

Financial Information

Login #:	215453	CU #:	1476	Date Received:	2/20/2003
CU Name:	ERIE SCHOOL EMPLOYEES			TOM Code:	34 Multiple
Street:	1109 EAST 38TH STREET			District:	9 NIGRO, DOMINICK
City:	ERIE	State:	PA	SE:	H OBIDOWSKI, RICHARD
ZIP:	16504			Limited Income:	0
PHONE:	(814) 825-2436			Description:	Community Conversion

FPR DATA	Capital	Delinquency	Net Income	PAS	Net Worth
12/31/2002	10.51	0.25	0.71	111.68	10.42
6/30/2002	10.19	0.29	0.64	111.30	10.12

Assets:	\$155,469,089	Members:	19,254
Shares:	\$138,734,442	Potential Members:	28,881

Current Exam	Last Contact
Type: 10	Type: 10
Completion Date: 7/30/2002	Completion Date: 7/30/2002
Effective Date: 3/31/2002	Effective Date: 3/31/2002

(b)(8)

CU #:	1476	CU Name:	ERIE SCHOOL EMPLOYEES	Reviewer:	CMV
Login #:	215453	Description:	COMMUNITY CONVERSION	SSIC #:	

COMMUNITY/UNDERSERVED DATA

Group Name, Location and Detail	New Members	Num. of Overlaps	Overlap CUs	Approved
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ERIE COUNTY	280843	0		Y
ERIE COUNTY, PA				

Persons who live, work, worship, attend school in, and businesses and other legal entities located in Erie County, Pennsylvania, except those persons eligible for primary membership in Manufacturer's Association Employer FCU.

Type of Group: COMMUNITY

	Y	280843	0	1
TOTALS	N	0	0	0
	D	0	0	0
	W	0	0	0
	P	0	0	0

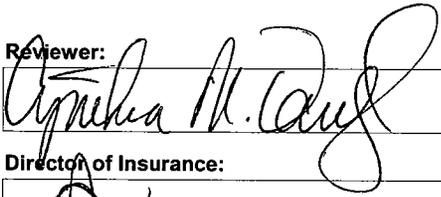
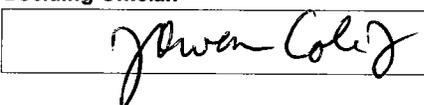
CU #:	1476	CU Name:	ERIE SCHOOL EMPLOYEES	Reviewer:	CMV
Login #:	215453	Description:	COMMUNITY CONVERSION	SSIC #:	

General Comments (Regional Summary):

See attached regional summary.

Recommendation:

Approval.

Reviewer:		Date:	4/23/03	APRV	DEF	DEN	PEND	W/DRN
				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Director of Insurance:		Date:	4/28/03	APRV	DEF	DEN	PEND	W/DRN
				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deciding Official:		Date:	4/30/03	APRV	DEF	DEN	PEND	W/DRN
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deciding Official:		Date:		APRV	DEF	DEN	PEND	W/DRN
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

May 2, 2003

Norbert P. Kaczmarek, President/CEO
Erie School Employees Federal Credit Union
1109 East 38th Street
Erie, Pennsylvania 16504-1898

Dear Mr. Kaczmarek:

We have approved your request to convert to a community charter to serve persons who live, work, worship, or go to school in, and businesses and other legal entities located in Erie County, Pennsylvania.

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.

NCUA will generally permit federal credit unions serving occupational and associational groups to overlap community charters. Therefore, conversion of your field of membership does not protect your credit union from overlaps by credit unions desiring to serve select employee or associational groups in the area. Additionally, approval to serve this community does not preclude any other credit union from gaining approval to serve the same community.

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

Sincerely,

ED 5/2/03

Edward P. Dupcak
Regional Director

DOI/CMV:cmv
FCU 01476-09H
Enclosures

bcc: Reading / DOI Reading / SE Obidowski / EX Nigro

i:\ins1\commconv\ErieSchoolEmp\Approval.doc

CMV 5/2/03
ED 5/2/03

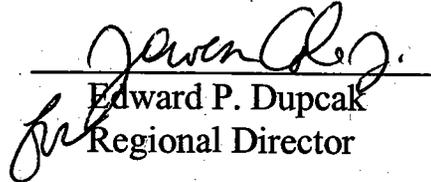
Section 5 of the Charter of the Erie School Employees Federal Credit Union is hereby amended to read as follows:

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

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, Pennsylvania; **(Community Charter Conversion 5/2/03)**

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;

May 2, 2003
Date of Approval


Edward P. Dupcak
Regional Director

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Duplicate Page

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 Erie School Employees Federal Credit Union No. 01476 is hereby adopted by the board of directors in accordance with Article XVII, Section 1 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 _____, 20__, the above resolution amending the charter was adopted by the board of directors in accordance with Article XVII, Section 1 of the revised Federal Credit Union Bylaws.

President

Secretary

**ERIE SCHOOL EMPLOYEES FEDERAL CREDIT UNION
COMMUNITY CONVERSION
REGION II - CAPITAL**

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- **TAB 8 - Field Staff Recommendation**

February 10, 2003

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

RE: Community Charter Conversion Application

Dear Ms. James:

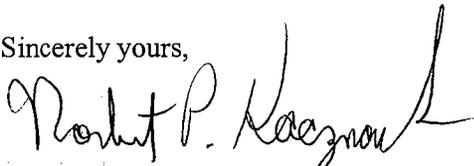
Erie School Employees Federal Credit Union, Charter #01476, wishes to convert our existing multiple-group charter to a community charter to serve the residents of Erie County, Pennsylvania. This letter, along with the attached maps, geographic narrative, and demographic statistics will outline the area that we propose to serve. We have also included Pro Forma Financial Statement projections for 2003-2004 based on projected growth and the uncertain economic environment, a marketing plan that includes plans and programs to service the community, and current and planned future delivery systems and community involvement. We have budgeted significant funds to market credit union eligibility, products and services, and membership benefits to the Erie County community areas via radio, billboard, television, and newspaper advertising. We wish to serve the following community area:

All people who live, work, worship, attend school in, and businesses and other legal entities in the county of Erie, in the state of Pennsylvania.

The total population of Erie County, Pennsylvania, per 2000 Census Bureau data, is 280,843. We believe that the Erie School Employees FCU, with our current (and planned) locations within the proposed community area and the numerous remote access delivery channels that the credit union offers, is well-positioned to serve residents of this community and request the granting of a community charter to serve the residents of the Erie County community.

The Board of Directors and Management of the Erie School Employees Federal Credit Union recognize that limited opportunities exist for future expansion through existing SEG development and new SEG's, and we believe that a Community Charter conversion is the best opportunity to ensure the growth and future success of the credit union. Your consideration in this matter is greatly appreciated.

Sincerely yours,



Norbert P. Kaczmarek, CCUE
CEO
Erie School Employees Federal Credit Union

DIRECTORS:

Section 1: Introduction to Erie School Employees Federal Credit Union

Erie School Employees Federal Credit Union (ESE FCU), Charter Number 01476, requests authorization from the National Credit Union Administration to change its current multi-group charter to a community charter. The credit union is requesting this change in an effort to diversify and expand its membership and to offer credit union services to the residents of Erie County in the state of Pennsylvania.

This application package will show that:

- Erie School Employees FCU's proposed field of membership is a well-defined community area where residents interact and share common interests and facilities.
- Erie School Employees FCU is qualified to meet the need for credit union services in the requested areas.
- Erie School Employees FCU has the necessary financial and operational capabilities to expand its services into the requested community area.

Erie School Employees FCU's Board of Directors and Management submit this application in support of our request, in accordance with NCUA's Chartering and Field of Membership Manual, Interpretive Ruling and Policy Statement 99-1, and 12 CFR, and Part 701.

Credit Union History

The Erie School Employees FCU is a full-service financial institution that offers a comprehensive package of services to our members. The credit union was formed in June of 1936 by a group of local Erie educators who started the credit union with their own funds, meager means, and no staffing. In the 66 years since its inception, the credit union has grown from a Single Occupational Common Bond into a Multiple Common Bond credit union with over 130 Select Employer Groups (SEG's) and over \$150 million in assets.

The credit union currently has three branch locations. The Main Office is located at 1109 East 38th Street in Erie; the Bayfront Office (West Side) is located at 1005 Greengarden Road in Erie; and our East Erie Office is located at 2436 Buffalo Road in Erie. We are

(b)(4)

Table 1-1. Current Profile of the Credit Union

Description	CU Data
Asset Size @ 12/31/02	\$155.0 Million
Main Office	1109 E. 38 th Street, Erie, PA
Branch Office – Bayfront	1005 Greengarden Road, Erie, PA
Branch Office – East Erie	2436 Buffalo Road, Erie, PA
Erie Shared Service Center	Mill Creek Mall Annex – Suite 930
Actual Members	19,141
Potential Members	28,712

(Source: <<http://ncua.gov>>). Membership data is as of 09/30/02 NCUA 5300 report.

Erie School Employees FCU’s Proposed Community

Erie School Employees FCU requests approval from NCUA to convert its current multiple-group charter to a community charter. The credit union seeks to serve the following community field of membership:

Persons who live, worship, work or attend school in, and businesses and other legal entities located in Erie County in the state of Pennsylvania.

A map of the proposed area is included in the application package as part of the documentation in Section 2.

Reasons for Pursuing a Community Charter

Mission Statement: The Erie School Employees FCU is a member-owned financial institution. Our mission is to deliver a wide-range of financial services while demonstrating genuine concern for the financial well being of all members and their families. The pricing of services will enable the credit union to sustain growth and financial stability.

The Board of Directors and Management of Erie School Employees FCU strive to pursue the credit union philosophy of “People Helping People” by offering a complete range of financial services at reasonable cost to the member. As a result, the leadership of the credit union believes that the most effective way to fulfill our mission (as stated above) is to provide credit union membership to as many people as possible is by converting the

existing multiple-group charter to a community charter. While the credit union has approximately 130 SEG's, the opportunity to add new SEG's is limited because of already established SEG relationships with Erie School Employees FCU or other credit unions in the community. Further, the credit unions' current potential membership of 28,712 is penetrated nearly 70% by the current actual membership of 19,141. ~~As a means of continuing to grow and offer additional services, we feel that a community charter is essential.~~ In addition, the credit unions' core group, the Erie School District, is an inner-city school district facing difficult times in both budgeting decisions and decreased/stagnant staffing during the past 20 years. ESE FCU is committed to serving the residents and employees of Erie County. If our charter conversion is approved, we will fill a service need in the Erie County community. We further believe that the credit union has the strength (financially and personnel-wise), service capability, and management expertise to serve as a primary financial institution (PFI) alternative in the proposed community. More importantly, our management team possesses the necessary desire and commitment to service the needs of Erie County residents.

~~The ability to continue to expand the membership base is critical to the long-term success of the credit union.~~ A community charter would allow the credit union to offer its wide range of services to a larger group of potential members. ~~By increasing membership the credit union can then continue to add the services that are necessary to compete in today's ultra-competitive financial services industry.~~ In addition, ~~many of the SEG's that the credit union currently has in the field of membership have either closed or severely cut back on employees.~~ In consideration of the limited potential to grow from within the existing field of membership, it is crucial that we are able to expand membership and we feel that the most efficient and effective avenue of doing so is by pursuing a community charter.

Need for a Community Credit Union

Erie County houses a significant number of residents with severe financial needs and situations. NCUA's "Serving the Underserved" CDFI program identifies several census tracts within the City of Erie alone that are designated underserved investment areas. Erie School Employees FCU will provide the Erie County community with high-quality, low-cost financial services that will benefit the cost-conscious, low-income consumers in each of these areas, especially those who cannot afford services provided by other institutions. Our low minimum balance requirements, no and/or low fees services, and convenience will appeal to all consumers in the proposed community area.

*Currently, Erie County has no credit union serving the entire community with a community charter designation. Erie General Electric Employees FCU and Lord FCU each have expanded their charters to serve Underserved Investment Areas in and around the City of Erie. As a community-based credit union, Erie School Employees FCU would expand upon our already active role in local community programs and organizations. We would especially look for opportunities to better educate community members about financial matters, including credit union membership. We will continue to provide monetary support to local community charitable efforts, and focus on broad-

based organizations addressing concerns shared by the entire community. [Please see the attached Annual Report from 2001 that identifies the local organizations already being served by Erie School Employees FCU].

We believe that ESE FCU is well positioned to serve the Erie County community, through both our branching strategy and our menu of remote access delivery channels including, but not limited to: Telematic audio response service available 24 hours a day, 7 days a week; Virtual Branch Home Banking & Online Bill Pay services; MasterCard Debit and Credit Cards; Share Draft Checking accounts; and fifteen (15) ESE-owned ATM's in Erie County. There are also seven (7) additional ATM's owned by other credit unions in Erie County where our members are not surcharged for using these ATM's through "CU Dollar" no-surcharge alliance.

Please see the supporting documentation at the end of this section for further explanation of the information provided in Section 1.

TELECON

TO: Mary Beth Wilcher, Business Development Director
Erie School Employees FCU

FROM: IA Cynthia Vaughn

PHONE: (814) 824-8028

SUBJ: Merger and Community Charter Conversion Applications

DATE: 5/1/03

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COMMENTS:

I returned Mary Beth's call. She called to determine the status of the credit union's proposal to merge the County of Erie, PA FCU into their credit union. She recognized Cynthia K. was processing the application, but she will not be back into the office until next week. She asked if I could provide her with an update. After determining the status, I told her the merger was approved, and I agreed to fax a copy of the approval letters.

Then, I informed Mary Beth that I needed to talk to some one about the credit union's loan products and its low loans/shares ratio since the CEO, Norbert Kaczmarek, would not be in the office until next week. She offered to help me. She said the credit union's low loans/shares ratio has a lot of due with the current economy in Erie. Erie is primarily comprised of industrial, manufacturing type of businesses. During the past two years, these businesses have not done well financially. They have been constantly laying off employees. Several businesses have moved out of Erie. Area residents are scared to borrow due to these events and conditions.

Mary Beth said the low loans/shares ratio also may be partially due to the credit union's underwriting guidelines, which are somewhat tight. She said the credit union is somewhat reluctant to grant loans to people with bad credit histories, especially in light of the current economic conditions in Erie. She acknowledged they do not have risk based lending yet, nor is it planned for in the near future.

However, Mary Beth states she has been aggressively marketing loans and has spent about 80% of her marketing budget in loan promotions. Meanwhile, she mentioned the credit union had good growth in loans this year. She said loans increased about \$3.5 million dollars, thus far. She agreed to fax a growth report to support it.

I asked her what loan products are geared to people of low to modest means. She mentioned personal loans starting at \$500 and credit cards starting at \$300.

1109 East 38th Street
Erie, PA 16504-1998
Phone: 814-825-2436 ext. 321
Fax: 814-825-1667

**Erie School Employees
Federal Credit Union**

Fax

To: Cynthia Vaughn **From:** Mary Beth Wilcher

Fax: 703-519-4620 **Date:** May 1, 2003

Phone: 703-519-4622 **Pages:** 3 including cover

Re: 2003 Growth Stats **CC:**

Urgent For Review Please Comment Please Reply Please Recycle

Comments: Cynthia, Attached are a comparison of growth stats from 2002 to 2003 YTD. I wish I could claim all the credit for the loan growth.

Thanks, Mary Beth

**Erie School Employees Federal Credit Union
DEPOSIT GROWTH 2003
AMOUNTS IN THOUSANDS**

\$ 138,734 Beginning Balance

<u>Month</u>	<u>Deposits</u>	<u>Month Chg</u>	<u>YTD Change</u>	<u>Month Chg %</u>	<u>YTD Chg %</u>
Jan	\$ 140,689	\$ 1,955	\$ 1,955	1.41%	1.41%
Feb	\$ 142,182	\$ 1,493	\$ 3,448	1.08%	2.49%
Mar	\$ 142,901	\$ 719	\$ 4,167	0.52%	3.00%
Apr					
May					
June					
July					
Aug					
Sept					
Oct					
Nov					
Dec					

LOAN GROWTH 2003

\$ 68,980 Beginning Balance

<u>Month</u>	<u>Loan Bal</u>	<u>Month Chg</u>	<u>YTD Change</u>	<u>Month Chg %</u>	<u>YTD Chg %</u>
Jan	\$ 70,503	\$ 1,523	\$ 1,523	2.21%	2.21%
Feb	\$ 71,255	\$ 752	\$ 2,275	1.09%	3.30%
Mar	\$ 72,442	\$ 1,187	\$ 3,462	1.72%	5.02%
Apr					
May					
June					
July					
Aug					
Sept					
Oct					
Nov					
Dec					

ASSET GROWTH 2003

\$ 155,469 Beginning Balance

<u>Month</u>	<u>Asset Bal</u>	<u>Month Chg</u>	<u>YTD Change</u>	<u>Month Chg %</u>	<u>YTD Chg %</u>
Jan	\$ 157,586	\$ 2,117	\$ 2,117	1.36%	1.36%
Feb	\$ 159,195	\$ 1,609	\$ 3,726	1.03%	2.40%
Mar	\$ 159,742	\$ 547	\$ 4,273	0.35%	2.75%
Apr					
May					
June					
July					
Aug					
Sept					
Oct					
Nov					
Dec					

19,254 Beginning Membership

<u>Month</u>	<u>Membership</u>	<u>Month Chg</u>	<u>YTD Chg</u>	<u>Month Chg %</u>	<u>YTD Chg %</u>
Jan	19257	3	3	0.02%	0.02%
Feb	19327	70	73	0.36%	0.38%
Mar	19425	98	171	0.51%	0.89%
Apr					
May					
June					
July					
Aug					
Sept					
Oct					
Nov					
Dec					

**Erie School Employees Federal Credit Union
DEPOSIT GROWTH 2003
AMOUNTS IN THOUSANDS**

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Mar	\$ 142,901	\$ 719	\$ 4,167	0.52%	3.00%	
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Sept						
Oct*						
Nov						
Dec						

LOAN GROWTH 2003

\$ 68,980 Beginning Balance						
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Mar	19425	98	171	0.51%	0.89%	
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Sept						
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Nov						
Dec						

VAUGHN, CYNTHIA M

From: VAUGHN, CYNTHIA M
Sent: Monday, April 14, 2003 3:32 PM
To: 'mbwilcher@esefcu.org'
Subject: Community Charter Proposal

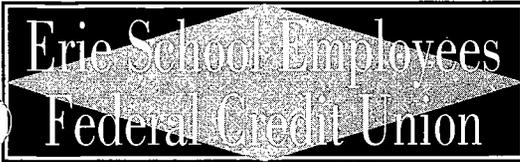
Hi Mary Beth,

This confirms our conversation about two items needed to complete the review of your community charter conversion proposal. First, we need a better map of Erie County which sufficiently discloses the county's boundaries and the characteristics of the area. On this map, you need to outline the county's boundaries with a highlighter and show the location of ESE FCU's existing and proposed facilities.

Second, we need information on the groups located outside of the community boundaries, including the name and location of each group, as well as the number of current and potential members, if possible. In addition, you need to submit a draft copy of the letter you plan to send to these groups informing them of potential loss of credit union service upon approval of the community charter conversion.

If you have any questions, please feel free to contact me.

Cynthia M. Vaughn
NCUA Insurance Analyst
(703) 519-4622



1109 East 38th Street • Erie, PA 16504-1898

(814) 825-2436 • (800) 480-0494 • Fax (814) 825-2046 • www.esefcu.org

REC'D BY (814) 825-2436

April 15, 2003

Cynthia M. Vaughn
NCUA Insurance Analyst
1775 Duke Street
Alexandria, VA 22314-3437

Dear Cynthia:

I have enclosed a map of Erie County and plotted our current main and branch office locations as you have requested. Our three current office locations are marked in yellow, to designate already existing credit union main and branch office locations. The green office location is located on Zuck Road and is scheduled to be open to the public by January 2004. The orange office location, in central downtown Erie, is a proposed merger with the County of Erie PA FCU. If NCUA approves this merger, we will be keeping this office location open to serve the inner city community. All red markings indicate ESEFCU owned ATM locations. We also participate in the CU\$ network in the Commonwealth of Pennsylvania, which allows members access to Surcharge Free ATMs. A detailed inner city map of street locations is also available on the back of the county map. I have also indicated office and proposed office locations on this map as well.

After doing further investigation on where our SEGs and their subsidiary branch operations are located, I have discovered that the only groups that will be affected are the ones affiliated with the Catholic Diocese of Erie. Most of those groups are Catholic Schools outside the Erie County Line. I have enclosed a listing of those schools with their addresses and contact person names. I will be sending letters to all of those schools informing them of the pending charter change. The other group that has group homes outside the Erie County Line is Catholic Charities Counseling. Their main office is located in Erie, PA but they do run payroll for two group homes just outside the Erie County Area. Each home has approximately 6 employees and only three of those employees are currently members. I am sending the letter on to the Erie office to forward on to the other locations. A copy of the proposed letter is enclosed for your information.

Please contact me directly with any questions you may have regarding the enclosed materials. I can be reached at 814-825-2436 ext. 321.

Sincerely,

Mary Beth Wilcher
Chief Marketing Officer
Erie School Employees
Federal Credit Union

DIRECTORS:

Norb Kaczmarek, CEO • Ange Susi • Karyn Shaffer • Daniel Nawrocki • Edwin Dombrowski • James White, Treasurer • Fred Tonty, CFO

(b)(4)

DIRECTORS:

Norb Kaczmarek, CEO • Ange Susi • Karyn Shaffer • Daniel Nawrocki • Edwin Dombrowski • James White, Treasurer • Fred Tonty, CFO

GETTING TO KNOW US BETTER FACT SHEET

Date information was last updated:

11 / 1 / 196

Name of Your Organization:

CATHOLIC CHARITIES COUNSELING AND
ADOPTION SERVICES INC.

Physical Street Address:

329 W 10th STREET

PO BOX:

City, State ZIP:

ERIE, PA 16502

OR DAVE
DILORETO

Preferred Contact Person for Mailings: Mr. ___ Mrs. Ms. ___

Nancy Movicatti

Contact Person's Title:

DIRECTOR

Phone Number:

814 - 456 - 2091 ext. ___

Fax Number:

814 - 456 - 1677

Business Hours:

8:30 - 5:00 M-F

Number of employees:

16

7 OUTSIDE ERIE COUNTY

Location of employees if located in more than one location:

DuBois (4); SHARON (3)

We are interested in having a credit union representative visit our organization to talk directly to employees about the benefits of credit union membership. Yes or No No

We would like to receive regular monthly mailings designed to keep our employees aware of the benefits of credit union membership. Yes or No No

We would like more information about offering a Payroll Deduction and/or a Direct Deposit program? Yes or No No

We would you like to receive brochures or similar items to regularly or periodically insert into employee pay envelopes. Yes or No YES If yes, how often would you like to receive them? 2x YR

ADDITIONAL COMMENTS:

Our DuBois and SHARON OFFICES

WITH 4 AND 3 WORKERS RESPECTIVELY MAY NOT BE

FULLY AWARE OF THE CREDIT UNION. THE ERIE

OFFICE PREPARES THEIR PAYROLL, SO IT SHOULD NOT

BE A PROBLEM FOR THEM TO JOIN.

Secondary Schools

30950 **Venango Catholic High School**
Principal: Rev. John Malthaner
1505 West First Street
Oil City, PA 16301-3298 (814) 677-3098
Secretary: Carol Solle
I.U.#6
DuB/OC

60021 **Villa Maria Academy**
Principal: Sr. Ann Marie Joint, SSJ
2403 West 8th Street
Erie, PA 16505-4492 (814) 838-2061
Secretary: Chris Fedej
Exec. Secr.: Susan Bell
I.U.#5
Erie/W

Middle Schools

20851
6-8
I.U.#6
DuB/OC

DuBois Central Catholic Middle School
Principal: Fr. Mark S. Swoger
P. O. Box 567
DuBois, PA 15801 (814) 371-3060
Secretary: Sharyn Vallely

20610
6-8
I.U.#9
St.M

St. Marys Catholic Middle School
Principal: Mrs. Mary Agnes Marshall
325 Church Street
St. Marys, PA 15857-1011 (814) 834-2665
Secretary: Marilyn Gladysiewski/Alice Lion

Secondary Schools

10351
I.U.#5
Erie/W

Cathedral Preparatory School
Headmaster: Rev. Scott Jabo
Principal: Mrs. Joann Mullen
225 West 9th Street
Erie, PA 16501-1367 (814) 453-7737
Secretary: Kelli Smith/Bernadette Zirolì

20850
I.U.#6
DuB/OC

DuBois Central Catholic High School
Principal: Fr. Mark S. Swoger
P. O. Box 567
DuBois, PA 15801 (814) 371-3060
Secretary: Sharyn Vallely

20650
I.U.#9
St.M

Elk County Catholic High School
Headmaster: Mr. John Kowach
Dean of Studies: Mrs. Sandra Florig
600 Maurus Street
St. Marys, PA 15857-1024 (814) 834-7800
Secretary: Kim Schlimm/Peggy Hanes

31150
I.U.#4
Sharon

Kennedy Catholic High School
President: Dr. Peter P. Iacino
Principal: Mrs. Christine Perry
2120 Shenango Valley Freeway
Hermitage, PA 16148-2588 (724) 346-5531
Secretary: Debbie D'Amore

10250

Mercyhurst Preparatory School
President: Sr. Mary Ann Bader, RSM
Principal: Ms. Margaret Aste
538 East Grandview Blvd.
Erie, PA 16504-2606 (814) 824-2210
Administrative Secretary: Marcia DiTullio

Elementary Schools

30910
St. Michael School
Principal: Sr. Monica Steiner, OSB
18766 Rte. 208, P. O. Box 129
Fryburg, PA 16326 (814) 354-2523
Secretary: Carol Schettler
DuB/OC

31114
St. Michael School
Principal: Miss Mary Jo Lipani
80 North High Street
Greenville, PA 16125-2499 (724) 588-7050
Secretary: Ronda Erdesky
Sharon

PreK-8
I.U.#4
I.U.#6
DuB/OC

30911
St. Patrick School
Principal: Mrs. Carol Long
952 Buffalo Street
Franklin, PA 16323-1126 (814) 432-8689
Secretary: Brenda O'Polka
DuB/OC

PreK-8
I.U.#6
DuB/OC

30912
St. Stephen School
Principal: Mrs. Marge Hajduk
214 Reed Street
Oil City, PA 16301-2790 (814) 677-3035
Secretary: Loretta Warcholik
DuB/OC

10408
St. Thomas School
Principal: Mrs. Marilyn Varrassa
229 West Washington Street
Corry, PA 16407-1561 (814) 665-7375
Secretary: Denise Jawdy
Erie/E

PreK-8
I.U.#5
Erie/E

Elementary Schools

30913
St. Titus School
Principal: Mr. Stephen Furdak
528 West Main Street
Titusville, PA 16354-1598 (814) 827-3312
Secretary: Heidi Marvin
DuB/OC

PreK-6
I.U.#6
DuB/OC

20806
SS Cosmas & Damian School
Principal: Mrs. Ann Smith
615 Chestnut Street
Punxsutawney, PA 15767-1353 (814) 938-4224
Secretary: Janice Meehan
DuB/OC

PreK-8
I.U.#6
DuB/OC

31002
Seton School
Principal: Mr. John Watson
385 Pine Street
Meadville, PA 16335-3271 (814) 336-2320
Secretary: Meredith Peterson
Erie/W

PreK-8
I.U.#5
Erie/W

10353
Villa Maria Elementary School
Principal: Sr. Margaret Frank, SSI
Asst. Principal: Sr. Carol Fischer, SSI
2551 West 8th Street
Erie, PA 16505-4494 (814) 838-5451
Secretary: Debbie Saddler
Receptionist: Maggie Gleason

Elementary Schools

31113	St. Joseph School	Principal: Mrs. Margaret Uzelac 760 East State Street Sharon, PA 16146-3396 (724) 983-8382 Secretary: Sandy Glover
K - 8		
I.U.#4	Sharon, PA 16146-3396 (724) 983-8382	Secretary: Sandy Glover
Sharon		
10405	St. Joseph School	Principal: Mrs. Marie Giazzoni 608 Pennsylvania Ave., West Warren, PA 16365-2204 (814) 723-2030 Secretary: Mary Ann Kirsch
PreK-6		
I.U.#5	Warren, PA 16365-2204 (814) 723-2030	Secretary: Mary Ann Kirsch
Erie/E		
20608	St. Leo School	Principal: Sr. M. Jean Beauseigneur, SSI 117 Depot Street Ridgway, PA 15853-1304 (814) 772-9775 Secretary: Kathleen Griech
PreK-8		
I.U.#9	Ridgway, PA 15853-1304 (814) 772-9775	Secretary: Kathleen Griech
St.M		
10211	St. Luke School	Principal: Mrs. Marietta Stalsky 425 East 38th Street Erie, PA 16504-1698 (814) 825-7105 Secretary: Patricia Rafalowski
PreK-8		
I.U.#5	Erie, PA 16504-1698 (814) 825-7105	Secretary: Patricia Rafalowski
Erie/E		
20603	St. Marys Catholic Elementary School	Principal: Mrs. Mary Beth Schaut 134 Queens Road St. Marys, PA 15857-2136 (814) 834-4169 Secretary: Marian Viglione/Doris Sadley
PreK-5		
I.U.#9	St. Marys, PA 15857-2136 (814) 834-4169	Secretary: Marian Viglione/Doris Sadley
St.M		

COMMUNITY CHARTER CONVERSION
Erie School Employees FCU #01476
Assets \$155 Million
Erie, PA
May 2003

1. GENERAL BACKGROUND

Erie School Employees Federal Credit Union (ESE FCU) is a \$155 million, (b)(8) institution located in Erie, Pennsylvania. In 1936, the credit union was chartered to serve employees of the School District of the City of Erie, Pennsylvania. Over the years, the credit union has added approximately 205 select groups to its field of membership (FOM).

