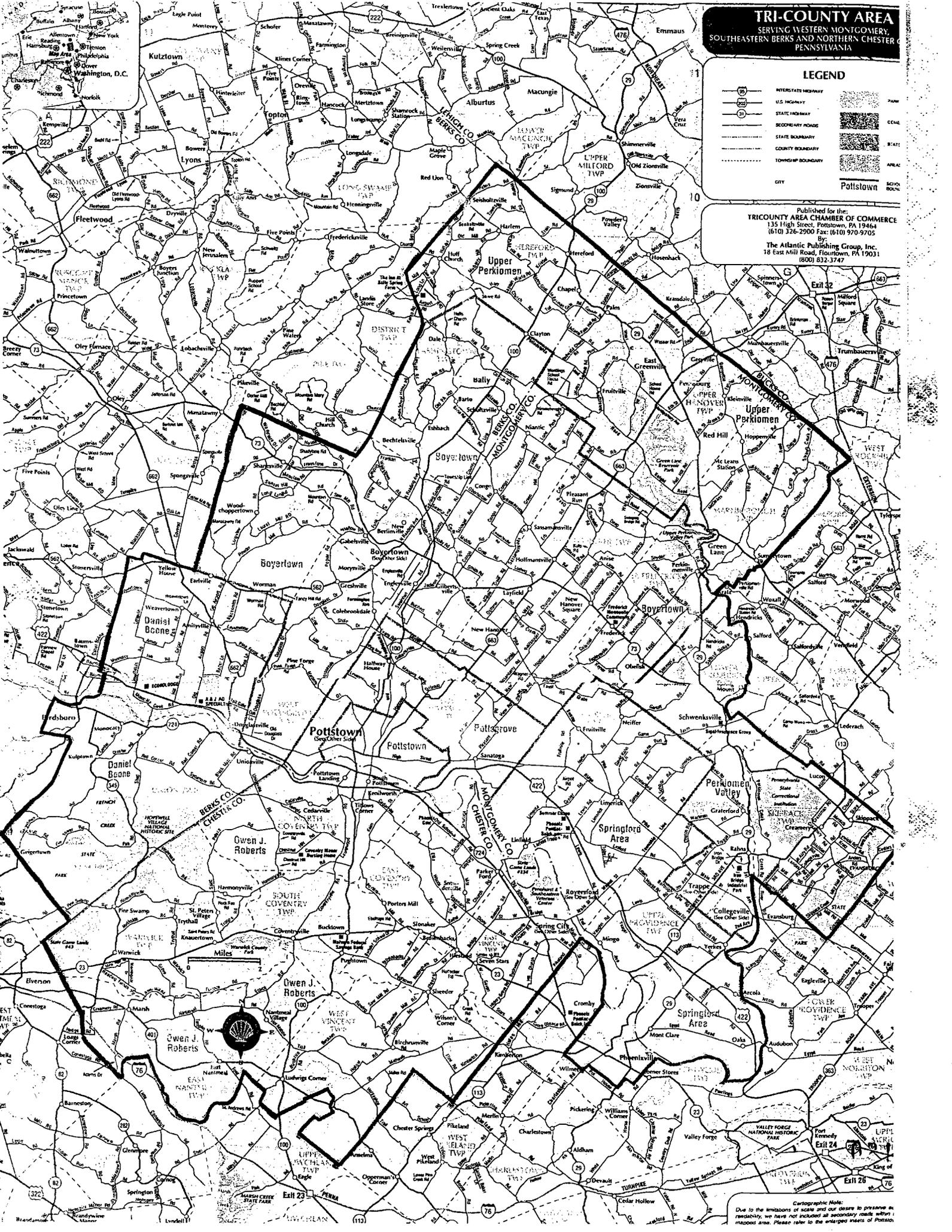
**TRI-COUNTY AREA**  
SERVING WESTERN MONTGOMERY,  
SOUTHEASTERN BERKS AND NORTHERN CHESTER  
PENNSYLVANIA

**LEGEND**

|  |                    |  |                   |
|--|--------------------|--|-------------------|
|  | INTERSTATE HIGHWAY |  | PAVE              |
|  | U.S. HIGHWAY       |  | CEM.              |
|  | STATE HIGHWAY      |  | STATE             |
|  | SECONDARY ROADS    |  | COUNTY BOUNDARY   |
|  | STATE BOUNDARY     |  | TOWNSHIP BOUNDARY |
|  | COUNTY BOUNDARY    |  | CITY              |
|  | TOWNSHIP BOUNDARY  |  | SCHOOL BOUND.     |

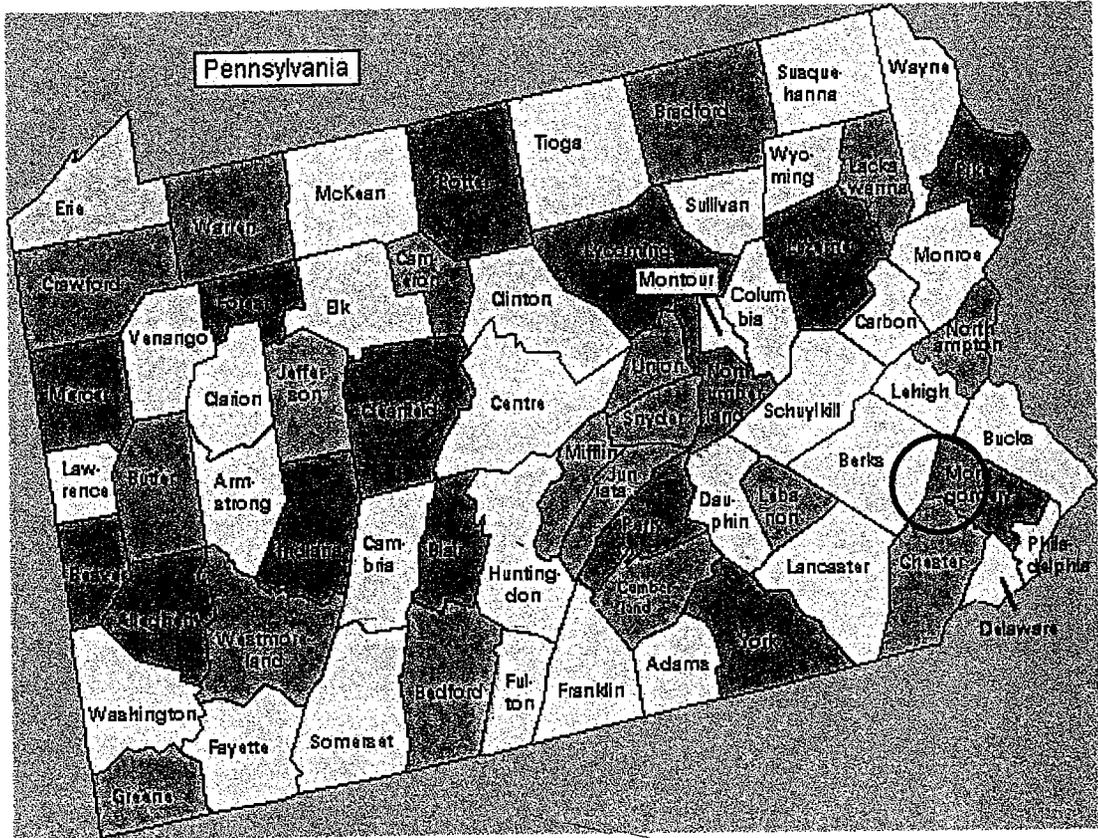
Published for the:  
**TRICOUNTY AREA CHAMBER OF COMMERCE**  
135 High Street, Pottstown, PA 19464  
(610) 326-2900 Fax: (610) 970-9705

By:  
**The Atlantic Publishing Group, Inc.**  
18 East Mill Road, Hightstown, PA 19031  
(800) 832-3747



**Cartographic Note:**  
Due to the limitations of scale and our desire to preserve as much detail as possible, we have not included all secondary roads within a map's area. Please refer to the enlarged insets of Pottstown.

# State/Regional Map



(Source: [hpi.www.com](http://hpi.www.com))

(Tri-County community is within the circle on the map.)

## WELL-DEFINED LOCAL COMMUNITY

This section provides substantial, compelling evidence that the Tri-County community of the State of Pennsylvania is a "well-defined local community," as defined by the NCUA's *Chartering and Field of Membership Manual, Interpretive Ruling and Policy Statement 99-1, as amended by IRPS 00-1 and IRPS 01-1*.

The following information demonstrates that the Tri-County community is a single, geographically well-defined area where individuals have common interests or interact.

### Community Boundaries

The Tri-County community has clearly-defined, recognizable and fixed geographic boundaries. The defined borders encompass 42 contiguous townships and boroughs in southeastern Berks, northern Chester and western Montgomery counties.

The townships and boroughs included in the Tri-County community are: Amity, Bally, Bechtelsville, Birdsboro, Boyertown, Colebrookdale, Douglass, Earl, Hereford, Union, and Washington in Berks County; East Coventry, East Nantmeal, East Vincent, North Coventry, Phoenixville, South Coventry, Spring City, Warwick and West Vincent in Chester County; and Collegetown, Douglass, East Greenville, Green Lane, Limerick, Lower Frederick, Lower Pottsgrove, Marlborough, New Hanover, Pennsburg, Perkiomen, Pottstown, Red Hill, Royersford, Schwenksville, Skippack, Trappe, Upper Frederick, Upper Pottsgrove, Upper Providence, and West Pottsgrove in Montgomery County. A map showing the geographic boundaries of the community is provided at the end of this section.

### Shared History

The history of the Tri-County community is intertwined with the history of iron and steel production. Iron ore, water and charcoal were three resources found in abundance in the community. All were required to make iron, which played a major role in the development of the community.

In 1717, Pennsylvania's first iron forge was built at Colebrookdale, along the Manatawny Creek, three miles upstream from present day Pottstown. Also during this time frame, Germans, Swiss and French Huguenots began settling

seven miles north of current Pottstown (present day Boyertown). Spurred on by deposits of iron ore, abundant forests and water power, the colonists began to develop a fledgling iron industry.

By 1750, the area's furnaces and forges formed a bustling network throughout the area. In 1752, Thomas Potts purchased 995 acres at the confluence of the Manatawny Creek and Schuylkill River for a new plantation. To the west of the creek, Pottsgrove Manor was built and to the east of the creek, a new forge was built adjacent to the 1725 grist mill known as the Roller Mills. In 1761, the town (Pottstown) was laid out around the forge. The town's main thoroughfare, High Street, was part of the great road between Reading and Philadelphia.

In the early 1800s new methods of producing iron with coal made charcoal blast furnaces less competitive, and Pottstown's, Boyertown's and Phoenixville's iron industry declined. This was only temporary. The coming of the first steam locomotive connecting Pottstown and the surrounding area to Reading and Philadelphia in the last half of the 19<sup>th</sup> century made it possible to economically import coal to produce iron products to be exported to new markets. The construction and repair of railways sparked rapid growth in the community during the mid-1800s along with continued iron production.

Coal and steel still were partners in driving the region's economy during the second half of the 19th century and the first half of the 20th century. By 1880 Pottstown had become "Boomtown USA," and iron factories attracted hundreds of workers from Philadelphia and beyond. The population of 5,305 in 1880 had more than doubled to 13,285 by 1890. Agriculture also played an important role in the local economy of the area at this time. As the community grew, the industrial base diversified throughout the early- and mid-1900s. The opening of Route 422 in 1985, which connected the community to the Pennsylvania Turnpike, paved the way for the continuation of this trend. It brought in smaller, more competitive industries to supplement the area's traditional industrial base.

Residents of the area still adhere to the values of its early settlers. These include "desire for freedom, pride in one's work, willingness to help others, and the desire to work together to create a successful community."

*(Sources: <http://www.tricopa.com>; Tri-County Area Business Guide 1998/1999, p. 6-11)*

## **Distinct Community Characteristics**

Following is a brief summary of demographic information for the Tri-County community.

**Table 3-1. Summary of Demographic Information**

| Demographic Variable                        | Tri-County |
|---|------------|
| Population <sup>1</sup>                     | 220,391    |
| Square miles                                | 443.3      |
| Population density (per square mile)        | 434        |
| Percentage with bachelor's degree or higher | 17.4%      |
| Median household income                     | \$38,674   |

(Sources: <sup>1</sup>US Census Population Estimates for Minor Civil Divisions: Annual Time Series, July 1, 1990 to July 1, 1999; 1990 US Census)

The Tri-County community measures approximately 443 square miles with a population density of 434 persons per square mile. According to Mapquest on the Internet, commuting distance and time between two locations at opposite ends of the community (Seisholtzville, PA and Ludwigs Corner, PA) is approximately 29 miles and 37 minutes. (Time calculated at an average speed of 45 miles per hour.)

Pottstown, the largest city in the community with 21,236 residents as of July 1, 1999 according to the U.S. Census Population Estimates for Minor Civil Divisions, serves as the hub of the community. According to the Mapquest the community's borders are approximately 16 miles north, 12 miles south, 14 miles east and 8 miles west of the city of Pottstown.

The proposed community features a number of different skilled laborers, but most tend to concentrate on manufacturing (27.4%) and retail trade (15.3%). Overall, more than 53% of the community households have annual income under \$40,000. Twenty-two percent of the residents' annual income falls below \$20,000.

In recent years, the population growth in the Tri-County community has been less than the average population growth in Berks, Chester and Montgomery counties. The table below shows the comparison.

**Table 3-2. Population Growth Comparison**

| Areas                      | 7/94  | 7/95  | 7/96  |
|----------------------------|-------|-------|-------|
| Tri-County                 | 1.15% | 1.10% | 0.99% |
| Berks, Chester, Montgomery | 1.26% | 1.28% | 1.04% |

(Source: <http://www.census.gov/population/estimates/metro-city>)

## **Business and Commerce**

The overall Tri-County community economy is healthy. Small and large businesses are profiting. This is due to the strong work ethic of the workforce and competitive real estate prices and taxes. The completion of Route 422 in 1985 also led to strong residential and commercial growth in the community by connecting the area to the major cities of Philadelphia to the east and Reading to the west.

Diversification in the local economy has brought a full spectrum of jobs to the community. Employment opportunities range from retail positions at Wal-Mart to skilled manufacturing jobs at Dana and Neapco and professional jobs in medical and engineering firms.

*(Sources: <http://www.pottstownpennsylvanic.org>; <http://www.tricopa.com>; Tri-County Area Business Guide 1998/1999, p. 12)*

Although the overall economy in the Tri-County community is improving, Pottstown and Pottsgrove townships have been declining. This decline began with the closure of Pottstown's Bethlehem steel plant in 1978, which put more the 1,000 people out of work. Two years later, the closure of the Firestone Tire and Rubber plant in Lower Pottsgrove left another 2,400 people out of work. More recently, Mrs. Smiths, Inc. closed its Pottstown operations in 1998, laying off more than 500 employees. Harvard Industries will be closing its doors at Pottstown Precision Casting (APEX FCU's primary sponsor group) on September 1, 2001, laying off more than 320 employees. At its peak, the die-casting operation included two local plants—one on South Washington Street and the current facility on Old Reading Pike—and employed thousands of workers.

*(Sources: <http://www.pottstownmercury.com/>; <http://www.tricopa.com>; Tri-County Area Business Guide 1998/1999, p. 14)*

## **Employers**

Some of the companies found in the Tri-County community deal in electronics, plastics, automotive products, die castings, commercial printing, television equipment, precision instruments, power tools and many other manufactured products. The major employers for the community are listed below.

**Table 3-3. Tri-County's Largest Employers**

| <b>Employer</b>   | <b>Business Type</b>    | <b>Location</b> | <b>Number of Employees</b> |
|---|-------------------------|-----------------|----------------------------|
| Rhone-Poulenc Rorer, Inc  | Chemical Manufacturer   | Collegeville    | 2,500                      |
| Boyertown Area School District  | Education               | Boyertown       | 1,234                      |
| State Correctional Institution of Graterford                          | Government              | Graterford      | 1,216                      |
| Knoll International   | Furniture Manufacturer  | East Greenville | 1,200                      |
| Pottstown Memorial Medical Center                                     | Health Care             | Pottstown       | 980                        |
| Phoenixville Hospital   | Health Care             | Phoenixville    | 800                        |
| PECO Energy Company/Limerick Generating Station                       | Energy                  | Limerick        | 800                        |
| Spring-Ford Knitting Co.  | Textile Manufacturer    | Boyertown       | 770                        |
| Brown Printing Co. East   | Printing                | East Greenville | 750                        |
| National Penn Bank  | Finance                 | Boyertown       | 650                        |
| Owen J. Roberts School District                                       | Education               | Pottstown       | 650                        |
| Dana Corporation  | Auto Parts Manufacturer | Pottstown       | 600                        |
| Spring-Ford Area School District                                      | Education               | Collegeville    | 550                        |
| Doehler Jarvis of Pottstown, Inc. (will be closing September 1, 2001) | Auto Parts Manufacturer | Stowe           | 505                        |

(Sources: <http://www.tricopa.com>; *Tri-County Area Business Guide 1998/1999*, p. 14; *Pottstown Yellow Pages 1998-1999*; *Pottstown/Boyertown Yellow Book 1998-99*; *Phoenixville Hospital, Communication Department, April 2000*)

## Defined Political Jurisdiction

The Tri-County community is represented in the U. S. Senate by Republicans Rick Santorum and Arlen Specter. Republicans Joseph R. Pitts, Patrick J. Toomey and Curt Weldon and Democrats Tim Holden and Joseph M. Hoeffel represent the community in the U.S. House of Representatives. Through periodic newsletters, open forums and Internet communications, legislators discuss issues and solicit input from community residents.

## Transportation

Tri-County has a broad-based and convenient transportation network that is available to all community residents. Ground transportation is available to all points in the Tri-County community and is accessible to major marketing routes in southeastern Pennsylvania and the mid-Atlantic corridor. There are also three local airports for air travel. In 1996, the TriCounty Area Transportation Study was completed. This study provided data that helped the area steering committee prioritize the community's transportation needs. According to the Chamber the

top priority for the community is the construction and completion of the Schuylkill Valley Metro rail system.

### **Traffic Volume**

Route 422 opened in 1985 and runs east to west through the community giving direct access to Reading and Philadelphia. The other major highway through the Tri-County community is Route 100, which bisects the community from north to south. These two highways merge in Pottstown enhancing access to this community hub.

### **Airports**

Three local airports serve the Tri-County community. The Pottstown Municipal Airport and Pottstown Limerick Airport are both located in Pottstown and provide commuter service to Philadelphia International Airport. The Butter Valley Airport is located in Bally and also provides local air travel service. As is the case in many small communities, local facilities meet basic air service requirements while area residents rely on larger metropolitan communities for extensive commercial air service.

### **Rail**

A rail transit service is being proposed for the Schuylkill Valley Corridor, including the Tri-County community. The planned passenger rail service, Schuylkill Valley Metro, will be in place by the year 2006 connecting Tri-County community residents to Philadelphia and Reading, Pennsylvania.

### **Shared Facilities**

#### **Education**

There is only one four-year college and one two-year community college located in the Tri-County community.

**Ursinus College** is a private liberal arts college founded in 1869, which is located in Collegetown. Ursinus has a four-year degree program offering a broad academic base with several major fields of study. The 1,200 students live in one of seven main residence halls or in one of the 25 restored Victorian homes in the

area. The average student to faculty ratio at Ursinus College is 12:1 with 89% of the faculty members holding Ph.D. degrees.

**Montgomery County Community College** is a comprehensive coeducational two-year community college with one of its two campuses located in Pottstown to service the residents of the Tri-County community. Of the 1,189 students enrolled at the West Campus in Pottstown, 94% come from the Tri-County community.

*(Sources: <http://www.tricopa.com>; Tri-County Area Business Guide 1998/1999, p. 19-23; <http://admissions.ursinus.edu>; <http://www.mc3.edu>; Michael Schuchert, Director of Institutional Research, Montgomery County Community College, March, 2000)*

### Health Services

**Pottstown Medical Specialists, Inc. (PMSI)** is a physician owned multi-specialty group practice dedicated to providing quality healthcare to the residents of the Tri-County community. Formed in 1978, PMSI has expanded through acquisitions and mergers, as well as by opening new practices throughout the Tri-County community. The growth has included development of a strong family and general practice division to complement its specialty practices. PMSI has eight locations. All eight of the locations are in the Tri-County community.

**Pottstown Memorial Medical Center (PMMC)** is the largest health care facility in the Tri-County community. It is a 299-bed, non-profit hospital serving nearly 250,000 residents in the Tri-County community. With its central location in Pottstown, the medical center can provide a full spectrum of high quality, specialized healthcare services in a community-based setting. Approximately 250 physicians serve on the medical staff, including specialists in more than 30 medical areas. An additional 1,050 individuals are employed by PMMC, including professionally trained nurses and therapists. According to Debbie Bennis, Public Relations, Pottstown Memorial Medical Center, out of the 60,210 patients utilizing PMMC in 1999, 88.9% were residents of the Tri-County community. According to the 1999 American Hospital Directory, PMMC has two times the number of beds and cares for 40% more outpatients visits than the next largest health care facility in the community, Phoenixville Hospital.

*(Sources: <http://pmmctr.org>; <http://www.ahd.com/>; <http://www.pottsmcd.com/>; <http://www.pottsmcd.com/offices/index.html>)*

### Emergency Services

There are many agencies listed for human services in the Tri-County community. These agencies cover a broad spectrum from crisis intervention through disaster

relief, poison control and victim services. If residents of the community need additional information or help in identifying their problem, they can call the **Tri-County Interagency Consortium** at (610) 970-7466.

### **Organizations and Clubs**

A number of organizations, agencies and associations provide services to meet the needs and interests of the Tri-County community residents. Because the community is small, many of the organizations represented in the community serve a larger geographic area. The groups listed are supported by and provide support for the proposed community.

- Tri-County Deaf & Hard of Hearing Communication Service
- Tri-County Concerned Citizens Association
- Tri-County Heritage Society
- March of Dimes Foundation Southeast PA Chapter
- Epilepsy Foundation of Southeast PA
- Muscular Dystrophy Association of Southeast PA

Following are additional organizations that cater specifically to the Tri-County community.

The **TriCounty Area Chamber of Commerce** serves over 700 businesses in northern Chester, southeastern Berks and western Montgomery counties. More than 82% of the membership comes from the Tri-County community. The TriCounty Area Chamber of Commerce's mission is to "proactively impact the business climate and quality of life in the Tri-County region by providing leadership through economic, educational, civic, cultural, and legislative initiatives." The vision of the chamber is "effecting change in a thriving region."

There are a number of publications available from the Chamber that are specific to the Tri-County community.

- **Tri-County Area Business Guide** provides information annually about education, economic development, transportation, communications, health care, location, libraries, recreation, cultural arts, area history, demographics, worship, climate, municipal information, and the TriCounty Area Chamber of Commerce. More than 5,000 are circulated annually.

- **Rt 422 Business Advisor**, the Chamber's monthly newsmagazine, keeps Chamber members up to date. The topics focus on the activities in the Tri-County community and range from mixer dates to special events within the Tri-County community. The Rt 422 Business is located in Pottstown, PA. More than 10,000 are circulated monthly.

*(Sources: Tri-County Area Business Guide 1998/1999; Eileen Dautrich, VP of Administration, TriCounty Area Chamber of Commerce)*

The **TriCounty Health Partnership** is a collaboration of existing local education, social service, religious, business, industry, healthcare, government, social and civic organizations as well as community members, and has been in existence since 1996. Their purpose is to continuously:

- Identify physical, emotional, spiritual, environmental, economic and social needs of the community;
- Collaborate and implement actions to address the identified needs; and
- Accomplish meeting these needs through cooperative utilization of area resources and expertise.

The geographic focus of the TriCounty Health Partnership includes western Montgomery County, eastern Berks County and northern Chester County, better known as Tri-County. The organization initiated its community assessment by surveying the three counties through a random mailing to 10,000 households, and a random mailing of 8,500 to households in their geographic area. This gave them a base of analysis to compare their community to other communities in the surrounding counties. This process provided the basis for the TriCounty Health Partnership to develop and community health improvement plan and three task forces.

*(Source: Patricia Eltz, TriCounty Health Partnership Coordinator, March 2000)*

The **Pottstown Health Club** is a health center to provide service to the Tri-County community. Its total membership is 1,665, of which approximately 95% comes from the Tri-County community.

*(Source: Tom Calvario, Owner, Pottstown Health Club, March 2000)*

## Major Trade Areas

The Coventry Mall is the only mall in the Tri-County community to serve area residents. Its central location at Route 100 and Route 422 helps to confirm Pottstown's position as the community trade center and hub. The 85 stores in the Coventry Mall's 808,000 square feet include Boscov's, JC Penney and Bradlees

department stores. Although the mall's management was unwilling to provide quantitative figures regarding its shoppers, it can be assumed that most of the mall's shoppers are Tri-County residents due to its central location in the community. Additionally, based on definitions used by the International Council of Shopping Centers, the mall qualifies as a super regional center and would have a primary trade area of from five to 25 miles, which coincides well with the distances from Pottstown to the community boundaries noted previously. There are 187,773 residents within a 10-mile radius of the mall.

(Source: <http://www.icsc.org/srch/about/impactofshoppingcenters/centerdefinitions.html>)

Pottstown also offers the community's only Wal-Mart store, The Home Depot and the Staples The Office Superstore. The presence of such "big box" stores emphasizes Pottstown's position as the community's trade center.

Zern's Farmer's Market, Inc. is one of the oldest and largest continuous farmers market in the community. Started in 1922, it offers over 400 stands that attract more than 10,000 community residents weekly.

(Sources: <http://www.walmart.com/>; <http://www.homedepot.com>; <http://www.staples-locator.com>; <http://www.zerns.com/about.html> )

## Local Media

### Newspapers and Other Periodicals

The Tri-County community is served by one daily newspaper, *The Mercury*. *The Mercury*, a morning publication, reaches approximately 27,844 Tri-County households daily and 28,223 on Sunday. Of the total copies, approximately 94% of the morning edition and the Sunday edition are delivered to Tri-County community residents. The table following shows the number delivered within the Tri-County community.

(Source: Advertising Representative, *The Mercury*, March 2000)

Table 3-4. The Mercury Circulation

| <b>Tri-County</b>  |                |               |
|--|----------------|---------------|
| <b>Townships/Boroughs</b>  | <b>Morning</b> | <b>Sunday</b> |
| East Greenville/Upper Hanover Township                                       | 101            | 88            |
| Green Lane/ Marlborough Township   | 105            | 106           |
| Hereford Township  | 40             | 44            |
| Pennsburg  | 120            | 131           |
| New Hanover Township/Upper Fredrick Township                                 | 555            | 559           |
| Red Hill   | 63             | 66            |
| Collegeville/Skipack Township/Trappe/Upper Providence Township               | 1,256          | 1,140         |
| Parker Ford  | 16             | 10            |
| East Pikeland Township/Phoenixville/Upper Providence Township                | 1,878          | 1,843         |
| Lower Pottsgrove Township/Pottstown/Stowe/U Pottsgrove Township/W Pottsgrove | 9,126          | 9,216         |
| E Coventry Township/N Coventry Township/S Coventry Township                  | 2,904          | 3,036         |
| Royersford/Upper Providence Township   | 2,395          | 2,455         |
| Limerick Township/Lower Frederick Township/Perkiomen Township/Schwenksville  | 627            | 612           |
| East Vincent Township/Spring City  | 1,335          | 1,277         |
| Bally  | 204            | 251           |
| Washington Township  | 363            | 363           |
| Bechtelsville  | 447            | 467           |
| Boyertown/Colebrookdale Township/Douglass Township/Earl Township             | 2,383          | 2,522         |
| Amity Township/Douglass Township/Union Township                              | 738            | 783           |
| Douglass Township/Gilbertsville  | 1,612          | 1,691         |
| <b>Outside of the Tri-County</b>   |                |               |
| <b>Townships/Boroughs</b>  | <b>Morning</b> | <b>Sunday</b> |
| Norristown   | 18             | 0             |
| Lower Providence Township  | 337            | 267           |
| Upper Uwchland Township/W Pikeland Township/W Vincent Township               | 139            | 129           |
| Harleysville   | 63             | 60            |
| Birdsboro/Robeson Township   | 434            | 429           |
| Caernavon T/East Nantmeal T/Elverson/Warwick T/West Nantmeal T               | 234            | 250           |
| New Berlinville  | 93             | 128           |
| Oley Township  | 119            | 130           |
| Exeter Township  | 141            | 137           |
| <b>Total</b>   | <b>27,884</b>  | <b>28,223</b> |

The Mercury's top advertisers are listed below. Seventy-five percent of the preprints and 84% of the retail advertisements are from the Tri-County community.

Table 3-5. The Mercury Top Accounts

| PREPRINTS Top Accounts | Tri-County                              | Outside of Tri-County |
|------------------------|---|-----------------------|
| Sears                  | Pottstown, Collegeville                 |                       |
| Kmart                  | Pottstown                               |                       |
| Weis Markets           | Gilbertsville                           |                       |
| Boscov's               | Pottstown                               |                       |
| Bradlees               | Pottstown                               |                       |
| Fecera's Furniture     | Pottstown, Collegeville                 |                       |
| Moore's Furniture      | Pottstown                               |                       |
| A.D. Moyer Lumber      | Pottstown, Gilbertsville, Douglassville |                       |
| Eckerd Drug            | Pottstown (2)                           |                       |
| J.C. Penney            | Pottstown                               |                       |
| 84 Lumber              | Douglassville                           |                       |
| TSC                    |   | Edison, NJ            |
| Freed's Market         | Gilbertsville                           |                       |
| Hollenbach             | Boyertown                               |                       |
| CVS                    | Pottstown (3), Boyertown, Collegeville  |                       |
| Unclaimed Freight      |   | Reading               |
| Arby's                 | Pottstown                               |                       |
| Walmart                | Pottstown                               |                       |
| Home Depot             | Pottstown                               |                       |
| Best Buys              |   | Wyomissing            |
| Bonanza                | Boyertown                               |                       |
| CT Farm                |   | Glasstore, NJ         |
| Herb & Doaty           | Pottstown, Boyertown                    |                       |
| On-Target              | Douglassville                           |                       |
| Sears Hardware         | Collegeville                            |                       |
| Staples                | Pottstown                               |                       |
| Sanatoga Thriftway     | Pottstown                               |                       |
| Rockaway Bedding       |   | Exton                 |
| Ollies' Bargain        |   | Allentown             |
| Outlet                 |   | Reading               |
| Just Cabinets          |   | Allentown             |

| RETAIL Top Accounts      | Tri-County   | Outside of Tri-County |
|--------------------------|--|-----------------------|
| Boscov's                 | Pottstown  |                       |
| Namco                    | Douglassville  |                       |
| Genuardi Supermarkets    | Pottstown, Royersford                                      |                       |
| Redner's Market          | Rottstown, Douglassville, Collegeville, Red Hill           |                       |
| Lebows Furniture         | Royersford   |                       |
| Sears                    | Pottstown, Collegeville                                    |                       |
| Radio Shack              | Pottstown, Gilbertsville, Collegeville, Pennsburg          |                       |
| Weitzenkorn's            | Pottstown  |                       |
| A.D. Moyer Lumber        | Pottstown, Gilbertsville, Douglassville                    |                       |
| PMMC                     | Pottstown  |                       |
| Agway                    | Spring City, Bechtelsville, Collegeville                   |                       |
| Coventry Mall            | Pottstown  |                       |
| Lastick Furniture        | Pottstown  |                       |
| National Penn Bank       | Pottstown (2), Douglassville, Gilbertsville, Boyertown (3) |                       |
| Roy Lomas                |  | Kulpsville            |
| A.C. Moore               |  | Downingtown           |
| Freed's Market           | Gilbertsville  |                       |
| Moore's Furniture        | Pottstown  |                       |
| Van Scoy                 | Pottstown  |                       |
| Security National Bank   | Pottstown (4)  |                       |
| Fecera's Furniture       | Pottstown, Collegeville                                    |                       |
| Home Depot               | Pottstown  |                       |
| Best Buys                |  | Wyomissing            |
| PNC Bank                 |  | Frazer                |
| Patriot Bank             | Pottstown, Limerick, Boyertown, Royersford                 |                       |
| Bradlees                 | Pottstown  |                       |
| Nancy's Nursery          | Perkiomenville   |                       |
| J.C. Penney              | Pottstown  |                       |
| Famous Footwear          | Pottstown  |                       |
| Liberty Travel           | Pottstown  |                       |
| Good's Furniture         |  | Exton                 |
| Sherwin Williams         | Pottstown  |                       |
| Malvern Federal          | Pottstown  |                       |
| Staples                  | Pottstown  |                       |
| Goodnights Sleep Center  | Pottstown  |                       |
| Martins' Country Markets |  | Morgantown            |

Radius Communications provides advertisers a simple, efficient way to buy cable advertising. One of the geographic areas for Radius Communications is labeled the Pottstown area. This area covers a large percentage of the Tri-County community.

**Table 3-6. Radius Communication Pottstown Coverage Area**

| Major Town/ Zip Codes Covered |                         |
|-------------------------------|-------------------------|
| Tri-County Area               | Outside Tri-County Area |
| Bally                         | Cedars                  |
| Barto                         | Harleysville            |
| Bechtelsville                 | Kimberton               |
| Boyertown                     | Oley                    |
| Collegeville                  | Valley Forge            |
| Creamery                      |                         |
| Douglassville                 |                         |
| Fredrick                      |                         |
| Gilbertsville                 |                         |
| East Greenville               |                         |
| Limerick                      |                         |
| Linfield                      |                         |
| Mont Clare                    |                         |
| New Berlinville               |                         |
| Oaks                          |                         |
| Parkerford                    |                         |
| Pennsburg                     |                         |
| Perkiomenville                |                         |
| Phoenixville                  |                         |
| Pottstown                     |                         |
| Red Hill                      |                         |
| Royersford                    |                         |
| Sanatoga                      |                         |
| Sassamansville                |                         |
| Schwenksville                 |                         |
| Skippack                      |                         |
| Spring City                   |                         |
| Stowe                         |                         |
| Trappe                        |                         |

(Source: Radius Media Kit, March 2000)

## Radio Stations

The hub of the Tri-County community, Pottstown, is the home of WPAZ 1370AM radio station. Because of its band signal of 1,000 watts, its broadcast signal does reach beyond the compact size of the Tri-County community. However, the entire Tri-County community is at the center of its broadcast area. The station provides local news, weather, traffic and sports concerning the Tri-County community, as well as national and world news. The Information Hour features shows to inform the community hosted by local experts. Some of the show sponsors are Montgomery County Community College (Pottstown campus) and the TriCounty Area Chamber of Commerce.

*(Source: Paul Fanelli, Lite 1370 WPAZ Radio Station, March 2000)*

## Television Stations

One local television station and several other stations from outside the community serve the Tri-County community. Stations broadcasting in the community include affiliates for ABC, CBS, NBC, and Public Broadcasting. Suburban Cable provides television cable service to the residents of the community. The following table provides a listing of local network affiliates.

*Table 3-7. Tri-County Television Stations*

| Network | Call Letters | Channel   |
|---------|--------------|-----------|
| ABC     | WPVI TV      | 6         |
| CBS     | KYW TV       | 3         |
| PBS     | WHYY         | 12        |
| NBC     | NBC10        | 10        |
| PCTV    |              | 8, 11, 54 |

*(Source: <http://www.lowerpottsgrove.org>)*

PCTV (Pottstown Community TV) is owned and operated by Pottstown Borough and provides local programming in over 65,000 homes in the Tri-County community. Many local institutions, including TriCounty Chamber of Commerce, Pottstown Memorial Medical Center, Rhone-Poulenc Rorer, and Phoenixville YMCA have programs running on PCTV.

## Summary

Residents of the Tri-County community have several similarities that unite them as a community. Beginning with the settling of the area in the 1700s and subsequent development of the iron and steel industries, the entire Tri-County

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community has shared one economic base. The area today is not dependent on two or three major employers, but relies on diversified industries and businesses.

The Tri-County community residents interact and have common interests due to the existence of one major trade area, one four-year college and one two-year community college. A high percentage of the individuals that visit or attend these institutions come from the Tri-County community. Also, the largest medical facility is centrally located in the community.

In addition, the Tri-County community residents keep informed and up-to-date regarding the community's environment and activities through the local newspaper, radio stations and television station that serve the area. This shared base of information provides community residents with vital information about community issues and activities. Locally based media channels also serve as a forum for discussion of community interests.

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## Tri-County Community Maps

The following maps are included in this section:

- State/Regional Map
- Tri-County Community



October 1, 2001

Main Office:  
540 Old Reading Pike \* Stowe, PA 19464  
(610) 323-4135 \* FAX (610) 323-2258  
Loan Dept.: (610) 970-LEND (5363) \* FAX (610) 323-2599  
service@apexfcu.com

Ms. Tawana Y. James  
Regional Director  
National Credit Union Administration, Region II  
1775 Duke Street, Suite 4206  
Alexandria, VA 22314-3437

Dear Ms. James:

Thank you for your letter on July 25, 2001. In response, we are providing the following additional information to support Phoenixville as part of the Tri-County community.

### ***School Districts Interaction***

The Pioneer Athletic Conference (PAC 10) is just one of the activities in the community that demonstrates considerable interaction among the individuals in the Tri-County community including Phoenixville. There are ten schools districts in the PAC 10 in the Tri-County community with Phoenixville Area School District being one of the districts. PAC 10 sports play a major role in bringing together students, teachers, staff, parents and other community residents to support their favorite team. Varsity sports include boys and girls basketball, tennis, field hockey, track, soccer, lacrosse; and boys wrestling, football, soccer, golf, cross country, baseball. See enclosed *The Mercury* (September 20, 2001) and the Pottstown schedules for a listing of school events and interaction. According to a National Federation of State High School Associations (NFHS) sponsored survey of high school principals and nearly 7,000 high school students in 1985, "72% said there is strong support for school activity programs from parents and the community at large." This is true for the Phoenixville Area School District which interacts with all of the other schools in the Tri-County community, not just through the teams meeting on the field but also through the collaboration of community supporters.

### ***Shared Facility***

Phoenixville Hospital, the sixth largest employer in the Tri-County community, serves more than 8,000 inpatients each year and nearly 20,000 emergency room visits. Thousands of other community residents are referred to the hospital for physical therapy, lab tests and diagnostic imaging.



According to the Phoenixville Hospital, of the 919 employees, 75% (695) of the employees come from the Tri-County community with 46% (424) coming from within the community but outside of Phoenixville. Of the patients admitted between 7/10/2001 and 8/31/2001, 82.6% come from the Tri-County community with 53.8% coming from within the community but outside of Phoenixville. Also, all patients needing continued rehabilitation go to the Penn Medicine Physical Therapy and Rehabilitation Center in the City of Limerick in the community. In other words, this shows a definite interaction of Phoenixville Hospital employees and patients with individuals throughout the entire Tri-County community.

A letter from the TriCounty Area Chamber of Commerce Business Manager is included stating that businesses in Phoenixville are or can be members of the TriCounty Area Chamber of Commerce.

Should you have any further questions or comments, do not hesitate to phone me at (610) 323-4135 ext. 222.

Sincerely,



David A. Cocci  
President / CEO

Enclosure

(SU-99-9) Population Estimates for Minor Civil Divisions: Annual Time Series,  
 July 1, 1990 to July 1, 1999 (includes April 1, 1990 Population Estimates Base)

Source: Population Estimates Program, Population Division, U.S. Census Bureau, Washington, DC 20233  
 Contact: Statistical Information Staff, Population Division, U.S. Census Bureau, (301) 457-2422  
 pop@census.gov (Please include a phone number with email correspondence.)

Internet Release Date: October 20, 2000

| State | County | Area  | Name                          | -----Estimated Population----- |         |         |         |         |         |
|-------|--------|-------|-------------------------------|--------------------------------|---------|---------|---------|---------|---------|
|       |        |       |                               | 7/1/99                         | 7/1/98  | 7/1/97  | 7/1/96  | 7/1/95  | 7/1/94  |
| 42    | 11     | 2328  | Amity township, PA            | 8,477                          | 7,910   | 7,444   | 7,283   | 7,181   | 7,033   |
| 42    | 11     | 3984  | Bally borough, PA             | 1,035                          | 1,009   | 981     | 974     | 976     | 977     |
| 42    | 11     | 4896  | Bechtelsville borough, PA     | 947                            | 953     | 961     | 964     | 968     | 976     |
| 42    | 11     | 6504  | Birdsboro borough, PA         | 4,852                          | 4,829   | 4,779   | 4,723   | 4,711   | 4,709   |
| 42    | 11     | 7960  | Boyertown borough, PA         | 3,811                          | 3,715   | 3,632   | 3,652   | 3,678   | 3,717   |
| 42    | 11     | 14984 | Colebrookdale township, PA    | 5,847                          | 5,831   | 5,809   | 5,797   | 5,792   | 5,788   |
| 42    | 91     | 15192 | Collegeville borough, PA      | 5,095                          | 5,120   | 5,117   | 5,110   | 5,045   | 4,948   |
| 42    | 11     | 19664 | Douglass township, PA         | 3,652                          | 3,636   | 3,634   | 3,625   | 3,612   | 3,614   |
| 42    | 91     | 19672 | Douglass township, PA         | 8,516                          | 8,463   | 8,400   | 8,371   | 8,244   | 7,998   |
| 42    | 11     | 20680 | Earl township, PA             | 3,215                          | 3,187   | 3,162   | 3,122   | 3,086   | 3,051   |
| 42    | 29     | 21008 | East Coventry township, PA    | 4,621                          | 4,622   | 4,625   | 4,611   | 4,589   | 4,553   |
| 42    | 91     | 21200 | East Greenville borough, PA   | 3,083                          | 3,106   | 3,114   | 3,130   | 3,134   | 3,153   |
| 42    | 29     | 21576 | East Nantmeal township, PA    | 1,466                          | 1,416   | 1,390   | 1,355   | 1,324   | 1,297   |
| 42    | 29     | 22000 | East Vincent township, PA     | 4,917                          | 4,725   | 4,635   | 4,599   | 4,574   | 4,511   |
| 42    | 91     | 31088 | Green Lane borough, PA        | 398                            | 401     | 405     | 407     | 408     | 410     |
| 42    | 11     | 34016 | Hereford township, PA         | 3,042                          | 3,019   | 3,014   | 3,007   | 3,010   | 3,018   |
| 42    | 91     | 43312 | Limerick township, PA         | 13,341                         | 11,980  | 10,761  | 10,117  | 9,527   | 8,794   |
| 42    | 91     | 44912 | Lower Frederick township, PA  | 4,585                          | 4,529   | 4,477   | 4,433   | 4,350   | 4,261   |
| 42    | 91     | 45072 | Lower Pottsgrove township, PA | 11,052                         | 10,906  | 10,772  | 10,617  | 10,402  | 10,159  |
| 42    | 91     | 47592 | Marlborough township, PA      | 3,209                          | 3,211   | 3,208   | 3,220   | 3,218   | 3,222   |
| 42    | 91     | 53664 | New Hanover township, PA      | 6,792                          | 6,632   | 6,454   | 6,335   | 6,213   | 6,137   |
| 42    | 29     | 54936 | North Coventry township, PA   | 7,855                          | 7,866   | 7,848   | 7,803   | 7,764   | 7,691   |
| 42    | 91     | 59120 | Pennsburg borough, PA         | 2,582                          | 2,570   | 2,562   | 2,544   | 2,489   | 2,446   |
| 42    | 91     | 59392 | Perkiomen township, PA        | 5,735                          | 5,390   | 5,121   | 4,930   | 4,676   | 4,192   |
| 42    | 29     | 60120 | Phoenixville borough, PA      | 15,425                         | 15,392  | 15,425  | 15,440  | 15,456  | 15,416  |
| 42    | 91     | 62416 | Pottstown borough, PA         | 21,236                         | 21,300  | 21,371  | 21,507  | 21,555  | 21,711  |
| 42    | 91     | 63808 | Red Hill borough, PA          | 1,929                          | 1,918   | 1,905   | 1,902   | 1,895   | 1,892   |
| 42    | 91     | 66576 | Royersford borough, PA        | 4,331                          | 4,357   | 4,360   | 4,376   | 4,384   | 4,402   |
| 42    | 91     | 68328 | Schwenksville borough, PA     | 1,395                          | 1,404   | 1,408   | 1,415   | 1,415   | 1,425   |
| 42    | 91     | 71016 | Skippack township, PA         | 8,939                          | 8,598   | 8,429   | 8,286   | 8,126   | 8,368   |
| 42    | 29     | 72088 | South Coventry township, PA   | 1,895                          | 1,883   | 1,862   | 1,838   | 1,805   | 1,757   |
| 42    | 29     | 72920 | Spring City borough, PA       | 3,388                          | 3,404   | 3,421   | 3,428   | 3,435   | 3,434   |
| 42    | 91     | 77304 | Trappe borough, PA            | 2,669                          | 2,579   | 2,468   | 2,367   | 2,266   | 2,178   |
| 42    | 11     | 78280 | Union township, PA            | 3,505                          | 3,460   | 3,437   | 3,424   | 3,410   | 3,404   |
| 42    | 91     | 79040 | Upper Frederick township, PA  | 2,817                          | 2,733   | 2,675   | 2,636   | 2,589   | 2,519   |
| 42    | 91     | 79064 | Upper Hanover township, PA    | 4,819                          | 4,787   | 4,745   | 4,724   | 4,685   | 4,669   |
| 42    | 91     | 79240 | Upper Pottsgrove township, PA | 3,710                          | 3,599   | 3,490   | 3,437   | 3,414   | 3,434   |
| 42    | 91     | 79256 | Upper Providence township, PA | 13,619                         | 12,807  | 12,138  | 11,766  | 11,362  | 10,832  |
| 42    | 29     | 81160 | Warwick township, PA          | 2,672                          | 2,665   | 2,660   | 2,645   | 2,631   | 2,608   |
| 42    | 11     | 81184 | Washington township, PA       | 3,265                          | 3,198   | 3,132   | 3,093   | 3,072   | 3,028   |
| 42    | 91     | 83912 | West Pottsgrove township, PA  | 3,715                          | 3,738   | 3,750   | 3,767   | 3,783   | 3,836   |
| 42    | 29     | 84160 | West Vincent township, PA     | 2,937                          | 2,785   | 2,665   | 2,589   | 2,537   | 2,485   |
|       |        |       |                               | 220,391                        | 215,633 | 211,646 | 209,369 | 206,791 | 204,053 |

(Source: [http://www.census.gov/population/estimates/metro-city/mcdts/MCD99\\_PA.txt](http://www.census.gov/population/estimates/metro-city/mcdts/MCD99_PA.txt))

Tri-County C...nity  
1980 Census

| County       | Township/Borough          | Pop            | Str Miles    | Pop Density | Urban          |              | Rural        |               | Sex           |               |               | Place of Work |               |               | Educational Attainment |               |              |               |              |          |                      | Wgt Avg Household Inc | Wgt Avg Bachelor or higher |
|--------------|---------------------------|----------------|--------------|-------------|----------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------|---------------|--------------|---------------|--------------|----------|----------------------|-----------------------|----------------------------|
|              |                           |                |              |             | Inside         | Outside      | Farm         | Nonfarm       | Male          | Female        | In City       | Out City      | Out St        | < 9th         | 9-12                   | High School   | Some college | Assoc         | Bchr         | Grad     | % Bachelor or higher |                       |                            |
| Berks        | Amity township            | 6,584          | 18.5         | 358         | 0              | 2,812        | 178          | 0             | 3,804         | 3,186         | 1,947         | 52            | 378           | 642           | 1,785                  | 564           | 303          | 465           | 206          | 15.6%    | \$41,722             | \$38,674.59           | 17.4%                      |
| Berks        | Belly borough             | 965            | 2.5          | 382         | 0              | 0            | 0            | 0             | 965           | 463           | 492           | 213           | 6             | 167           | 113                    | 285           | 37           | 14            | 42           | 20       | \$32,297             | \$32,297              | 9.6%                       |
| Berks        | Bechtelsville borough     | 902            | 1.0          | 902         | 0              | 0            | 0            | 0             | 902           | 442           | 249           | 223           | 0             | 51            | 140                    | 246           | 64           | 15            | 31           | 26       | \$37,009             | \$37,009              | 9.9%                       |
| Berks        | Birdsboro borough         | 4,222          | 1.0          | 4,222       | 0              | 0            | 0            | 0             | 2,048         | 2,174         | 1,427         | 702           | 18            | 257           | 435                    | 333           | 169          | 282           | 54           | 12.3%    | \$36,061             | \$36,061              | 12.3%                      |
| Berks        | Boyetown borough          | 3,759          | 0.8          | 4,689       | 0              | 0            | 0            | 0             | 1,720         | 2,039         | 1,133         | 725           | 27            | 398           | 433                    | 1,320         | 237          | 97            | 184          | 100      | \$28,149             | \$28,149              | 8.6%                       |
| Berks        | Boyetowndale township     | 5,466          | 8.7          | 628         | 0              | 0            | 29           | 1,577         | 2,701         | 2,788         | 1,521         | 1,447         | 38            | 468           | 511                    | 1,728         | 333          | 174           | 286          | 90       | \$41,500             | \$41,500              | 10.5%                      |
| Montgomery   | Collegeville borough      | 4,227          | 1.6          | 2,642       | 0              | 0            | 0            | 0             | 2,052         | 2,185         | 1,814         | 388           | 97            | 26            | 175                    | 659           | 419          | 200           | 503          | 191      | \$45,194             | \$45,194              | 17.5%                      |
| Montgomery   | Douglas township          | 6,995          | 15.3         | 456         | 0              | 0            | 56           | 2,487         | 3,507         | 3,488         | 1,619         | 65            | 459           | 557           | 1,924                  | 465           | 257          | 500           | 278          | 17.5%    | \$40,917             | \$40,917              | 10.8%                      |
| Berks        | Douglas township          | 3,708          | 14.1         | 263         | 0              | 0            | 71           | 3,812         | 1,809         | 1,897         | 788           | 1,057         | 55            | 181           | 504                    | 942           | 225          | 181           | 187          | 21       | \$35,837             | \$35,837              | 10.7%                      |
| Berks        | Earl township             | 2,880          | 14.0         | 206         | 0              | 0            | 0            | 2,809         | 1,525         | 1,356         | 678           | 0             | 286           | 291           | 807                    | 300           | 71           | 187           | 21           | \$43,396 | \$43,396             | 19.4%                 |                            |
| Chester      | East township             | 4,450          | 11.2         | 397         | 588            | 0            | 0            | 3,772         | 2,168         | 2,284         | 889           | 1,315         | 26            | 211           | 418                    | 1,217         | 390          | 247           | 372          | 224      | \$35,389             | \$35,389              | 14.1%                      |
| Montgomery   | East Coventry township    | 3,130          | 0.6          | 5,131       | 0              | 3,130        | 0            | 1,563         | 1,084         | 1,084         | 520           | 289           | 23            | 39            | 98                     | 325           | 130          | 47            | 223          | 101      | \$36,274             | \$36,274              | 33.6%                      |
| Montgomery   | East Greenville borough   | 1,442          | 18.4         | 88          | 0              | 0            | 0            | 1,323         | 688           | 754           | 386           | 289           | 23            | 240           | 417                    | 814           | 319          | 191           | 395          | 240      | \$36,528             | \$36,528              | 11.7%                      |
| Chester      | East Nantmeal township    | 4,161          | 14.0         | 297         | 1,728          | 0            | 0            | 2,379         | 2,083         | 2,078         | 1,058         | 785           | 57            | 240           | 417                    | 814           | 319          | 191           | 395          | 240      | \$34,474             | \$34,474              | 11.4%                      |
| Montgomery   | Green Lane borough        | 443            | 1.0          | 443         | 0              | 0            | 0            | 443           | 225           | 218           | 160           | 35            | 4             | 33            | 60                     | 108           | 34           | 13            | 25           | 8        | \$36,274             | \$36,274              | 11.7%                      |
| Berks        | Hereford township         | 3,053          | 15.9         | 192         | 0              | 0            | 0            | 3,004         | 1,503         | 1,550         | 308           | 1,187         | 57            | 206           | 395                    | 841           | 168          | 99            | 116          | 104      | \$40,330             | \$40,330              | 18.3%                      |
| Montgomery   | Hereford township         | 6,731          | 23.0         | 293         | 785            | 0            | 74           | 5,872         | 3,425         | 3,306         | 2,608         | 804           | 58            | 33            | 142                    | 281           | 828          | 368           | 182          | 397      | \$43,814             | \$43,814              | 19.7%                      |
| Montgomery   | Limerick township         | 3,391          | 8.3          | 411         | 187            | 0            | 0            | 3,204         | 1,849         | 1,742         | 1,489         | 268           | 63            | 142           | 281                    | 828           | 368          | 182           | 397          | 43       | \$41,127             | \$41,127              | 21.5%                      |
| Montgomery   | Lower Frederick township  | 6,771          | 7.5          | 1,169       | 8,666          | 0            | 0            | 115           | 4,238         | 4,633         | 3,266         | 1,133         | 70            | 288           | 748                    | 2,158         | 859          | 277           | 886          | 321      | \$41,127             | \$41,127              | 21.5%                      |
| Montgomery   | Lower Pottsgrove township | 3,088          | 23.0         | 133         | 0              | 0            | 0            | 3,027         | 1,593         | 1,308         | 794           | 952           | 126           | 179           | 388                    | 578           | 160          | 189           | 29           | 12.3%    | \$31,729             | \$31,729              | 12.3%                      |
| Montgomery   | Marion township           | 6,009          | 22.0         | 273         | 1,465          | 0            | 117          | 4,427         | 2,851         | 3,058         | 2,281         | 830           | 39            | 350           | 434                    | 1,621         | 473          | 226           | 586          | 276      | \$39,814             | \$39,814              | 22.2%                      |
| Montgomery   | New Hanover township      | 7,508          | 13.4         | 560         | 4,254          | 0            | 0            | 3,152         | 3,767         | 3,739         | 952           | 126           | 179           | 388           | 578                    | 160           | 189          | 29            | 12.3%        | \$31,729 | \$31,729             | 12.3%                 |                            |
| Chester      | North Coventry township   | 2,447          | 5.0          | 489         | 0              | 0            | 0            | 2,447         | 1,138         | 1,308         | 794           | 952           | 126           | 179           | 388                    | 578           | 160          | 189           | 29           | 12.3%    | \$31,729             | \$31,729              | 12.3%                      |
| Montgomery   | Pennsburg borough         | 3,200          | 4.7          | 678         | 2,220          | 0            | 15           | 965           | 1,520         | 1,680         | 1,355         | 409           | 20            | 123           | 200                    | 757           | 381          | 175           | 348          | 116      | \$43,325             | \$43,325              | 22.1%                      |
| Montgomery   | Pennsburg borough         | 15,066         | 3.6          | 4,208       | 15,066         | 0            | 0            | 7,208         | 7,860         | 4,528         | 3,392         | 104           | 980           | 1,224         | 4,048                  | 1,227         | 483          | 1,386         | 597          | 18.9%    | \$31,848             | \$31,848              | 18.9%                      |
| Chester      | Phoenixville borough      | 21,831         | 5.5          | 3,989       | 21,831         | 0            | 0            | 10,183        | 11,638        | 7,492         | 2,793         | 161           | 1,445         | 2,858         | 6,208                  | 1,758         | 654          | 1,334         | 540          | 22.1%    | \$28,944             | \$28,944              | 12.7%                      |
| Montgomery   | Pottstown borough         | 1,793          | 3.9          | 462         | 4,458          | 0            | 4            | 1,789         | 855           | 938           | 687           | 207           | 20            | 147           | 198                    | 414           | 196          | 62            | 102          | 30       | \$33,973             | \$33,973              | 11.5%                      |
| Montgomery   | Red Hill borough          | 4,458          | 2.5          | 1,783       | 4,458          | 0            | 0            | 2,094         | 2,364         | 1,467         | 827           | 128           | 10            | 54            | 104                    | 349           | 144          | 53            | 127          | 36       | \$31,968             | \$31,968              | 13.1%                      |
| Montgomery   | Royersford borough        | 1,326          | 1.0          | 1,326       | 1,326          | 0            | 0            | 644           | 682           | 537           | 126           | 10            | 54            | 104           | 349                    | 144           | 53           | 127           | 36           | 18.8%    | \$34,828             | \$34,828              | 18.8%                      |
| Montgomery   | Schwankville borough      | 8,820          | 14.0         | 629         | 4,383          | 0            | 15           | 4,422         | 6,395         | 2,425         | 1,997         | 496           | 63            | 348           | 1,778                  | 2,177         | 1,038        | 409           | 587          | 277      | \$50,766             | \$50,766              | 31.1%                      |
| Montgomery   | Skipack township          | 1,675          | 7.9          | 213         | 0              | 0            | 0            | 1,670         | 800           | 875           | 587           | 12            | 80            | 146           | 406                    | 156           | 73           | 223           | 96           | 27.0%    | \$42,381             | \$42,381              | 27.0%                      |
| Chester      | South Coventry township   | 3,433          | 10.1         | 338         | 3,433          | 0            | 0            | 1,674         | 1,759         | 813           | 1,028         | 23            | 207           | 391           | 1,088                  | 258           | 90           | 189           | 77           | 10.8%    | \$31,034             | \$31,034              | 10.8%                      |
| Chester      | Spring City borough       | 2,115          | 2.3          | 938         | 2,115          | 0            | 0            | 1,057         | 1,058         | 904           | 254           | 22            | 55            | 145           | 480                    | 276           | 74           | 316           | 148          | 11.4%    | \$45,052             | \$45,052              | 31.0%                      |
| Montgomery   | Treppa borough            | 3,280          | 23.3         | 141         | 1,153          | 0            | 81           | 2,046         | 1,747         | 1,533         | 941           | 754           | 12            | 229           | 364                    | 1,074         | 219          | 69            | 195          | 57       | \$42,696             | \$42,696              | 18.0%                      |
| Berks        | Union township            | 2,165          | 27.7         | 78          | 0              | 0            | 0            | 2,165         | 1,058         | 1,107         | 718           | 226           | 15            | 113           | 236                    | 615           | 229          | 42            | 212          | 60       | \$43,708             | \$43,708              | 12.6%                      |
| Montgomery   | Upper Frederick township  | 4,604          | 21.0         | 219         | 0              | 0            | 0            | 4,521         | 2,331         | 2,273         | 1,752         | 661           | 23            | 285           | 398                    | 1,315         | 410          | 181           | 239          | 133      | \$44,840             | \$44,840              | 20.0%                      |
| Montgomery   | Upper Hanover township    | 3,223          | 5.6          | 568         | 1,220          | 0            | 29           | 1,974         | 1,604         | 1,619         | 1,159         | 479           | 18            | 103           | 357                    | 858           | 207          | 107           | 323          | 84       | \$45,204             | \$45,204              | 25.9%                      |
| Montgomery   | Upper Pottsgrove township | 9,682          | 18.0         | 538         | 7,751          | 0            | 21           | 1,910         | 4,605         | 5,077         | 3,349         | 1,663         | 114           | 316           | 748                    | 2,408         | 1,067        | 395           | 1,234        | 495      | \$42,382             | \$42,382              | 25.9%                      |
| Montgomery   | Upper Providence township | 2,582          | 18.0         | 136         | 0              | 0            | 0            | 2,543         | 1,333         | 1,249         | 623           | 895           | 38            | 104           | 128                    | 602           | 264          | 186           | 254          | 187      | \$35,585             | \$35,585              | 14.8%                      |
| Chester      | Warwick township          | 2,772          | 14.1         | 196         | 0              | 0            | 78           | 2,683         | 1,470         | 1,302         | 729           | 696           | 0             | 315           | 240                    | 755           | 174          | 46            | 214          | 52       | \$31,963             | \$31,963              | 7.2%                       |
| Montgomery   | West Pottsgrove township  | 3,923          | 2.6          | 1,528       | 3,923          | 0            | 0            | 2,281         | 1,913         | 2,010         | 1,413         | 563           | 11            | 300           | 575                    | 1,118         | 329          | 110           | 132          | 57       | \$52,352             | \$52,352              | 42.2%                      |
| Chester      | West Vincent township     | 2,268          | 17.9         | 127         | 0              | 0            | 17           | 2,251         | 1,188         | 1,082         | 771           | 378           | 21            | 22            | 111                    | 431           | 280          | 63            | 441          | 222      | \$52,352             | \$52,352              | 42.2%                      |
| <b>TOTAL</b> |                           | <b>192,525</b> | <b>443.3</b> | <b>434</b>  | <b>108,939</b> | <b>5,942</b> | <b>1,458</b> | <b>78,288</b> | <b>96,148</b> | <b>96,377</b> | <b>59,764</b> | <b>1,601</b>  | <b>10,718</b> | <b>20,136</b> | <b>51,157</b>          | <b>16,704</b> | <b>7,119</b> | <b>15,498</b> | <b>6,638</b> |          |                      |                       |                            |

(Source: <http://www.census.gov>)

| County | Township/Borough          | Household Income in 1980 |                 |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   | Total |                   |                   |                   |                   |                   |             |      |     |       |       |         |    |    |
|--------|---------------------------|--------------------------|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------|------|-----|-------|-------|---------|----|----|
|        |                           | < \$5,000                | \$5,000-\$9,999 | \$10,000-\$14,999 | \$15,000-\$19,999 | \$20,000-\$24,999 | \$25,000-\$29,999 | \$30,000-\$34,999 | \$35,000-\$39,999 | \$40,000-\$44,999 | \$45,000-\$49,999 | \$50,000-\$54,999 | \$55,000-\$59,999 | \$60,000-\$64,999 | \$65,000-\$69,999 | \$70,000-\$74,999 |       | \$75,000-\$79,999 | \$80,000-\$84,999 | \$85,000-\$89,999 | \$90,000-\$94,999 | \$95,000-\$99,999 | > \$100,000 |      |     |       |       |         |    |    |
| Berks  | Amity township            | 47                       | 67              | 58                | 72                | 82                | 102               | 78                | 107               | 83                | 143               | 28                | 159               | 142               | 170               | 89                | 285   | 185               | 51                | 0                 | 28                | 2399              |             |      |     |       |       |         |    |    |
| Berks  | Bally borough             | 5                        | 18              | 7                 | 12                | 16                | 20                | 15                | 27                | 9                 | 13                | 13                | 14                | 14                | 20                | 18                | 25    | 23                | 8                 | 0                 | 3                 | 342               |             |      |     |       |       |         |    |    |
| Berks  | Bechtelville borough      | 5                        | 10              | 5                 | 18                | 16                | 14                | 15                | 21                | 18                | 25                | 10                | 13                | 10                | 10                | 18                | 13    | 25                | 8                 | 2                 | 0                 | 1815              |             |      |     |       |       |         |    |    |
| Berks  | Boyerboro borough         | 24                       | 111             | 50                | 79                | 53                | 77                | 119               | 89                | 62                | 88                | 47                | 78                | 75                | 163               | 58                | 108   | 91                | 10                | 0                 | 2                 | 1820              |             |      |     |       |       |         |    |    |
| Berks  | Boyerstown township       | 68                       | 173             | 76                | 41                | 81                | 69                | 80                | 78                | 104               | 32                | 37                | 34                | 47                | 69                | 61                | 14    | 81                | 22                | 22                | 22                | 1900              |             |      |     |       |       |         |    |    |
| Berks  | Cherryton township        | 0                        | 50              | 10                | 17                | 52                | 69                | 55                | 52                | 160               | 40                | 115               | 127               | 115               | 88                | 129               | 115   | 110               | 162               | 35                | 59                | 1233              |             |      |     |       |       |         |    |    |
| Berks  | Douglas township          | 0                        | 51              | 27                | 40                | 41                | 41                | 39                | 37                | 28                | 39                | 28                | 38                | 48                | 60                | 76                | 61    | 95                | 63                | 31                | 0                 | 1189              |             |      |     |       |       |         |    |    |
| Berks  | East township             | 25                       | 44              | 16                | 24                | 28                | 18                | 43                | 32                | 32                | 74                | 35                | 32                | 38                | 130               | 162               | 169   | 284               | 218               | 0                 | 43                | 2461              |             |      |     |       |       |         |    |    |
| Berks  | East Greenfield township  | 28                       | 128             | 78                | 57                | 70                | 50                | 50                | 46                | 38                | 84                | 19                | 110               | 136               | 37                | 78                | 37    | 114               | 120               | 15                | 0                 | 1083              |             |      |     |       |       |         |    |    |
| Berks  | East Haven township       | 33                       | 54              | 21                | 56                | 42                | 53                | 37                | 30                | 38                | 53                | 59                | 58                | 37                | 35                | 60                | 19    | 67                | 43                | 21                | 22                | 1040              |             |      |     |       |       |         |    |    |
| Berks  | East Northampton township | 30                       | 18              | 48                | 0                 | 31                | 54                | 42                | 27                | 17                | 19                | 22                | 7                 | 5                 | 18                | 12                | 12    | 82                | 42                | 28                | 7                 | 0                 | 483         |      |     |       |       |         |    |    |
| Berks  | East Vincent township     | 14                       | 18              | 9                 | 14                | 10                | 6                 | 8                 | 27                | 9                 | 8                 | 8                 | 8                 | 12                | 5                 | 18                | 44    | 129               | 139               | 72                | 5                 | 1901              |             |      |     |       |       |         |    |    |
| Berks  | Heiferford township       | 84                       | 105             | 17                | 111               | 6                 | 6                 | 6                 | 9                 | 8                 | 8                 | 8                 | 8                 | 12                | 2                 | 18                | 5     | 14                | 7                 | 0                 | 0                 | 1098              |             |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 0                        | 4               | 8                 | 6                 | 4                 | 5                 | 6                 | 6                 | 6                 | 6                 | 6                 | 6                 | 6                 | 6                 | 6                 | 6     | 6                 | 6                 | 6                 | 6                 | 0                 | 2480        |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 16                       | 181             | 67                | 60                | 68                | 48                | 67                | 124               | 114               | 68                | 68                | 68                | 73                | 118               | 99                | 152   | 145               | 203               | 48                | 6                 | 52                | 2180        |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 35                       | 40              | 15                | 18                | 12                | 28                | 27                | 24                | 51                | 41                | 48                | 48                | 48                | 47                | 76                | 134   | 134               | 233               | 28                | 8                 | 6                 | 1177        |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 107                      | 205             | 82                | 84                | 88                | 67                | 85                | 103               | 108               | 94                | 138               | 65                | 62                | 141               | 173               | 190   | 21                | 52                | 80                | 53                | 54                | 3076        |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 0                        | 38              | 56                | 31                | 28                | 34                | 36                | 28                | 31                | 56                | 61                | 55                | 46                | 73                | 118               | 130   | 345               | 241               | 39                | 15                | 15                | 2017        |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 23                       | 81              | 34                | 78                | 73                | 63                | 62                | 73                | 158               | 140               | 110               | 201               | 95                | 28                | 40                | 202   | 135               | 397               | 85                | 13                | 77                | 2823        |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 28                       | 53              | 78                | 73                | 63                | 62                | 73                | 158               | 140               | 110               | 201               | 95                | 28                | 40                | 202               | 135   | 397               | 85                | 13                | 77                | 2823              |             |      |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 55                       | 35              | 42                | 48                | 54                | 36                | 31                | 34                | 38                | 40                | 36                | 36                | 27                | 65                | 67                | 44    | 84                | 54                | 84                | 20                | 3                 | 0           | 1188 |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 158                      | 592             | 255               | 249               | 209               | 344               | 280               | 287               | 253               | 265               | 268               | 257               | 178               | 185               | 204               | 421   | 208               | 427               | 250               | 77                | 0                 | 44          | 6287 |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 452                      | 874             | 373               | 569               | 591               | 423               | 524               | 379               | 405               | 487               | 283               | 321               | 357               | 340               | 230               | 384   | 419               | 448               | 268               | 57                | 0                 | 65          | 8660 |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 28                       | 64              | 40                | 62                | 66                | 66                | 66                | 66                | 66                | 66                | 66                | 66                | 66                | 66                | 66                | 66    | 66                | 66                | 66                | 66                | 66                | 0           | 1858 |     |       |       |         |    |    |
| Berks  | Lower Merion township     | 7                        | 12              | 10                | 6                 | 6                 | 15                | 23                | 25                | 35                | 30                | 32                | 19                | 28                | 13                | 18                | 89    | 92                | 94                | 91                | 48                | 122               | 52          | 106  | 94  | 0     | 510   |         |    |    |
| Berks  | Lower Merion township     | 17                       | 60              | 24                | 14                | 24                | 24                | 21                | 33                | 17                | 26                | 26                | 18                | 18                | 25                | 10                | 27    | 23                | 21                | 16                | 15                | 17                | 15          | 17   | 15  | 17    | 15    | 1880    |    |    |
| Berks  | Lower Merion township     | 23                       | 12              | 14                | 24                | 24                | 24                | 21                | 33                | 17                | 26                | 26                | 18                | 18                | 25                | 10                | 27    | 23                | 21                | 16                | 15                | 17                | 15          | 17   | 15  | 17    | 15    | 1880    |    |    |
| Berks  | Lower Merion township     | 30                       | 50              | 89                | 62                | 75                | 55                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23    | 23                | 23                | 23                | 23                | 23                | 23          | 23   | 23  | 23    | 23    | 23      | 23 |    |
| Berks  | Lower Merion township     | 37                       | 48              | 44                | 36                | 15                | 7                 | 48                | 65                | 64                | 22                | 42                | 42                | 42                | 42                | 42                | 42    | 42                | 42                | 42                | 42                | 42                | 42          | 42   | 42  | 42    | 42    | 42      | 42 |    |
| Berks  | Lower Merion township     | 4                        | 18              | 24                | 19                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23                | 23    | 23                | 23                | 23                | 23                | 23                | 23          | 23   | 23  | 23    | 23    | 23      | 23 | 23 |
| Berks  | Lower Merion township     | 15                       | 28              | 38                | 27                | 44                | 44                | 51                | 23                | 42                | 12                | 18                | 18                | 18                | 18                | 18                | 18    | 18                | 18                | 18                | 18                | 18                | 18          | 18   | 18  | 18    | 18    | 18      | 18 | 18 |
| Berks  | Lower Merion township     | 25                       | 101             | 50                | 24                | 24                | 24                | 24                | 24                | 24                | 24                | 24                | 24                | 24                | 24                | 24                | 24    | 24                | 24                | 24                | 24                | 24                | 24          | 24   | 24  | 24    | 24    | 24      | 24 | 24 |
| Berks  | Lower Merion township     | 0                        | 73              | 18                | 34                | 46                | 23                | 48                | 28                | 7                 | 73                | 44                | 47                | 47                | 47                | 47                | 47    | 47                | 47                | 47                | 47                | 47                | 47          | 47   | 47  | 47    | 47    | 47      | 47 | 47 |
| Berks  | Lower Merion township     | 37                       | 100             | 68                | 41                | 66                | 113               | 84                | 38                | 72                | 32                | 80                | 80                | 80                | 80                | 80                | 80    | 80                | 80                | 80                | 80                | 80                | 80          | 80   | 80  | 80    | 80    | 80      | 80 | 80 |
| Berks  | Lower Merion township     | 19                       | 27              | 14                | 9                 | 29                | 23                | 23                | 33                | 8                 | 8                 | 8                 | 8                 | 8                 | 8                 | 8                 | 8     | 8                 | 8                 | 8                 | 8                 | 8                 | 8           | 8    | 8   | 8     | 8     | 8       | 8  | 8  |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              | 2838              | 2459              | 3353              | 2412              | 3084              | 2438              | 3532              | 2456  | 2888              | 2744              | 3458              | 6705              | 4282              | 1340        | 423  | 785 | 68348 | 21414 | 0.30879 |    |    |
| Berks  | Lower Merion township     | 1755                     | 3989            | 2148              | 2207              | 2322              | 2521              | 2834              | 2519              |                   |                   |                   |                   |                   |                   |                   |       |                   |                   |                   |                   |                   |             |      |     |       |       |         |    |    |



Pottsgrove Manor, built in 1752, was originally the home of John Potts, colonial ironmaster and founder of Pottstown, Pennsylvania. The Manor has been carefully restored and furnished to recreate the lifestyle and times of John Potts and his family. The Manor is now a museum administered by Montgomery County's Department of History and Cultural Arts.

Pennsylvania Turnpike and major eastern markets, has established a new industrial base in the form of smaller, more competitive forms of industry, and Pottstown approaches the 21st century with optimism.

**Boyertown History** In the early 1700's, Germans, Swiss and French Huguenots began settling in the Boyertown area, seven miles north of current Pottstown. Spurred on by deposits of iron ore, abundant forests and water power, the colonists began to develop a fledgling iron industry around the year 1717. By 1750, these furnaces and forges formed a bustling network throughout the area. The population increased and new roads and mills were constructed. Taverns provided lodging for travelers and were strategically located along major colonial roads. Many of these taverns remain as distinctive, quality country restaurants and inns.

When the early iron operations closed, their land was purchased by local farmers. In the 1760's Mennonite brothers from Bally each bought 250 acres from the owners of the Colebrookdale Furnace. Actually, they had acquired most of today's Boyertown.

In 1801, Henry Boyer purchased the Long Tavern, located at the crossroads of Philadelphia and Reading Avenues. His brother Daniel

more ...

agricultural products produced. Over 40 percent of Berks County's 864 square miles is devoted to agriculture. Statewide, Berks is second in production of alfalfa, mushrooms and corn/grain, third in hay, wheat, barley and swine, fourth in silage, oats, cattle and milk production, fifth in soybean and sixth in peaches and apples.

Berks County's industries are broad based. Products include pretzels, candy, dairy products, bricks, batteries, optical lenses, specialty metals, electronic components, and communication systems.

Settlements along the Schuylkill River, which flows through the heart of the county, made it necessary to build bridges to link them. 38 covered bridges were constructed of wood. Five still remain in use today.

The Schuylkill River's many streams and tributaries are used for boating and fishing. Parks, recreation areas and open spaces account for approximately 9.5% of the county land. 97 sites are included in Pennsylvania's Register of Historic Places. Many of these relate to early industries such as iron making, canals and railroads.

Berks County is situated in the southeastern portion of Pennsylvania. There are 44 townships and 30 boroughs including Reading, the county seat.

The TriCounty Area Chamber of Commerce serves the municipalities of Amity, Bally, Bechtelsville, Birdsboro, Boyertown, Colebrookdale, Douglass, Earl, Hereford, Union, and Washington in Berks County.

**Chester County** Chester County was organized in 1682. The territory was granted to William Penn from King Charles II, and was named for Cheshire, England. In 1789 the present limits of the county - consisting of 760 square miles - were formed.

When the Europeans first settled in Chester County there were Indian villages in several areas. The land was settled by English Quakers, Scots, Irish, and the Pennsylvania Dutch. Chester County played a significant part in the founding of our nation, including the Battle of Brandywine, the Paoli Massacre and the Valley Forge encampment.

Situated for the most part in the fertile Piedmont Upland section, where the terrain is rolling and elevations range below 1,000 feet, the county contains many exceptionally fine farms and estates. The eastern portion of Chester County has become a residential area, reflecting the westward advance of metropolitan Philadelphia.

The population of Chester County has historically been agriculturally-based and grew at a slower rate than the United States and the region until 1940. Since 1940 there has been an accelerated migration to Chester County from urban centers.

Agricultural and horticultural activities have maintained a strong position in the economy of the county. Greenhouse products, roses, dairy

more ...

## Climate

The Tri-County area has a generally moderate climate. The mean-annual temperature is 54 degrees. Spring averages 51.8 degrees, summer 73.5 degrees, autumn 56.2 degrees, and winter 33.3 degrees. The altitude is 150-250 feet above sea level.

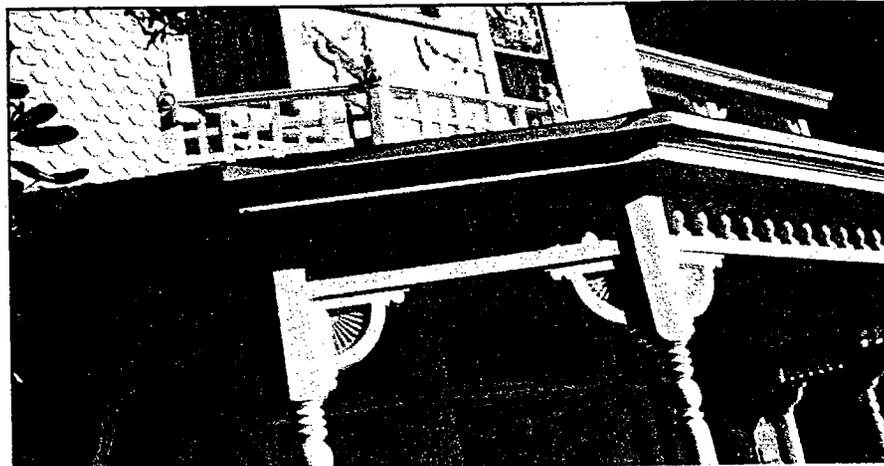
in the state was opened before 1720 near Schwenksville. Industries such as heavy manufacturing and steel mills were developed along the banks of the Schuylkill River.

The county was the scene of the first canal construction in the United States when work was started in Norristown in 1792, but it was never completed. The county was also the scene of the first turnpike constructed in Pennsylvania. Here macadamizing was used for the first time in America.

Within Montgomery County one can find residential areas, multi-million dollar industries, modern shopping centers, beautiful farms, and woodlands.

Montgomery County is comprised of 62 municipalities, each having its own governmental structure. Within its 482 square miles, there are 24 boroughs and 38 townships, with the county seat located in Norristown. Montgomery County is the third largest county in population in the state, following Philadelphia and Allegheny counties.

The TriCounty Area Chamber of Commerce serves the municipalities of Colledgeville, Douglass, East Greenville, Green Lane, Limerick, Lower Frederick, Lower Pottsgrove, Marlborough, New Hanover, Pennsburg, Perkiomen, Pottstown, Red Hill, Royersford, Schwenksville, Skippack, Trappe, Upper Frederick, Upper Pottsgrove, Upper Providence, and West Pottsgrove in Montgomery County. ●



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(610) 326-1010  
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The economy in the Tri-County area is healthy. Large and small businesses alike are profiting. Business opportunities continue to arise due to the strong work ethic of our workforce, competitive real estate prices and taxes. These opportunities, in turn, contribute to the area's rapidly growing economic environment.

The Tri-County area offers many advantages to people living and working in our community. Our location, coupled with our progressive and energetic workforce, creates a strong and healthy business climate.

## Economic Development



Pictured above is the home of J.L. Machine & Tool, Inc. and Precision Polymer Products, Inc. The properties, formerly the NEAPCO and Saylor Lumber properties, were purchased, combined and renovated during 1988. The building is 53,000 square feet comprised of office, warehouse and manufacturing space; current employment at the location is 80 persons.

**Business** The completion of the Pottstown Expressway, Route 422, in the spring of 1985 led to a tremendous amount of residential and commercial growth in the region. The region is no longer dependent on two or three major employers. The expanded wastewater treatment plant in Pottstown enables continued growth in the Tri-County area. Other municipalities have followed Pottstown's lead by increasing their sewage capacities. This, in turn, creates diverse opportunities for employment.

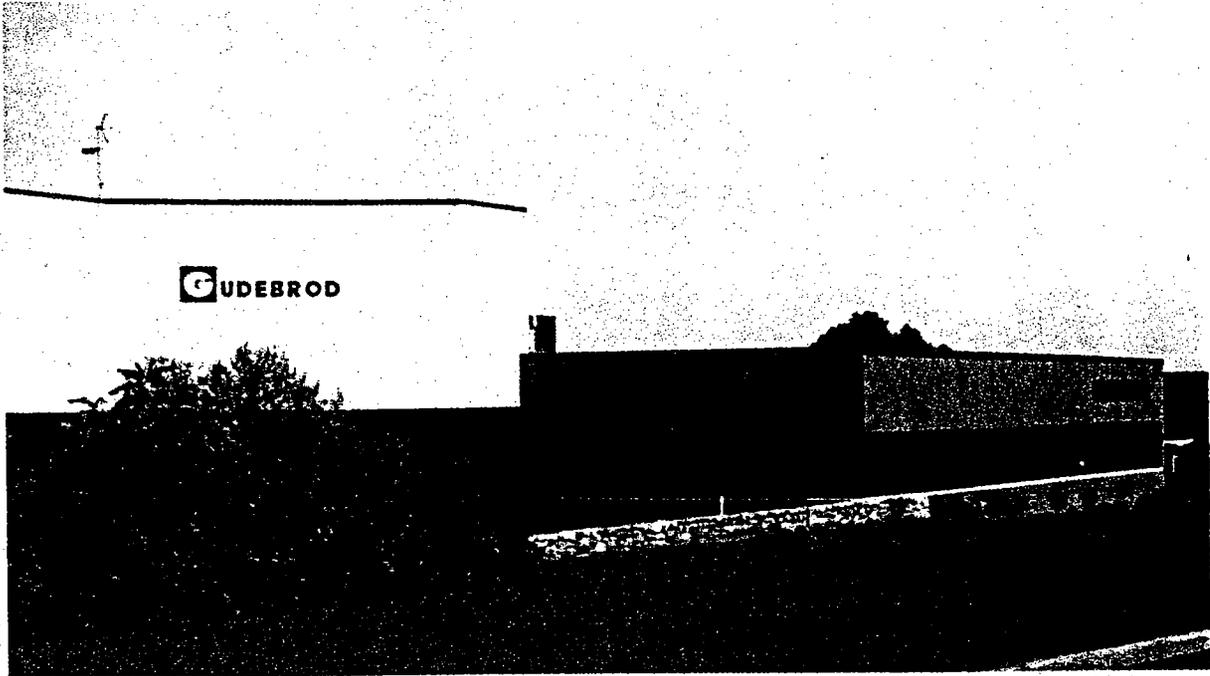
More than 250 years have passed since Thomas Rutter built the first iron forge along the Manatawny Creek and the Pottstown Roller Mill ground its

first floor. Pottstown serves as the hub of the region and has grown and prospered. Its industries and businesses have diversified to serve the ever changing needs of our community.

Mr. Rutter and his associates would be amazed to find companies dealing in electronics, plastics, automotive products, die castings, commercial printing, television equipment, precision instruments, power tools, and many other products now manufactured in the Tri-County area and exported world-wide.

The creation of area business parks and campuses is testimony to the growth that has occurred since the opening of the expressway. See page 15 for a listing of those campuses.

A listing of major employers can be found on page 14.



In business for over 125 years, Gudebrod, Inc. is a specialty textile manufacturer whose 210 employees produce over 8,000 items, including products for the medical and aerospace industries.

## Shopping Opportunities Abound

**Retail** The Coventry Mall has expanded to include Boscov's department store, JC Penney and Bradlees, along with many other smaller shops. A new commercial center at Route 100 and Shoemaker Road, called the Pottstown Center, houses Wal-Mart, Staples, Red Lobster, Weis Market, Fashion Bug, Wendy's, McDonald's, Security National Bank and Blockbuster Video. The Tri-County area is only 25 minutes from the King of Prussia Shopping Center. Pottstown Plaza, the North End Shopping Center, Limerick Center,

more ...



Wendt Dunnington designs and manufactures superabrasive grinding tools and equipment in this modern 50,000 sq. ft. facility. Wendt is an international group with twelve manufacturing facilities including Wendt Dunnington with locations in six countries.

and the Reading Outlets are also within easy driving distances. Furthermore, downtown Pottstown and downtown Boyertown offer unique shopping opportunities to the Tri-County consumers. These centers all compliment one another so that the Tri-County consumer has a variety of shopping choices.

In addition to department stores, specialty shops and malls are located throughout the region. There are also many excellent restaurants in the area, some of them located in historic inns.

**PDIDA** The Pottstown Downtown Improvement District Authority (PDIDA), serves as an advocate to improve and strengthen both non-business and business aspects of Downtown Pottstown. To accomplish this goal, PDIDA focuses on enhancing Downtown Pottstown's image to businesses, consumers and investors while supporting the rehabilitation of Downtown Pottstown's unique historic district and main shopping venues.

Some of the many objectives of PDIDA are to establish Downtown Pottstown as a cultural, entertainment and tourist center for the metropolitan area and to encourage Downtown Pottstown as a premier office location the Tri-County area with emphasis on High Street (north), College Drive (south), York Street (west) and Hanover Street (east). PDIDA also focuses on encouraging residential development in the downtown district and strengthening Downtown Pottstown as a specialty retail and restaurant area.

PDIDA strives to truly make Pottstown an attractive area for both consumers and business. ●



## The Tri-County Area's Largest Employers

| COMPANY  | NUMBER OF EMPLOYEES | COMPANY                                 | NUMBER OF EMPLOYEES |
|--|---------------------|---|---------------------|
| Rhone-Poulenc Rorer, Inc.                          | 2500                | Wetherill Associates, Inc.              | 475                 |
| Boyertown Area School District                     | 1234                | Wagner Division/Cooper Industries, Inc. | 452                 |
| State Correctional Institution of Graterford       | 1216                | Cabot Performance Materials             | 450                 |
| Knoll International                                | 1200                | Pottstown School District               | 438                 |
| Pottstown Memorial Medical Center                  | 980                 | Superior Tube Company                   | 420                 |
| PECO Energy Company/Limerick<br>Generating Station | 800                 | Neapco, Inc.                            | 400                 |
| Spring-Ford Knitting Co.                           | 770                 | Perkiomen Valley School District        | 390                 |
| Brown Printing Co. -East                           | 750                 | Great American Knitting Mills           | 373                 |
| Graco Children's Product                           | 700                 | Kiwi Brands                             | 360                 |
| National Penn Bank                                 | 650                 | Daniel Boone Area School District       | 330                 |
| Owen J. Roberts School District                    | 650                 | Pottsgrove School District              | 330                 |
| Dana Corporation                                   | 600                 | Upper Perkiomen School District         | 311                 |
| Spring-Ford Area School District                   | 550                 | Occidental Chemical Corporation         | 310                 |
| Doehler Jarvis of Pottstown, Inc.                  | 505                 | Boscov's Department Store               | 260                 |
| Mrs. Smith's, Inc.*                                | 500                 | Wal-Mart                                | 225                 |

\*Will close Dec. 31, 1998

Convenient and broad-based, our transportation network provides outstanding service. One can travel by air, car or bus. In addition, an excellent ground transportation network - rental cars, taxis, buses and limousines - is available to take you to all points in the Tri-County area.

The Tri-County area is accessible to major marketing routes in southeastern Pennsylvania and the mid-Atlantic corridor.

The region is 40 miles northwest of Philadelphia. Major highway routes include: Route 63, Route 76, Route 422, Route 100, Route 724, and Route 663. The

## Transportation



Rail transit service is now being proposed for the Schuylkill Valley Corridor, including the Tri-County area, to provide improved mobility to area residents. Shown here is a Dallas Area Rapid Transit (DART) light rail train. Each car carries 160 passengers and can travel at speeds up to 65 mph. These light rail lines carry more than 35,000 passengers each weekday.

region connects to the Lehigh Valley, Reading, Harrisburg, Lancaster, West Chester, Norristown, King of Prussia, and the Valley Forge area. We are also within 30 minutes of five Pennsylvania Turnpike interchanges. The convenience of our location and the scenic beauty provide for a great quality of life and a variety of recreational activities.

For driving distances from major cities to the Pottstown/Tri-County area, refer to the map on page three.

Our region is served by two local airports in Pottstown: Pottstown Municipal Airport located on Grosstown Road and Pottstown Limerick Airport located east of Pottstown on Ridge Pike in Limerick Township. Both airports provide commuter service to Philadelphia International Airport. Also located approximately 27 miles west of Pottstown is the Reading Regional Airport. This airport is a full-service transportation center serving a growing part of southeastern Pennsylvania. Lehigh Valley International Airport is 27 miles north of Pottstown, and has frequent daily service to major cities around the world. Philadelphia International Airport is located 42 miles from the Pottstown area. This major travel hub is undergoing exciting new improvements which, when finished, will make it one of the finest airports in the east.

Three years ago, the TriCounty Area Transportation Study was completed. Eleven local municipalities formed a steering committee in partnership with the Delaware Valley Regional Planning Organization, and the Montgomery, Chester, and Berks County Planning Commissions to complete a study with the 11 municipalities in the Tri-County area. This enabled us to prioritize our transportation needs. The committee meets regularly to complete implementation plans.

**Passenger Rail Planned** The Schuylkill Valley Corridor covers more than 60 miles from Center City Philadelphia to Reading PA. The corridor bisects rapidly developing suburban areas and possesses existing rail rights-of-way that afford the opportunity to expand rail service and assist in managing growth. The Schuylkill Valley Metro Feasibility Study was completed early in 1998 and examined the feasibility of providing improved passenger rail service to communities along the corridor, including the Tri-County area. If all goes as planned, passenger rail service will be restored by the year 2006.

The Schuylkill Valley Metro Feasibility Study has demonstrated that there are feasible alignments for establishment of a rail transit service in the Schuylkill Valley Corridor that can attract a significant number of riders at reasonable cost and help to relieve highway congestion and improve mobility, as well as serve the broader goals of managed growth and development. There is broad-based public support for the project.

The next step in project implementation is a Major Investment Study/Draft Environmental Impact Statement (MIS) which is required to obtain federal funding for this project. There are two key objectives to the MIS:

- Determine the Locally Preferred Alternative
- Develop an Implementation Plan which may include a staged construction program to match the available flow of funds. ●

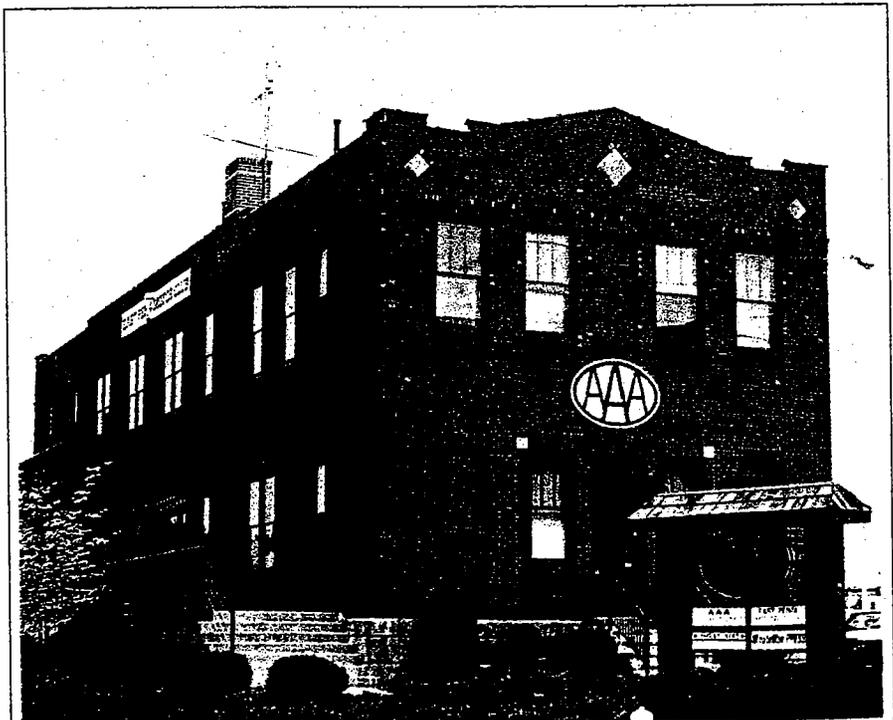
## Transportation Agencies

Chester County Transportation Management Association  
638 West Lancaster Ave.  
Frazer, PA 19355  
Michael E. Herron (610) 993-0911

Greater Valley Forge Transportation Management Association  
175 West Valley Forge Road  
King of Prussia, PA 19406  
Peter Quinn, Director (610) 354-8899

Penn DOT (Pennsylvania Department of Transportation)  
1200 Transportation & Safety Building  
Harrisburg, PA 17120  
Brad Mallory, Secretary (717) 787-7350

SEPTA (Southeastern Pennsylvania Transportation Authority)  
1234 Market Street  
Philadelphia, PA, 19107  
John Leary, Director (215) 580-4000



**East Penn**  
95 South Hanover Street, Pottstown, PA 19464  
**(610) 323-6300**

052



## welcome to mccc

registration  
programs  
activities  
places  
resources  
more facts

Montgomery County Community College is a comprehensive coeducational two-year community college situated on a 190-acre campus in Blue Bell, Pennsylvania, with a second campus in Pottstown, Pennsylvania. Since opening its doors in 1966, MCCC has been serving the educational needs of the Montgomery County Community and presently has over 8,000 full and part-time students.



**Central Campus:**  
340 DeKalb Pike  
Blue Bell, PA 19422  
(215) 641-6300

**West Campus:**  
101 College Drive  
Pottstown, PA  
19464  
(610) 718-1800  
610) 718-1800

- what's new
- mccc tour
- what our students
- distance learning
- WebCat - mccc's library
- course availability
- Live Chat
- Site Map

*We'd really like to hear from you.*  
Contact us at [webmaster@admin.mc3.edu](mailto:webmaster@admin.mc3.edu)  
*This site best viewed 800X600.*

Last Updated: July 7, 1999

DISCLAIMER: The Montgomery County Community College web site comprises the home pages and web sites of departments, offices, and individual faculty and staff. The views and opinions expressed by individual faculty and staff on these pages are strictly those of the page authors. MCCC is committed to the principles of free speech and makes no attempt to censor pages. Every attempt is made to ensure that information posted on the site is timely and accurate; however, information that is posted is posted as is, and no warranty is implied nor should any be inferred. All graphics on the web site are either the copyrighted property of Montgomery County Community College or are licensed for use by the College. As such, no graphic should be used without the expressed permission of the College.

TELECON

TO: Lori Peckne, SIT  
FROM: David Cocci, Pres/CEO @ Apex FCU  
PHONE:  
SUBJ: # of students attending Montgomery County Community Campus from  
Phoenixville, PA  
DATE: 11/01/01

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\_SSIC  
\_X\_TELECON

COMMENTS:

Mr. Cocci called to report that he obtained the number of students attending Montgomery County Community College in Pottstown, PA, that are from Phoenixville, PA. **The number of students is 80.** Mr. Cocci obtained this information from Wayne Ledger at the Montgomery County Community College, West Campus, in Pottstown, PA.

**How to Find Us**

**Contact Us**

**President's Message**

**Mission Statement**

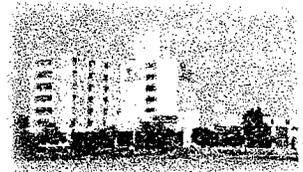
**Volunteering & Giving**

**Accessing Records and Documents**

**Media**

## *Welcome to pmmctr.org*

Pottstown Memorial Medical Center is a 299-bed, non-profit, full service community hospital serving nearly 250,000 residents in Berks, Chester and Montgomery counties of Southeastern Pennsylvania. We're located at 1600 E. High Street, Pottstown, PA.



Our state-of-the-art facilities offer the latest in medical technology paired with doctors and staff who are part of our community. With over 250 physicians practicing more than 30 medical specialties and affiliations with the Jet Health System and Fox Chase Cancer Center, PMMC provides the tri- with a full continuum of care.

And our health care doesn't stop at our doors. We actively reach into the community with classes and health screenings designed to keep you informed.



Pottstown Memorial Medical Center is part of Pottstown Regional Health Network which also includes Pottstown Scanning and Treatment Center and Family Care centers.

JMC

DISTINCT PATIENT COUNT - FY 1999 \*

| COUNT | ZIP      | DESCRIPTION         | % PATIENTS |
|-------|----------|---------------------|------------|
| 621   | 18074    | PERKIOMENVILLE      | 1.0%       |
| 16    | 19421    | BIRCHRUNVILLE       | 0.0%       |
| 1208  | 19426    | COLLEGEVILLE        | 2.0%       |
| 265   | 19435    | FREDERICK           | 0.4%       |
| 28    | 19442    | KIMBERTON           | 0.0%       |
| 173   | 19457    | PARKERFORD          | 0.3%       |
| 640   | 19460    | PHOENIXVILLE        | 1.1%       |
| 27575 | 19464-65 | POTTSTOWN           | 45.8%      |
| 3227  | 19468    | LIMERICK-ROYERSFORD | 5.4%       |
| 131   | 19470    | ST. PETERS          | 0.2%       |
| 131   | 19472    | SASSAMANCVILLE      | 0.2%       |
| 1103  | 19473    | SCHWENKSVILLE       | 1.8%       |
| 1059  | 19475    | SPRING CITY         | 1.8%       |
| 74    | 19478    | SPRING MOUNT        | 0.1%       |
| 101   | 19492    | ZIEGLERSVILLE       | 0.2%       |
| 454   | 19503    | BALLY               | 0.8%       |
| 1117  | 19504    | BARTO               | 1.9%       |
| 1203  | 19505    | BECHTELSVILLE       | 2.0%       |
| 1322  | 19508    | BIRDSBORO           | 2.2%       |
| 6651  | 19512    | BOYERTOWN           | 11.0%      |
| 2756  | 19518    | DOUGLASSVILLE       | 4.6%       |
| 112   | 19519    | EARLVILLE           | 0.2%       |
| 293   | 19520    | ELVERSON            | 0.5%       |
| 3766  | 19525    | GILBERTSVILLE       | 6.3%       |
| 32    | 19542    | MONOCACY STATION    | 0.1%       |
| 332   | 19545    | NEW BERLINVILLE     | 0.6%       |
| 89    | 19548    | PINE FORGE          | 0.1%       |
| 5731  |          | ALL OTHER           | 9.5%       |
| <hr/> |          |                     |            |
| 60210 |          | TOTAL PATIENTS      | 100.0%     |

\* - REFLECTS TOTAL PATIENTS REGARDLESS OF NUMBER OF VISITS

$$\frac{53489}{60210} = .888$$

# Hospital *Select*

Click on the links for data descriptions.

## Basic Information

### Pottstown Memorial Med Center

1600 E High St  
 Pottstown, PA 19464  
 MONTGOMERY  
 (610) 327-7000  
 CEO: John Buckley

## Beds and Utilization

|                                  |       |
|----------------------------------|-------|
| Number of Staffed Beds:          | 212   |
| Number of ICU Beds:              | 7     |
| Number of Admissions:            | 9002  |
| Number of Emergency Room Visits: | 25886 |
| Number of Inpatient Surgeries:   | 2191  |
| Number of Outpatient Surgeries:  | 5790  |
| Occupancy Percentage:            | 58    |
| ICU Occupancy Percentage:        | 125   |

## Service Lines

Accredited Rehabilitation Program

Aids Center

Anesthesia

Blood Bank

Cardiac Care Unit

Cardiac Catheterization Lab

Cardiovascular Surgery Care

Clinical Psychiatry

Computerized Tomography Scanner

General Clinical Laboratory Services

Hemodialysis

Intensive Care Unit

Laboratory Services - Anatomical

Lithotripter

Magnetic Resonance Imaging

Neo-Natal Nursery

Neurosurgery

Nuclear Medicine Department

Outpatient Surgery Department

Pediatric Department

Pharmacy Services

Physical Therapy

Postoperative Recovery Room

Psychiatric Educational Service

Radioactive Implants

Recreational Therapy

Respiratory Therapy

Skilled Nursing Long Term

[Diagnostic Ultrasound](#)  
[Dietary Services](#)  
[Electrocardiography](#)  
[Electroconvulsive Therapy](#)  
[Emergency Department](#)

[Obstetrics Department](#)  
[Occupational Therapy](#)  
[Open Heart Surgery](#)  
[Optometric Services](#)  
[Outpatient Department](#)

[Pain](#)  
[Social Services](#)  
[Speech Pathology](#)  
[Therapeutic Radioisotope Facility](#)

### Accreditations

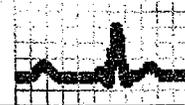
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|                               |                      |                                   |                      |
|-------------------------------|----------------------|-----------------------------------|----------------------|
| <b>AHA DATA</b>               | Profile              | <b>HCFA DATA</b>                  | Profile              |
| POTTSTOWN MEMORIAL MED CENTER | <a href="#">view</a> | POTTSTOWN MEMORIAL MEDICAL CENTER | <a href="#">view</a> |

### AHA Data

All information in this profile is licensed from Health Forum, An American Hospital Association Company. Data are for the AHA Survey period ending 9/30/2000.



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See AHA Survey form for instructions and definitions of terms  
Data from AHA Annual Survey Database, Copyright 1999-2000, Health Forum, LLC, Chicago, Illinois

### Hospital Characteristics

Name and address: **POTTSTOWN MEMORIAL MED CENTER**  
**1600 EAST HIGH STREET**  
**POTTSTOWN, PA 19464-5008**

Telephone: (610) 327-7000

Hospital Web site: [www.pmmctr.org](http://www.pmmctr.org)

Medicare Provider Number: 390123

Type of Control: NONGOVT NONPROFIT OTHER

Total Staffed Beds: 212

### Services Provided

| Facility or Service                            |
|--|
| General medical and surgical care (adult)      |
| General medical and surgical care (pediatric)  |
| Obstetric care                                 |
| Emergency department                           |
| Hospital-based outpatient care center/services |

More detailed information is available to subscribers.

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To correct or update AHA information about your hospital ...  
please contact [Sara Pax](#), Associate Director, Product Development, Health Forum

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| POTTSTOWN MEMORIAL MED CENTER | <a href="#">view</a>    | POTTSTOWN MEMORIAL MEDICAL CENTER | <a href="#">view</a>    |

### HCFA Data

Hospital identification taken from the Medicare Provider of Services Listing  
As updated June, 2000.

POTTSTOWN MEMORIAL MEDICAL CENTER  
HIGH STREET & FIRESTONE ROAD  
POTTSTOWN, PA 19464  
(215) 327-7000

Medicare Provider Number: 390123

### Inpatient Utilization Statistics

All information in this report is taken from  
The Medicare Provider Analysis and Review (MedPAR) file.  
Data are for the federal fiscal year ending 09/30/1999 .  
This report is consistent with HCFA Data Release policies.



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### Statistics by Medical Service

|                     | Number Medicare Inpatients | Average Length of Stay | Average Charges | Medicare Case Mix Index (CMI) |
|---------------------|----------------------------|------------------------|-----------------|-------------------------------|
| Cardiology          | 560                        | 3.80                   | \$10,658        | 0.9452                        |
| Cardiovascular Surg | 19                         | 3.80                   | \$26,130        | 2.7771                        |
| Gynecology          | 27                         | 2.60                   | \$10,672        | 0.9969                        |
| Medicine            | 543                        | 4.60                   | \$11,719        | 0.8882                        |
| Neurology           | 219                        | 5.50                   | \$13,306        | 0.9960                        |
| Neurosurgery        | 27                         | 5.30                   | \$28,400        | 2.5658                        |
| Oncology            | 45                         | 4.90                   | \$14,046        | 1.2736                        |
| Orthopedics         | 245                        | 4.50                   | \$16,156        | 1.4086                        |
| Psychiatry          | 161                        | 10.70                  | \$16,970        | 0.8043                        |

|                  |       |      |          |        |
|------------------|-------|------|----------|--------|
| Pulmonology      | 607   | 5.90 | \$18,140 | 1.4108 |
| Surgery          | 178   | 8.60 | \$37,114 | 2.5838 |
| Urology          | 133   | 4.70 | \$14,597 | 1.0701 |
| Vascular Surgery | 48    | 6.00 | \$28,645 | 1.8335 |
| Total            | 2,815 | 5.40 | \$16,010 | 1.2286 |

Note 1 - Medicare Case Mix index is based on the Medicare Prospective Payment System for the corresponding federal fiscal year.

Note 2 - [Click here](#) for description of Medicare Prospective Payment System, DRGs, and case mix index.

### Outpatient Utilization Statistics

All information in the following report is taken from the Medicare Standard Analytical File (Outpatient).

Data are for the calendar service year ending 12/31/1999 .

Data are excluded for categorizations of ten or fewer patients.

This report is consistent with HCFA Data Release policies.

#### Statistics for the Top 20 Ambulatory Patient Classifications (APCs)

| APC<br>(note 1) | APC Description                                | Percent<br>of Total<br>Charges | Number<br>Patient<br>Visits | Average<br>Charge<br>per<br>Visit | National<br>Average<br>Charge |
|-----------------|--|--------------------------------|-----------------------------|-----------------------------------|-------------------------------|
| 0283            | Level II Computerized Axial Tomography         | 19.63                          | 1,036                       | \$1,298                           | \$816                         |
| 0260            | Level I Plain Film Except Teeth                | 8.89                           | 3,312                       | \$183                             | \$123                         |
| 0246            | Cataract Procedures with IOL Insert            | 6.22                           | 294                         | \$1,450                           | \$1,305                       |
| 0269            | Echocardiogram Except Transesophageal          | 3.63                           | 480                         | \$518                             | \$305                         |
| 0143            | Lower GI Endoscopy                             | 3.57                           | 316                         | \$775                             | \$782                         |
| 0099            | Continuous Cardiac Monitoring                  | 2.80                           | 1,101                       | \$174                             | \$95                          |
| 0267            | Vascular Ultrasound                            | 2.78                           | 360                         | \$528                             | \$408                         |
| 0266            | Level II Diagnostic Ultrasound Except Vascular | 2.72                           | 418                         | \$446                             | \$297                         |
| 0286            | Myocardial Scans                               | 2.57                           | 103                         | \$1,711                           | \$690                         |
| 0141            | Upper GI Procedures                            | 2.50                           | 223                         | \$769                             | \$748                         |
| 0282            | Level I Computerized Axial Tomography          | 2.05                           | 142                         | \$986                             | \$429                         |
|                 | Level II Diagnostic Nuclear                    |                                |                             |                                   |                               |

|      | Scans   |       |        |         |         |
|------|---|-------|--------|---------|---------|
| 0261 | Level II Plain Film Except Teeth Including Bone Density Measurement | 1.97  | 439    | \$307   | \$204   |
| 0080 | Diagnostic Cardiac Catheterization                                  | 1.78  | 48     | \$2,538 | \$2,351 |
| 0600 | Low Level Clinic Visits   | 1.56  | 731    | \$145   | \$102   |
| 0343 | Level II Pathology  | 1.52  | 1,127  | \$92    | \$129   |
| 0120 | Infusion Therapy Except Chemotherapy                                | 1.34  | 1,370  | \$66    | \$143   |
| 0077 | Level I Pulmonary Treatment   | 1.31  | 211    | \$425   | \$66    |
| 0215 | Level I Nerve and Muscle Tests                                      | 1.30  | 182    | \$488   | \$195   |
| 0081 | Non-Coronary Angioplasty or Atherectomy                             | 1.16  | 27     | \$2,939 | \$1,458 |
|      | All other   | 28.73 | 6,398  | \$307   | \$322   |
|      | TOTAL   |       | 18,505 |         |         |

Note 1 - APC classifications are based on FR 9/8/99 as modified through 6/30/99

### Financial and Statistical Information

All information in the following report is taken from Medicare Cost Reports per the Hospital Cost Report Systems Master File.  
For period ending 06/30/2000 .

#### Beds and Patient Days by Unit

|  | Available Beds | Inpatient Days |
|--|----------------|----------------|
| <b>HOSPITAL<br/>(including swing beds)</b>   |                |                |
| Routine Services                             | 143            | 27,134         |
| Special Care                                 | 14             | 2,825          |
| Nursery                                      | 18             | 1,747          |
| Total Hospital                               | 175            | 31,706         |
| <b>SUBPROVIDERS<br/>&amp; DISTINCT UNITS</b> |                |                |
| Skilled Nursing Facility                     | 21             | 6,107          |
| Nursing Facility                             | 0              | 0              |
| Other  | 16             | 4,540          |

|                      |            |               |
|----------------------|------------|---------------|
| <b>TOTAL COMPLEX</b> | <b>212</b> | <b>42,353</b> |
|----------------------|------------|---------------|

**Financial Statistics**

|                       | \$            | %     |
|-----------------------|---------------|-------|
| Gross Patient Revenue | \$228,272,678 | 98.36 |
| Non-Patient Revenue   | \$3,801,078   | 1.64  |
| Total Revenue         | \$232,073,756 |       |
| Net Income (or Loss)  | \$-1,370,837  | -0.59 |

**More detailed information is available to subscribers.**

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|                       |                      |  |                      |
|-----------------------|----------------------|--|----------------------|
| <b>AHA DATA</b>       | Profile              | <b>HCFA DATA</b>                         | Profile              |
| PHOENIXVILLE HOSPITAL | <a href="#">view</a> | PHOENIXVILLE HOSP UNIV OF PA HLTH<br>SYS | <a href="#">view</a> |

**AHA Data**

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 Health Forum, An American Hospital Association Company.  
 Data are for the AHA Survey period ending 9/30/2000.



Powered by AHA Data™

See [AHA Survey form](#) for instructions and definitions of terms  
 Data from AHA Annual Survey Database, Copyright 1999-2000, Health Forum, LLC, Chicago, Illinois

**Hospital Characteristics**

Name and address: **PHOENIXVILLE HOSPITAL**  
**140 NUTT ROAD**  
**PHOENIXVILLE, PA 19460-0809**

Telephone: (610) 983-1000

Hospital Web site: [www.med.upenn.edu/health/ms.html](http://www.med.upenn.edu/health/ms.html)

Medicare Provider Number: 390127

Type of Control: NONGOVT NONPROFIT OTHER

Total Staffed Beds: 127

**Services Provided**

| Facility or Service                            |
|--|
| General medical and surgical care (adult)      |
| General medical and surgical care (pediatric)  |
| Obstetric care                                 |
| Emergency department                           |
| Hospital-based outpatient care center/services |

More detailed information is available to subscribers.

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To correct or update AHA information about your hospital ...  
 please contact [Sara Pax](#), Associate Director, Product Development, Health Forum

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|                       |                      |                                       |                      |
|-----------------------|----------------------|---------------------------------------|----------------------|
| <b>AHA DATA</b>       | Profile              | <b>HCFA DATA</b>                      | Profile              |
| PHOENIXVILLE HOSPITAL | <a href="#">view</a> | PHOENIXVILLE HOSP UNIV OF PA HLTH SYS | <a href="#">view</a> |

### HCFA Data

Hospital identification taken from the Medicare Provider of Services Listing  
As updated June, 2000.

PHOENIXVILLE HOSP UNIV OF PA HLTH SYS  
144 NUTT ROAD  
PHOENIXVILLE, PA 19460  
(215) 983-1000

Medicare Provider Number: 390127

### Inpatient Utilization Statistics

All information in this report is taken from  
The Medicare Provider Analysis and Review (MedPAR) file.  
Data are for the federal fiscal year ending 09/30/1999 .  
This report is consistent with HCFA Data Release policies.



marketinsights.com  
Specializing in Medicare Data Research

Data prepared by Market Insights  
(800) 693-9976  
To discuss a custom database  
email [info@marketinsights.com](mailto:info@marketinsights.com)

### Statistics by Medical Service

|                     | Number Medicare Inpatients | Average Length of Stay | Average Charges | Medicare Case Mix Index (CMI) |
|---------------------|----------------------------|------------------------|-----------------|-------------------------------|
| Cardiology          | 426                        | 3.40                   | \$8,800         | 0.9160                        |
| Cardiovascular Surg | 23                         | 6.70                   | \$30,432        | 3.2035                        |
| Gynecology          | 17                         | 2.20                   | \$7,899         | 0.9705                        |
| Medicine            | 502                        | 4.20                   | \$9,300         | 0.8813                        |
| Neurology           | 138                        | 3.90                   | \$9,760         | 0.9629                        |
| Oncology            | 39                         | 3.90                   | \$9,284         | 1.2378                        |
| Orthopedics         | 177                        | 5.50                   | \$15,118        | 1.4773                        |
| Psychiatry          | 17                         | 3.90                   | \$7,998         | 0.8267                        |
| Pulmonology         | 405                        | 5.30                   | \$12,890        | 1.4232                        |

|                  |       |      |          |        |
|------------------|-------|------|----------|--------|
| Surgery          | 183   | 7.80 | \$24,190 | 2.3348 |
| Urology          | 118   | 4.10 | \$10,790 | 1.0282 |
| Vascular Surgery | 38    | 5.20 | \$16,667 | 1.9142 |
| Total            | 2,086 | 4.70 | \$12,152 | 1.2380 |

Note 1 - Medicare Case Mix index is based on the Medicare Prospective Payment System for the corresponding federal fiscal year.

Note 2 - [Click here](#) for description of Medicare Prospective Payment System, DRGs, and case mix index.

### Outpatient Utilization Statistics

All information in the following report is taken from the Medicare Standard Analytical File (Outpatient).

Data are for the calendar service year ending 12/31/1999.

Data are excluded for categorizations of ten or fewer patients.

This report is consistent with HCFA Data Release policies.