On February 20, 2003, we received ESE FCU's request to convert to a community credit union encompassing Erie County, Pennsylvania. The credit union is requesting this change to further diversify and expand its FOM since many select groups have closed or cut back on the number of their employees. The credit union currently serves select groups throughout Erie County, and has resources to serve the proposed community.

ESE FCU's December 31, 2002 call report data shows it had assets of \$155,469,089. It also shows the credit union was serving 19,254 out of 28,881 potential members, representing a penetration ratio of 66.7 percent.

A. Proposal

ESE FCU proposes to serve persons who live, work, worship, attend school in, and businesses and other legal entities located in Erie County, Pennsylvania.

Our records indicate this area has not previously been approved as a community.

B. Delegated Authority

The population of the proposed community is 280,843 per the 2000 U.S. Census Bureau data. *Since the proposed community consists of a single political jurisdiction, and has a current population of fewer than 300,000, streamlined criteria apply.* The Regional Director has delegated authority to approve the application under CHA 3.

C. SEGs Outside Community

The proposal does not contain a list of the SEGs located outside of the proposed community boundaries. However, the credit union's April 15, 2003 letter states it has a few groups affiliated with the Catholic Diocese of Erie, which are located outside of Erie County. These groups are primarily catholic schools. The credit union provided a sample letter it plans to send to these groups, advising the credit union can no longer sign up new members from their organization upon conversion, but will continue to serve members of record.

2. WELL DEFINED AREA THAT IS A LOCAL COMMUNITY, NEIGHBORHOOD, OR RURAL DISTRICT

A. Geographic Boundaries

Erie County covers approximately 802 square miles in the northwestern corner of Pennsylvania. The county is a mixture of rural and urban, and has a population density of approximately 350 persons per square mile. The county is bordered by Lake Erie and Erie's Presque Isle Bay on the north; Ohio state line on the west; Crawford County, PA on the south; and New York state line and Warren County, PA on the east.

ESE FCU provided a county map and a regional map obtained from a computer software program. The Erie County map discloses the location of the credit union's three existing and two proposed facilities, along with its 13 proprietary ATMs. The county map also shows the boundaries and characteristics of Erie County. The county's boundaries sufficiently meet the requirement for the boundaries to be fixed and clearly defined as prescribed in Chapter 2, Sections V.A.1 and V. A. 2, the Chartering and FOM Manual.

B. Well-defined Local Community, Neighborhood, or Rural District

Political Jurisdictions. Erie County is recognized as a single political jurisdiction, governed by a seven member county council. It has a Home Rule form of government. The county was created from a part of Allegheny County in 1800, and named for Lake Erie. Its name was also derived from the Eriez Indians, the earliest inhabitants of the area. The City of Erie is the county seat. The Erie Area Council of Governments serves the community and is comprised of representatives from the individual municipalities in Erie County.

Traffic Flows. Interstate 79 and State Routes 8 and 19 provide county residents with north to south travel, while Interstate 90 and State Routes 20 and 6 provide east to west access.

Major Trade Area. The major trade area is located on Peach Street in the City of Erie. The main shopping mall is located at 5800 Peach Street with over 150 stores, including Sears, Burlington, Elder Beerman, Kaufmann's, J.C. Penney, Office Max, TJ Maxx, Eddie Bauer, Old Navy, Gap, a cinema, and several restaurants. In addition, three additional major shopping plazas are located on Peach Street where residents go to shop at Wal-Mart, Barnes & Noble, Home Depot, Media Play, Target, Lowe's and many small retailers, and several restaurants.

Shared Services and Common Facilities. Erie County residents share many services and common facilities, which provide opportunities for interaction among the residents. Examples of the community's shared services and common facilities are:

Erie Metropolitan Transit Authority: The Erie Metropolitan Transit Authority provides residents with bus and shuttle service throughout Erie City and Erie County.

Erie International Airport: The Erie International Airport, at Tom Ridge Field, is located 15 minutes from downtown Erie. This airport meets the flight needs of all Erie County residents.

Erie Public School System: Approximately 42,322 out of 51,461 total school aged children (or 82%) attend the Erie County Public School System.

Higher Education: For higher education to advance their careers, Erie County residents primarily attend either one of the two four-year public universities or two private, catholic college and university. The two public universities are *Edinboro University of Pennsylvania*, in Edinboro, which enrolled over 7,500 students; and *Penn State Erie University*, in Erie, which enrolled about 3,700 students. The two catholic institutions are *Gannon University*, in Erie, which enrolled about 3,300 students; and *Mercyhurst College*, in Erie, which enrolled about 3,000 students.

Healthcare: County residents have a choice of healthcare facilities, which offer a variety of services to meet their healthcare needs. They are:

- ❖ Hamot Medical Center – The Hamot Medical Center is a 467-bed facility offering medical services and programs through a staff of 2,000. Its specialized services include The Hamot Heart Institute which brings advanced cardiac technologies and procedures to the Erie County residents; Hamot's Orthopedic Institute, offering services to those suffering sports related injuries, stroke or joint placement surgery and includes a Hip and Knee Center; and the School of Anesthesia, offering a graduate level nursing program to those registered nurses who wish to broaden their careers. In addition, Hamot Medical Center offers residency programs to doctors in training in the areas of family medicine, orthopedic surgery, and clinical pharmacology.
- ❖ Saint Vincent Health System – the Saint Vincent Health System was established in 1875 as Erie's first hospital. This 450-bed facility is home to heart surgery, and orthopedic centers. It offers specialized care, as well as a maternity center, which delivers about 2,000 babies per year. It is the only local hospital offering myocardial navigation which mapping pinpointed damaged areas in the heart. It has more than 400 physicians and a support staff of 2,000, which treat thousands of residents per year.
- ❖ HealthSouth Rehabilitation Hospital of Erie – Part of HealthSouth, Inc., this 100-bed hospital handles county residents' acute medical needs. HealthSouth physicians and staff work with residents recovering from injuries, as well as those dealing acute medical conditions, such as arthritis and multiple sclerosis. The main campus is located in downtown Erie, and the satellite facility at Family First Sports Park.
- ❖ The Regional Cancer Center – The Regional Cancer Center, in Erie, is one of three regional cancer centers and one of the first freestanding community cancer centers in the country. This center delivers major treatment specialties, including medical oncology, radiation oncology, and hematology. This center provides over 27,000 radiation treatments per year.

Lewis J. Tuillo Arena: Residents frequently attend the Tuillo Arena, in Erie, for ice shows, concerts, circuses, and basketball matches. The arena has 5,500 permanent seats, but can be expanded to 7,000.

Waldameer & Waterworld: During the summers, residents go regularly to Waldameer & Waterworld, in Erie, to enjoy over 75 rides, slides, and water attractions.

Museums: The county's early history and lifestyle are recorded in the local museums. The museums' activities bring the resident together and foster interaction. A few of these museums includes the Erie History Center, Erie Maritime Museum, Bicentennial Tower, Raymond M. Blasco M.D. Memorial Library, Presque Isle Lighthouse Center, Erie Art Museum, Lakeshore Railroad Museum, General Strong Vincent Museum, and Erie Children's Museum.

Lakes and Parks: County residents regularly get together and interact at the county's many lakes, beaches, and parks during their leisure time. They go to Lake Erie and several tributary creeks and parks to enjoy swimming, boating, picnicking, fishing, hiking, biking, hunting, skiing, and snowmobiling. Some of the lakes and parks include Lake Erie, Presque Isle State Park and Beaches, Harbor Creek Community Park, Shades Beach, Erie Zoological Park and Botanical Garden, US Brig Niagara, Asbury Woods and Greenway, Liberty Park, and Downtown Erie Discovery Square.

Organizations. Erie County has a number of organizations and clubs exclusively serving its residents. Residents' membership and participation in these organizations assist in providing for the community's cohesiveness, as well as interaction. The most significant organizations and clubs are the Erie Area Chamber of Commerce, Penn State Cooperative Extension of Erie, United Way of Erie County, Erie Conference on Community Development, Erie Council of Governments, Kiwanis Club of Erie, Rotary Club of Erie, YMCA of Greater Erie, and Erie County Convention Center Authority.

Festivals/Events. Erie County has many festivals and special events that draw residents from throughout the county and contribute to it being a close-knit community. The major festivals and events are the Erie County Fair, HarborFest in Harbor Creek, Erie Summer Festival of the Arts at Liberty Park, Discover Presque Isle, Cherry Festival, Dan Rice Days, Winter Carnival, and First Night Erie New Year's Eve event.

Newspaper. The *Erie Times News* is the main community newspaper covering Erie County's local news and events. For residents' convenience, this newspaper has an Internet edition at <http://www.timesnews.com/>.

Low Income Analysis. A review of 2000 Census data indicates Erie County does not meet NCUA's 2002 low-income standard of \$33,718. Based on 2000 Census data, Erie County has a median household income of \$36,627, which is greater than the benchmark. However, US Census data indicates approximately 12 percent of the county's population lives below the poverty threshold.

ESE FCU is currently serving members in the depressed areas of Erie County. It has also weathered the effect industry declines, plant closings and layoffs, and corporate downsizing had on Erie County. The officials are aware of the concerns of the low-income and underserved areas, and will continue to strive to provide the highest quality service to all members of the community, focusing on providing affordable financial services to the "unbanked."

The credit union's products and services geared toward this segment of the community include money orders; share draft accounts with no minimum balance requirement, no monthly charges, and unlimited check writing privileges; and overdraft protection; share accounts with a \$50 minimum balance; check cards; no annual fee credit cards starting at \$300, and personal loans starting at \$500.

CONCLUSION

The proposal contains sufficient evidence to support Erie County is a well-defined local community as outlined in Chapter 2, Section V, of the *Chartering and Field of Membership Manual*. Erie County has a major trade area, a community hub, many shared and common

facilities, several organizations/clubs, festivals and events, and a community newspaper demonstrating the area is a local community where its residents have common interests or interact.

3. OVERLAP ANALYSIS

There is one newly chartered, federally insured credit union in Erie County. Manufacturer's Association Employer/Employees FCU (MEAA FCU), Charter No. 24655, is a multiple common bond credit union located in Erie, PA. It was chartered in June 2001. The credit union has been having difficulty competing with other financial institutions in Erie, including credit unions. SE Richard Obidowski and PE Dominick Nigro recommend overlap protection for the credit union's economic viability as prescribed in Chapter 2, Section V.E.1 of the *Chartering and Field of Membership Manual*.

However, IRPS 03-1 (effective May 15, 2003) indicates exclusion clauses will no longer be issued for any credit union. In addition, IRPS 03-1 permits a credit union with an exclusion clause to request its removal without any overlap analysis or justification. ESE FCU already submitted a letter requesting the remove of any exclusion clause placed in its FOM. Therefore, we do not recommend placing an exclusion clause in ESE FCU's community charter FOM since it will probably be removed within two weeks.

In addition, it would be difficult for ESE FCU to monitor compliance with the overlap since MEAA FCU is constantly adding groups to its FOM to enhance the potential viability of its credit union. Additionally, MEAA FCU currently has 222 groups in its charter. While it is a small \$1.7 million credit union with limited services, it serves a considerable amount of employee groups in Erie. Therefore, the exclusion clause could hamper ESE FCU's ability to serve the community if it is unable to serve any person eligible for primary membership in Manufacturer's Association Employer/Employee FCU's FOM.

(b)(4)

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

- Products and Services

ESE FCU is a full-service financial institution. It offers a wide range of financial products and services, as well as electronic services for remote access and delivery, as shown below.

Accounts	Loans	Services
➤ savings (\$50 minimum)	➤ personal	➤ ATM/debit check cards
➤ share drafts (No minimum)	➤ new & used automobiles	➤ money orders
➤ Christmas/vacation clubs	➤ home equity	➤ travelers cheques
➤ share certificates (\$500 min.)	➤ first mortgages	➤ wire transfers
➤ individual retirement accounts	➤ overdraft protection	➤ foreign currency exchange
➤ money market (\$5,000 min.)	➤ credit cards	➤ safe deposit boxes
➤ special savings (kids, seniors)	➤ student loans	➤ U.S. savings bonds

The credit union also offers a variety of electronic delivery financial services, which will play an important role in its ability to serve the proposed community. These services include Internet financial access with bill-payer, an audio response system, 15 proprietary ATMs (12 machines are cash dispensers only) in the community, direct deposit, and ATM network affiliation with CU\$ (i.e., seven surcharge-free ATMs in Erie County and 500 others statewide).

These products and services are adequate to meet financial needs of the community residents.

(b)(4)

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

Based upon these projections, the credit union appears to be financially capable of handling the community conversion without it adversely impacting its operations. Field staff concurs with this assessment.

5. CREDIT UNION'S FINANCIAL CONDITION

At the most recent examination, effective 3/31/02, ESE FCU was assigned a (b)(8)
 The examination report did not identify any material concerns.

A review of the credit union's financial performance reports discloses financially sound operations as shown below.

KEY RATIOS	12/31/99	12/31/00	12/31/01	12/31/02
Net Worth	10.63%	10.61%	10.40%	10.42%
Delinquency	0.48%	0.49%	0.36%	0.25%
Net Loss Ratio	0.11%	0.11%	0.14%	0.30%
Return on Assets	0.90%	0.82%	0.62%	0.71%
Loans/Shares	55.85%	54.63%	53.80%	49.72%

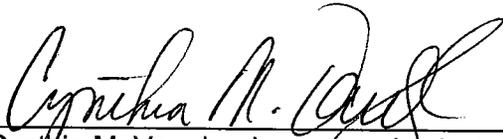
The credit union has strong capital, solid earnings, and low delinquency. Therefore, it should be financially capable of handling the community conversion.

6. FIELD RECOMMENDATION

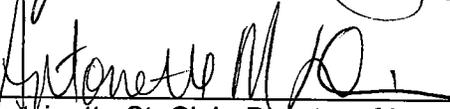
SE Richard Obidowski and PE Dominick Nigro recommend approval of the community conversion, with overlap protection for Manufacturer's Association Employer FCU.

7. REGIONAL RECOMMENDATION

We recommend approval of Erie School Employees FCU's request to convert to a community charter encompassing Erie County, Pennsylvania. The credit union's proposal adequately supports Erie County is a local community where its residents have common interests and interact. The credit union's business plan, including its marketing plan and financial projections, demonstrate the management team is capable of handling the community conversion.


 Cynthia M. Vaughn, Insurance Analyst

5/1/03
 Date


 Antoinette St. Clair, Director of Insurance

5/2/03
 Date


 J. Owen Cole, Associate Regional Director/Operations

5/2/03
 Date

 Edward P. Dupcak, Regional Director

 Date

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PROPOSED FIELD OF MEMBERSHIP

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

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, Pennsylvania, except those persons eligible for primary membership in Manufacturer's Association Employer FCU¹; **(Community Charter Conversion 00/00/03)**

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; volunteers; and organizations of such persons."

¹ This exclusionary clause is granted for a period not to exceed 18 months from the effective date of the community charter conversion as prescribed in Chapter 2, Section V.E.1 of the Chartering and Field of Membership Manual (IRPS 99-1, as amended).

CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the Erie School Employees 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 School District of the City of Erie, Pennsylvania;
2. Employees of organizations under contract to the above school district and who work in the School District of the City of Erie, Pennsylvania;
3. Employees of the following who work in Erie, Pennsylvania:

American Hollow Boring Company
Asbestos Arrestors, Inc.
Bel-Aire Hotel
Community Drop-In Center, Inc.
Connecto Electric Inc.
Crenshaw Brothers Construction Co., Inc.
Crossroads Hall
Digital Business Services
Dispatch Printing Incorporated
Douglas H. Cornelius, State Farm Insurance
Ed Brzezinski & Associates - Realtors
Erie Business Center
Erie Civic Ballet Company
Erie County Farms
Erie Infants' Home, Inc.
Family and Child Services, Inc., dba Family Services
Fuhrman-Brown Precision Tool & Manufacturing Corporation, Stairways
Hairporte Unlimited
Hubbell Supply Company
Human Development of Erie, Inc.
Industrial Models
Kramer, Smith & Bish
Lakeshore Community Services, Inc.
Lawrence Park Medical Arts Center, Inc.
Manus Enterprises
Naz Servidio Realtor
Northwestern Legal Services
Offices & Interiors
Parker Insurance Management 6/21/93
Partridge Construction
Progressive Forms Systems, Inc.
Schaal Glass Company

Seth Air-Care
The Erie Story, Inc.
VIP Laundry and Dry Cleaners
World Book-Childcraft Int'l, Inc.
WSEE-TV
Young Environment Day Care Center

4. Members of Erie Local No. 28, National Association of Broadcast Employees and Technicians, in Erie, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of the date of this amendment;
5. Regular members of the Erie Chapter of the National Association of Accountants in Erie, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of October 1984;
6. Employees of the parochial school system of the Erie Catholic Diocese in Erie, Pennsylvania;
7. Employees of J B Video & Variety Ltd. who work in Union City, Pennsylvania;
8. Employees of VITCO Corporation who work in Waterford, Pennsylvania;
9. Employees of Palmer & Palmer Contract Cleaning who work in Wattsburg, Pennsylvania;
10. Employees of the Ervite Corporation who work in or have headquarters in Erie, Pennsylvania;
11. Employees of Vlahos Accounting, Inc., who work in Erie, Pennsylvania; 9/13/93
12. Employees of Plaza Dental Associates who work in Erie, Pennsylvania; 10/12/93
13. Employees of Lochbaum Rehabilitation Specialists who work in Erie, Pennsylvania; 12/21/93
14. Employees of the following who work in Erie, Pennsylvania (business accounts also added): 5/2/94

Dahlkemper Landscape Architects & Contractors
Cerwin Construction Company

15. Employees of Mallinckrodt Chemicals Company - Calsicat Division who work in Erie, Pennsylvania; 5/12/94

16. Employees of the following who work in Erie, Pennsylvania: 10/13/94

Suburban Tool & Die Co., Inc.
Mayflower Contract Services, Inc.
Housing and Neighborhood Development Service

~~17. 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 12/02/94 SUSPENDED 10/25/96~~

18. Employees and agents of Spiegel Realty and Spiegel Management who work in Erie, Pennsylvania; 12/28/94

19. The following has been added effective September 30, 1995, as a result of the merger of the M.C.H. Employees Federal Credit Union: 11/7/95

Employees, doctors, medical and professional staff, and technicians of Millcreek Community Hospital who work in Millcreek, Pennsylvania; medical employees of staff doctors and staff professionals of the above hospital; volunteers who work at the above hospital under supervision of the hospital staff

Employees of Lake Erie College of Osteopathic Medicine who work in Erie, Pennsylvania 12/30/93

Full-time registered students of Lake Erie College of Osteopathic Medicine in Erie, Pennsylvania; members of the immediate families of students who are members of this credit union 12/30/93

Members of record of the M.C.H. Employees Federal Credit Union as of the effective date of merger

20. Employees of Erie Petroleum, Inc., who work in Erie, Pennsylvania; 5/28/96

21. Employees of Erie Ceramic Arts Company who work in Erie, Pennsylvania; 9/13/96

22. The following was added as the result of the emergency Purchase and Assumption of General Teamsters #397 Federal Credit Union effective January 30, 1998: 01/30/98

Regular members of General Teamsters Local 397 in Erie, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of August 6, 1962; employees of the above Local 397; members of record;

23. Active and associate members of The Woman's Club in Erie, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of February 4, 1999, 02/4/99

24. Employees of Carpet & Window Trends, Erie, PA; 02/4/99

25. Employees of Carlson Wagonlit Travel, Erie, PA; 2/11/99

26. Employees of Great Lakes Armored Inc., Erie, PA, 2/22/99

27. Employees of Whipple-Allen Real Estate and LifeServices Management, under common ownership, who work in Erie, Pennsylvania; 3/3/99

28. Employees of King Communications who work in Erie, Pennsylvania; 3/3/99

29. Employees of A. J. Grack Business Interiors who work in Erie, Pennsylvania; 3/19/99

30. Employees of Shetler Lumber Company, Inc., who work in Waterford, Pennsylvania; 3/19/99

31. Employees of Erie Computer who work in Erie, Pennsylvania; 3/29/99

32. Employees of Roto-Rooter/North Coast Sanitation who work in Erie, Pennsylvania; 4/15/99

33. The following has been added effective March 31, 1999, as a result of the merger of Smith-Erie Federal Credit Union: 4/26/99

Employees of Smith-Meter Inc., a company of Moorco International Inc., who are paid from Erie, Pennsylvania

Employees of the following who work in Erie, Pennsylvania:

Alliance Plastics, Inc.
Monarch Development Company of Erie, Inc.
Barnhart Builders
Jenidas Corporation dba Gene Davis Sales & Service
Action Printing and Business Forms

Jemco Petroleum Equipment, Inc.
Erie Crate & Mfg. Co.
Travel Ports of America, Inc. (Harborcreek) 10/23/96

Members of record of the Smith-Erie Federal Credit Union as of the effective date of this merger

34. Members in good standing of the United Electrical, Radio and Machine Workers of America, Local 697, in Erie, Pennsylvania, who qualify for membership in accordance with its constitution in effect June 1999; 6/2/99

35. Employees (agents) of Bay City R.E., Ltd. Realtors who work in Erie, Pennsylvania; 6/18/99

36. Employees and management of Great Lakes Mortgage Corp. who work in Erie, Pennsylvania; 6/18/99

37. Employees of Navajo Corner who work in Erie, Pennsylvania; 7/20/99

38. Employees of the following who work in the Pennsylvania locations named:
8/16/99

Matthew's Trattoria, Inc., Erie
EUMA, Inc., dba Underground Sprinkler Systems, Fairview

39. Employees of Expert Computers who work in Erie, Pennsylvania; 09/08/99

40. Employees of the following who work in Erie, Pennsylvania; 10/05/99

Lynn's Hallmark
Fiske Associates, Inc.

41. Employees of the following who work in Erie, Pennsylvania; 10/22/99

WRS (Weibel - Rydzewski - Schuster) Architects
Village SurgiCenter, L.P.

42. Employees of the Achievement Center who work in Erie, Pennsylvania;
11/04/99

43. The following has been added effective December 1, 1999, as a result of the merger of Reed Employees Federal Credit Union: 12/22/99

Employees of Reed Mfg. Company who work in Erie, Pennsylvania

Members of record of the Reed Employees Federal Credit Union as of the effective date of this merger

44. Employees of Apex Contracting who work in Erie, Pennsylvania; 12/22/99
45. Employees of IMPACT Advertising who work in Erie, Pennsylvania; 01/14/00
46. Employees of Tri-County Letter/Parcel Presort Service who work in Erie, Pennsylvania;
02/11/00
47. Employees and agents of Crandell & Associates, Inc. Realtors who work in Erie or North East, Pennsylvania; 02/11/00
48. Employees of the following who work in Erie, Pennsylvania: 02/14/00
- Wendel's Sharpening Sales & Service, Inc.
 - Guttman Oil Company
49. Employees of Great Lakes Family Chiropractic Center, P.C. who work in Erie, Pennsylvania: 03/17/00
50. Employees of the following who work in Erie, Pennsylvania: 03/30/00
- Landmark Painting and Wallcovering
 - Mile Rock Funding
51. Employees of the following who work in Erie, Pennsylvania: 05/03/00
- White Glove Cleaner Company 05/03/00
 - Keep Heating & Cooling, Inc. 05/03/00
 - Vicary Insurance Agency 05/03/00
 - Barb's Country Shoppe 05/03/00
 - McClure & Miller, Attorneys-at-Law 5/17/00
 - Second Harvest Food Bank of Northwest Pennsylvania 5/17/00
52. Employees of Telatron Marketing Group, Inc. who work in Erie, Pennsylvania; 5/24/00
53. Employees of the following who work in Erie, Pennsylvania: 6/16/00
- UC Lending
 - Builder's Hardware & Specialty Co., Inc.
 - Amatech
 - Electrical & Mechanical Systems Inc.
54. Employees of the following who work in the Pennsylvania locations named: 6/23/00
- Voisin's Publishing, Waterford

Signature Mortgage Company, Inc., Erie
Mark C. Adams & Associates, PC, Erie

55. Employees of Meca United Cerebral Palsy who work in Erie, Pennsylvania;
6/26/00

56. Employees of Drs. DeMarco, Jageman, and Casella who work in Erie,
Pennsylvania;
7/03/00

57. Employees of the following who work in Erie, Pennsylvania; 7/7/00

Lee J. Simon, D.D.S.
Twinbrook Veterinary Hospital

58. Employees of Lightning Express Transportation, Inc., who work in Erie,
Pennsylvania; 7/20/00

59. Employees of the following who work in Erie, Pennsylvania; 7/28/00

J.G. Ashby Advertising, Inc.
Erie Philharmonic, Inc.

60. Employees of Slush Puppie Distributors, Inc. also dba South Shore Rental who
work in Erie, Pennsylvania; 7/28/00

61. Employees of Amerail Systems, Inc., who work in Erie, Pennsylvania; 9/13/00

62. Employees of Erie Advanced Manufacturing, Inc. who work in Erie,
Pennsylvania; 10/10/00

63. Employees of Lamar Advertising Company – Erie who work in Erie,
Pennsylvania; 10/11/00

64. The following has been added effective October 1, 2000, as a result of the
merger of Eriez Magnetics Federal Credit Union: 10/24/00

Employees of Eriez Manufacturing Company who work in Erie, Pennsylvania;
salespersons and employees of sales offices of the Eriez Manufacturing
Company who are paid from Erie, Pennsylvania;

Members of record of the Eriez Magnetics Federal Credit Union as of the
effective date of this merger;

65. Employees of Engage I.T., Inc. who work in Erie, Pennsylvania; 11/02/00

66. Employees of the following who work in Erie, Pennsylvania; 11/14/00

Champion Ford Sales Inc.
Erie City Memorials

67. The following has been added effective December 1, 2000, as a result of the merger of Kaiser Erie Federal Credit Union: 12/07/00

Employees of the following who work in Erie, Pennsylvania:

Kaiser Aluminum and Chemical Corporation,
Merit Tool Company; added 10/31/88

Employees of AKW, L.P., a joint venture of Kaiser Aluminum and Chemical Corporation and the Accuride Corporation, who work in Erie, Pennsylvania;
Sponsor Restructure 10/07/97

Members of record of the Kaiser Erie Federal Credit Union as of the effective date of this merger;

68. Employees of The Nissan Store who work in Erie, Pennsylvania; 03/12/01

69. Employees of Coaxial Cable TV Corporation who work in Edinboro, Pennsylvania; 03/13/01

70. Employees of Blaine M. Bell D.M.D. Family Dental Care who work in Erie, Pennsylvania; 04/16/01

71. Employees of the following who work in Erie, Pennsylvania; 05/11/01

Signal-Tech
Your Wireless Connection

72. Employees of Deerfield Behavioral Health, Inc., who work in Erie, Pennsylvania; 05/22/01

73. Employees of Better Baked Foods, Inc., who work in North East, Pennsylvania; 06/26/01

74. Employees of Prestige Settlement Services who work in Erie, Pennsylvania; 07/11/01

75. Employees of Great Lakes Institute of Technology who work in Erie, Pennsylvania; 9/06/01

76. Employees of Polymer Molding, Inc., who work in Erie, Pennsylvania; 09/26/01

77. Employees of the following who work in Erie, Pennsylvania: 10/02/01

Cornell Abraxas-Erie Operations
Erie County Diabetes Association

KrisCam Pallets
Roberts Trucking
WOW Pizza, Inc., T.A Domino's Pizza

78. Employees of R.N.S. Printing who work in Fairview, Pennsylvania; 10/02/01

79. Employees of the following who work in Erie, Pennsylvania:

Erie Maennrchor Club, 10/25/01
Chem-Dry of Erie County, 10/30/01
MP Communications, 11/01/01
Knablein-Cuzzola Enterprises, Inc., 11/02/01

80. Employees of the following who work in the Pennsylvania locations named;
12/19/01

Hand In Hand Child Learning Center, Erie
On the Road Rock and Roll, Erie
Scissors Express, Erie
Paul A. Kohut, D.O., Albion

81. Employees of the following who work in Erie, Pennsylvania:

Penn Attorneys Title Insurance Company 02/21/02
Thomnas A. Tallbacka, D.D.S. 02/22/02

82. Employees of Diane McShane's Hair Salon who work in Erie, Pennsylvania;
02/27/02

83. Employees of the following who work in Erie, Pennsylvania:

Pierce Mobile Homes 03/21/02
The Olympic Gym of Erie 03/27/02

84. Employees of Standard Roofing & Siding Company who work in Erie,
Pennsylvania; 05/10/02

85. Employees of Larson Texts, Inc., who work in Erie, Pennsylvania; 05/20/02

86. Employees of Altman-Hall Associates who work in Erie, Pennsylvania; 6/18/02

87. Employees of Carter Orthopedics, Ltd. who work in Erie, Pennsylvania; 7/1/02

88. Employees of DSA of Erie, Inc., who work in Erie, Pennsylvania; 07/17/02

89. Employees of Healing Connections & Consulting who work in or are paid from
Erie, Pennsylvania; 09/03/02

90. Employees of North Star Motors, Inc. who work in or are paid from Erie, Pennsylvania; 9/11/02

91. Employees of A. Duchini, Inc. who work in or are paid from Erie, Pennsylvania; 9/12/02

92. Employees of Andy's Pub + Billiards who work in or are paid from Erie, Pennsylvania; 9/16/02

93. Employees of Mecco Alarms who work in Erie, Pennsylvania; 10/7/02

94. Employees of Austin Cozart Funeral Services, Inc., who work in Erie, Pennsylvania; 10/18/02

95. Employees of the following who work in or are paid from the following Pennsylvania locations named:

Elk Valley, Girard 10/22/02
Greenberg's Old Country Store, Erie 10/22/02
Independence Court, Erie 10/22/02
Presque Isle Trucking, Erie 10/22/02
Al's Awning Shop, Inc., Erie 10/21/02
American Railing Systems, Inc., Erie 10/21/02
Jarecki Industries, Ltd., Fairview 10/21/02
Moore Research Services, Inc., Erie 10/21/02
Reliant Molding, Inc., Cranesville 10/18/02

96. Employees of the following who work in or are paid from Erie, Pennsylvania: 10/23/02

David James Laird Associates
W. C. Breakiron Jewelers, Inc.