#### Statistics for the Top 20 Ambulatory Patient Classifications (APCs)

| APC<br>(note 1) | APC Description   | Percent<br>of Total<br>Charges | Number<br>Patient<br>Visits | Average<br>Charge<br>per<br>Visit | National<br>Average<br>Charge |
|-----------------|---|--------------------------------|-----------------------------|-----------------------------------|-------------------------------|
| 0283            | Level II Computerized Axial Tomography                    | 10.48                          | 686                         | \$1,013                           | \$816                         |
| 0284            | Magnetic Resonance Imaging                                | 9.60                           | 398                         | \$1,600                           | \$1,270                       |
| 0246            | Cataract Procedures with IOL Insert                       | 8.75                           | 214                         | \$2,714                           | \$1,305                       |
| 0286            | Myocardial Scans  | 5.68                           | 551                         | \$684                             | \$690                         |
| 0260            | Level I Plain Film Except Teeth                           | 5.40                           | 2,512                       | \$142                             | \$123                         |
| 0612            | High Level Emergency Visits                               | 3.71                           | 427                         | \$576                             | \$338                         |
| 0269            | Echocardiogram Except Transesophageal                     | 3.20                           | 809                         | \$262                             | \$305                         |
| 0143            | Lower GI Endoscopy  | 2.99                           | 218                         | \$909                             | \$782                         |
| 0099            | Continuous Cardiac Monitoring                             | 2.60                           | 1,281                       | \$134                             | \$95                          |
| 0855            | Vinorelbine Tartrate per 10 mg                            | 2.37                           | 53                          | \$2,969                           | \$783                         |
| 0836            | Interferon, Alfa-2B, Recombinant, 1 million units         | 2.33                           | 50                          | \$3,095                           | \$529                         |
| 0267            | Vascular Ultrasound                                       | 2.07                           | 284                         | \$483                             | \$408                         |
| 0292            | Level II Diagnostic Nuclear Medicine Excluding Myocardial | 1.96                           | 184                         | \$707                             | \$605                         |

|      |  |       |               |       |       |
|------|--|-------|---------------|-------|-------|
| 0266 | Level II Diagnostic Ultrasound Except Vascular | 1.67  | 339           | \$327 | \$297 |
| 0343 | Level II Pathology                             | 1.48  | 370           | \$265 | \$129 |
| 0247 | Laser Eye Procedures Except Retinal            | 1.43  | 126           | \$754 | \$568 |
| 0117 | Chemotherapy Administration by Infusion Only   | 1.41  | 179           | \$523 | \$303 |
| 0611 | Mid Level Emergency Visits                     | 1.38  | 337           | \$271 | \$195 |
| 1600 | TC 99M sestamibi, per syring                   | 1.38  | 163           | \$560 | \$268 |
| 0141 | Upper GI Procedures                            | 1.25  | 97            | \$855 | \$748 |
|      | All other                                      | 28.86 | 3,923         | \$487 | \$239 |
|      | <b>TOTAL</b>                                   |       | <b>13,201</b> |       |       |

Note 1 - APC classifications are based on FR 9/8/99 as modified through 6/30/99

### Financial and Statistical Information

All information in the following report is taken from Medicare Cost Reports per the Hospital Cost Report Systems Master File.  
For period ending 06/30/1999 .

#### Beds and Patient Days by Unit

|  | Available Beds | Inpatient Days |
|--|----------------|----------------|
| <b>HOSPITAL<br/>(including swing beds)</b>   |                |                |
| Routine Services                             | 90             | 20,312         |
| Special Care                                 | 16             | 2,860          |
| Nursery                                      | 20             | 2,628          |
| Total Hospital                               | 126            | 25,800         |
| <b>SUBPROVIDERS<br/>&amp; DISTINCT UNITS</b> |                |                |
| Skilled Nursing Facility                     | 20             | 5,363          |
| Nursing Facility                             | 0              | 0              |
| Other  | 0              | 0              |
| <b>TOTAL COMPLEX</b>                         | <b>146</b>     | <b>31,163</b>  |

#### Financial Statistics

|                       | \$            | %     |
|-----------------------|---------------|-------|
| Gross Patient Revenue | \$130,330,000 | 98.67 |
| Non-Patient Revenue   | \$1,759,000   | 1.33  |
| Total Revenue         | \$132,089,000 |       |
| Net Income (or Loss)  | \$-1,102,992  | -0.84 |

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# Hospital *Select*

Click on the links for data descriptions.

## Basic Information

### Phoenixville Hospital

140 Nutt Rd  
Phoenixville, PA 19460  
CHESTER  
(610) 983-1000  
CEO: Richard Seagrave

## Beds and Utilization

|                                  |       |
|----------------------------------|-------|
| Number of Staffed Beds:          | 140   |
| Number of ICU Beds:              | 16    |
| Number of Admissions:            | 6270  |
| Number of Emergency Room Visits: | 15694 |
| Number of Inpatient Surgeries:   | 1703  |
| Number of Outpatient Surgeries:  | 3463  |
| Occupancy Percentage:            | 46    |
| ICU Occupancy Percentage:        | 51    |

## Service Lines

|   |  |   |
|---|--|---|
| <a href="#">Aids Center</a>                     | <a href="#">General Clinical Laboratory Services</a> | <a href="#">Optometric Services</a>           |
| <a href="#">Anesthesia</a>                      | <a href="#">Hemodialysis</a>                         | <a href="#">Outpatient Department</a>         |
| <a href="#">Blood Bank</a>                      | <a href="#">Hospice</a>                              | <a href="#">Outpatient Surgery Department</a> |
| <a href="#">Cardiac Care Unit</a>               | <a href="#">Intensive Care Unit</a>                  | <a href="#">Pediatric Department</a>          |
| <a href="#">Cardiovascular Surgery Care</a>     | <a href="#">Laboratory Services - Anatomical</a>     | <a href="#">Pharmacy Services</a>             |
| <a href="#">Clinical Psychiatry</a>             | <a href="#">Magnetic Resonance Imaging</a>           | <a href="#">Physical Therapy</a>              |
| <a href="#">Computerized Tomography Scanner</a> | <a href="#">Neo-Natal Nursery</a>                    | <a href="#">Postoperative Recovery Room</a>   |
| <a href="#">Dental Services</a>                 | <a href="#">Neurosurgery</a>                         | <a href="#">Respiratory Therapy</a>           |
| <a href="#">Diagnostic Ultrasound</a>           | <a href="#">Nuclear Medicine</a>                     | <a href="#">Social Services</a>               |
| <a href="#">Dietary Services</a>                |  | <a href="#">Speech Pathology</a>              |

Electrocardiography  
Emergency Department

Department  
Observation Beds  
(Los<24hrs)  
Obstetrics Department  
Open Heart Surgery

**Accreditations**

JCAHO  
Medicare

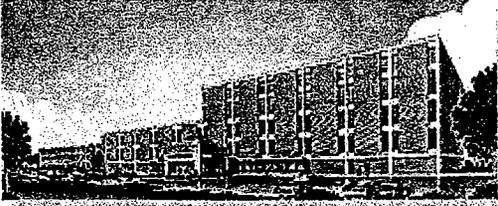
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## PHOENIXVILLE HOSPITAL



Phoenixville Hospital  
140 Nutt Road  
Phoenixville, PA 19460  
(610) 983-1550

### About Phoenixville Hospital

Phoenixville Hospital started in 1893 with one small brick building. Today we serve more than 8,000 inpatients each year, and nearly 20,000 people visit our Emergency Room annually. Thousands of others are referred to us for physical therapy, lab tests and diagnostic imaging. Each year, obstetricians deliver more than 1,300 babies in our Maternity Pavilion.

With five floors and 106 beds (private and semi-private accommodations), we continue to serve your needs. We also house a 21-bed transitional care unit and a 20-bed nursery.

We offer many health education programs throughout the year, as well as hospital tours for children and activities to help you get to know us better.

Whether you need medical care or help in finding a new physician, want education to help improve or safeguard your health, or are interested in employment opportunities, we have much to offer. Please call (610) 983-1554 or drop by to see us soon.

Cordially,

The Staff and Management of Phoenixville Hospital

[Executive Director's Message](#)

[Find a physician on staff at Phoenixville Hospital](#)

[Services at Phoenixville Hospital](#)

[Visiting Phoenixville Hospital](#)

[About the University of Pennsylvania Health System](#)

71P

**COUNT  
EMPLOYEES**

|           |    |
|-----------|----|
| 8088      | 1  |
| 8221      | 1  |
| 16460     | 1  |
| 16464     | 1  |
| 17083     | 1  |
| 17110     | 1  |
| 17339     | 1  |
| 17603     | 1  |
| 18017     | 1  |
| 18036     | 1  |
| 18054     | 1  |
| 18056     | 1  |
| 18062     | 1  |
| 18073     | 1  |
| 18074     | 3  |
| 18915     | 1  |
| 18944     | 1  |
| 18957     | 1  |
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| 19002     | 1  |
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| 19036     | 1  |
| 19044     | 1  |
| 19073     | 1  |
| 19075     | 1  |
| 19083     | 1  |
| 19087     | 10 |
| 190875820 | 1  |
| 19104     | 1  |
| 19111     | 1  |
| 19114     | 1  |
| 19301     | 1  |
| 19312     | 2  |
| 19320     | 8  |
| 19333     | 1  |
| 19335     | 23 |
| 19341     | 12 |
| 19343     | 4  |
| 19344     | 4  |
| 19355     | 4  |
| 19365     | 1  |
| 19380     | 12 |

*Phoenixville Hospital*

COUNT  
EMPLOYEES

|           |     |
|-----------|-----|
| 382       | 1   |
| 19401     | 3   |
| 19403     | 27  |
| 19404     | 1   |
| 19405     | 1   |
| 19406     | 4   |
| 19407     | 1   |
| 194080408 | 1   |
| 19421     | 1   |
| 19422     | 1   |
| 19425     | 8   |
| 19426     | 43  |
| 19428     | 1   |
| 19438     | 2   |
| 19442     | 7   |
| 19446     | 3   |
| 19453     | 5   |
| 19457     | 3   |
| 19460     | 271 |
| 194602572 | 1   |
| 19462     | 2   |
| 19464     | 101 |
| 19465     | 37  |
| 194657803 | 1   |
| 168       | 80  |
| 1470      | 1   |
| 1472      | 1   |
| 19473     | 16  |
| 19475     | 62  |
| 19481     | 1   |
| 19504     | 4   |
| 19505     | 4   |
| 19508     | 10  |
| 19510     | 1   |
| 19512     | 15  |
| 195121808 | 1   |
| 19518     | 12  |
| 195181012 | 1   |
| 19520     | 13  |
| 19522     | 2   |
| 19525     | 18  |
| 19533     | 1   |
| 19540     | 4   |
| 195419386 | 1   |

| P       | COUNT | EMPLOYEES |
|---------|-------|-----------|
| 9543    | 2     |           |
| 19601   | 1     |           |
| 19602   | 1     |           |
| 19605   | 1     |           |
| 19606   | 12    |           |
| 19607   | 1     |           |
| 19650   | 1     |           |
| 19702   | 1     |           |
| 19707   | 1     |           |
| 19806   | 1     |           |
| 21117   | 1     |           |
| 21228   | 1     |           |
| OVERALL | 919   |           |

*695*  
*75*  
*424*  
*4670*



# Pottstown Medical Specialists, Inc.

THE QUALITY, COMPASSIONATE HEALTHCARE THAT YOU EXPECT AND DESERVE

## WELCOME



Pottstown Medical Specialists, Inc. is a physician owned multi-specialty group practice with offices throughout the Berks, Chester and Montgomery Counties that are dedicated to providing quality healthcare to the residents of the tri-county area (Southeastern Pennsylvania).



Phoenixville Hospital (Patients)

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 3065 1

1348 Tri-County Community  
 - 468 Phoenixville  
 880

TOTAL 1640



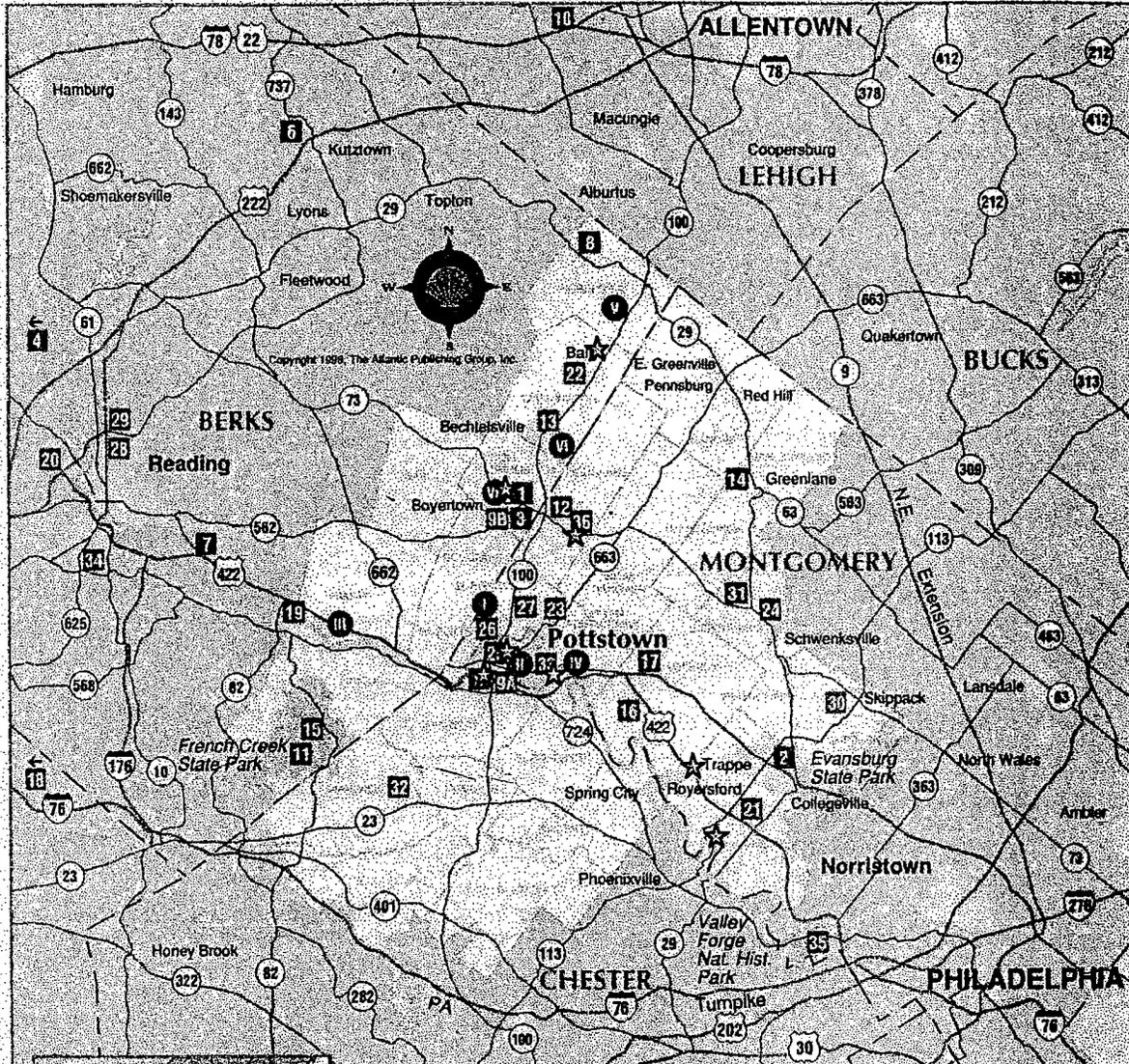
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# Tri-County Community Map Pottstown Medical Specialist, Inc. Locations

## Sites of Interest & Lodging Greater Pottstown/Boyertown, Pennsylvania

Compiled by The Tri-County Area Medical Specialist, Inc. Information from Valley Forge Community and Visitor's Bureau.



**Distances to:**

|                       |           |
|-----------------------|-----------|
| Allentown.....        | 27 miles  |
| Atlantic City.....    | 90 miles  |
| King of Prussia.....  | 20 miles  |
| New York City.....    | 120 miles |
| Philadelphia.....     | 40 miles  |
| Pocono Mountains..... | 68 miles  |
| Reading.....          | 16 miles  |
| Washington, D.C.....  | 150 miles |
| West Chester.....     | 20 miles  |

*Valley Forge* Pennsylvania  
Memories last a lifetime.

**Tri-County Area Hotels, Motels, Bed & Breakfasts**

|                                     |                |
|-------------------------------------|----------------|
| ● Comfort Inn.....                  | (610) 326-5000 |
| Ⓜ Days Inn.....                     | (610) 970-1101 |
| Ⓜ Econo Lodge of Douglasville.....  | (610) 395-3016 |
| Ⓜ Holiday Inn Express.....          | (610) 327-3300 |
| Ⓜ The Inn at Bally Spring Farm..... | (610) 845-7781 |
| Ⓜ Mel-Dor Motel, Inc.....           | (610) 367-2626 |
| Ⓜ Twin Turrets Inn.....             | (610) 367-4513 |

See other side for a listing of Sites of Interest

(Sources: Tri-County Area Business Guide 1998/1999, p.3, www.pottsmmed.com)  
(★ Indicates Pottstown Medical Specialist, Inc. locations.)



# Pottstown Medical Specialists, Inc.

**drk**

THE QUALITY, COMPASSIONATE HEALTHCARE THAT YOU EXPECT AND DESERVE

## PMSI Locations



**Bally Medical Group**

*Family Practice*  
1315 New Route 100  
Barto, PA 19504  
(610) 367-2575  
(610)845-2011

**Office Hours**  
Mon-Thurs, 8  
a.m. - 9 p.m.  
Friday, 8 a.m. -  
5 p.m.  
Saturday, 8  
a.m. - 12 p.m.

Get Driving  
Directions!



**Boyertown Medical Associates**

*Family Practice*  
23 North Walnut  
Street  
Boyertown, PA 19512  
(610) 367-2259

**Office Hours**  
Mon, Thurs 8  
a.m. - 8 p.m.  
Tues, Wed 8  
a.m. - 8 p.m.  
Friday 8 a.m. -  
3 p.m.

Get Driving  
Directions!



**Kimberton Medical Associates**

*Nephrology,  
Internal Medicine*  
300 Schuylkill Road  
Phoenixville, Pa.  
19460  
(610) 983-9994

**Office Hours**  
Mon, Tues,  
Thurs 9a.m.-  
7p.m.  
Wed, Sat  
9a.m.-12p.m.  
Friday 9a.m.-  
5p.m.

Get Driving  
Directions!



**New Hanover Family Practice**

*Family Practice*  
1885 Swamp Pike,  
Suite 106  
Gilbertsville, PA  
19525  
(610) 718-9992

**Office Hours**  
Mon, Thurs  
9a.m.- 7p.m.  
Tuesday 9a.m.-  
4p.m.  
Wednesday  
9a.m.-5p.m.  
Friday 9a.m.-  
2p.m.

Get Driving

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match up agai  
height?

**Calories**  
Estimate  
calories you br  
move!

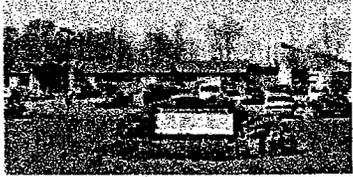
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**Laurus Health**

Search for ans  
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news and info

Su



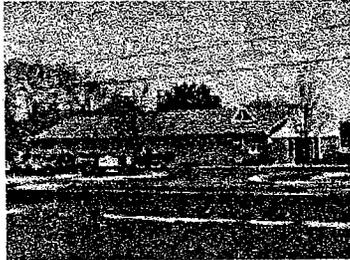
**Pottstown Medical Specialists**

*Cardiology,  
Gastroenterology  
Pulmonary Diseases,  
Internal Medicine  
Hematology/Oncology*  
1591 Medical Drive  
Pottstown, PA 19464  
(610) 326-8005

**Office Hours**

Mon-Wed  
8:30a.m.-  
8:30p.m.  
Thursday  
8:30a.m.-  
5:30p.m.  
Friday  
8:30a.m.-  
12:30p.m.

Get Driving  
Directions!



**Spring-Ford Family Practice**

*Family Practice*  
307 South Lewis Road  
Royersford, PA 19468  
(610) 792-0300

**Office Hours**

Mon, Tues  
7a.m.- 7p.m.  
Wed, Thurs  
7a.m.-8p.m.  
Friday 7a.m.-  
5p.m.

Get Driving  
Directions!



**Stowe Family Practice**

*Family Practice,  
Internal Medicine*  
555 Glasgow Street  
Stowe, PA 19464  
(610) 323-4510

**Office Hours**

Mon 8:30a.m.-  
8p.m.  
Tues, Wed  
8:30a.m.-5p.m.  
Thurs 8a.m.-  
8p.m.  
Fri 8a.m.-  
12p.m.

Get Driving  
Directions!



**Ambrose B. Peterman, III, D.O.**

*Family Practice*  
545 High Street  
Pottstown, PA 19464  
(610) 327-3788

**Office Hours**

Mon, Tues  
8:30a.m.- 6p.m.  
Wed, Fri  
8:30a.m.-  
12:30p.m.  
Thurs 9a.m.-  
5p.m.

Get Driving  
Directions!

**The Orthopaedic and Athletic  
Medicine Center**

599 Arcola Road  
Collegeville, PA  
19426  
610-409-6200

**Office Hours**

Mon - Fri  
8a.m.- 5p.m.

Get Driving  
Directions!

## PMSI History

Pottstown Medical Specialists, Inc. was formed in August of 1978, first known as Deviney, Guthrie & Popolow, LTD, from the merging of three separate practices of internal medicine. In May of 1980 the office was moved into the current location at 1591 Medical Drive and the company name became Pottstown Medical Specialists, Inc. (PMSI). Over the next 20 years PMSI added 3 gastroenterologists, 3 cardiologists, 2 pulmonologists, 2 nephrologists, 2 internists, and an oncologist to its specialty roster. Complimenting these physicians are services such as The Heart Center, a comprehensive cardiac rehabilitation program; nutrition counseling; a state of the art endoscopy suite and a nuclear cardiology camera.

PMSI has also developed a strong family and general practice division. This growth has been accomplished by the acquisition and merger of practices as well as opening new practices which are strategically located throughout the tri-county area. Our mission is to provide quality, compassionate care to the residents of our communities which will improve and/or maintain their health.

In May of 1998 PMSI partnered with a large tertiary hospital, Jefferson, and the local community hospital, Pottstown Memorial Medical Center. This unity among providers allows for a continuum of care second to none. As partners, PMSI, Jefferson and Pottstown Memorial move into the new millennium with a goal. We want to be your healthcare provider. We want you to make that decision based on the quality of care that you receive when you visit any one of our facilities. We want you to be satisfied and content. More importantly, we want you to be healthy.

Quality health care is an important part of everyone's life. The residents of the Tri-County area benefit from state-of-the-art medical technology along with warm, personal care and attention.

Complete health care facilities are available to everyone in the Tri-County area. The 295-bed Pottstown Memorial Medical Center (PMMC), located at East High Street and Armand Hammer Boulevard, is a modern facility that provides comprehensive health care services for the entire family. PMMC has a 24-hour emergency department and a

## Health Care



Walnut Woods provides one, two bedroom and studio apartment retirement living in downtown Boyertown at the former Boyertown Casket Company site.

medical/dental staff numbering more than 200 physicians offering thirty medical specialties. An additional 1,050 people are employed by PMMC, including professionally trained nurses and therapists. New mothers experience maternity care at its best at PMMC's delivery and recovery (LDR) rooms, from pre-natal care to the birthing experience.

The newly introduced Home Care program brings the highest quality hospital services to the patient's home. Home Care's registered nurses are on call 24 hours a day, seven days a week.

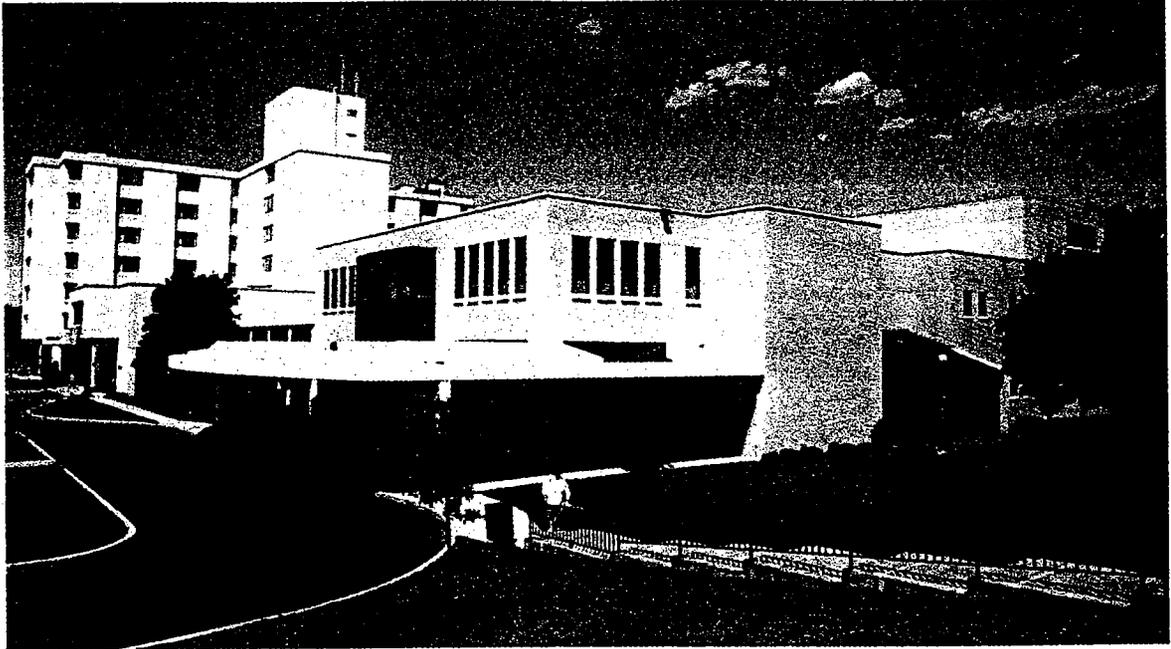
Pottstown Memorial Regional Cancer Center offers quality cancer care close to home. A multi-disciplinary cancer care team utilizes innovative cancer therapies to ensure that local residents receive the best care without having to travel long distances.

The Cardiac Health Center offers a full array of diagnostic testing, including a catheterization laboratory as well as a chest pain and pacemaker program.

PMMC's Occupational Health and Work Recovery programs continue to work closely with over 200 local businesses and industries. Services offered include drug screenings, injury protocols and a comprehensive return-to-work therapy program.

The Positive Approach to Total Health (PATH) program at PMMC offers health screenings, educational classes and support groups throughout the year to help local residents make healthy and informed health care decisions.

Nursing homes provide an important service to patients who require professional care. The Tri-County area is fortunate to have several skilled nursing homes and rehabilitation facilities. Manatawny Manor in Kenilworth has recently added a special care unit for those



Pottstown Memorial Medical Center's campus includes the main hospital building and the Outpatient Pavilion, added in 1994 to make outpatient surgery and testing more convenient for local residents. Also located in the Outpatient Care Pavilion is Pottstown Memorial Regional Cancer Center, now affiliated with Fox Chase Cancer Center, as well as the hospital's Home Care department.

with Alzheimer's disease and other related dementias. Manor Care in Pottstown is a 159-bed skilled nursing facility with a 24-bed arcadia unit, specializing in Alzheimer's services, along with a 64-bed adjoining personal care center. Also serving our area are Coventry Manor Nursing Home in Coventryville, Frederick Mennonite Home in Upper Frederick, Sanatoga Manor, located in Lower Pottsgrove Township, and the Montgomery County Geriatric and Rehab Center near Royersford.

Park Lane Commons is the area's newest assisted living facility, located in Lower Pottsgrove Township.

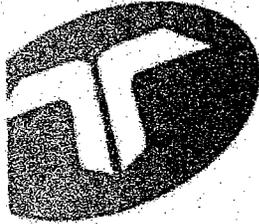
HealthSouth provides cost-efficient care to everyone in need of sports medicine or occupational therapy and is the nation's largest provider of rehabilitation services with more than 500 locations in 37 states.

The Tri-County area's health care network would not be complete without the support systems offered by agencies who help care for

more ...



Manatawny Manor, located on Route 724 in Pottstown, has been providing quality health care to the Tri-County area for over 24 years. The facility provides skilled nursing care, assisted living, a special care unit for the beginning stages of Alzheimer's Disease, and an adult daycare services program.



# *TriCounty Area Chamber of Commerce*

Membership  
Application

TriCounty  
Member Mall

Chamber Calendar

Community  
Calendar

Area History

Cultural Arts

Demographics

Economic  
Development

Education

Government

Located in Pottstown, Pennsylvania,  
"Serving Northern Chester,  
Southern Berks,  
Western Montgomery counties,  
and the Route 422 Corridor."

Effecting Change in a Thriving Region

### **Our Mission**

To proactively impact the business climate and quality of life in the  
Tri-County region by providing leadership through economic,

### Chamber's Newsmagazine

The 2000 Pennsylvania Chamber of Commerce Executives  
(PCCE)  
"Newsletter Award of Excellence" Winner!

Local Weather

**Pottstown, PA**

**60°F**

**Overcast**

**at 9:54 AM**

Health Care

Publications

Recreation

Transportation



---

**Contact Information:**

**Phone:** 610.326.2900

**Fax:** 610.970.9705

**Address:** 135 E. High St., Pottstown, PA 19464

Directions to the TriCounty Area Chamber of Commerce



**President:**

**Dale Mahle**

[tcaccdpm@ptd.net](mailto:tcaccdpm@ptd.net)

**V.P. of Administration:**

**Eileen Dautrich**

[tcacesd@ptd.net](mailto:tcacesd@ptd.net)

**Director of Marketing:**

**Megan McLaughlin**

[tcaccmam@ptd.net](mailto:tcaccmam@ptd.net)

**Business Manager:**

**Jeff Dentler**

[tcaccjsd@ptd.net](mailto:tcaccjsd@ptd.net)

**Special Events Coordinator:**

**Sandy Allebach**

[tcaccsla@ptd.net](mailto:tcaccsla@ptd.net)

**General Information**

[tcacc@ptd.net](mailto:tcacc@ptd.net)

**Webmaster**

[tcaccjsd@ptd.net](mailto:tcaccjsd@ptd.net)

|                        |                          |                         |
|------------------------|--------------------------|-------------------------|
| Free Web Site - 50megs | Free Stats - SiteTracker | Free Store - BizHostPro |
| "I can fix it"         |                          |                         |



TRICOUNTY AREA  
CHAMBER OF COMMERCE  
AN ACCREDITED CHAMBER OF COMMERCE

March 27, 2001

Mr. David Cocci  
Apex Federal Credit Union  
PO Box 3179  
Pottstown, PA 19464

Dear Mr. Cocci:

This letter is to confirm that businesses in Phoenixville, PA are, or are eligible to become, members of the TriCounty Area Chamber of Commerce.

Sincerely,

Jeff Dentler  
Business Manager



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**TELECON**

**TO:** Eileen Dautrich, TriCounty Area Chamber of Commerce  
**FROM:** IA Cynthia Vaughn  
**PHONE:** (610) 326-2900  
**SUBJ:** Phoenixville's relationship to the Tri-County Area  
**DATE:** 7/2/01

**DISTRIBUTION:**

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**COMMENTS:**

I called TriCounty Area Chamber of Commerce to determine if Phoenixville is part of the Tri-County Area per its map and visitor's guide. Eileen stated that they do not consider Phoenixville to be part of the Tri County Area since it has its own Chamber of Commerce; however, they do have some members from Phoenixville. She further stated that the Tri-County Area consists of 41 townships and boroughs, and Phoenixville is not included. She agreed to fax me a listing of those municipalities. I received the attached fax.



# TriCounty Area Chamber of Commerce

Facsimile Cover Sheet



Mark Your Calendar . . .

- **Membership Breakfast w/ Dr. G. Terry Madonna**  
Thursday, November 8  
7:15 – 9 AM  
Elks Lodge, Pottstown
- **Economic Development Luncheon & EXPO**  
Thursday, November 15  
11 AM – 1:30 PM  
Sunnybrook Ballroom, Pottstown
- **Membership Mixer**  
Tuesday, November 27  
4:30 – 6:30 PM  
Berks County Bank,  
1565 E. High St.,  
Pottstown

Visit the Chamber's  
Calendar & Community  
Calendar at  
[www.tricopa.com](http://www.tricopa.com)

|                                    |   |
|------------------------------------|---|
| To:<br><b>Lori</b>                 | Company:  |
| Fax Number:<br><b>703-519-4620</b> | From:<br><b>Jeff</b>                            |
| Fax File Number:                   |   |
| Date:<br><b>10/30/01</b>           | Number of Pages Including Cover Sheet: <b>3</b> |

Message: Per your request following is a list of our members in the Borough of Phoenixville, PA.

**Featured Member Benefit of the Month:  
Flyer Insert**

Looking for new customers? Inserting a flyer into the *Route 422 Business Advisor* is an inexpensive way to promote your company to Chamber Members. You provide 1,000 flyers and the Chamber will do all the work! The cost to insert a flyer is \$275.00. Call Megan at 610.326.2900 for requirements.

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135 High Street, Pottstown, PA 19464

Phone: 610.326.2900 Fax: 610.970.9705

Dale Mahle, President:  
tcaccdpm@ptd.net

Megan Bauer, Marketing Director:  
tcaccmam@ptd.net

Eileen Dautrich, V.P. of Administration:  
tcaccesd@ptd.net

Sandy Allebach, Special Events Coordinator:  
tcacc@ptd.net

Jeff Dentler, V.P. of Finance:  
tcaccjsd@ptd.net

Stephanie LaManna, Director of Membership  
Development and Services: tcaccsel@ptd.net

Deborah Sowisdral, Administrative Assistant.  
tcacc@ptd.net

[www.tricopa.com](http://www.tricopa.com)

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**AEG Financial Services**  
The Commons at Valley Forge  
1288 Valley Forge Rd., #53  
Phoenixville, PA 19460-2681  
610-917-8940  
610-917-8962 (F)

**Axler / Kessler Dental Associates**  
1150 Valley Forge Rd., Suite 101  
Phoenixville, PA 19460  
610-933-3342  
610-983-9122 (F)

**Cedar Hollow Recycling**  
100 Paradise St.  
PO Box 762  
Phoenixville, PA 19460  
610-983-0193  
610-889-9559 (F)

**Citizen Advocacy of Chester County**  
205 Church St.  
Phoenixville, PA 19460  
610-933-1299  
610-933-7438 (F)

**Cypress Energy, LP**  
Village at Eland, Suite 802  
Phoenixville, PA 19460  
610-935-9232  
[www.cypress-energy.com](http://www.cypress-energy.com)

**Neuber Environmental Services, Inc.**  
42 Ridge Rd.  
PO Box 541  
Phoenixville, PA 19460-0541  
610-933-4332  
610-983-9884 (F)

**Potty Queen**  
200 Lincoln Ave., Suite 108  
Phoenixville, PA 19460  
610-935-1744  
610-935-1746 (F)  
[www.pottyqueen.com](http://www.pottyqueen.com)

**Reitnour Investment Properties**  
**1260 Valley Forge Rd., Suite 103**  
**Phoenixville, PA 19460**  
**610-935-9656**  
**610-935-9609 (F)**

**Schuylkill Valley Vending**  
**1300 Melvin Rd.**  
**Phoenixville, PA 19460**  
**610-935-9714**



# TriCounty Area Chamber of Commerce

Facsimile Cover Sheet



Mark Your Calendar . . .

- **Membership Mixer**  
Twin Turrets Inn,  
Boyertown  
Co-Sponsored by  
Pollack Furs  
Tuesday, August 21  
4:30 – 6:30 PM
- **Membership Breakfast**  
Speaker: TBA  
Thursday, September 13  
7:15 – 9 AM  
Elks Lodge, Pottstown

For detailed Chamber event information  
please contact the Chamber or visit  
[www.tricopa.com](http://www.tricopa.com).

|                              |  |
|------------------------------|--|
| To:<br><i>Cynthia Vaughn</i> | Company:   |
| Fax Number:                  | From:<br><i>Eileen Dautrich</i>                    |
| Fax File Number:             | Number of Pages Including<br>Cover Sheet: <i>2</i> |
| Date:<br><i>7/2/01</i>       |  |

Message: *As per our phone conversation  
this morning, attached please find  
a list of municipalities in our  
Chamber coverage area.*

**Featured Member Benefit of the Month:  
Group Health Insurance**

TriCounty Area Chamber Members can take advantage of the Chamber's group buying power through the Chamber's group health insurance program. Chamber Members can receive a discounted rate - just call us at 610.326.2900.

### CONFIDENTIALITY OF FACSIMILE TRANSMISSIONS

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135 High Street, Pottstown, PA 19464

Phone: 610.326.2900

Fax: 610.970.9705

Dale Mahle, President:  
[tcaccdpm@ptd.net](mailto:tcaccdpm@ptd.net)

Megan McLaughlin, Marketing Director:  
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[tcaccesd@ptd.net](mailto:tcaccesd@ptd.net)

Jeff Dentler, Business Manager:  
[tcaccjsd@ptd.net](mailto:tcaccjsd@ptd.net)

Sandy Allebach, Special Events Coordinator:  
[tcaccsla@ptd.net](mailto:tcaccsla@ptd.net)

General e-mail:  
[tcacc@ptd.net](mailto:tcacc@ptd.net)

[www.tricopa.com](http://www.tricopa.com)

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# Tri-County Area Municipal Information 2000

| Township/Borough          | Address                                     | Phone        | Township/Borough<br>Manager                      | Type of<br>Government  | County     | Population | Sq. Mi. |
|---------------------------|---|--------------|--|------------------------|------------|------------|---------|
| Amity Township            | 2004 Wewertown Rd. • Douglassville 19518    | 610.689.6000 | George Tindall, Mgr.                             | 5 Supervisors          | Berks      | 7500       | 18.2    |
| Bally Borough             | PO Box 217 • Bally 19503                    | 610.845.2351 | Toni Hemerka, Mgr.                               | 7 Council People       | Berks      | 975        | 2.5     |
| Bechtelsville Borough     | PO Box 295 • Bechtelsville 19505            | 610.367.8100 | Sandra Moser, Sec.                               | 7 Council People       | Berks      | 905        | 1.7     |
| Birdsboro Borough         | 113 E. Main St. • Birdsboro 19508           | 610.582.6030 | Ronald M. Ewing                                  | 7 Council People       | Berks      | 4222       | 1.1     |
| Boyetown Borough          | 100 S. Washington St. • Boyertown 19512     | 610.369.3028 | Patricia A. Spaide, Mgr.                         | 7 Council People       | Berks      | 3743       | 8.7     |
| Colebrookdale Township    | 765 W. Philadelphia Ave. • Boyertown 19512  | 610.369.1362 | Cynthia Clemmer                                  | Board of Commissioners | Berks      | 5469       | 8.1     |
| Collegetown Borough       | 491 E. Main Street • Collegetown 19426      | 610.489.9208 | Jane B. Griffiths, Mgr.                          | 7 Council People       | Montgomery | 4113       | 1.1     |
| Douglass (Berks) Township | 1068 Douglass Drive • Boyertown 19512       | 610.367.8500 | Eileen Pinder, Sec./Treas.                       | 3 Supervisors          | Berks      | 3200       | 14.0    |
| Douglass (Mont.) Township | 1320 E. Phila. Ave. • Gilbertsville 19525   | 610.367.6062 | Georgann Rohrbach, Sec.                          | 3 Supervisors          | Montgomery | 7048       | 13.5    |
| Earl Township             | 19 Schoolhouse Rd. • Boyertown 19512        | 610.367.9673 | Michele Peterson, Sec./Treas.                    | 3 Supervisors          | Berks      | 3010       | 1.7     |
| East Coventry Township    | 855 Ellis Woods Rd. • Pottstown 19465       | 610.495.5443 | Robert E. Ihlein, Mgr.                           | 3 Supervisors          | Chester    | 4500       | 1.7     |
| East Greenville Borough   | 206 Main Street E. Greenville 18041         | 215.679.5194 | Donald Huff, Mgr.                                | 7 Council People       | Montgomery | 3100       | 6.0     |
| East Nantmeal Township    | 3383 Conestoga Rd. • Glenmore 19343         | 610.458.5780 | Kathleen Brumfield, Sec.                         | 3 Supervisors          | Chester    | 1425       | 16.8    |
| East Vincent Township     | 262 Ridge Rd. Spring City 19475             | 610.933.4424 | Walter C. Zaremba, Jr., Sec.                     | 3 Supervisors          | Chester    | 4600       | 1.0     |
| Green Lane Borough        | PO Box 514 • Green Lane 18054               | 215.234.8633 | Midge Fulcher, Sec.                              | 5 Council People       | Montgomery | 500        | 1.4     |
| Hereford Township         | PO Box 225 • Hereford 18056                 | 610.845.2929 | Patricia White, Sec.                             | 3 Supervisors          | Berks      | 3026       | 15.5    |
| Limerick Township         | 646 W. Ridge Pike • Limerick 19468          | 610.495.6432 | Edward J. Fink, Mgr.                             | 5 Supervisors          | Montgomery | 9000       | 21.1    |
| Lower Frederick Township  | 53 Spring Mount Rd. • Zieglersville 19462   | 610.287.8857 | Lorraine Cuddy                                   | 3 Supervisors          | Montgomery | 3900       | 8.7     |
| Lower Pottsgrove          | 2199 Buchert Rd. • Pottstown 19464          | 610.323.0436 | Rodney Hawthorne                                 | 5 Commissioners        | Montgomery | 8808       | 7.5     |
| Marlborough Township      | 6040 Upper Ridge Rd. • Green Lane 18054     | 215.234.9300 | Eleanor F. Sadorf, Mgr.                          | 3 Supervisors          | Montgomery | 3116       | 7.1     |
| New Hanover Township      | 2943 N. Charlotte St. • Gilbertsville 19525 | 610.323.1008 | Anne W. Klepfer                                  | 5 Supervisors          | Montgomery | 7212       | 22.1    |
| North Coventry Township   | 845 S. Hanover St. • Pottstown 19465        | 610.323.1694 | Robert Layman, Mgr.                              | 5 Supervisors          | Chester    | 7506       | 13.3    |
| Pennsburg Borough         | 76 W. 6th St. • Pennsburg 18073             | 215.679.4546 | Jeanne Hopkins, Sec.                             | 7 Council People       | Montgomery | 2333       | 5.9     |
| Perkiomen Township        | 1 Trappe Rd. • Collegetown 19426            | 610.489.4034 | Cecile Daniel                                    | 5 Supervisors          | Montgomery | 3200       | 4.7     |
| Pottstown Borough         | 100 East High St. • Pottstown 19464         | 610.970.6500 | Robert C. Jones, Mgr.                            | 7 Council People       | Montgomery | 22,871     | 5.3     |
| Red Hill Borough          | 56 W. 4th St. • Red Hill 18076              | 215.679.2040 | Dawn Lezerman, Sec.                              | 7 Council People       | Montgomery | 1938       | 3.8     |
| Royersford Borough        | PO Box 188 • Royersford 19468               | 610.948.3737 | Robert T. Uinspead, Mgr.                         | 7 Council People       | Montgomery | 4452       | 2.8     |
| Schwenksville Borough     | 140 Main St. • Schwenksville 19473          | 610.287.7442 | F. Thomas Snyder                                 | 6 Council People       | Montgomery | 1365       | 1.1     |
| Skippack Township         | PO Box 164 • Skippack 19474                 | 610.584.5453 | Daniel Stonehouse, Mgr.                          | 5 Supervisors          | Montgomery | 8790       | 14.1    |
| South Coventry Township   | 1002 Ridge Rd. • Pottstown 19465            | 610.469.0444 | Mildred Donnell, Sec.                            | 3 Supervisors          | Chester    | 1682       | 7.8     |
| Spring City Borough       | 6 S. Church St. • Spring City 19475         | 610.948.3660 | Dennis Ritenhouse                                | 8 Council People       | Chester    | 3433       | 10.0    |
| Trappe Borough            | 525 W. Main St. • Trappe 19426              | 610.489.7181 | Patricia Katona, Adm./Sec.<br>Alan Carrack, Mgr. | 7 Council People       | Montgomery | 2115       | 2.3     |
| Union Township            | 177 Center Rd. • Douglassville 19518        | 610.385.3769 | Lori Burkhardt, Sec.                             | 3 Supervisors          | Berks      | 3440       | 23.1    |
| Upper Frederick Township  | PO Box 597 • Frederick 19435                | 610.754.6436 | Jennifer Bolognese                               | 3 Supervisors          | Montgomery | 2200       | 10.0    |
| Upper Hanover Township    | PO Box 27 • E. Greenville 18041             | 215.679.4401 | Stanley Seizinger, Jr., Mgr.                     | 5 Supervisors          | Montgomery | 4700       | 21.0    |
| Upper Pottsgrove Township | 1420 Heather Place • Pottstown 19464        | 610.323.8675 | David Paulsen, Mgr.                              | 5 Commissioners        | Montgomery | 3315       | 5.5     |
| Upper Providence Township | PO Box 406 • Oaks 19456                     | 610.933.9179 | George W. Wazerman III, Sec.                     | 3 Supervisors          | Montgomery | 9682       | 18.9    |
| Warwick Township          | 2500 Ridge Rd. • Elverson 19520             | 610.286.5557 | Joan Grimley, Sec.                               | 3 Supervisors          | Chester    | 2675       | 19.8    |
| Washington Township       | Barro Rd., Box 52 • Barro 19504             | 610.845.7760 | Sandra Moser                                     | 3 Supervisors          | Berks      | 3002       | 14.4    |
| West Pottsgrove Township  | 980 Greattown Rd. • Stowe 19464-6124        | 610.323.7717 | Roger D. Villano, Mgr.                           | 5 Commissioners        | Montgomery | 3817       | 2.5     |
| West Vincent Township     | Box 163 • Birchrunville 19421               | 610.827.7932 | Allen G. Heist, Mgr.                             | 3 Supervisors          | Chester    | 3150       | 1.7     |

**TELECON**

**TO:** Lori Peckne  
**FROM:** Trish Kugler, Pheonixville Area Chamber of Commerce  
**PHONE:** 610-933-3070  
**SUBJ:** Chamber Members  
**DATE:** October 31, 2001

**DISTRIBUTION:**

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**RD**  
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 **ARD**  
 **SSIC**  
 **X TELECON**

**COMMENTS:**

I contacted the Phoenixville Area Chamber of Commerce to determine how many of its members were from the Tri-County Area outside of Phoenixville, PA. Ms. Kugler stated that its membership does consist of members from the Tri-County Area.

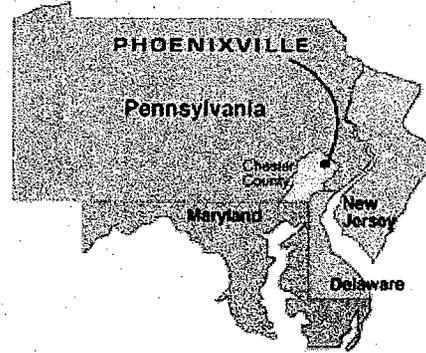
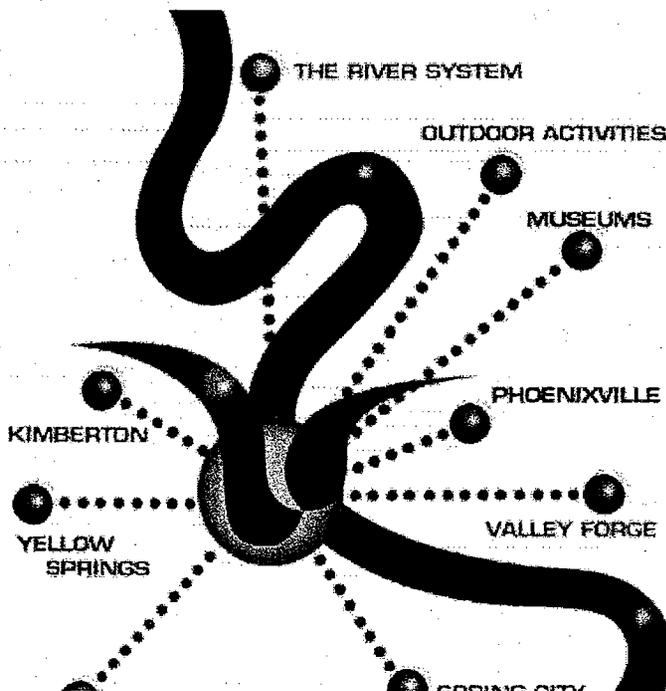
## The PHOENIXVILLE Area...

Located on the Northeastern edge of Chester County, on the Western bank of the Schuylkill River, across from Montgomery County, about 27 miles from Philadelphia.

Visit our calendar of events to find out the many events sponsored by the Chamber and the businesses in the community - most of them are free! In addition to Valley Forge attractions, historical home tours, Canal Day, Civil War reenactments, and many more, you'll be no more than 45 minutes from Philadelphia. Other nearby attractions include: Bucks County's New Hope and French Creek, the Brandywine Valley's Longwood Gardens, Lancaster and the ever-popular Reading outlets.

Drive through the countryside to see some of our famous covered bridges, historic architecture or stop at Historic Yellow Springs. Go to a play, go for a hike, get a bite to eat, skate or bike along the river at the Betzwood bike path, and finally, stay in one of our quaint bed and breakfast hotels - so much to do in this diverse countryside!

Click on each area below to find out more about the rich local history and interesting highlights...



Enter a City or US Zip:  

**Philadelphia, PA**  
Reported by Philadelphia, PA  
**Cloudy**



Med Oct 31 08:54 AM ET  
Temperature: 51°F/11°C  
Humidity: 52%  
Barometer: 30.57in/1036mb  
Winds: NE at 5mph/8kph

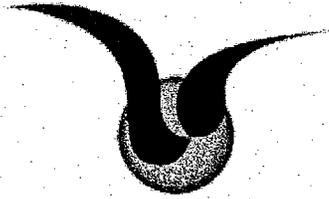
Click for Forecast  
  
weather.com



CHARLESTOWN

PHOENIXVILLE





## What can the Chamber do for YOU?

---

### Promote Your Business

The Phoenixville Area Chamber of Commerce is an independent organization that represents the business interests of Northeastern Chester County and Western Montgomery County.

The Chamber's mission is "to advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the area, address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community."

The Chamber is primarily a business organization, funded solely through its members' investments and activities. It is governed by a volunteer Board of Directors elected by its membership.

### Serve Your Needs

Members of the Phoenixville Area Chamber of Commerce have access to many benefits and discounts which save time and money to put into your business.

- Cost effective group insurance with coverage options of your choice
- Long distance and cellular telephone discounts
- Long term disability insurance at a discount
- Marketing brochures of the Schuylkill River Valley Region
- Free listing on the Chamber's web site
- Member to member special offers and discounts
- Special breakfast, luncheon and dinner forums featuring informative guest speakers and topics that affect your bottom line
- After Hours Gatherings that provide personal networking opportunities that promote your business

### Support Your Community

You can play an active role in the Chamber by taking the opportunity to join a committee of special interest to you. These include:

- Membership Services
- Legislative
- Activities

- Business Development
- Computer Web Site

[Back to top](#)

---

## Chamber Board of Directors

- Joseph A. Puleo, President
  - Ruth Ann Pete, First Vice President
  - Richard F. Stevens, Second Vice President
  - Charles Henry, Treasurer
  - Barbara Cohen, Executive Director
  - Trish Kugler, Administrative Assistant
  - Charles M. Henry, Past President
- 

## How to Join

### ***FEES:***

- \$100.00 - Civic Organizations
- \$800.00 - Utilities and Hospitals
- \$500.00 - Banks and S&L's
- \$100.00 - Individuals
- \$75.00 - Retirees
- \$150.00 - 1 to 5 employees
- \$200.00 - 6 to 10 employees
- \$300.00 - 11 to 25 employees
- \$400.00 - 26 to 50 employees
- \$450.00 - 51 to 99 employees
- \$550.00 - 100 to 199 employees
- \$650.00 - 200 to 299 employees
- \$700.00 - 300 to 399 employees
- \$750.00 - 400 to 499 employees
- \$800.00 - 500 or more employees

**Yes, I want to be a member. [Application form](#)**

**Phoenixville Area Chamber of Commerce  
P.O. Box 29**

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## Who We Are

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Route 422 Business Advisor Online (ISSN: 1523-9993) is the electronic version of the Route 422 Business Advisor (est. 1995), a free monthly news and issues magazine focusing on the burgeoning business community along the Route 422 Corridor in Southeastern Pennsylvania.

Copies are mailed directly to qualified business owners, managers, and key decision makers along the Route 422 Corridor from Reading through King of Prussia and beyond into Norristown, Plymouth Meeting and Conshohocken. Additional copies are bulk dropped at various locations throughout the region.

This web site contains the editorial archives from past issues of the Route 422 Business Advisor dating back to January 1996. There is also an archive of cover photos from the magazine arranged in reverse chronological order.

The current issue is presented as a unit, mirroring the presentation of the hard copy for the present month. Articles from past issues are arranged in archives under the headings of specific columns, or as general articles.

This site also contains a link to subscribe to the hard copy of the magazine, and a search engine is provided to assist in finding all relevant articles for a particular topic.

To contact us or submit material for publication through conventional means, call (610) 323-6253; fax (610) 970-6194; 228 Harley Rd., Pottstown, PA 19465-8238. Our email address is: editor@422business.com.

## Route 422 Business Advisor

228 Harley Road

Pottstown, PA 19465-8238

(610) 323-6253

Fax (610) 970-6194

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*Views expressed in articles published in the Route 422 Business Advisor are the views of the authors and individual contributors and are not to be attributed to the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless strictly stated. The Route 422 Business Advisor does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine nor the authors of these pages.*

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*Photo Credits as indicated throughout the publication also go to:*

## Bob Shoup Photography

389 Buchart Road, Pottstown, PA 19464 (610) 327-0188

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This site was designed and developed by Independent Webmaster Andy Shane and AdNet Services, Inc.



## Where We Circulate

For a comprehensive list of the types of businesses that receive the Route 422 Business Advisor see [Who We Reach](#)

The Route 422 Business Advisor is mailed free to owners and operators of businesses in the following municipalities located along the Route 422 business corridor.

- Audubon (19407)
- Bally (19503)
- Barto (19504)
- Berwyn (19312)
- Birdsboro (19508)
- Blue Bell (19422)
- Boyertown (19512)
- Bridgeport (19405)
- Center Square (19422)
- Chester Springs (19425)
- Collegeville (19426)
- Conshohocken (19428)
- Devon (19333)
- Douglassville (19518)
- Downingtown (19355)
- Eagleville (19408)
- Elverson (19520)
- Exton (19341)
- Frazer (19355)
- Gilbertsville (19525)
- Harleysville (19438)
- Honey Brook (19344)
- Jeffersonville (19403)
- Kimberton (19442)
- King of Prussia (19406)
- Limerick/Linfield (19468)
- Malvern (19355)
- Norristown (19401/19403)

- Oaks (19456)
- Paoli (19301)
- Parkerford (19457)
- Pennsburg (18073)
- Phoenixville (19453/19460)
- Plymouth Meeting (19462)
- Pottstown (19464/19465)
- Reading (19601/19602/19604/19605/19606/19607/19609/19611/19612)
- Royersford (19468)
- Sanatoga (19464)
- Sassamansville (19472)
- Schwenksville (19473)
- Skippack (19474)
- Spring City (19475)
- Stowe (19464)
- Trappe (19426)
- Trooper (19403)
- Uwchland (19480)
- Valley Forge (19481)
- Wayne (19087)
- West Chester (19380)
- West Conshohocken (19428)
- Wyomissing (19610)
- Zieglerville (19492)

Please Subscribe

## **TRICOUNTY HEALTH PARTNERSHIP**

TCHP is an active partnership in the healthy communities movement which began in Toronto in 1984. Pennsylvania boasts 70 partnerships to its credit.

The base premise of the healthy communities movement is that "well-informed people, working together in an effective process, can make a profound difference in the health and quality of people's lives within communities."

By working together and combining our expertise, knowledge, resources, energies and commitment, we will achieve a community where people want to live, work and play. A place to raise children.

We can strengthen families, prevent domestic violence, mentor our youth to leadership and increase self-esteem.

The TCHP believes our community must nurture and protect our members, provide opportunities to be healthy, communicate norms, and encourage the adoption of healthy behaviors. We must create the conditions in which people can be healthy. We must supply the tools for healthy lifestyle decision making.

Through the collaboration of many sectors of our community, including: public health, housing, business, elected officials, transportation, waste management, community design, economic development, social services, health care and citizens of all ages, we can improve the health and well-being of our community.



## **Tri County Health Partnership**

1600 East High Street • Pottstown, Pennsylvania 19464-5093

### **TRICOUNTY HEALTH PARTNERSHIP MISSION**

**THE Mission of the TriCounty Health Partnership is to identify physical, emotional, spiritual, environmental, economic and social needs of our community on an on-going basis. The partnership collaborates to implement efforts to address these identified needs for the health and well being of our community. We accomplish this through cooperative utilization of area resources and expertise.**

#### **OBJECTIVE:**

**To make the greater Pottstown area a healthy and safe community where people want to live, work and play.**

# TriCounty Health Partnership (TCHP)

- TCHP is an active partnership in the healthy communities movement which began in Toronto in 1984. Pennsylvania boasts 70 partnerships to its credit.
- The base premise of the healthy communities movement is that “well-informed people, working together in an effective process, can make a profound difference in the health and quality of people’s lives within communities.”
- By working together and combining our expertise, knowledge, resources, energies and commitment, we will achieve a community where people want to live, work and play. A place to raise children.
- We can strengthen families, prevent domestic violence, mentor our youth to leadership and increase self-esteem.
- The TCHP believes our community must nurture and protect our members, provide opportunities to be healthy, communicate norms, and encourage the adoption of healthy behaviors. We must create the conditions in which people can be healthy. We must supply the tools for healthy lifestyle decision making.
- Through the collaboration of many sectors of our community, including: public health, housing, business, elected officials, transportation, waste management, community design, economic development, social services, health care and citizens of all ages, we can improve the health and well being of our community.

## **GEOGRAPHIC FOCUS**

The Greater Pottstown Area: Includes – Western Montgomery County  
Eastern Berks County  
Northern Chester County

## **DESCRIPTION**

The TriCounty Health Partnership (TCHP) held its first meeting February 27, 1996 and initiated our community assessment process. We began by surveying the three counties through a random mailing to 10,000 households, then mailed 8,500 to random households in our geographic area. This gave us a base of analysis to compare our community to other communities in the surrounding counties, as well as noting key areas for improvement.

Next we held three focus groups for community input, (adolescent, low income and elderly/seniors, which were main identified areas of need), and a provider forum which further clarified areas of need. The process continued to a full day retreat where our community health improvement plan was developed, and three task forces were implemented to begin the application process.

The active task forces at this time are: Adolescent, Low Income and Domestic Violence. Each is composed of concerned community residents, clergy, health care providers, school district and service agency representatives. Each meets on a monthly basis, with all groups meeting on a quarterly basis to evaluate progress and plan accordingly.

## **MAJOR INITIATIVES**

**Adolescent Task Force (ATF)** – Youth identified peer-pressure, depression, lack of self-esteem and lack of structured, supervised recreational activities as major concerns. In July of 1997, the task force received a grant from the Montgomery County Health Department to improve the health and well being of our adolescent community members.

The ATF implemented:

- a Drug Free/Anti-Violence Youth Conference - 98 youth
- “What’s Up” – YMCA 5 week leadership series - 33 youth
- Phila. University of Arts – Cuban classical music - 26 youth
- Two fun activities (Go carting and Ice Skating) attended by 81
- Three Kings Party and altruism opportunity at Christmas

A model was implemented which would integrate adolescents of diverse cultural, economic and social groups. The youth experienced relationship building, were exposed to conflict resolution and options for handling peer pressure. They had opportunities to develop leadership skills and peer leaders were identified to serve as role models for making healthy life choices and realizing youth empowerment.

We are planning to implement a youth help line, manned by youth to serve as sounding boards for peers. We are in the discussion and investigation phase of implementing a peer mediation board in the schools.

**Low Income Task Force (LITF)** is currently addressing the identified problems of after hour's day care and transportation. After fact and data gathering, we are formulating funding proposals to seed a quality, extended hours, affordable child care program for the "working poor". The LITF is working with the area transit authority to provide service where the need is and extending hours to accommodate the off hours workers who must use public transportation to return home as well as collect their children from centers. We have developed an employer questionnaire to ascertain willingness to assist with paying for extended public transportation to their facilities. We are also requesting employers to complete a skills needed identification form that will be used to guide appropriate training programs in our community. This will provide a positive employer - employee match. There are other irons in the fire.

**Domestic Violence Task Force (DVTF)** - Adopted a zero tolerance policy and has a plan to increase awareness of this issue. The media plan includes utilizing billboards, buses and community poster boards with posters designed by school students. The plan includes placing stickers in public bathrooms with contact numbers on them. The DVTF is composing a directory for all public service agencies in the tri-county area listing all contact numbers and what they do as well as what they offer.

The TriCounty Health Partnership composition changes, as issues are solved and new issues surface. We are an ever-evolving movement with our focus on creating a healthier community.

## CONTACT

Patricia L. Eltz RN,MSN,CEN  
TriCounty Health Partnership Coordinator  
Pottstown Memorial Medical Center  
1600 E. High Street,  
Pottstown, PA. 19464  
**Telephone:** (610) 327-7585  
**Fax:** (610) 327-7432  
**Email:** peltz@pmmctr.org

Directory of Major Malls

## DIRECTORY OF MAJOR MALLS

### Coventry Mall

Rts. 724 & 100  
Pottstown, PA, 19465  
US

Center Design: Enclosed

MSA: 6160, Philadelphia, PA-NJ PMSA

GLA: 808,000

Population  
(10 mi. radius): 187,773

Household Income  
(10 mi. radius): 70,451

Search for:  in [Entire Site](#)

[Home Page](#) > [Store Finder](#) > [Store Finder Results](#)

### Store Finder Results

We found 5 stores near 19464

| Store Name                              | Store Address                               | Distance   | Phone          | Services   |
|---|---|------------|----------------|--|
| 1. <a href="#">Wai-Mart Store</a>       | 233 Shoemaker RD<br>Pottstown, PA 19464     | 1.5 miles  | (610) 327-3204 | Photo Center, Pharm:                               |
| 2. <a href="#">Wai-Mart Store</a>       | 5900 Perkiomen Avenue<br>Reading, PA 19606  | 11.6 miles | (610) 582-0505 | Photo Center, Pharm:                               |
| 3. <a href="#">Wai-Mart Store</a>       | 651 Main Street<br>Harleysville, PA 19438   | 12.6 miles | (215) 513-0205 | Photo Center, Pharm:                               |
| 4. <a href="#">Wai-Mart SuperCenter</a> | 5370 Allentown Pike<br>Temple, PA 19560     | 17.2 miles | (610) 939-0601 | Photo Center, Tire & Lube, Vision Center, Pharmacy |
| 5. <a href="#">Wai-Mart Store</a>       | 1135 Berkshire Blvd<br>Wyomissing, PA 19610 | 19.0 miles | (610) 376-5848 | Photo Center, Vision Center, Pharmacy              |



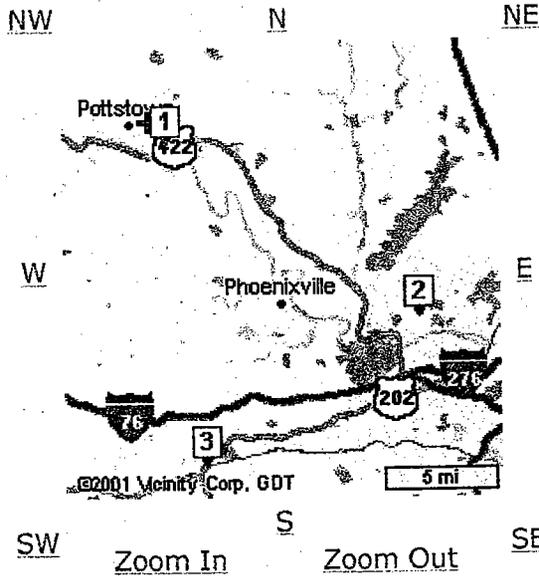
Click on the red map numbers for details about that location.

capw004

**Store Locator**

**Here are your closest Home Depot stores:**

**Pottstown, PA 19464**  
approximate city location



**1 Lower Pottsgrove**  
295 Armand Hammer  
Blvd  
Pottstown, PA 19464  
(610)718-9388  
[Directions](#)

**2 West Norriton**  
600 South Trooper  
Rd  
Norristown, PA 19403  
(610)631-7775  
[Directions](#)

**3 E  
Whiteland/Frazer,  
PA**  
690 Lancaster Pike  
Frazer, PA 19355  
(610)722-0707  
[Directions](#)

[Find Different](#)

NEWS SEARCH

Advanced search

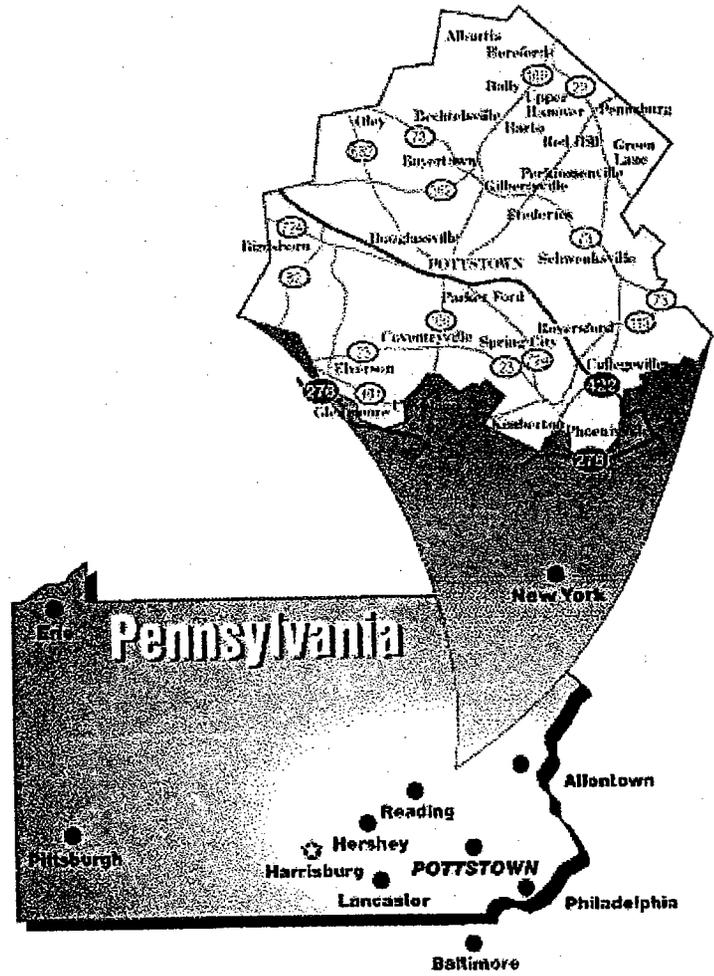
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May 15, 2000

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| ▶ Fun and Games           |
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| ▶ Progress 2001           |
| ▶ Lifestyles              |

**Greater Pottstown Area**



The Mercury is the leading daily newspaper in Western Montgomery, Northern Chester, and Eastern Berks Counties. Referred to as the "Greater Pottstown Area", this region enjoys all the flavor of a small town. Its residents are part of one of America's largest metropolitan areas. The center of this 625 square mile market is just one hour from Center City Philadelphia, 15 minutes from King of Prussia, and 19 minutes from Reading. The Mercury is published 7 days per week with a paid, audited circulation that guarantees consistent readership, and enables advertisers to select a



...continue best serving their needs.  
 Winner of 2 Pulitzer Prizes for journalistic achievement, The Mercury is distinguished and well-respected in the communities it serves. Area adults overwhelmingly embrace The Mercury and have made it their daily newspaper of choice.  
 The Mercury enjoys a commanding circulation and readership over all other area newspapers...in fact, The Mercury readership in this market exceeds that of all area daily newspapers combined! The Mercury is 80% home delivered - a real plus for advertisers since most purchasing decisions are made in the home.

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## Reader Opinions

Be the first person to voice your opinion on this story!

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Questions or comments? Email the Webmaster.

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WPAZ 1370 AM

STATION PROFILE 1999

1370 WPAZ HAS BEEN THE NEWS AND INFORMATION LEADER FOR THE TRI-COUNTY AREA (BERKS, MONTGOMERY, CHESTER) SINCE 1951. GENERATIONS HAVE GROWN UP DEPENDING ON 1370 WPAZ TO KEEP THEM UPDATED ON BREAKING NEWS AND COMMUNITY ISSUES.

1370 WPAZ PROVIDES NOT ONLY LOCAL NEWS BUT NATIONAL AND WORLD NEWS AS WELL AS NEWS AND COMMENTS FROM RADIO LEGEND PAUL HARVEY, THROUGH AN AFFILIATION WITH ABC RADIO NETWORKS. PLUS, WPAZ PROVIDES UP TO THE MINUTE SHADOW TRAFFIC REPORTS AND AREA WEATHER FORECASTS THROUGHOUT THE BROADCAST DAY. NO ONE INFORMS THE TRI-COUNTY AREA LIKE 1370 WPAZ!

1370 WPAZ LISTENERS CAN TUNE IN FOR INFORMATIVE TALK SHOWS PROVIDING TIPS ON EVERYTHING FROM BUSINESS PLANNING TO TRAVEL TIPS, SCHOOL ISSUES TO MEDICAL ADVICE. THESE PROGRAMS ARE PERFECT FOR LOCAL LISTENERS BECAUSE THEY'RE BROUGHT TO YOU BY LOCAL EXPERTS!

1370 WPAZ IS THE RECOGNIZED LEADER IN LIVE SPORTS COVERAGE...FEATURING READING PHILLIES BASEBALL, BOYERTOWN BEARS BASEBALL, URSINUS COLLEGE SPORTS, HIGH SCHOOL BASKETBALL, PLUS FULL SEASON COVERAGE OF HIGH SCHOOL FOOTBALL. IT'S ALL LIVE ON 1370 WPAZ!

**Headquarters:**

WPAZ 1370 AM  
224 Mangers Mill Road  
Pottstown, PA 19464  
(610) 326-4000  
FAX (610) 326-7984

**great SCOTT broadcasting**

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| AM<br>Radio | WKST<br>New Castle<br>PA | WSSR<br>Georgetown<br>DE | FM<br>Radio | WKST<br>Etwood City<br>PA | WZBH<br>Georgetown<br>DE | WOCO<br>Whealeville<br>MD | WJNE<br>Laurel<br>DE | WJTN<br>Germany Beach<br>DE |
|-------------|--------------------------|--------------------------|-------------|---------------------------|--------------------------|---------------------------|----------------------|-----------------------------|

# The Great Scott Stations

Headquarters:

**WPAZ**

Broadcast Lodge  
224 Maugers Mill Road  
Pottstown, PA 19464

Phone: **(610) 326-4000**

## AM STATIONS

**WPAZ-1370** ..... Pottstown, PA  
**WJWL-900** ..... Georgetown, DE  
**VK-1280** ..... Seaford, DE  
**WCHR-920** ..... Trenton, NJ

## FM STATIONS

**WZBH-93.5** ..... Georgetown, DE  
**NJYN-103.5** ..... Bethany Beach, DE  
**NOCQ-103.9** ..... Whaleyville, MD  
**NGBG-98.5** ..... Seaford, DE  
**NRBG-101.7** ..... Ocean View, DE  
**NJNE-95.3** ..... Laurel, DE  
**WNJO-94.5** ..... Trenton, NJ  
**NKHW-106.5** ..... Pocomoke City, MD  
**NKHI-107.5** ..... Exmore, VA



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**FOR LESS MONEY**

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- POTTSTOWN'S ONLY RADIO STATION
- ONE THOUSAND WATTS
- LOCAL NEWS FIRST
- TRI-COUNTIES FAVORITE LITE MUSIC
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- ABC NETWORK
- PAUL HARVEY
- B.I.E. - HOME SHOW
- HIGH SCHOOL FOOTBALL, BASKETBALL
- BEARS BASEBALL
- READING PHILLIES BASEBALL
- DAILY CONTESTS
- AUDIO ISSUES PROGRAM
- RELIGIOUS BROADCASTING SUNDAY

# WHO AND WHAT WE ARE

PCTV (Pottstown Community TV) is owned and operated by the Borough of Pottstown and provides local origination programming over Suburban Cable TV (The Lenfest Group) in over 65,000 homes in western Montgomery County, Northern Chester County and Eastern Berks County. In existence since 1983, PCTV currently produces programming on 3 local Cable Channels 8, 11 and 54).

The programming is both wide and varied. many local institutions have programs running on PCTV (TriCounty Chamber of Commerce, Pottstown Memorial Medical Center, Rhone, Poulenc-Rorer and the Phoeniville YMCA to name a few). We have shows with Doctors, Lawyers, Insurance Agents, Financial Advisors, Realtors and local State Senators and representatives. There are programs with singers, Video Reviews High School Sports ("Football, Basketball, Wrestling, Swimming), NASCAR Racing, Home Security and Religious shows.

Nightly Programming runs from 4:00pm to 11:00pm on Channel 8, 6:00pm to 11:00pm on Channel 11, and from 6:00 to 12midnight on Channel 54. During the day, Channel 8 features a LIVE 2 hour morning show followed by a combination of Computer Photo Advertising, Local 2 to 3 minute Informercials and the Auto Show culminating with a LIVE 2 hour Interactive CallIn Show every day at 4:00pm. Channel 11 features Computer Photo Advertising devoted to Real Estate which runs throughout the day. Channel 54, during the day, features our Bulletin Board Message Generator combined with Computer Photo advertising bought by a local Realtor.

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These pages are owned and operated by Maplewood Video Productions, Inc. in cooperation with Xander Productions a Division of Legendary Services, Ltd.



# POTTSTOWN COMMUNITY TELEVISION

Hornugh Hall - King & Penn Sts.

Pottstown, PA 19464

"The Best in Local Programming"

To:  
From: Mark Pollock  
Date: 1/13/00

Pottstown Community TV currently is seen in approximately 72,000 homes in Western Montgomery, Northern Chester & Eastern Berks Counties. The rates you requested are as follows:

| :30 Second Commercial Rate                            |  |           |
|---|--|-----------|
| Prime Time 30 - Spot airs 30 times per month (6-11pm) |  | \$240/mo. |
| Prime Time 60 - Spot airs 60 times per month "        |  | \$420/mo. |
| Prime Time 100- Spot airs 100times per month "        |  | \$630/mo. |

Half Hour Infomercials range in price from \$350 to \$500. Price includes production and 4 airings.

Daytime Package - Spots air 6 times (9am-4pm) per day Mon-Fri. \$250/mo.

There are various Special Packages throughout the year - Summer, High School Football, Basketball, etc.

If I can be of any further assistance, please do not hesitate to get in touch.

CABLE TV/CHANNEL 8 & 11  
Studio: 610-327-1866 Fax: 610-327-9681



## Pioneer Athletic Conference (PAC 10)

| School   | Phone (s)                                   | Athletic Director | Head Coach        |
|--|---|-------------------|-------------------|
| <b>Lansdale Catholic</b><br>700 Lansdale Avenue<br>Lansdale, Pa. 19446     | School - 215-362-6160<br>Fax - 215-362-5746 | Dan Huston        | Jim Algeo         |
| <b>Great Valley</b><br>235 North Phoenixville Pike<br>Malvern, Pa. 19355   | School - 610-889-1920<br>Fax - 610-889-2166 | David Helwig      | Gary Phillips     |
| <b>Owen J. Roberts</b><br>981 Ridge Road<br>Pottstown, Pa. 19465           | School - 610-469-5153<br>Fax - 610-469-0748 | David Strock      | Tom Barr          |
| <b>Perkiomen Valley</b><br>509 Gravel Pike<br>Collegeville, Pa. 19426      | School - 610-489-4727<br>Fax - 610-489-6362 | Peggy Pennepacker | Scott Furman      |
| <b>Phoenixville</b><br>1200 Gray Street<br>Phoenixville, Pa. 19460         | School - 610-933-6700<br>Fax - 610-933-6407 | Cheryl Massaro    | Larry Cinciripino |
| <b>Pottsgrove</b><br>1345 Kauffman Road<br>Pottstown, Pa. 19464            | School - 610-326-6376<br>Fax - 610-970-6191 | Dave Albright     | Rick Pennypacker  |
| <b>Pottstown</b><br>749 North Washington<br>Street<br>Pottstown, Pa. 19464 | School - 610-970-6712<br>Fax - 610-970-1363 | Gary Derienzo     | Jody Cwik         |
| <b>Saint Pius X</b><br>844 North Keim Street<br>Pottstown, Pa. 19464       | School - 610-326-8990<br>Fax - 610-323-8594 | Anne Ambruch      | Dave Bodolus      |
| <b>Spring - Ford</b><br>350 South Lewis Road<br>Royersford, Pa. 19468      | School - 610-705-6030<br>Fax - 610-705-6257 | Mickey McDaniel   | Marty Moore       |
| <b>Upper Perkiomen</b><br>2 Walt Road<br>Pennsburg Pa. 18073               | School - 215-679-5935<br>Fax - 215-679-6065 | Paulette Gebert   | Kyle Mirth        |

# 2001 PAC 10 School Schedule

| <u>Date</u>  | <u>Visitor</u>    | <u>Home</u>       | <u>Time</u> |
|--------------|-------------------|-------------------|-------------|
| August 18    | Sun Valley        | Great Valley      | 10:30 am    |
| August 18    | Downingtown       | Owen J. Roberts   | 10:00 am    |
| August 24    | Roman             | Lansdale Catholic | 10:00 am    |
| August 24    | Upper Merion      | Spring Ford       | 6:30 pm     |
| August 24    | Quakertown        | Pottstown         | 7:00 pm     |
| August 25    | Wissahickon       | Phoenixville      | 10:00 am    |
| August 31    | Union Ville       | Great Valley      | 7:00 pm     |
| August 31    | Upper Dublin      | Perkiomen Valley  | 7:00 pm     |
| August 31    | Wilson West Lawn  | Owen J. Roberts   | 7:00 pm     |
| September 7  | Saint Pius X      | Pottstown         | 7:00 pm     |
| September 7  | Pottsgrove        | Owen J. Roberts   | 7:00 pm     |
| September 7  | Phoenixville      | Upper Perkiomen   | 7:00 pm     |
| September 7  | Great Valley      | Perkiomen Valley  | 7:00 pm     |
| September 8  | Spring - Ford     | Lansdale Catholic | 7:30 pm     |
| September 14 | Pottsgrove        | Spring - Ford     | 7:00 pm     |
| September 14 | Saint Pius X      | Phoenixville      | 7:00 pm     |
| September 14 | Lansdale Catholic | Perkiomen Valley  | 7:00 pm     |
| September 14 | Owen J. Roberts   | Upper Perkiomen   | 7:00 pm     |
| September 14 | Pottstown         | Great Valley      | 7:00 pm     |
| September 21 | Shanahan          | Owen J. Roberts   | 7:00 pm     |
| September 21 | Upper Perkiomen   | Lansdale Catholic | 7:30 pm     |
| September 21 | Perkiomen Valley  | Pottsgrove        | 7:00 pm     |
| September 22 | Great Valley      | Saint Pius X      | 7:00 pm     |
| September 28 | Phoenixville      | Great Valley      | 7:00 pm     |
| September 28 | Saint Pius X      | Owen J. Roberts   | 7:00 pm     |
| September 28 | Lansdale Catholic | Pottstown         | 7:00 pm     |
| September 28 | Perkiomen Valley  | Spring - Ford     | 7:00 pm     |
| September 28 | Pottsgrove        | Upper Perkiomen   | 7:00 pm     |
| October 5    | Upper Perkiomen   | Perkiomen Valley  | 7:00 pm     |
| October 5    | Owen J. Roberts   | Phoenixville      | 7:00 pm     |
| October 5    | Pottstown         | Pottsgrove        | 7:00 pm     |
| October 6    | Lansdale Catholic | Saint Pius X      | 1:00 pm     |
| October 6    | Spring - Ford     | Great Valley      | 1:00 pm     |
| October 12   | Spring - Ford     | Upper Perkiomen   | 7:00 pm     |
| October 12   | Great Valley      | Owen J. Roberts   | 7:00 pm     |
| October 12   | Perkiomen Valley  | Pottstown         | 7:00 pm     |
| October 13   | Phoenixville      | Lansdale Catholic | 7:30 pm     |
| October 19   | Pottstown         | Upper Perkiomen   | 7:00 pm     |
| October 19   | Saint Pius X      | Perkiomen Valley  | 7:00 pm     |
| October 19   | Pottsgrove        | Phoenixville      | 7:00 pm     |
| October 20   | Lansdale Catholic | Great Valley      | 1:00 pm     |
| October 20   | Spring - Ford     | Owen J. Roberts   | 1:00 pm     |
| October 26   | Pottstown         | Spring - Ford     | 7:00 pm     |
| October 26   | Great Valley      | Pottsgrove        | 7:00 pm     |
| October 26   | Perkiomen Valley  | Phoenixville      | 7:00 pm     |
| October 27   | Owen J. Roberts   | Lansdale Catholic | 7:30 pm     |
| October 27   | Upper Perkiomen   | Saint Pius X      | 7:00 pm     |
| November 2   | Lansdale Catholic | Pottsgrove        | 7:00 pm     |
| November 2   | Phoenixville      | Pottstown         | 7:00 pm     |
| November 2   | Owen J. Roberts   | Perkiomen Valley  | 7:00 pm     |
| November 2   | Great Valley      | Upper Perkiomen   | 7:00 pm     |
| November 3   | Spring - Ford     | Saint Pius X      | 1:00 pm     |
| November 9   | Wyms              | Pottstown         | 7:00 pm     |
| November 9   | Henderson         | Spring - Ford     | 7:00 pm     |
| November 9   | South Lehigh      | Upper Perkiomen   | 7:00 pm     |
| November 10  | Boyetown          | Owen J. Roberts   | 1:00 pm     |
| November 22  | Spring - Ford     | Phoenixville      | 10:00 pm    |
| November 22  | Owen J. Roberts   | Pottstown         | 10:00 pm    |
| November 22  | Pottsgrove        | Saint Pius X      | 10:00 pm    |
| November 22  | Conestoga         | Great Valley      | 10:00 pm    |

Pottstown Senior High School

Fall Sports Results

Football Field Hockey Girls' Tennis

Boys Cross Country Girls Cross Country

Golf Soccer

**FOOTBALL**

| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Radnor            | 26-21 | Win         |
| St. Pius          | 39-20 | Win         |
| Spring-Ford       | 21-22 | Loss        |
| Perk Valley       | 34-21 | Win         |
| Upper Perk        | 42-6  | Win         |
| Phoenixville      | 42-21 | Win         |
| Lansdale Catholic | 42-13 | Win         |
| Great Valley      | 26-0  | Win         |
| Pottsgrove        | 0-14  | Loss        |
| Schuylkill Valley | 42-14 | Win         |
| Owen J. Roberts   | 32-35 | Loss        |

8-3-0

Field Hockey

| Opponent                 | Score | Win or Loss |
|--------------------------|-------|-------------|
| Reading Central Catholic | 3-0   | Win         |
| Reading                  | 0-1   | Loss        |
| Upper Perk               | 0-1   | Loss        |
| Phoenixville             | 1-0   | Win         |
| Brandywine               | 3-2   | Win         |
| St. Pius                 | 2-1   | Win         |
| Lansdale Catholic        | 0-2   | Loss        |
| Great Valley             | 1-0   | Win         |
| Pottsgrove               | 2-1   | Win         |
| Fleetwood                | 1-3   | Loss        |
| Owen J. Roberts          | 2-0   | Win         |

|                   |     |      |
|-------------------|-----|------|
| Spring-Ford       | 2-0 | Win  |
| Upper Perk        | 0-0 | Tie  |
| Phoenixville      | 0-1 | Loss |
| St. Pius          | 2-0 | Win  |
| Lansdale Catholic | 1-2 | Loss |
| Great Valley      | 4-0 | Win  |
| Sacred Heart      | 1-0 | Win  |
| Christopher Dock  | 1-4 | Loss |
| Villa Maria       | 0-2 | Loss |

11-8-2



| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Reading High      | 4-3   | Win         |
| Norristown        | 7-0   | Win         |
| Coatesville       | 6-1   | Win         |
| Phoenixville      | 2-5   | Win         |
| Owen J. Roberts   | 0-7   | Loss        |
| Spring-Ford       | 1-6   | Loss        |
| Great Valley      | 0-7   | Loss        |
| Lansdale Catholic | 0-7   | Loss        |
| Upper Perk        | 0-7   | Loss        |
| Perkiomen Valley  | 3-4   | Loss        |
| Pottsgrove        | 5-2   | Win         |
| St. Pius          | 2-5   | Loss        |

5-7-0

*Cross Country*

**Boys**

| Opponent           | Score      | Win or Loss |
|--------------------|------------|-------------|
| Methacton          | 44-17      | Loss        |
| Wyomissing         | 43-18      | Loss        |
| Perk Valley        | 42-18      | Loss        |
| St. Pius           | 25-34      | Win         |
| Twin Valley Relays | 10th Place |             |
| Phoenixville       | 29-28      | Loss        |
| Briarwood Classic  | 8th Place  |             |

|                          |           |      |
|--------------------------|-----------|------|
| Weiser Invitational      | 9th Place |      |
| Upper Perk               | 18-39     | Win  |
| Owen J. Roberts          | 28-27     | Loss |
| Spring-Ford              | 27-28     | Win  |
| Great Valley             | 50-15     | Loss |
| Harrier Invitational     | 5th Place |      |
| Pottsgrove               | 24-35     | Win  |
| Rocky Grove Invitational | 4th       |      |
| PAC-10 Championship      | 5th       |      |
| Reading Districts        | 28-27     | Loss |
|                          | 3rd       |      |

5-7

Cross Country

Girls

| Opponent                 | Score     | Win or Loss |
|--------------------------|-----------|-------------|
| Methacton                | 45-17     | Loss        |
| Wyomissing               | 44-16     | Loss        |
| Perk Valley              | 20-37     | Win         |
| St. Pius                 | 32-23     | Loss        |
| Twin Valley Relays       | 5th Place |             |
| Phoenixville             | 22-33     | Win         |
| Briarwood Classic        | 8th       |             |
| Lansdale Catholic        | 20-35     | Win         |
| Upper Perk               | 24-32     | Win         |
| Owen J. Roberts          | 37-20     | Loss        |
| Spring-Ford              | 42-16     | Loss        |
| Great Valley             | 48-15     | Loss        |
| Harrier Invitational     | 6th       |             |
| Pottsgrove               | 15-50     | Win         |
| Rocky Grove Invitational | 3rd       |             |
| PAC-10 Championship      | 5th       |             |
| Districts                | 2nd       |             |

5-5

**GOLF**

| Opponent        | Score   | Win or Loss |
|-----------------|---------|-------------|
| St. Pius        | 313-218 | Loss        |
| Phoenixville    | 363-274 | Loss        |
| Owen J. Roberts | 307-211 | Loss        |
| Great Valley    | 382-262 | Loss        |
| Spring-Ford     | 286-204 | Loss        |

|                   |         |      |
|-------------------|---------|------|
| Pottsgrove        | 380-297 | Loss |
| Perk Academy      | 258-227 | Loss |
| Lansdale Catholic | 371-252 | Loss |
| Perk Valley       | 260-202 | Loss |

0-10-0



| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Phoenixville      | 1-0   | Win         |
| St. Pius          | 1-0   | Win         |
| Pottsgrove        | 0-1   | Loss        |
| Spring-Ford       | 0-0   | Tie         |
| Reading Central   | 7-1   | Win         |
| Perk Valley       | 1-2   | Loss        |
| Great Valley      | 0-5   | Loss        |
| Lansdale Catholic | 0-4   | Loss        |
| Phoenixville      | 3-0   | Win         |
| Ridley            | 0-1   | Loss        |
| St. Pius          | 5-3   | Win         |
| Pottsgrove        | 0-0   | Tie         |
| Spring-Ford       | 4-2   | Win         |
| Perk Valley       | 1-3   | Loss        |

6-6-2

Pottstown Senior High

Winter Sports Results

Boys Basketball Wrestling

Girls Basketball

Boys'



| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Downingtown       | 55-45 | Win         |
| Upper Perk        | 58-44 | Win         |
| Spring-Ford       | 51-65 | Loss        |
| Pottsgrove        | 49-52 | Loss        |
| Perk Valley       | 81-57 | Win         |
| Lansdale Catholic | 56-54 | Win         |
| Phoenixville      | 64-25 | Win         |
| Great Valley      | 58-46 | Win         |
| Oley              | 62-41 | Win         |
| Holy Name         | 64-48 | Win         |
| St. Pius          | 66-58 | Win         |
| Owen J. Roberts   | 64-51 | Win         |
| Upper Perk        | 71-49 | Win         |
| Spring-Ford       | 67-70 | Loss        |
| Pottsgrove        | 83-43 | Win         |
| Perk Valley       | 67-56 | Win         |
| Lansdale Catholic | 60-53 | Win         |
| Phoenixville      | 76-62 | Win         |
| Great Valley      | 44-57 | Loss        |
| St. Pius          | 74-53 | Win         |
| Owen J. Roberts   | 72-54 | Win         |
| Great Valley      | 55-47 | Win         |
| Spring-Ford       | 61-53 | Win         |
| Upper Moreland    | 91-61 | Win         |
| Radnor            | 63-44 | Win         |
| Lansdale Catholic | 68-72 | Loss        |
| Bishop Shanahan   | 83-60 | Win         |
| Steel-High        | 72-87 | Loss        |

22-6-0

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Wrestling



| Opponent              | Score   | Win or Loss |
|-----------------------|---------|-------------|
| Oley Valley           | 34-42   | Loss        |
| William Allen         | 24-42   | Loss        |
| Upper Perk            | 0-72    | Loss        |
| Academy Park          | 54-24   | Win         |
| Palmerton             | 48-21   | Win         |
| Coatesville           | 13-56   | Loss        |
| Owen J. Roberts       | 30-35   | Loss        |
| Phoenixville          | 24-42   | Loss        |
| Pottsgrove            | 39-31   | Win         |
| Perk Valley           | 30-37   | Loss        |
| Great Valley          | 20-39   | Loss        |
| Spring-Ford           | 24-51   | Loss        |
| St. Pius              | forfeit | Win         |
| Lansdale Catholic     | 63-12   | Win         |
| Twin Valley           | 61-11   | Win         |
| Reading Central Cath. | 54-18   | Win         |
| Fleetwood             | 43-19   | Win         |
| Kutztown              | 38-18   | Win         |

9-9

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Girls' Basketball

| Opponent                | Score | Win or Loss |
|-------------------------|-------|-------------|
| Avon Grove              | 63-44 | Win         |
| Upper Perk              | 64-40 | Win         |
| Spring-Ford             | 60-38 | Win         |
| Pottsgrove              | 52-35 | Win         |
| Perk Valley             | 68-36 | Win         |
| Lansdale Catholic       | 58-40 | Win         |
| Phoenixville            | 49-36 | Win         |
| Great Valley            | 61-24 | Win         |
| C.B. East               | 55-63 | Loss        |
| Upper Darby             | 64-46 | Win         |
| St. Pius                | 51-49 | Win         |
| Owen J. Roberts         | 66-32 | Win         |
| Upper Perk              | 71-29 | Win         |
| Spring-Ford             | 70-23 | Win         |
| Pottsgrove              | 64-43 | Win         |
| Perk Valley             | 66-41 | Win         |
| Lansdale Catholic       | 73-42 | Win         |
| Phoenixville            | 53-44 | Win         |
| Great Valley            | 57-28 | Win         |
| St. Pius                | 58-39 | Win         |
| Coatesville             | 49-42 | Win         |
| Owen J. Roberts         | 61-50 | Win         |
| Spring-Ford             | 58-31 | Win         |
| Phoenixville            | 63-60 | Win         |
| Sun Valley              | 63-35 | Win         |
| Gwynedd Mercy           | 64-51 | Win         |
| Lansdale Catholic       | 56-53 | Win         |
| Susquehanna Twp.        | 57-50 | Win         |
| North Schuylkill        | 45-44 | Win         |
| Lebanon                 | 58-46 | Win         |
| Allentown Central Cath. | 39-44 | Loss        |

C4 / THE MERCURY, Thursday, September 20, 2001

### Sports on the Air

**PRO BASEBALL**  
Astros at Giants, 3:30 p.m. (FOXFM)  
Braves at Phillies, 7 p.m. (CSN, WPHT-1210AM)

**COLLEGE FOOTBALL**  
South Carolina at Mississippi State, 7:30 p.m. (ESPN)

**GOLF**  
Pennsylvania Classic, 3 p.m. (ESPN)

### Local Results

**BOYS CROSS COUNTRY**  
PAC-10  
Lansdale Catholic 23, Spring-Ford 32  
Spring-Ford 18, Pottstown 45  
Lansdale Catholic 17, Pottstown 45  
Perkiomen Valley 21, Phoenixville 37  
Perkiomen Valley 25, Owen J. Roberts 33

**GIRLS CROSS COUNTRY**  
PAC-10  
Spring-Ford 18, Lansdale Catholic 41  
Spring-Ford 17, Pottstown 43  
Lansdale Catholic 28, Pottstown 29  
Owen J. Roberts 23, Phoenixville 32  
Owen J. Roberts 25, Perkiomen Valley 30  
Perkiomen Valley 24, Phoenixville 31  
Great Valley 17, St. Pius X 40

**GOLF**  
PAC-10  
Great Valley 272, Phoenixville 289  
Owen J. Roberts 277, Upper Perkiomen 296

**Non-League**  
Pottsgrove 272, Perkiomen School 306

**FIELD HOCKEY**  
Berks Conference  
Boyetown 2, Muhlenberg 0  
Reading 2, Daniel Boone 1

**Non-League**  
Hill School 2, Westtown School 0

**BOYS SOCCER**  
PAC-10  
Pottsgrove 4, St. Pius X 0  
Berks Conference  
Boyetown 3, Muhlenberg 1  
Reading 3, Daniel Boone 0

**Keystone Conference**  
ShIPLEY School 5, Perkiomen School 1

**Non-League**  
Germantown Academy 6, Hill School 1

**GIRLS SOCCER**  
Non-League  
Hill School 3, Phi-Mont Christian 0  
Strath Haven 5, Pottsgrove 0

**GIRLS TENNIS**  
PAC-10  
Lansdale Catholic 3, Pottsgrove 2  
Upper Perkiomen 7, Owen J. Roberts 0

**Phoenixville 6, St. Pius X 1**  
Berks Conference  
Wilson 7, Boyertown 0  
Suburban One American  
Wissahickon 5, Methacton 2

**Non-League**  
Downtowning 7, Great Valley 0

### Today's Sports

**CROSS COUNTRY**  
Suburban One American  
Methacton, Cheltenham at Harbor-Horsham, 3:30 p.m.  
Great Valley at Owen J. Roberts, 3:45 p.m.  
Phoenixville at Lansdale Catholic, 3:45 p.m.  
Perkiomen at St. Pius X, 3:45 p.m.  
Upper Perkiomen at Pottstown, 3:45 p.m.  
Upper Perkiomen at St. Spring-Ford, 3:45 p.m.

**GOLF**  
PAC-10  
Spring-Ford at Great Valley, 3 p.m.  
Owen J. Roberts at Phoenixville, 3 p.m.  
Pottstown at Pottsgrove, 3 p.m.  
Lansdale Catholic at St. Pius X, 3 p.m.  
Upper Perkiomen at Perkiomen Valley, 3 p.m.

**Berks Conference**  
Town Valley at Boyertown, 3:30 p.m.  
Daniel Boone at Gov. Mifflin, 3:30 p.m.

**BOYS SOCCER**  
PAC-10  
Phoenixville at Lansdale Catholic, 4 p.m.  
Perkiomen Valley at Pottstown, 4 p.m.  
Upper Perkiomen at Spring-Ford, 4 p.m.  
Great Valley at Owen J. Roberts, 6 p.m.

**Non-League**  
St. Pius X at Hill School, 2 p.m.  
Perkiomen at Methacton, 3:30 p.m.

**GIRLS SOCCER**  
Great Valley at Perkiomen Valley, 4 p.m.  
Phoenixville at Pottsgrove, 4 p.m.  
Upper Perkiomen at St. Pius X, 4 p.m.  
Owen J. Roberts at Spring-Ford, 4 p.m.

**GIRLS TENNIS**  
PAC-10  
Spring-Ford at Great Valley, 3:30 p.m.  
Owen J. Roberts at Phoenixville, 3:30 p.m.  
Pottstown at Pottsgrove, 3:30 p.m.  
St. Pius X at Lansdale Catholic, 3:30 p.m.

**Upper Perkiomen at Perkiomen Valley, 3:30 p.m.**  
Suburban One American  
Methacton at Upper Moreland, 3:30 p.m.

**GIRLS VOLEYBALL**  
Berks Conference  
Daniel Boone at Holy Name, 6:30 p.m.

**Non-League**  
St. Pius X at Lansdale Catholic, 3:45 p.m.

### High School Tennis

**PAC-10**  
**Upper Perkiomen 7**  
Owen J. Roberts 0  
Singles: Megan Stauffer (UP) def. Celeste Pfaffler 6-3, 6-1; CoCo Minott (UP) def. Jessica Cochu 6-1, 6-1; Courtney Ruff (UP) def. Rachel Jackson 6-1, 6-2; Kelly Moll (UP) def. Amanda Sypher 6-1, 6-1.  
Doubles: Melissa Longwell/Megan Peddiger (UP) def. Paula Maiorano/Liz Giordano 6-4, 6-3; Rachel Vannattami/Yaskovsk (UP) def. Stel Lahadi/Beth Bishop 7-5, 6-3; Kristen Sudi/Lindsey Moll (UP) def. Laura Tracy/Ashley Leach 6-2, 6-2.

**Phoenixville 6**  
St. Pius X 1  
Singles: Brenda Stevens (SPX) def. Erikah Weir 6-4, 6-3; Jesse Cardoloni (PH) def. Kim Nguyen 6-0, 6-1; Candice Valko (PH) def. Ania Wilhelm 6-0, 6-0; Courtney Kelly (PH) def. Kristin Maddaloni 6-0, 6-0.  
Doubles: Jessica O'Hanna/Caplan (PH) def. Laura Wenzel/Alyssa Green 6-1, 6-1; Chelsea Heck/Karen Galie (PH) def. Uche Odiodie/Lauren Otero 6-0, 6-0; Dallas Knowlton/Marie Nguyen (PH) def. Kendall Haney/Christina Concannon 6-0, 6-1.

**Lansdale Catholic 5**  
Pottsgrove 2  
Singles: Jessica Lloyd (PG) def. Meghan O'Neil 6-3, 6-1; Lindsey Martz (LC) def. Kate Lester 6-1, 3-6, 6-3; Jenn Miller (LC) def. Jamie Brandon 6-7, 7-6, 6-3; Marissa Coyne (LC) def. Chrissy Charles 6-3, 7-8.  
Doubles: Jen Brandon/Angela Kramer (PG) def. Meghan McCabe/Jen Whinesy 4-6, 6-3, 6-2; Laura Morat/Laura Fischer (LC) def. Lisa Kniezewski/Coleen Hamplon 6-4, 7-5; Nicole Modestine/Michelle Suhadoinik (LC) def. Stacey Church/Amanda Hoffman 6-2, 6-2.

**Berks Conference**  
**Wilson 7**  
Boyetown 0  
Singles: Alexa Dragonetti (W) def. Kelly Mast 6-1, 6-0; Megan Bailey (W) def. Katie Zimpler 6-0, 6-0; Jackie Vannattami (W) def. Katarina Sammons 6-0, 6-0; Ashley Gasuale (W) def. Megan Skupien 6-1, 6-0; Natalie Darr (W) def. Adrienne Weiler 6-1, 6-2.  
Doubles: Dragonetti/Bailey (W) def. Mess/Zimpler 10-6; Gehris/Lindsay Young (W) def. Skupien/Anna Landis 10-8.

**Suburban One American**  
**Wissahickon 5**  
Methacton 2  
Singles: Jenna Hilton (W) def. Emily Murphy 7-5, 6-4; Diane Alpert (W) def. Stacy Shapiro 6-1, 6-4; Larah Sador (W) def. Alli Leavitt 6-1, 6-0; Emily Felin (W) def. Laura Jennings 6-3, 6-4.  
Doubles: Amanda Heysor/Jess Cox (M) def. Leigh Silknas/Jennie Shoemaker 6-0, 6-3; Christine Park/Ally Israel (W) def. Heather Frankovich/Robin Hargosheimer 6-0, 6-0; Sara Cornish/Jennifer Kim (W) def. Carly Molitnik/Katie Beauchamp 7-6, 6-4.

**Non-League**  
**Downtowning 7**  
Great Valley 0  
Singles: Ksenia Potapova (D) def. Beth Aquilante 6-1, 6-1; Amanda Fenn (D) def. Michelle Rosend 6-2, 6-3; Victoria Pies (D) def. Cara Navarro 6-0, 6-4; Danielle Kennedy (D) def. Jung Park 6-3, 6-1.  
Doubles: Katie Dillon/Laura Proctor (D) def. Laura Hrapczynski/Katherine Dente 6-3, 6-2; Lauren Sampson/Erin Hara (D) def. Jenny Hackell/Margie Sato 6-4, 6-0; Diana Ries/Cassandra Shupp (D) def. Ashley Dickson/Christina Zion 3-6, 6-2, 6-4.

**Cross Country**  
**BOYS**  
PAC-10  
**Great Valley 15**  
St. Pius X 48  
Kevin McIntyre (GV) 17:22, Bill Patchak (GV) 17:22, Ben Franziskus (GV) 17:22, Kyle Barrum (GV) 17:22, Steve Zann (GV) 17:22, Matt Bintzer (SPX) 17:37, Galen Rivers (GV) 17:53, Erich Baruch (GV) 18:01, Greg Chandler (GV) 18:03, Chris Landis (SPX) 18:05.

**Pottsgrove 24**  
Inner Perkiomen 31

### PAC-10 Standings

| Boys Cross Country |   |
|--------------------|---|
| W                  | L |
| Great Valley       | 0 |
| Perkiomen Valley   | 0 |
| Lansdale Catholic  | 4 |
| Owen J. Roberts    | 4 |
| Spring-Ford        | 3 |
| Pottsgrove         | 1 |
| Phoenixville       | 1 |
| St. Pius X         | 1 |
| Pottstown          | 0 |
| Upper Perkiomen    | 0 |

| Girls Cross Country |   |
|---------------------|---|
| W                   | L |
| Great Valley        | 5 |
| St. Pius X          | 4 |
| Spring-Ford         | 4 |
| Owen J. Roberts     | 4 |
| Lansdale Catholic   | 2 |
| Perkiomen Valley    | 2 |
| Pottstown           | 1 |
| Phoenixville        | 1 |
| Pottsgrove          | 0 |
| Upper Perkiomen     | 0 |

| Field Hockey      |   |   |   |
|-------------------|---|---|---|
| W                 | L | T |   |
| Upper Perkiomen   | 3 | 0 | 1 |
| Owen J. Roberts   | 2 | 0 | 2 |
| Spring-Ford       | 4 | 1 | 1 |
| Phoenixville      | 3 | 1 | 1 |
| Lansdale Catholic | 3 | 1 | 0 |
| Great Valley      | 2 | 2 | 0 |
| Pottstown         | 1 | 3 | 0 |
| Perkiomen Valley  | 1 | 4 | 0 |
| Pottsgrove        | 1 | 4 | 0 |
| St. Pius X        | 0 | 4 | 0 |

### Golf

| W                 | L | T |   |
|-------------------|---|---|---|
| Owen J. Roberts   | 5 | 0 | 0 |
| Spring-Ford       | 4 | 0 | 0 |
| Great Valley      | 3 | 2 | 2 |
| Phoenixville      | 2 | 2 | 2 |
| Lansdale Catholic | 1 | 1 | 2 |
| Upper Perkiomen   | 1 | 2 | 2 |
| Perkiomen Valley  | 1 | 3 | 3 |
| St. Pius X        | 0 | 3 | 0 |
| Pottstown         | 0 | 3 | 0 |
| Pottsgrove        | 0 | 5 | 0 |

### Boys Soccer

| W                 | L | T |   |
|-------------------|---|---|---|
| Great Valley      | 4 | 0 | 0 |
| Lansdale Catholic | 4 | 0 | 0 |
| Owen J. Roberts   | 4 | 0 | 1 |
| Upper Perkiomen   | 2 | 1 | 1 |
| Perkiomen Valley  | 3 | 2 | 0 |
| Spring-Ford       | 2 | 3 | 0 |
| Phoenixville      | 1 | 4 | 0 |
| Pottstown         | 1 | 4 | 0 |
| St. Pius X        | 0 | 5 | 0 |

### Girls Soccer

| W                | L |
|------------------|---|
| Great Valley     | 4 |
| Owen J. Roberts  | 3 |
| Pottsgrove       | 2 |
| Upper Perkiomen  | 2 |
| Spring-Ford      | 2 |
| Perkiomen Valley | 1 |
| St. Pius X       | 0 |
| Phoenixville     | 0 |

### Girls Tennis

| W                 | L |
|-------------------|---|
| Upper Perkiomen   | 5 |
| Phoenixville      | 4 |
| Owen J. Roberts   | 3 |
| Great Valley      | 3 |
| Spring-Ford       | 3 |
| Lansdale Catholic | 2 |
| Perkiomen Valley  | 1 |
| Pottstown         | 1 |
| St. Pius X        | 0 |
| Pottsgrove        | 0 |

### Roxy's Line

| Major League Baseball   | Spread  |
|-------------------------|---------|
| Favorite-Underdog       | 8-9     |
| at Twins-Tigers         | 9-11    |
| at Mariners-Angels      | 9-11    |
| at Indians-Royals       | 8-9     |
| at Red Sox-Devil Rays   | 7-8     |
| at Blue Jays-Orioles    | 8-9     |
| Yankees-at White Sox    | 7-8     |
| A's-at Rangers          | 7-5-0.5 |
| Cubs-at Reds            | 7-8     |
| Astros-at Giants        | 5.5-6.5 |
| Braves-at Phillies      | PK      |
| Cards-at Pirates        | 7.5-8.5 |
| Rockies-at Expos        | PK      |
| at Dodgers-Diamondbacks | 7-8     |

| NFL Sunday             | Spread |
|------------------------|--------|
| Favorite-Underdog      | 10     |
| at Colts-Bills         | 10     |
| at Dolphins-Raiders    | 10     |
| at Jaguars-Titans      | NL     |
| Ravens - at Bengals    | 7      |
| at Falcons - Panthers  | 3.5    |
| Lions - at Browns      | 1      |
| Vikings - at Bears     | 3      |
| at Chiefs - Giants     | 3.5    |
| Chargers - at Cowboys  | 3.5    |
| Jets - at Patriots     | 2      |
| Rams - at 49ers        | NL     |
| Eagles - at Seahawks   | 2.5    |
| Broncos - at Cardinals | 8      |

| Monday                | Spread |
|-----------------------|--------|
| Favorite-Underdog     | 8.5    |
| at Packers - Redskins | 8.5    |

| College Football         | Spread |
|--------------------------|--------|
| Today                    |        |
| Favorite-Underdog        | 3      |
| at Miss St. - S Carolina | 3      |
| at Nebraska - Rice       | 35.5   |

| Saturday           | Spread |
|--------------------|--------|
| Favorite-Underdog  | 3      |
| at Nebraska - Rice | 35.5   |

### Auto Racing

| Driver Standings      |       | Pro Stock            |       |   |    |    |    |   |
|-----------------------|-------|----------------------|-------|---|----|----|----|---|
| Winston Cup           |       | Pro Stock Motorcycle |       |   |    |    |    |   |
| 1. Jeff Gordon        | 3,768 | 1. Warren Johnson    | 1,237 |   |    |    |    |   |
| 2. Ricky Rudd         | 3,546 | 2. Jim Yates         | 1,158 |   |    |    |    |   |
| 3. Dale Jarrett       | 3,375 | 3. Mike Edwards      | 1,031 |   |    |    |    |   |
| 4. Tony Stewart       | 3,355 | 4. Bruce Allen       | 991   |   |    |    |    |   |
| 5. Sterling Marlin    | 3,302 | 5. Jess Cougle       | 881   |   |    |    |    |   |
| 6. Bobby Labonte      | 3,267 | 6. Mark Osborne      | 961   |   |    |    |    |   |
| 7. Dale Earnhardt Jr. | 3,244 | 7. Ron Krisher       | 961   |   |    |    |    |   |
| 8. Kevin Harvick      | 3,230 | 8. Mark Pawuk        | 951   |   |    |    |    |   |
| 9. Rusty Wallace      | 3,222 | 9. Kurt Johnson      | 931   |   |    |    |    |   |
| 10. Jeff Burton       | 2,979 | 10. Brad Lewis       | 751   |   |    |    |    |   |
| 11. Johnny Benson     | 2,997 | Pro Stock Motorcycle |       |   |    |    |    |   |
| 12. Mark Martin       | 2,948 | 1. Angelle Savio     | 1,021 |   |    |    |    |   |
| 13. Bill Elliott      | 2,917 | 2. Antron Brown      | 971   |   |    |    |    |   |
| 14. Steve Park        | 2,859 | 3. Matt Hines        | 791   |   |    |    |    |   |
| 15. Jimmy Spencer     | 2,858 | 4. Craig Tinkle      | 761   |   |    |    |    |   |
| 16. Matt Kenseth      | 2,829 | 5. GT Tonglet        | 651   |   |    |    |    |   |
| 17. Ward Burton       | 2,712 | 6. Shawn Ginn        | 601   |   |    |    |    |   |
| 18. Elliott Sadler    | 2,624 | 7. Reggie Showers    | 581   |   |    |    |    |   |
| 19. Bobby Hamilton    | 2,608 | 8. Gene Scari        | 551   |   |    |    |    |   |
| 20. Ken Schrader      | 2,597 | 9. Steve Johnson     | 471   |   |    |    |    |   |
| 21. Jeremy Mayfield   | 2,559 | 10. Jon DeSanctis    | 391   |   |    |    |    |   |
| 22. Jerry Nadeau      | 2,556 | Pro Stock Truck      |       |   |    |    |    |   |
| 23. Ricky Craven      | 2,410 | 1. Bob Parnell Jr.   | 851   |   |    |    |    |   |
| 24. Dave Blaney       | 2,392 | 2. Randy Darnels     | 811   |   |    |    |    |   |
| 25. Terry Labonte     | 2,358 | 3. Greg Stanfield    | 761   |   |    |    |    |   |
| 26. Kurt Busch        | 2,325 | 4. Jeff Gracia       | 641   |   |    |    |    |   |
| 27. Michael Rouseff   | 2,289 | 5. Todd Patterson    | 511   |   |    |    |    |   |
| 28. Robert Waltrip    | 2,280 | 6. Scott Penn        | 481   |   |    |    |    |   |
| 29. John Andretti     | 2,214 | 7. Don Smit          | 461   |   |    |    |    |   |
| 30. Brett Bodine      | 2,120 | 8. Taylor Laster     | 441   |   |    |    |    |   |
| 31. Casey Atwood      | 2,113 | 9. Mike Coughlin     | 411   |   |    |    |    |   |
| 32. Todd Bodine       | 2,098 | 10. Victor Gagnazzi  | 401   |   |    |    |    |   |
| 33. Joe Nemechek      | 1,939 | NFL                  |       |   |    |    |    |   |
| 34. Mike Skinner      | 1,926 | AMERICAN CONFERENCE  |       |   |    |    |    |   |
| 35. Stacy Compton     | 1,924 | East                 |       |   |    |    |    |   |
| 36. Ron Hornaday Jr.  | 1,827 | W                    | L     | T | PF | PP | P  |   |
| 37. Jason Keller      | 1,800 | Indianapolis         | 1     | 0 | 0  | 0  | 45 | 2 |
| 38. Mike Wallace      | 1,656 | Miami                | 1     | 0 | 0  | 0  | 21 | 2 |
| 39. Kevin Lepage      | 1,437 | Buffalo              | 0     | 1 | 0  | 0  | 6  | 2 |
| 40. Buckshot Jones    | 1,339 | New England          | 0     | 1 | 0  | 0  | 17 | 2 |
|                       |       | N.Y. Jets            | 0     | 1 | 0  | 0  | 24 | 4 |

| Central      |   |   |    |    |    |
|--------------|---|---|----|----|----|
| W            | L | T | PF | PP | P  |
| Baltimore    | 1 | 0 | 0  | 17 | 0  |
| Cincinnati   | 1 | 0 | 0  | 10 | 23 |
| Jacksonville | 1 | 0 | 0  | 10 | 21 |
| Cleveland    | 1 | 0 | 0  | 6  | 6  |
| Pittsburgh   | 0 | 1 | 0  | 0  | 3  |
| Tennessee    | 0 | 1 | 0  | 0  | 23 |

| West        |   |   |    |    |    |
|-------------|---|---|----|----|----|
| W           | L | T | PF | PP | P  |
| Danver      | 1 | 0 | 0  | 10 | 21 |
| Oakland     | 1 | 0 | 0  | 10 | 27 |
| San Diego   | 1 | 0 | 0  | 10 | 30 |
| Seattle     | 1 | 0 | 0  | 10 | 9  |
| Kansas City | 0 | 1 | 0  | 0  | 24 |

| National Conference |   |   |    |    |    |
|---------------------|---|---|----|----|----|
| East                |   |   |    |    |    |
| W                   | L | T | PF | PP | P  |
| Arizona             | 0 | 0 | 0  | 0  | 0  |
| Dallas              | 0 | 1 | 0  | 0  | 20 |
| N.Y. Giants         | 0 | 1 | 0  | 0  | 20 |
| Philadelphia        | 0 | 1 | 0  | 0  | 17 |
| Washington          | 0 | 1 | 0  | 0  | 3  |

| Central   |   |   |    |    |    |
|-----------|---|---|----|----|----|
| W         | L | T | PF | PP | P  |
| Tampa Bay | 1 | 0 | 0  | 10 | 28 |
| Green Bay | 1 | 0 | 0  | 10 | 10 |
| Chicago   | 0 | 1 | 0  | 0  | 8  |
| Detroit   | 0 | 1 | 0  | 0  | 13 |
| Minnesota | 0 | 1 | 0  | 0  | 13 |

| West          |   |   |    |    |    |
|---------------|---|---|----|----|----|
| W             | L | T | PF | PP | P  |
| Carolina      | 1 | 0 | 0  | 10 | 24 |
| New Orleans   | 1 | 0 | 0  | 10 | 24 |
| San Francisco | 1 | 0 | 0  | 10 | 16 |
| St. Louis     | 1 | 0 | 0  | 10 | 20 |
| Atlanta       | 0 | 1 | 0  | 0  | 13 |

| Sunday, Sept. 16                   |     |
|------------------------------------|-----|
| Buffalo at Miami, ppd.             | 984 |
| Denver at Indianapolis, ppd.       | 984 |
| Dallas at Detroit, ppd.            | 984 |
| Arizona at Washington, ppd.        | 984 |
| Green Bay at N.Y. Giants, ppd.     | 984 |
| New England at Carolina, ppd.      | 984 |
| Cincinnati at Tennessee, ppd.      | 984 |
| San Francisco at New Orleans, ppd. | 984 |
| Philadelphia at Tampa Bay, ppd.    | 984 |
| Atlanta at St. Louis, ppd.         | 984 |
| Kansas City at Seattle, ppd.       | 984 |
| Jacksonville at Chicago, ppd.      | 984 |
| N.Y. Jets at Oakland, ppd.         | 984 |
| Cleveland at Pittsburgh, ppd.      | 984 |
| Open, San Diego                    | 984 |

| Monday, Sept. 17                         |     |
|--|-----|
| Minnesota at Baltimore, ppd.             | 984 |
| Baltimore at Washington, ppd.            | 984 |
| Baltimore at Cincinnati, 1 p.m.          | 984 |
| Buffalo at Indianapolis, 1 p.m.          | 984 |
| Carolina at Atlanta, 1 p.m.              | 984 |
| Detroit at Cleveland, 1 p.m.             | 984 |
| Minnesota at Chicago, 1 p.m.             | 984 |
| New York Giants at Kansas City, 1 p.m.   | 984 |
| Oakland at Miami, 1 p.m.                 | 984 |
| San Diego at Dallas, 1 p.m.              | 984 |
| Tennessee at Jacksonville, 1 p.m.        | 984 |
| New York Jets at New England, 4 p.m.     | 984 |
| Philadelphia at Seattle, 4:15 p.m.       | 984 |
| St. Louis at San Francisco, 4:15 p.m.    | 984 |
| Denver at Arizona, 8:30 p.m.             | 984 |
| Open, New Orleans, Pittsburgh, Tampa Bay | 984 |

| Monday, Sept. 24                |     |
|---------------------------------|-----|
| Washington at Green Bay, 9 p.m. | 984 |

| Tennis                                      |          |
|---|----------|
| Bell Challenge                              |          |
| AT Club Advantage Multi-Sports              |          |
| Quebec                                      |          |
| Purse: \$170,000                            |          |
| Surface: Hard-Indoor                        |          |
| Singles                                     |          |
| First Round                                 |          |
| Anne Kremer (3), Luxembourg                 | d        |
| Diana Stobcov, Canada                       | 6-2, 6-0 |
| Alena Vaskova, Czech Republic               | d        |
| Marissa Irvin (United States), 6-7 (5), 6-4 |          |
| Jennifer Hopkins (5), United States         | d        |
| Eis Callens, Belgium, 6-4, 7-6 (2)          |          |
| Samantha Reeves, United States              | c        |
| Nathalie Grandin, South Africa, 4-6, 6-6    |          |
| Jana Novajny (8), Canada                    | d        |
| Jana Novajny, 6-4, 6-2                      |          |
| Nathalie Dechy (6), France                  | d        |
| Renata Kolbovic, Canada, 6-1, 6-2           |          |
| Iva Majoli (4), Croatia                     | d        |
| Melara, Canada, 7-5, 6-4                    |          |
| Doubles                                     |          |

**PAC-10**

Great Valley at Perkiomen Valley 4  
 Phenixville at Pottsgrove 4 p.m.  
 Upper Perkiomen at St. Plus X 4 p.m.  
 Owen J. Roberts at Spring-Ford 4 p.m.