97. Employees of Erie Club who work in Erie, Pennsylvania; 10/29/02

98. Employees of the following who work in or are paid from Erie, Pennsylvania:

Oscar's Pub 10/30/02
Coldwell Banker Select & Select Mortgage 10/31/02
Liberty Mortgage Corp. 10/31/02
Bauer General Contractors 11/04/02

99. Employees of Erie Yacht Club who work in or are paid from Erie, Pennsylvania;
11/14/02

100. Employees of Fuller Maintenance who work in or are paid from Fairview,
Pennsylvania; 11/27/02

101. Employees of the following who work in or are paid from Erie, Pennsylvania:
12/09/02

Palermo Realty & Development
South Shore Construction Company, Inc.

102. Employees of the following who work in or are paid from Erie, Pennsylvania;
01/08/03

Dr. Rosanne M. Palermo D.M.D., M.A.G.D.
Duris Enterprises
Kranz Construction Inc.

103. The following has been added effective November 30, 2002, as a result of the
merger of Erie Strayer Employees Federal Credit Union: 01/14/03

Employees of the Erie Strayer Company who work in Erie, Pennsylvania;

Members of record of the Erie Strayer Employees Federal Credit Union as of
the effective date of this merger;

104. Class A members of the Society of Holy Trinity Group #240 in Erie,
Pennsylvania, who qualify for membership in accordance with its Constitution and
Bylaws; 02/06/03

105. Employees of the following who work in or are paid from the Pennsylvania
locations named:

Summit Aluminum, Inc., Erie 02/03/03
Cessna Construction, Waterford 02/03/03
Arrowsmith Automotive, Erie 02/04/03

106. Employees of The Village @ Luther Square who work in or are paid from Erie,
Pennsylvania; 03/05/03

107. Employees of Alliance USA who work in or are paid from Erie, Pennsylvania;
03/12/03

108. Employees of the following who work in or are paid from Erie, Pennsylvania:

The McDonald Group, L.L.P. 04/01/03
The Rug Store & More 4/03/03

108. Employees of the following who work in or are paid from Erie, Pennsylvania:

TCB Cab Company 04/08/03
Lake Erie Counseling Associates 04/09/03
Kathleen M. Wiezorek, D.O., F.A.C.O.O.G. 04/11/03

109. Employees of Friends of L'Arche, Inc. who work in or are paid from Erie,
Pennsylvania; 4/18/03

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;

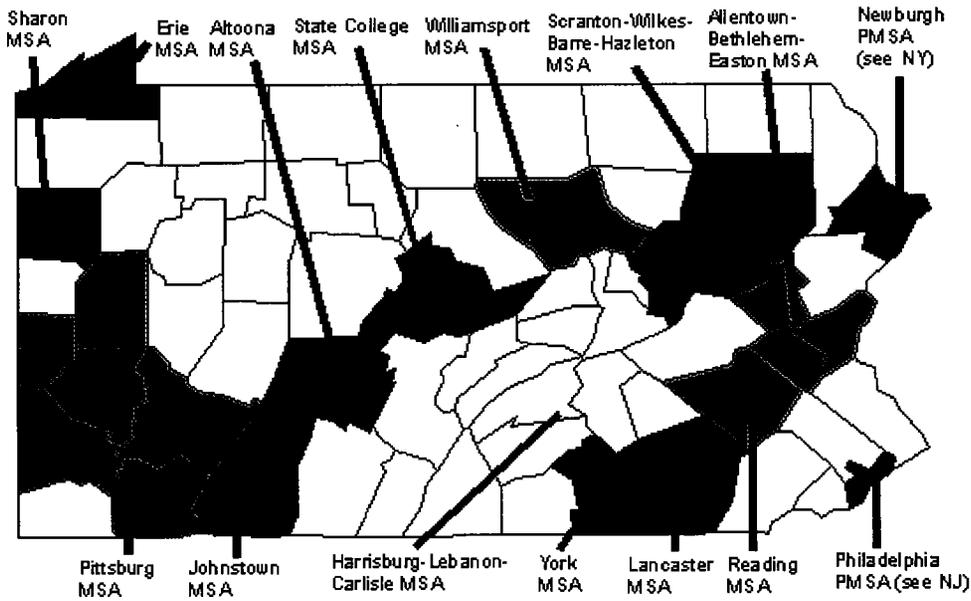
Whipple-Allen Real Estate and LifeServices Management; 03/03/99
King Communications; 03/03/99
Bay City R.E., Ltd. Realtors; 06/18/99
Navajo Corner; 07/20/99
Matthew's Trattoria, Inc.; 08/16/99
EUMA, Inc., dba Underground Sprinkler Systems; 08/16/99
Expert Computers; 09/08/99
Lynn's Hallmark; 10/05/99
Fiske Associates, Inc.; 10/05/99
WRS Architects; 10/22/99
Apex Contracting; 12/22/99
IMPACT Advertising; 01/14/00
Tri -County Letter/Parcel Presort Service; 02/11/00
Crandell & Associates, Inc. Realtors 02/11/00
Wendel's Sharpening Sales & Service, Inc. 02/14/00
Guttman Oil Company 02/14/00
Great Lakes Family Chiropractic Center, P.C. 03/17/00
Landmark Painting & Wallcovering 03/30/00
Mile Rock Funding 03/30/00
Keep Heating & Cooling, Inc. 05/03/00
Vicary Insurance Agency 05/03/00
McClure & Miller, Attorneys-at-Law 5/17/00
Teletron Marketing Group, Inc. 5/24/00

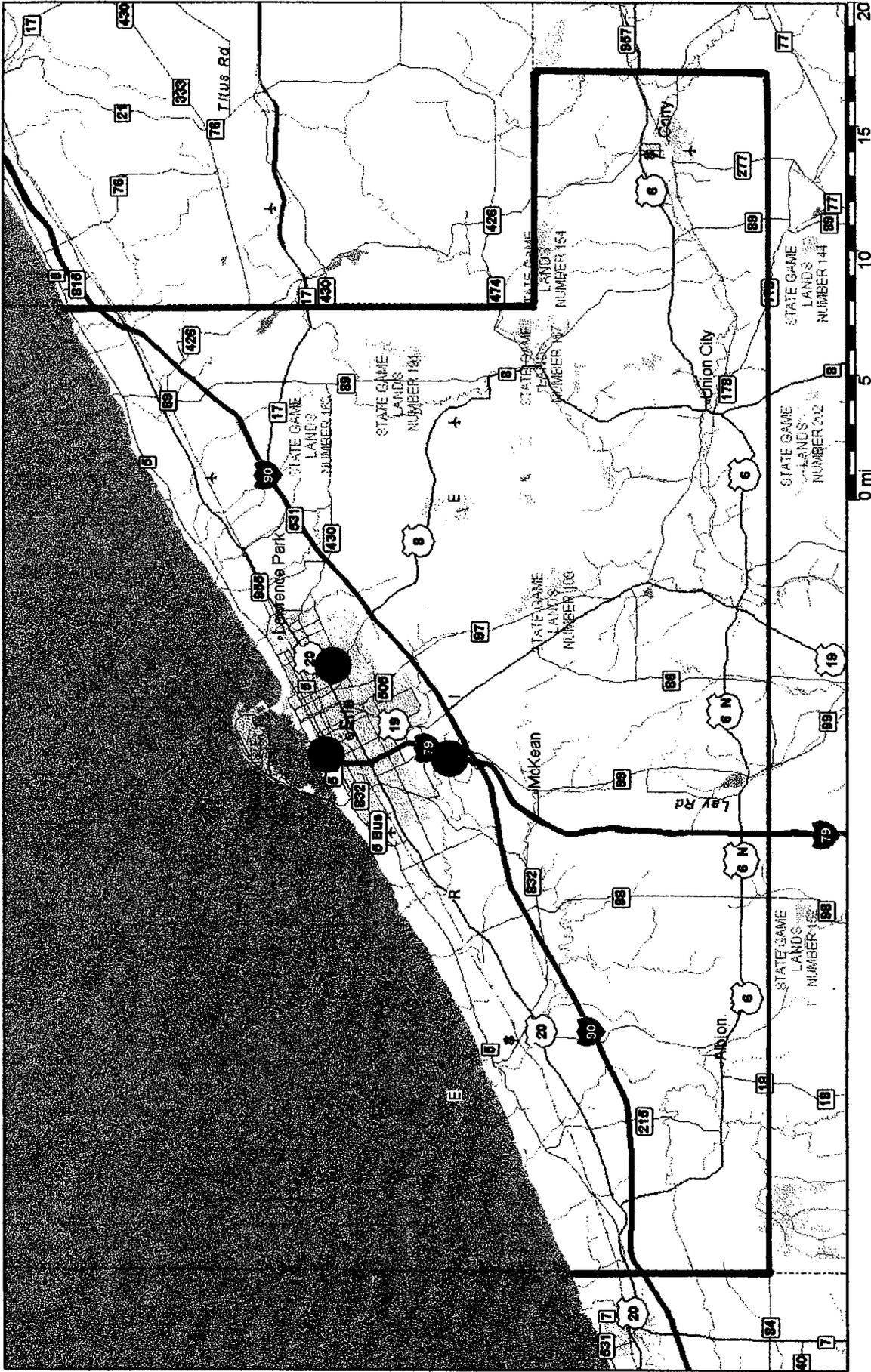
Voisin's Publishing 6/23/00
Signature Mortgage Company, Inc. 6/23/00
Mark C. Adams & Associates, PC " 6/23/00
Amerail Systems, Inc. 9/13/00
Erie Advanced Manufacturing, Inc. 10/10/00
Engage I.T., Inc. 11/02/00
Champion Ford Sales Inc. 11/14/00
Erie City Memorials 11/14/00
Standard Roofing & Siding Company 05/10/02
Altman-Hall Associates 6/18/02
Carter Orthopedics, Ltd. 7/1/02
DSA of Erie, Inc. 07/17/02
Healing Connections & Consulting." 09/03/02
North Star Motors, Inc. 9/11/02
A. Duchini, Inc. 9/12/02
Andy's Pub + Billiards 9/16/02
Mecco Alarms 10/7/02
Austin Cozart Funeral Services, Inc., 10/18/02
Elk Valley, Girard 10/22/02
Greenberg's Old Country Store, Erie 10/22/02
Independence Court, Erie 10/22/02
Presque Isle Trucking, Erie 10/22/02
Al's Awning Shop, Inc., Erie 10/21/02
American Railing Systems, Inc., Erie 10/21/02
Jarecki Industries, Ltd., Fairview 10/21/02
Moore Research Services, Inc., Erie 10/21/02
Reliant Molding, Inc., Cranesville 10/18/02
David James Laird Associates 10/23/02
W. C. Breakiron Jewelers, Inc. 10/23/02
Erie Club 10/29/02
Oscar's Pub 10/30/02
Coldwell Banker Select & Select Mortgage 10/31/02
Liberty Mortgage Corp. 10/31/02
Bauer General Contractors 11/04/02
Erie Yacht Club 11/14/02
Fuller Maintenance." 11/27/02
Palermo Realty & Development 12/09/02
South Shore Construction Company, Inc. 12/09/02
Dr. Rosanne M. Palermo D.M.D., M.A.G.D. 1/8/03
Duris Enterprises 1/8/03
Kranz Construction Inc. 1/8/03
Society of Holy Trinity Group #240 02/06/03
Summit Aluminum, Inc. 02/03/03
Cessna Construction 02/03/03
Arrowsmith Automotive 02/04/03
The Village @ Luther Square 03/05/03
Alliance USA 03/12/03
The McDonald Group, L.L.P. 04/01/03

The Rug Store & More 04/03/03
TCB Cab Company 04/08/03
Lake Erie Counseling Associates 04/09/03
Kathleen M. Wiezorek, D.O., F.A.C.O.O.G. 04/11/03
Friends of L'Arche, Inc. 4/18/03

PA - PENNSYLVANIA

**POLICOM
Corporation
Jupiter, FL**





Streets Plus

Erie School Employees FCU
Erie County Community

● ESE FCU BRANCH OFFICES.

Section 2. Well-Defined Local Community

We will provide substantial, compelling evidence that Erie County, Pennsylvania qualifies as a “well-defined” local community. We will especially show that the residents are in such proximity that they interact and share common interests and facilities and participate jointly in organizations that address community needs and interests.

Per NCUA, “In most cases, the ‘well-defined, local community, or rural district requirement will be met if the area to be served is in a recognized single political jurisdiction, i.e., a county or its political equivalent. and if the population of the well-defined area does not exceed 300,000.” [IRSP 99-1, 2-44]. It is our contention that Erie County meets these criteria.

Erie County, Pennsylvania is a recognized single political jurisdiction with a population of 280,843. Erie School Employees FCU currently serves SEG’s throughout the Erie County area and has the resources to serve the proposed community area.

Natural Boundaries

Erie County was created part of Allegheny County on March 12, 1800, and named for Lake Erie. The county seat is located in the City of Erie, and the county name is derived from the Eriez Indians, the earliest inhabitants of the area. Erie County is the only portion of the state of Pennsylvania that was not included in William Penn’s original land grant from King Charles II. The area was purchased by Pennsylvania from the U.S. Government in 1795 for access to its natural harbor.

Erie County is bordered to the north by Lake Erie, and Erie’s Presque Isle Bay forms the best natural deepwater harbor in the U.S. Great Lakes region, making the Port of Erie one of the most accessible ports in the region. The community is bordered to the south by Crawford County, PA; to the west by the Ohio state line; and to the east by the New York state line and a small portion of Warren County, PA.

The City of Erie was incorporated as a borough in 1905, became a city in 1851, and is known as Pennsylvania’s “Flagship City”. The county’s first industry was lumber milling. Erie Iron Mill was established in 1833, and Erie became a major industrial center by the mid-1800’s. Today, Erie County is a major center for plastics, metal working, and machine shops. Manufacturing remains strong in the county today, with nearly ¼ of all non-farm workers employed in the industry. The county is a major plastics manufacturing base and has more than 500 diverse manufacturing companies. The county (and city) maintains strong connections to the banks of Lake Erie as well. Millions of dollars have been invested in the waterfront to ensure that the area continues to play a pivotal role in the growth of the area.

Source: <Erie: Economic Resource Guide, P. 12>

A map showing the geographic boundaries of the proposed community is included at the end of this section.

Common Bond

The supplemental information presented at the end of this section provides evidence that the Erie County area is a well-defined community. We will show that the county is a political jurisdiction, there are several resident interaction points and opportunities, and information showing that there are numerous major organizations and clubs that serve Erie County residents. Due to the area’s economy being highly dependent on the industry, residents of Erie County have been severely affected by technological advancement and industry decline in recent years.

Erie County is a defined political jurisdiction and is governed by a seven-member county council and a county executive. There are also several countywide boards, committees, and commissions serving Erie County that unite the residents as a community. The Erie Area Council of Governments serves the proposed community and is comprised of representatives from the individual municipalities in the Erie County area. U.S. Representative Phil English represents Erie County in the 21st District and does represent all of Erie County as a U.S. Congressman.

Distinct Community Characteristics

Demographic Overview

<u>Demographic Characteristics</u>	<u>Erie County</u>
Population	280,843
Median Household Income	\$36,627
Median Age	36.2
White population	89.8%
Hispanic population	2.2%
Black population	6.1%
Persons Below Poverty	12.0%
Population change, 1990-2000	1.9%

Source: <http://quickfacts.census.gov>

Recreation

Due to the rural and urban combination of the proposed area, along with Lake Erie and picturesque beaches, outdoor recreation plays a large role in community interaction. Erie County residents enjoy the accessibility to the following: twenty-five (25) golf courses,

Lake Erie and several tributary creeks and numerous parks and --

snowmobiling.

The following is a listing of parks, recreational opportunities, and lakes located in Erie County that promote community interaction:

- Presque Isle State Park with 7 miles of beaches, 11 miles of hiking trails, and a 13-mile paved, Multi-purpose National Recreation Trail.
- Three Yacht Clubs (Erie, Commodore Perry, and Presque Isle) and seven (7) Marinas
- Erie Zoological Park and Botanical Garden of Northwestern PA
- Waldameer Park and WaterWorld (Water Sports Park)
- Twenty-four Beaches (Life Guarded)
- Fifty-four (54) City parks with 128 Public Swimming Pools
- Three lakes in addition to Lake Erie
- The Erie Sea Wolves Minor League Baseball Team (an affiliate of the Detroit Tigers)
- The Erie Otters Hockey Team, part of the Ontario Hockey League
- 5,500 seat Tullio Arena (Ice Shows, Concerts, Circuses)
- Guided tours at the U.S. Brig Niagara
- The Erie Zoo
- Erie County Wine Country
- Erie Downs
- Downtown Erie "Discovery Square"

We have also included supplementary information at the end of this section that details the opportunities to interact recreationally for the residents of Erie County.

Social Interaction

Opportunities for social interaction are located throughout the Erie County communities. Many of the shared activities and facilities that bring the community residents together offer opportunities for the residents to interact socially. Some of these activities and events include The Erie Playhouse, Erie Philharmonic, and the Erie Chamber Orchestra.

Museums & Historic Places

The early history and lifestyle in the proposed community area is recorded in local museums. Erie County offers a variety of historical and other museums to the residents of the community. The following is a partial list of the museums and historic places available in proposed community area:

- Bicentennial Tower

- The Erie Art Museum The Vocal Group Hall of Fame and Museum
- General Strong Vincent
- Lakeshore Railway Museum
- North East Historic District
- Presque Isle Lighthouse
- Sommerheim Park Archaeological District
- Warner Theater
- West Park Place

Festivals and Events

There are many events held during the year to bring citizens of the proposed community together. Please see the supplementary information at the end of this section for a detailed listing of festivals and events held in Erie County.

Organizations and Clubs

Numerous clubs and organizations exist within the proposed community area. These clubs provide residents and employers with opportunities for service, social interaction, and professional development. Some of the groups serving the proposed community include:

- Chamber of Commerce. The Erie Area Chamber of Commerce is the major chamber serving the Erie County community (of which ESE FCU is a member).
- Civic Organizations. Civic organizations serving the Erie County area include the following: American Business Women's Association, Kiwanis International, League of Women Voters, Lions Club, Literacy International, Masonic Lodge, Rotary International, and the United Way of Erie County.
- The Erie Conference on Community Development. A nonprofit, civic organization of 145 CEO's in Erie County, strives to enhance regional prosperity and a high quality of life for citizens and businesses in Erie County and Northwestern PA. The organization provides and coordinates leadership, facilitates philanthropy, and fosters public/private partnerships to make its vision a reality.
- Erie Area Convention and Visitors Bureau. This is the tourist promotion agency for Erie County. The CVB focuses on marketing the Flagship City as a destination for vacationers, group conventions, and meetings.
- Northwest PA Industrial Resource Center (NWIRC). This not-for-profit organization strengthens the local economy by improving smaller manufacturers' performance. NWIRC provides professional services such as workforce development, production process improvement, information technology, high-end engineering, quality systems implementation, strategic planning and analysis, new product development, and funding for improvement projects.

shopping

There are several avenues of shopping available to residents of the proposed community. The main shopping area for the residents of Erie County is the Millcreek Mall located in Erie, with over 150 stores. In addition, the major route of Peach Street has seen extensive development in the past three years, with three large shopping plazas just off of Upper Peach Street including Wal-Mart, Barnes & Noble, Home Depot, Media Play, Target, Lowe's, many smaller retailers, and several restaurants. A separate plaza near the Millcreek Mall annex includes Old Navy, Michael's, Borders Bookstore, SteinMart, and the many restaurants located in the mall and its annex. The Prime Outlets at Grove City complex (approximately 1 ¼ hour drive), has over 140 brand name stores and is one of the largest outlet centers in the U.S.

(Sources: <http://www.cityoferiepa.com>; www.primeoutlets.com; Erie: Economic Resource 2002, P. 38)

Transportation

The proposed community has a variety of public transportation options. From local transit to air, and rail, this area is a major transportation hub for the Greater Pittsburgh and Cleveland, Ohio metropolitan areas.

Local Mass Transit

Local mass transit is available throughout the Erie County community. The Erie Metropolitan Transit Authority provides bus and shuttle service throughout the city of Erie and limited service in the county. The EMTA public bus service provides wheelchair access on most of its vehicles.

(Source: <http://www.velocity.net/~kathyzog/transit>)

Highway System

Interstate highways 79, 86, and 90 run through Erie County. Each provides interstate access north-south (79) and east-west (86 & 90). Interstate 79 ends in Erie and connects Erie with the metropolitan area of Pittsburgh, PA within a 2 ½ hour drive. Interstate 90 connects Erie with Cleveland, Ohio (West) and Buffalo, New York (East), each within a 90 minute drive. State Routes 5, 19, 20 and 26 are the major thoroughfares in Erie County. Please see the attached map that indicates the traffic flow of each road and its community accessibility.

Commercial Transit

Erie International Airport, Tom Ridge Field is located just 15 minutes from downtown Erie, serves over 170,000 people annually and meets the flight needs of all of Erie County. In addition, Pittsburgh International Airport is approximately 120 miles from Erie County, and Cleveland International airport is approximately 90 miles from Erie County, providing additional airport accessibility to the community.

Water

The Port of Erie is located on the southeast of Lake Erie and is sheltered by the Presque Isle Peninsula. It lies within 500 miles of 85 million people and offers efficient and cost-effective service to major American and Canadian cities. The port provides easy access to top markets via 35 interstates, four state highways, and two U.S. highways, under the direction of the Erie-Western Pennsylvania Port Authority

(Source: www.cu.erie.pa.us/community_assets)

Shared Common Facilities

Public Education

The public school system in the Erie County area has fifteen (15) school districts with a combined enrollment of 42,322 (22,293 elementary and 20,029 secondary). Specialized and/or educational enrichment programs in the community include:

- The Erie private and non-public school systems enrollment totals 6,883 students at the elementary level and 2,256 secondary students in Erie County. There are 22 elementary schools and three high schools in the Catholic Diocese of Erie. The high schools include Erie Cathedral Prep, Mercyhurst Preparatory School, and Villa Maria Academy.
- Erie County Technical and Specialized Schools include: Northwestern PA Technical Institute, Erie Business Center, Erie County Technical School, Erie Institute of Technology, Educational Correspondence Training School, Great Lakes Institute of Technology, International Institute of Erie, McAuley Division of Mercyhurst College, Saint Benedict Education Center, Triangle Tech, and Tri State Business Institute.
- Erie County Cooperative Extension helps individuals, families, businesses, and communities throughout Pennsylvania. This program is active throughout the state of Pennsylvania, and is an affiliate of Penn State University.
- Erie County Head Start. Provides a comprehensive childcare development program for all of Erie County. Children ages 3-5 are eligible and special needs children are given priority. Services provided are listed in the attached addendum to this section.

Center, Inc. Services provided are listed in the attached addendum to this section.

(Sources: <<http://pa4h.cas.psu.edu/cenroll00.html>>; <<http://www.eriechamber.com/education>>)

Higher Education

Two four-year colleges public colleges and two private, catholic universities maintain campuses within the proposed community. The presence of these institutions indicates the area's commitment to education and participation in programs offered by the colleges and universities further provides opportunities for area residents to interact. Institutions of higher education within the proposed community are as follows:

- Penn State Erie, The Behrend College. Nearly 4,000 students enjoy the resources and opportunities of a major research institution and the advantages of learning in a small university setting. For more than 25 years, the college has offered four-year degrees and currently offers 29 majors and 19 minors on the undergraduate level.
- Edinboro University of Pennsylvania, located in the Erie County community of Edinboro, and is one of 14 universities in the PA state system of higher education. Over 7,500 students attend Edinboro University of PA.
- Gannon University is a private, catholic university located in Erie. Founded in 1925, the more than 3,300 full and part-time students have a choice of 49 bachelor's and 7 associate's degrees, as well as 12 pre-professional program degrees. Gannon also offers 19 graduate degree options at the master's level and offers the only non-medical doctorate – a doctorate in counseling psychology – in northwestern Pennsylvania.
- Mercyhurst College, founded in 1926, enrolls approximately 3,000 students. The college offers forty-three majors and 64 concentrations at the undergraduate level, as well as graduate degrees, two-year degrees, and unique adult programs.
- Lake Erie College of Osteopathic Medicine (LECOM) is a medical college located on a 20-mile campus in Erie.
- Erie County is home to the only school in Pennsylvania funded by the Department of Labor and Industry: CAMTECH, the Center for Advanced Manufacturing and Technology.

(Source: Erie: Economic Resource 2002, P. 45-47)

There are several hospitals in the proposed community area offering a variety of services. Hospitals in the community include:

- The Regional Cancer Center. One of three regional cancer centers located in New York, Pennsylvania, and Ohio, and one of the first freestanding community cancer centers in the country, the Erie location delivers major treatment specialties, including medical oncology, radiation oncology, and hematology, in one location.
- HealthSouth rehabilitation Hospital of Erie. Part of HealthSouth, Inc., this 100-bed hospital is a licensed, acute rehabilitation facility. HealthSouth physicians and staff work with patients recovering from injuries as well as those dealing with acute medical conditions like arthritis and multiple sclerosis. The main campus is located in downtown Erie, and satellite facility at Family First Sports Park.
- Hamot Medical Center is a 467-bed tertiary care facility offering services and programs through the expertise and professionalism of a staff of over 2,000. The facility offers residency programs to doctors in training in the areas of family medicine, orthopedic surgery, and clinical pharmacology. Specialized services include: The hamot Heart Institute which brings advanced cardiac technologies and procedures to the county; Hamot's Orthopedic Institute, offering services to those suffering sports-related injuries, stroke or joint placement surgery and includes a Hip and Knee Center; the School of Anesthesia, offering a graduate-level nursing program to those registered nurses who wish to broaden their careers.
- Saint Vincent Health System was established in 1875 as Erie's first hospital. This 450-bed facility is home to heart, surgery, and orthopedic centers which offer specialized care, as well as a maternity center that delivers 2,000 babies per year. More than 400 physicians and a support staff of 2,000 treat thousands of patients every year.
- Other community health care sources include Millcreek Community Hospital, MetroHealth, Veterans Affairs Medical Center, and Erie Shriners Hospital for Children. Please see the attached information at the end of this section for a complete listing of health care facilities in Erie County.

(Source: Erie: Economic Resource 2002, P. 49-51)

Media

Local media is a large market in the Erie County area, and the proximity to the Greater Pittsburgh and Cleveland markets enables the proposed community area to be a media rich market. Shared media in the area include the following:

- The Erie Times News is the area's largest local newspaper.

- Television and Radio. Please see the supporting documentation at the end of this section for a detailed listing of television and radio stations in the Erie County community. The City of Erie has FOX, NBC, ABC, PBS, and CBS affiliate television stations.

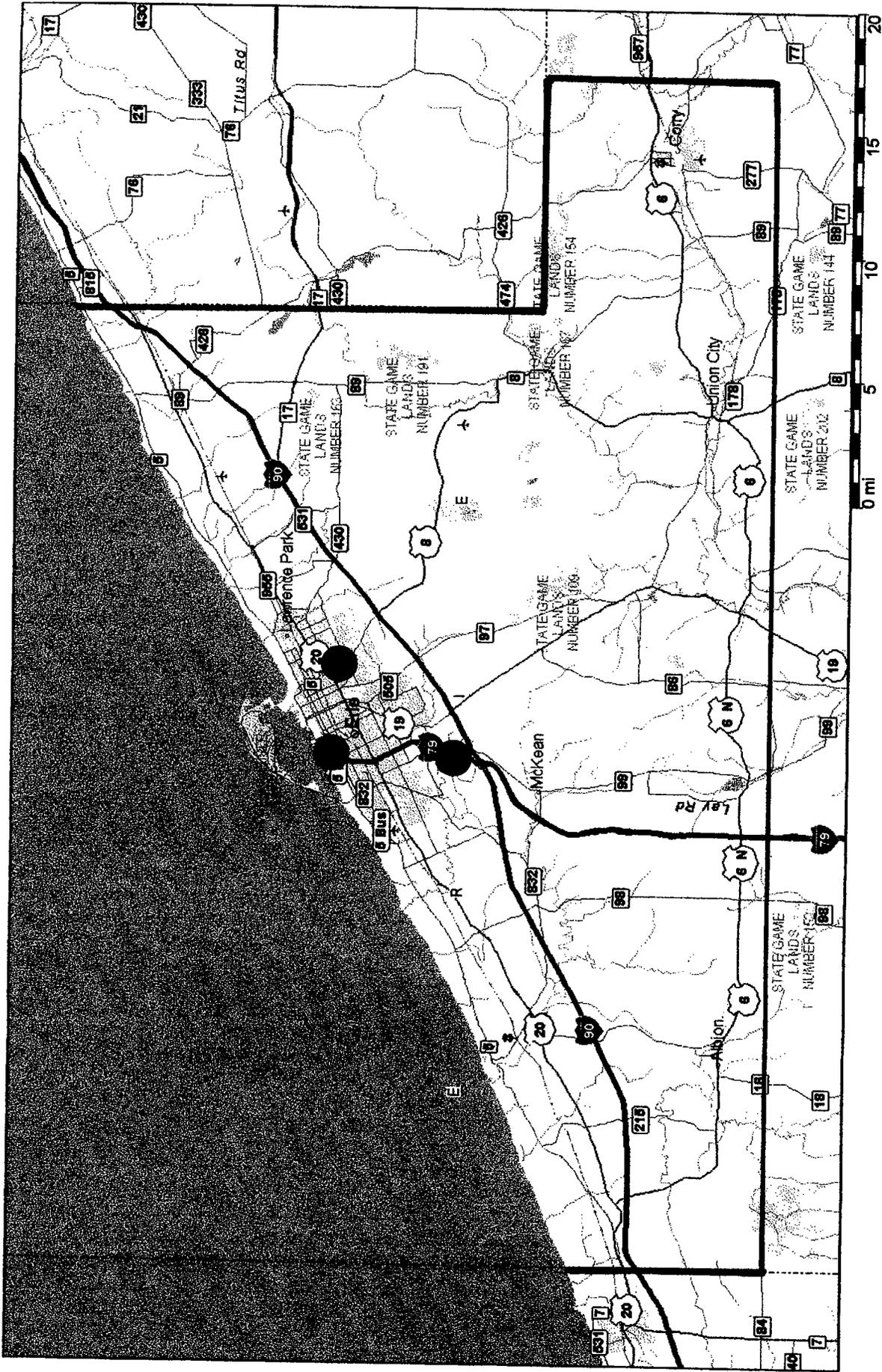
(Source: <<http://www.ecls.ib.pa.us/media>>)

Shared Utilities

Residents in the Erie County community area share the following utilities:

- Adelpia Cable Communications (formerly Armstrong Cable Company)
- Adelpia Business Solutions (Voice, Long Distance, High-Speed Data, and Internet services)
- Penelec, a FirstEnergy Company (Electric)
- Northwestern Rural Electric Co-operative Association, Inc. (Electric)
- National Fuel Gas Distribution Company (Natural Gas)
- Verizon (Local, Long Distance, Data, and Wireless Services)
- Erie City Water Authority (Water)

Sources: (Erie: Economic Resource Guide 2002, P.33-34)



Streets Plus

Erie School Employees FCU
Erie County Community

U.S. Census Bureau

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Erie County, Pennsylvania

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Browse more data sets for Erie County, Pennsylvania

	People QuickFacts	Erie County	Pennsylvania
	Population, 2001 estimate	279,636	12,287,150
	Population percent change, April 1, 2000-July 1, 2001	-0.4%	0.0%
	Population, 2000	280,843	12,281,054
	Population, percent change, 1990 to 2000	1.9%	3.4%
	Persons under 5 years old, percent, 2000	6.2%	5.9%
	Persons under 18 years old, percent, 2000	25.0%	23.8%
	Persons 65 years old and over, percent, 2000	14.3%	15.6%
	Female persons, percent, 2000	51.2%	51.7%
	White persons, percent, 2000 (a)	90.9%	85.4%
	Black or African American persons, percent, 2000 (a)	6.1%	10.0%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.2%	0.1%
	Asian persons, percent, 2000 (a)	0.7%	1.8%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	0.9%	1.5%
	Persons reporting two or more races, percent, 2000	1.2%	1.2%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	2.2%	3.2%
	White persons, not of Hispanic/Latino origin, percent, 2000	89.8%	84.1%
	Living in same house in 1995 and 2000, pct age 5+, 2000	60.2%	63.5%
	Foreign born persons, percent, 2000	2.7%	4.1%
	Language other than English spoken at home, pct age 5+, 2000	5.9%	8.4%
	High school graduates, percent of persons age 25+, 2000	84.6%	81.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	20.9%	22.4%
	Persons with a disability, age 5+, 2000	44,120	2,111,771
	Mean travel time to work, workers age 16+ (minutes), 2000	18.5	25.2
	Housing units, 2000	114,322	5,249,750
	Homeownership rate, 2000	69.2%	71.3%
	Housing units in multi-unit structures, percent, 2000	26.1%	21.2%
	Median value of owner-occupied housing units, 2000	\$85,300	\$97,000

Households, 2000	106,507	4,777,003
Persons per household, 2000	2.51	2.48
Median household money income, 1999	\$36,627	\$40,106
Per capita money income, 1999	\$17,932	\$20,880
Persons below poverty, percent, 1999	12.0%	11.0%

Business QuickFacts		Erie County	Pennsylvania
Private nonfarm establishments, 1999		6,824	293,491
Private nonfarm employment, 1999		120,107	4,986,591
Private nonfarm employment, percent change 1990-1999		11.7%	8.4%
Nonemployer establishments, 1999		12,370	614,594
Manufacturers shipments, 1997 (\$1000)		5,779,337	172,193,216
Retail sales, 1997 (\$1000)		2,562,056	109,948,462
Retail sales per capita, 1997		\$9,166	\$9,150
Minority-owned firms, percent of total, 1997		3.9%	5.9%
Women-owned firms, percent of total, 1997		21.8%	24.2%
Housing units authorized by building permits, 2000		704	41,076
Federal funds and grants, 2001 (\$1000)		1,324,606	79,310,064
Local government employment - full-time equivalent, 1997		7,519	365,556

Geography QuickFacts		Erie County	Pennsylvania
Land area, 2000 (square miles)		802	44,817
Persons per square mile, 2000		350.2	274.0
Metropolitan Area		Erie, PA MSA	

(a) Includes persons reporting only one race.

(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data

NA: Not available

D: Suppressed to avoid disclosure of confidential information

X: Not applicable

S: Suppressed; does not meet publication standards

Z: Value greater than zero but less than half unit of measure shown

F: Fewer than 100 firms

Data Quality Statement

What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

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<http://quickfacts.census.gov/qfd/states/42/42049.html>

10/8/2002

U S C E N S U S B U R E A U
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Table DP-1. Profile of General Demographic Characteristics: 2000

Geographic area: Erie County, Pennsylvania

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
Total population	280,843	100.0	HISPANIC OR LATINO AND RACE		
SEX AND AGE			Total population	280,843	100.0
Male.....	136,967	48.8	Hispanic or Latino (of any race).....	6,126	2.2
Female.....	143,876	51.2	Mexican.....	1,211	0.4
Under 5 years.....	17,440	6.2	Puerto Rican.....	3,538	1.3
5 to 9 years.....	19,997	7.1	Cuban.....	85	-
10 to 14 years.....	20,251	7.2	Other Hispanic or Latino.....	1,292	0.5
15 to 19 years.....	22,404	8.0	Not Hispanic or Latino.....	274,717	97.8
20 to 24 years.....	20,419	7.3	White alone.....	252,258	89.8
25 to 34 years.....	35,225	12.5	RELATIONSHIP		
35 to 44 years.....	42,507	15.1	Total population	280,843	100.0
45 to 54 years.....	38,188	13.6	In households.....	266,890	95.0
55 to 59 years.....	13,454	4.8	Householder.....	106,507	37.9
60 to 64 years.....	10,702	3.8	Spouse.....	53,792	19.2
65 to 74 years.....	19,968	7.1	Child.....	83,279	29.7
75 to 84 years.....	15,396	5.5	Own child under 18 years.....	64,019	22.8
85 years and over.....	4,892	1.7	Other relatives.....	9,942	3.5
Median age (years).....	36.2	(X)	Under 18 years.....	4,227	1.5
18 years and over.....	210,532	75.0	Nonrelatives.....	13,370	4.8
Male.....	100,729	35.9	Unmarried partner.....	5,902	2.1
Female.....	109,803	39.1	In group quarters.....	13,953	5.0
21 years and over.....	195,750	69.7	Institutionalized population.....	6,365	2.3
62 years and over.....	46,439	16.5	Noninstitutionalized population.....	7,588	2.7
65 years and over.....	40,256	14.3	HOUSEHOLD BY TYPE		
Male.....	16,109	5.7	Total households	106,507	100.0
Female.....	24,147	8.6	Family households (families).....	71,039	66.7
RACE			With own children under 18 years.....	33,659	31.6
One race.....	277,344	98.8	Married-couple family.....	53,792	50.5
White.....	255,282	90.9	With own children under 18 years.....	23,437	22.0
Black or African American.....	17,202	6.1	Female householder, no husband present.....	12,890	12.1
American Indian and Alaska Native.....	464	0.2	With own children under 18 years.....	7,870	7.4
Asian.....	1,929	0.7	Nonfamily households.....	35,468	33.3
Asian Indian.....	519	0.2	Householder living alone.....	29,362	27.6
Chinese.....	327	0.1	Householder 65 years and over.....	11,957	11.2
Filipino.....	217	0.1	Households with individuals under 18 years.....	36,508	34.3
Japanese.....	82	-	Households with individuals 65 years and over.....	27,552	25.9
Korean.....	219	0.1	Average household size.....	2.51	(X)
Vietnamese.....	353	0.1	Average family size.....	3.07	(X)
Other Asian ¹	212	0.1	HOUSING OCCUPANCY		
Native Hawaiian and Other Pacific Islander.....	61	-	Total housing units	114,322	100.0
Native Hawaiian.....	16	-	Occupied housing units.....	106,507	93.2
Guamanian or Chamorro.....	9	-	Vacant housing units.....	7,815	6.8
Samoan.....	13	-	For seasonal, recreational, or		
Other Pacific Islander ²	23	-	occasional use.....	1,126	1.0
Some other race.....	2,406	0.9	Homeowner vacancy rate (percent).....	1.6	(X)
Two or more races.....	3,499	1.2	Rental vacancy rate (percent).....	7.9	(X)
Race alone or in combination with one or more other races: ³			HOUSING TENURE		
White.....	258,388	92.0	Occupied housing units	106,507	100.0
Black or African American.....	18,910	6.7	Owner-occupied housing units.....	73,729	69.2
American Indian and Alaska Native.....	1,331	0.5	Renter-occupied housing units.....	32,778	30.8
Asian.....	2,417	0.9	Average household size of owner-occupied units.....	2.65	(X)
Native Hawaiian and Other Pacific Islander.....	184	0.1	Average household size of renter-occupied units.....	2.17	(X)
Some other race.....	3,330	1.2			

- Represents zero or rounds to zero. (X) Not applicable.

¹ Other Asian alone, or two or more Asian categories.

² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

³ In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000.

Table DP-2. Profile of Selected Social Characteristics: 2000

Geographic area: Erie County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
SCHOOL ENROLLMENT			NATIVITY AND PLACE OF BIRTH		
Population 3 years and over enrolled in school.....			Total population.....		
Nursery school, preschool.....	77,763	100.0	Native.....	280,843	100.0
Kindergarten.....	4,967	6.4	Born in United States.....	273,137	97.3
Elementary school (grades 1-8).....	3,948	5.1	State of residence.....	270,467	96.3
High school (grades 9-12).....	33,079	42.5	Different state.....	227,843	81.1
College or graduate school.....	16,937	21.8	Born outside United States.....	42,624	15.2
	18,832	24.2	Foreign born.....	2,670	1.0
EDUCATIONAL ATTAINMENT			REGION OF BIRTH OF FOREIGN BORN		
Population 25 years and over.....			Total (excluding born at sea).....		
Less than 9th grade.....	180,106	100.0	Europe.....	7,706	100.0
9th to 12th grade, no diploma.....	7,444	4.1	Asia.....	4,272	55.4
High school graduate (includes equivalency).....	20,204	11.2	Africa.....	1,850	24.0
Some college, no degree.....	75,150	41.7	Oceania.....	233	3.0
Associate degree.....	29,948	16.6	Latin America.....	39	0.5
Bachelor's degree.....	9,770	5.4	Northern America.....	872	11.3
Graduate or professional degree.....	23,829	13.2		440	5.7
Percent high school graduate or higher.....	13,761	7.6	LANGUAGE SPOKEN AT HOME		
Percent bachelor's degree or higher.....	84.6	(X)	Population 5 years and over.....		
	20.9	(X)	English only.....	263,678	100.0
MARITAL STATUS			Population 15 years and over.....		
Population 15 years and over.....			Language other than English.....	248,148	94.1
Never married.....	223,109	100.0	Speak English less than "very well".....	15,530	5.9
Now married, except separated.....	63,504	28.5	Spanish.....	5,462	2.1
Separated.....	118,068	52.9	Speak English less than "very well".....	5,481	2.1
Widowed.....	5,154	2.3	Other Indo-European languages.....	1,734	0.7
Female.....	16,518	7.4	Speak English less than "very well".....	8,218	3.1
Divorced.....	13,185	5.9	Speak English less than "very well".....	2,875	1.1
Female.....	19,865	8.9	Asian and Pacific Island languages.....	1,119	0.4
Female.....	11,123	5.0	Speak English less than "very well".....	507	0.2
GRANDPARENTS AS CAREGIVERS			ANCESTRY (single or multiple)		
Grandparent living in household with one or more own grandchildren under 18 years.....			Total population.....		
Grandparent responsible for grandchildren.....	4,259	100.0	Total ancestries reported.....	280,843	100.0
	1,784	41.9	Arab.....	325,428	115.9
VETERAN STATUS			Population 5 years and over.....		
Civilian population 18 years and over ..			Arab.....	786	0.3
Civilian veterans.....	210,357	100.0	Czech ¹	1,934	0.7
	29,306	13.9	Danish.....	1,112	0.4
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION			Population 5 to 20 years.....		
Population 5 to 20 years.....			Dutch.....	4,282	1.5
With a disability.....	67,532	100.0	English.....	25,076	8.9
With a disability.....	5,724	8.5	French (except Basque) ¹	5,938	2.1
Population 21 to 64 years.....	152,616	100.0	French Canadian ¹	1,121	0.4
With a disability.....	24,431	16.0	German.....	81,215	28.9
Percent employed.....	52.5	(X)	Greek.....	966	0.3
No disability.....	128,185	84.0	Hungarian.....	3,186	1.1
Percent employed.....	79.2	(X)	Irish ¹	43,144	15.4
Population 65 years and over.....			Italian.....	34,491	12.3
With a disability.....	37,321	100.0	Lithuanian.....	636	0.2
	13,965	37.4	Norwegian.....	724	0.3
RESIDENCE IN 1995			Polish.....	36,849	13.1
Population 5 years and over.....			Portuguese.....	814	0.3
Same house in 1995.....	263,678	100.0	Russian.....	3,605	1.3
Different house in the U.S. in 1995.....	158,864	60.2	Scotch-Irish.....	6,148	2.2
Same county.....	101,591	38.5	Scottish.....	4,359	1.6
Different county.....	74,737	28.3	Slovak.....	4,638	1.7
Same state.....	26,854	10.2	Subsaharan African.....	969	0.3
Different state.....	12,756	4.8	Swedish.....	7,172	2.6
Elsewhere in 1995.....	14,098	5.3	Swiss.....	692	0.2
	3,223	1.2	Ukrainian.....	1,769	0.6
			United States or American.....	14,375	5.1
			West Indian (excluding Hispanic groups).....	2,586	0.9
			Other ancestries.....	192	0.1
				36,649	13.0

-Represents zero or rounds to zero. (X) Not applicable.

¹The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

Source: U.S. Bureau of the Census, Census 2000.

Table DP-4. Profile of Selected Housing Characteristics: 2000

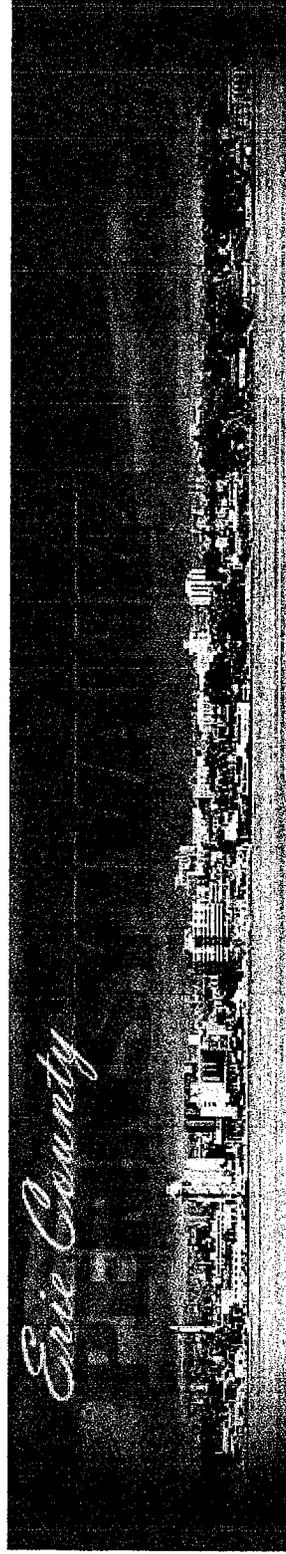
Geographic area: Erie County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
Total housing units	114,322	100.0	OCCUPANTS PER ROOM		
UNITS IN STRUCTURE			Occupied housing units	106,507	100.0
1-unit, detached.....	73,551	64.3	1.00 or less.....	104,854	98.4
1-unit, attached.....	3,217	2.8	1.01 to 1.50.....	1,198	1.1
2 units.....	11,244	9.8	1.51 or more.....	455	0.4
3 or 4 units.....	6,524	5.7			
5 to 9 units.....	4,422	3.9	Specified owner-occupied units	58,320	100.0
10 to 19 units.....	2,382	2.1	VALUE		
20 or more units.....	5,214	4.6	Less than \$50,000.....	8,384	14.4
Mobile home.....	7,724	6.8	\$50,000 to \$99,999.....	28,981	49.7
Boat, RV, van, etc.....	44	-	\$100,000 to \$149,999.....	12,785	21.9
			\$150,000 to \$199,999.....	4,853	8.3
YEAR STRUCTURE BUILT			\$200,000 to \$299,999.....	2,272	3.9
1999 to March 2000.....	1,223	1.1	\$300,000 to \$499,999.....	782	1.3
1995 to 1998.....	4,798	4.2	\$500,000 to \$999,999.....	216	0.4
1990 to 1994.....	5,640	4.9	\$1,000,000 or more.....	47	0.1
1980 to 1989.....	10,324	9.0	Median (dollars).....	85,300	(X)
1970 to 1979.....	17,441	15.3			
1960 to 1969.....	12,170	10.6	MORTGAGE STATUS AND SELECTED		
1940 to 1959.....	28,750	25.1	MONTHLY OWNER COSTS		
1939 or earlier.....	33,976	29.7	With a mortgage.....	37,373	64.1
			Less than \$300.....	175	0.3
ROOMS			\$300 to \$499.....	2,770	4.7
1 room.....	1,114	1.0	\$500 to \$699.....	7,942	13.6
2 rooms.....	2,926	2.6	\$700 to \$999.....	12,940	22.2
3 rooms.....	8,578	7.5	\$1,000 to \$1,499.....	9,462	16.2
4 rooms.....	15,504	13.6	\$1,500 to \$1,999.....	2,689	4.6
5 rooms.....	23,516	20.6	\$2,000 or more.....	1,395	2.4
6 rooms.....	25,649	22.4	Median (dollars).....	872	(X)
7 rooms.....	17,485	15.3	Not mortgaged.....	20,947	35.9
8 rooms.....	10,861	9.5	Median (dollars).....	308	(X)
9 or more rooms.....	8,689	7.6			
Median (rooms).....	5.7	(X)	SELECTED MONTHLY OWNER COSTS		
			AS A PERCENTAGE OF HOUSEHOLD		
Occupied housing units	106,507	100.0	INCOME IN 1999		
YEAR HOUSEHOLDER MOVED INTO UNIT			Less than 15.0 percent.....	22,861	39.2
1999 to March 2000.....	17,259	16.2	15.0 to 19.9 percent.....	11,275	19.3
1995 to 1998.....	26,810	25.2	20.0 to 24.9 percent.....	8,220	14.1
1990 to 1994.....	16,766	15.7	25.0 to 29.9 percent.....	5,157	8.8
1980 to 1989.....	17,732	16.6	30.0 to 34.9 percent.....	2,910	5.0
1970 to 1979.....	12,010	11.3	35.0 percent or more.....	7,595	13.0
1969 or earlier.....	15,930	15.0	Not computed.....	302	0.5
VEHICLES AVAILABLE			Specified renter-occupied units	32,315	100.0
None.....	11,230	10.5	GROSS RENT		
1.....	40,138	37.7	Less than \$200.....	2,446	7.6
2.....	41,482	38.9	\$200 to \$299.....	3,529	10.9
3 or more.....	13,657	12.8	\$300 to \$499.....	13,042	40.4
			\$500 to \$749.....	9,028	27.9
HOUSE HEATING FUEL			\$750 to \$999.....	1,866	5.8
Utility gas.....	89,792	84.3	\$1,000 to \$1,499.....	461	1.4
Bottled, tank, or LP gas.....	3,623	3.4	\$1,500 or more.....	320	1.0
Electricity.....	6,963	6.5	No cash rent.....	1,603	5.0
Fuel oil, kerosene, etc.....	3,549	3.3	Median (dollars).....	445	(X)
Coal or coke.....	40	-			
Wood.....	1,712	1.6	GROSS RENT AS A PERCENTAGE OF		
Solar energy.....	10	-	HOUSEHOLD INCOME IN 1999		
Other fuel.....	745	0.7	Less than 15.0 percent.....	6,432	19.9
No fuel used.....	73	0.1	15.0 to 19.9 percent.....	4,821	14.9
			20.0 to 24.9 percent.....	3,728	11.5
SELECTED CHARACTERISTICS			25.0 to 29.9 percent.....	3,437	10.6
Lacking complete plumbing facilities.....	454	0.4	30.0 to 34.9 percent.....	2,345	7.3
Lacking complete kitchen facilities.....	714	0.7	35.0 percent or more.....	9,169	28.4
No telephone service.....	2,003	1.9	Not computed.....	2,383	7.4

-Represents zero or rounds to zero. (X) Not applicable.

Source: U.S. Bureau of the Census, Census 2000.



Erie County Home	Elected Officials	Directories	Documents and Forms	About Erie County	Guestbook	Site Map
County Executive Related Links Topics of Interest Property Reassessment Project News & Events						



Photo Courtesy of Gary Fischer B.A.C. Consulting

About Erie County, Pennsylvania

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- [Life Style](#)
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- [Brig Niagara](#)

About Erie County, Pennsylvania

Located at the northwest corner of the Pennsylvania, Erie County is about a two-hour drive from Pittsburgh, Cleveland or Buffalo. Erie County government services provide an infrastructure for the counties 275,572 residents. The County manages a \$137,355,087 budget. Primary revenue sources include: federal, state and municipal grants, \$87,874,345; county real estate taxes, \$38,955,000; and charges for services, \$8,867,829. This funds the operation of numerous services including courts, criminal justice, human services, libraries, and public health and safety. The County Courthouse located at 140 West Sixth Street, Erie, Pennsylvania is open Monday through Friday, 8:30 A.M. until 4:30 P.M. The County has a Home Rule Charter form of government. Home Rule Charter establishes an executive branch headed by the County Executive and a legislative branch with a 7 person council. County Council meetings are held the first and third Tuesday of the month, Room 117 of the courthouse, starting at 7:00 P.M. Periodically meetings are held at municipal buildings.

Erie has been a manufacturing center since before the Industrial Revolution. Today Erie County still has 28% of its workforce in manufacturing. County Executive Lynch says "this area has teetered on the brink of becoming one of the major growth areas

in the United States. I believe that the 21st century will see that growth flower and flourish."

While also a major center for the plastics industry, tourism is the second largest industry. Presque Isle, with its seven miles of sandy beaches and rated by National Geographic as one of the best places in the world for viewing sunsets, attracts millions of visitors. At the bayfront you can visit the restored US Brig Niagara, maritime museum, multistoried observation tower and other waterfront developments. Away from the lake you can enjoy scenic pastureland, covered bridges and vineyards.

Erie County luminaries include:

- **Harry T. Burleigh**, composer, arranger and musician who wrote Low, Sweet Chariot
- **Caryn Kadavy**, Olympic figure skater
- **Paul Weitz**, astronaut
- **Bruce Baumgartner**, Olympic wrestler

VisitErie.com Communities

Erie County and the Tri-State area is far more than the bayfront and the lake. There are special communities along the escarpment that merit your attention.

.ity

Albion

Amity

Cambridge Springs

Concord

Conneaut

Corry

Cranesville

Edinboro

Elgin

Elk Creek

Erie

Fairview

Franklin

Girard Borough

Girard Township

Greene

Greenfield

Harborcreek

Lake City

Lawrence Park

LeBoeuf

Welcome to the beautiful Lake Erie Region. It extends beyond the City of Erie and the many municipalities of Erie County to include near neighbors in New York State, Ohio, and the Pennsylvania counties of Crawford, Venango and Warren. The region has much to offer.

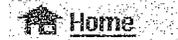
With the natural resources available and a ready workforce, industries of all kinds developed here and continue to do so. New bayfront development is planned; a new gateway is in the future. Incubator programs for small businesses are located throughout the region.

A myriad of advanced educational facilities and technical institutes are here. One of the oldest colleges in the United States -- Allegheny -- is in this region, as well as branches of state universities from each of the three states. The historic Chautauqua Movement began here and continues even stronger today.

Vast religious choices are available and ethnic groups from around the world are located here.

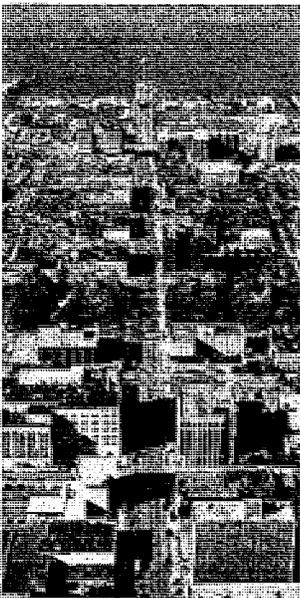
Cultural activities go far beyond expectation in every season of the year and can be found throughout the region. Recreation includes everything from sailing to skiing. Glorious sunsets can be seen over hills, in valleys, and over watery horizons. Each season brings its own special events and beauty. Fall colors in the region are especially brilliant.