**GIRLS TENNIS**

Spring-Ford at Great Valley 3:30 p.m.  
 Owen J. Roberts at Phenixville 3:30 p.m.  
 Pottsgrove at Pottsgrove 3:30 p.m.  
 St. Plus X at Lansdale Catholic 3:30 p.m.

Upper Perkiomen at Perkiomen Valley 3:30 p.m.

**Suburban One American**

Methacton at Upper Moreland 3:30 p.m.

**GIRLS VOLLEYBALL**

Berks Conference

Daniel Boone at Holy Name 6:30 p.m.

**Non-League**

St. Plus X at Lansdale Catholic 3:45 p.m.

**WATER POLO**

**Non-League**

Wissanickon at Upper Perkiomen 4:30 p.m.

**High School Golf**

**PAC-10**

**Great Valley 272**  
**Phoenixville 289**

At Chester Valley G.C.

Great Valley: Matt Walsh 50, Harrison Carpenter 51, Steve Maze 54, Jim Muthern 58, Adam Lynn 59.  
 Phenixville: Mark Misicki 53, Bob Naitte 55, Anthony Gresko 58, Dan Grnis 61, Nick Johns 62.

**Owen J. Roberts 277**  
**Upper Perkiomen 296**

At Upper Park G.C.

Owen J. Roberts: Jeff Osberg 51, Aaron Weitzenkorn 54, Alec DeWitt 55, Butch Slikniter 57, Bo Gehardt 60.  
 Upper Perkiomen: Adam Winkler 58, Jeff Kahler 59, Brad Reinhart 59, Matt Zolowski 59, Brian Schultz 61.

**Non-League**

**Pottsgrove 272**  
**Perkiomen School 306**

At Twin Fords G.C.

Pottsgrove: Kevin Robertson 53, Colin Geiger 53, Andrew Barnbridge 54, Gary DeFerdinand 55, Brad Chrisman 57.  
 Perkiomen School: P.J. Dandridge 56, Andrew Lee 56, Nate Weitzenkorn 52, Justin Inbody 65, John Mazzamio 67.

**Scholastic Football**

**PAC-10**

|                      | W | L |
|----------------------|---|---|
| Lans. Catholic (3-0) | 2 | 0 |
| Pottsgrove (3-0)     | 2 | 0 |
| St. Plus X (3-0)     | 2 | 0 |
| Great Valley (2-1)   | 1 | 1 |
| O. J. Roberts (1-2)  | 1 | 1 |
| Pottsgrove (2-1)     | 1 | 1 |
| Upper Park (2-1)     | 1 | 1 |
| Perk Valley (0-3)    | 0 | 2 |
| Phoenixville (0-3)   | 0 | 2 |
| Spring-Ford (0-3)    | 0 | 2 |

**Others**

|             | W | L |
|-------------|---|---|
| Hill School | 1 | 0 |
| Perk School | 0 | 0 |

**What's The Scoop?**

The Mercury's sports department is interested in getting results from all area high school sports teams, but it needs the cooperation of those teams to process the information in a timely manner.

In order to get the game results in the next day's paper, they must be called in prior to 10 p.m. Results may be called directly to the sports department (970-4464 or 970-4465) or sent via fax (323-0682).

**Cross Country**

**BOYS**

**PAC-10**

**Great Valley 15**  
**St. Plus X 48**

Kevin McIntyre (GV) 17:22, Bill Pankak (GV) 17:22, Ben Francuzski (GV) 17:22, Kyle Baran (GV) 17:22, Steve Zehn (GV) 17:22, Matt Binter (SPX) 17:37, Galen Rivers (GV) 17:53, Erich Barchi (GV) 18:01, Greg Chandler (GV) 18:03, Chris Landis (SPX) 18:05.

**Pottsgrove 24**  
**Upper Perkiomen 31**

Cory Rogers (PG) 19:07, Jon Brendlinger (PG) 19:07, Damon Shuman (UP) 19:13, Scott O'Conner (UP) 20:10, Tony Steinmetz (PG) 20:44, Doug Lester (UP) 20:45, Bob Peters (PG) 20:58, Alex Shaller (UP) 21:15, Anthony DiMarco (PG) 21:24, Mario Lo (UP) 21:34.

**LC 23, Spring-Ford 32**  
**Spring-Ford 18, Pottstown 45**  
**LC 17, Pottstown 45**

Cole Legge (SF) 17:31, Sean Doyle (LC) 17:35, Pat Gould (LC) 18:09, Rob Newmiller (SF) 18:27, Ryan Lewis (LC) 18:42, Joe Mauras (PF) 18:47, Tim Marcoe (LC) 19:19, Rich Robbins (LC) 19:20, Brad Amersbach (SF) 19:21, Joe Gambino (SF) 19:33, Andrew Davidson (SF) 19:34, Jason Anspach (SF) 19:37, Will Noltner (LC) 19:43, Marcus Shull (SF) 19:47, Ryan Koralewski (PF) 19:53.

**PV 21, Phenixville 37**  
**PV 25, O. J. Roberts 33**  
**OJR 25, Phenixville 30**

Will Hollister (PV) 15:24, Phil Sibley (OJR) 16:11, Tim Egoft (OJR) 16:23, Kevin Metz (Px) 16:34, Dan Schott (PV) 16:44, Bill Boorse (PV) 16:49, Chris Casselman (Px) 16:51, Paul Myers (OJR) 17:07, Joe Hayes (PV) 17:18, Brian Hollister (PV) 17:20, Mike Ng (Px) 17:32, Sean Logue (PV) 17:48, Mike Krenicky (Px) 17:52, Zach Jamison (OJR) 18:02, Kyle Juzwiak (PV) 18:03.

**GIRLS**

**PAC-10**

**Great Valley 17**  
**St. Plus X 40**

Erin Schlesing (GV) 19:39, Chrissy Quinn (GV) 19:44, Caroline Auwaerter (GV) 19:45, Karla Gardner (GV) 19:46, Javi Haristyne (SPX) 20:05, Maggie Paribiano (SPX) 21:06, Allison Riddington (GV) 21:34, Kaitlyn Nanusey (SPX) 21:51, Chelsea Morse (GV) 22:07, Laura Landis (SPX) 22:13.

**Spring-Ford 18, LC 41**  
**Spring-Ford 17, Pottstown 43**  
**LC 28, Pottstown 29**

Cynthia Baranek (SF) 21:07, Tammy Cadden (SF) 21:22, Valerie Taber (SF) 22:05, Jackie Cellucci (LC) 22:17, Ashley Randle (PT) 22:34, Katie Eggott (SF) 22:45, Aubrey Saylor (LC) 23:01, Kim Jones (SF) 23:23, Amanda Williams (SF) 23:39, Lacey Ecker (PT) 23:49, Kelly Lightcap (PT) 23:58, Claire Eidell (PT) 24:00, Claire Zentgraf (LC) 24:13, Amy Kardzansk (LC) 24:14, Melissa Skrocki (SF) 24:15.

**OJR 23, Phenixville 32**  
**O. J. Roberts 25, PV 30**  
**PV 24, Phenixville 31**

Lauren Healy (OJR) 19:34, Brittany Long (PV) 20:04, Christy Bell (Px) 20:21, Danielle Sizer (PV) 20:24, Julie Kravynak (Px) 20:31, Christine Hurley (OJR) 20:51, Heather Gramata (OJR) 21:01, Jeanna Welsh (OJR) 21:20, Becca Angelucci (PV) 21:36, Jessica Helenus (PV) 21:56, Kim Herberston (OJR) 22:06, Katie Moser (Px) 22:38, Emma Menapace (Px) 22:46, Molly Shaahan (PV) 22:46, Kathleen Loux (Px) 23:23.

**Pottsgrove-U. Perkiomen**  
**No Team Score**

Sarah Burke (PG) 23:32, Emily Rowland (UP) 23:59, Patrice Luft (UP) 26:15, Haine Terzopoulos (UP) 27:23.

**Wrestling**

at Pottsgrove - Pottsgrove 1:5  
 at Jaguars - Titans 1:5  
 Ravens - at Bengals 3:5  
 at Falcons - Panthers 1:1  
 Lions - at Browns 3  
 Vikings - at Bears 3  
 at Chiefs - Giants 1:5  
 Chargers - at Cowboys 3:5  
 Jets - at Patriots 2  
 Rams - at 49ers NL  
 Eagles - at Seahawks 2:5  
 Broncos - at Cards 8

**Monday**

**Favorite-Underdog** Spread  
 at Packers - Redskins 8.5

**College Football**

**Today**

**Favorite-Underdog** Spread  
 at Miss St - S Carolina 3  
 at Nebraska - Rice 36.5

**Saturday**

**Favorite-Underdog** Spread  
 Va Tech - at Rutgers 27  
 Boston Coll - at Navy 21  
 at Penn St - Wisconsin 2:5  
 at Clemson - Virginia 11.5  
 at Purdue - Akron 17.5  
 at Alabama - Arkansas 20  
 at W Virginia - Kent 26.5  
 at Connecticut - Buffalo 7.5  
 Toledo - at C Michigan 25  
 at Ohio U - Iowa St 2  
 at Indiana - Utah 3  
 Florida - at Kentucky 31.5  
 Cincinnati - at Miami-Ohio 2:5  
 at Kansas St - New Mexico St 25.5  
 at Notre Dame - Michigan St 11.5  
 Fresno St - at Tulsa 13.5  
 at UCLA - Ohio St 6.5  
 at Washington - Idaho 23.5  
 Florida St - at N Carolina 17  
 C Florida - at Tulane 6.5  
 at Colorado - Kansas 24.5  
 at Syracuse - Auburn 2:5  
 at Wash St - California 14  
 at Ala-Birm - Army 16  
 at Bowling Green - Temple 16  
 Newstein - at Duke 7  
 Maryland - at Wake Forest 16  
 at Colorado St - San Diego St 18  
 New Mexico - at Baylor 6  
 Mid Tenn St - at UN-Monroe 20  
 NC State - at SMU 10.5  
 at Texas A&M - Oklahoma St 10.5  
 at Memphis - S Florida 7  
 So Miss - at UI-Lafayette 23  
 x-Texas Tech - at North Texas 18  
 at Boise St - Tex-El Paso 5.5  
 Texas - at Houston 31.5  
 at Utah St - Wyoming 7  
 at Stanford - Arizona St 3.5  
 at Arizona - UNLV 6.5  
 at Oregon - USC 2  
 at Michigan - W Michigan 15  
 at Illinois - Louisville 3.5  
 Hawaii - at Nev-Reno 6.5  
 at Texas - Texas 5.5

**Indy Racing League**

1. x-Sam Hornish Jr. 451  
 2. Buddy Lazier 385  
 3. Scott Sharp 315  
 4. Felipe Giaffone 295  
 5. Billy Boat 295  
 6. Eliseo Salazar 276  
 7. Al Unser Jr. 259  
 8. Eddie Cheever 249  
 9. Jeff Ward 232  
 10. Buzz Calkins 222  
 11. Donnie Beechler 213  
 12. Ronnie Fenner 207  
 13. Robbie Buhl 202  
 14. Shigeaki Hattori 201  
 15. Mark Dismore 198  
 16. Jacques Villeneuve 183  
 17. Sarah Fisher 183  
 18. Robby McGehee 180  
 19. Didier Andre 173  
 20. Greg Ray 169  
 21. Billy Roe 169  
 22. Jeret Schroeder 77  
 23. Helo Castroneves 64  
 24. Davey Hamilton 54  
 25. Richie Hearn 48  
 26. Jon Harvick 48  
 27. Gil de Ferris 46  
 28. Brandon Erwin 40  
 29. Casey Mears 36  
 30. Scott Pruett 36  
 31. Michael Andretti 35  
 32. Stephan Gregoire 34  
 33. Jimmy Vasser 32  
 34. Bruno Junqueira 30  
 35. Rick Truexway 30  
 36. Tony Stewart 28  
 37. Laurent Redon 26  
 38. Chris Menninga 25  
 39. Cory Willyard 19  
 40. Ari Luyendyk (x-cinched championship) 17

**Formula One**

1. x-Michael Schumacher 107  
 2. David Coulthard 57  
 3. Rubens Barrichello 54  
 4. Ralf Schumacher 48  
 5. Juan Pablo Montoya 25  
 6. Mika Hakkinen 24  
 7. Jacques Villeneuve 12  
 8. Nick Heidfeld 11  
 9. Kimi Raikkonen 9  
 10. Jarno Trulli 9  
 11. Giancarlo Fisichella 8  
 12. Heinz-Harald Frentzen 8  
 13. Olivier Panis 5  
 14. Jean Alesi 5  
 15. Eddie Irvine 4  
 16. Pedro de la Rosa 4  
 17. Jenson Button 1  
 18. Jos Verstappen 1  
 (x-cinched championship)

**NHRA**

**Top Fuel**

1. Larry Dixon 1,527  
 2. Kenny Bernstein 1,482  
 3. Gary Scelzi 1,206  
 4. Mike Dunn 1,197  
 5. Doug Kalitta 1,190  
 6. Darrell Russell 1,145  
 7. Doug Herbert 965  
 8. Tony Schumacher 894  
 9. David Grubnic 759  
 10. Rhonda Hartman-Smith 611

**Funny Car**

1. John Force 1,486  
 2. Whit Bazemore 1,243  
 3. Del Worsham 1,134  
 4. Ron Capps 1,127  
 5. Tony Pedregon 1,094  
 6. Bruce Sarver 1,071  
 7. Frank Pedregon 856  
 8. Tommy Johnson Jr. 845  
 9. Dean Skuza 832  
 10. Gary Densham 771

**Tennis**

**Ball Challenge**  
**At Club Advantage Multi-Sports**

Open

Purse: \$170,000

Surface: Hard-Indoor

**Singles**

**First Round**

Anne Kremer (3), Luxembourg def. Diana Stribovic, Canada, 6-2, 6-6.  
 Alena Vaskova, Czech Republic def. Marissa Ivan, United States, 6-7 (5), 6-4, 6-4.  
 Jennifer Hopkins (5), United States def. Elis Callens, Belgium, 6-4, 7-6 (2).  
 Samantha Reeves, United States, def. Nathalie Grandin, South Africa, 4-6, 6-3, 6-0.  
 Jana Nejedly (8), Canada, def. Anca Bonta, Germany, 6-4, 6-2.  
 Nathalie Dechy (6), France, def. Renata Kosovic, Canada, 6-1, 6-2.  
 Iva Majoli (4), Croatia, def. Melanie Maros, Canada, 7-5, 6-4.

**Doubles**

**First Round**

Klara Koukalova and Alena Vaskova, Czech Republic, def. Jennifer Fiers, United States, and Nancy Loettler-Caro, Canada, 6-0, 6-1.

**Toyota Princess Cup**  
**At Ariake Coliseum**

Open

Purse: \$565,000

Surface: Hard-Outdoor

**Singles**

**First Round**

Arantxa Sanchez-Vicario (5), Spain, def. Evie Dominikovic, Australia, 6-1, 6-3.  
 Lezi Huber, South Africa, def. Iroda Tugaylova (6), Uzbekistan, 6-2, 6-2.  
 Silvia Talaja, Croatia, def. Shinobu Asagoe, Japan, 4-6, 7-5 (2), 6-3.  
 Gala Leon Garcia, Spain, def. Janet Lee, Taiwan, 6-4, 2-6, 6-2.  
 Mien Tu, United States, def. Rachel McQuillan, Australia, 6-2, 6-2.  
 Saori Obata, Japan, def. Shiho Hamatsu, Japan, 6-1, 6-4.  
 Nicole Pietrangeli, Australia, def. Mariene Westgartner, Germany, 6-1, 6-0.

**Doubles**

**First Round**

Kim Clijsters, Belgium, and Ai Sugiyama (1), Japan, def. Mariana Diaz-Oliva, Argentina, and Cristina Torrens-Valero, Spain, 6-2, 6-0.  
 Rossana de los Rios, Paraguay, and Janette Kruger, Switzerland, def. Erika de Lone, United States, and Anabel Ellwood, Australia, 2-6, 6-3, 7-5.  
 Cara Black, Zimbabwe, and Lieke Faber (2), South Africa, def. Haruka and Akiko Inoue, Japan, 6-4, 6-1.

**Heiniken Open**  
**At Xianxia Tennis Center**  
**Shanghai, China**

Purse: \$400,000

Surface: Hard-Outdoor

**Singles**

**First Round**

Justin Gimelstob, United States, def. Andrew Stichpan, Thailand, 7-6 (6), 6-4.  
 Andre Sa, Brazil, def. Robbie Keegan, South Africa, 6-3, 3-6, 6-2.  
 Ivo Heuberger, Switzerland, def. Ievlie Godwin, South Africa, 6-4, 7-6 (1).

**Second Round**

Michel Kratochvil (3), Switzerland, def. George Bastl, Switzerland, 4-6, 6-2, 6-6.  
 Takahiro Torachi, Japan, def. Michael Thibaut, Australia, 6-7 (5), 6-4, 6-1.  
 Edwin Kempes, Netherlands, def. Ivo Ilijevic, Zimbabwe, 7-6 (3), 6-7 (1), 6-3.  
 Francisco Clavet, Spain, def. Lee Jung-taik, South Korea, 6-4, 6-2.

**Doubles**

**First Round**

Petr Luxa and Radek Stepanek (4), Czech Republic, def. Xu Ran and Zeng Sao-Xuan, China, 6-4, 6-3.  
 Michel Kratochvil, Switzerland, and Andrew Lee, Australia, def. Paul Hanley and Nathan Healey, Australia, 0-6, 7-6 (1), 6-1.

**ATP Money Leaders**  
**Through Sept. 16**

Gustavo Kuerten \$2,271,514  
 Lleyton Hewitt \$1,998,118  
 Andre Agassi \$1,854,896  
 Patrick Rafter \$1,580,592  
 Juan Carlos Ferrero \$1,443,221  
 Yevgeny Kafelnikov \$1,243,699  
 Pete Sampras \$931,281  
 Goran Ivanisevic \$925,350  
 Marat Safin \$882,102  
 Albert Portas \$752,354  
 Jan-Michael Gambill \$748,976  
 Alex Corretja \$737,112  
 Andrei Pavel \$721,514  
 Roger Federer \$713,555  
 Jonas Bjorkman \$711,596  
 Nicolas Pietrangeli \$697,434  
 Tim Henman \$691,149  
 Arnaud Clement \$680,199  
 Andy Roddick \$663,314  
 Jiri Novak \$614,938

# COMMUNITY ACTION PLAN (CAP)

APEX FCU is well positioned to market to and provide service to the entire Tri-County community. It is one of the largest credit unions within the proposed community. The credit union offers a full range of financial products and services, and provides a variety of electronic delivery service options to make financial transactions as accessible and convenient as possible. This section provides a brief sketch of the current operations and facilities that will allow APEX FCU to serve the Tri-County community and discusses the credit union's plans to serve the low-income and underserved residents of the community.

## Service Facilities

APEX FCU currently maintains two office locations within the Tri-County community. They are both conveniently located in populous areas of the community. The credit union also has a branch in Loinville that is located outside of the proposed community to service its SEG, The West Company. The plan is to maintain this branch to provide support and service to current members of this SEG.

Following is information regarding APEX FCU's office locations in the proposed community.

### Main Office:

540 Old Reading Pike  
Stowe, PA 19464  
(ATM and Drive-Ins available)

### Office hours:

Monday, Tuesday, Wednesday: 9 a.m. – 4:30 p.m.

Thursday: 9:00 a.m. – 5:00 p.m.

Friday: 9:00 a.m. – 7:00 p.m.

### Drive-Thru hours:

8:30 a.m. – closing

**Phoenixville Branch:** 140 Nutt Road  
Phoenixville, PA 19460  
(ATM and Drive-Ins available)

**Office hours:**

Monday, Tuesday, Wednesday: 9 a.m. – 4:30 p.m.

Thursday: 9:00 a.m. – 5:00 p.m.

Friday: 9:00 a.m. – 7:00 p.m.

**Drive-Thru hours:**

8:30 a.m. – closing

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## Electronic Service Delivery Options

Electronic delivery services are an important aspect of APEX FCU's ability to serve the community. The credit union has experienced a strong acceptance of its website home banking.

The electronic services offered by the credit union provide an alternative to branch office visits for the growing number of members who do not have time or do not wish to visit a branch office. Following is a brief description of these services.

- **APEX FCU ATM** is conveniently located at its main office. Members may also use any of the 400 statewide CU\$ (CU Dollars) ATMs with no surcharges.

With a credit union **Mad Money Card**, members have access to their money 24 hours a day, seven days a week at thousands of ATM locations worldwide. Members can make withdrawals, transfers, balance inquiries, and purchases with the ATM card.

The **Mad Money Card** is used just like a personal check without having to write a check, and it can be used at any of the more than 14 million merchant locations where VISA® is accepted. The amount of purchase is automatically deducted from the member's checking account.

- **APEX FCU's website** at <http://www.apexfcu.com> provides members and potential members with up-to-date information about the credit union's products and services, locations, savings and loan rates, loan applications and other aspects of the credit union.
- **Internet Home Banking** allows members to let their computer help them manage their finances. Members can complete many of the financial transactions right at their fingertips, 24 hours a day, seven days a week. Members can apply for a loan, check their account balances, review account histories, make transfers to and from their own accounts or pre-authorized accounts, confirm whether checks or deposits have cleared, make loan payments, and much more. There is no charge to use the home banking and sign up is done through the credit union's website.
- **Internet Bill Payer** is available from Internet Home Banking. With Internet Bill Payer, members can be assured that their payments are made on time, every time.
- **A.R.T (Audio Response Teller)** allows members immediate access to their credit union account 24 hours a day, seven days a week, using any

touchtone telephone. Members can manage their finances in the privacy of their home, office, or car. With a touchtone telephone, members can make balance inquiries, review the last five deposits and withdrawals, see if a check has cleared, transfer funds between accounts, and perform many more money management activities. There is no cost to sign up and no charge to use this convenient service.

- **Visa® Credit Card** offers members a low, fixed interest rate with no annual fee, and a 25-day grace period on purchases.
- **Direct Deposit** is a valuable time-saving service that enables members to have their entire paycheck deposited straight into their credit union account. Members won't be standing in line on payday, or rushing to beat the clock during breaks, lunch time, or before closing time. Direct deposit gives members the peace of mind to know that their money is automatically deposited into their account and immediately available to them.
- With **Payroll Deduction** members can specify a certain amount from their paycheck to be deposited into their savings or club accounts or to make loan payments.

## Financial Products and Services

### *Savings Accounts*

APEX FCU offers a variety of savings accounts to meet the individual needs of its members. Most accounts can be funded effortlessly with automatic payroll deduction, and all can be accessed around the clock by using the credit union's A.R.T. telephone banking system. Following are some of the savings accounts APEX FCU offers.

- **Share Savings Account** is the key to credit union membership. The Share Saving Account can be opened with a deposit of just \$5.00—the equivalent of one share. Dividends are calculated daily and compounded monthly. This nominal minimum balance allows members access to all the benefits and services provided by APEX FCU.
- **Payroll Savings Account** members can pre-authorize saving deposits to be automatically deducted from each paycheck and deposited into their Payroll Savings Account. This direct payment qualifies the member for a higher interest rate on their savings. It only takes \$1.00 to open and maintain a Payroll Savings Account.
- **Club Accounts**, such as the **Holiday, Vacation, Education, Taxes or special purchases** gives members the opportunities to save for the holiday

season, for vacation, or for whatever reason. Members can have \$5 or more withheld from each paycheck and deposited automatically through payroll deduction. Their money, plus dividends earned, is automatically deposited into their Share Account on October 1 for the Holiday Club. Members may access their special account funds at any time.

- **Money Market Account** earns a premium interest rate without tying up the member's cash. This easy-access account lets the member enjoy complete liquidity—including access by check, by ATM or at the credit union's branch location. This powerful money management tool keeps a member's funds liquid and flexible while strengthening the earning potential of a member's hard-earned money. The minimum balance required to open this account is \$2,000 and members must maintain a daily balance of \$2,000 in their account to obtain the disclosed annual percentage yield.
- **Share Certificates** provide members with a guaranteed return on their money when they put a portion of their savings into high-yield Share Certificates. Terms are available from three months to up to five years with a low minimum deposit of \$500.
- **Individual Retirement Accounts** help members achieve financial security by saving for the future. IRAs offer a considerable tax advantage that members can enjoy now because their earnings are tax-deferred. Traditional, Roth IRAs and IRA Share Certificates are offered.

### *Checking Accounts*

APEX FCU **Share Draft Checking Accounts** require no minimum balance, no monthly service charges and no per-check charge with automatic overdraft protection. Checks can be ordered online through the APEX FCU's website.

### *Loan Products*

APEX FCU offers a full spectrum of loans. Since its beginning, APEX FCU has been committed to making loans to its members. The credit union's loans are competitively priced and, in many cases, are some of the best rates and terms anywhere. The credit union provides flexible terms and a hassle-free application process. Members may set up their loan payment on a payroll deduction and never need to remember a payment again. The credit union also operates in a risk-based lending/pricing atmosphere, which allows it to meet the loan needs of community residents who might have slow and/or derogatory credit histories. APEX FCU currently offers the following loan programs.

- Visa® Credit Cards
- New/Used Auto Loans
- Payment Shaver Loans (auto loan and lease)
- Recreation Vehicle, Boat and Airplane Loans
- Mobile Home Loans
- Residential Mortgages (also refinancing)
- Home Equity Loans (fixed and adjustable rate)
- First Mortgages
- Construction Loans
- Student Loans
- Personal/Signature Loans
- Share Draft Line of Credits
- Share Secured Loans
- Stock Secured Loans
- Refinancing Loans
- Refinancing Credit Cards

### *Special Programs*

APEX FCU offers a special youth program to assist with their financial needs. The **Kirby Kangaroo Club Account** helps children ages 12 and under learn how the credit union works and helps develop good financial habits.

### *Special Services*

Following is a list of additional products and services APEX FCU offers its members.

- Money Orders
- Travelers Cheques
- Free Notary Service

- Financial Services
- Checkbook Reconciliation Service
- New & Used Car Pricing Guide
- Postage Stamp Books
- Discount Amusement Park Tickets
- Credit Life Protection Insurance
- Credit Disability Insurance
- ACCEL - Vehicle Service Agreement Program
- Guaranteed Residual Investment Protection (GRIP)
- Guaranteed Auto Protection (GAP)
- Members Financial Services – Investment and Brokerage Services
- The Teller -The Quarterly Newsletter

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### **Services to Low-Income and Underserved Members**

APEX FCU is committed to serving low-income members and underserved members of the Tri-County community. The credit union offers a variety of programs that would appeal to low-income residents and underserved residents. Following are some of APEX FCU's current programs specifically tailored to members of modest and moderate means.

- Deposit of just \$5.00 begins credit union membership
- Share draft account with no minimum balance, no per-check charges and no monthly maintenance fees
- Risk base lending
- Home equity loans

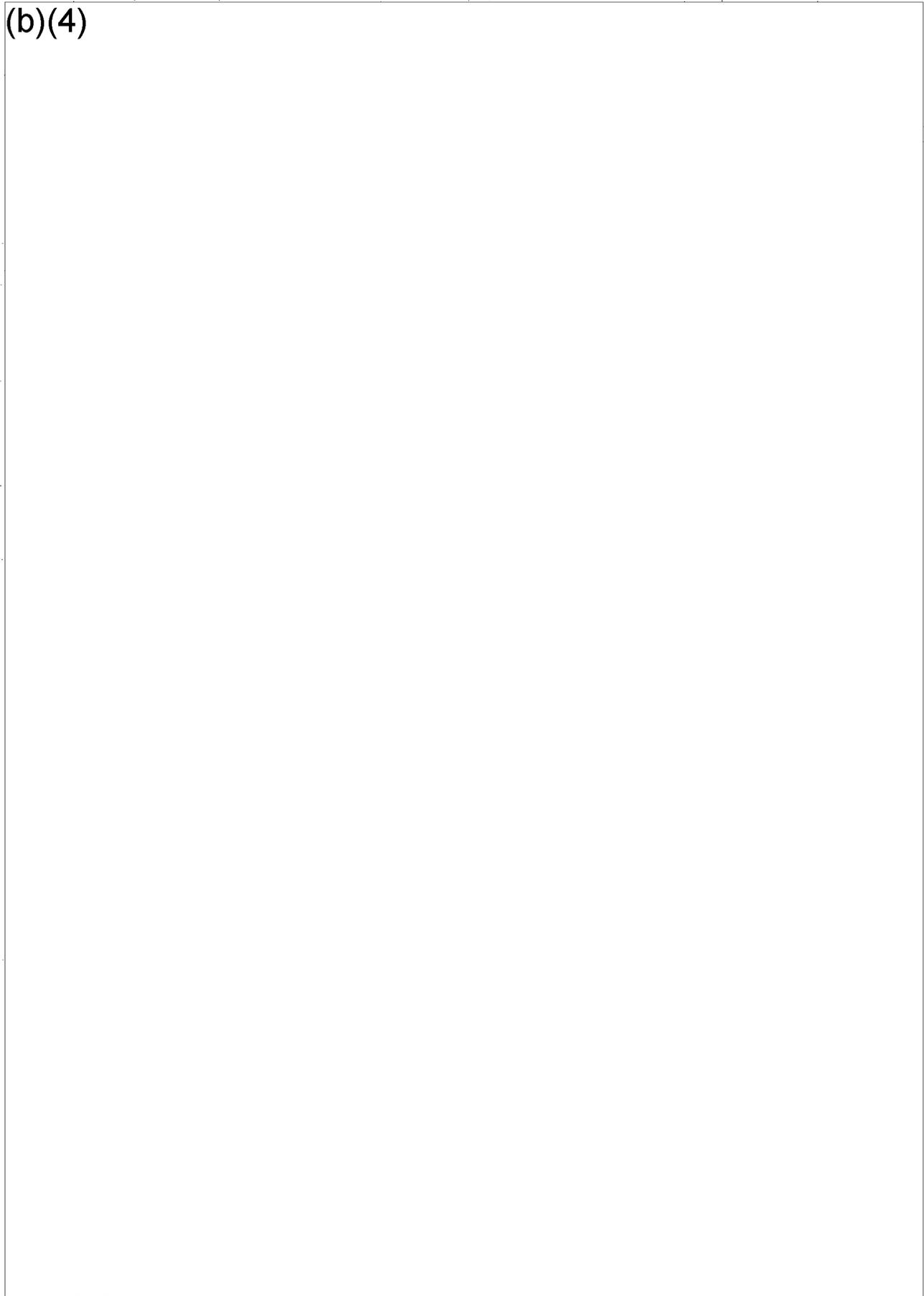
- First mortgage loans
- Refinancing loans
- Refinancing credit cards
- Unsecured personal loans
- New and used automobiles loans
- New motorcycles loans
- Mobile home loans
- Checkbook reconciliation service
- Student loans
- No monthly service fees to direct deposit and payroll deduction options
- No surcharge ATMs access at over 400 statewide locations
- Nominal fee money orders
- Individual Retirement Accounts with low minimum balance
- Credit counseling

APEX FCU is committed to adding or improving products and services as necessary to serve this market. A community-based APEX FCU would allow the credit union to provide quality service with attractive rates to the low-income and underserved residents of the Tri-County community.

With a community field of membership, APEX FCU could continue to expand its services and assistance to residents of the community. APEX FCU would offer residents an alternative to the costly services of mega-banks, and the option of a financial institution under local ownership. The credit union could continue to offer membership to a broad range of area residents in a manner that would accommodate the community's needs.

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SERVICES.

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## **Organizational Information**

APEX Federal Credit Union benefits from the involvement of a knowledgeable and experienced Board of Directors which offers a wide range of financial and managerial expertise. In addition, its senior management staff is experienced in financial institution management as well as in various technical and managerial functions.

The credit union is well positioned to meet the challenge of serving a community field of membership. It also has the financial strength to add staff and facilities as needed to serve the community market. Because of the size and sophistication of its current operation, the credit union has training programs and plans in place to accommodate both the requirements of new employees and the needs of current staff members for continuing education to help them gain new skills that will benefit member service.

The following material provides details about APEX FCU's structure and those who serve the organization in a leadership capacity.

## **BOARD OF DIRECTORS**

**William V. Dwyer - Chairman**

**John Zueno - Vice Chairman**

**Gary Twardowski - Secretary/Treasurer**

**John Logan**

**David Mettler**

**Raymond Angstadt**

**George Babilon**

**Frederick Winner**

## **STAFF**

**David A. Cocci - President/CEO**

**Stephten T. Ziegler - Accountant**

**Mario P. Cocci Jr. - Loan Supervisor**

**Tina Shingle - Member Service Supervisor**

**Mardell Ludwig - Receptionist**

**LuAnn Van Remmen - Member Services**

**Fran Stidsen - Member Services**

**Joan Kohn - Member Services (Branch)**

**Dolores Keplinger - Member Services (Branch)**

**Jodi Toennies - Member Services/Lending**

**Linda Feldman - Member Services**

**Trisha Schadler - Lending**

**Carol Loomis - Lending**

**Continuing education for management**

**Lending Supervisor - attended Cuna Lending School - part 1 - Feb. 2001  
Will attend Part 2 in 2002  
Will attend Part 2 in 2003**

**Lending Supervisor also attends and will continue to attend seminars  
on other topics (H/R, B/R and lending related topics)**

**Member Service Supervisor - Attends various seminars on annual basis  
and will continue to do so on topics related to her area of expertise.  
(H/R, Sales/Service, Product Knowledge, ATM, IRA etc.)**

**Accounting Manager - Attends various seminars on annual basis and will  
continue to do so on topics related to his area of expertise.  
(ALM, Budget, Audit etc.)**

**President/CEO - Attends 1 national seminar annually (ALM, Technology,  
Marketing) as well as regional seminars.**

**All management attends seminars along with President/CEO on new  
material (Privacy, PCA etc.)**

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## **Overall Goals and Objectives**

APEX FCU is committed to providing the highest quality products and services to its members. The goals and objectives of the credit union's leadership demonstrate its commitment to service.

### **Service**

Throughout its history, APEX FCU's primary goal has been to provide members a safe and secure place for their money while offering beneficial low-cost loans. In pursuit of this goal, the credit union offers a full range of financial services along with a high level of personalized service that large banks cannot provide.

### **Facilities**

APEX FCU strives to locate offices in convenient geographical areas and in or near underserved areas in order to meet the needs of its membership. The credit union's philosophy of positioning office locations in strategic areas will allow it to take advantage of opportunities that result in win-win solutions for membership and the credit union.

### **Technology**

APEX FCU will continue to enhance its delivery services and improve internal efficiencies by focusing on technological advancements. APEX FCU already offers a wide variety of technology-based services.

APEX FCU's goal is to encourage members to use alternate delivery systems for routine transactions so that staff members have more time available to assist members with special situations or more detailed needs. The credit union's delivery systems will continue to evolve as APEX FCU develops to meet members' changing needs.

**Underserved/Low-Income Services**

APEX FCU currently has many products and services that are well suited for low-income and underserved members of the community as outlined in Section 5. The credit union is committed to adding or improving products and services as necessary to serve this market.

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|                                     |
|-------------------------------------|
| <b>ASSETS</b>                       |
| Total Loans                         |
| Allowance for Loan Losses           |
| Cash                                |
| Investments                         |
| Fixed Assets                        |
| Other Assets                        |
| <b>Total Assets</b>                 |
| <b>LIABILITIES</b>                  |
| <b>Total Liabilities</b>            |
| <b>EQUITY</b>                       |
| Total Shares and Deposits           |
| Reserves                            |
| <b>Total Liabilities and Equity</b> |
| <b>KEY FINANCIAL RATIOS</b>         |
| <i>Net Worth/Total Assets</i>       |
| <i>Loans/Shares</i>                 |
| <i>Oper. Expense/Avg. Assets</i>    |
| <i>Return on Avg. Assets</i>        |

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## Financial and Income Statements

NET CHANGE

Last Year  
 Month End

This Month  
 Ending Bal

APEX FEDERAL CREDIT UNION  
 STATEMENT OF FINANCIAL CONDITION  
 AS OF: 30APR01

|                               | This Month<br>Ending Bal | Last Year<br>Month End | NET CHANGE   |
|-------------------------------|--------------------------|------------------------|--------------|
| <b>ASSETS</b>                 |                          |                        |              |
| LOANS TO MEMBERS              | 13,719,771.07            | 12,859,426.09          | 860,344.98   |
| COLLATERAL IN PROC LIQ        | 12,308.25                | 73,980.20              | (61,671.95)  |
| VISA CASH ADV IN PROCESS      | 0.00                     | 0.00                   | 0.00         |
| VISA LOANS                    | 741,117.76               | 758,048.11             | (16,930.35)  |
| PHEAA LOANS                   | 0.00                     | 0.00                   | 0.00         |
| STATE FINANCIAL LOANS         | 14,524.89                | 20,522.79              | (5,997.90)   |
| LEASE LOANS                   | 0.00                     | 0.00                   | 0.00         |
| SUB TOTAL LOANS               | 14,487,721.97            | 13,711,977.19          | 775,744.78   |
| LESS: ALLOWANCE LOAN LOSS     | (74,436.19)              | (77,231.98)            | 2,795.79     |
| NET LOANS                     | 14,413,285.78            | 13,634,745.21          | 778,540.57   |
| CASH ON HAND & IN BANK        | 22,306.20                | 119,719.98             | (97,413.78)  |
| OFFICIAL CHECK CLEARING       | (2,536.18)               | (2,319.28)             | (216.90)     |
| MAC SETTLEMENT                | 0.00                     | 0.00                   | 0.00         |
| ATM CASH ON HAND              | 66,800.00                | 129,410.00             | (62,610.00)  |
| ATM CLEARING ACCT             | 0.00                     | 0.00                   | 0.00         |
| VAULT CASH                    | 258,876.00               | 295,016.00             | (36,140.00)  |
| TELECREDIT SETTLEMENT         | 6,340.00                 | 6,854.00               | (514.00)     |
| FEDERAL RESERVE BANK          | 50,000.00                | 53,410.00              | (3,410.00)   |
| US GOVT OBLIGATIONS           | 941,553.54               | 1,576,858.53           | (635,304.99) |
| DISCOUNT-US GOVT OBLIG        | 0.00                     | 0.00                   | 0.00         |
| PREMIUM-US GOVT OBLIG         | 0.00                     | 720.84                 | (720.84)     |
| SHARE DRAFTS-MAC              | 0.00                     | 0.00                   | 0.00         |
| SHARES CENTRAL CU             | 4,165,657.16             | 3,336,614.56           | 829,042.60   |
| PERMANENT CAPITAL FUND        | 138,894.73               | 136,847.12             | 2,047.61     |
| LEASEHOLD IMPROVEMENTS        | 0.00                     | 905.44                 | (905.44)     |
| ACCRUED INCOME INVESTMENTS    | 8,453.54                 | 19,560.12              | (11,106.58)  |
| LEASED ASSET                  | 0.00                     | 0.00                   | 0.00         |
| OTHER PREPAID INSURANCES      | 21,697.17                | 40,052.39              | (18,355.22)  |
| PREPAID OPERATING FEE         | 2,673.04                 | 3,754.35               | (1,081.31)   |
| PREPAID WARRANTYS             | 7,177.07                 | 12,126.42              | (4,949.35)   |
| PREPAID LEAGUE DUES           | 3,816.76                 | 3,846.48               | (29.72)      |
| OTHER PREPAID EXPENSES        | 10,747.43                | 27,438.33              | (16,690.90)  |
| PREPAID EMPLOYEES PENSIONS    | 0.00                     | 0.00                   | 0.00         |
| PREPAID OFFICE SUPPLIES       | 718.55                   | 4,226.42               | (3,507.87)   |
| PREPAID MFA FEES              | 73,902.24                | 76,016.85              | (2,114.61)   |
| Home Equity 98 Special        | 2,162.25                 | 2,999.25               | (837.00)     |
| PREPAID NCUSIF                | 0.00                     | 0.00                   | 0.00         |
| LAND                          | 92,391.39                | 92,391.39              | 0.00         |
| BUILDING                      | 413,539.67               | 415,896.80             | (2,357.13)   |
| FURNITURE & EQUIPMENT         | 119,455.67               | 131,917.57             | (12,461.90)  |
| NET ORIGINATION FEES          | 0.00                     | 0.00                   | 0.00         |
| ACCRUED INTEREST ON LOANS     | 56,174.10                | 51,875.46              | 4,298.64     |
| OTHER ACCRUED INCOME          | (6,200.00)               | (6,100.00)             | (100.00)     |
| SHARE DEPOSIT INS FUND        | 178,142.70               | 179,922.26             | (1,779.56)   |
| EXCESS SHARE DEPOSIT INS ACCT | 0.00                     | 0.00                   | 0.00         |
| OTHER ASSETS                  | 0.00                     | 0.00                   | 0.00         |
| ACCTS RECEIVABLE              | 1,705.94                 | 1,705.94               | 0.00         |
| ATM RECEIVABLE-FRAUD          | 0.00                     | 0.00                   | 0.00         |
| PREPAID POSTAGE               | 1,748.74                 | 1,095.44               | 653.32       |
| TOTAL ASSETS                  | 21,049,483.51            | 20,345,801.93          | 703,681.58   |

APEX FCU... REPORT OF OPERATIONS... CHARTER NO. 6414  
 As of: 30APR01 Run: 01MAY01 11:00 AM

|                             | This Month<br>Ending Bal | Last Year<br>Month End | NET CHANGE   |
|-----------------------------|--------------------------|------------------------|--------------|
| LIABILITIES                 | 0.00                     | 0.00                   | 0.00         |
| ACCTS PAYABLE               | 748.00                   | 1,639.09               | (891.09)     |
| PAYROLL SUSPENSE            | 0.00                     | 0.00                   | 0.00         |
| ACCTS PAYABLE-ESCROW        | 8.75                     | 0.00                   | 8.75         |
| VISA PMTS IN PROCESS        | 0.00                     | 0.00                   | 0.00         |
| CHARGEBACKS IN PROCESS      | 0.00                     | 0.00                   | 0.00         |
| ACQUIRED LIABILITIES        | (8,149.00)               | 0.00                   | (8,149.00)   |
| NOTES PAYABLE               | 0.00                     | 0.00                   | 0.00         |
| DIVIDENDS PAYABLE           | 23,735.66                | 18,153.75              | 5,581.91     |
| FEDERAL TAXES PAYABLE       | 88.77                    | 94.63                  | (5.86)       |
| TAXES PAYABLE-LEASE         | 0.00                     | 0.00                   | 0.00         |
| STATE TAXES PAYABLE         | 0.00                     | 0.00                   | 0.00         |
| CITY TAXES PAYABLE          | 241.56                   | 253.56                 | (12.00)      |
| SOC SEC TAXES PAYABLE       | 0.00                     | 0.00                   | 0.00         |
| OTHER DEFERRED INC-LEASES   | 0.00                     | 0.00                   | 0.00         |
| OBLIGATIONS UNDER CAP LEASE | 0.00                     | 0.00                   | 0.00         |
| UNEMP COMP TAX PAYABLE      | 310.29                   | 440.73                 | (130.44)     |
| BACKUP WITHHOLDING TAX      | 31.70                    | 38.90                  | (7.20)       |
| UNPOSTED ACH                | 0.00                     | 0.00                   | 0.00         |
| TOTAL LIABILITIES           | 17,015.73                | 20,620.66              | (3,604.93)   |
| EQUITY                      |                          |                        |              |
| REGULAR SHARES              | 5,583,366.47             | 5,693,873.56           | (110,507.09) |
| SHARE DRAFTS                | 2,419,871.54             | 2,540,785.37           | (120,913.83) |
| PAYROLL SAVINGS             | 1,123,874.35             | 1,333,911.30           | (210,036.95) |
| MONEY MARKETS               | 3,838,109.28             | 3,599,811.28           | 238,298.00   |
| IRA'S                       | 1,412,114.38             | 1,238,463.92           | 173,650.46   |
| CERTIFICATES                | 4,664,859.28             | 4,073,525.84           | 591,333.44   |
| TOTAL SHARES                | 19,042,195.30            | 18,480,371.27          | 561,824.03   |
| REGULAR RESERVE             | 787,654.83               | 759,102.27             | 28,552.56    |
| CONTINGENT RESERVE          | 0.00                     | 0.00                   | 0.00         |
| UNDIVIDED EARNINGS          | 1,190,472.66             | 1,075,940.91           | 114,531.75   |
| UNREALIZED G/L INVESTMENTS  | 785.42                   | 1,306.31               | (520.89)     |
| NET INCOME                  | 11,159.57                | 8,460.51               | 2,699.06     |
| TOTAL EQUITY                | 21,032,467.78            | 20,325,181.27          | 707,286.51   |
| TOTAL LIABILITIES & EQUITY  | 21,049,483.51            | 20,345,801.93          | 703,681.58   |

APEX FEDERAL CREDIT UNION  
 INCOME STATEMENT  
 AS OF: 30APR01

|                           | This Month<br>Actual | This Month<br>Budget | YTD<br>Actual     | YTD<br>Budget | YTD<br>NET CHANGE |
|---------------------------|----------------------|----------------------|-------------------|---------------|-------------------|
| <b>INCOME</b>             |                      |                      |                   |               |                   |
| INTEREST ON LOANS         | 101,798.12           | 0.00                 | 412,731.87        | 0.00          | 412,731.87        |
| INCOME VISA LOANS         | 8,123.51             | 0.00                 | 33,887.57         | 0.00          | 33,887.57         |
| INCOME ON LOANS-POINTS    | 0.00                 | 0.00                 | 0.00              | 0.00          | 0.00              |
| INCOME INVESTMENTS        | 20,012.91            | 0.00                 | 73,926.29         | 0.00          | 73,926.29         |
| GAIN ON MARKET VALUE/LOSS | 0.00                 | 0.00                 | 0.00              | 0.00          | 0.00              |
| INC FROM INV - NCUSIF     | 0.00                 | 0.00                 | 5,373.02          | 0.00          | 5,373.02          |
| FEES AND CHARGES          | 338.25               | 0.00                 | 1,504.20          | 0.00          | 1,504.20          |
| OVERDRAFT TRANSFER FEES   | 512.00               | 0.00                 | 1,704.00          | 0.00          | 1,704.00          |
| MISC OPERATING INCOME     | 2,593.96             | 0.00                 | 9,699.64          | 0.00          | 9,699.64          |
| LATE CHARGE INCOME        | 1,169.44             | 0.00                 | 5,107.85          | 0.00          | 5,107.85          |
| VISA INTERCHANGE INCOME   | 1,694.89             | 0.00                 | 7,943.43          | 0.00          | 7,943.43          |
| LEASE INCOME              | 0.00                 | 0.00                 | 0.00              | 0.00          | 0.00              |
| NSF FEE INCOME            | 7,007.73             | 0.00                 | 30,164.31         | 0.00          | 30,164.31         |
| ATM INCOME                | 4,164.05             | 0.00                 | 18,814.65         | 0.00          | 18,814.65         |
| INTEREST STUDENT LOANS    | 0.00                 | 0.00                 | 17.50             | 0.00          | 17.50             |
| <b>TOTAL INCOME</b>       | <b>147,414.86</b>    | <b>0.00</b>          | <b>600,874.33</b> | <b>0.00</b>   | <b>600,874.33</b> |

|                             | This Month<br>Actual | This Month<br>Budget | YTD<br>Actual | YTD<br>Budget | YTD<br>NET CHANGE |
|-----------------------------|----------------------|----------------------|---------------|---------------|-------------------|
| <b>EXPENSES</b>             |                      |                      |               |               |                   |
| TREASURERS SALARY           | 338.00               | 0.00                 | 1,352.00      | 0.00          | 1,352.00          |
| OTHER SALARIES              | 23,811.27            | 0.00                 | 99,769.53     | 0.00          | 99,769.53         |
| PENSION PLAN COSTS          | 1,471.35             | 0.00                 | 5,647.60      | 0.00          | 5,647.60          |
| HEALTH INSURANCE            | 3,544.79             | 0.00                 | 13,899.46     | 0.00          | 13,899.46         |
| GROUP LIFE/WAGE CONTINUANCE | 569.87               | 0.00                 | 2,408.94      | 0.00          | 2,408.94          |
| LIFE INSURANCE              | 93.83                | 0.00                 | 375.32        | 0.00          | 375.32            |
| UNEMP COMP EXPENSE          | 399.04               | 0.00                 | 2,663.72      | 0.00          | 2,663.72          |
| SOCIAL SECURITY EXPENSE     | 1,847.40             | 0.00                 | 7,746.47      | 0.00          | 7,746.47          |
| TRAVEL & CONF-EMPLOYEES     | 1,280.59             | 0.00                 | 4,972.34      | 0.00          | 4,972.34          |
| TRAVEL & CONF-OFFICIALS     | 686.93               | 0.00                 | 849.95        | 0.00          | 849.95            |
| CHAPTER EXPENSE             | 70.38                | 0.00                 | 70.38         | 0.00          | 70.38             |
| OFFICIAL MEETINGS           | 0.00                 | 0.00                 | 125.00        | 0.00          | 125.00            |
| LEAGUE & OTHER DUES         | 477.10               | 0.00                 | 1,963.40      | 0.00          | 1,963.40          |
| SUBSCRIPTIONS               | 276.82               | 0.00                 | 1,435.06      | 0.00          | 1,435.06          |
| RENT EXPENSE                | 275.00               | 0.00                 | 1,100.00      | 0.00          | 1,100.00          |
| OFFICE OCCUPANCY EXPENSE    | 907.51               | 0.00                 | 4,308.99      | 0.00          | 4,308.99          |
| REAL ESTATE TAXES           | 1,084.55             | 0.00                 | 4,237.31      | 0.00          | 4,237.31          |
| ELECTRIC                    | 793/74               | 0.00                 | 3,291.03      | 0.00          | 3,291.03          |
| WATER & SEWER               | 0.00                 | 0.00                 | 55.98         | 0.00          | 55.98             |
| COMMUNICATIONS              | 4,037.29             | 0.00                 | 16,744.71     | 0.00          | 16,744.71         |
| MAINTENANCE-FURN & EQUIP    | 2,587.53             | 0.00                 | 10,018.69     | 0.00          | 10,018.69         |
| STATIONARY & SUPPLIES       | 1,640.19             | 0.00                 | 4,732.61      | 0.00          | 4,732.61          |
| SURETY BOND                 | 2,253.18             | 0.00                 | 6,744.90      | 0.00          | 6,744.90          |
| EQUIPMENT LEASING           | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| DEPR LEASEHOLD IMPROV       | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| IBM EQUIPMENT LEASE         | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| DEPRECIATION - F & E        | 3,485.18             | 0.00                 | 15,368.22     | 0.00          | 15,368.22         |
| DEPRECIATION - BUILDING     | 918.38               | 0.00                 | 3,649.43      | 0.00          | 3,649.43          |
| BANK SERVICE CHARGES        | 910.08               | 0.00                 | 3,276.50      | 0.00          | 3,276.50          |

APEX FCU . . . REPORT OF OPERATIONS . . . CHARTER NO. 6414  
 As of: 30APR01 Run: 01MAY01 11:29 AM

|                              | This Month<br>Actual | This Month<br>Budget | YTD<br>Actual | YTD<br>Budget | YTD<br>NET CHANGE |
|------------------------------|----------------------|----------------------|---------------|---------------|-------------------|
| VOLUNTEER OFFICERS INS       | 0.00                 | 0.00                 | 220.00        | 0.00          | 220.00            |
| EDUCATIONAL/ADVERTISING      | 2,897.43             | 0.00                 | 23,007.80     | 0.00          | 23,007.80         |
| MEMBERS MOTIVATION           | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| COLLECTION EXPENSE           | 715.68               | 0.00                 | 2,260.28      | 0.00          | 2,260.28          |
| RECORDING/CREDIT REPORTS     | (530.76)             | 0.00                 | 513.40        | 0.00          | 513.40            |
| VISA EXPENSE                 | 3,109.03             | 0.00                 | 11,648.39     | 0.00          | 11,648.39         |
| MFA FEES                     | 3,372.29             | 0.00                 | 13,619.19     | 0.00          | 13,619.19         |
| LEGAL SERVICES               | 527.00               | 0.00                 | 1,591.00      | 0.00          | 1,591.00          |
| SUPERVISORY/AUDIT            | 666.67               | 0.00                 | 2,666.68      | 0.00          | 2,666.68          |
| ACCOUNTING SERVICES          | 6,541.73             | 0.00                 | 26,561.11     | 0.00          | 26,561.11         |
| CONSULTANT FEES              | 0.00                 | 0.00                 | 355.50        | 0.00          | 355.50            |
| SHARE DRAFT EXPENSE          | 1,042.70             | 0.00                 | 4,253.01      | 0.00          | 4,253.01          |
| IRA SERVICE FEE              | 0.00                 | 0.00                 | 388.23        | 0.00          | 388.23            |
| MAC EXPENSE                  | 6,639.81             | 0.00                 | 26,540.35     | 0.00          | 26,540.35         |
| BORROWERS INSURANCE          | 193.92               | 0.00                 | 775.68        | 0.00          | 775.68            |
| OPERATING FEE                | 334.12               | 0.00                 | 1,759.12      | 0.00          | 1,759.12          |
| INTEREST BORROWED MONEY      | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| ANNUAL MEETING EXPENSE       | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| PROVISION LOAN LOSS          | 2,500.00             | 0.00                 | 12,000.00     | 0.00          | 12,000.00         |
| NCUSIF INS EXPENSE           | 0.00                 | 0.00                 | 0.00          | 0.00          | 0.00              |
| MISC OPERATING EXPENSE       | 1,447.87             | 0.00                 | 5,426.13      | 0.00          | 5,426.13          |
| TELLER OVER AND SHORT        | (14.43)              | 0.00                 | 160.51        | 0.00          | 160.51            |
| TOTAL OPERATING EXPENSE      | 83,203.08            | 0.00                 | 350,553.92    | 0.00          | 350,553.92        |
| NET INCOME BEFORE DIVIDENDS  | 64,211.78            | 0.00                 | 250,320.41    | 0.00          | 250,320.41        |
| DIVIDENDS-REGULAR            | 8,986.41             | 0.00                 | 34,339.22     | 0.00          | 34,339.22         |
| DIVIDENDS-OTHER              | 44,060.80            | 0.00                 | 173,651.45    | 0.00          | 173,651.45        |
| TOTAL DIVIDENDS              | 53,047.21            | 0.00                 | 207,990.67    | 0.00          | 207,990.67        |
| NET INCOME                   | 11,164.57            | 0.00                 | 42,329.74     | 0.00          | 42,329.74         |
| NON OPERATING GAIN/LOSS      | 5.00                 | 0.00                 | 67.66         | 0.00          | 67.66             |
| NET INCOME BEFORE RESERVE    | 11,159.57            | 0.00                 | 42,262.08     | 0.00          | 42,262.08         |
| TO REGULAR RESERVE           | 7,370.74             |                      | 30,043.71     |               | 30,043.71         |
| NET UNDIVIDED EARNINGS       | 3,788.83             |                      | 12,218.37     |               | 12,218.37         |
| PROVISION FOR LOAN LOSS      | 2,500.00             |                      | 12,000.00     |               | 12,000.00         |
| REMAINING UNDIVIDED EARNINGS | 6,288.83             |                      | 24,218.37     |               | 24,218.37         |