The history is exciting. After the Native Americans, three countries claimed parts of the region: France, Great Britain and the United States. Much of the land was settled as a result of payments to Revolutionary War soldiers for their services. While the region was in French hands George Washington slept here. At one time canals traversed the area, shipping via the lake was abundant and then great



Departments...

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About Erie

[Erie Times-News](#) | [Erie.net](#) | [GoFish Erie](#) | [Visit Erie PA](#) | [Additional Info](#)

Facts of Erie City

You will find some interesting information on this page.

- Founded in 1795 after purchase of the Erie Triangle
- Flagship city- used to be called Gem City, some say for the sparkling bay
- Home port of the Brig Niagara (reconstructed flagship of Commodore Oliver Hazard Perry)
 - Helped win the Battle of Lake Erie in the War of 1812
 - Reconstructed Niagara launched in 1989, floating museum and ambassador of Pennsylvania
- Third largest city in Pennsylvania
- 127th safest American City
- Pennsylvania's only lake port city
- More than 25% of jobs are in manufacturing
- Over 10% of the nation's plastic injection molding is done in Erie
- 4 of the nation's Top 50 plastic companies are located in Erie
- Erie's largest employer is General Electric Transportation Systems, manufacturer of locomotives
- Presque Isle Bay is surrounded by a 7-mile peninsula
- An average of 1.5 million fish are caught each year in Lake Erie, its bays and tributaries
- Top 20 family fishing spots in the nation, by *Field & Stream* magazine
- Home to the oldest land lighthouse on the Great Lakes
 - Land Lighthouse at the foot of Lighthouse Street in the City of Erie, built in 1818, replace in 1867
- Presque Isle Lighthouse, built in 1872, is also a park employee residence
- Remarkable diversity of industries, products include- electrical

machinery and parts, steam shovels, furniture, and toys

- Name derived from Eriez Indians that spoke the Iroquois language
- "Millionaire's Row," along W. 6th St. are a collection of 19th century Victorian homes/mansions
- Erie County is home to Pat Monahan- lead singer of the Grammy winning band, Train.
- 'Alice' from the Brady Bunch, Ann B. Davis, is a native of Erie
- Erie means "raccoon", the Erie tribe is sometimes referred to as the Cat nation, the raccoon being a wild cat that appears as the main figure on the Erie totem pole.
- **Erie County**
 - Unemployment Rate - March 2002 8.2%
 - Unemployment Rate - March 2001 6.0%
- **Erie City**
 - Unemployment Rate -March 2002 8.4
 - Unemployment Rate - March 2001 6.6%
- **Land area:** City - 19.3 square miles
 - County - 812.6 square miles
 - Farmland - 167,634 acres
- **Population:** (2000 census)
 - City - 103,717
 - County - 280,843
- **Climate:** Average - 51.9 F
 - Average summer high - 76.4 F
 - Average winter low - 20.0 F high – 35.0 F
- **Shipments & Sales:**
 - Manufacturer's shipments- \$5.7 billion
 - Retail sales- \$2.5 billion
 - Retail sales, per capita- \$9,166
- Prudential ranked Erie 24th out of 150 cities studied in terms of affordability of housing.
- **Housing in County**
 - # Of housing units- 114,322
 - Homeownership rate- 69.2%
 - # Of households- 106,507
 - Estimated median value of owner-occupied housing units (2000)- \$84,744
 - Median monthly housing cost for:
 - Owners with a mortgage- \$889
 - Renter- \$433
 - Median household income- \$35,341
- **Community Facilities**
 - Churches - 295
 - Motel/Hotel Rooms - 3,200
 - Shopping Centers(larger) - 12
 - (smaller) - .54
- **Recreation Facilities**
 - Presque Isle Beaches(guarded)... 18
 - Other Beaches (guarded).....6
 - Swimming Pools.....128
 - Parks(city).....54

- Parks/play fields.....273
- Parks/Playgrounds.....59
- Outdoor basketball courts.....85
- Golf Courses.....27
- Tennis Courts.....107
- State Parks.....1
- Lakes.....4
- Movie Screens.....34
- Museums.....18
- Art Galleries.....12
- Art Venues.....6
- 1st time in many years, the city and the county have **new leaders**
 - Rick Filippi, Mayor of the City of Erie
 - Rick Schenker, County Executive
 - Both are dedicated to ensuring economic development in Erie.
 - Both co-chair new organization, Civic Coordinating Committee, where they coordinate efforts of the areas businesses and government to move the region forward economically.
- **Employment by Sector**
 - Manufacturing – 23% Services – 31%
 - Government – 12% Retail/Wholesale – 22%
 - Other – 12%
 - Erie Team Pennsylvania CareerLink
- **Major Employers:**
 - Aurora Foods Inc.
 - Better Baked Foods Inc.
 - Blair Corp.
 - Bliley Electric Co.
 - Edinboro Univ. of PA
 - The Electric Materials Co.
 - Erie Homes for Children & Adults
 - Erie Insurance Group
 - Erie Plastics
 - Ethan Allen Inc.
 - Gannon University
 - GE Transportation Systems
 - Gertrude A. Barber Center
 - Hamot Medical Center
 - HealthSouth Rehabilitation Hospital of Erie
 - Lord Corp.
 - Mercyhurst College
 - Millcreek Community Hospital
 - Modern Industries Inc.
 - Molded Fiber Glass Co.
 - National Fuel
 - Northwest Tri-County Intermediate Unit
 - Penn State Erie
 - PHB Tool & Die Division

- The Plastek Group
- Port Erie Plastics
- Rent-Way Inc.
- Ridg-U-Rak Inc.
- St. Vincent Health Center
- Smith Meter Inc.
- Snap-Tite Inc.
- Spectrum Control Inc.
- Steris Corp.
- Telatron Marketing Group Inc.
- Times Publishing Co. Inc.
- Verizon Veterans Affairs Medical Center
- Welch Foods Inc.
- West Teleservices *Source: Economic Development Corporation of Erie County*
- Three major highways are located in Erie
 - Interstates 79, 90, and 86
 - Last 5 yrs. \$270 million has been spent on improvements
- The Erie International Airport, Tom Ridge Field - serves 170,000 passengers annually
- The Port of Erie provides access to:
 - 35 interstates
 - 4 state highways
 - 2 U.S. highways
 - CSX and Norfolk Southern railroads are accessible from the port
- Erie Metropolitan Transit Authority, EMTA:
 - Runs 7 days/wk within city limits
 - 2001, served a ridership of more than 2 million
- Erie City Water Authority:
 - Provides water to the City of Erie, Wesleyville, Lawrence Park, Harborcreek, Fairview, Summit and Millcreek
 - Draws about 35,000 gallons of water per day
 - Estimated 250,000 people consume water ECWA on a regular basis
- GPU, a FirstEnergy company, and Northwester Rural Electric Co-operative Assoc. Inc., supply electricity
- National Fuel Gas Distribution Co. is the natural gas provider
- Adelphia Business Solutions and Verizon provide phone services including local, long distance, high-speed data and Internet services, and wireless services (Verizon only)
- **Developments:**
 - Current Projects
 - Lovell Place - affordable apartments, numerous offices, home to Matthew's Trattoria Restaurant
 - Boston Store - affordable apartments, numerous offices, home to Erie Area Chamber of Commerce and locally owned radio stations (disc jockeys can be seen in the windows)
 - Erie Insurance long-range expansion - already has 23 branch offices and operates in 11 states
 - New Federal Courthouse building - \$30.7 million project

- Hamot Millennium 2000 Project - \$24.5 million expansion, with a new Hamot Heat Institute (78,000 sq. ft.), an expanded emergency department and minimal invasive surgical suites that will be 26,000 sq. ft., and a few other units
 - Warner Theatre - \$15 million renovation
 - Erie County Convention Center - \$32 million grant project and expected to open in 2005, to help tourism industry
 - Erie International Airport expansion still in planning stages
 - The Presque Isle Center - \$25 million state money to build a regional learning, research and visitor information facility
 - Recently completed:
 - Bicentennial Tower at Dobbins Landing (187 foot-high), to commemorate Erie's 200th birthday
 - Industrial area along bayfront, designated a Foreign Trade Zone was also designated a Keystone Opportunity Zone in 2001, which provides virtual -tax-free zones, and helps compete in global marketplace
 - Maritime Museum and Blasco Library Complex
- **Attractions:**
 - Waldameer & Waterworld: Over 75 rides, slides, and water attractions
 - Warner Theatre: Major cultural arts center in the region, Commissioned by the Warner Brothers in 1929, Seats more than 2,500 people, Currently under renovation to upgrade and preserve historical character
 - The Erie Playhouse and The Roadhouse Theatre for Contemporary Art: Features a range of performing shows from musicals to dramas
 - The Erie Philharmonic: 3rd oldest symphony orchestra in the U.S., Performs throughout the whole year
 - The Erie Junior Philharmonic: In its 47th year
 - Lake Erie Ballet: Does 10 performances each year, 5 professional dance members and a number of apprentice dancers perform
 - Erie Art Museum: Located in Old Custom House, many changing art exhibits
 - The Erie Children's Museum's : For ages 2 to 12, and has interactive displays in the worlds of science and humanities
 - Erie History Center- comprehensive library and archives on Erie County's history
 - The Raymond M. Blasco M.D. Memorial Library: 3rd Largest in Pennsylvania, Erie Maritime Museum is located inside, 95,000 sq. ft., 19 miles of telecommunications cable, seats over 300 patrons, more than 250,000 books and 50,000 audio/video tapes
 - Victorian Princess: Wheel paddleboat, offers dinner cruises and catered meals
 - Millcreek Mall: No sales tax on apparel, 1.5 million sq. ft., more than 150 stores, employs some 2,700 people, during holiday rush- 4,000
 - Asbury Woods and Greenway- no admission charge: Cottage nature center, 4.5 miles of trails, boardwalks, and gardens
 - ~~Annual-Community-Wide-Events~~
 - Erie Summer Festival of the Arts- at Liberty Park & Pepsi

- Amphitheater- free performances and art exhibits
- Discover Presque Isle- week-long celebration
- Cherry Festival- in North East
- HarborFest- in Harborcreek
- Wine Country Harvest Festival - in North East, sample local grapes. For more information on wineries and tours, check out the [Lake Erie Quality Wine Alliance Website](#).
- Dan Rice Days- in Girard
- First Night Erie- alcohol- and drug-free New Year's Eve event
- Winter Carnival- Dobbins Landing on the Bayfront
- **Sports:**
 - Erie SeaWolves at Jerry Uht Park
 - AA affiliate of the Detroit Tigers plays from Apr. to Sept.
 - Jerry Uht Park- seats 6,000
 - Erie Otters at the Louis J. Tullio Arena
 - Established in 1996, part of the Ontario Hockey League
 - 2002 won Robertson Cup and became OHL Champions
 - Tullio Arena
 - Ice shows, concerts, circuses, and basketball matches
 - 5,500 permanent seats, but can be expanded to 7,000
- **Presque Isle State Park**
 - French for "almost an island"
 - 3,200 acre peninsula
 - 7-miles of beaches, 11-miles of hiking trails, 13-mile (expanded from 10-miles) paved Multi-purpose National Recreation Trail
 - Winter- popular for cross-country skiers, ice fisherman, ice skaters
 - 4 million visitors each year
 - *Field & Stream* magazine- named park as Top 20 destination
 - *Birder's World* magazine- one of the country's top birding spots
 - **423** species of **birds** have been spotted in the park
 - *Conde Nast's Traveler* magazine- Top 100 Swimming Holes
 - National Natural Landmark due to its unique ecological composition
 - Plant life develops on bare sand, progresses through distinct stages until becoming a forest
- Erie Zoological Park and Botanical Garden of Northwestern Pennsylvania
 - 15-acres, attracts about 400,000 visitors per yr., more than 500 animals
- **Education:**
 - [Penn State Erie, The Behrend College](#) - nearly 4,000 students
 - 29 majors, 19 minors on undergraduate level, 5 associate degree programs, 2 graduate programs
 - 725-acres, engineering complex, indoor athletic and recreation center, observatory, library and academic building
 - housing for 1,500 students
 - Knowledge Park- 200-acre research and development

- park
 - Edinboro University of Pennsylvania
 - 585-acre
 - 8 residence halls and a planetarium
 - 7,500 students, more than 400 full/part-time faculty
 - Gannon University - more than 3,300 full/part-time students
 - Founded 1925
 - 49 bachelor's and 7 associate's degrees, 12 pre-professional program degrees, 19 graduate degree options
 - Mercyhurst College - founded in 1926, 75-acres, about 3,000 students
 - 43 majors and 64 concentrations at undergraduate level, also graduated degrees and associated degrees
 - \$3.7 million Mary D'Angelo Performing Arts Center is the only facility between Erie & Pittsburgh, Buffalo and Cleveland that is capable of handling the technical requirements of elaborate productions
 - Lake Erie College of Osteopathic Medicine (LECOM) - medical college, 20-acres
 - 200 full/part-time faculty members train 638 students
 - Center for Advanced Manufacturing & Technology (CAMtech)
 - New 38,000 sq. ft. facility in Knowledge Park
 - Only school in PA funded by the Dept. of Labor & Industry
 - Erie County Technical School
 - Erie County has numerous public school districts, including the City of Erie, that serves 12,800 students
 - Millcreek Township serves 7,300 students
 - The Catholic Diocese of Erie operates 22 elementary/secondary schools in Erie County
- The Regional Cancer Center
 - Provides 27,000 radiation therapy treatments each year
 - 1 of the 1st freestanding community cancer centers in the country
 - Member of the Cooperative Group Outreach Program of the National Cancer Institute
- Hamot Medical Center
 - 476-bed tertiary care facility
 - Staff of more than 2,000
 - Top 100 Cardiovascular Hospitals & Top 100 Orthopedic Hospitals (selected by Solucient Institute)
 - *U.S. News & World Report* named Hamot as 1 of the top 50 hospitals in geriatrics, neurology, orthopedics, and urology
- Saint Vincent Health System
 - Established in 1875 by the Sisters of St. Joseph, and was Erie's 1st hospital
 - 450-bed facility
 - Maternity center that delivers more than 2,000 babies each year.
 - More than 400 physicians, support staff of 2,000
 - 34 members of the medical staff were recognized in the *Best Doctors in America 1999* publication
 - Only local hospital that offers myocardial navigation/mapping-pinpoints damaged areas in the heart
- **Travel time to Nearby Cities**

- o Buffalo, NY – 96 miles
- o Cleveland, OH – 99 miles
- o Pittsburgh, PA – 127 miles
- o Toronto, Ont., Canada – 210 miles

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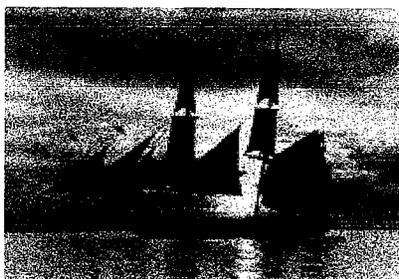
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Great performances...Spectacular venues

U.S. Brig Niagara

150 East Front St.
Suite 100
Erie, PA 16507
[Send Email](#)
[Get Directions](#)



Erie, Pennsylvania takes great pride as the home of the U.S. Brig NIAGARA. This reconstruction of Commodore Oliver Hazard Perry's flagship in the battle of Lake Erie was completed in the summer of 1990, and since then Niagara has embarked on an ambitious program of sailing and historic interpretation. As an ambassador of Erie and the State of Pennsylvania, Niagara has visited numerous ports on the Great Lakes and the Atlantic Seaboard giving thousands of visitors an

opportunity to share in this unique piece of history. When in port, NIAGARA is open for guided tours and has an active daysailing program.



[Visit their official site](#)



2007 connect the local news, information and more

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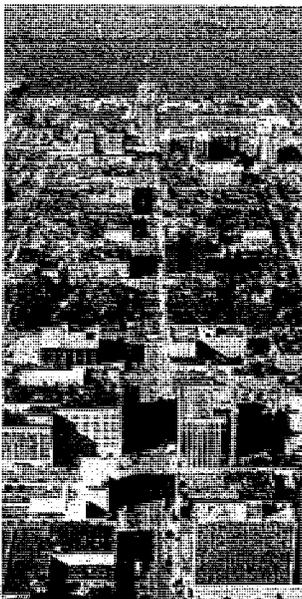


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[Learn To Swim](#) | [YWCA Programs](#) | [Golf Programs](#) | [CelebrateErie 2002](#)
[Concerts & Festivals](#) | [Other Activites](#) | [Park Locations and Facilities](#)

Recreation



Westside Parks		
PARK	LOCATION	FACILITIES
Baldwin Park	West 25 th & Berst Ave.	Playground /2 Basketball / 4 Handball / Roller Skating
Barbara Nitkewicz Park	West 3 rd & Cascade St.	Playground
Bayview Park	Northside of West 2 nd St. between Cherry & Walnut St.	Playground/Baseball/ Basketball/ Tennis/ Pool
Brabender Park	West 21 st St. & Baur Ave.	Baseball (3 fields) Soccer
Chestnut St. Launch Ramp	Bayfront at Chestnut St.	2 Boat Launch Ramps
Cloverdale Park	West 27 th & Harvard St.	Undeveloped
Columbus Park	West 16 th & Poplar St.	Playground/ Tennis/Basketball/ Pool
Frontier Park	West 6 th & Seminole Dr.	Playground/ Tennis (6 courts)/ Soccer/ Arboretum
Garden Park	West 36 th & Norman Way	Undeveloped
Glenwood Park	Glenwood Park Ave, & West 38 th St.	Playground/ Horseshoes/ Golf/ Zoo/ Shelters (16)/ Restroom
Gridley Park	Park Av. And Liberty St.	2 Small Covered Shelters with Picnic Tables
Griswold Park	Peach St. at West 14 th St.	Wishing Well Planter/ Passive
C. Francis Haggerty Park	West 32 nd & Schaper Ave.	Playground/ Basketball (2)/ Soccer/ Softball/ Shelter
Lakeside Park	Front/ Peach St. to Sassafra St.	Undeveloped
Martin Luther King, Jr. Park	West 4 th St. near Chestnut St.	Playgrounds (2)
Myrtle Street Playground	Myrtle St. at West 19 th St.	Playground/ Basketball
Pebble Lake Playground	Washington Ave, & Cold Springs Dr.	Passive

Perry Square Park	State St. at West 6 th St.	Passive/ Gazebo
Ravine Park	Bayfront & foot of Kahkwa Blvd	Undeveloped
Reservoir Park	West Grandview Blvd & Wood St.	Undeveloped
Victory Park	Lincoln Ave. at West 13 th St.	Playground/ Baseball
Washington Park	West 24 th & Rasperry St.	Gazebo/ Small covered shelters (2)/ Benches
Woodlawn Park	Woodlawn Dr. & Kahkwa Blvd	Undeveloped
Woodlawn Park	West 32 nd & Havard St.	Undeveloped
Eastside Parks		
Park	Location	Facilities
Burton Park	East 38 th & Burton Ave.	Playground/ Tennis/ Basketball
Chautauqua Park	Lakeside Dr. & Chautauqua Blvd.	Shelter/ Park benches
Cranch Park	Lakeside Dr. & Cranch Ave.	Stockade fence/ Park benches/ Landscaped
Euclid Park	Lakeside & Euclid Ave.	Undeveloped
Franklin Park	East 7 th & Marne St.	Softball
Hillside Park & Sunset Blvd.	East 41 st between Old French Road & Sunset Blvd.	Playground/ Baseball Fields (2)
Joseph Walczak, Sr. Park	East 45 th & Alan Dr.	Playground/ Baseball/ Soccer/ Basketball/ Volleyball/ Shelter
Kosciusko Park	East 12 th & Wayne St.	Playground/ Soccer/ Basketball
Lake Park	Lakeside Park & Lake Ave.	Undeveloped
Land Lighthouse Park	Foot of Lighthouse St.	Playground/ Historic Lighthouse
McCarty Playground	East 2 nd & Pennsylvania Ave.	Basketball/ Baseball
McClelland Park	East 26 th & McClelland St.	Undeveloped
McKinley Park	East 21 st & East Ave.	Basketball (2)/ Tennis
Nate Levy/ Jaycee Park	200 block of East 3 rd St. (Northside)	Playground/ Tennis
Perry Square East	State St. & North Park Row	Passive
Pulaski Park East	East 10 th & Hess Ave.	Playground/ Softball (2)
Rodger Young Park	Buffalo Road & Downing Ave.	Playground/ Softball (2)/ Basketball (2)/ Pool/ Soccer
Roessler Park	East 15 th & Reed St.	Playground
Roma Park	Zimmerman Road. at East 35 th St.	Undeveloped/ Trails
Wallace St. Playground	Front St. & Wallace St.	Playground/ Basketball/Soccer/ Softball
Wayne Park	East 6 th & East Ave.	Small covered Picnic Shelters (2)/ Benches
19th & Wayne St.	East 19 th & Wayne St.	Basketball
Woodlawn Ave. Park	Woodlawn Ave., East of Cameron	Playground

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Adventures in Northwest PA

Peninsula in the fall

Outdoors

 **Community Events**



The outdoor experience in the Erie area is neither limited to the splendor of Presque Isle State Park nor constrained by the seasons. The area's unique mix of lakeside, riverine and mountain environments, of city and countryside attractions, virtually guarantees that at least someone somewhere in the region is having fun in the great outdoors. Whether for scuba diving or snorkeling along Pennsylvania's 40-mile Lake

Erie shore, hiking through the region's many nature preserves and green spaces, or bicycling along the area's quiet country roads, Erie is a great place to start an adventure.

Lake Erie and its tributary streams such as Elk Creek, Walnut Creek, and

Bayfront District

Beaches

Presque Isle State Park
[\[more beaches\]](#)

Birding

Boating and Marinas

Boating Information
 Marinas
 Port Erie
 Presque Isle Boat Tours
 Presque Isle State Park

Campgrounds

Erie KOA Kampground
 Family Affair Campground
 Hills Family Campground
[\[more campgrounds\]](#)

Erie Zoo

Events

Arts Festival
 Discover Presque Isle
 Erie Days
 Gelatin Slide
 GoFish Erie
 Light the Night
 Rib Fest
 Rock on Dobbins
 Winter Carnival

Fairs and Festivals

Fishing

Golf Courses

Golf NWPA
 2001 Golf Guide

Raccoon Creek attract anglers from Pennsylvania, Ohio, Ontario and beyond for classic game fish species such as yellow perch, walleye, steelhead trout, bass, northern pike, and muskellunge. And the fishing doesn't stop when the water freezes: The action just moves from the rivers and streams to the ice fishing huts that dot Presque Isle Bay in the deep months.

Erie's proximity to the mountainous region of western New York also makes it a viable point of departure for ski trips to world-class ski resorts such as Peek 'N Peak, where winter sport enthusiasts will find great facilities for downhill and cross-country skiing, snowboarding, snowshoeing and the always essential hot toddy by a roaring fire. A more rugged cross-country skiing experience can be had at any one of the 20 state game lands in the county, none of which is more than a 40-minute drive from Erie.

[more golf courses]

History/Museums

- Bicentennial Tower
- General Strong Vincent
- Gudgeonville Bridge
- Land Lighthouse
- Perry Monument
- Presque Isle Lighthouse
- Sherman Bridge
- US Brig Niagara
- Waterford Bridge

Hunting

Kiting/Outing

Nature Centers

- Asbury Woods Nature Center

Parks/Recreation

- Local Park Activities
- [more parks]

Picnic Grounds

Regional Outdoors

- VisitNWPA.com

Skiing

- Peek 'N Peak
- [more skiing]

Snowmobiling

Sports

Local

- Erie Seawolves AA Baseball
- Erie Rugby Club

Regional

- Buffalo Bills
- Cleveland Browns
- Cleveland Indians
- Pittsburgh Pirates
- Pittsburgh Steelers

Waldameer Park & Waterworld

Wine Country

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Harborcreek Township

5601 Buffalo Road, Harborcreek PA 16421

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Parks and Recreation Department

At The Office

DONNA L. MINDEK

Board of Supervisors
Budget

Secretary/Treasurer of Board of Supervisors

Superintendent of Code Enforcement/ Inspection, Administration, & Parks

Administration
Staff, Boards,
Voter's Guide,
Meetings, Agenda,
Minutes, Directions,
Township Newsletter

(email Donna Mindek)

Senior News

AARP
Services

2002 Parks Board:

◆ C. Frank Battaglia, ◆ James Bucklin, ◆ Greg Catrabone,
◆ Richard Holmes, ◆ Richard Kelley, and ◆ Claudette

*With Supervisor Donna Mindek acting as Parks Superinter

Projects & Services

Township Projects

Municipal Service

Taxes, Recycle,
Waste Disposal

Codes & Regulations

Code Enforcement

Snow Removal
Ordinances
Mailbox Regulations,
Dog Licenses
Building Permits

For Information on Pennsylvania Parks, visit the Pennsylvania Department of
Resource website by following this link: <http://www.dcnr.state>

Park Fees:

Security deposit \$50.00

Available for Reservation by calling Judy at: <1-814-899-3

Departments

Shades Beach

Whitford Park

Parks Department

Large Pavilion \$225.00

Reserved Pavilion \$ 90.00

Roads Department Small Pavilion \$150.00 Unreserved Fee \$ 25.00

Water Department

Engineering Department \$500.00
Current Projects

Zoning Department

Zoning Ordinance
Land Ordinance
Requested Dev.

Shelter Reservations can be made Memorial Day thru Labor Day
Regulations on reserving a Harborcreek park and shelter for your group

Parks and Recreation Schedule: Whitford Park summer concerts, Festivals,
Arts and Crafts, and Scheduled Supervised Activities

Miscellaneous

What's New

Park hours:
9:00 a.m. to 9:00 p.m.
7 days a week April 1 - October 1

Res
Parks
as I

Calendar of Events

Harborcreek Parks facilitate jobs for 2 full time and 11 part time summer
employees.

Community

Directory and Links

A Little Information about Harborcreek Township Parks

Your Questions,
Our Answers

HOWARD WHITFORD PARK

Your Comments

Unreserved fee: \$25.00

Search Site

Whitford Park is located at 5400 Iroquois Avenue at the intersection of
Boyer Road. It offers 3 covered picnic pavilions, a wading pool, a playground
area complete with tennis and basketball courts, and an operating concession
facility that is supervised 7 days a week all summer long. With more than 50
outdoor tables and grilling facilities, Whitford Park is a very popular local
summer recreation spot, even featuring evening concerts throughout the
season.

Harborcreek Facts

At the beginning of this summer, the focus at Whitford Park was the need for
better Tennis and Basketball courts. In no time, our talented Roads Crew finished this
Tennis and Basketball Courts for Whitford Park visitors. The Parks Department also had
Hoops installed, following strict regulations, to ensure high quality play for the public. So
these crews did on this endeavor.

Shades Beach Park:

On the shores of Lake Erie at the route 5 and Bartlett Road intersection, Shades Beach area along Eight Mile Creek where there are trails, woodlands, play areas, picnic grounds, two complete organized picnic facilities; each with complete kitchen operations, restrooms, horseshoe courts and volleyball courts.

After so much growth and development, **Shades beach** is looking better than ever as grass, filled in uneven areas around the pavilions, and installed additional grills near the season. Available for Reservation by calling Judy at: <1-814-899-3171>.

◆ Harborcreek Community Park

Harborcreek's premier outdoor sports complex has approximately 130 acres, which is bounded by Route 20 and Route 20A, with parking and service buildings at the municipal complex on Route 20.

Featured attractions: 12 baseball/softball diamonds, 3 regulation size soccer fields, 1 complete with enclosed press/announcer's booth and lighted, electronic score board. . . . furnished concession buildings and 3 restroom facilities



(above) One of the 12 baseball diamonds at community park.

◆ Highmeyer Road Park:

Located on Highmeyer Road, Highmeyer Road Park offers acres of hiking trails and an enjoyable walk and a serene basket lunch. Put on your best walking shoes and take a walk through the beautiful scenery that the Township has to offer.

◆ Slade Road Park:

Slade Road Park, located on Slade Road, is home to three baseball diamonds, maintenance crew, and used by groups such as the Harborcreek Little League. Pack up the kids and

◆ **Roadside Park:**

Harborcreek Township offers a roadside rest, located on Route 20, across from our school Building. Many train "buffs" use this locale to photograph their favorite locomotives. For seating, or even better, for a picnic lunch! Sorry, no facilities.

◆ **Tri-Community Pool:**

Tri-Community Public Outdoor Pools and Water Park

phone: <1-814-899-7665>

Location: 2121 Nagle Road, Erie, PA 16510

2002 Season: Opens on June 4th and closes on August 25

More information including hours and prices.

*The Tri-Community Pool is Maintained by: East Erie Suburban Recreation &

Send mail to The Webmistress with questions or comments about this site. Or call 814-899-3171 to speak with one of our staff.

Last modified: October 24, 2002 02:56 PM Disclaimer



Primary & Secondary School List Page

#	School District	Homepage	City	County	Zip	CCD
1	Corry Area Sd	-	Corry	Erie	16407-2054	CCD
2	Erie City Sd	-	Erie	Erie	16501-2193	CCD
3	Erie Co Avts	-	Erie	Erie	16509-4699	CCD
4	Fairview Sd	-	Fairview	Erie	16415-2499	CCD
5	Fort Leboeuf Sd	-	Waterford	Erie	16441-0367	CCD
6	General Mclane Sd	-	Edinboro	Erie	16412-1025	CCD
7	Girard Sd	-	Girard	Erie	16417-1199	CCD
8	Harbor Creek Sd	-	Harbor Creek	Erie	16421-1606	CCD
9	Iroquois Sd	-	Erie	Erie	16511-2101	CCD
10	Millcreek Township Sd	-	Erie	Erie	16506-2096	CCD
11	North East Sd	-	North East	Erie	16428-1350	CCD
12	Northwest Tri-County lu 5	-	Edinboro	Erie	16412-2399	CCD
13	Northwestern Sd	-	Albion	Erie	16401-1311	CCD
14	Union City Area Sd	-	Union City	Erie	16438-1497	CCD
15	Wattsburg Area Sd	-	Wattsburg	Erie	16442-0219	CCD

Other Links (Top)

- [Capitolimpact - Home ... Gateway ... State ... P/S Schools](#)

Page Notes (Top)

- **School District** - light blue districts have links to their home page.
- **City** - click for information on the city.
- **County** - click for information on the county.
- **Zip** - click for information on the zip code area.
- **CCD** - links to the Common Core of Data maintained by the US Department of Education. It includes demographic information on both the district and the schools in the district. It also includes the address and phone number for each school.

For further information, contact the Webmaster ... webmaster@capitolimpact.com



Post Secondary Schools List Page

#	School	Homepage	City	County	Zip
1	Edinboro University of Pennsylvania	Homepage	Edinboro	Erie	16444
2	Gannon University	Homepage	Erie	Erie	16510
3	Mercyhurst College	Homepage	Erie	Erie	16546
4	Northwest Pennsylvania Technical Institute	Homepage	Erie	Erie	16507
5	Pennsylvania State University - Behrend College	Homepage	Erie	Erie	16563
6	Triangle Tech	-	Erie	Erie	16502

Other Links ([Top](#))

- [Capitolimpact - Home ... Gateway ... State ... P/S Schools](#)

Page Notes ([Top](#))

- **Post Secondary School** - light blue districts have links to their home page.
- **City** - click for information on the city.
- **County** - click for information on the county.
- **Zip** - click for information on the zip code area.
- **CCD** - links to the Common Core of Data maintained by the US Department of Education. It includes demographic information on both the district and the schools in the district. It also includes the address and phone number for each school.

For further information, contact the Webmaster ... webmaster@capitolimpact.com

APPENDIX A

PUBLIC, PRIVATE AND NONPUBLIC ENROLLMENTS BY COUNTY
2001-02

	TOTAL			ELEMENTARY			SECONDARY		
	Total	Public	Private & Nonpublic	Total	Public	Private & Nonpublic	Total	Public	Private & Nonpublic
TOTAL	2,142,718	1,821,627	321,091	1,195,901	959,797	236,104	946,817	861,830	84,987
Adams	16,985	14,871	2,114	9,166	7,786	1,380	7,819	7,085	734
Allegheny	206,049	173,241	32,808	115,365	89,154	26,211	90,684	84,087	6,597
Armstrong	12,248	11,596	652	6,567	5,959	608	5,681	5,637	44
Beaver	30,940	28,768	2,172	16,614	14,867	1,747	14,326	13,901	425
Bedford	8,459	8,192	267	4,466	4,249	217	3,993	3,943	50
Berks	73,183	66,380	6,803	41,280	36,502	4,778	31,903	29,878	2,025
Blair	21,838	19,503	2,335	11,654	9,905	1,749	10,184	9,598	586
Bradford	11,981	11,333	648	6,470	5,907	563	5,511	5,426	85
Bucks	114,955	95,270	19,685	64,813	49,718	15,095	50,142	45,552	4,590
Butler	29,853	27,844	2,009	16,484	14,768	1,716	13,369	13,076	293
Cambria	23,702	20,217	3,485	12,829	10,215	2,614	10,873	10,002	871
Cameron	1,100	1,100	0	561	561	0	539	539	0
Carbon	9,540	8,800	740	5,142	4,425	717	4,398	4,375	23
Centre	15,792	14,495	1,297	8,559	7,308	1,251	7,233	7,187	46
Chester	81,418	66,994	14,424	46,934	36,607	10,327	34,484	30,387	4,097
Clarion	7,996	7,561	435	4,402	3,982	420	3,594	3,579	15
Clearfield	16,337	15,357	980	8,719	8,055	664	7,618	7,302	316
Clinton	5,503	5,125	378	2,951	2,633	318	2,552	2,492	60
Columbia	12,015	11,367	648	6,216	5,714	502	5,799	5,653	146
Crawford	12,854	11,598	1,256	7,043	5,978	1,065	5,811	5,620	191
Cumberland	33,504	28,889	4,615	18,390	14,938	3,452	15,114	13,951	1,163
Dauphin	44,934	38,356	6,578	25,147	20,518	4,629	19,787	17,838	1,949
Delaware	97,480	73,027	24,453	56,012	38,819	17,193	41,468	34,208	7,260
Elk	5,877	4,450	1,427	3,172	2,113	1,059	2,705	2,337	368
Erie	51,481	42,822	8,659	29,176	22,293	6,883	22,285	20,029	2,256
Fayette	22,607	20,570	2,037	12,448	10,844	1,604	10,159	9,726	433
Forest	755	746	9	362	357	5	393	389	4
Franklin	20,898	18,469	2,429	11,193	9,748	1,445	9,705	8,721	984
Fulton	2,549	2,453	96	1,414	1,328	86	1,135	1,125	10
Greene	6,528	6,400	128	3,482	3,385	97	3,046	3,015	31
Huntingdon	6,825	6,434	391	3,469	3,347	122	3,356	3,087	269
Indiana	12,784	12,202	582	6,669	6,141	528	6,115	6,061	54
Jefferson	7,297	6,671	626	3,734	3,176	558	3,563	3,495	68
Juniata	3,714	3,326	388	2,090	1,713	377	1,624	1,613	11
Lackawanna	33,936	27,739	6,197	18,711	14,451	4,260	15,225	13,288	1,937
Lancaster	85,836	69,758	16,078	48,650	37,120	11,530	37,186	32,638	4,548
Lawrence	16,517	15,713	804	8,908	8,170	738	7,609	7,543	66
Lebanon	19,987	18,201	1,786	11,177	9,917	1,260	8,810	8,284	526
Lehigh	53,807	46,336	7,471	30,606	24,508	6,098	23,201	21,828	1,373
Luzerne	49,668	40,675	8,993	26,897	20,472	6,425	22,771	20,203	2,568
Lycornino	20,172	18,885	1,287	10,534	9,569	965	9,638	9,316	322
McKean	7,959	7,625	334	4,288	3,977	311	3,671	3,648	23
Mercer	21,060	19,293	1,767	11,195	9,805	1,390	9,865	9,488	377
Mifflin	7,466	6,212	1,254	4,213	3,212	1,001	3,253	3,000	253
Monroe	31,929	30,384	1,545	16,905	15,768	1,137	15,024	14,616	408
Montgomery	138,197	102,661	35,536	78,961	54,742	24,219	59,236	47,919	11,317
Montour	3,226	2,940	286	1,748	1,471	277	1,478	1,469	9
Northampton	49,971	43,552	6,419	27,099	22,749	4,350	22,872	20,803	2,069
Northumberland	15,814	13,843	1,971	8,273	6,909	1,364	7,541	6,934	607
Perry	8,323	7,802	521	4,272	3,989	283	4,051	3,813	238
Philadelphia	278,173	213,282	64,891	165,275	118,470	46,805	112,898	94,812	18,086
Pike	5,097	5,052	45	2,774	2,729	45	2,323	2,323	0
Potter	3,383	3,279	104	1,738	1,667	71	1,645	1,612	33
Schuylkill	22,907	20,115	2,792	12,284	10,344	1,940	10,623	9,771	852
Snyder	6,295	5,580	715	3,446	2,890	556	2,849	2,690	159
Somerset	12,881	12,169	712	6,750	6,229	521	6,131	5,940	191
Sullivan	908	886	22	440	440	0	468	446	22
Susquehanna	8,380	8,356	24	4,298	4,274	24	4,082	4,082	0
Tioga	7,143	6,780	363	3,683	3,472	211	3,460	3,308	152
Union	4,940	4,455	485	2,710	2,280	430	2,230	2,175	55
Venango	11,148	10,376	772	5,892	5,321	571	5,256	5,055	201
Warren	6,859	6,464	395	3,505	3,191	314	3,354	3,273	81
Washington	32,806	30,989	1,817	18,004	16,376	1,628	14,802	14,613	189
Wayne	10,073	9,644	429	5,515	5,173	342	4,558	4,471	87
Westmoreland	61,456	56,538	4,918	33,214	29,161	4,053	28,242	27,377	865
Wvoming	4,833	4,808	25	2,498	2,477	21	2,335	2,331	4
York	71,607	67,308	4,299	38,445	35,461	2,984	33,162	31,847	1,315

ERIECHAMBER.com Erie Area Chamber of Commerce • Erie, Pennsylvania

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CITY OF ERIE PUBLIC SCHOOLS

School District of the City of Erie
148 West 21st Street
Erie, PA 16502
874-6000
joes@eriesd.ju5.org

14 Elementary Schools
3 Middle Schools
4 High Schools

ERIE COUNTY PUBLIC SCHOOLS

Northwest Tri-County Intermediate Unit #5
252 Waterford Street
Edinboro, PA 16412
734-5610
1-800-677-5610

39 Elementary Schools
14 Middle Schools
18 High Schools

ERIE COUNTY SCHOOL DISTRICTS

Corry Area School District

800 E. South Street
Corry, PA 16407
664-4677

Fairview School District

7460 McCray Road
Fairview, PA 16415
474-2600

Fort LeBoeuf School District

34 East 9th Street
Waterford, PA 16441
796-2638

General McLane High School

11771 Edinboro Road
Edinboro, PA 16412
734-1033

Girard School District

1100 Rice Avenue
Girard, PA 16417
774-5666

Iroquois School District

4231 Morse Avenue
Lawrence Park, PA 16511

Harborcreek School District

6375 Buffalo Road
Harborcreek, PA 16421
897-2100

Millcreek Township School District

3740 West 26th Street
Erie, PA 16506
835-5300

NorthEast School District

50 E. Division Street
North East, PA 16428
725-8671

Wattsburg Area School District

10792 Wattsburg Road
Erie, PA 16509
824-3400

Northwestern School District

100 Harthan Way
Albion, PA 16401
756-4116

UnionCity Area School District

107 Concord Street
Union City, PA 16438

899-7641

438-3804

Collegiate Academy
2825 State Street
Erie, PA 16508
814-874-6300

PAROCHIAL/ PRIVATE SCHOOLS

Catholic Diocese of Erie
Department of Education
429 East Grandview Boulevard
PO Box 10397
Erie, PA 16504
824-1111
22 Elementary Schools
3 High Schools

Bethel Christian School
1783 W. 38th Street
Erie, PA 16508
868-2365

Christian Life Campus
5019 Buffalo Road
Erie, PA 16510
899-8794

First Assembly Christian Academy
8150 Oliver Road
Erie, PA 16509
866-6979

Harborcreek Christian School
4719 Buffalo Road
Erie, PA 16510
898-3187

Mercyhurst Preparatory School
538 East Grandview Blvd.
Erie, PA 16504
824-2210

Montessori Children's House
2910 Sterrettania Road
Erie, PA 16506
838-2155

Villa Maria Academy
2403 West 8th Street
Erie, PA 16505
838-2061

City Center Kindergarten, YWCA of Erie
704 State Street
Erie, PA 16501
456-4676

Community Country Day School
5800 Zuck Road
Erie, PA 16506
833-7933

CathedralPrep High School
225 W. Ninth Street
Erie, PA 16501
453-7737

Erie Day School
1372 W. Sixth Street
Erie, PA 16505
452-4273

Girard Alliance Christian Academy
229 Rice Avenue
Girard, PA 16417
774-9537

LutherMemorial Learning Center
220 W. 11th Street
Erie, PA 16501
454-0106

Miller School (Elementary)
Edinboro University
Edinboro, PA 16412
732-2267

North East Christian Academy
5335 Station Road
North East, PA 16428
725-8247

Word of God Academy
2910 Sterrettania Road
Erie, PA 16506
833-0111

St. George's School
1612 Bryant Street
Erie, PA 16509
814-868-4821

AREA TECHNICAL / SPECIALIZED SCHOOLS

Northwest Pennsylvania Technical Institute
150 East Front St., Suite 200
Erie, PA 16507
452-1122

Erie County Technical School
8500 Oliver Road
Erie, PA 16509
864-0641

Erie Institute of Technology
2221 Peninsula Drive
Erie, PA 16506
838-2711

McAuley - Corry Center
221 N. Center Street
Corry, PA 16407
664-7510

McAuley - North East Center
16 West Division Street
North East, PA 16428
725-6100

Educational Correspondence Training School, LLC
3520 West 26th Street
Erie, PA 16506

Great Lakes Institute of Technology
5100 Peach Street
Erie, PA 16509
864-6666

International Institute of Erie
517 East 26th Street
Erie, PA 16504
452-3935

McAuley Division of Mercyhurst
Erie Center
501 East 38th Street
Erie, PA 16546
824-2270

St. Benedict Education Ctr.
330 E. 10th Street
Erie, PA 16503
452-4072

814-833-1911
814-833-9341 Fax
Central High
3325 Cherry Street
Erie, PA 16508
874-6225

Triangle Tech
2000 Liberty Street
Erie, PA 16502
453-6016

Tri State Business Institute
5757 West 26th Street
Erie, PA 16506
838-3596

OTHER CONTINUING EDUCATION PROGRAMS

Erie Area Chamber of Commerce
109 Boston Store Place
Erie, PA 16501-2312
454-7191

BUSINESS SCHOOLS

Erie Business Center
(2 yr. degree program)
246 West 9th Street
Erie, PA 16501
456-7504

Career Assessment Center
435 West 10th Street
Erie, PA 16502
453-7681

COLLEGES AND UNIVERSITIES

Edinboro University of PA (coed)
Edinboro, PA 16444
732-2000

PennState Erie (coed)
The Behrend College, Station Road
Erie, PA 16563
898-6000

Gannon University
University Square - (coed)
109 West 6th Street
Erie, PA 16541
871-7000

Mercyhurst College (coed)
501 East 38th Street
Erie, PA 16546
824-2000

Lake Erie College of Osteopathic Medicine
1858 West Grandview Blvd
Erie, PA 16509
866-6641

PRE-SCHOOLS AND DAYCARE CENTERS

Around The Clock Childcare Lutheran Preschool
(814) 838-0322 (814) 868-1234

McKean Preschool
(814) 476-7630

Asbury United Methodist Pre School Lutheran Child
Care
(814) 796-2514

Mercyhurst Childcar
(814) 459-6222

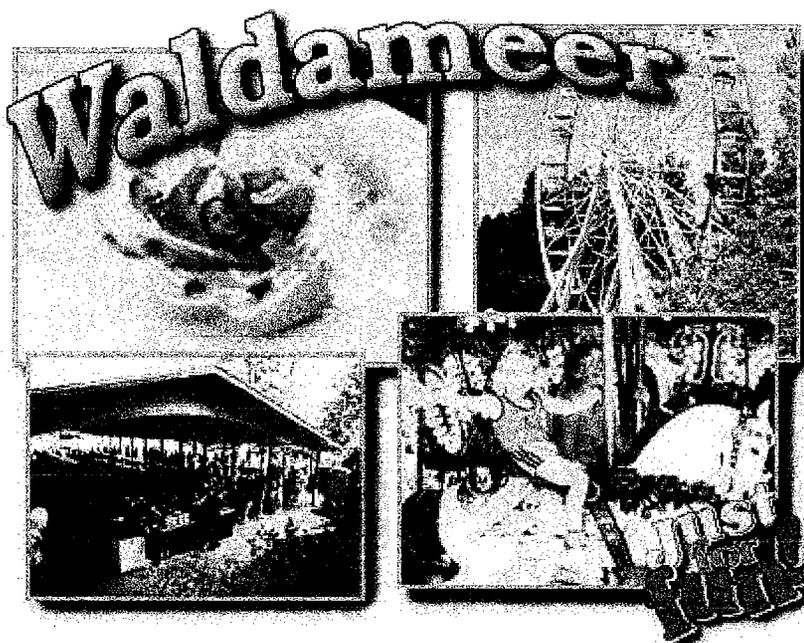
Barb's Care-A-Lot Day Care Center

Montessori Children's House of Erie
(814) 868-0615



Erie, PA

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- [Birthday Parties](#)
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- [Directions / Accommodations](#)
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Welcome to Waldameer Park & Water World!!

This family-fun complex combines a beautiful amusement park with one of the greatest water parks in the entire country. Offering over 75 rides, slides, and attractions, Waldameer Park & Water World is specifically designed to provide entertainment for your entire family - no matter what age or thrill level. Ideal location for families and small groups to bring your picnic baskets and take advantage of our many picnic areas. Your best chance to find open picnic areas is weekdays, Tuesday through Friday.

Waldameer Park, Inc.
P.O. Box 8308
Erie, PA 16505
814-838-3591
Fax:
814-835-7435
info@waldameer.com

FREE Admission to Amusement Park!
All Parking is FREE!
FREE use of tubes in Water World!

Do You Like to Sing & Dance?
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Enthusiastic Individuals - Join our Summer Team!
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Harborcreek Chamber of Commerce: www.harborcreek.org

Harborcreek Area Chamber of Commerce

Erie County, Pennsylvania

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Area Attractions

RECREATION

Golf Courses

Gospel Hill

4415 Steimer Rd.
Harborcreek 16510
A private golf club open to the public, USGA rated
Full Service Snack Bar
814-899-5700

Downing

City of Erie Course:
USGA rated,
Pro Shop
814-899-5827

Ski Areas

Peek n' Peak is a full service ski resort complete with 21 downhill slopes, high speed triple chairlifts and great lodges.. Peak-n-Peek is in nearby Clymer NY 716-355-4141

Fishing Links

Fish and Boat Commission
[Erie Fishing](#)
[Fly fishing Information](#)

Parks

[Harborcreek Township
Park Information](#)

Harborcreek Community Park

The Harborcreek Community Park is centrally located in the township and hosts the community's annual **HarborFest** celebration.

In addition, the park is home to little league, youth and adult soccer programs, and softball leagues.

Shades Beach

Shades Beach is a twenty seven acre multipurpose park. A swimming area, boat launch and picnic grove.

Whitford Park, Slade Road Park, and Rolling Ridge Park

These three parks all feature baseball fields, picnic areas, tennis and playgrounds.

Large and small shelters available through
[Township Parks and Recreation](#)

Fitness Centers

YMCA

2101 Nagle Rd, Harborcreek, PA
(814) 899-9622

The YMCA operates racquetball courts, basketball courts, indoor and outdoor pools, plus Nautilus and free weights.

[Tri-Community Outdoor Pool](#)

2002 Season

June 4th through August 25th.

PROFESSIONALSPORTS

Hockey

Erie Otters Hockey Club
Ontario Hockey League
Home Rink: Erie Civic Center
Phone: 814-455-7779

Minor League Baseball

Erie SeaWolves: A Farm Team of the Detroit Tigers
Home Field: Jerry Uht Park
Phone: 814-456-1300 or
800-456-1304

Pennsylvania Links

[Game Commission](#)

[Dept of Conservation and Natural Resources](#)

[Pennsylvania Tourism](#)

[Pennsylvania Resources](#)

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Contact us: Harborcreek Area Chamber of Commerce - PO Box 92 - Harborcreek, PA - 16421
website: www.harborcreek.org E-mail address- hacc@erie.net

<http://www.harborcreek.org/Harborcreek%20Area%20Attractions.htm>

1/8/2003



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- Where to Stay
- Getting Here
- Where to Eat
- Events
- Home

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Great performances...Spectacular venues



Presque Isle State Park



Presque Isle named a top 20 fishing spot by Field & Stream! [\[Read More...\]](#)

Four million visitors are drawn every year to Presque Isle State Park's beaches, natural beauty and bountiful recreational opportunities. Most of these visitors come to the park for swimming and sunbathing at its seven miles of guarded, sandy beaches, which have earned the park a place in the nation's "Top 100 Swimming Holes" listed by Condé Nast Traveler magazine. But almost a million visitors per year come to Presque Isle to do other things at all times of the

year, and you'll be surprised at how much solitary, open space can be found in the park's extensive wilderness areas and on its 21 miles of recreational and hiking trails.

Since about three-quarters of the people who come to Presque Isle do so to swim and sunbathe, however, the best first stop is naturally the beach. All of the park's beaches are ideally suited to families with small children, but family facilities are perhaps best at Beaches 1, 6, 7 and 11, where the water is fairly shallow and visitors will find plenty of parking, picnic tables, grills and sanitary/changing facilities. Those wanting a more rugged experience may wish to visit Beach 9 or Budny Beach on the park's north shore, where the beaches are wider and the surf is deeper, and where visitors have plenty of room to play volleyball, fly kites, launch windsurfers, scuba dive, have a picnic, take a long walk on the beach and, of course, swim. Presque Isle's beaches are open from Memorial Day through Labor Day, and see their heaviest use from late June through August.

If you like water sports and fishing you've come to the right place. Presque Isle Bay and the park's many ponds, bays and piers attract anglers for bass, walleye, northern pike and crappie. The more adventurous can set sail for Lake Erie, where they'll find some of the best game fishing on the lower Great Lakes. Four launching areas are available in the park for both non-powered and registered powered craft. If you don't have a boat but still wish to take to the water, a variety of powered and non-powered craft



are available from a rental concession on the park's southeast shore. Powered craft are not permitted in the park's numerous ponds and internal lagoons, but you'll find that those delicate ecosystems are best experienced from the ease and quiet of a canoe anyway.

Anglers and tourists alike are drawn to Misery Bay on the park's south shore, where the Perry Monument serves as an important scenic and historic backdrop. Misery Bay is named after the hardships endured by the men of Perry's naval squadron, who wintered here 1813-1814 after the crucial Battle of Lake Erie in September 1813. Crew who died during that severe winter were interred through holes in the ice of adjacent Graveyard Pond, which visible to the north from the Misery Bay Bridge.

Misery bay is a great place to drop off any hikers in your party. Look for the head of the Sidewalk Trail and arrange to meet them in 40-50 minutes at Lighthouse Beach. This trail treats hikers to an easy 1.25-mile walk through an environmentally sensitive wetland on a concrete-surfaced trail that skirts Ridge Pond, a beach or sandpit pond created by a former shoreline and which once lay very close to the lake. Visitors to this area will experience one of the best-preserved and most extensive wetlands in Pennsylvania. Rendezvous at the Presque Isle Lighthouse, built in 1872, where you can also get a good close look at the U.S. Army Corps of Engineers breakwater project, designed to protect Presque Isle's sensitive environment from erosion.

The more energetic visitor to Presque Isle should consider trekking the paved Multipurpose National Recreational Trail, a 10-mile long paved surface that is popular with bicyclists, in-line skaters, joggers and walkers of all speeds and styles. This trail, which conforms to Americans with Disabilities Act accessibility standards, encompasses the entire park and affords splendid views of Presque Isle Bay, Lake Erie and the park's dazzlingly diverse ecological zones.

Many different species of plants and wildlife inhabit these ecological zones, which range from shoreline to sub-climax forest systems. Presque Isle's location along the Atlantic Flyway and its ecological diversity support over 320 recorded species of migrating and indigenous birds, many of which are listed as species of special concern, making the park a bird watcher's paradise. Informative displays and programs detailing these and other natural wonders can be seen at the Stull Interpretive Center, a facility operated by the Pennsylvania Department of Conservation and Natural Resources (call 814-833-0351 for more information). Also located in this facility is The Nature Shop, which offers books, artwork, field guides and other nature-related items for sale and whose proceeds benefit Presque Isle State Park.



The fun activities at Presque Isle don't stop at summer's end. The park is very popular with winter visitors, who frequent the park for ice fishing, ice boating and ice skating. Part of the Multipurpose Trail is plowed throughout the winter for hikers, and another part is left unplowed for cross-country skiers. The winter months also provide an opportunity to see the lakeshore's impressive ice dunes, formed by lake ice, wave surge and freezing spray.

If you're just passing through or otherwise making a short visit to Erie, Presque Isle is also nicely viewed from your car window. For locals and other frequent visitors, car jaunts to Presque Isle are a way of life, starting in childhood with fishing trips and family picnics on the beach and continuing through life to trips with the grandchildren. Presque Isle enthusiasts have been doing it this way since the first paved road was laid through the park back in 1924.

[Visit their official site](#)



Presque Isle State Park
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Boating and Marinas



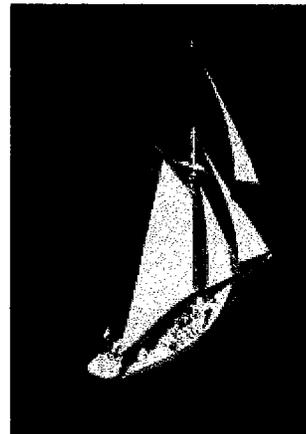
Whether you own a boat or prefer to rent, there are hundreds of miles of inland waterways and gorgeous Lake Erie to enjoy! Take advantage of two fine boat facilities offering almost 100 small boats for rent. Three yacht clubs - The Erie Yacht Club, Commodore Perry Yacht Club, and Presque Isle Yacht Club are open for membership. Several ramps, boat liveries and lifts are located throughout the county, as well as marinas listed below:

Sail Erie's historic Friendship Sloop *Momentum*

Enjoy a sail on Erie, Pennsylvania's historic Friendship Sloop *Momentum*. Built in Friendship, Maine in 1964, *Momentum* (launched as *Dirigo*) represented the state of Maine at the 1964 World's Fair in New York City.

She is made of Atlantic white cedar on oak frames and carries sails made by Erie's preeminent sail maker David Bierig.

Momentum is inspected by the United States Coast Guard and certified to carry twelve passengers and two crew. She is under the command of Captain Tiffany Krihwan and operated by the Bayfront Center for Maritime Studies a non profit maritime based educational facility.



Reservations may be made to sail aboard *Momentum* by phoning 814-461-5005 or visit www.goerie.com/bcms.

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6401 Gorski Rd , Fairview , PA
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Greenley Rd , Mc Kean , PA
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10085 Peach St , Waterford , PA
Culbertson Hills Golf Resort (814) 734-3114
Route 6n , Edinboro , PA
Downing Golf Course (814) 899-5827
1351 Troupe Rd , Harborcreek , PA
Elk Valley Golf & Recreation (814) 474-2356
7085 Van Camp Rd , Girard , PA
Erie Golf Club (814) 866-0641
6050 Old Zuck Rd , Erie , PA
Fox Run Golf Course (814) 796-6400
, Waterford , PA
Gospel Hill Golf Club (814) 899-5700
4415 Steimer Rd , Erie , PA
Green Meadows Golf Course (814) 725-5009
2451 Brickyard Rd , North East , PA
Joseph Martin Golf Club (814) 864-1821
652 Shunpike Rd , Erie , PA
Lake Pleasant Golf Course (814) 825-5642
9098 Lake Pleasant Rd , Erie , PA
Lake Shore Country Club (814) 833-0894
5950 Lake Shore Dr , Erie , PA
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6015 W Lake Rd , Erie , PA
Lake View Country Club (814) 725-9644
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3600 E Lake Rd , Erie , PA
- Lawrence Park Golf Club** (814) 899-5704
3700 E Lake Rd , Erie , PA
- Mound Grove Golf & Recreation** (814) 796-2767
10760 Donation Rd , Waterford , PA
- North Hills Municipal Golf** (814) 664-4477
1450 N Center St , Corry , PA
- Orchard Ponds Golf Club** (814) 864-3621
8007 Pagan Rd , Erie , PA
- Over Lake Golf Course** (814) 774-3361
Route 20 , Girard , PA
- Pleasure Golf Course** (814) 734-4093
Lay Rd , Edinboro , PA
- Scenic Heights Golf Course** (814) 739-9700
7830 Knoyle Rd , Wattsburg , PA
- Union City Country Club** (814) 438-2810
9400 Club Rd , Union City , PA
- Valley View Par 3** (814) 825-4906
9550 Donation Rd , Waterford , PA

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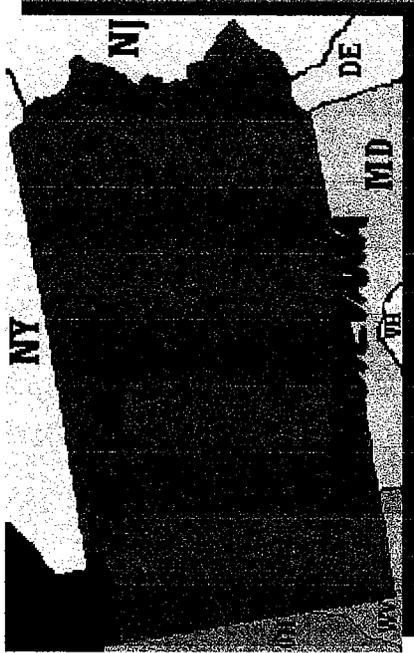
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Erie County (population 276,000) was created on March 12, 1800, from part of Allegheny County and named for Lake Erie, which in turn had been named for the Indian tribe of the same name. It was attached to Crawford County until 1803. Erie, the county seat, was so named because it was Pennsylvania's port on Lake Erie. It was laid out in 1795, incorporated as a borough on March 29, 1805, and as a city on April 14, 1851.