APEX FCU... REPORT OF OPERATIONS... CHARTER NO. 6414  
As of: 30SEP01 Run: 01OCT01

YTD  
Credit

|                       |              |
|-----------------------|--------------|
| OPERATING INCOME      |              |
| INTEREST ON LOANS     | 1,036,467.77 |
| INVESTMENT INCOME     | 169,336.20   |
| FEES AND CHARGES      | 97,559.47    |
| ATM INCOME            | 43,192.25    |
| MISC OPERATING INCOME | 21,416.79    |
| STUDENT LOAN INCOME   | 142.50       |
| TOTAL INCOME          | 1,368,114.94 |

|                          |            |
|--------------------------|------------|
| OPERATING EXPENSES       | 0.00       |
| COMPENSATION             | 232,187.44 |
| EMPLOYEE BENEFITS        | 49,928.29  |
| TRAVEL AND CONFERENCE    | 12,227.18  |
| ASSOCIATION DUES         | 7,421.90   |
| OFFICE OCCUPANCY         | 38,122.81  |
| OFFICE OPERATIONS        | 185,716.21 |
| EDUCATION AND PROMOTION  | 46,971.74  |
| LOAN SERVICING EXPENSE   | 63,346.29  |
| PROFESS & OUTSIDE SVCS   | 83,014.51  |
| PROVISION LOAN LOSSES    | 30,000.00  |
| MEMBERS INSURANCE        | 1,745.28   |
| FEDERAL OPERATING FEE    | 3,429.77   |
| CASH OVER AND SHORT      | 17.72      |
| INTEREST BORROWED MONEY  | 0.00       |
| ANNUAL MTG EXPENSE       | 0.00       |
| MISC OPERATING EXPENSE   | 15,845.06  |
| TOTAL OPERATING EXPENSES | 787,874.16 |

|                            |            |
|----------------------------|------------|
| INC/LOSS FROM OPERATIONS   | 578,240.78 |
| NON OPERATING GAIN/LOSS    | (67.66)    |
| DIVIDEND-REGULAR           | 76,318.52  |
| DIVIDEND-OTHER             | 393,222.13 |
| NET INCOME BEFORE RESERVES | 108,700.13 |

|                              |           |
|------------------------------|-----------|
| TO REGULAR RESERVE           | 68,405.74 |
| PROVISION FOR LOAN LOSS      | 30,000.00 |
| REMAINING UNDIVIDED EARNINGS | 70,294.39 |

APEX FCU... REPORT OF OPERATIONS... CHARTER NO. 6414

As of: 01OCT01 Run: 01OCT01 3:02 PM

Last Month Ending Bal

ASSETS

|                  |               |
|------------------|---------------|
| LOANS TO MEMBERS | 15,159,097.03 |
| ALLOWANCE FOR LL | (74,689.86)   |
| OTHER REC/LOANS  | 20,097.31     |
| CASH             | 560,266.48    |
| INVESTMENTS      | 4,975,932.69  |
| PPD EXPENSES     | 127,951.33    |
| FIXED ASSETS     | 625,938.94    |
| ACCRUED INCOME   | 68,152.97     |
| ALL OTHER ASSETS | 185,817.70    |
| TOTAL ASSETS     | 21,648,564.55 |

LIABILITIES

|                   |          |
|-------------------|----------|
| ACCOUNTS PAYABLE  | 444.20   |
| TAXES PAYABLE     | 1,100.86 |
| DEFERRED CREDITS  | 0.00     |
| TOTAL LIABILITIES | 1,545.06 |

EQUITY

|                    |               |
|--------------------|---------------|
| SHARES OF MEMBERS  | 19,590,557.35 |
| RESERVES           | 809,714.84    |
| UNDIVIDED EARNINGS | 1,250,745.28  |
| TOTAL EQUITY       | 21,647,019.49 |

TOTAL LIABILITIES AND EQUITY

21,648,564.55

(b)(8)

**KEY RATIOS**

**NetWorth/Total A**

**Delinquent Loans**

**Net Charge Offs**

**ROA**

**STATS**

**DELINQUENT LO**

**CURRENT LOAN**

**MEMBERS**

**ACCOUNTS**

**POTENTIAL MEI**

**CHARGE OFFS**

**RECOVERIES S**

# Quarterly Financial Performance Report

## June 2001

Credit Union Name: **APEX**      Federal Charter/Certificate Number: **06414**

| Line Item                         | JUN 99              | % Chg         | DEC 99              | % Chg        | JUN 00              | % Chg         | DEC 00              | % Chg         | JUN 01              | % Chg         |
|-----------------------------------|---------------------|---------------|---------------------|--------------|---------------------|---------------|---------------------|---------------|---------------------|---------------|
| <b>ASSETS:</b>                    |                     |               |                     |              |                     |               |                     |               |                     |               |
| Cash & Equivalents                | \$731,051           |               | \$795,486           |              | \$478,372           |               | \$600,019           |               | \$3,888,931         |               |
| Dep. In S&L and Banks             | \$297,000           |               | \$496,000           |              | \$793,000           |               | \$594,000           |               | \$894,000           |               |
| Dep. & Loans in Other CUs         | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| US Govt & Agency Sec.             | \$1,134,561         | 98.1%         | \$1,095,488         | -3.4%        | \$1,079,930         | -1.4%         | \$804,941           | -25.5%        | \$538,309           | -33.1%        |
| All Other Invest                  | \$3,611,854         |               | \$2,579,606         |              | \$3,202,371         |               | \$2,402,762         |               | \$138,895           |               |
| Real Estate Loans                 | \$5,223,979         | 3.4%          | \$5,091,855         | -2.5%        | \$5,152,112         | 1.2%          | \$5,425,093         | 5.3%          | \$6,344,091         | 16.9%         |
| Unsecured Loans                   | \$1,402,647         | -13.5%        | \$1,631,718         | 16.3%        | \$1,503,815         | -7.8%         | \$1,534,311         | 2.0%          | \$1,373,184         | -10.5%        |
| Other Loans to Member             | \$7,349,953         | 1.6%          | \$7,094,053         | -3.5%        | \$7,144,174         | 0.7%          | \$7,445,857         | 4.2%          | \$7,159,306         | -3.8%         |
| Other Loans                       | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| <b>TOTAL LOANS</b>                | <b>\$13,976,579</b> | <b>0.5%</b>   | <b>\$13,817,626</b> | <b>-1.1%</b> | <b>\$13,800,101</b> | <b>-0.1%</b>  | <b>\$14,405,261</b> | <b>4.4%</b>   | <b>\$14,876,581</b> | <b>3.3%</b>   |
| (Allow. Ln & Lease Losses)        | (\$64,422)          |               | (\$71,058)          |              | (\$75,883)          |               | (\$77,110)          |               | (\$73,840)          |               |
| Land & Building                   | \$514,638           |               | \$511,894           |              | \$506,486           |               | \$505,788           |               | \$513,649           |               |
| Other Fixed Assets                | \$143,193           |               | \$150,073           |              | \$124,331           |               | \$118,244           |               | \$122,801           |               |
| NCUSIF Deposit                    | \$177,973           |               | \$177,973           |              | \$179,922           |               | \$179,922           |               | \$178,143           |               |
| All Other Assets                  | \$230,167           |               | \$289,016           |              | \$303,100           |               | \$283,555           |               | \$205,787           |               |
| <b>TOTAL ASSETS</b>               | <b>\$20,752,594</b> | <b>6.2%</b>   | <b>\$19,842,104</b> | <b>-4.4%</b> | <b>\$20,391,730</b> | <b>2.8%</b>   | <b>\$19,817,382</b> | <b>-2.8%</b>  | <b>\$21,283,256</b> | <b>7.4%</b>   |
| <b>LIABILITIES &amp; CAPITAL:</b> |                     |               |                     |              |                     |               |                     |               |                     |               |
| Dividends Payable                 | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| Notes & Int. Payable              | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| Accts. Pay & Other Liab.          | \$3,156             |               | \$3,300             |              | \$2,872             |               | \$722               |               | \$1,783             |               |
| Uninsured Sec. Capital            | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| <b>TOTAL LIABILITIES</b>          | <b>\$3,156</b>      | <b>-45.8%</b> | <b>\$3,300</b>      | <b>4.6%</b>  | <b>\$2,872</b>      | <b>-13.0%</b> | <b>\$722</b>        | <b>-74.9%</b> | <b>\$1,783</b>      | <b>147.0%</b> |
| Share Drafts                      | \$2,223,318         | -2.5%         | \$2,449,106         | 10.2%        | \$2,550,459         | 4.1%          | \$2,403,532         | -5.8%         | \$2,384,965         | -0.8%         |
| Regular Shares                    | \$6,487,513         | 18.5%         | \$5,420,534         | -16.4%       | \$5,576,284         | 2.9%          | \$5,011,653         | -10.1%        | \$5,429,930         | 8.3%          |
| Share Certificates                | \$3,832,158         | 3.3%          | \$3,820,016         | -0.3%        | \$4,127,581         | 8.1%          | \$4,231,895         | 2.5%          | \$4,464,158         | 5.5%          |
| IRA/KEOGH                         | \$1,203,626         | -3.3%         | \$1,251,025         | 3.9%         | \$1,296,101         | 3.6%          | \$1,305,259         | 0.7%          | \$1,495,734         | 14.6%         |
| Other Shares + Dep.               | \$5,280,613         |               | \$5,098,867         |              | \$4,969,492         |               | \$4,915,731         |               | \$5,495,881         |               |
| <b>TOTAL SHARES</b>               | <b>\$19,027,228</b> | <b>6.6%</b>   | <b>\$18,039,548</b> | <b>-5.2%</b> | <b>\$18,519,917</b> | <b>2.7%</b>   | <b>\$17,868,070</b> | <b>-3.5%</b>  | <b>\$19,270,668</b> | <b>7.8%</b>   |
| Regular Reserve                   | \$724,393           |               | \$742,873           |              | \$745,602           |               | \$767,311           |               | \$795,075           |               |
| Other Reserves                    | \$-1,327            |               | \$1                 |              | \$1,532             |               | \$1,366             |               | \$734               |               |
| Undivided Earnings                | \$999,144           |               | \$1,056,382         |              | \$1,121,807         |               | \$1,179,913         |               | \$1,214,996         |               |
| <b>TOTAL EQUITY</b>               | <b>\$1,722,210</b>  | <b>1.3%</b>   | <b>\$1,799,256</b>  | <b>4.5%</b>  | <b>\$1,868,941</b>  | <b>3.9%</b>   | <b>\$1,948,590</b>  | <b>4.3%</b>   | <b>\$2,010,805</b>  | <b>3.2%</b>   |
| <b>TOTAL LIAB. &amp; EQUITY</b>   | <b>\$20,752,594</b> | <b>6.2%</b>   | <b>\$19,842,104</b> | <b>-4.4%</b> | <b>\$20,391,730</b> | <b>2.8%</b>   | <b>\$19,817,382</b> | <b>-2.8%</b>  | <b>\$21,283,256</b> | <b>7.4%</b>   |
| <b>INCOME &amp; EXPENSE:</b>      |                     |               |                     |              |                     |               |                     |               |                     |               |
| Loan Income                       | \$638,288           |               | \$1,278,349         |              | \$640,646           |               | \$1,316,680         |               | \$673,335           |               |
| Investment Income                 | \$100,539           |               | \$214,714           |              | \$130,407           |               | \$259,659           |               | \$110,915           |               |
| Other Income                      | \$65,630            |               | \$170,993           |              | \$100,182           |               | \$209,075           |               | \$121,028           |               |
| Salaries & Benefits               | \$194,936           |               | \$390,130           |              | \$199,850           |               | \$394,888           |               | \$201,685           |               |
| Total Other Oper. Exp.            | \$286,622           |               | \$574,934           |              | \$293,715           |               | \$605,120           |               | \$305,926           |               |
| Non-Oper. Income (Exp.)           | \$-8                |               | \$-8                |              | \$-13               |               | \$-17               |               | \$-68               |               |
| Prov. Loan/Lease Losses           | \$16,500            |               | \$41,000            |              | \$26,000            |               | \$50,000            |               | \$17,500            |               |
| Cost of Funds                     | \$281,241           |               | \$557,670           |              | \$282,949           |               | \$586,866           |               | \$317,254           |               |
| Net Income                        | \$25,150            |               | \$100,314           |              | \$68,708            |               | \$148,523           |               | \$62,845            |               |

June 2001

NCUA - FPR FINANCIAL HISTORY

# FPR Ratios for June 2001

Credit Union Name: **APEX**

Federal Charter/Certificate Number: **06414**

| Line Item  | JUN 99   | DEC 99   | JUN 00   | DEC 00   | JUN 01   | Peer Avg. | Peer +/- |
|--|----------|----------|----------|----------|----------|-----------|----------|
| <b>Capital Adequacy:</b>                             |          |          |          |          |          |           |          |
| *Net Worth/Total Assets**                            | 8.31     | 9.07     | 9.16     | 9.83     | 9.44     | 12.39     | -2.94    |
| Total Delinquent Loans/Net Worth**                   | 5.72     | 2.68     | 5.09     | 4.19     | 4.02     | 6.92      | -2.89    |
| Solvency Evaluation (Estimated)                      | 109.05   | 109.97   | 110.09   | 110.91   | 110.43   | 114.42    | -3.99    |
| Classified Assets (Estimated)/Net Worth**            | 3.74     | 3.95     | 4.06     | 3.96     | 3.67     | 5.90      | -2.23    |
| <b>Asset Quality:</b>                                |          |          |          |          |          |           |          |
| *Delinquent Loans/Total Loans                        | 0.71     | 0.35     | 0.69     | 0.57     | 0.54     | 1.21      | -0.67    |
| *Net Charge-Offs/Average Loans                       | 0.18     | 0.22     | 0.31     | 0.31     | 0.28     | 0.48      | -0.20    |
| Fair (Market) Value/Book Value (HTM Invest)          | 99.04    | 95.70    | 95.39    | 99.54    | 99.21    | 100.43    | -1.22    |
| Accum Unreal G/L on AFS/Cost of AFS                  | -0.98    | 0.00     | 1.95     | 2.55     | 1.95     | -0.26     | 2.21     |
| Delinquent Loans/Assets                              | 0.48     | 0.24     | 0.47     | 0.41     | 0.38     | 0.75      | -0.37    |
| <b>Earnings:</b>                                     |          |          |          |          |          |           |          |
| *Return On Average Assets                            | 0.25     | 0.51     | 0.68     | 0.75     | 0.61     | 0.76      | -0.15    |
| Gross Income/Average Assets                          | 7.98     | 8.45     | 8.66     | 9.00     | 8.81     | 8.18      | 0.63     |
| Cost of Funds/Average Assets                         | 2.79     | 2.83     | 2.81     | 2.96     | 3.09     | 3.23      | -0.14    |
| Net Margin/Average Assets                            | 5.19     | 5.62     | 5.85     | 6.04     | 5.72     | 4.95      | 0.77     |
| Operating Expenses/Average Assets                    | 4.78     | 4.90     | 4.91     | 5.04     | 4.94     | 3.88      | 1.06     |
| Provision for Loan & Lease Losses/Average Assets     | 0.16     | 0.21     | 0.26     | 0.25     | 0.17     | 0.33      | -0.16    |
| Net Interest Margin/Average Assets                   | 4.54     | 4.75     | 4.85     | 4.99     | 4.54     | 4.11      | 0.44     |
| Operating Expenses/Gross Income                      | 59.86    | 57.99    | 56.65    | 56.01    | 56.07    | 46.83     | 9.24     |
| Fixed Assets & OREOS/Total Assets                    | 3.26     | 3.64     | 3.45     | 3.51     | 3.05     | 1.84      | 1.21     |
| Net Operating Expenses/Average Assets                | 4.13     | 4.35     | 4.22     | 4.30     | 4.14     | 3.26      | 0.88     |
| <b>Asset Liability Management:</b>                   |          |          |          |          |          |           |          |
| Net Long-Term Assets/Total Assets                    | 24.93    | 22.74    | 24.19    | 23.52    | 25.64    | 14.86     | 10.78    |
| Regular Shares/Total Shares & Borrowings             | 34.10    | 30.05    | 30.11    | 28.05    | 28.18    | 49.71     | -21.53   |
| Total Loans/Total Shares                             | 73.46    | 76.60    | 74.51    | 80.62    | 77.20    | 71.40     | 5.80     |
| Total Loans/Total Assets                             | 67.35    | 69.64    | 67.67    | 72.69    | 69.90    | 62.07     | 7.83     |
| Cash + Short-Term Investments/Assets                 | 21.71    | 20.08    | 21.53    | 17.45    | 20.61    | 26.93     | -6.33    |
| Total Shares, Deposits and Borrowings/Earning Assets | 99.11    | 100.28   | 98.12    | 98.14    | 96.89    | 90.57     | 6.32     |
| Borrowings/Total Shares and Net Worth**              | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.07      | -0.07    |
| Estimated Loan Maturity in MOS.                      | 19.70    | 20.44    | 21.36    | 22.11    | 23.45    | 26.97     | -3.53    |
| <b>Productivity:</b>                                 |          |          |          |          |          |           |          |
| Members/Potential Members                            | 66.66    | 66.66    | 66.67    | 66.67    | 66.67    | 52.86     | 13.80    |
| Borrowers/Members                                    | 49.12    | 47.38    | 46.46    | 46.64    | 45.64    | 45.69     | -0.04    |
| Members/Full-Time Employees                          | 485      | 436      | 501      | 527      | 480      | 476       | 4        |
| Average Shares per Member (\$)                       | \$3,266  | \$3,064  | \$3,215  | \$3,081  | \$3,344  | \$4,410   | \$-1,066 |
| Average Loan Balance (\$)                            | \$4,885  | \$4,954  | \$5,157  | \$5,325  | \$5,656  | \$6,933   | \$-1,276 |
| Salary and Benefits/Full-Time Employees (\$)         | \$32,489 | \$28,899 | \$34,757 | \$35,899 | \$33,614 | \$37,775  | \$-4,161 |
| <b>Other Ratios:</b>                                 |          |          |          |          |          |           |          |
| Net Worth Growth                                     | 2.96     | 5.94     | 7.58     | 8.22     | 6.46     | 6.73      | -0.27    |
| Market (Share) Growth                                | 13.27    | 1.10     | 5.33     | -0.95    | 15.70    | 18.74     | -3.04    |
| Loan Growth  | 0.96     | -0.66    | -0.25    | 4.25     | 6.54     | 0.80      | 5.74     |
| Asset Growth   | 12.31    | 1.50     | 5.54     | -0.12    | 14.79    | 16.56     | -1.77    |
| Investment Growth                                    | 52.88    | 4.57     | 43.36    | -8.86    | 63.68    | 62.74     | 0.93     |

June 2001

NCUA FPR FINANCIAL ANALYSIS

\*One Of The Four Key Camel Ratios

\*\*Net Worth Estimated Prior to Dec-00. Calculated Using Quarter End Total Assets.

# Quarterly Financial Performance Report December 2000

Credit Union Name: **APEX** Federal Charter/Certificate Number: **06414**

| Line Item                         | DEC 96              | % Chg         | DEC 97              | % Chg        | DEC 98              | % Chg         | DEC 99              | % Chg         | DEC 00              | % Chg         |
|-----------------------------------|---------------------|---------------|---------------------|--------------|---------------------|---------------|---------------------|---------------|---------------------|---------------|
| <b>ASSETS:</b>                    |                     |               |                     |              |                     |               |                     |               |                     |               |
| Cash & Equivalents                | \$727,555           |               | \$636,377           |              | \$653,473           |               | \$795,486           |               | \$600,019           |               |
| Dep. In S&L and Banks             | \$95,000            |               | \$293,000           |              | \$299,000           |               | \$496,000           |               | \$594,000           |               |
| Dep. & Loans in Other CUs         | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| US Govt & Agency Sec.             | \$414,552           | -65.9%        | \$636,880           | 53.6%        | \$572,820           | -10.1%        | \$1,095,488         | 91.2%         | \$804,941           | -26.5%        |
| All Other Invest                  | \$2,079,478         |               | \$1,554,988         |              | \$3,116,977         |               | \$2,579,606         |               | \$2,402,762         |               |
| Real Estate Loans                 | \$5,025,194         | -7.8%         | \$5,162,726         | 2.7%         | \$5,053,259         | -2.1%         | \$5,091,855         | 0.8%          | \$5,425,093         | 6.5%          |
| Unsecured Loans                   | \$1,476,353         | 0.7%          | \$1,534,193         | 3.9%         | \$1,621,799         | 5.7%          | \$1,631,718         | 0.6%          | \$1,534,311         | -6.0%         |
| Other Loans to Member             | \$8,083,606         | 16.1%         | \$8,477,314         | 4.9%         | \$7,234,665         | -14.7%        | \$7,094,053         | -1.9%         | \$7,445,857         | 5.0%          |
| Other Loans                       | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| <b>TOTAL LOANS</b>                | <b>\$14,585,153</b> | <b>5.1%</b>   | <b>\$15,174,233</b> | <b>4.0%</b>  | <b>\$13,909,723</b> | <b>-8.3%</b>  | <b>\$13,817,626</b> | <b>-0.7%</b>  | <b>\$14,405,261</b> | <b>4.3%</b>   |
| (Allow. Ln & Lease Losses)        | (\$67,336)          |               | (\$67,556)          |              | (\$60,551)          |               | (\$71,058)          |               | (\$77,110)          |               |
| Land & Building                   | \$445,305           |               | \$438,395           |              | \$519,335           |               | \$511,894           |               | \$505,788           |               |
| Other Fixed Assets                | \$147,656           |               | \$180,104           |              | \$164,523           |               | \$150,073           |               | \$118,244           |               |
| NCUSIF Deposit                    | \$167,054           |               | \$172,456           |              | \$175,313           |               | \$177,973           |               | \$179,922           |               |
| All Other Assets                  | \$200,587           |               | \$162,689           |              | \$198,975           |               | \$289,016           |               | \$283,555           |               |
| <b>TOTAL ASSETS</b>               | <b>\$18,795,004</b> | <b>4.2%</b>   | <b>\$19,181,566</b> | <b>2.1%</b>  | <b>\$19,549,588</b> | <b>1.9%</b>   | <b>\$19,842,104</b> | <b>1.5%</b>   | <b>\$19,817,382</b> | <b>-0.1%</b>  |
| <b>LIABILITIES &amp; CAPITAL:</b> |                     |               |                     |              |                     |               |                     |               |                     |               |
| Dividends Payable                 | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| Notes & Int. Payable              | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| Accts. Pay & Other Liab.          | \$6,909             |               | \$9,660             |              | \$5,823             |               | \$3,300             |               | \$722               |               |
| Uninsured Sec. Capital            | \$0                 |               | \$0                 |              | \$0                 |               | \$0                 |               | \$0                 |               |
| <b>TOTAL LIABILITIES</b>          | <b>\$6,909</b>      | <b>-44.3%</b> | <b>\$9,660</b>      | <b>39.8%</b> | <b>\$5,823</b>      | <b>-39.7%</b> | <b>\$3,300</b>      | <b>-43.3%</b> | <b>\$722</b>        | <b>-78.1%</b> |
| Share Drafts                      | \$1,686,680         | -4.0%         | \$2,005,209         | 18.9%        | \$2,281,216         | 13.8%         | \$2,449,106         | 7.4%          | \$2,403,532         | -1.9%         |
| Regular Shares                    | \$6,592,109         | 11.5%         | \$5,773,904         | -12.4%       | \$5,474,812         | -5.2%         | \$5,420,534         | -1.0%         | \$5,011,653         | -7.5%         |
| Share Certificates                | \$3,600,229         | 1.7%          | \$3,774,787         | 4.8%         | \$3,708,428         | -1.8%         | \$3,820,016         | 3.0%          | \$4,231,895         | 10.8%         |
| IRA/KEOGH                         | \$1,039,270         | -5.3%         | \$1,244,102         | 19.7%        | \$1,244,465         | 0.0%          | \$1,251,025         | 0.5%          | \$1,305,259         | 4.3%          |
| Other Shares + Dep.               | \$4,401,902         |               | \$4,771,083         |              | \$5,134,405         |               | \$5,098,867         |               | \$4,915,731         |               |
| <b>TOTAL SHARES</b>               | <b>\$17,320,190</b> | <b>3.2%</b>   | <b>\$17,569,085</b> | <b>1.4%</b>  | <b>\$17,843,326</b> | <b>1.6%</b>   | <b>\$18,039,548</b> | <b>1.1%</b>   | <b>\$17,868,070</b> | <b>-1.0%</b>  |
| Regular Reserve                   | \$610,277           |               | \$647,574           |              | \$700,670           |               | \$742,873           |               | \$767,311           |               |
| Other Reserves                    | \$16,709            |               | \$2,097             |              | \$2,051             |               | \$1                 |               | \$1,366             |               |
| Undivided Earnings                | \$840,919           |               | \$953,150           |              | \$997,718           |               | \$1,056,382         |               | \$1,179,913         |               |
| <b>TOTAL EQUITY</b>               | <b>\$1,467,905</b>  | <b>17.1%</b>  | <b>\$1,602,821</b>  | <b>9.2%</b>  | <b>\$1,700,439</b>  | <b>6.1%</b>   | <b>\$1,799,256</b>  | <b>5.8%</b>   | <b>\$1,948,590</b>  | <b>8.3%</b>   |
| <b>TOTAL LIAB. &amp; EQUITY</b>   | <b>\$18,795,004</b> | <b>4.2%</b>   | <b>\$19,181,566</b> | <b>2.1%</b>  | <b>\$19,549,588</b> | <b>1.9%</b>   | <b>\$19,842,104</b> | <b>1.5%</b>   | <b>\$19,817,382</b> | <b>-0.1%</b>  |
| <b>INCOME &amp; EXPENSE:</b>      |                     |               |                     |              |                     |               |                     |               |                     |               |
| Loan Income                       | \$1,347,959         |               | \$1,429,064         |              | \$1,348,838         |               | \$1,278,349         |               | \$1,316,680         |               |
| Investment Income                 | \$169,494           |               | \$130,273           |              | \$173,158           |               | \$214,714           |               | \$259,659           |               |
| Other Income                      | \$115,708           |               | \$136,600           |              | \$139,933           |               | \$170,993           |               | \$209,075           |               |
| Salaries & Benefits               | \$362,995           |               | \$376,415           |              | \$361,389           |               | \$390,130           |               | \$394,888           |               |
| Total Other Oper. Exp.            | \$496,201           |               | \$541,626           |              | \$571,003           |               | \$574,934           |               | \$605,120           |               |
| Non-Oper. Income (Exp.)           | \$-517              |               | \$4,898             |              | \$3,304             |               | \$-8                |               | \$-17               |               |
| Prov. Loan/Lease Losses           | \$20,000            |               | \$67,500            |              | \$30,000            |               | \$41,000            |               | \$50,000            |               |
| Cost of Funds                     | \$548,933           |               | \$585,766           |              | \$605,177           |               | \$557,670           |               | \$586,866           |               |
| Net Income                        | \$204,515           |               | \$129,528           |              | \$97,664            |               | \$100,314           |               | \$148,523           |               |

December 2000

NCUA - FPR FINANCIAL HISTORY

# FPR Ratios for December 2000

Credit Union Name: APEX Federal Charter/Certificate Number: 06414

| Line Item  | Dec 96   | Dec 97   | Dec 98   | Dec 99   | Dec 00   | Peer Avg. | Peer +/- |
|--|----------|----------|----------|----------|----------|-----------|----------|
| <b>Capital Adequacy:</b>                             |          |          |          |          |          |           |          |
| *Net Worth/Total Assets**                            | 7.83     | 8.35     | 8.69     | 9.07     | 9.83     | 12.86     | -3.03    |
| Total Delinquent Loans/Net Worth**                   | 6.31     | 4.36     | 7.78     | 2.68     | 4.19     | 7.15      | -2.96    |
| Solvency Evaluation (Estimated)                      | 108.48   | 109.12   | 109.53   | 109.97   | 110.91   | 115.09    | -4.19    |
| Classified Assets (Estimated)/Net Worth**            | 4.58     | 4.22     | 3.57     | 3.95     | 3.96     | 6.03      | -2.07    |
| <b>Asset Quality:</b>                                |          |          |          |          |          |           |          |
| *Delinquent Loans/Total Loans                        | 0.64     | 0.46     | 0.95     | 0.35     | 0.57     | 1.21      | -0.64    |
| *Net Charge-Offs/Average Loans                       | 0.31     | 0.45     | 0.26     | 0.22     | 0.31     | 0.47      | -0.16    |
| Fair (Market) Value/Book Value (HTM Invest)          | 91.58    | 91.63    | 96.54    | 95.70    | 99.54    | 99.94     | -0.40    |
| Accum Unreal G/L on AFS/Cost of AFS                  | -1.96    | 0.54     | 0.64     | 0.00     | 2.55     | -0.55     | 3.10     |
| Delinquent Loans/Assets                              | 0.49     | 0.36     | 0.68     | 0.24     | 0.41     | 0.81      | -0.40    |
| <b>Earnings:</b>                                     |          |          |          |          |          |           |          |
| *Return On Average Assets                            | 1.11     | 0.68     | 0.50     | 0.51     | 0.75     | 0.90      | -0.15    |
| Gross Income/Average Assets                          | 8.87     | 8.93     | 8.58     | 8.45     | 9.00     | 8.41      | 0.59     |
| Cost of Funds/Average Assets                         | 2.98     | 3.08     | 3.13     | 2.83     | 2.96     | 3.26      | -0.30    |
| Net Margin/Average Assets                            | 5.89     | 5.85     | 5.46     | 5.62     | 6.04     | 5.15      | 0.89     |
| Operating Expenses/Average Assets                    | 4.66     | 4.83     | 4.81     | 4.90     | 5.04     | 3.91      | 1.13     |
| Provision for Loan & Lease Losses/Average Assets     | 0.11     | 0.36     | 0.15     | 0.21     | 0.25     | 0.36      | -0.10    |
| Net Interest Margin/Average Assets                   | 5.26     | 5.13     | 4.73     | 4.75     | 4.99     | 4.31      | 0.68     |
| Operating Expenses/Gross Income                      | 52.61    | 54.13    | 56.10    | 57.99    | 56.01    | 45.96     | 10.05    |
| Fixed Assets & OREOS/Total Assets                    | 3.15     | 3.22     | 3.50     | 3.64     | 3.51     | 1.96      | 1.55     |
| Net Operating Expenses/Average Assets                | 4.25     | 4.36     | 4.32     | 4.35     | 4.30     | 3.29      | 1.01     |
| <b>Asset Liability Management:</b>                   |          |          |          |          |          |           |          |
| Net Long-Term Assets/Total Assets                    | 20.07    | 28.62    | 25.44    | 22.74    | 23.52    | 16.21     | 7.31     |
| Regular Shares/Total Shares & Borrowings             | 38.06    | 32.86    | 30.68    | 30.05    | 28.05    | 49.47     | -21.42   |
| Total Loans/Total Shares                             | 84.21    | 86.37    | 77.95    | 76.60    | 80.62    | 77.66     | 2.96     |
| Total Loans/Total Assets                             | 77.60    | 79.11    | 71.15    | 69.64    | 72.69    | 66.89     | 5.80     |
| Cash + Short-Term Investments/Assets                 | 16.32    | 13.63    | 19.44    | 20.08    | 17.45    | 21.15     | -3.70    |
| Total Shares, Deposits and Borrowings/Earning Assets | 99.88    | 98.53    | 98.72    | 100.28   | 98.14    | 90.29     | 7.85     |
| Borrowings/Total Shares and Net Worth**              | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     | 0.32      | -0.32    |
| Estimated Loan Maturity in MOS.                      | 31.12    | 22.04    | 21.83    | 20.44    | 22.11    | 28.60     | -6.49    |
| <b>Productivity:</b>                                 |          |          |          |          |          |           |          |
| Members/Potential Members                            | 66.66    | 66.66    | 66.66    | 66.66    | 66.67    | 53.79     | 12.88    |
| Borrowers/Members                                    | 52.02    | 49.69    | 48.72    | 47.38    | 46.64    | 47.02     | -0.38    |
| Members/Full-Time Employees                          | 494      | 473      | 499      | 436      | 527      | 478       | 49       |
| Average Shares per Member (\$)                       | \$2,923  | \$2,972  | \$2,980  | \$3,064  | \$3,081  | \$4,137   | \$-1,056 |
| Average Loan Balance (\$)                            | \$4,732  | \$5,167  | \$4,769  | \$4,954  | \$5,325  | \$6,847   | \$-1,521 |
| Salary and Benefits/Full-Time Employees (\$)         | \$30,250 | \$30,113 | \$30,116 | \$28,899 | \$35,899 | \$36,781  | \$-882   |
| <b>Other Ratios:</b>                                 |          |          |          |          |          |           |          |
| Net Worth Growth                                     | 16.15    | 8.80     | 6.10     | 5.94     | 8.22     | 8.52      | -0.30    |
| Market (Share) Growth                                | 3.23     | 1.44     | 1.56     | 1.10     | -0.95    | 3.08      | -4.03    |
| Loan Growth  | 5.08     | 4.04     | -8.33    | -0.66    | -4.25    | 10.12     | -5.87    |
| Asset Growth   | 4.16     | 2.06     | 1.92     | 1.50     | -0.12    | 3.91      | -4.04    |
| Investment Growth                                    | -7.08    | -4.02    | 60.52    | 4.57     | -8.86    | 21.25     | -30.10   |

December 2000

NCUA FPR FINANCIAL ANALYSIS

\*One Of The Four Key Camel Ratios

\*\*Net Worth Estimated Prior to Dec-00

**(b)(8)**

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## KEY RATIOS

## PEER RATIOS

| Period Ending: | 12/31/1997 | 12/31/1998 | 12/31/1999 | 10/31/2000 | 6/30/2000 |
|----------------|------------|------------|------------|------------|-----------|
|----------------|------------|------------|------------|------------|-----------|

## CAPITAL RATIOS

|                                     |         |         |         |         |         |
|-------------------------------------|---------|---------|---------|---------|---------|
| 1. Capital / Assets                 | 8.71%   | 9.01%   | 9.43%   | 10.13%  | 12.97%  |
| 2. Net Capital / Assets **          | 8.36%   | 8.70%   | 9.07%   | 9.89%   | 12.32%  |
| 3. Total Delinquent Loans / Capital | 4.18%   | 7.51%   | 2.58%   | 4.84%   | 5.95%   |
| 4. Solvency Evaluation **           | 109.12% | 109.53% | 109.97% | 110.97% | 114.35% |
| 5. Classified Assets / Capital **   | 4.04%   | 3.44%   | 3.80%   | 2.42%   | 5.49%   |

## ASSET QUALITY RATIOS

|  |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|
| 6. Delinquent Loans / Loans  | 0.46%  | 0.95%  | 0.35%  | 0.68%  | 1.11%  |
| *7. Net Charge Offs / Average Loans  | 0.45%  | 0.26%  | 0.22%  | 0.29%  | 0.47%  |
| 8. Fair Value / Book Value<br>(for investments held to maturity)   | 91.63% | 96.54% | 95.70% | 95.47% | 98.63% |
| 9. Accumulated Unrealized Gains or Losses on<br>Available for Sale Securities (+ debits - credits) /<br>Cost of Investments Available for Sale | 0.54%  | 0.64%  | 0.00%  | 1.38%  | -0.93% |
| 10. Delinquent Loans / Assets  | 0.36%  | 0.68%  | 0.24%  | 0.49%  | 0.70%  |

## EARNINGS RATIOS

|   |        |        |        |        |        |
|---|--------|--------|--------|--------|--------|
| *11. Return on Average Assets                   | 0.68%  | 0.50%  | 0.51%  | 0.77%  | 0.91%  |
| *12. Gross Income / Average Assets              | 8.93%  | 8.58%  | 8.45%  | 8.98%  | 8.16%  |
| *13. Cost of Funds / Average Assets             | 3.08%  | 3.13%  | 2.83%  | 2.94%  | 3.13%  |
| *14. Net Margin / Average Assets                | 5.85%  | 5.46%  | 5.62%  | 6.05%  | 5.03%  |
| *15. Operating Expenses / Average Assets        | 4.83%  | 4.81%  | 4.90%  | 5.02%  | 3.81%  |
| *16. Provision for Loan Losses / Average Assets | 0.36%  | 0.15%  | 0.21%  | 0.26%  | 0.33%  |
| *17. Net Interest Margin / Average Assets       | 5.13%  | 4.73%  | 4.75%  | 5.00%  | 4.25%  |
| *18. Operating Expenses / Gross Income          | 54.13% | 56.10% | 57.99% | 55.89% | 46.21% |
| 19. Fixed Assets + OREOs / Assets               | 3.22%  | 3.50%  | 3.64%  | 3.20%  | 1.91%  |
| *20. Net Operating Expenses / Average Assets    | 4.36%  | 4.32%  | 4.35%  | 4.12%  | 3.22%  |

## ASSET / LIABILITY MANAGEMENT RATIOS

|  |        |        |         |        |        |
|--|--------|--------|---------|--------|--------|
| 21. Net Long-Term Asset / Assets                               | 28.62% | 25.44% | 22.74%  | 23.10% | 18.05% |
| 22. Regular Shares / Total Shares & Borrowing                  | 32.86% | 30.68% | 30.05%  | 29.69% | 51.63% |
| 23. Total Loans / Total Shares                                 | 86.37% | 77.95% | 76.60%  | 79.98% | 73.87% |
| 24. Total Loans / Total Assets                                 | 79.11% | 71.15% | 69.64%  | 72.10% | 64.02% |
| 25. Cash + Short-Term Investments / Assets***                  | 13.63% | 19.44% | 20.08%  | 18.29% | 22.56% |
| 26. Total Shares, Deposits, and<br>Borrowings / Earning Assets | 99.49% | 99.69% | 100.28% | 96.91% | 96.87% |
| 27. Borrowings/ Total Shares and Capital                       | 0.00%  | 0.00%  | 0.00%   | 0.00%  | 0.35%  |
| *28. Estimated Loan Maturity in Months                         | 22.0   | 21.8   | 20.4    | 21.9   | 27.7   |

## OTHER RATIOS

|   |         |         |         |         |       |
|---|---------|---------|---------|---------|-------|
| *29. Market (Share) Growth              | 1.44%   | 1.56%   | 1.10%   | -1.47%  | 6.66% |
| *30. Capital Growth                     | 8.80%   | 5.42%   | 6.21%   | 8.53%   | 7.85% |
| *31. Net Capital Growth - Asset Growth  | 7.13%   | 4.17%   | 4.31%   | 10.81%  | 1.12% |
| *32. Loan Growth                        | 4.04%   | -8.33%  | -0.66%  | 3.78%   | 9.50% |
| *33. Asset Growth                       | 2.06%   | 1.92%   | 1.50%   | -0.44%  | 7.04% |
| *34. Investment Growth                  | -4.02%  | 60.52%  | 4.57%   | -1.06%  | 6.15% |
| *35. Total Capital Plus Shares / Shares | 109.51% | 109.87% | 110.37% | 111.24% | N/A   |

\* Exam date ratios are annualized.

\*\* Prior year ratios are based on estimates.

\*\*\* This ratio relies on the maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. The exam date ratio is calculated consistent with the prior years.

## FINANCIAL HISTORY

| Period Ending:                           | 12/31/1996 | 12/31/1997 | 12/31/1998 | 12/31/1999 | 10/31/2000 |
|--|------------|------------|------------|------------|------------|
| <b><u>BALANCE SHEET DATA</u></b>         |            |            |            |            |            |
| Total Assets (Less Total Rev. Repos)     | 18,795,004 | 19,181,566 | 19,549,588 | 19,842,104 | 19,769,064 |
| Average Assets                           |            | 18,988,285 | 19,365,577 | 19,695,846 | 19,805,584 |
| <b><u>LOAN DATA</u></b>                  |            |            |            |            |            |
| Total Loans (Gross)                      | 14,585,153 | 15,174,233 | 13,909,723 | 13,817,626 | 14,252,578 |
| Average Loans                            |            | 14,879,693 | 14,541,978 | 13,863,675 | 14,035,102 |
| Allowance for Loan Losses                | 67,336     | 67,556     | 60,551     | 71,058     | 77,153     |
| Delinquent Loans - Excess of 2 Months    | 92,763     | 69,856     | 132,197    | 48,308     | 96,974     |
| Collection Problem Loans                 | 67,336     | 67,556     | 60,551     | 71,058     | 48,431     |
| Provision for Loan Loss Expense          | 20,000     | 67,500     | 30,000     | 41,000     | 43,000     |
| Charge Off Loans (Net, Last 12 Months)   | 44,550     | 67,280     | 37,205     | 30,414     | 41,191     |
| Total Real Estate Loans                  | 5,025,194  | 5,162,726  | 5,053,259  | 5,091,855  | 5,148,646  |
| Adj/Repricable Real Estate Loans (3 yrs) | 2,263,902  | 1,085,379  | 1,431,326  | 2,401,975  | 2,094,796  |
| Loans Granted During Period (Debits)     | 6,057,670  | 8,528,479  | 7,077,209  | 8,074,295  | 6,730,690  |
| <b><u>CASH/INVESTMENT DATA</u></b>       |            |            |            |            |            |
| Cash                                     | 727,555    | 636,377    | 653,473    | 795,486    | 431,946    |
| Investments Greater Than 1 Year          | 250,000    | 507,016    | 842,664    | 982,335    | 950,344    |
| Total Investments                        | 2,589,030  | 2,484,868  | 3,988,797  | 4,171,094  | 4,134,223  |
| Fair Value of Total Investments          | 2,559,968  | 2,463,931  | 3,976,698  | 4,128,142  | 4,100,225  |
| Fair Value of AFS and Trading Portfolio  | 164,552    | 386,880    | 322,820    | 95,488     | 61,449     |
| Book Value of HTM + Non FAS 115 Invest.  | 2,424,478  | 2,097,988  | 3,665,977  | 4,075,606  | 4,072,773  |
| Cost of Securities Available for Sale    | 167,843    | 384,783    | 320,769    | 95,487     | 60,612     |
| Total Reverse Repurchase Agreements      | 0          | 0          | 0          | 0          | 0          |
| <b><u>OTHER ASSET DATA</u></b>           |            |            |            |            |            |
| Non-Earning Assets                       | 1,688,157  | 1,590,021  | 1,711,619  | 1,924,442  | 1,459,415  |
| Fixed Assets (includes OREOs)            | 592,961    | 618,499    | 683,858    | 722,394    | 632,617    |
| Other Real Estate Owned                  | 0          | 0          | 0          | 60,427     | 0          |
| Other Potential Losses & Devaluations    | N/A        | N/A        | N/A        | N/A        | 0          |
| <b><u>SHARES &amp; LIABILITIES</u></b>   |            |            |            |            |            |
| Total Borrowings                         | 0          | 0          | 0          | 0          | 0          |
| Regular Shares                           | 6,592,109  | 5,773,904  | 5,474,812  | 5,420,534  | 5,290,522  |
| Non-Member Shares                        | 290,422    | 290,410    | 289,000    | 189,000    | 0          |
| Total Shares and Deposits                | 17,320,190 | 17,569,085 | 17,843,326 | 18,039,548 | 17,819,252 |
| <b><u>RESERVES</u></b>                   |            |            |            |            |            |
| Statutory Reserves                       | 677,613    | 715,130    | 761,221    | 813,931    | 839,832    |
| Undivided Earnings (includes net income) | 840,919    | 953,150    | 997,718    | 1,056,382  | 1,162,525  |
| Unrealized Gain(Loss) on AFS Securities  | (3,291)    | 2,097      | 2,051      | 1          | 837        |
| All Other Reserves                       | 20,000     | 0          | 0          | 0          | (0)        |
| Total Retained Earnings                  | 1,535,241  | 1,670,377  | 1,760,990  | 1,870,314  | 2,003,194  |
| <b><u>INCOME &amp; EXPENSE DATA</u></b>  |            |            |            |            |            |
| Loan Income                              | 1,347,959  | 1,429,064  | 1,348,838  | 1,278,349  | 1,089,062  |
| Investment Income                        | 169,494    | 130,273    | 173,158    | 214,714    | 220,485    |
| Fee Income                               | 76,082     | 90,344     | 96,257     | 108,975    | 149,348    |
| Gross Income                             | 1,633,161  | 1,695,937  | 1,661,929  | 1,664,056  | 1,482,780  |
| Operating Expenses (less PLL)            | 859,196    | 918,041    | 932,392    | 965,064    | 828,777    |
| Provision for Loan Losses (PLL)          | 20,000     | 67,500     | 30,000     | 41,000     | 43,000     |
| Non-Operating Gain (Loss)                | (517)      | 4,898      | 3,304      | (8)        | (16)       |
| Interest on Borrowed Funds               | 0          | 0          | 0          | 0          | 0          |
| Dividend Expense + Interest on Deposits  | 548,933    | 585,766    | 605,177    | 557,670    | 484,485    |
| Net Income (Loss) After Dividends        | 204,515    | 129,528    | 97,664     | 100,314    | 126,503    |
| Net Reserve Transfer                     | 61,658     | 17,297     | 53,096     | 42,203     | 16,307     |
| Net Income (Loss) from Operations        | 142,857    | 112,231    | 44,568     | 58,111     | 110,196    |
| Factor to Annualize                      | 12         | 12         | 12         | 12         | 10         |

## STATEMENT OF FINANCIAL CONDITION

|   | Period Ending        |        | Current Period Examination |        | Adjusted             |        |
|---|----------------------|--------|----------------------------|--------|----------------------|--------|
|   | 12/31/99             | %      | 10/31/00                   | %      | Balance              | %      |
| <b>ASSETS:</b>  |                      |        |                            |        |                      |        |
| Total Loans   | 13,817,626.00        |        | 14,252,578.33              |        | 14,252,578.33        |        |
| Less: Allowance for Loan Loss   | (71,058.00)          |        | (77,152.57)                |        | (77,152.57)          |        |
| Loan Net  | 13,746,568.00        | 69.28% | 14,175,425.76              | 71.71% | 14,175,425.76        | 71.71% |
| Cash & Transactional Accounts   |                      |        |                            |        |                      |        |
| From Financial Institutions   | 795,486.00           | 4.01%  | 431,945.54                 | 2.18%  | 431,945.54           | 2.18%  |
| Investments:  |                      |        |                            |        |                      |        |
| Non FAS 115   | 3,075,606.00         |        | 3,322,773.37               |        | 3,322,773.37         |        |
| Held to Maturity  | 1,000,000.00         |        | 750,000.00                 |        | 750,000.00           |        |
| Trading   | 0.00                 |        | 0.00                       |        | 0.00                 |        |
| Available for Sale  | 95,488.00            |        | 61,449.17                  |        | 61,449.17            |        |
| Investments Net   | 4,171,094.00         | 21.02% | 4,134,222.54               | 20.91% | 4,134,222.54         | 20.91% |
| Fixed Assets Net of Depreciation  | 661,967.00           | 3.34%  | 632,617.04                 | 3.20%  | 632,617.04           | 3.20%  |
| Insurance Capitalization Deposit  | 177,973.00           | 0.90%  | 179,922.26                 | 0.91%  | 179,922.26           | 0.91%  |
| Other Real Estate Owned   | 60,427.00            | 0.30%  | 0.00                       | 0.00%  | 0.00                 | 0.00%  |
| Other Assets  | 228,589.00           | 1.15%  | 214,930.41                 | 1.09%  | 214,930.41           | 1.09%  |
| <b>Total Assets</b>   | <b>19,842,104.00</b> |        | <b>19,769,063.55</b>       |        | <b>19,769,063.55</b> |        |
| <b>LIABILITIES:</b>   |                      |        |                            |        |                      |        |
| Payables & Liabilities  | 3,300.00             | 0.02%  | 1,820.20                   | 0.01%  | 1,820.20             | 0.01%  |
| Borrowed Money & Interest Payable   | 0.00                 | 0.00%  | 0.00                       | 0.00%  | 0.00                 | 0.00%  |
| Dividends & Interest Payable  | 0.00                 | 0.00%  | 21,949.85                  | 0.11%  | 21,949.85            | 0.11%  |
| <b>SHARES &amp; EQUITY:</b>   |                      |        |                            |        |                      |        |
| Shares & Deposits   | 18,039,548.00        | 90.92% | 17,819,251.64              | 90.14% | 17,819,251.64        | 90.14% |
| Regular Reserves  | 742,873.00           | 3.74%  | 762,679.52                 | 3.86%  | 762,679.52           | 3.86%  |
| Other Reserves  | 0.00                 | 0.00%  | 0.00                       | 0.00%  | (0.00)               | 0.00%  |
| Undivided Earnings  | 1,056,382.00         | 5.32%  | 1,146,481.90               | 5.80%  | 1,146,481.90         | 5.80%  |
| Accumulated Unrealized Gains (Losses) on<br>Available for Sale Securities | 1.00                 | 0.00%  | 836.96                     | 0.00%  | 836.96               | 0.00%  |
| Current Earnings  | 0.00                 | 0.00%  | 16,043.48                  | 0.08%  | 16,043.48            | 0.08%  |
| <b>Total Liabilities and Equity</b>                                       | <b>19,842,104.00</b> |        | <b>19,769,063.55</b>       |        | <b>19,769,063.55</b> |        |

### NOTES TO THE FINANCIAL STATEMENTS:

|  |                 |
|--|-----------------|
| 1. The fair value of the Held to Maturity and Non-FASB 115 investment portfolio    | \$ 4,038,775.83 |
| 2. Total Unused Commitments is   | \$ 2,782,303.00 |
| 3. The total balance of Reverse Repurchases included in assets and liabilities are | \$ -            |

## STATEMENT OF INCOME

|  | For Period From:    |              | Current Period      |              | Adjusted:           |              |
|--|---------------------|--------------|---------------------|--------------|---------------------|--------------|
|  | 01/01/1999          | %            | Examination         | %            | 01/01/2000          | %            |
|  | thru                | Average      | 10/31/2000          | Average      | thru                | Average      |
|  | 12/31/1999          | Assets       |                     | Assets       | 10/31/2000          | Assets       |
| <b>OPERATING INCOME:</b>               |                     |              |                     |              |                     |              |
| Interest on Loans (Gross)              | 1,278,349.00        | 6.49%        | 1,089,062.21        | 6.60%        | 1,089,062.21        | 6.60%        |
| Less: Interest Refunded                | 0.00                | 0.00%        | 0.00                | 0.00%        | 0.00                | 0.00%        |
| Net Loan Income                        | 1,278,349.00        | 6.49%        | 1,089,062.21        | 6.60%        | 1,089,062.21        | 6.60%        |
| Income from Investments                | 214,714.00          | 1.09%        | 220,485.05          | 1.34%        | 220,485.05          | 1.34%        |
| Income (Loss) from Trading Securities  | 0.00                | 0.00%        | 0.00                | 0.00%        | 0.00                | 0.00%        |
| Fee Income                             | 108,975.00          | 0.55%        | 149,348.16          | 0.90%        | 149,348.16          | 0.90%        |
| Other Operating Income                 | 62,018.00           | 0.31%        | 23,884.78           | 0.14%        | 23,884.78           | 0.14%        |
| <b>Total Gross Income</b>              | <b>1,664,056.00</b> | <b>8.45%</b> | <b>1,482,780.20</b> | <b>8.98%</b> | <b>1,482,780.20</b> | <b>8.98%</b> |
| <b>OPERATING EXPENSES:</b>             |                     |              |                     |              |                     |              |
| Compensation & Benefits                | 390,130.00          | 1.98%        | 329,935.96          | 2.00%        | 329,935.96          | 2.00%        |
| Travel & Conference                    | 12,752.00           | 0.06%        | 10,700.74           | 0.06%        | 10,700.74           | 0.06%        |
| Office Occupancy                       | 54,927.00           | 0.28%        | 31,616.30           | 0.19%        | 31,616.30           | 0.19%        |
| Office Operations                      | 247,019.00          | 1.25%        | 166,348.91          | 1.01%        | 166,348.91          | 1.01%        |
| Educational & Promotional              | 41,058.00           | 0.21%        | 40,137.82           | 0.24%        | 40,137.82           | 0.24%        |
| Loan Servicing                         | 79,687.00           | 0.40%        | 73,019.93           | 0.44%        | 73,019.93           | 0.44%        |
| Professional & Outside Services        | 104,926.00          | 0.53%        | 150,062.18          | 0.91%        | 150,062.18          | 0.91%        |
| Provision for Loan Losses              | 41,000.00           | 0.21%        | 43,000.00           | 0.26%        | 43,000.00           | 0.26%        |
| Member Insurance                       | 2,489.00            | 0.01%        | 1,960.08            | 0.01%        | 1,960.08            | 0.01%        |
| Examination/Supervision Fees           | 5,210.00            | 0.03%        | 4,635.07            | 0.03%        | 4,635.07            | 0.03%        |
| Miscellaneous Operating Expenses       | 26,866.00           | 0.14%        | 20,359.74           | 0.12%        | 20,359.74           | 0.12%        |
| <b>Total Operating Expenses</b>        | <b>1,006,064.00</b> | <b>5.11%</b> | <b>871,776.73</b>   | <b>5.28%</b> | <b>871,776.73</b>   | <b>5.28%</b> |
| <b>Income(Loss) from Operations</b>    | <b>657,992.00</b>   | <b>3.34%</b> | <b>611,003.47</b>   | <b>3.70%</b> | <b>611,003.47</b>   | <b>3.70%</b> |
| <b>NON OPERATING GAIN/(LOSS):</b>      |                     |              |                     |              |                     |              |
| Gain (Loss) on Investments             | 0.00                | 0.00%        | 0.00                | 0.00%        | 0.00                | 0.00%        |
| Gain (Loss) on Disposition of Assets   | (8.00)              | 0.00%        | 0.00                | 0.00%        | 0.00                | 0.00%        |
| Other Non Operating Income (Expense)   | 0.00                | 0.00%        | -15.50              | 0.00%        | (15.50)             | 0.00%        |
| <b>Total Non-Operating Gain (Loss)</b> | <b>(8.00)</b>       | <b>0.00%</b> | <b>-15.50</b>       | <b>0.00%</b> | <b>(15.50)</b>      | <b>0.00%</b> |
| <b>Net Income Before Cost of Funds</b> | <b>657,984.00</b>   | <b>3.34%</b> | <b>610,987.97</b>   | <b>3.70%</b> | <b>610,987.97</b>   | <b>3.70%</b> |
| <b>COST OF FUNDS:</b>                  |                     |              |                     |              |                     |              |
| Interest on Borrowed Money             | 0.00                | 0.00%        | 0.00                | 0.00%        | 0.00                | 0.00%        |
| Dividends on Shares                    | 557,670.00          | 2.83%        | 484,485.09          | 2.94%        | 484,485.09          | 2.94%        |
| <b>Total Cost of Funds</b>             | <b>557,670.00</b>   | <b>2.83%</b> | <b>484,485.09</b>   | <b>2.94%</b> | <b>484,485.09</b>   | <b>2.94%</b> |