Erie, the county seat, is the state's third largest city. Downtown Erie, there are new developments taking place every day. There is a new bicentennial observation tower that affords great views of Presque Isle Bay and the city. Uptown Erie, many new stores, superstores, outlets, restaurants and hotels along with the giant

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When preparing for a trip to Erie, check out the [weather!](#)

Places to See



Erie Seawolves - Baseball

The Erie Seawolves baseball team makes their home at Jerry Park. The Seawolves are a class AA affiliate of the Detroit Tigers and a member of the Eastern League Expansion franchise. On June 21, 1999, the Seawolves began their first season as an expansion franchise by playing the Anaheim Angels in a first ever exhibition game between an AA team and a Major League team.

Presque Isle State Park

A 3,200 acre year-round wonderland located on a peninsula with views of both Presque Isle Bay and Lake Erie. Presque Isle offers seven miles of sandy beaches, hiking and biking trails, lagoons and fishing. The park is a nationally recognized bird sanctuary and home to more than 300 species.

Presque Isle Bay is a wide and deep harbor for the city of Erie. Presque Isle Bay attracts many pleasure boats and worldwide freighters, making Erie an important Great Lakes shipping port.

The park attracts more than four million visitors every year.

Erie Civic Center

The Civic Center is home to the [Erie Otters](#), a franchise of the Ontario Hockey League. The center also hosts a variety of events ranging from major trade shows to nationally acclaimed recording artists; cultural dance troupes to western rodeos. A nationally televised bowling tournament is also held annually at the Erie Civic Center.

Historic Warner Theater

For lovers of the arts, there is the magnificent 2,500 seat Warner Theater, which is on the National Register of Historical Places.

Erie Otters - Hockey

Erie is the home of the Erie Otters Hockey Club, an exciting member of the Ontario Hockey League.

League. The OHL is a farm league to the National Hockey League. NHL greats Wayne Gretzky, Eric Lindros, Ed Jovanovski, Steve Yzerman, Doug Gilmour, Paul Coffey, Ron Francis and Scott Stevens all started their careers playing in the OHL. Seven Erie Otters have their rights owned by NHL franchises. The Erie Otters' season runs from October through March and the team plays at the Erie Civic Center located in downtown Erie.

The Erie Maritime Museum

The Erie Maritime Museum opened its doors on May 21, 1998. The museum is the first new museum in Pennsylvania in twenty years. As the home port of the U.S. Brig Niagara, the Erie Maritime Museum tells the story of the Niagara as the reconstruction flagship of Pennsylvania and the warship that won the Battle of Lake Erie in the War of 1812.

ExpERIEence Children's Museum

Inspired by the proverb, "I hear and I forget. I see and I remember. I do and I understand," ExpERIEence Children's Museum, located in the historic Boston Store building in downtown Erie, is an educational and recreational center where children ages 2-12 can actively participate in learning about their world. EMC features "hands-on" exhibits where "please touch" is the rule rather than the exception. Visitors are encouraged to explore natural science, social science and physical science exhibits through the use of their five senses.

The Erie Art Museum

Located in the historic Old Customs House in downtown Erie, the Erie Art Museum presents exhibitions, conducts classes and workshops for adults and children and provides studio space for visual and performing artists.

The Erie Playhouse

From musicals to dramas, the Erie Playhouse boasts the best in the community theatre. The Erie Playhouse has been offering the Tri-State community quality theatrical productions for 80 years. The nationally recognized Playhouse in downtown Erie offers a full array of new and exciting shows throughout the year.

Erie Philharmonic

Founded in 1913, Erie's 80-piece Philharmonic orchestra presents a diverse symphonic and popular series each session. The Philharmonic is often joined by internationally recognized guest artists.

Erie Chamber Orchestra

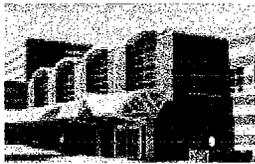
In Residence at Gannon University, the Erie Chamber Orchestra has excellent standing in the regional community. Founded in 1978, the "Chamber Orchestra" spreads music throughout the city in the form of free-to-the-public performances.

Erie Zoo

As home to over 300 animals, it's no wonder that the Erie Zoo is one of the 'wildest' places in the city! Pleasant pathways through the site's 15 acres highlight not only the animals, but also the hundreds of plants and flowers that have been carefully incorporated into the landscape. All ages will enjoy the Children's Zoo, where you can experience first hand the friendliness of some of the Zoo's most gentle inhabitants. Open year round, the Zoo also features special seasonal events like October's scary-but-not-so-scary ZooBoo.

Restaurants

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Schools

Cathedral Preparatory High School
cathedral-prep.com

Dr. Gertrude A. Barber Center
drbarbercenter.org

Fairview School District
iu5.org/fsd

General McLane
gm.iu5.org

Haborcreek School District
hcsd.iu5.org

Iroquois School District
isd.iu5.org

Mercyhurst Preparatory School
msslakers.com

Millcreek Township
mtsd.org

School District of Erie
esd.iu5.org

Villa Maria Academy
villamaria.com

Wattsburg Area School District
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WFXP Channel 66 (FOX)
fox66.tv

WICU Channel 12 (NBC)
wicu12.com

WJET Channel 24 (ABC)
wjettv.com

WQLN Channel 54 (PBS)
wqln.org

WSEE Channel 35 (CBS)
35wsee.com

Print

Erie Times-News
goerie.com

Radio

WCTL Life 106.3
wctl.org

WERG Energy FM 90
wergfm.com

WFGO Froggy 94.7
froggy-94.com

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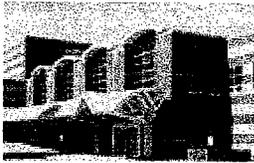
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ERIE, PENNSYLVANIA

County Government Elected Officials

County Council Office

District	Name	Address / Telephone/Fax	Term Expiration
First	Joy Greco Republican	931 Michigan Blvd Erie, PA 16505 Telephone: (814) 833-0859 Fax: (814) 833-0859	January, 2004
Second	Joseph F. Giles Democrat	257 East Seventh Street Erie, PA 16503 Telephone: (814) 456-0337	January, 2002
Third	Fiore Leone Democrat	1364 West Thirty-Second Street Erie, PA 16508 Home Telephone: (814) 864-6306 Email: FioreL9790@aol.com	January, 2004
Fourth	Mark A. DiVecchio Democrat	2428 Bird Drive Erie, PA 16510 Home Telephone: (814) 899-6547 Work Telephone: (814)454-7771	January, 2002
Fifth	James B. Terrill Republican Chair	6821 East Lake Road Erie, PA 16511 Home Telephone: (814) 898-0935	January, 2004
Sixth	David E. Mitchell Republican Vice Chair	124 Chestnut Street Corry, PA 16407 Home Telephone: (814) 664-8555	January, 2002
Seventh	Carol J. Loll Republican	6350 Platz Road Fairview, PA 16415 Work Telephone: (814) 833-5338 Fax: (814) 838-2024 Home Telephone: (814) 474-3161	January, 2004

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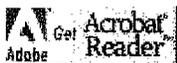
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BUSINESS INFORMATION

Erie is situated midway between two major market areas, Chicago and New York, and is roughly 100 miles from Pittsburgh, Buffalo, NY, and Cleveland, Ohio. At the cross roads of two interstate highways, 1-90 and 1-79, with excellent rail service, a Lake Erie port, and an international airport, the region is a center for manufacturing, distribution, retail trade, and tourism.

Erie is a major industrial center with more than 25 percent of jobs in manufacturing. It features the nation's highest concentration of toolmakers. Over ten percent of the nation's plastics injection molding is done in Erie. Four of the nation's top 50 plastics companies are located here. Products in well over 135 different classifications are made here and sold throughout the world. Principal manufactured goods include plastics products, locomotives, boilers, engines, meters, turbines, castings, forgings, pipe equipment, motors, diesel engines and paper. Erie's largest employer is General Electric's GE Transportation Systems, a manufacturer of locomotives. Other major manufacturers in the Erie area include Plastek Industries, International Paper, Steris Corporation, PHB Corporation, Lord Corporation, and Spectrum Control.

Erie is also a major retail center, drawing shoppers from the tri-state area and Canada. Major service providers include the headquarters of Erie Insurance Company, large regional hospitals, several telemarketing companies, and the Gertrude Barber Center.

Erie has a large tourism industry with visitors drawn by the beaches and unique nature of Presque Isle State Park, the reconstructed U.S. Brig Niagara, the Maritime Museum and other historical attractions, boating and fishing on Presque Isle Bay and Lake Erie, wineries,

lighthouses, covered bridges, cultural and entertainment events, professional sports, and other attractions.

Erie is also a college town, featuring four colleges and universities as well as a medical school.



- **Industrial Parks**
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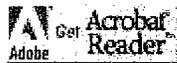
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Erie Area Chamber of Commerce

Growth and Development

GROWTH AND DEVELOPMENT

[Industrial](#) | [Downtown](#) | [Waterfront](#) | [Commercial](#) | [Infrastructure](#)
[Retail](#) | [Institutional](#) | [Residential](#)

Industrial - Bush Industries, with Phase I of a one-million-square-foot facility, a distribution center, completed, and an adjacent manufacturing plant under construction. New industrial parks are expanding, and many small industrial businesses are growing. For example, Erie Brewing has substantially expanded at the new Michael J. Veshecco Industrial Park, 12th and Greengarden. Even parts of the developing Bayfront remain industrial. Metro Marine has taken over the former Litton shipbuilding facility and has expanded from ship repair to the building of double-hulled ships.

Downtown - Erie residents can resume the tradition of meeting "under the clock" at Erie's landmark Boston Store, where renovations are complete. The building, which sat idle for a number of years, now has ground floor commercial/retail space and large apartments on the top five floors. The Erie Area Chamber of Commerce opened its offices in Boston Store Place on July 1, 1999. See the architectural award-winning Jerry Uht Ballpark, seating 6,000 people for Erie SeaWolves home games. Many games were a sellout in the initial 1995-1998 seasons, and 1999 brought AA-class baseball to Erie. Nearby is an attractive new parking ramp to accommodate renewed downtown growth and the new ballpark. It is connected to the Renaissance Centre, formerly the Baldwin Building, and houses the Erie Parking Authority offices and a restaurant. Also, see a photo of the remodeled, full-service Avalon Hotel with its additional ballroom. The 5,000-square-foot Niagara Ballroom and the adjacent enclosed Niagara Courtyard were opened in 1999. See the beautifully-restored Union Station. The renovated Palace Business Centre, the former

Palace Hardware office building, is now a thriving combination of businesses and apartments. The same developer has been remodeling the Renaissance Centre, and occupancy is up from 30 to 60 percent and growing. See the Renaissance Centre website. Another developer, who owns the Modern Tool Square on lower State St., remodeled several years ago, is now renovating the huge old Lovell Manufacturing facility as Lovell Place, and other parts of the State St.-Parade St. neighborhood just south of 12th Street. Among the tenants in the new Lovell Place are Matthew's Trattoria Italian Restaurant and the Erie Book Store. Included in this restoration is the 32,000-square-foot building on 14th and State, now home to the popular Jr.'s Last Laugh Comedy Club.

Other downtown restoration and development work and new construction includes Erie's landmark Warner Theatre, a part of the Civic Center complex, which will be undergoing a multi-million dollar renovation. See the Erie Civic Center website. See Gannon University's Webcam at the university's new Waldron Campus Center. Gannon's new archway over seventh St. is now in place. See the Federal Building on North Park Row with Erie's former main library in the background. The century-old library is a national historic landmark, and will be renovated by the federal government for expansion of federal operations, which, along with the former Isaac Baker store, will take up the entire square block. The library was replaced by the new Raymond M. Blasco, MD, Memorial Library on the Bayfront. Both the Woolworth Building and the Purcell Hardware/BusyBee buildings on State Street are being renovated and restored. First National Bank of Pa. completed a new building next to the former FNB Building in Jan. 1998. It is now occupied by Blue Cross/Blue Shield. National City Bank, formerly Integra Bank, next door to the Warner Theatre, has been remodeled and expanded. PNC Bank has been remodeling the former Marine Bank building as well. See the Marquette Savings Bank on Peach Street, which underwent renovation and a major expansion, replacing a number of old storefronts. In the distance is Gannon University's new A.J. Palumbo Academic Center, the renovated former Carlisle Store. The former National Fuel Building has been purchased and is being renovated by Northwest Savings Bank, and National Fuel has moved to 1100 State St. The Woolworth Building on State St. is being renovated for retail and law offices. The Erie County Employees Credit Union is now in the old Exchange Building at State St. and North Park Row.

Waterfront - The Waterworks complex was recently expanded with a new administrative building. New on the Bayfront in the last few years is Bayview Commons with the Blasco Memorial Library and the new Erie Maritime Museum (opened in May 1998), and the Hirt Auditorium, along with a new berth for the reconstructed and seaworthy U.S. Brig Niagara. Also, see the new Bicentennial Tower on renovated Dobbins Landing at the foot of State Street. Catch the panoramic view (courtesy Helen Rindosh) from the 187-foot observation tower, which opened in Oct. 1996. It is now the Bayfront focal point, overlooking the city and beautiful Presque Isle Bay. Dinner cruises on the Victorian Princess sternwheeler leave Dobbins Landing. Planned also for the Bayfront are a new, 50,000-sq. ft. intermodal transportation center, with construction begun in early 2000, plus a new hotel, convention center, and retail complex. The panoramic view shows the area for new development in the open area between the Maritime Museum and State Street. Also, the

Waterfront Restaurant has announced a \$3 million expansion, and Shakespier's, on the Bayfront at Liberty, plans to expand as well. The Liberty Street Pier is now home to a park and ride facility. Liberty Park and an amphitheater are able to accommodate 5,000 people for outdoor shows.

Commercial - In addition to the many restorations, new office buildings are being built in Erie as well. See the handsome 100 State Street steel and glass structure overlooking the bay (the photo is looking south across Wolvarine Park from lower State Street boardwalk), the Bayview Office Park on the Bayfront Parkway, and some of the Erie Insurance Group's complex of office buildings. The School District of the City of Erie Employees' Credit Union has built its fourth office on the Bayfront Parkway and Greengarden Rd.

Infrastructure - The Bayfront Parkway extension off of I-79 is now being extended around the east side of Erie. The latest section goes back up to E. 6th St. near Wayne, and the parkway will connect with I-90 to complete the loop in several years. Peach Street (Route 19) has been widened to accommodate the substantial increase in traffic flow with the boom in retail business. On the west side, a new east-west route connecting Pittsburgh Avenue and Peninsula Drive has been built using a new stretch of road connecting West 16th Street with West 15th Street near the expanded Yorktown Centre shopping plaza. A project to realign West 38th St. near the Erie Zoo is also in the works. Also, water lines are being extended to accommodate current and anticipated industrial, commercial, and residential growth. Erie International Airport is planning a \$24 million extension of the airport runway and a \$15 million renovation of the terminal building, including a \$1.3 million baggage area upgrade which has been completed. A light rail system, using existing railroad tracks between the airport and downtown, is in longer-range plans.

Retail - Erie has two huge new plazas off of upper Peach Street near I-90, and a third one, Erie Marketplace Plaza, anchored by a 125,333-square-foot Target store, opened in the fall of 2000. A major expansion of the giant Millcreek Mall, the Millcreek Pavilion, is in progress, expanding the mall to I-79. A new Ames Department Store has opened as one anchor, and Regal Cinema is planning a 12-screen movie theater there. A new plaza including Old Navy, Border Books, SteinMart and Michael's Crafts has opened on the south end, along with three new restaurants, the Outback Steakhouse, Don Pablo's Mexican Kitchen, and Max & Ermas. Outlet stores at the mall include the Blair Factory Outlet and Burlington Coat Factory (in the former Dahlkemper Building). The former Lazarus anchor has been completely renovated as an Elder-Beerman store. At the plazas on upper Peach Street, Circuit City and PetsMart have joined Home Depot, Wal-Mart, Lowes, Media Play, and the 17-screen Tinseltown. Wal-Mart has added its second store off of W. 26th Street, just west of the airport. In the West Erie Plaza, deep discount retailer Gabriels has taken over the former Lazarus store. Major new supermarkets have been built, and stand-alone stores have been constructed by Barnes & Noble, and many others. Drug store giants Rite Aid, CVS, and Eckerd have been on a building spree in Erie.

The number of motels is steadily expanding, including the Residence Inn by Marriott, a Courtyard by Marriott, Microtel, Best Western, and a Hampton Inn. Other hotels, such as the downtown Avalon Hotel, the Bel-Aire, the Holiday Inn, the Ramada Inn, and Motel 6 (the

former Howard Johnson) have experienced major modernization. Some of the newer restaurants are Applebees, TGIFriday, Bob Evans, Cracker Barrel, Damon's, the Outback Steakhouse, Don Pablo's and Max & Erma's. Most recently opened at Keystone Plaza are Fazoli's Italian Restaurant and Panera Bakery/Cafe, and a new Quaker Steak & Lube as well as Valentino's Grand Italian Buffet have opened on upper Peach Street. Kellie's Sugar 'n Spice has moved into the restaurant area of the historic Eagle Hotel in nearby Waterford.

Institutional - Modern schools and healthcare facilities have become a hallmark of the Erie area. The latest schools, Erie's new East High and Millcreek's Belle Valley Elementary and Walnut Creek Middle Schools, are world-class and have won various awards. Saint Vincent Health Center recently opened a new building housing both critical care areas and outpatient services, and Hamot Medical Center has a new, free-standing \$9.3-million Surgery Center on fast track for completion at 200 State Street on a former parking lot site. The Regional Cancer Center is one of the first free-standing community cancer care centers in the country. The Millcreek Community Hospital and the Shriners Hospital for Children have completed major building projects. MetroHealth has completed its new "medical mall" development at Zuck and Zimmerly Roads with independent and assisted-living residences, Village Surgi-Center, and a blend of retail, health-related, and commercial businesses. A new Millcreek senior center is planned there as well.

The nationally known Dr. Gertrude A. Barber Center on Erie's east side plans to create a National Center for education, research, and state-of-the-art services for individuals with disabilities and their families. Groundbreaking is set for a 45,000-square-foot facility just north of the main campus, with opening planned for summer 2001. The Lake Erie College of Osteopathic Medicine (LECOM), founded in 1992 and on its way to becoming one of the nation's largest osteopathic schools, has announced a \$15-million expansion-a four-floor, 95,000-square-foot addition behind the existing medical school building on West Grandview.

Residential - Whole new neighborhoods of beautiful homes have been built, as well as luxurious condos on the Bayfront bluff, and even on a pier on Presque Isle Bay. A number of new subdivisions have been built or are under construction. Attractive apartments are available in new construction and in restored landmark buildings. Even the city is getting its share of new residential construction. See our Real Estate webpage, which includes a listing of agencies and links to the MLS directory of homes, courtesy of the Greater Erie Board of Realtors.

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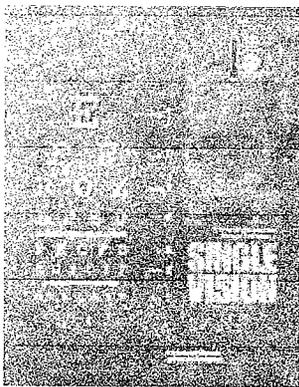
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Erie Area Chamber of Commerce

Magazine



December 2002

Welcome to the FREE preview of the December issue of the COMMUNICATOR. The Erie Area Chamber of Commerce's monthly publication filled with relevant information for today's business owner and manager. the COMMUNICATOR is free with your chamber membership. If you're not a member of the Chamber, [please click here for more information.](#)

Three Organizations Merge to Create a Single Vision

By Anne-Marie Welsh

As we reported last month, members of the Erie Area Chamber of Commerce, the Erie Conference on Community Development and Erie Insight have merged into a wholly new organization: the Erie Regional Chamber and Growth Partnership.

It is a very visible step in an important process which has been evolving in the northwest Pennsylvania business community for months and years.

No single event precipitated the actual merger. The stars seemed to align as government leadership made a new commitment to collaboration, as studies indicated that change in the region's economic base was inevitable, and as the Erie Community Foundation stepped forward with seed money to ensure the financial stability of a new organization fully devoted to economic development.

This month, the *Communicator* presents a look at how the Erie Regional Chamber and Growth Partnership is gleaning the strengths

from each of the three groups that were merged into one. This effort is no mere reshuffling of the cards. The Erie Regional Chamber and Growth Partnership (ERCGP) is more than the sum of its parts. Its enormous potential will likely have an effect on the economic climate in northwest Pennsylvania for generations to come.

"We needed to do what was best for the community." This phrase was repeated often in a series of interviews with those involved in facilitating the rise of the ERCGP. Egos and agendas were left behind.

"We reflected on this periodically and marveled at the many things which could have gotten in the way of the merger but didn't," says Jim Dible, vice president and general manager at the Times Publishing Company and vice chairman of the transition board established to oversee the merger. Dible, the last chairman of the board of the Erie Area Chamber of Commerce, says he and BJ Lechner, the last chairman of the board of the Erie Conference on Community Development, were fortunate that executive committees and directors consistently made decisions in the best interest of moving the community forward. The same held true with leadership at Erie Insight.

What new aspects will the ERCGP bring to northwest Pennsylvania? According to the transition document written for the three founding organizations, the merger creates an opportunity to synthesize the business community's voice and to maximize impact in regard to economic development, regional business climate, and regional quality of life. The ERCGP will also promote an organized, coordinated and aggressive approach to business recruitment and retention.

"We've never had an organization responsible for the solicitation of new companies," says Lechner, division manager of the Dana Corporation and president of the ERCGP transition board. Carl Carlotti, vice president of National Fuel Gas Distribution Corporation and treasurer of the transition board, agrees.

"This kind of effort is a long process," he observes. "You have to have the infrastructure ready to support the retention and recruitment of new companies, and that means everything from the airport, roads, and energy to quality of life issues. Then you have to have a strong network of relationships in order to entice new businesses."

Carlotti points to the region's recent success in making the short list of communities considered as possible headquarters for NFG. He believes that whether or not the company chooses to relocate in Erie, the experience gained working on the issue in an organized and unified manner has served notice that Erie is worthy of being considered as a serious player.

The ERCGP transition document calls for the organization to develop targeted research on prospects and to build relationships with site selection firms and consultants.

John Masterson, a financial advisor with Merrill Lynch and the fourth and final person making up the merger transition board, sees another positive aspect in the creation of the ERCGP.

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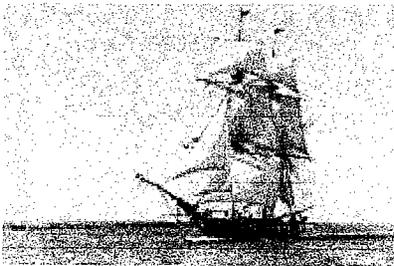
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Adventures in Northwest PA

Get outdoors!

History/Museums



A key battle was fought in the War of 1812 just off of our shores and we still have the Flagship that fought in that battle (The U.S. Brig Niagara). Our role in the War of 1812 is just a small part of all the history you can experience in our area. We invite you to take advantage of the fine museums and history centers in this area. You will not be disappointed.

- Covered Bridges**
 Gudgeonville Bridge
 Waterford Bridge
 Sherman Bridge

- Historical Sites**
 Bicentennial Tower
 General Strong Vincent
 U.S. Brig Niagara
 Perry Monument

- Lighthouses**
 Land Lighthouse
 Presque Isle Lighthouse

- Museums & Centers**
 Battles Museum of Rural Life
 Corry Historical Society
 Discovery Square
 Erie Maritime Museum
 Erie Art Museum
 Erie County History Center
 expERIENCE Children's Museum
 Firefighters Historical Museum
 Lakeshore Railway Museum
 Marx Toy Museum
 Watson-Curtze Mansion &
 Erie Planetarium



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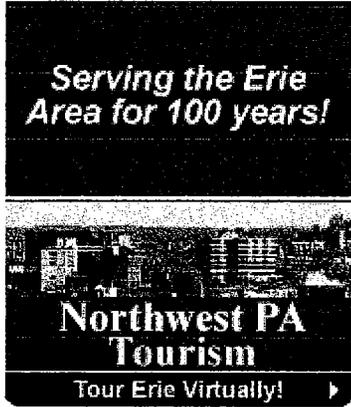
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Lifestyles/Quality of Life

Cultural / Historical

HISTORICAL SITE	ADDRESS	PHONE# in (814)
Battles Museums of Rural Life	Girard	454-1813
Cashier's House	417 State Street	454-1813
Corry Historical Museum	Mead Park, 945 Mead Ave, Corry	664-4749
Dickson Tavern	201 French Street	870-1452
Eagle Hotel & Restaurant	32 High Street, Waterford	796-6990
Erie History Center	419 State Street	454-1813
Erie Maritime Museum	150 E. Front Street	452-2744
Firefighters Historical Museum	428 Chestnut Street	456-5969
Brig Niagara	Foot of Holland Street	871-4596
Fort LeBoeuf Museum	123 S. High Street, Waterford	732-2573
Erie Historical Museum & Planetarium	356 West 6th Street	871-5790
Hazel Kibler Memorial Museum	522 E. Main Street, Girard	774-2547
Hornby School Museum	Colt Station Rd, Greenfield	725-5680
Judson House	31 High Street, Waterford	796-6661
Lake Shore Railway Historical Museum	Wall St. & Robison St, North East, PA	825-2724
Land Lighthouse	Foot of Lighthouse St.	452-3937
Old Customs House	411 State Street	459-5477
Perry Monument	Presque Isle State Park	Drive By

Sturgeon House	4302 Garwood St., Fairview	474-5855
Union City Historical Museum	11 South Main St., Union City	438-7573
Wattsburg Historical Society	Main St., Wattsburg .	739-2952
Wayne Blockhouse	PA Soldiers & Sailors Home, E. 2nd & Ash Streets.	871-4531
The Wolverine	Erie Maritime Museum, 150 E. Front Street	452-2744

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HAMOT MEDICAL CENTER
HEALTHSOUTH GREAT LAKES REHABILITATION HOSPITAL
HEALTHSOUTH LAKE ERIE INSTITUTE OF REHABILITATION
METROHEALTH
MILLCREEK COMMUNITY HOSPITAL
THE REGIONAL CANCER CENTER
SAINT VINCENT HEALTH CENTER
SAINT VINCENT OUTPATIENT CENTER~UNION CITY
SHRINERS HOSPITALS FOR CHILDREN - ERIE
UNION CITY MEMORIAL HOSPITAL
VETERANS AFFAIRS MEDICAL CENTER

OTHER MEDICAL RELATED

HAND & ARTHRITIS REHABILITATION CENTER
PLEASANT RIDGE MANOR
SERENITY HALL/CROSSROADS SERVICES
ST MARY'S HOME OF ERIE
TRI-STATE EMERGENCY SYSTEMS / EMERGCARE

SAINT VINCENT HEALTH CENTER
232 West 25th Street
Erie, PA 16544
452-5000

INTERNET: www.svhs.org
Saint Vincent Health Center, Erie's oldest hospital, is a major regional health care provider with new facilities designed to meet the needs of the tri-state area well into the 21st century. Saint Vincent is a 489-bed

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Libraries

The Erie County Library System is headquartered at the new Raymond M. Blasco Memorial Library on Erie's developing waterfront at the foot of Holland Street. Daily Bookmobile service is offered to outlying rural areas. Bookmobile schedules are available at the main library and all branch outlets. Schedules for all library branches are available through the main library. Call 451-6900. Any branch may help you with this information. You may telephone the main library's Reference Department by calling 451-6906, or use computer dial-in access to Navigator, the on-line catalog of the Erie County Library System, at 455-1709.