## STATEMENT OF INCOME

|   | For Period From:  | %       | Current Period    | %       | Adjusted:         | %       |
|---|-------------------|---------|-------------------|---------|-------------------|---------|
|   | 01/01/1999        | Average | Examination       | Average | 01/01/2000        | Average |
|   | thru              | Assets  | 10/31/2000        | Assets  | thru              | Assets  |
|   | 12/31/1999        |         |                   |         | 10/31/2000        |         |
| <b>Net Income (Loss)</b>  |                   |         |                   |         |                   |         |
| <b>After Cost of Funds</b>                                      | <u>100,314.00</u> | 0.51%   | <u>126,502.88</u> | 0.77%   | <u>126,502.88</u> | 0.77%   |
| <b>RESERVE TRANSFERS:</b>                                       |                   |         |                   |         |                   |         |
| Less: Required Reserve Transfers                                | 83,203.00         | 0.42%   | 59,306.72         | 0.36%   | 59,306.72         | 0.36%   |
| Plus: Provision for Loan Losses                                 | <u>41,000.00</u>  | 0.21%   | <u>43,000.00</u>  | 0.26%   | <u>43,000.00</u>  | 0.26%   |
| <b>Net Reserve Transfers</b>                                    | <u>42,203.00</u>  | 0.21%   | <u>16,306.72</u>  | 0.10%   | <u>16,306.72</u>  | 0.10%   |
| <b>Net Income (Loss) from Operations</b>                        | <u>58,111.00</u>  | 0.30%   | <u>110,196.16</u> | 0.67%   | <u>110,196.16</u> | 0.67%   |
| Less: Voluntary Reserve Transfer<br>(in excess of requirements) | <u>0.00</u>       | 0.00%   | <u>0.00</u>       | 0.00%   | <u>0.00</u>       | 0.00%   |
| <b>Adjusted Net Income (Loss)<br/>from Operations</b>           | <u>58,111.00</u>  | 0.30%   | <u>110,196.16</u> | 0.67%   | <u>110,196.16</u> | 0.67%   |

**NOTES TO THE FINANCIAL STATEMENTS:**

## LOAN AND LEASE ANALYSIS

### PORTFOLIO MIX

| Type                             | 10/31/2000           | Percent of Portfolio | Average of Most Common Rates |
|----------------------------------|----------------------|----------------------|------------------------------|
| Consumer Loans                   | 809,841.73           | 5.68%                | 12.10%                       |
| Real Estate First Mortgage Loans | 463,356.18           | 3.25%                | 8.18%                        |
| All Other Real Estate Loans      | 4,685,290.10         | 32.87%               | 8.73%                        |
| Credit Card Loans                | 745,449.17           | 5.23%                | 0.00%                        |
| Agricultural Loans               | -                    | 0.00%                | 0.00%                        |
| Business Loans                   | -                    | 0.00%                | 0.00%                        |
| New Vehicle Loans                | 3,863,219.72         | 27.11%               | 8.83%                        |
| Used Vehicle Loans               | 3,685,421.43         | 25.86%               | 10.04%                       |
| Leases Receivable                | -                    | 0.00%                | 0.00%                        |
| All Other Loans                  | -                    | 0.00%                | 0.00%                        |
| <b>Total</b>                     | <b>14,252,578.33</b> | <b>100.00%</b>       |                              |

### SUMMARY OF DELINQUENT LOANS

|                  | Number    | Amount           | % of Total Loans |
|------------------|-----------|------------------|------------------|
| 2 to 6 Months    | 16        | 49,362.01        | 0.35%            |
| 6 to 12 Months   | 2         | 7,345.31         | 0.05%            |
| 12 Months & Over | 4         | 40,266.23        | 0.28%            |
| <b>Total</b>     | <b>22</b> | <b>96,973.55</b> | <b>0.68%</b>     |

### INDIVIDUAL CLASSIFICATION

|              | Number    | Amount              | Percentage Devalued | Devaluation        |
|--------------|-----------|---------------------|---------------------|--------------------|
| Sub-Standard | 14        | 78029.46            | 0.00%               | 0.00               |
| Doubtful     | 1         | 6278.13             | 50.00%              | 3139.07            |
| Loss         | 2         | 3172.02             | 100.00%             | 3172.02            |
| <b>Total</b> | <b>17</b> | <b>\$ 87,479.61</b> |                     | <b>\$ 6,311.09</b> |

### REQUIRED ALLL CALCULATION

|                                     |                  |
|-------------------------------------|------------------|
| Individual Classification           | 6,311.09         |
| Historical Reserve Requirement      | 42,119.53        |
| Total Allowance Required            | 48,430.62        |
| Allowance for Loan and Lease Losses | 77,152.57        |
| Excess or (Deficit)                 | <u>28,721.95</u> |

### MISCELLANEOUS

|  |                |
|--|----------------|
| Delinquent Loans to Total Loans                    | 0.68%          |
| Delinquent Loans to Capital                        | 4.84%          |
| Classified Loans to ALLL                           | 62.77%         |
| Classified Loans to Irrevocable Reserves           | 5.77%          |
| Classified Loans to Capital                        | 2.42%          |
| Largest Concentration                              | \$129,434.00   |
| Largest Loan Concentration to Irrevocable Reserves | 15.41%         |
| Adjustable Rate Loans                              | \$2,094,796.00 |
| Adjustable Rate Loans to Total Loans               | 14.70%         |

# ALLOWANCE FOR LOAN AND LEASE LOSSES SUMMARY

## HISTORICAL REQUIREMENTS

| Year       | Dec. 31 Loan Balance | Average Loan Balance | Net Loan Losses | Yearly Loan Loss Ratio |
|------------|----------------------|----------------------|-----------------|------------------------|
| 12/31/1999 | 13,817,626.00        | 13,863,674.50        | 30,414.00       | 0.2194%                |
| 12/31/1998 | 13,909,723.00        | 14,541,978.00        | 37,205.00       | 0.2558%                |
| 12/31/1997 | 15,174,233.00        | 14,879,693.00        | 67,280.00       | 0.4522%                |
| 12/31/1996 | 14,585,153.00        | 14,232,727.00        | 44,550.00       | 0.3130%                |
| 12/31/1995 | 13,880,301.00        | 14,072,023.50        | 32,256.00       | 0.2292%                |
| 12/31/1994 | 14,263,746.00        | N/A                  | N/A             | N/A                    |

Average Total Loan Loss Ratio

0.2957%

## ALLOWANCE EVALUATION

| Loan Type | Outstanding Loans | Classified Loans | Non-Classified Loans | Loan Loss Ratio | Historical Reserve Requirement |
|-----------|-------------------|------------------|----------------------|-----------------|--------------------------------|
| All Types | 14,252,578.33     | 9,450.15         | 14,243,128.18        | 0.2957%         | 42,119.53                      |

Individual/Simplified Loan Classification

6,311.09

Total Allowance Required

48,430.62

Current Allowance Balance

77,152.57

Allowance over/(under) funded

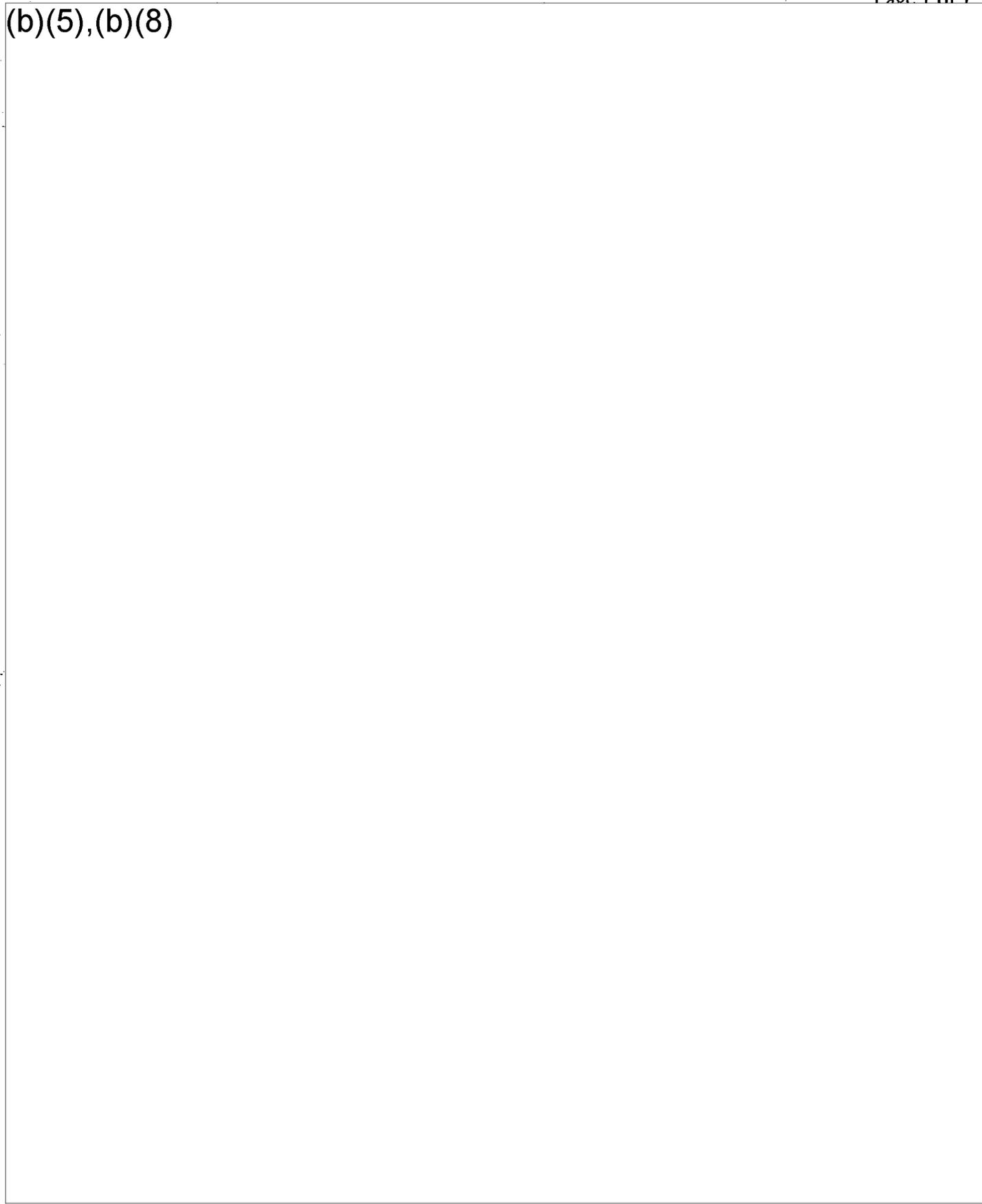
28,721.95

(b)(8)

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

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



October 1, 2001

Main Office:  
540 Old Reading Pike • Stowe, PA 19464  
(610) 323-4135 • FAX (610) 323-2258  
Loan Dept.: (610) 970-LEND (5363) • FAX (610) 323-2599  
service@apexfcu.com

Ms. Tawana Y. James  
Regional Director  
National Credit Union Administration, Region II  
1775 Duke Street, Suite 4206  
Alexandria, VA 22314-3437

Dear Ms. James:

Thank you for your letter on July 25, 2001. In response, we are providing the following additional information to support Phoenixville as part of the Tri-County community.

***School Districts Interaction***

The Pioneer Athletic Conference (PAC 10) is just one of the activities in the community that demonstrates considerable interaction among the individuals in the Tri-County community including Phoenixville. There are ten schools districts in the PAC 10 in the Tri-County community with Phoenixville Area School District being one of the districts. PAC 10 sports play a major role in bringing together students, teachers, staff, parents and other community residents to support their favorite team. Varsity sports include boys and girls basketball, tennis, field hockey, track, soccer, lacrosse; and boys wrestling, football, soccer, golf, cross country, baseball. See enclosed *The Mercury* (September 20,2001) and the Pottstown schedules for a listing of school events and interaction. According to a National Federation of State High School Associations (NFHS) sponsored survey of high school principals and nearly 7,000 high school students in 1985, "72% said there is strong support for school activity programs from parents and the community at large." This is true for the Phoenixville Area School District which interacts with all of the other schools in the Tri-County community, not just through the teams meeting on the field but also through the collaboration of community supporters.

***Shared Facility***

Phoenixville Hospital, the sixth largest employer in the Tri-County community, serves more than 8,000 inpatients each year and nearly 20,000 emergency room visits. Thousands of other community residents are referred to the hospital for physical therapy, lab tests and diagnostic imaging.



2001 JUL 25 10 00 AM

According to the Phoenixville Hospital, of the 919 employees, 75% (695) of the employees come from the Tri-County community with 46% (424) coming from within the community but outside of Phoenixville. Of the patients admitted between 7/10/2001 and 8/31/2001, 82.6% come from the Tri-County community with 53.8% coming from within the community but outside of Phoenixville. Also, all patients needing continued rehabilitation go to the Penn Medicine Physical Therapy and Rehabilitation Center in the City of Limerick in the community. In other words, this shows a definite interaction of Phoenixville Hospital employees and patients with individuals throughout the entire Tri-County community.

A letter from the TriCounty Area Chamber of Commerce Business Manager is included stating that businesses in Phoenixville are or can be members of the TriCounty Area Chamber of Commerce.

Should you have any further questions or comments, do not hesitate to phone me at (610) 323-4135 ext. 222.

Sincerely,

A handwritten signature in black ink, appearing to read "David A. Cocci". The signature is fluid and cursive, with the first name "David" being the most prominent.

David A. Cocci  
President / CEO

Enclosure

them. As a result, members who leave their employer may choose to leave the credit union as well.

Because employees today rarely remain with a single employer throughout their career, this becomes a detriment to the credit union. Consequently, a more direct relationship with members is preferable.

### **Competition**

As credit unions have grown and become able to compete more effectively with banks, banks have noticed the impact and reacted. APEX FCU's competition includes large banks, such as First Union National and Berks County, among others. This source of competition offers a wide range of loan and investment products. It also offers the convenience of multiple branches and cutting-edge electronic services. However, some consolidation and mergers of banking organizations have affected the area. This has the potential to result in some movement among bank customers whose loyalties are displaced by changing administrative practices and fee structures at the financial institutions with which they have previously dealt.

APEX FCU will continue to take a proactive approach toward its competition by promoting enhanced delivery systems, offering low-cost products and services, and exploring means to make its operation more convenient to the residents of the Tri-County community.

### **Sociological Trends**

In planning its marketing strategies, APEX FCU must take into account the sociological trends of the community. Several trends, such as the following, will play a major role in the credit union's promotional efforts.

- The proposed community features a number of different skilled laborers, but most tend to concentrate on manufacturing (27.4%) and retail trade (15.3%).
- The community contains pockets of low-income residents. According to the 1990 U.S Census almost 14% of the community's households earn less than \$15,000 annually and another 14% earn only \$15,000 to \$25,000 per year.

## Pioneer Athletic Conference (PAC 10)

| School   | Phone (s)                                   | Athletic Director | Head Coach        |
|--|---|-------------------|-------------------|
| <b>Lansdale Catholic</b><br>700 Lansdale Avenue<br>Lansdale, Pa. 19446     | School - 215-362-6160<br>Fax - 215-362-5746 | Dan Huston        | Jim Algeo         |
| <b>Great Valley</b><br>235 North Phoenixville Pike<br>Malvern, Pa. 19355   | School - 610-889-1920<br>Fax - 610-889-2166 | David Helwig      | Gary Phillips     |
| <b>Owen J. Roberts</b><br>981 Ridge Road<br>Pottstown, Pa. 19465           | School - 610-469-5153<br>Fax - 610-469-0748 | David Strock      | Tom Barr          |
| <b>Perkiomen Valley</b><br>509 Gravel Pike<br>Collegesville, Pa. 19426     | School - 610-489-4727<br>Fax - 610-489-6362 | Peggy Pennepacker | Scott Furman      |
| <b>Phoenixville</b><br>1200 Gray Street<br>Phoenixville, Pa. 19460         | School - 610-933-6700<br>Fax - 610-933-6407 | Cheryl Massaro    | Larry Cinciripino |
| <b>Pottsgrove</b><br>1345 Kauffman Road<br>Pottstown, Pa. 19464            | School - 610-326-6376<br>Fax - 610-970-6191 | Dave Albright     | Rick Pennypacker  |
| <b>Pottstown</b><br>749 North Washington<br>Street<br>Pottstown, Pa. 19464 | School - 610-970-6712<br>Fax - 610-970-1363 | Gary Derienzo     | Jody Cwik         |
| <b>Saint Pius X</b><br>844 North Keim Street<br>Pottstown, Pa. 19464       | School - 610-326-8990<br>Fax - 610-323-8594 | Anne Ambruch      | Dave Bodolus      |
| <b>Spring - Ford</b><br>350 South Lewis Road<br>Royersford, Pa. 19468      | School - 610-705-6030<br>Fax - 610-705-6257 | Mickey McDaniel   | Marty Moore       |
| <b>Upper Perkiomen</b><br>2 Walt Road<br>Pennsburg, Pa. 18073              | School - 215-679-5935<br>Fax - 215-679-6065 | Paulette Gebert   | Kyle Mirth        |

# 2001 PAC 10 School Schedule

| <u>Date</u>  | <u>Visitor</u>    | <u>Home</u>       | <u>Time</u> |
|--------------|-------------------|-------------------|-------------|
| August 18    | Sun Valley        | Great Valley      | 10:30 am    |
| August 18    | Downingtown       | Owen J. Roberts   | 10:00 am    |
| August 24    | Roman             | Lansdale Catholic | 10:00 am    |
| August 24    | Upper Merion      | Spring Ford       | 6:30 pm     |
| August 24    | Quakertown        | Pottstown         | 7:00 pm     |
| August 25    | Wissahickon       | Phoenixville      | 10:00 am    |
| August 31    | Union Ville       | Great Valley      | 7:00 pm     |
| August 31    | Upper Dublin      | Perkiomen Valley  | 7:00 pm     |
| August 31    | Wilson West Lawn  | Owen J. Roberts   | 7:00 pm     |
| September 7  | Saint Pius X      | Pottstown         | 7:00 pm     |
| September 7  | Pottsgrove        | Owen J. Roberts   | 7:00 pm     |
| September 7  | Phoenixville      | Upper Perkiomen   | 7:00 pm     |
| September 7  | Great Valley      | Perkiomen Valley  | 7:00 pm     |
| September 8  | Spring - Ford     | Lansdale Catholic | 7:30 pm     |
| September 14 | Pottsgrove        | Spring - Ford     | 7:00 pm     |
| September 14 | Saint Pius X      | Phoenixville      | 7:00 pm     |
| September 14 | Lansdale Catholic | Perkiomen Valley  | 7:00 pm     |
| September 14 | Owen J. Roberts   | Upper Perkiomen   | 7:00 pm     |
| September 14 | Pottstown         | Great Valley      | 7:00 pm     |
| September 21 | Shanahan          | Owen J. Roberts   | 7:00 pm     |
| September 21 | Upper Perkiomen   | Lansdale Catholic | 7:30 pm     |
| September 21 | Perkiomen Valley  | Pottsgrove        | 7:00 pm     |
| September 22 | Great Valley      | Saint Pius X      | 7:00 pm     |
| September 28 | Phoenixville      | Great Valley      | 7:00 pm     |
| September 28 | Saint Pius X      | Owen J. Roberts   | 7:00 pm     |
| September 28 | Lansdale Catholic | Pottstown         | 7:00 pm     |
| September 28 | Perkiomen Valley  | Spring - Ford     | 7:00 pm     |
| September 28 | Pottsgrove        | Upper Perkiomen   | 7:00 pm     |
| October 5    | Upper Perkiomen   | Perkiomen Valley  | 7:00 pm     |
| October 5    | Owen J. Roberts   | Phoenixville      | 7:00 pm     |
| October 5    | Pottstown         | Pottsgrove        | 7:00 pm     |
| October 6    | Lansdale Catholic | Saint Pius X      | 1:00 pm     |
| October 6    | Spring - Ford     | Great Valley      | 1:00 pm     |
| October 12   | Spring - Ford     | Upper Perkiomen   | 7:00 pm     |
| October 12   | Great Valley      | Owen J. Roberts   | 7:00 pm     |
| October 12   | Perkiomen Valley  | Pottstown         | 7:00 pm     |
| October 13   | Phoenixville      | Lansdale Catholic | 7:30 pm     |
| October 19   | Pottstown         | Upper Perkiomen   | 7:00 pm     |
| October 19   | Saint Pius X      | Perkiomen Valley  | 7:00 pm     |
| October 19   | Pottsgrove        | Phoenixville      | 7:00 pm     |
| October 20   | Lansdale Catholic | Great Valley      | 1:00 pm     |
| October 20   | Spring - Ford     | Owen J. Roberts   | 1:00 pm     |
| October 26   | Pottstown         | Spring - Ford     | 7:00 pm     |
| October 26   | Great Valley      | Pottsgrove        | 7:00 pm     |
| October 26   | Perkiomen Valley  | Phoenixville      | 7:00 pm     |
| October 27   | Owen J. Roberts   | Lansdale Catholic | 7:30 pm     |
| October 27   | Upper Perkiomen   | Saint Pius X      | 7:00 pm     |
| November 2   | Lansdale Catholic | Pottsgrove        | 7:00 pm     |
| November 2   | Phoenixville      | Pottstown         | 7:00 pm     |
| November 2   | Owen J. Roberts   | Perkiomen Valley  | 7:00 pm     |
| November 2   | Great Valley      | Upper Perkiomen   | 7:00 pm     |
| November 3   | Spring - Ford     | Saint Pius X      | 1:00 pm     |
| November 9   | Wyms              | Pottstown         | 7:00 pm     |
| November 9   | Henderson         | Spring - Ford     | 7:00 pm     |
| November 9   | South Lehigh      | Upper Perkiomen   | 7:00 pm     |
| November 10  | Boyertown         | Owen J. Roberts   | 1:00 pm     |
| November 22  | Spring - Ford     | Phoenixville      | 10:00 pm    |
| November 22  | Owen J. Roberts   | Pottstown         | 10:00 pm    |
| November 22  | Pottsgrove        | Saint Pius X      | 10:00 pm    |
| November 22  | Conestoga         | Great Valley      | 10:00 pm    |

## Pottstown Senior High School

## Fall Sports Results

Football Field Hockey Girls' TennisBoys Cross Country Girls Cross CountryGolf Soccer

| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Radnor            | 26-21 | Win         |
| St. Pius          | 39-20 | Win         |
| Spring-Ford       | 21-22 | Loss        |
| Perk Valley       | 34-21 | Win         |
| Upper Perk        | 42-6  | Win         |
| Phoenixville      | 42-21 | Win         |
| Lansdale Catholic | 42-13 | Win         |
| Great Valley      | 26-0  | Win         |
| Pottsgrove        | 0-14  | Loss        |
| Schuylkill Valley | 42-14 | Win         |
| Owen J. Roberts   | 32-35 | Loss        |

8-3-0

*Field Hockey*

| Opponent                 | Score | Win or Loss |
|--------------------------|-------|-------------|
| Reading Central Catholic | 3-0   | Win         |
| Reading                  | 0-1   | Loss        |
| Upper Perk               | 0-1   | Loss        |
| Phoenixville             | 1-0   | Win         |
| Brandywine               | 3-2   | Win         |
| St. Pius                 | 2-1   | Win         |
| Lansdale Catholic        | 0-2   | Loss        |
| Great Valley             | 1-0   | Win         |
| Pottsgrove               | 2-1   | Win         |
| Fleetwood                | 1-3   | Loss        |
| Owen J. Roberts          | 2-0   | Win         |

|                   |     |      |
|-------------------|-----|------|
| Spring-Ford       | 2-0 | Win  |
| Upper Perk        | 0-0 | Tie  |
| Phoenixville      | 0-1 | Loss |
| St. Pius          | 2-0 | Win  |
| Lansdale Catholic | 1-2 | Loss |
| Great Valley      | 4-0 | Win  |
| Sacred Heart      | 1-0 | Win  |
| Christopher Dock  | 1-4 | Loss |
| Villa Maria       | 0-2 | Loss |

11-8-2



| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Reading High      | 4-3   | Win         |
| Norristown        | 7-0   | Win         |
| Coatesville       | 6-1   | Win         |
| Phoenixville      | 2-5   | Win         |
| Owen J. Roberts   | 0-7   | Loss        |
| Spring-Ford       | 1-6   | Loss        |
| Great Valley      | 0-7   | Loss        |
| Lansdale Catholic | 0-7   | Loss        |
| Upper Perk        | 0-7   | Loss        |
| Perkiomen Valley  | 3-4   | Loss        |
| Pottsgrove        | 5-2   | Win         |
| St. Pius          | 2-5   | Loss        |

5-7-0

Cross Country

Boys

| Opponent           | Score      | Win or Loss |
|--------------------|------------|-------------|
| Methacton          | 44-17      | Loss        |
| Wyomissing         | 43-18      | Loss        |
| Perk Valley        | 42-18      | Loss        |
| St. Pius           | 25-34      | Win         |
| Twin Valley Relays | 10th Place |             |
| Phoenixville       | 29-28      | Loss        |
| Briarwood Classic  | 8th Place  |             |

|                          |           |      |
|--------------------------|-----------|------|
| Weiser Invitational      | 9th Place |      |
| Upper Perk               | 18-39     | Win  |
| Owen J. Roberts          | 28-27     | Loss |
| Spring-Ford              | 27-28     | Win  |
| Great Valley             | 50-15     | Loss |
| Harrier Invitational     | 5th Place |      |
| Pottsgrove               | 24-35     | Win  |
| Rocky Grove Invitational | 4th       |      |
| PAC-10 Championship      | 5th       |      |
| Reading                  | 28-27     | Loss |
| Districts                | 3rd       |      |

5-7

*Cross Country**Girls*

| Opponent                 | Score     | Win or Loss |
|--------------------------|-----------|-------------|
| Methacton                | 45-17     | Loss        |
| Wyomissing               | 44-16     | Loss        |
| Perk Valley              | 20-37     | Win         |
| St. Pius                 | 32-23     | Loss        |
| Twin Valley Relays       | 5th Place |             |
| Phoenixville             | 22-33     | Win         |
| Briarwood Classic        | 8th       |             |
| Lansdale Catholic        | 20-35     | Win         |
| Upper Perk               | 24-32     | Win         |
| Owen J. Roberts          | 37-20     | Loss        |
| Spring-Ford              | 42-16     | Loss        |
| Great Valley             | 48-15     | Loss        |
| Harrier Invitational     | 6th       |             |
| Pottsgrove               | 15-50     | Win         |
| Rocky Grove Invitational | 3rd       |             |
| PAC-10 Championship      | 5th       |             |
| Districts                | 2nd       |             |

5-5

**GOLF**

| Opponent        | Score   | Win or Loss |
|-----------------|---------|-------------|
| St. Pius        | 313-218 | Loss        |
| Phoenixville    | 363-274 | Loss        |
| Owen J. Roberts | 307-211 | Loss        |
| Great Valley    | 382-262 | Loss        |
| Spring-Ford     | 286-204 | Loss        |

|                   |         |      |
|-------------------|---------|------|
| Pottsgrove        | 380-297 | Loss |
| Perk Academy      | 258-227 | Loss |
| Lansdale Catholic | 371-252 | Loss |
| Perk Valley       | 260-202 | Loss |

0-10-0



| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Phoenixville      | 1-0   | Win         |
| St. Pius          | 1-0   | Win         |
| Pottsgrove        | 0-1   | Loss        |
| Spring-Ford       | 0-0   | Tie         |
| Reading Central   | 7-1   | Win         |
| Perk Valley       | 1-2   | Loss        |
| Great Valley      | 0-5   | Loss        |
| Lansdale Catholic | 0-4   | Loss        |
| Phoenixville      | 3-0   | Win         |
| Ridley            | 0-1   | Loss        |
| St. Pius          | 5-3   | Win         |
| Pottsgrove        | 0-0   | Tie         |
| Spring-Ford       | 4-2   | Win         |
| Perk Valley       | 1-3   | Loss        |

6-6-2

## Pottstown Senior High

## Winter Sports Results

Boys Basketball WrestlingGirls Basketball

Boys'



| Opponent          | Score | Win or Loss |
|-------------------|-------|-------------|
| Downingtown       | 55-45 | Win         |
| Upper Perk        | 58-44 | Win         |
| Spring-Ford       | 51-65 | Loss        |
| Pottsgrove        | 49-52 | Loss        |
| Perk Valley       | 81-57 | Win         |
| Lansdale Catholic | 56-54 | Win         |
| Phoenixville      | 64-25 | Win         |
| Great Valley      | 58-46 | Win         |
| Oley              | 62-41 | Win         |
| Holy Name         | 64-48 | Win         |
| St. Pius          | 66-58 | Win         |
| Owen J. Roberts   | 64-51 | Win         |
| Upper Perk        | 71-49 | Win         |
| Spring-Ford       | 67-70 | Loss        |
| Pottsgrove        | 83-43 | Win         |
| Perk Valley       | 67-56 | Win         |
| Lansdale Catholic | 60-53 | Win         |
| Phoenixville      | 76-62 | Win         |
| Great Valley      | 44-57 | Loss        |
| St. Pius          | 74-53 | Win         |
| Owen J. Roberts   | 72-54 | Win         |
| Great Valley      | 55-47 | Win         |
| Spring-Ford       | 61-53 | Win         |
| Upper Moreland    | 91-61 | Win         |
| Radnor            | 63-44 | Win         |
| Lansdale Catholic | 68-72 | Loss        |
| Bishop Shanahan   | 83-60 | Win         |
| Steel-High        | 72-87 | Loss        |

22-6-0

[Return to Top](#)

wrestling



| Opponent              | Score   | Win or Loss |
|-----------------------|---------|-------------|
| Oley Valley           | 34-42   | Loss        |
| William Allen         | 24-42   | Loss        |
| Upper Perk            | 0-72    | Loss        |
| Academy Park          | 54-24   | Win         |
| Palmerton             | 48-21   | Win         |
| Coatesville           | 13-56   | Loss        |
| Owen J. Roberts       | 30-35   | Loss        |
| Phoenixville          | 24-42   | Loss        |
| Pottsgrove            | 39-31   | Win         |
| Perk Valley           | 30-37   | Loss        |
| Great Valley          | 20-39   | Loss        |
| Spring-Ford           | 24-51   | Loss        |
| St. Pius              | forfeit | Win         |
| Lansdale Catholic     | 63-12   | Win         |
| Twin Valley           | 61-11   | Win         |
| Reading Central Cath. | 54-18   | Win         |
| Fleetwood             | 43-19   | Win         |
| Kutztown              | 38-18   | Win         |

9-9

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| Opponent                | Score | Win or Loss |
|-------------------------|-------|-------------|
| Avon Grove              | 63-44 | Win         |
| Upper Perk              | 64-40 | Win         |
| Spring-Ford             | 60-38 | Win         |
| Pottsgrove              | 52-35 | Win         |
| Perk Valley             | 68-36 | Win         |
| Lansdale Catholic       | 58-40 | Win         |
| Phoenixville            | 49-36 | Win         |
| Great Valley            | 61-24 | Win         |
| C.B. East               | 55-63 | Loss        |
| Upper Darby             | 64-46 | Win         |
| St. Pius                | 51-49 | Win         |
| Owen J. Roberts         | 66-32 | Win         |
| Upper Perk              | 71-29 | Win         |
| Spring-Ford             | 70-23 | Win         |
| Pottsgrove              | 64-43 | Win         |
| Perk Valley             | 66-41 | Win         |
| Lansdale Catholic       | 73-42 | Win         |
| Phoenixville            | 53-44 | Win         |
| Great Valley            | 57-28 | Win         |
| St. Pius                | 58-39 | Win         |
| Coatesville             | 49-42 | Win         |
| Owen J. Roberts         | 61-50 | Win         |
| Spring-Ford             | 58-31 | Win         |
| Phoenixville            | 63-60 | Win         |
| Sun Valley              | 63-35 | Win         |
| Gwynedd Mercy           | 64-51 | Win         |
| Lansdale Catholic       | 56-53 | Win         |
| Susquehanna Twp.        | 57-50 | Win         |
| North Schuylkill        | 45-44 | Win         |
| Lebanon                 | 58-46 | Win         |
| Allentown Central Cath. | 39-44 | Loss        |



TRICOUNTY AREA  
CHAMBER OF COMMERCE

AN ACCREDITED CHAMBER OF COMMERCE

March 27, 2001

Mr. David Cocci  
Apex Federal Credit Union  
PO Box 3179  
Pottstown, PA 19464

Dear Mr. Cocci:

This letter is to confirm that businesses in Phoenixville, PA are, or are eligible to become, members of the TriCounty Area Chamber of Commerce.

Sincerely,

Jeff Dentler  
Business Manager



C4 / THE MERCURY, Thursday, September 20, 2001

## Sports on the Air

**PRO BASEBALL**  
Astros at Giants, 3:30 p.m. (FOXFM)  
Braves at Phillies, 7 p.m. (CSN, WPHT-1210AM)

**COLLEGE FOOTBALL**  
South Carolina at Mississippi State, 7:30 p.m. (ESPN)

**GOLF**  
Pennsylvania Classic, 3 p.m. (ESPN)

## Local Results

**BOYS CROSS COUNTRY**  
PAC-10  
Lansdale Catholic 23, Spring-Ford 32  
Spring-Ford 18, Pottstown 45  
Lansdale Catholic 17, Pottstown 45  
Perkiomen Valley 25, Owen J. Roberts 33  
Owen J. Roberts 25, Phoenixville 30  
Great Valley 15, St. Pius X 48  
Pottsgrove 24, Upper Perkiomen 31

**GIRLS CROSS COUNTRY**  
PAC-10  
Spring-Ford 18, Lansdale Catholic 41  
Spring-Ford 17, Pottstown 43  
Lansdale Catholic 23, Pottstown 29  
Owen J. Roberts 23, Phoenixville 32  
Owen J. Roberts 25, Perkiomen Valley 30  
Perkiomen Valley 24, Phoenixville 31  
Great Valley 17, St. Pius X 40

**GOLF**  
PAC-10  
Great Valley 272, Phoenixville 289  
Owen J. Roberts 277, Upper Perkiomen 295

**Non-League**  
Pottsgrove 272, Perkiomen School 305

**FIELD HOCKEY**  
Berks Conference  
Boyertown 2, Muhlenberg 0  
Reading 2, Daniel Boone 1

**Non-League**  
Hill School 2, Westtown School 0

**BOYS SOCCER**  
PAC-10  
Pottsgrove 4, St. Pius X 0  
Berks Conference  
Boyertown 3, Muhlenberg 1  
Reading 3, Daniel Boone 0  
Keystone Conference  
Shipler School 5, Perkiomen School 1

**Non-League**  
Greenwood Academy 6, Hill School 1

**GIRLS SOCCER**  
Non-League  
Hill School 3, Phi-Mu Christian 0  
Strath Haven 5, Pottsgrove 0

**GIRLS TENNIS**  
PAC-10  
Lansdale Catholic 5, Pottsgrove 2  
Upper Perkiomen 7, Owen J. Roberts 0

Phoenixville 6, St. Pius X 1  
Berks Conference  
Wilson 7  
Boyertown 0

**Non-League**  
Suburban One American  
Wissahickon 5, Methacton 2

## Today's Sports

**CROSS COUNTRY**  
Suburban One American  
Methacton, Cheltenham at Harbor-Horsham, 3:30 p.m.

**FIELD HOCKEY**  
PAC-10  
Great Valley at Owen J. Roberts, 3:45 p.m.  
Phoenixville at Lansdale Catholic, 3:45 p.m.  
Pottsgrove at St. Pius X, 3:45 p.m.  
Perkiomen Valley at Pottstown, 3:45 p.m.

**Upper Perkiomen at St. Spring-Ford, 3:45 p.m.**

**GOLF**  
PAC-10  
Spring-Ford at Great Valley, 3 p.m.  
Owen J. Roberts at Phoenixville, 3 p.m.

Pottstown at Pottsgrove, 3 p.m.  
Lansdale Catholic at St. Pius X, 3 p.m.  
Upper Perkiomen at Perkiomen Valley, 3 p.m.

**Berks Conference**  
Town Valley at Boyertown, 3:30 p.m.  
Daniel Boone at Gov. Milliff, 3:30 p.m.

**BOYS SOCCER**  
PAC-10  
Phoenixville at Lansdale Catholic, 4 p.m.  
Perkiomen Valley at Pottstown, 4 p.m.  
Upper Perkiomen at Spring-Ford, 4 p.m.  
Great Valley at Owen J. Roberts, 6 p.m.

**Non-League**  
St. Pius X at Hill School, 2 p.m.  
Perkiomen at Methacton, 3:30 p.m.

**GIRLS SOCCER**  
PAC-10  
Great Valley at Perkiomen Valley, 4 p.m.

Phoenixville at Pottsgrove, 4 p.m.  
Upper Perkiomen at St. Pius X, 4 p.m.  
Owen J. Roberts at Spring-Ford, 4 p.m.

**GIRLS VOLLEYBALL**  
Berks Conference  
Daniel Boone at Holy Name, 6:30 p.m.

**Non-League**  
Lansdale Catholic 3,45

## High School Tennis

**PAC-10**  
**Upper Perkiomen 7**  
**Owen J. Roberts 0**

Singles: Megan Stauffer (UP) def. Celeste Pfeiffer 6-3, 6-1; CoCo Minott (UP) def. Jessica Cochu 6-1, 6-1; Courtney Roof (UP) def. Rachel Jackson 6-1, 6-2; Kelly Moll (UP) def. Amanda Sytko 6-1, 6-0.

Doubles: Melissa Longwell/Megan Peddigro (UP) def. Paula Maiorano/Luz Giordano 6-4, 6-3; Rachel Vannatta/Amy Yaskowski (UP) def. Stef Ladadze/Beth Bishop 7-5, 6-3; Kristen Suh/Lindsey Moll (UP) def. Laura Tracy/Ashley Leach 6-2, 6-2.

**Phoenixville 6**  
**St. Pius X 1**

Singles: Brenda Stevens (SPX) def. Erikah Weir 6-4, 6-3; Jesse Candeloro (PH) def. Kim Nguyen 6-0, 6-1; Candice Valko (PH) def. Mia Wilhelm 6-0, 6-0; Kourtney Kelly (PH) def. Kristin Maddaloni 6-0, 6-0.

Doubles: Jessica Ott/Hanna Caplan (PH) def. Laura Wenzel/Alyssa Green 6-1, 6-1; Chelsea Heck/Karen Galtie (PH) def. Uche Otiodile/Lauren Otero 6-0, 6-0; Dallas Knowlton/Marie Nguyen (PH) def. Kendell Haney/Christina Concannon 6-0, 6-1.

**Lansdale Catholic 5**  
**Pottsgrove 2**

Singles: Jessica Lloyd (PG) def. Meghan O'Neil 6-3, 6-1; Lindsay Martz (LC) def. Kate Lester 6-1, 3-5, 6-3; Jenn Miller (LC) def. Jamie Brandon 6-7, 7-6, 6-3; Marisa Coyne (LC) def. Chissy Charles 6-3, 7-5.

Doubles: Jen Brandon/Angela Kramer (PG) def. Meghan McCabe/Jen Whiney 4-6, 6-3, 6-2; Laura Moral/Laura Fischer (LC) def. Lisa Kniezewski/Coleen Hampton 6-4, 7-5; Nicole Modestini/Michelle Suhadomik (LC) def. Stacy Church/Amanda Hoffman 6-2, 6-2.

## Berks Conference

**Wilson 7**  
**Boyertown 0**

Singles: Alexa Dragonetti (W) def. Kelly Mast 6-0, 6-0; Megan Bailey (W) def. Katie Zimpler 6-0, 6-0; Jackie Gehris (W) def. Kate Semmens 6-0, 6-1; Ashley Gasula (W) def. Megan Skupen 6-1, 6-0; Natalie Derr (W) def. Adrienne Weiler 6-1, 6-2.

Doubles: Dragonetti/Bailey (W) def. Mast/Zimpler 10-5; Gehris/Lindsay Young (W) def. Skupen/Anna Landis 10-8.

## Suburban One American

**Wissahickon 5**  
**Methacton 2**

Singles: Jenna Hilton (W) def. Emily Murphy 7-5, 6-4; Diane Alpert (W) def. Stacy Shapiro 6-1, 6-4; Larah Sador (M) def. Alii Leavitt 6-1, 6-0; Emily Felin (W) def. Lauren Jennings 6-3, 6-4.

Doubles: Amanda Heysar/Jess Cox (M) def. Leigh Sikkunas/Jennie Shoemaker 6-0, 6-3; Christine Park/Al Israel (W) def. Heather Frankovitch/Robin Hargesshermer 6-0, 0-6, 6-4; Sara Cornish/Jennifer Kim (W) def. Carly Mott/Katie Beaulac 7-6, 6-1.

## Non-League

**Downingtown 7**  
**Great Valley 0**

Singles: Ksenia Potapova (D) def. Beth Aquilante 6-1, 6-1; Amanda Fenn (D) def. Michelle Rosend 6-2, 6-3; Victoria Ries (D) def. Cara Navarro 6-0, 6-4; Danielle Kennedy (D) def. Jung Park 6-3, 6-1.

Doubles: Katie Dillon/Laura Proctor (D) def. Laura Hrapczynski/Kathleen Dentie 6-3, 6-2; Lauren Sampson/Erin Hiers (D) def. Jenny Harkewitz/Sara Sava 6-4, 6-0; Diana Ries/Cassandra Shupp (D) def. Ashley Dickson/Christina Zion 3-6, 6-2, 6-4.

## Cross Country

**BOYS**  
**PAC-10**  
**Great Valley 15**  
**St. Pius X 48**

Kevin McIntyre (GV) 17:22, Bill Patchak (GV) 17:22, Ben Franczski (GV) 17:22, Kyle Barnum (GV) 17:22, Steve Zerk (GV) 17:22, Matt Britner (SPX) 17:37, Galen Rivers (GV) 17:53, Erik Barchi (GV) 18:01, Greg Chandler (GV) 18:03, Chris Landis (SPX) 18:05.

**Pottsgrove 24**

## PAC-10 Standings

| Boys Cross Country |   |
|--------------------|---|
| W                  | L |
| Great Valley       | 0 |
| Perkiomen Valley   | 0 |
| Lansdale Catholic  | 0 |
| Owen J. Roberts    | 2 |
| Spring-Ford        | 2 |
| Pottsgrove         | 3 |
| Phoenixville       | 1 |
| St. Pius X         | 0 |
| Pottstown          | 0 |
| Upper Perkiomen    | 0 |

## Girls Cross Country

| W                 | L |
|-------------------|---|
| Great Valley      | 0 |
| St. Pius X        | 0 |
| Spring-Ford       | 1 |
| Owen J. Roberts   | 2 |
| Lansdale Catholic | 2 |
| Perkiomen Valley  | 2 |
| Phoenixville      | 1 |
| Pottsgrove        | 1 |
| Upper Perkiomen   | 0 |

## Field Hockey

| W                 | L | T |
|-------------------|---|---|
| Upper Perkiomen   | 0 | 1 |
| Owen J. Roberts   | 2 | 0 |
| Spring-Ford       | 4 | 1 |
| Phoenixville      | 3 | 1 |
| Lansdale Catholic | 3 | 0 |
| Great Valley      | 1 | 3 |
| Pottstown         | 1 | 3 |
| Perkiomen Valley  | 1 | 4 |
| Pottsgrove        | 1 | 4 |
| St. Pius X        | 0 | 4 |

## Golf

| W                 | L |
|-------------------|---|
| Owen J. Roberts   | 5 |
| Spring-Ford       | 0 |
| Great Valley      | 3 |
| Phoenixville      | 3 |
| Lansdale Catholic | 1 |
| Upper Perkiomen   | 1 |
| Perkiomen Valley  | 1 |
| St. Pius X        | 1 |
| Pottstown         | 0 |
| Pottsgrove        | 0 |

## Boys Soccer

| W                 | L | T |
|-------------------|---|---|
| Great Valley      | 4 | 0 |
| Lansdale Catholic | 4 | 0 |
| Owen J. Roberts   | 4 | 0 |
| Upper Perkiomen   | 2 | 1 |
| Perkiomen Valley  | 3 | 2 |
| Spring-Ford       | 2 | 3 |
| Pottsgrove        | 2 | 1 |
| Phoenixville      | 2 | 4 |
| Pottstown         | 1 | 4 |
| St. Pius X        | 0 | 5 |

## Girls Soccer

| W                | L |
|------------------|---|
| Great Valley     | 4 |
| Owen J. Roberts  | 3 |
| Pottsgrove       | 2 |
| Upper Perkiomen  | 2 |
| Spring-Ford      | 2 |
| Perkiomen Valley | 1 |
| St. Pius X       | 0 |
| Phoenixville     | 0 |

## Girls Tennis

| W                 | L |
|-------------------|---|
| Upper Perkiomen   | 5 |
| Phoenixville      | 4 |
| Owen J. Roberts   | 3 |
| Great Valley      | 3 |
| Spring-Ford       | 2 |
| Lansdale Catholic | 1 |
| Perkiomen Valley  | 1 |
| Pottstown         | 1 |
| St. Pius X        | 0 |
| Pottsgrove        | 0 |

## Major League Baseball

| Favorite-Underdog       | Spread |
|-------------------------|--------|
| at Twins-Tigers         | 8-9    |
| at Mariners-Angels      | 9-11   |
| at Indians-Royals       | 8-9    |
| at Red Sox-Devil Rays   | 7-8    |
| at Blue Jays-Orioles    | 8-9    |
| Yankees-at White Sox    | 7-8    |
| A's-at Rangers          | 7-5    |
| Cubs-at Reds            | 7-8    |
| Astros-at Giants        | 5-5    |
| Braves-at Phillies      | PK     |
| Cards-at Pirates        | 7-5    |
| Rockies-at Expos        | PK     |
| at Dodgers-Diamondbacks | 7-8    |

## NFL

| Favorite-Underdog     | Spread |
|-----------------------|--------|
| at Colts-Bills        | 10     |
| at Dolphins-Raiders   | 15     |
| at Jaguars-Titans     | 15     |
| Ravens - at Bengals   | 17     |
| at Falcons - Panthers | 35     |
| Lions - at Browns     | 35     |
| Vikings - at Bears    | 1      |
| at Chiefs - Giants    | 15     |
| Chargers - at Cowboys | 35     |
| Jets - at Patriots    | 2      |
| Rams - at 49ers       | 15     |
| Eagles - at Seahawks  | 25     |
| Broncos - at Cards    | 25     |

## Monday

| Favorite-Underdog     | Spread |
|-----------------------|--------|
| at Packers - Redskins | 8.5    |

## College Football

| Favorite-Underdog       | Spread |
|-------------------------|--------|
| at Miss St - S Carolina | 3      |
| at Nebraska - Rice      | 36.5   |

## Auto Racing

### Driver Standings

| Winston Cup           |       |
|-----------------------|-------|
| 1. Jeff Gordon        | 3,768 |
| 2. Ricky Rudd         | 3,546 |
| 3. Dale Jarrett       | 3,375 |
| 4. Tony Stewart       | 3,356 |
| 5. Sterling Marlin    | 3,302 |
| 6. Bobby Labonte      | 3,267 |
| 7. Dale Earnhardt Jr. | 3,244 |
| 8. Kevin Wallace      | 3,230 |
| 9. Rusty Wallace      | 3,225 |
| 10. Jeff Burton       | 2,979 |
| 11. Johnny Benson     | 2,997 |
| 12. Mark Martin       | 2,948 |
| 13. Bill Elliott      | 2,917 |
| 14. Steve Park        | 2,858 |
| 15. Jimmy Spencer     | 2,838 |
| 16. Matt Kenseth      | 2,829 |
| 17. Ward Burton       | 2,712 |
| 18. Elliott Sardor    | 2,629 |
| 19. Bobby Hamilton    | 2,608 |
| 20. Ken Schrader      | 2,597 |
| 21. Jeremy Mayfield   | 2,559 |
| 22. Ricky Nadeau      | 2,556 |
| 23. Ricky Caven       | 2,529 |
| 24. Dave Blaney       | 2,302 |
| 25. Terry Labonte     | 2,358 |
| 26. Kurt Busch        | 2,325 |
| 27. Robert Pressley   | 2,259 |
| 28. Michael Waltrip   | 2,230 |
| 29. John Andretti     | 2,214 |
| 30. Brett Bodine      | 2,120 |
| 31. Casey Atwood      | 2,113 |
| 32. Todd Bodine       | 2,093 |
| 33. Joe Nemechek      | 2,039 |
| 34. Mike Skinner      | 1,926 |
| 35. Stacy Compton     | 1,924 |
| 36. Ron Hornaday Jr.  | 1,827 |
| 37. Jason Leff        | 1,800 |
| 38. Mike Wallace      | 1,655 |
| 39. Kevin Lapage      | 1,437 |
| 40. Buckshot Jones    | 1,339 |

### Busch

|                        |       |
|------------------------|-------|
| 1. Kevin Harvick       | 3,931 |
| 2. Jason Keller        | 3,857 |
| 3. Jeff Green          | 3,554 |
| 4. Greg Biffle         | 3,529 |
| 5. Elton Sawyer        | 3,269 |
| 6. Tony Raines         | 3,159 |
| 7. Mike McLaughlin     | 3,151 |
| 8. Jimmie Johnson      | 3,133 |
| 9. Chad Little         | 3,081 |
| 10. Kenny Wallace      | 2,972 |
| 11. Kevin Grubb        | 2,853 |
| 12. Scott Wimmer       | 2,827 |
| 13. Randy LaJoie       | 2,759 |
| 14. David Green        | 2,750 |
| 15. James McMurray     | 2,674 |
| 16. Billy Saulter      | 2,597 |
| 17. Bobby Hamilton Jr. | 2,597 |
| 18. Rich Bickle        | 2,504 |
| 19. Jeff Purvis        | 2,475 |
| 20. Hank Parker Jr.    | 2,419 |
| 21. Matt Kenseth       | 2,311 |
| 22. Ashton Lewis       | 2,105 |
| 23. Tim Fedewa         | 2,086 |
| 24. Larry Foyt         | 2,075 |
| 25. Shane Hall         | 2,065 |
| 26. Mike Skinner       | 1,888 |
| 27. Jimmy Spencer      | 1,782 |
| 28. Kelly Denton       | 1,711 |
| 29. Ryan Newman        | 1,711 |
| 30. Tim Sauter         | 1,483 |
| 31. Todd Bodine        | 1,433 |
| 32. Marty Houston      | 1,294 |
| 33. Kevin Lapage       | 1,279 |
| 34. Brad Baker         | 1,170 |
| 35. Geoffrey Bodine    | 1,096 |
| 36. Jeff Burton        | 1,093 |
| 37. Joe Nemechek       | 1,029 |
| 38. Christian Elder    | 990   |
| 39. Mark Green         | 935   |
| 40. David Donohue      | 935   |

### Craftsman Truck

|                      |       |
|----------------------|-------|
| 1. Jack Sprague      | 2,910 |
| 2. Joe Ruttman       | 2,883 |
| 3. Scott Riggs       | 2,853 |
| 4. Travis Kvapil     | 2,827 |
| 5. Ted Musgrave      | 2,758 |
| 6. Ricky Hendrick    | 2,757 |
| 7. Terry Cook        | 2,684 |
| 8. Dennis Setzer     | 2,616 |
| 9. Rick Crawford     | 2,549 |
| 10. Coy Gibbs        | 2,284 |
| 11. Lance Norick     | 2,218 |
| 12. Matt Crafton     | 2,182 |
| 13. Billy Breyer     | 2,175 |
| 14. Carlos Contreras | 2,080 |
| 15. Bobby Dotter     | 1,978 |
| 16. Randy Toisma     | 1,859 |
| 17. Wally D'Arbo     | 1,831 |
| 18. Lance Hooper     | 1,446 |
| 19. Tom Powers       | 1,440 |
| 20. Nathan Hasellett | 1,419 |
| 21. Jon Wood         | 1,338 |
| 22. Larry Greenman   | 1,267 |
| 23. Jimmy Hensley    | 1,205 |
| 24. Ricky Sanders    | 1,021 |
| 25. Brian Rose       | 994   |
| 26. Morgan Shepherd  | 978   |
| 27. Chuck Hottel     | 919   |
| 28. Ken Schrader     | 919   |
| 29. Jerry Hill       | 798   |
| 30. Nathan Buttigieg | 767   |
| 31. Michael Doucet   | 711   |
| 32. Bobby Hamilton   | 707   |
| 33. Jim Inglebright  | 706   |
| 34. Brandon Gaughan  | 687   |
| 35. Tom Gerhart      | 672   |
| 36. Jason White      | 637   |
| 37. Phil Bonifert    | 591   |
| 38. Rodney Sawyers   | 580   |
| 39. Rick Cavallini   | 545   |
| 40. Ronny Hornaday   | 533   |

### Pro Stock

|                   |       |
|-------------------|-------|
| 1. Warren Johnson | 1,238 |
| 2. Jim Yates      | 1,158 |
| 3. Mike Edwards   | 1,030 |
| 4. Bruce Allen    | 998   |
| 5. Jig Coughlin   | 992   |
| 6. Mark Osborne   | 965   |
| 7. Ron Krisher    | 961   |
| 8. Mark Pawuk     | 956   |
| 9. Kurt Johnson   | 931   |
| 10. Brad Jeter    | 752   |

### Pro Stock Motorcycle

|                    |       |
|--------------------|-------|
| 1. Angelle Savoree | 1,023 |
| 2. Anton Brown     | 972   |
| 3. Matt Hines      | 794   |
| 4. Craig Treble    | 767   |
| 5. GT Tonglet      | 634   |
| 6. Shawn Gann      | 605   |
| 7. Reggie Showers  | 590   |
| 8. Gene St. John   | 554   |
| 9. Steve Johnson   | 475   |
| 10. Joe DeSantis   | 394   |

### Pro Stock Truck

|                     |     |
|---------------------|-----|
| 1. Bob Pannella Jr. | 850 |
| 2. Randy Daniels    | 810 |
| 3. Greg Stenfield   | 764 |
| 4. Jeff Garcia      | 649 |
| 5. Todd Patterson   | 514 |
| 6. Scott Penn       | 512 |
| 7. Don Smith        | 484 |
| 8. Taylor Lastor    | 440 |
| 9. Mike Coughlin    | 419 |
| 10. Victor Cagnazzi | 401 |

## AMERICAN CONFERENCE

| East         |   |   |       |    |    |
|--------------|---|---|-------|----|----|
| W            | L | T | Pct   | PF | PA |
| Indianapolis | 1 | 0 | 0.000 | 45 | 24 |
| Miami        | 1 | 0 | 0.000 | 31 | 23 |
| Buffalo      | 0 | 1 | 0.000 | 6  | 24 |
| New England  | 0 | 1 | 0.000 | 17 | 33 |
| N.Y. Jets    | 0 | 1 | 0.000 | 24 | 45 |

## NFL

| Central      |   |   |       |    |    |
|--------------|---|---|-------|----|----|
| W            | L | T | Pct   | PF | PA |
| Baltimore    | 1 | 0 | 0.000 | 17 | 6  |
| Cincinnati   | 1 | 0 | 0.000 | 23 | 17 |
| Jacksonville | 1 | 0 | 0.000 | 21 | 3  |
| Cleveland    | 0 | 1 | 0.000 | 6  | 9  |
| Pittsburgh   | 0 | 1 | 0.000 | 3  | 21 |
| Tennessee    | 0 | 1 | 0.000 | 23 | 31 |

## NATIONAL CONFERENCE

**Non-League**  
 St. Pius X at Hill School, 2 p.m.  
 Pennsylvania at Methuon, 3:30 p.m.

**GIRLS SOCCER**  
**PAC-10**  
 Great Valley at Perkiomen Valley, 4 p.m.  
 Phoenixville at Pottsgrove, 4 p.m.  
 Upper Perkiomen at St. Pius X, 4 p.m.  
 Owen J. Roberts at Spring-Ford, 4 p.m.

**GIRLS TENNIS**  
**PAC-10**  
 Spring-Ford at Great Valley, 3:30 p.m.  
 Owen J. Roberts at Phoenixville, 3:30 p.m.  
 Pottstown at Pottsgrove, 3:30 p.m.  
 St. Pius X at Lansdale Catholic, 3:30 p.m.  
 Upper Perkiomen at Perkiomen Valley, 3:30 p.m.

**Suburban One American**  
 Methuon at Upper Merion, 3:30 p.m.

**GIRLS VOLLEYBALL**  
**Berks Conference**  
 Daniel Boone at Holy Name, 6:30 p.m.  
**Non-League**  
 St. Pius X at Lansdale Catholic, 3:45 p.m.

**WATER POLO**  
**Non-League**  
 Wissahickon at Upper Perkiomen, 4:30 p.m.

**High School Golf**

**PAC-10**  
**Great Valley 272**  
**Phoenixville 289**  
 At Chester Valley G.C.  
 Great Valley: Matt Walsh 50, Harrison Carpenter 51, Steve Maze 54, Jim Mulhern 58, Adam Lyman 59.  
 Phoenixville: Mark Minisci 53, Bob Nattie 55, Anthony Gresko 58, Dan Gmas 61, Nick Johns 62.

**Owen J. Roberts 277**  
**Upper Perkiomen 296**  
 At Upper Perk G.C.  
 Owen J. Roberts: Jeff Osberg 51, Aaron Weitzenkorn 54, Alec DeWitt 55, Bluch Silkmitter 57, Bo Gephart 60.  
 Upper Perkiomen: Adam Winkler 58, Jeff Kahler 59, Brad Reinhardt 59, Matt Zolowski 59, Brian Schultz 61.

**Non-League**  
**Pottsgrove 272**  
**Perkiomen School 306**  
 At Twin Ponds G.C.  
 Pottsgrove: Kevin Robertson 53, Colin Geiger 53, Andrew Bainbridge 54, Gary DeFerdinand 55, Brad Chrisman 57.  
 Perkiomen School P.J. Dandridge 56, Andrew Lee 56, Nate Weitzenkorn 62, Justin Inbody 65, John Mazzamuto 67.

**Scholastic Football**

**PAC-10**

|                      | W | L |
|----------------------|---|---|
| Lans. Catholic (3-0) | 2 | 0 |
| Pottsgrove (3-0)     | 2 | 0 |
| St. Pius X (3-0)     | 2 | 0 |
| Great Valley (2-1)   | 1 | 1 |
| O.J. Roberts (1-2)   | 1 | 1 |
| Pottstown (2-1)      | 1 | 1 |
| Upper Park (2-1)     | 1 | 1 |
| Perk Valley (0-3)    | 0 | 2 |
| Phoenixville (0-3)   | 0 | 2 |
| Spring-Ford (0-3)    | 0 | 2 |

**Others**

|             | W | L |
|-------------|---|---|
| Hill School | 1 | 0 |
| Perk School | 0 | 0 |

**What's The Scoop?**

The Mercury's sports department is interested in getting results from all area high school sports teams, but it needs the cooperation of those teams to process the information in a timely manner.

In order to get the game results in the next day's paper, they must be called in prior to 10 p.m. Results may be called directly to the sports department (970-4464 or 970-4465) or sent via fax (323-0682).

6-4, Danielle Kennedy (D) def. Jung Park 6-3, 6-1.  
 Doubles: Katie Dillon/Laura Proctor (D) def. Laura Hrapczynski/Kathleen Denle 6-3, 6-2; Lauren Sampson/Emily Hlata (D) def. Jenny Haskill/Kristen Sale 6-4, 6-0; Diana Ries/Cassandra Shupp (D) def. Ashley Dickson/Christina Zion 3-6, 6-2, 6-4.

**Cross Country**

**BOYS**  
**PAC-10**  
**Great Valley 15**  
**St. Pius X 48**  
 Kevin McIntyre (GV) 17:22, Bill Patchak (GV) 17:22, Ben Francuzski (GV) 17:22, Kyle Barnum (GV) 17:22, Steve Zann (GV) 17:22, Matt Bimler (SPX) 17:37, Galen Rivers (GV) 17:53, Erich Barchi (GV) 18:01, Greg Chandler (SPX) 18:03; Chris Landis (SPX) 18:05.

**Pottsgrove 24**  
**Upper Perkiomen 31**  
 Cory Rogers (PG) 19:07, Jon Brendlinger (PG) 19:07, Damon Shuman (UP) 19:13, Scott O'Conner (UP) 20:10, Tony Steinmetz 9PG) 20:44, Doug Leister (UP) 20:45, Bob Peters (PG) 20:58, Alex Shaler (UP) 21:15, Anthony DiMarco (PG) 21:24, Mario Lo (UP) 21:34.

**LC 23, Spring-Ford 32**  
**Spring-Ford 18, Pottstown 45**  
**LC 17, Pottstown 45**  
 Cole Legge (SF) 17:31, Sean Doyle (LC) 17:35, Pat Gould (LC) 18:09, Rob Newmiller (SF) 18:27, Ryan Lewis (LC) 18:42, Joe Mauras (PT) 18:47, Tim Marcoe (LC) 19:19, Rich Robbins (LC) 19:20, Brad Amersbach (SF) 19:21, Joe Gambino (SF) 19:33, Andrew Davidson (SF) 19:34, Jason Anspach (SF) 19:37, Will Nollhouser (LC) 19:43, Marcus Shult (SF) 19:47, Ryan Koralewski (PT) 19:53.

**PV 21, Phoenixville 37**  
**PV 25, O. J. Roberts 33**  
**OJR 25, Phoenixville 30**  
 Will Hollister (PV) 15:24, Phil Sibley (OJR) 16:11, Tim Egozi (OJR) 16:23, Kevin Metz (Px) 16:34, Dan Schott (PV) 16:44, Bill Boorse (PV) 16:49, Chris Casselman (Px) 16:51, Paul Myers (OJR) 17:07, Joe Hayes (PV) 17:18, Brian Hollister (PV) 17:20, Mike Ng (Px) 17:32, Sean Logue (PV) 17:49, Mike Krenczyk (Px) 17:52, Zach Jamison (OJR) 18:02, Kyle Juzwack (PV) 18:03.

**GIRLS**  
**PAC-10**  
**Great Valley 17**  
**St. Pius X 40**  
 Erin Schlesing (GV) 19:39, Chrissy Quinn (GV) 19:44, Caroline Auwaerter (OV) 19:45, Karla Gardner (GV) 19:46, Javi Hartenstine (SPX) 20:05, Maggie Parlapiano (SPX) 21:06, Allison Ridington (GV) 21:34, Kaitlyn Wanusey (SPX) 21:51, Chelsea Morse (GV) 22:07, Laura Landis (SPX) 22:13.

**Spring-Ford 18, LC 41**  
**Spring-Ford 17, Pottstown 43**  
**LC 28, Pottstown 29**  
 Cynthia Baranek (SF) 21:07, Tammy Cadden (SF) 21:22, Valerie Tabor (SF) 22:06, Jackie Cellucci (LC) 22:17, Ashley Randle (PT) 22:34, Katie Ergott (SF) 22:45, Aubrey Saylor (LC) 23:01, Kim Jones (SF) 23:23, Amanda Williams (SF) 23:39, Lacey Ecker (PT) 23:49, Kelly Lightcap (PT) 23:58, Blaire Eidall (PT) 24:00, Claire Zentgraf (LC) 24:13, Amy Karozanek (LC) 24:14, Melissa Krocko (SF) 24:15.

**OJR 23, Phoenixville 32**  
**O. J. Roberts 25, PV 30**  
**PV 24, Phoenixville 31**  
 Lauren Healy (OJR) 19:34, Brittany Long (PV) 20:04, Christy Bell (Px) 20:21, Danielle Slater (PV) 20:24, Julie Kraynak (Px) 20:31, Christine Hurley (OJR) 20:51, Heather Gramata (OJR) 21:01, Jeanna Welsh (OJR) 21:20, Bocca Angolucci (PV) 21:36, Jessica Helenus (PV) 21:56, Kim Herberson (OJR) 22:06, Katie Moser (Px) 22:38, Emma Menapace (PV) 22:46, Molly Sheehan (PV) 22:46, Kathleen Loux (Px) 23:23.

**Pottsgrove-U. Perkiomen**  
**No Team Score**  
 Sarah Burke (PG) 23:32, Emily Rowland (UP) 23:59, Patrice Lull (UP) 26:15, Hallie Terzopoulos (UP) 27:23.

**Sunday**  
**Spread**  
 27 Chuck Hossfeld 913  
 28 Ken Schrader 919  
 29 Paul Tracy 708  
 30 Nathan Aspinall 757  
 31 Michael Doorkin 722  
 32 Bobby Hamilton 707  
 33 Jim Inglebright 706  
 34 Brendan Gaughan 687  
 35 Tom Carey 672  
 36 Jason White 637  
 37 Phil Bonifati 591  
 38 Rodney Sawyers 580  
 39 Rick Carelli 545  
 40 Ronnie Hornaday 533

**CART**

**Monday**  
**Spread**  
 1. Kenny Brack 131  
 2. Gil de Ferran 108  
 3. Michael Andretti 115  
 4. Helio Castroneves 111  
 5. Scott Dixon 86  
 6. Dan Grahm 85  
 7. Patrick Carpentier 83  
 8. Cristiano da Matta 78  
 9. Roberto Moreno 74  
 10. Tony Kanaan 72  
 11. Paul Tracy 70  
 12. Max Papis 60  
 13. Christian Fittipaldi 56  
 14. Alex Tagliani 51  
 15. Bruno Junqueira 50  
 16. Jimmy Vasser 50  
 17. Adrian Fernandez 42  
 18. Oriol Servia 37  
 19. Memo Gidley 27  
 20. Bryan Herta 24  
 21. Michel Jourdain Jr. 24  
 22. Alex Zanardi 24  
 23. Tora Takagi 19  
 24. Mauricio Gugelmin 17  
 25. Max Wilson 12  
 26. Shinji Nakano 10  
 27. Nicolas Minassian 7

**College Football**

**Today**  
**Spread**  
 Favorite-Underdog  
 at Miss St. - S Carolina 3  
 at Nebraska - Rice 36.5

**Saturday**  
**Spread**  
 Favorite-Underdog  
 Va Tech - at Rutgers 27  
 Boston Coll. - at Navy 21  
 at Penn St. - Wisconsin 2.5  
 at Clemson - Virginia 11.5  
 at Purdue - Akron 17.5  
 at Alabama - Arkansas 10  
 at Virginia - Kent 26.5  
 at Connecticut - Buffalo 7.5  
 Toledo - at C Michigan 25  
 at Ohio U - Iowa St 2  
 at Indiana - Utah 3  
 Florida - at Kentucky 31.5  
 Cincinnati - at Miami-Ohio 2.5  
 at Kansas St. - New Mexico St 25.5  
 at Notre Dame - Michigan St 9  
 Fresno St. - at Tulsa 13.5  
 at UCLA - Ohio St 6.5  
 at Washington - Idaho 23.5  
 Florida St. - at N Carolina 6  
 C Florida - at Tulane 5.5  
 at Colorado - Kansas 24.5  
 at Syracuse - Auburn 2.5  
 at Wash St - California 14  
 at Ala-Birm - Army 16  
 at Bowl Green - Temple 14  
 N.western - at Duke 16  
 Maryland - at Wake Forest 7  
 at Colorado St - San Diego St 6  
 New Mexico - at Baylor 6  
 Med Tenn St. - at U-Monroe 20  
 NC State - at SMU 17  
 at Texas A&M - Oklahoma St 10.5  
 at Memphis - S Florida 7  
 So Miss - at U-Lafayette 23  
 x-Texas Tech - at North Texas 18  
 at Boise St - Tex-El Paso 5.5  
 Texas - at Houston 31.5  
 at Utah St - Wyoming 4  
 at Stanford - Arizona St 3.5  
 at Arizona - UNLV 2  
 at Oregon - USC 6.5  
 at Michigan - W Michigan 15  
 at Illinois - Louisville 3.5  
 Hawaii - at Nev-Reno 6.5  
 x-Irving, Texas 5

**Indy Racing League**

1 x-Sam Hornish Jr. 451  
 2 Buddy Lazier 385  
 3 Scott Sharp 315  
 4 Felipe Gallone 295  
 5 Billy Boal 295  
 6 Eliseo Salazar 276  
 7 Al Unser Jr. 259  
 8 Eddie Cheever 249  
 9 Jeff Ward 232  
 10 Buzz Calkins 222  
 11 Arton Dare 213  
 12 Donnie Beachler 210  
 13 Robbie Buhl 207  
 14 Shigeaki Hattori 201  
 15 Mark Dismore 198  
 16 Jacques Lazier 185  
 17 Jaroh Fisher 180  
 18 Robby McGehee 173  
 19 Didier Andre 173  
 20 Greg Ray 169  
 21 Billy Roe 92  
 22 Jochen Schroeder 77  
 23 Helio Castroneves 64  
 24 Davey Hamilton 54  
 25 Richie Hearn 50  
 26 Jon Hoib 46  
 27 Gil de Ferran 46  
 28 Brandon Erwin 40  
 29 Casey Mears 36  
 30 Stan Wattes 36  
 31 Michael Andretti 34  
 32 Stephan Gregoire 34  
 33 Jimmy Vasser 32  
 34 Bruno Junqueira 30  
 35 Rick Treddaway 29  
 36 Tony Stewart 28  
 37 Laurent Redon 26  
 38 Chris Mennega 25  
 39 Cory Wilmer 19  
 40 Arie Luyendyk (x-cinched championship) 17

**Formula One**

1 x-Michael Schumacher 107  
 2 David Coulthard 57  
 3 Rubens Barrichello 54  
 4 Ralf Schumacher 49  
 5 Juan Pablo Montoya 25  
 6 Mika Hakkinen 24  
 7 Jacques Villeneuve 22  
 8 Nick Heidfeld 11  
 9 Kimi Raikkonen 9  
 10 Jarno Trulli 8  
 11 Giancarlo Fisichella 8  
 12 Heinz-Harald Frentzen 6  
 13 Olivier Panis 5  
 14 Jean Alesi 5  
 15 Eddie Irvine 4  
 16 Pedro de la Rosa 1  
 17 Jenson Button 2  
 18 Jos Verstappen (x-cinched championship) 1

**NHRA**

**Top Fuel**  
 1. Larry Dixon 1,527  
 2. Kenny Bernstein 1,482  
 3. Gary Scelzi 1,206  
 4. Mike Dunn 1,197  
 5. Doug Kalitta 1,190  
 6. Darrell Russell 1,145  
 7. Doug Herbert 965  
 8. Tony Schumacher 894  
 9. David Grubnic 759  
 10. Rhonda Hartman-Smith 611

**BASKETBALL**

Triple Crown Academy in Oaks is holding its 6th annual five-week fall basketball developmental program 2-3:30 p.m. and 3:30-5 p.m. Sept. 30 through Oct. 28. More information: Tim Kerns at 610-688-7388.

A fifth-grade boys travel team is seeking games and tournaments throughout the year. More information: Call 610-688-6097.

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 4. Helio Castroneves 111  
 5. Scott Dixon 86  
 6. Dan Grahm 85  
 7. Patrick Carpentier 83  
 8. Cristiano da Matta 78  
 9. Roberto Moreno 74  
 10. Tony Kanaan 72  
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 12. Max Papis 60  
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 24. Mauricio Gugelmin 17  
 25. Max Wilson 12  
 26. Shinji Nakano 10  
 27. Nicolas Minassian 7

**CART**

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 Favorite-Underdog  
 at Packers - Redskins 8.5

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 at Alabama - Arkansas 10  
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 Toledo - at C Michigan 25  
 at Ohio U - Iowa St 2  
 at Indiana - Utah 3  
 Florida - at Kentucky 31.5  
 Cincinnati - at Miami-Ohio 2.5  
 at Kansas St. - New Mexico St 25.5  
 at Notre Dame - Michigan St 9  
 Fresno St. - at Tulsa 13.5  
 at UCLA - Ohio St 6.5  
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 at Wash St - California 14  
 at Ala-Birm - Army 16  
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 N.western - at Duke 16  
 Maryland - at Wake Forest 7  
 at Colorado St - San Diego St 6  
 New Mexico - at Baylor 6  
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 at Texas A&M - Oklahoma St 10.5  
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 So Miss - at U-Lafayette 23  
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**Tennis**  
**Monday, Sept. 24**  
 Washington at Green Bay, 9 p.m.

**Bel Challenge**

**At Club Advantage Multi-Sports**  
**Qualifiers**  
 Purses: \$170,000  
 Surface: Hard-Indoor  
**Singles**  
**First Round**  
 Anne Kremer (3), Luxembourg def. Diana Srebnic, Canada, 6-2, 6-0.  
 Alena Vaskova, Czech Republic, def. Mansura Irwin, United States, 6-7 (5), 6-1, 6-4.  
 Jennifer Hopkins (5), United States, def. Els Callens, Belgium, 6-4, 7-6 (2).  
 Samantha Reeves, United States, def. Nathalie Grandin, South Africa, 4-6, 6-3, 6-0.  
 Jana Nedjedly (8), Canada, def. Anca Borna, Germany, 6-4, 6-2.  
 Nathalie Dechy (6), France, def. Renata Kolbova, Canada, 6-1, 6-2.  
 Iva Majoli (4), Croatia, def. Melanie Maros, Canada, 7-5, 6-4.  
**Doubles**  
**First Round**  
 Klara Koukalova and Alena Vaskova, Czech Republic, def. Jennifer Friers, United States, and Nancy Louffier-Caro, Canada, 6-0, 6-1.

**Toyota Princess Cup**

**At Ariake Coliseum**  
**Tokyo**  
 Purses: \$265,000  
 Surface: Hard-Outdoor  
**Singles**  
**First Round**  
 Arantxa Sanchez-Vicario (5), Spain, def. Elv Dornikovic, Australia, 6-1, 6-3.  
 Liezel Huber, South Africa, def. Iroda Tulaganova (6), Uzbekistan, 6-4, 6-1.  
 Silvia Talaja, Croatia, def. Shinobu Asagoe, Japan, 4-6, 7-6 (2), 6-3.  
 Gala Leon Garcia, Spain, def. Janet Lee, Taiwan, 6-4, 2-6, 6-2.  
 Meilin Tu, United States, def. Rachel McQuillan, Australia, 6-2, 6-2.  
 Saori Obata, Japan, def. Shiho Hiramatsu, Japan, 6-1, 6-4.  
 Nicole Pietrangeli, def. Mariene Wengartner, Germany, 6-1, 6-0.  
**Doubles**  
**First Round**  
 Kim Clijsters, Belgium, and Ai Sugiyama (1), Japan, def. Mariana Diaz-Olivero, Argentina, and Cristina Torrens-Valero, Spain, 6-2, 6-0.  
 Rossana de los Rios, Pristina, and Jonnelle Kruger, South Africa, def. Erica de Lone, United States, and Annelie Ellwood, Australia, 2-6, 6-3, 7-5.  
 Cara Black, Zimbabwe, and Liezel Huber (2), South Africa, def. Haruka and Aiko Inoue, Japan, 6-4, 6-1.

**Heineken Open**

**At Xianxia Tennis Center**  
**Shanghai, China**  
 Purses: \$400,000  
 Surface: Hard-Outdoor  
**Singles**  
**First Round**  
 Justin Gimelstob, United States, def. Jarrod Srichaphan, Thailand, 7-6 (6), 6-6, 6-4.  
 Andre Sa, Brazil, def. Robbie Koenig, Ivo Heuberger, Switzerland, def. Ivo Heuberger, Switzerland, 6-4, 7-6 (1).  
**Second Round**  
 Michel Kratochvil (3), Switzerland, def. George Bastl, Switzerland, 4-6, 6-2, 6-4.  
 Takahiro Terachi, Japan, def. Michael Babbitt, Australia, 6-7 (5), 6-4, 6-1.  
 Edwin Kempes, Netherlands, def. Ivo Heuberger, Switzerland, 7-6 (3), 6-7 (1), 6-3.  
 Francisco Clavet, Spain, def. Lee Jung-taik, South Korea, 6-4, 6-2.  
**Doubles**  
**First Round**  
 Petr Luxa and Radek Stepanek (4), Czech Republic, def. Xu Ran and Zeng Sao-Xuan, China, 6-4, 6-3.  
 Michel Kratochvil, Switzerland, and Andre He, Australia, def. Paul Hanley and Nathan Healey, Australia, 0-6, 7-6 (1), 6-1.

**ATP Money Leaders**

**Through Sept. 16**  
 Gustavo Kuerten \$2,271,514  
 Andre Agassi \$1,998,118  
 Patrick Rafter \$1,854,896  
 Juan Carlos Ferrero \$1,580,592  
 Yevgeny Kafelnikov \$1,243,699  
 Pete Sampras \$831,281  
 Goran Ivanisevic \$683,350  
 Marat Safin \$682,102  
 Albert Portas \$752,354  
 Alex Corretja \$737,112  
 Andrei Pavel \$721,514  
 Roger Federer \$713,555  
 Jonas Bjorkman \$711,596  
 Sebastian Grosjean \$697,434  
 Tim Henman \$691,149  
 Arnaud Clement \$680,139  
 Andy Roddick \$663,314  
 Jiri Novak \$614,938

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

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

October 31, 2001

David A. Cocci, President/CEO  
Apex Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

We have completed our review of the additional information you provided to convert to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. We found the information sufficient for us to proceed to the next step in the approval process.

Accordingly, we have forwarded your proposal to our Offices of Examination and Insurance and General Counsel for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval. We anticipate seeking the NCUA Board's approval at the December 13, 2001 board meeting.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,



Tawana Y. James  
Regional Director

DOI/CMV:cmv  
FCU 06414-02F

*Handwritten notes:*  
10/31/01  
DOI/CMV  
11/1/01

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➤ **PRODUCTS AND SERVICES**

APEX FCU is a \$20 million financial institution, offering a wide range of financial products and services. The credit union’s share and loan products appeal to different member types, enabling it to serve a community population with varying financial needs, as shown below.

|                                   |                                    |                                    |
|-----------------------------------|------------------------------------|------------------------------------|
| ➤ regular shares (minimum \$5)    | ➤ new/used automobile loans        | ➤ VISA credit cards                |
| ➤ payroll savings (minimum \$1)   | ➤ recreational, boat & plane loans | ➤ travelers checks                 |
| ➤ share draft checking            | ➤ payment shaver loans & leases    | ➤ money orders                     |
| ➤ share certificates (min. \$500) | ➤ first & second mortgage loans    | ➤ discount amusement park tickets  |
| ➤ money markets (min. \$2,000)    | ➤ mobile home loans                | ➤ Investment/broker service        |
| ➤ Traditional/Roth IRAs           | ➤ construction loans               | ➤ bill payer service               |
| ➤ clubs (min. \$5 per paycheck)   | ➤ share and stock secured loans    | ➤ checkbook reconciliation service |
| ➤ Kirby Kangaroo (Youth) Club     | ➤ student loans                    | ➤ financial counseling service     |
| ➤ Mad Money (ATM/Debit) Card      | ➤ lines of credit                  | ➤ cash operation service           |

APEX FCU’s loan products are competitively priced, and can be acquired for a variety of purposes. It has a *risk-based lending* program, enabling the credit union to meet the lending needs of all community residents by offering the best possible rate based upon each individual’s credit history. As an auto-financing alternative, the *Payment Shaver Loans* provide members with lower monthly payments than a traditional automobile loan with no acquisition charge or hidden fees commonly associated with a traditional auto lease.

Additionally, the credit union offers members convenient access to their funds through a variety of electronic delivery services, including direct deposit, A.R.T. (an audio response system), Mad Money Card (an ATM and VISA check card), Internet access, home banking, and an electronic bill payer service. APEX FCU is also affiliated with the CU\$ (Credit Union Dollars) network, owned by the Pennsylvania Credit Union League. This network provides credit union members access their accounts at more than 400 ATMs statewide at no surcharge.

Furthermore, APEX FCU offers a variety of programs that would appeal to residents living in low-income and underserved areas, including a deposit of only \$5 to open a regular shares account, a no minimum balance, no per-check and no monthly maintenance fees for a share draft account, risk based lending, mobile home loans, checkbook reconciliation service, new and used, and payment shaver auto loans, money orders, and credit and financial counseling.

The board is also considering some future services for all level of residents, but especially targeting low-income, underserved, and unbanked residents, including participation in the Affordable Housing Program, a mortgage loan program with a low-down payment and cap on purchase price, partnership with agencies serving low-income residents (e.g., Habitat for Humanity), bill payer service at credit union, and educational programs to prepare for home ownership.

Overall, these products and services are more than adequate to serve the various types of residents within the proposed community.

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A

# Financial Information

|                     |                      |                        |                                    |
|---------------------|----------------------|------------------------|------------------------------------|
| <b>Login #:</b>     | 208910               | <b>Date Received:</b>  | 10/4/2001                          |
| <b>CU #:</b>        | 6414                 | <b>TOM Code:</b>       | 49 Multiple                        |
| <b>CU Name:</b>     | APEX                 |                        | <b>District:</b> 2 FREDERICK, JOHN |
| <b>Street:</b>      | 540 OLD READING PIKE |                        | <b>SE:</b> F STRASLICKA, TOM       |
| <b>City:</b>        | STOWE                | <b>State:</b>          | PA                                 |
| <b>ZIP:</b>         | 19464                | <b>Limited Income:</b> | 0                                  |
| <b>Description:</b> |                      | Community Conversion   |                                    |

| FPR DATA   | Capital | Delinquency | Net Income | PAS    | Net Worth |
|------------|---------|-------------|------------|--------|-----------|
| 6/30/2001  | 9.79    | 0.54        | 0.61       | 110.43 | 9.44      |
| 12/31/2000 | 10.22   | 0.57        | 0.75       | 110.91 | 9.83      |

|                |              |                           |       |
|----------------|--------------|---------------------------|-------|
| <b>Assets:</b> | \$21,283,256 | <b>Members:</b>           | 5,762 |
| <b>Shares:</b> | \$19,270,668 | <b>Potential Members:</b> | 8,643 |

| Current Exam                       | Last Contact                      |
|------------------------------------|-----------------------------------|
| <b>Type:</b> 10                    | <b>Type:</b> 27                   |
| <b>Completion Date:</b> 12/12/2000 | <b>Completion Date:</b> 2/5/2001  |
| <b>Effective Date:</b> 10/31/2000  | <b>Effective Date:</b> 12/31/2000 |

(b)(8)



|          |        |              |                      |           |     |
|----------|--------|--------------|----------------------|-----------|-----|
| CU #:    | 6414   | CU Name:     | APEX                 | Reviewer: | CMV |
| Login #: | 208910 | Description: | COMMUNITY CONVERSION | SSIC #:   |     |

Have there been unsafe practices within the 12 months preceding the filing of the application? (Y, N, N/A)  N

CU had no unsafe practices within the past 12 months.

Is the CU adequately capitalized? (Y, N, N/A)  Y

CU is sufficiently capitalized, as supported by its net worth ratio of 9.50% as of 9/30/01.

Does the CU have the admin. capability and financial resources to handle the expansion? (Y, N, N/A)  Y

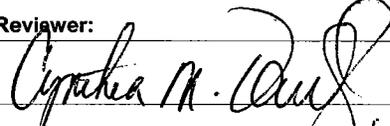
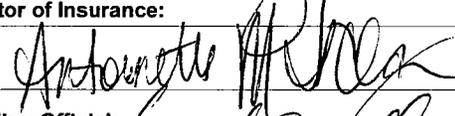
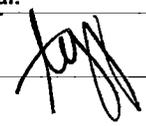
CU was assigned a (b)(8) and yes-FOM at the 10/31/00 exam. CU has sufficient branches, staff, earnings, and capital to handle this expansion.

**General Comments (Regional Summary):**

A detailed analysis is disclosed in the attached Regional Summary.

**Recommendation:**

Defer action due to the need for OGC and E&I concurrence.

|                        |   |       |          |      |                          |     |                                     |     |                          |
|------------------------|---|-------|----------|------|--------------------------|-----|-------------------------------------|-----|--------------------------|
| Reviewer:              |  | Date: | 10/19/01 | APRV | <input type="checkbox"/> | DEF | <input checked="" type="checkbox"/> | DEN | <input type="checkbox"/> |
| Director of Insurance: |  | Date: | 10/21/01 | APRV | <input type="checkbox"/> | DEF | <input checked="" type="checkbox"/> | DEN | <input type="checkbox"/> |
| Deciding Official:     |  | Date: | 10/23/01 | APRV | <input type="checkbox"/> | DEF | <input checked="" type="checkbox"/> | DEN | <input type="checkbox"/> |
| Deciding Official:     |  | Date: | 10/11/01 | APRV | <input type="checkbox"/> | DEF | <input type="checkbox"/>            | DEN | <input type="checkbox"/> |

**NATIONAL CREDIT UNION ADMINISTRATION  
B-1 FORM**

To: Board Secretary Rebecca Baker

Date: October 31, 2001

From: Regional Director Tawana Y. James  
Region II (Capital)

Agenda Item:  
Application to convert to a community charter.

Subject:  
APEX Federal Credit Union, Charter Number 06414, Stowe, Pennsylvania,  
Assets \$21,648,565.

Target Meeting Date (including any deadline):  
December 13, 2001

|                        |         |         |
|------------------------|---------|---------|
| Agenda Recommendation: | Special | Regular |
|                        |         | X       |

|                         |      |        |
|-------------------------|------|--------|
| Meeting Recommendation: | Open | Closed |
|                         | X    |        |

|  |      |            |
|--|------|------------|
| Applicable Exemptions (See 12 C.F.R. 791.12(a)):<br>None | Memo | Discussion |
|  |      |            |

Supporting Comments:

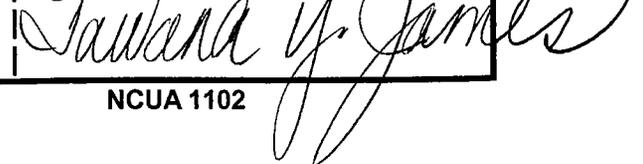
Public Interest Consideration (as required by 12 C.F. R. 791.12(b)):

Reason For Coming To The Board With This Item:  
Request is beyond the delegated authority of the Regional Director.

Staff Responsible For Item Preparation:  
Tawana Y. James, Regional Director  
Antoinette St. Clair, Director of Insurance  
Cynthia Vaughn, Insurance Analyst

Office Representative (Type)  
Tawana Y. James, Regional Director

Signature



NCUA 1102

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# Financial Information

|                 |                      |                       |                      |                        |
|-----------------|----------------------|-----------------------|----------------------|------------------------|
| <b>Login #:</b> | 207156               | <b>Date Received:</b> | 5/31/2001            |                        |
| <b>CU #:</b>    | 6414                 | <b>TOM Code:</b>      | 49                   | Multiple               |
| <b>CU Name:</b> | APEX                 |                       | <b>District:</b>     | 2 FREDERICK, JOHN      |
| <b>Street:</b>  | 540 OLD READING PIKE |                       | <b>SE:</b>           | F STRASLICKA, TOM      |
| <b>City:</b>    | STOWE                | <b>State:</b>         | PA                   | <b>Limited Income:</b> |
| <b>ZIP:</b>     | 19464                | <b>Description:</b>   | Community Conversion |                        |

| FPR DATA   | Capital | Delinquency | Net Income | PAS    | Net Worth |
|------------|---------|-------------|------------|--------|-----------|
| 12/31/2000 | 10.22   | 0.57        | 0.75       | 110.91 | 9.83      |
| 6/30/2000  | 9.54    | 0.69        | 0.68       | 110.09 | 9.16      |

|                |              |                           |       |
|----------------|--------------|---------------------------|-------|
| <b>Assets:</b> | \$19,817,382 | <b>Members:</b>           | 5,800 |
| <b>Shares:</b> | \$17,868,070 | <b>Potential Members:</b> | 8,700 |

| Current Exam                       | Last Contact                      |
|------------------------------------|-----------------------------------|
| <b>Type:</b> 10                    | <b>Type:</b> 27                   |
| <b>Completion Date:</b> 12/12/2000 | <b>Completion Date:</b> 2/5/2001  |
| <b>Effective Date:</b> 10/31/2000  | <b>Effective Date:</b> 12/31/2000 |

(b)(8)

|          |        |              |                      |           |     |
|----------|--------|--------------|----------------------|-----------|-----|
| CU #:    | 6414   | CU Name:     | APEX                 | Reviewer: | CMV |
| Login #: | 207156 | Description: | COMMUNITY CONVERSION | SSIC #:   |     |

**EXPANSION DATA**

| Group Name, Location and Detail | New Members | Num. of Overlaps | Overlap CUs | FOM Approved |
|---------------------------------|-------------|------------------|-------------|--------------|
|---------------------------------|-------------|------------------|-------------|--------------|

|                        |        |   |  |   |
|------------------------|--------|---|--|---|
| <b>TRI-COUNTY AREA</b> | 220391 | 0 |  | D |
| TRI-COUNTY, PA         |        |   |  |   |

Persons who live, work, worship, and attend school in, and business and other legal entities in the area known as the Tri-County Area in PA.

Type of Group: COMMUNITY Confirmation No:

Does overlap harm outweigh benefit? (Y, N, N/A) N/A

Does the group have the ability to form a CU? (Y, N, N/A) N/A

Is the group within the service area? (Y, N, N/A) N/A

|               |   |        |   |   |
|---------------|---|--------|---|---|
|               | Y | 0      | 0 | 0 |
|               | N | 0      | 0 | 0 |
| <b>TOTALS</b> | D | 220391 | 0 | 1 |

|          |        |              |                      |           |     |
|----------|--------|--------------|----------------------|-----------|-----|
| CU #:    | 6414   | CU Name:     | APEX                 | Reviewer: | CMV |
| Login #: | 207156 | Description: | COMMUNITY CONVERSION | SSIC #:   |     |

Have there been unsafe practices within the 12 months preceding the filing of the application? (Y, N, N/A) N/A

Is the CU adequately capitalized? (Y, N, N/A) N/A

Does the CU have the admin. capability and financial resources to handle the expansion? (Y, N, N/A) N/A

**General Comments (Regional Summary):**  
See attached regional summary.

**Recommendation:**  
Defer application for minor changes needed in the business plan.

Reviewer:  Date: 7/25/01

|                          |                                     |                          |
|--------------------------|-------------------------------------|--------------------------|
| APRV                     | DEF                                 | DEN                      |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Director of Insurance: \_\_\_\_\_ Date: \_\_\_\_\_

|                          |                          |                          |
|--------------------------|--------------------------|--------------------------|
| APRV                     | DEF                      | DEN                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Deciding Official: \_\_\_\_\_ Date: \_\_\_\_\_

|                          |                          |                          |
|--------------------------|--------------------------|--------------------------|
| APRV                     | DEF                      | DEN                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Deciding Official: \_\_\_\_\_ Date: \_\_\_\_\_

|                          |                          |                          |
|--------------------------|--------------------------|--------------------------|
| APRV                     | DEF                      | DEN                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

July 25, 2001

David A. Cocci, President/CEO  
Apex Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

Thank you for your application to convert your multiple group common bond charter to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. Your proposal contains sufficient information to support the Tri-County Area is a local community where its residents have common interests.

Your marketing plan refers to ethnicity under Sociological Trends, on page 7-2, which needs to be deleted. The first bullet states, "*The racial makeup of the community is 94.5 percent Caucasian with 58.6 percent urban.*" The National Credit Union Administration Board believes this information provides no relevant support for community common bond, and wants it deleted from all proposals. Please remove the entire bullet, and provide us with a revised page 7-2 to insert into your proposal.

In addition, Analyst Cynthia Vaughn informs me you agreed to provide additional documentation to support that Phoenixville is part of the Tri-County Area, including a letter from the President from the Tri-County Area Chamber of Commerce. We have not yet received this information.

Upon receipt of the above information, we will proceed with the processing of your proposal. The next step would be to forward your proposal to our Offices of General Counsel and Examination and Insurance for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

Tawana Y. James  
Regional Director

DOI/CMV:cmv  
FCU 06414-02F

bcc: Reading \ DOI Reading \ ARD/P Lee \ SE Straslicka \ PE Frederick

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cmv 7/25/01  
28 11/25/01  


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- In 1985, the NFHS sponsored a national survey of high school principals and nearly 7,000 high school students in all 50 states. The survey, funded by a grant from the Lilly Endowment in Indianapolis, was conducted by Indiana University in cooperation with the National Association of Secondary School Principals. Following are the results of that survey.
  - \* 95 percent believed that participation in activities teaches valuable lessons to students that cannot be learned in a regular class routine.
  - \* 99 percent agreed that participation in activities promotes citizenship
  - \* 95 percent agreed that activity programs contribute to the development of "school spirit" among the student body.
  - \* 76 percent said they believe the demand made on students' time by activities is not excessive.
  - \* 72 percent said there is strong support for school activity programs from parents and the community at large.

Students who compete in high school activity programs make higher grades and have better attendance.

June 8, 2001

David A. Cocci, President/CEO  
Apex Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

We are in receipt of your proposal requesting a conversion of your credit union from a multiple group common bond to a community charter encompassing the Tri-County Area of Pennsylvania.

We will contact you when we reach a decision or need further information. If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,



for

Tawana Y. James  
Regional Director

DOI/CMV:cmv  
FCU 06269-02F

bcc: Reading / DI Reading / SE Straslicka / EX Frederick

i:\ins1\commconv\Apex\Acknowledge.doc

cmv 6/8/21  
~~AD~~ 6/8/01

**NATIONAL CREDIT UNION ADMINISTRATION  
B-1 FORM**

To: Board Secretary Rebecca Baker

Date: October 31, 2001

From: Regional Director Tawana Y. James  
Region II (Capital)

Agenda Item:  
Application to convert to a community charter.

Subject:  
APEX Federal Credit Union, Charter Number 06414, Stowe, Pennsylvania,  
Assets \$21,648,565.

Target Meeting Date (including any deadline):  
December 13, 2001

|                        |         |         |
|------------------------|---------|---------|
| Agenda Recommendation: | Special | Regular |
|                        |         | X       |

|                         |      |        |
|-------------------------|------|--------|
| Meeting Recommendation: | Open | Closed |
|                         | X    |        |

|  |      |            |
|--|------|------------|
| Applicable Exemptions (See 12 C.F.R. 791.12(a)):<br>None | Memo | Discussion |
|  |      |            |

Supporting Comments:

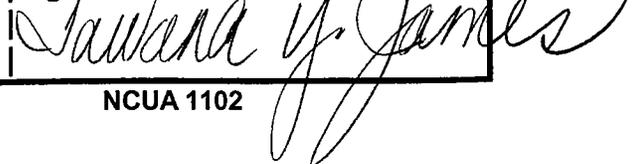
Public Interest Consideration (as required by 12 C.F. R. 791.12(b)):

Reason For Coming To The Board With This Item:  
Request is beyond the delegated authority of the Regional Director.

Staff Responsible For Item Preparation:  
Tawana Y. James, Regional Director  
Antoinette St. Clair, Director of Insurance  
Cynthia Vaughn, Insurance Analyst

Office Representative (Type)  
Tawana Y. James, Regional Director

Signature



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

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

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

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

**NATIONAL CREDIT UNION ADMINISTRATION  
B-1 FORM**

**To:** Board Secretary Rebecca Baker

**Date:** October 31, 2001

**From:** Regional Director Tawana Y. James  
Region II (Capital)

**Agenda Item:**  
Application to convert to a community charter.

**Subject:**  
APEX Federal Credit Union, Charter Number 06414, Stowe, Pennsylvania,  
Assets \$21,648,565.

**Target Meeting Date (including any deadline):**  
December 13, 2001

|                               |                |                |
|-------------------------------|----------------|----------------|
| <b>Agenda Recommendation:</b> | <b>Special</b> | <b>Regular</b> |
|                               |                | X              |

|                                |             |               |
|--------------------------------|-------------|---------------|
| <b>Meeting Recommendation:</b> | <b>Open</b> | <b>Closed</b> |
|                                | X           |               |

|   |             |                   |
|---|-------------|-------------------|
| <b>Applicable Exemptions (See 12 C.F.R. 791.12(a)):</b> | <b>Memo</b> | <b>Discussion</b> |
| None  |             |                   |

**Supporting Comments:**

**Public Interest Consideration (as required by 12 C.F. R. 791.12(b)):**

**Reason For Coming To The Board With This Item:**  
Request is beyond the delegated authority of the Regional Director.

**Staff Responsible For Item Preparation:**  
Tawana Y. James, Regional Director  
Antoinette St. Clair, Director of Insurance  
Cynthia Vaughn, Insurance Analyst

**Office Representative (Type)**  
Tawana Y. James, Regional Director

**Signature**

*Tawana Y. James*

NCUA 1102

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

(b)(5)

October 31, 2001

David A. Cocci, President/CEO  
Apex Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

We have completed our review of the additional information you provided to convert to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. We found the information sufficient for us to proceed to the next step in the approval process.

Accordingly, we have forwarded your proposal to our Offices of Examination and Insurance and General Counsel for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval. We anticipate seeking the NCUA Board's approval at the December 13, 2001 board meeting.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

  
Tawana Y. James  
Regional Director

DOI/CMV:cmv  
FCU 06414-02F

*Handwritten notes:*  
10/31/01  
PJP/CMV  
11/1/01

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

# FACSIMILE COVER SHEET

TO: David Cocci, President  
COMPANY: APEX FCU  
PHONE: (610) 323-4135  
FAX #: (610) 323-2258  
FROM: Cynthia Vaughn

AGENCY: National Credit Union Administration  
NCUA - REGION II (CAPITAL)

PHONE: (703) 519-4600 FAX #: (703) 519-4620

DATE: 7/25/01

PAGES: (Including Cover Sheet) 2

NOTES: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**COMMENTS:** This facsimile contains **PRIVILEGED AND CONFIDENTIAL INFORMATION** intended only for the use of the addressee(s) names above. If you are not the intended recipient of this facsimile, or the employee or agency responsible for delivering it to the intended recipient, you are hereby notified that any dissemination or copying of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify us by telephone and return the original facsimile to us at the address below, via the U. S. Postal Service. Thank you.

If this transmission is not complete, please call (703) 838-0401.

1775 DUKE ST., SUITE 4206

ALEXANDRIA, VIRGINIA 22314-3437





National Credit Union Administration  
REGION II

July 25, 2001

David A. Cocci, President/CEO  
Apex Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

Thank you for your application to convert your multiple group common bond charter to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. Your proposal contains sufficient information to support the Tri-County Area is a local community where its residents have common interests.

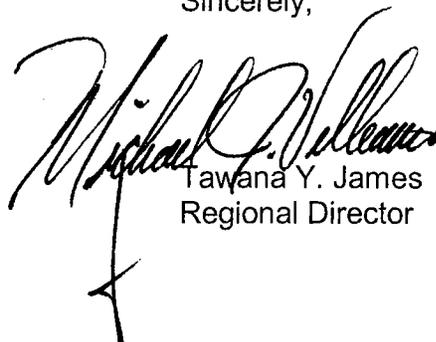
Your marketing plan refers to ethnicity under Sociological Trends, on page 7-2, which needs to be deleted. The first bullet states, "*The racial makeup of the community is 94.5 percent Caucasian with 58.6 percent urban.*" The National Credit Union Administration Board believes this information provides no relevant support for community common bond, and wants it deleted from all proposals. Please remove the entire bullet, and provide us with a revised page 7-2 to insert into your proposal.

In addition, Analyst Cynthia Vaughn informs me you agreed to provide additional documentation to support that Phoenixville is part of the Tri-County Area, including a letter from the President from the Tri-County Area Chamber of Commerce. We have not yet received this information.

Upon receipt of the above information, we will proceed with the processing of your proposal. The next step would be to forward your proposal to our Offices of General Counsel and Examination and Insurance for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,



Tawana Y. James  
Regional Director

DOI/CMV:cmv  
FCU 06414-02F



**Main Office:**  
540 Old Reading Pike • Stowe, PA 19464  
(610) 323-4135 • FAX (610) 323-2258  
Loan Dept.: (610) 970-LEND (5363) • FAX (610) 323-2599  
service@apexfcu.com

May 29, 2001

National Credit Union Administration  
Suite 4206  
1775 Duke Street  
Alexandria, Virginia 22314-3437

Attention: Tawana James, Regional Director

Dear Ms. James:

APEX Federal Credit Union respectfully submits this proposal to convert to a Community Charter as documented within. Please remit all correspondence to David A. Cocci, President/CEO at the following address:

APEX Federal Credit Union  
540 Old Reading Pike  
Stowe, Pennsylvania 19464

Should you need to reach me, I can be reached at (610) 323-4135 x-222 or my e-mail address is service@apexfcu.com.

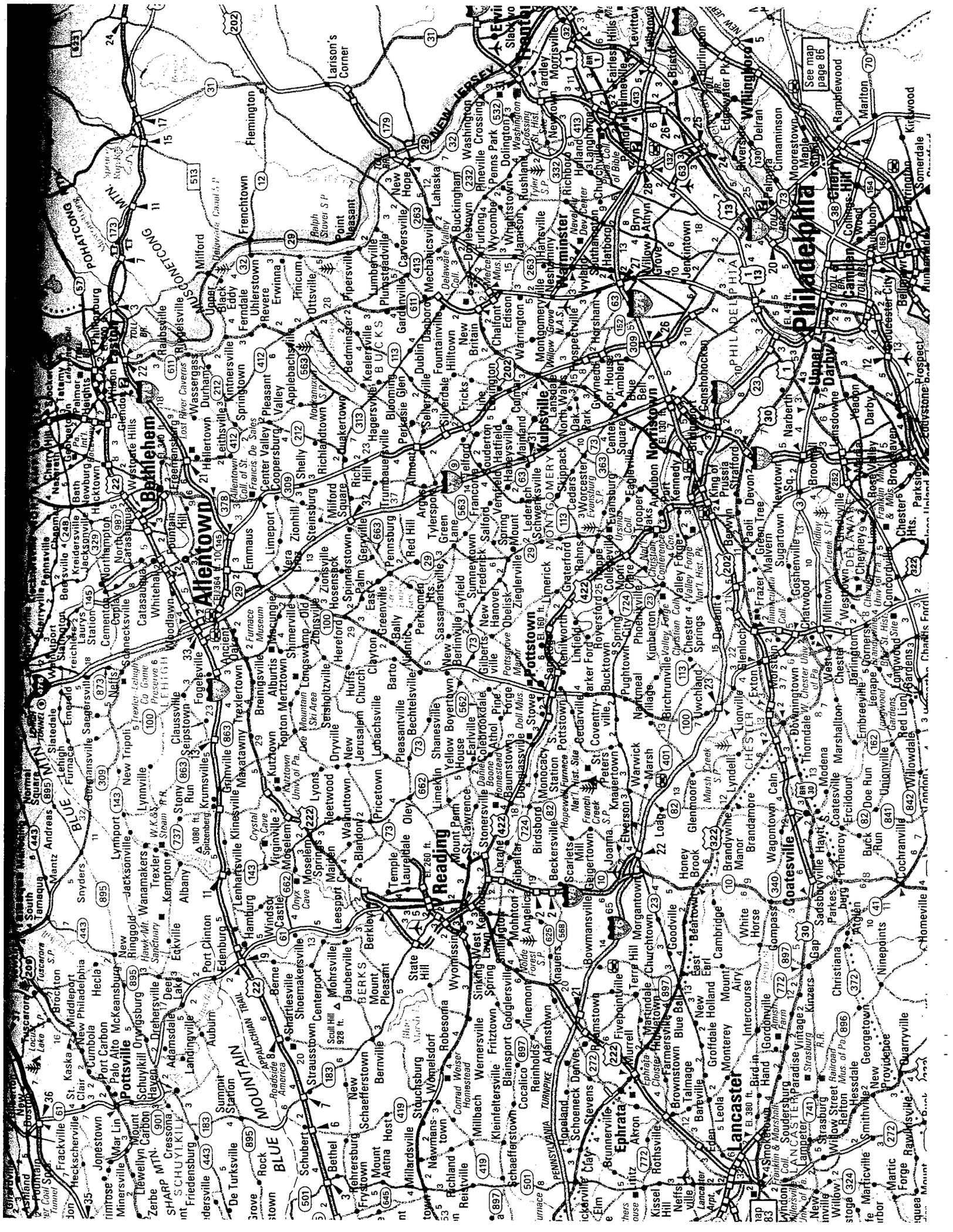
Sincerely,

David A. Cocci  
President/CEO

ml:dac

cc: file  
Board of Directors





See map page 86

Philadelphia

Upper Merion

Upper Darby

Coatesville

Reading

Lancaster

Ephrata

Lebanon

POKONGONG MTN.

USGONGTONG

Blue Mountains

Alleentown

Reading

Reading

Reading

Reading

Reading

Reading



**TELECON**

**TO:** Lori Peckne  
**FROM:** Trish Kugler, Pheonixville Area Chamber of Commerce  
**PHONE:** 610-933-3070  
**SUBJ:** Chamber Members  
**DATE:** October 31, 2001

**DISTRIBUTION:**

**\_X\_ FCU 06414**  
 **\_\_ SCU**  
 **\_\_ SE**  
 **\_\_ EX**  
 **\_\_ SSIC**

**\_\_ SUP**  
 **\_\_ INS**  
 **\_\_ SA**  
 **\_\_ ADMIN**  
 **\_\_ OTHER**

**\_\_ RD**  
 **\_\_ DRD**  
 **\_\_ ARD**  
 **\_\_ SSIC**  
 **\_X\_ TELECON**

**COMMENTS:**

I contacted the Phoenixville Area Chamber of Commerce to determine how many of its members were from the Tri-County Area outside of Phoenixville, PA. Ms. Kugler stated that its membership does consist of members from the Tri-County Area.

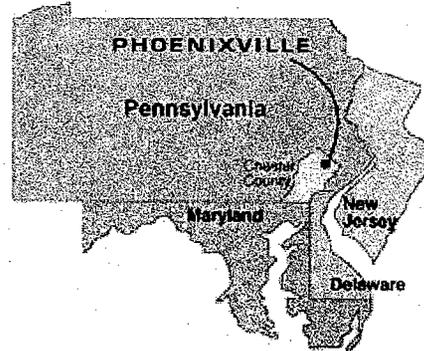
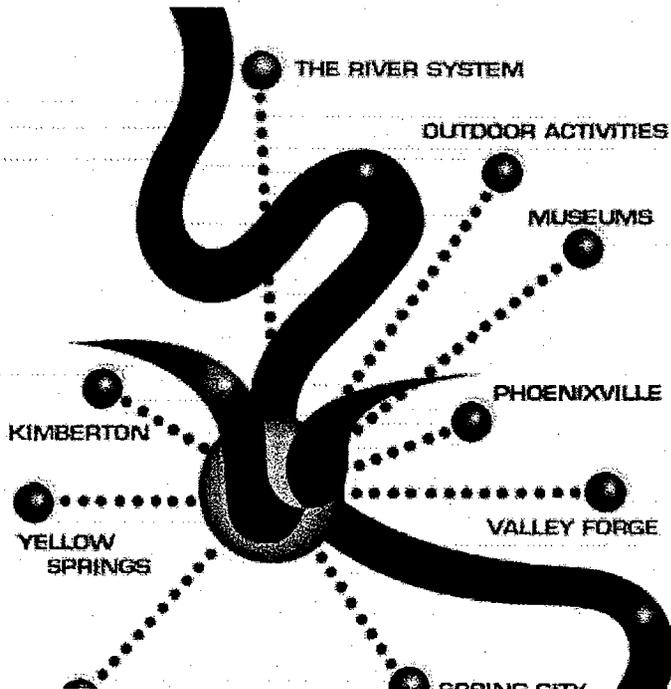
### The PHOENIXVILLE Area...

Located on the Northeastern edge of Chester County, on the Western bank of the Schuylkill River, across from Montgomery County, about 27 miles from Philadelphia.

Visit our calendar of events to find out the many events sponsored by the Chamber and the businesses in the community - most of them are free! In addition to Valley Forge attractions, historical home tours, Canal Day, Civil War reenactments, and many more, you'll be no more than 45 minutes from Philadelphia. Other nearby attractions include: Bucks County's New Hope and French Creek, the Brandywine Valley's Longwood Gardens, Lancaster and the ever-popular Reading outlets.

Drive through the countryside to see some our famous covered bridges, historic architecture or stop at Historic Yellow Springs. Go to a play, go for a hike, get a bite to eat, skate or bike along the river at the Betzwood bike path, and finally, stay in one of our quaint bed and breakfast hotels - so much to do in this diverse countryside!

Click on each area below to find out more about the rich local history and interesting highlights...



Enter a City or US Zip:



**Philadelphia, PA**  
Reported by Philadelphia, PA  
**Cloudy**

Wed Oct 31 08:54 AM ET Click for Forecast

Temperature: 51°F/11°C

Humidity: 52%

Barometer: 30.57in/1036mb

Winds: NE at 5mph/8kph

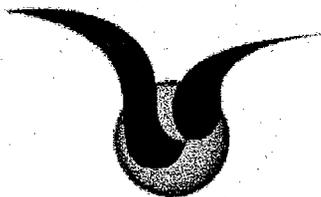
  
weather.com



CHARLESTOWN

PHOENIXVILLE





## What can the Chamber do for YOU?

---

### Promote Your Business

The Phoenixville Area Chamber of Commerce is an independent organization that represents the business interests of Northeastern Chester County and Western Montgomery County.

The Chamber's mission is "to advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the area, address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community."

The Chamber is primarily a business organization, funded solely through its members' investments and activities. It is governed by a volunteer Board of Directors elected by its membership.

### Serve Your Needs

Members of the Phoenixville Area Chamber of Commerce have access to many benefits and discounts which save time and money to put into your business.

- Cost effective group insurance with coverage options of your choice
- Long distance and cellular telephone discounts
- Long term disability insurance at a discount
- Marketing brochures of the Schuylkill River Valley Region
- Free listing on the Chamber's web site
- Member to member special offers and discounts
- Special breakfast, luncheon and dinner forums featuring informative guest speakers and topics that affect your bottom line
- After Hours Gatherings that provide personal networking opportunities that promote your business

### Support Your Community

You can play an active role in the Chamber by taking the opportunity to join a committee of special interest to you. These include:

- Membership Services
- Legislative
- Activities

- Business Development
- Computer Web Site

[Back to top](#)

---

## Chamber Board of Directors

- Joseph A. Puleo, President
  - Ruth Ann Pete, First Vice President
  - Richard F. Stevens, Second Vice President
  - Charles Henry, Treasurer
  - Barbara Cohen, Executive Director
  - Trish Kugler, Administrative Assistant
  - Charles M. Henry, Past President
- 

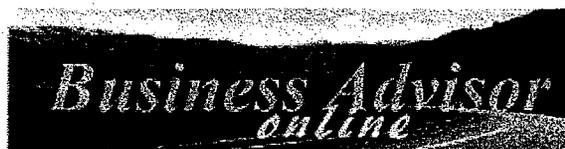
## How to Join

### ***FEES:***

- \$100.00 - Civic Organizations
- \$800.00 - Utilities and Hospitals
- \$500.00 - Banks and S&L's
- \$100.00 - Individuals
  - \$75.00 - Retirees
- \$150.00 - 1 to 5 employees
- \$200.00 - 6 to 10 employees
- \$300.00 - 11 to 25 employees
- \$400.00 - 26 to 50 employees
- \$450.00 - 51 to 99 employees
- \$550.00 - 100 to 199 employees
- \$650.00 - 200 to 299 employees
- \$700.00 - 300 to 399 employees
- \$750.00 - 400 to 499 employees
- \$800.00 - 500 or more employees

**Yes, I want to be a member. [Application form](#)**

**Phoenixville Area Chamber of Commerce  
P.O. Box 29**



## Where We Circulate

For a comprehensive list of the types of businesses that receive the Route 422 Business Advisor see Who We Reach

The Route 422 Business Advisor is mailed free to owners and operators of businesses in the following municipalities located along the Route 422 business corridor.

- Audubon (19407)
- Bally (19503)
- Barto (19504)
- Berwyn (19312)
- Birdsboro (19508)
- Blue Bell (19422)
- Boyertown (19512)
- Bridgeport (19405)
- Center Square (19422)
- Chester Springs (19425)
- Collegeville (19426)
- Conshohocken (19428)
- Devon (19333)
- Douglassville (19518)
- Downingtown (19355)
- Eagleville (19408)
- Elverson (19520)
- Exton (19341)
- Frazer (19355)
- Gilbertsville (19525)
- Harleysville (19438)
- Honey Brook (19344)
- Jeffersonville (19403)
- Kimberton (19442)
- King of Prussia (19406)
- Limerick/Linfield (19468)
- Malvern (19355)
- Norristown (19401/19403)

- Oaks (19456)
- Paoli (19301)
- Parkerford (19457)
- Pennsburg (18073)
- Phoenixville (19453/19460)
- Plymouth Meeting (19462)
- Pottstown (19464/19465)
- Reading (19601/19602/19604/19605/19606/19607/19609/19611/19612)
- Royersford (19468)
- Sanatoga (19464)
- Sassamansville (19472)
- Schwenksville (19473)
- Skippack (19474)
- Spring City (19475)
- Stowe (19464)
- Trappe (19426)
- Trooper (19403)
- Uwchland (19480)
- Valley Forge (19481)
- Wayne (19087)
- West Chester (19380)
- West Conshohocken (19428)
- Wyomissing (19610)
- Zieglerville (19492)

Please Subscribe

**TELECON**

**TO:** Eileen Dautrich, TriCounty Area Chamber of Commerce  
**FROM:** IA Cynthia Vaughn  
**PHONE:** (610) 326-2900  
**SUBJ:** Phoenixville's relationship to the Tri-County Area  
**DATE:** 7/2/01

**DISTRIBUTION:**

FCU 06414  
 SCU  
 SE  
 EX  
 SSIC

SUP  
 INS  
 SA  
 ADMIN  
 OTHER

RD  
 DRD  
 ARD  
 SSIC  
 TELECON

**COMMENTS:**

I called TriCounty Area Chamber of Commerce to determine if Phoenixville is part of the Tri-County Area per its map and visitor's guide. Eileen stated that they do not consider Phoenixville to be part of the Tri County Area since it has its own Chamber of Commerce; however, they do have some members from Phoenixville. She further stated that the Tri-County Area consists of 41 townships and boroughs, and Phoenixville is not included. She agreed to fax me a listing of those municipalities. I received the attached fax.