The Erie County Library System's holdings include:

- 571,629 volumes
- 658 periodical subscriptions
- 30 Newspaper subscriptions
- Newspapers and magazines on microfilm
- 2587 VHS video cassette tapes
- Books on tape
- Music cassettes
- Music on compact discs
- Toys
- On-line public access catalog
- Local history & genealogy collection
- Help Wanted USA
- Federal government documents depository
- State government documents depository
- Affiliate foundation center collection
- College catalogues on microfiche
- On-line magazine indexing and abstracting
- On-line full-text magazine articles

- CD-ROM reference sources
- Interlibrary loan

The main library's reference department is happy to answer phone-in questions. Library cards are free to all Erie County residents with proof of residence, and may be obtained at any library outlet. All materials with the exception of reference works may be borrowed with a library card.

ERIE COUNTY LIBRARY SYSTEM BRANCHES

MAIN LIBRARY
Raymond M. Blasco
Memorial Library
 160 East Front Street
 Street Erie, PA 16507
 (814) 451-6900

Liberty Branch
 3528 Liberty Street
 Erie, PA 16508
 (814) 451-7083

Edinboro Branch
 124 Meadville Road
 Edinboro, PA 16412
 (814) 451-7081

Millcreek Branch
 600 Millcreek Mall
 Erie, PA 16565
 (814) 451-7084

Lawrence Park Branch
 4212 Iroquois Avenue
 Erie, PA 16512
 (814) 451-7082

Presque Isle Branch
 902 West Erie Plaza
 Erie, PA 16505
 (814) 451-7085

Southeast Branch
 1815 East 38th Street
 Erie, PA 16510
 (814) 451-7086

INDEPENDENT LIBRARIES - ERIE COUNTY

McCord Memorial Library
 32 West Main Street
 North East, PA 16428
 (814) 725-4057

Lake City Public Library
 10014 Sampson Avenue
 Lake City, PA 16423
 (814) 774-8286

Corry Public Library
 203 North Center Street
 Corry, PA 16407
 (814) 664-7611

Wilcox Library
 8 East Main Street
 Girard, PA 16417
 (814) 774-4982

Union City Public Library
 Stranahan Street
 Union City, PA 16438
 (814) 438-3209

Albion Area Public Library
 111 East Pearl Street
 Albion, PA 16401
 (814) 756-5400

Waterford Public Library

Erie Christian Library

U.S. Census Bureau



**1997 Economic Census:
Arts, Entertainment, and Recreation
Erie County, PA**

Select a state
 Pennsylvania metro areas
 Pennsylvania counties

Arts, Entertainment, and Recreation by Subsector

Introductory text includes scope and methodology. Table includes only establishments with payroll. Nonemployers are shown separately. For descriptions of column headings and rows (industries), click on the appropriate underlined element in the table.

More data	NAICS code	Description	Estab-lish-ments	Receipts (\$1,000)	Annual payroll (\$1,000)	Paid employees
	<u>71</u>	<u>Arts, entertainment, & recreation</u>	Taxable	38,395	11,688	776
	<u>711</u>	<u>Performing arts, spectator sports, & related industries</u>	Exempt	25,265	9,738	925
	<u>712</u>	<u>Museums, historical sites, & similar institutions</u>	Taxable	D	D	(100-249)
	<u>713</u>	<u>Amusement, gambling, & recreation industries</u>	Exempt	4,255	1,011	110
			Exempt	2,763	1,124	66
			Taxable	25,766	7,344	655
			Exempt	18,247	7,603	749

Arts, Entertainment, and Recreation by Industry

Introductory text includes scope and methodology. Table includes only establishments with payroll. Nonemployers are shown separately. For descriptions of column headings and rows (industries), click on the appropriate underlined element in the table.

NAICS code	Description	Estab-lish-ments	Receipts (\$1,000)	Annual payroll (\$1,000)	Paid employees
<u>71</u>	<u>Arts, entertainment, & recreation</u>	Taxable	38,395	11,688	776

NAICS code	Description	Exempt	Establishments	Receipts (\$1,000)	Annual payroll (\$1,000)	Paid employees
711	Performing arts, spectator sports, & related industries					
7111	Performing arts companies	Taxable	10	D	D	(100-249)
71113	Musical groups & artists	Exempt	5	4,255	1,011	110
7111301	Symphony orchestras & chamber music organizations	Exempt	5	4,255	1,011	110
7112	Spectator sports	Exempt	2	D	D	(20-99)
7115	Independent artists, writers, & performers	Exempt	2	D	D	(20-99)
712	Museums, historical sites, & similar institutions					
713	Amusement, gambling, & recreation industries					
7131	Amusement parks & arcades	Taxable	66	25,766	7,344	655
7139	Other amusement & recreation services	Exempt	16	18,247	7,603	749
71391	Golf courses & country clubs	Taxable	8	7,247	2,140	105
71394	Fitness & recreational sports centers	Taxable	58	18,519	5,204	550
71395	Bowling centers	Exempt	16	18,247	7,603	749
71399	All other amusement & recreation industries	Taxable	14	5,184	1,490	29
	D = Withheld to avoid disclosure; N = Not available	Exempt	5	9,528	3,682	306
		Taxable	18	6,033	1,970	338
		Exempt	10	D	D	(250-499)
		Taxable	11	3,281	679	113
		Taxable	12	3,433	979	67

Top: subsector table All-sector table Data in formats for downloading American FactFinder Publications (page images) including city data

Source: [1997 Economic Census](#)

Last modified: 2/ 7/01 [Questions?](#)

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- Advertising Opportunities
- Other Erie Area Events and Attractions

ABOUT ERIE COUNTY CONVENTION CENTER AUTHORITY

Established in 1977 as the Erie Civic Center Authority, this non-profit municipal authority manages a four-facility entertainment complex that includes the Warner Theatre, the Louis J. Tullio Arena, Jerry Uht Park and the Bayfront Convention Center. The nine-member volunteer Board of Directors, made up of Erie business people and community leaders, serve five-year terms and are appointed by the Mayor, county executives and the Governor. The mission of the Authority is to provide world class convention facilities and entertainment venues presenting diverse performing arts and sporting events for county and regional residents and their visiting families and friends, meeting and convention visitors, travelers and vacationers.

The Civic Center complex began with the acquisition of the Warner Theatre. In 1976, Cinemette Corporation of America sold the Warner Theatre to the Commonwealth of Pennsylvania. Upon hearing of the intended plans to sell the theatre, the late Mayor Louis J. Tullio saw the importance of saving the Warner from planned demolition. With the assistance of the Commonwealth, he took it upon himself to negotiate a successful purchase of the building from private interests. Some critical improvements including a new roof, restoration of lighting fixtures and rewiring of the house front and foyer areas were then made. The cornerstone of the Erie Civic Center Complex and the arts community was laid.

Upon receiving fiscal and physical management responsibilities for the Warner Theatre, the Erie Civic Center Authority began investigating the feasibility of building a multi-purpose facility. Appealing to the state for financial assistance, the Authority acquired property from 8th to 9th Streets and French to Holland. On June 7, 1983, after three years of construction, the Louis J. Tullio Arena opened its doors. Erie became a star on the concert tour routes, and the revitalization of downtown Erie began.

In 1994, a core group of community leaders known as Team Erie and the Erie Civic Center requested help to fund another major redevelopment project in downtown Erie. The project was the construction of a \$9 million class AA ballpark to replace the abandoned Sears/Roebuck. In 1995, the ballpark opened with a short-season class A baseball team and in 1999, a class AA ballpark was acquired.

The fourth and biggest development project in Erie's history was given the go-ahead in 2000 when Governor Tom Ridge and the Commonwealth of Pennsylvania presented the Erie County Convention Center Authority with \$32 million to fund the Bayfront Convention Center. The factors laid the groundwork for the successful launch of this project: tremendous community support from local leaders and groups, a newly implemented hotel/motel tax, and the results from an economic development study. The overall development on the Bayfront will include a convention center that features a flexible ballroom, banquet and meeting rooms to accommodate groups of up to 1,000, a hotel/restaurant complex, and parking facilities. The new complex is scheduled for opening in 2005 and is estimated to bring in over \$15 million in new revenues to the region.

ECCCA Members
John "Case" ... Executive Director
Board Members
Marlene M. ... Chairperson
Thomas D. ... Vice Chairperson
James P. M. ... Treasurer
Gwen Whit ... Secretary
Paul Foust
Kirk Groen
Michael Mc ...
Roger W. F ...
Sue Sutto



The Erie Civic Center Authority transferred its assets to the Erie County Convention Cen
on May 31, 2002.

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Other Erie Area Events and Attractions


ERIE
Louis J. Tullio Arena


ERIE
The Warner Theatre


ERIE
Jerry Uht Ballpark


ERIE
Bayfront Convention Center
(Opening 2005)

Events

View by category:

- Childrens Events (Disney, Sesame Street, etc.)
- Concerts (Rock, jazz, blues, pop, and more)
- Erie Broadway Series
- Erie Otters Hockey
- Erie Philharmonic
- Erie SeaWolves Baseball
- Shows (Job fairs, Computer Show, World Wrestling Federation, Monster Truck & Thrill show, etc.)
- View all

Date	Title	Time	Location	Price	To Order
Monday, January 20	Martin Luther King Memorial Service	1:00 p.m.	The Warner Theatre		
Tuesday, January 21	Prep vs McDowell High School Hockey	8:15 p.m.	Louis J. Tullio Arena		
Thursday, January 23	McDowell vs Butler High School Hockey	8:15 p.m.	Louis J. Tullio Arena		
Saturday, January 25	Yesterday - A Tribute to the Beatles!	8:00 p.m.	The Warner Theatre	Adults \$20.00; Students \$10.00; Children \$8.00	Charge by phor (814) 725-1606
Saturday, January 25	Erie Otters vs. Oshawa	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Monday, January 27	Bravo Amelia Bedelia & Other Story Books	10:30 a.m.	The Warner Theatre		Call 1-800-497- for reservations
Tuesday, January 28	Prep vs North Allegheny High School Hockey	8:15 p.m.	Louis J. Tullio Arena		
Thursday, January 30	McDowell vs Shaler High School Hockey	8:15 p.m.	Louis J. Tullio Arena		
Saturday, February 01	Romantic Russia	8 p.m.	The Warner Theatre	\$43 to \$22; senior, student and group discounts available	Call (814) 455- or visit the Erie Philharmonic at State St. or Wegmans groc stores
Saturday,	Erie Otters vs.	7:30	Louis J.		

February 01	Guelph	p.m.	Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Tuesday, February 04 Through Wednesday, February 05	Barney's Colorful World	7:00 p.m.	Louis J. Tullio Arena	\$30.00; \$23.50; \$16.50	<i>ticketmaste</i>
Friday, February 07	Erie Otters vs. Sault Ste. Marie	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Saturday, February 08	Erie Otters vs. Kitchener	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Sunday, February 09	Styx with special guests Kansas & John Waite	7:00 p.m. *** NEW TIME ***	Louis J. Tullio Arena	\$36.50; \$28.50	<i>ticketmaste</i>
Tuesday, February 11	The Gospel Play: What a Man Wants... What a Women Needs	7:30 p.m.	The Warner Theatre	\$24.75; \$21.75	<i>ticketmaste</i>
Wednesday, February 12	Rodgers and Hammerstein's South Pacific	7:30 p.m.	The Warner Theatre	\$45.00, \$35.00, \$25.00	<i>ticketmaste</i>
Thursday, February 13	The New Shanghai Circus	8:00 p.m.	The Warner Theatre	Adults \$20.00; Students \$10.00; Children \$8.00	Charge by phor (814) 725-1606
Saturday, February 15	Anything Goes: The Music of Cole Porter	8 p.m.	The Warner Theatre	\$43 to \$22; senior, student and group discounts available	Call (814) 455- or visit the Erie Philharmonic at State St. or Wegmans groce stores
Saturday, February 15	Erie Otters vs. London	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Sunday, February 16	Erie Otters vs. Sarnia	3 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Saturday, February 22	George Carlin	8:00 p.m.	The Warner Theatre	\$37.75	<i>ticketmaste</i>
Saturday, February 22	Erie Otters vs. Guelph	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Sunday, February 23	Erie Otters vs. Windsor	6 p.m.	Louis J. Tullio	\$10, \$8	<i>ticketmaste</i>

			Arena		
Sunday, February 23	The Temptations & The Four Tops	7:30 p.m.	The Warner Theatre	\$48.75; \$39.75; \$32.75	<i>ticketmaste</i>
Friday, February 28	Erie Otters vs. London	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Saturday, March 01	Erie Otters vs. Kitchener	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Wednesday, March 05	Harlem Globetrotters	7:00 p.m.	Louis J. Tullio Arena	\$50.75, \$22.75, \$14.75	<i>ticketmaste</i>
Saturday, March 08	Erie Otters vs. Plymouth	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Saturday, March 08 Through Sunday, March 09	Honky Tonk Angels	Sat. 8 p.m.; Sun. 2 p.m.	The Warner Theatre	\$18.75; \$15.75; \$12.75	<i>ticketmaste</i>
Monday, March 10	Rodgers and Hammerstein's Cinderella	7:30 p.m.	The Warner Theatre	\$45.00, \$35.00, \$25.00	<i>ticketmaste</i>
Wednesday, March 12	Dublin's Traditional Irish Cabaret	8:00 p.m.	The Warner Theatre	Adults \$20.00; Students \$10.00; Children \$8.00	Charge by phor (814) 725-1606
Friday, March 14	Erie Otters vs. Windsor	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Saturday, March 15	Erie Otters vs. Saginaw	7:30 p.m.	Louis J. Tullio Arena	\$10, \$8	<i>ticketmaste</i>
Friday, March 21 Through Sunday, March 23	Sesame Street Live	Fri. 7 p.m.; Sat. 10:30 a.m. & 2:00 p.m.; Sun. 2:00 p.m.	The Warner Theatre	\$18.75; \$15.75; \$12.75	<i>ticketmaste</i>
Sunday, March 23	Scott Hamilton's Rock 'N Soul Ice Revue	4:00 p.m.	Louis J. Tullio Arena	\$51.00; \$41.00; \$21.00	<i>ticketmaste</i>
			The	\$43 to \$22; senior,	Call (814) 455-' or visit the Erie

Saturday, March 29	European Masters	8 p.m.	Warner Theatre	student and group discounts available	Philharmonic at State St. or Wegmans groc stores
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YMCA of Greater Erie, PA

We build strong kids, strong families, strong communities.

Home >> Downtown >> Introduction

 Home

 Health and Fitness

 Water Fitness

 Child Care

 Registration

Address

31 West 10th Street
Erie, PA 16501
(814) 452-3261

Hours

Mon-Fri, 5 a.m. to 10 p.m.
Sat, 8:30 a.m. to 10 p.m.
Sun, noon-5 p.m. (Nov. 4- Mar. 2)

Professional Staff

Garry Jennings - Branch Vice President
Ken Slaney - Chairman, Branch Advisory Board of Managers
Tim Kaliszewski - Property Manager
Laura Snider - Office Manager
Rick Burr - Physical Director
Robyn McBryde - Membership Services

Facilities

- Two Gyms
- Two Aerobic Fitness Studios
- Indoor Pool/Whirlpool
- New 2,000 Sq. Ft. Free-Weight Room
- Four Handball/Racquetball Courts
- Indoor Walking/Running Track
- Fitness Center with Treadmills, Bikes, Rowers, Steppers
- Day & Second Shift Child Care
- Nautilus/Icarian Strength Training Center
- Three Saunas
- New Indoor Cycling Studio
- New Kickboxing Center
- Squash Court
- Infant & Child Care Center
- Before & After School Care
- Weekend Child Care

Downtown

Monday, January 20, 2003



Organized in 1913
Club Number 91
District 7280
Box 1424
Erie, PA 16512

Visit District 7280's web site today for the latest Rotary information.



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Kiwanis Club of Erie Welcomes You!



WELCOME TO THE KIWANIS CLUB OF ERIE

- We meet every Tuesday at noon at the Maennerchor Club.
- Prospective members are always welcome to join us!
- Please check out some of our [Upcoming Activities](#), [Upcoming Programs](#).
- If you are interested in what we have been up to or what we will be up to; take a look at our [January Newsletter](#) (Please be patient it could take four to six minutes and requires Adobe Acrobat.)
- The Kiwanis Club of Erie is involved with the [BUG](#) program at Diehl Elementary.
- The Kiwanis Club of Erie has been doing community service since 1916.

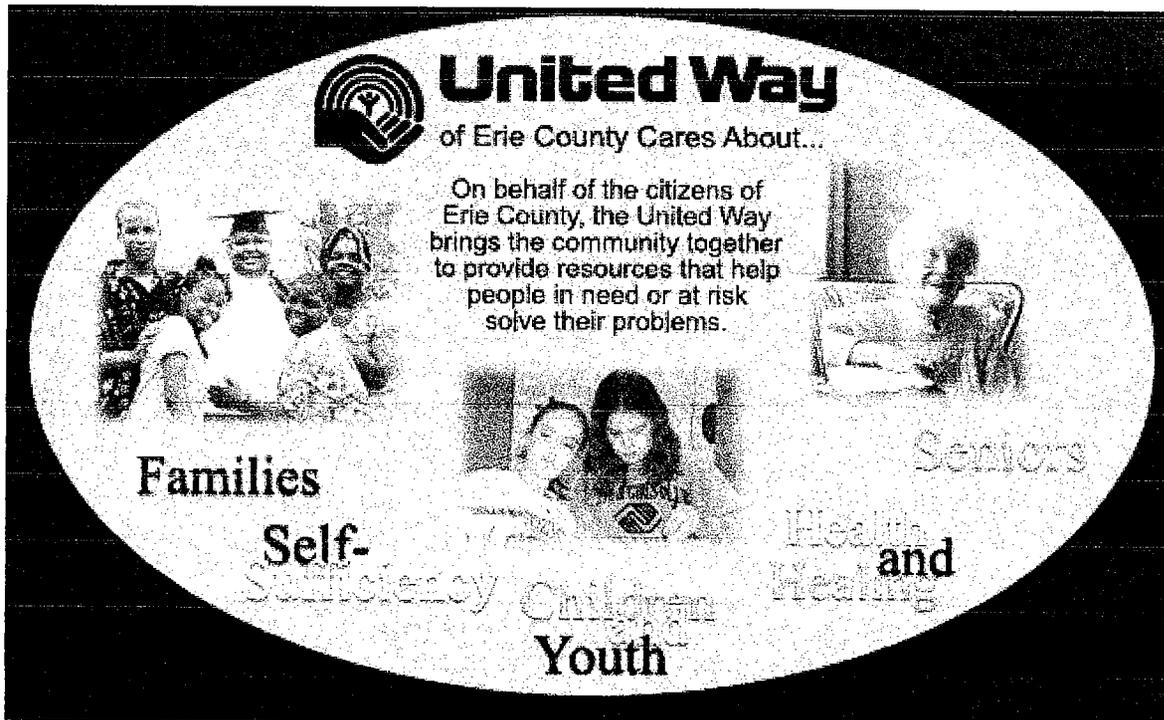
■ Congratulations to our own Jim Carter for being voted the Lt. Governor Elect for Division One for 2002-2003. We are looking forward to a great year.

Activities

Check out some [pictures](#) from some of our recent meetings as well as outings.

The following are just some of the projects that the Kiwanis Club of Erie sponsor.

- Cathedral Prep and Central High Schools Key Clubs
- Mercyhurst College Circle K Club
- Erie Kiwanis AKtion Club
- Camp Cadet Summer Youth Program of Pennsylvania State Police
- Erie Kiwanis Youth Choir
- Infant and Toddler Picnic for Gertrude Barber Center
- Monthly staffing at Emmaus Soup Kitchen
- Kids Cafe
- Support and volunteering at St. Martin Center



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[Meet Someone You Helped](#)

[Agency Links](#)

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[Campaign News](#)

[Labor News](#)

[Volunteer Match](#)

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Donate and you could win a 2003 Pontiac Vibe, a Paris vacation, or a Wegmans shopping spree. Find out how!

Please read this first: eligibility rules

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Give. Share. Join. Help - The United Way of Erie County Campaign
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In addition, through our fundraising efforts we help support Pennsylvania Kiwanis Children's Heart Program at Geisinger Medical Center and Hugh O'Brian Leadership Conference.

2002-2003 Officers & Board Members

Our meetings consist of lunch, program and brief business proceedings.

If you are interested in obtaining information on membership please contact us .

Our program topics vary, but most are designed to expose members to new ideas, local/state/national issues and fresh perspectives on our community.

Our club belongs to Division 1, along with 11 other clubs. We are part of the Pennsylvania District which is divided into 22 divisions. We have 235 clubs and approximately 7,650 members.

Here is our schedule for our what is going on in our division, if you have anything to add please let us know.

If you would like more information on Kiwanis please email us at cathy@szy.com

Thank you for visiting our page!

Section 4 - Community Action Plan

Erie School Employees FCU is well positioned to continue to provide high-quality, low-cost financial services to Erie County residents. The credit union offers a wide range of financial products and services and provides electronic services for remote access and delivery as well. These channels, along with planned additional delivery channels, will allow the community residents to conduct financial business in whichever form they choose. The following sections outline the current operations base (along with planned future services) that will allow Erie School Employees FCU to successfully serve the community.

Credit union marketing materials, products and services, and biographies on the staff and board are located at the end of this section.

Physical Facilities

Erie School Employees currently maintains three (3) office locations within the proposed community. The main office is located at 1109 East 38th Street in Erie; the East Erie office is located at 2436 Buffalo Road in Erie; and the West Erie (Bayfront) office is located at 1005 Greengarden Road in Erie. In addition to these office locations, we are part of the Share Service Center network and a service center office is located in the

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Drive-thru and ATM services are available at each branch location. We have also included a listing of "No Surcharge" ATM's in the Erie County community at the end of this section.

Electronic Service Delivery Options

As electronic delivery of financial services continues to increase, these services will play an important role in our ability to serve the proposed community. Erie School Employees FCU recognizes the importance of these delivery channels, offers a variety of alternatives to meet member needs, and plans to continue to enhance existing, and add new services to better serve the proposed community.

- ATM's. Erie School Employees FCU deploys fifteen (15) ATM's in the Erie County community area. Twelve of these machines are cash dispensers only, and three (one at each branch location) are full service machines. As members of the "CU Dollar" non-surcharge alliance, members of ESE FCU have access to an additional seven ATM's throughout the community. A listing of these surcharge-free locations is available from a link on the Erie School Employees FCU web site, and provided at the end of this section.
- VISA Check Card. Members can access their accounts using the ESE FCU VISA Check card. The VISA check card also allows members to purchase goods or pay for services anywhere VISA is accepted worldwide and allows ATM access anywhere the VISA logo is indicated. This card offers the convenience of carrying a credit card, without having to incur end of month billing, as funds are deducted from the members' credit union share draft account automatically.
- Direct Deposit/Payroll Deduction. Erie School Employees FCU offers direct deposit of members' net pay or a specified allotment to the members' credit union account at no charge. Members may also distribute the allocations to savings, share draft, IRA, loan, or any member-specified credit union account.
- Web Site. The credit union has a transactional web site that enables members to gain access to credit union information such as rates, services, office hours, and consumer links. The site provides membership and loan application capabilities, as well as home banking and electronic bill pay functions.

Savings Products and Services

Erie School Employees FCU offers a full range of financial products and services that will allow the credit union to successfully meet the diverse needs of the current membership and proposed community. These products and services will enable the credit union serve community members of all income and education levels. Our savings products and services include:

- Regular Share Accounts. Each credit union member must open a regular share account upon joining the credit union. The initial minimum deposit is \$50.00, and this amount must be maintained in the share account at all times. Share account dividends are calculated by the average daily balance method and are paid and compounded quarterly. The share account rate (APR) for the 4th quarter of 2002 was 1.75%. The APY was 1.76%.

Other savings products offered by the credit union include:

- Christmas and Vacation Club Accounts. An organized and budgeted way to save for holiday expenses, the Christmas Club account can be opened with a deposit of \$1.00. This account bears the same rate of interest as the Regular Share account. There is no penalty for early withdrawal and no required weekly deposit. Funds are automatically transferred to the member share or share draft account on October 1. The current rate on club accounts is 3.00%, with an A.P.Y. of 3.03%.
- Individual retirement Account (IRA). We offer IRA Certificates of Deposit. All interest is tax deferred, with a minimum deposit of \$50.00.
- Share Draft Accounts.

Erie School Employees FCU offers members share draft (checking) accounts. Members are not required to maintain a minimum balance for using ESE FCU share draft accounts. Members have unlimited check writing privileges without incurring a fee.

Members with checking accounts can order checks at the credit union office, over the phone, or from a link to our web site. Members incur the expense of paying for the number of checks and style that they choose.

Share draft accountholders also have the choice and convenience of the ESE FCU VISA Check Card, which provides access to share draft account funds with out the hassle of writing a check. There is no service fee associated with the VISA Check Card and members can also access cash at ATM's that display the MAC and/or VISA logo.

Erie School Employees FCU also offers an overdraft protection plan for members who unintentionally overdraft their share draft account. The funds can be transferred from the members' Regular Share account at no charge for the first three (3) transfers per month, provided that the funds are available in the Regular Share account.

- Certificate Accounts

Erie School Employees FCU offers a variety of time-deposit accounts with terms ranging from 91 days to 60 months. Certificate rates are reviewed on a weekly basis.

- Money Market Accounts are also available with a minimum deposit of \$5,000.00. The rate paid on Money Market account for the period ending 12/31/2002 was 2.00% (APY = 2.02%).

The following table is a sample of the certificate products and rates offered by the credit union as of 12/31/02:

Term	Min. Investment	APR *
6-Month	\$2,000.00	2.10%
12-Month	500.00	2.25%
12-Month	2,000.00	2.35%
IRA 6-Month	2,000.00	2.10%
IRA 12-Month	2,000.00	2.35%
IRA 30-Month	2,000.00	3.15%

* Rates are as of December 31, 2002 and subject to change. Please see the tables at the end of this section for a complete listing of all credit union savings product rates.

Loan Products

Erie School Employees FCU's loan products are competitively priced and loans can be obtained for a variety of purposes. Loan rates are reviewed periodically, and even more often as a result of current economic conditions. The following table provides a listing of the credit union loan offerings and rates:

Loan Product	Rate*
Credit Card	
MasterCard Classic	11.90%
MasterCard Gold	9.90%
MasterCard Platinum	8.90%
New & Used Vehicle (2000-2003)	
12-60 Months	4.90%
12-72 Months (Luxury)	5.40%
Used Vehicle	
1997-1999 to 48 Months	6.25%
1995-1996 to 36 Months	6.25%
1991-1994 to 24 Months	7.75%
Signature Loans	
0-36 Months	12.00%
37-48 Months	10.45%
49-60 Months	12.10%
49-60 Months	13.05%
Home Equity	
12-48 Months	12.00%
Share Secured	
1 st Mortgage (0 -60 Months)	5.75%
1 st Mortgage (61-120 Months)	5.75%
1 st Mortgage (61-120 Months)	5.99%

* Rates are as of December 31, 2002 and subject to change. Please see the tables at the end of this section for a complete listing of all credit union loan product rates.

Other Credit Union Products and Services

Erie School Employees FCU offers several other products and services to the membership, including the following:

- Drive-up teller service
- No-fee Travelers Cheques (and Cheques for two)
- Money Orders
- Notary Services

- Western Union Services
- Foreign Currency/Order Exchange
- Night Depository Box Availability
- Foreign Checks
- Wire Transfers
- Payroll Deduction Savings and Loan programs
- Quarterly Newsletter
- MEMBERS Financial Network
- CUNA Mutual Insurance Group Credit Insurance
- Liberty Mutual Insurance Group Services
- Discounted Theme Park Tickets

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Mission Statement

The Erie School Employees FCU is a member-owned, not for profit organization. The credit union is striving to provide desired financial services to its members to the best of its ability by offering competitive rates on all services while maintaining growth and financial stability.

We believe that the purpose of the Erie School Employees Federal Credit Union is to provide financial services and promote thrift to our members. We believe further that this mission can be achieved through the broad range of services provided by the Erie School Employees Federal Credit Union.

Service to the Underserved [Low Income]

Erie School Employees FCU has experience in servicing members in a depressed economic area. Considering the effect that the decline in industry, plant closings and layoffs, and corporate downsizing have had on the Erie County community, we are comfortable and experienced with working with members who are experiencing financial difficulty or pressures. We are keenly aware of the concerns and existence of the low-income and underserved areas and will continue to strive to provide the highest-quality service to all members of the proposed community, especially focusing on providing affordable financial services to the “unbanked”.

Marketing Literature

We have provided samples of the credit unions’ marketing materials that include information about products and services and the avenues that members can utilize to access credit union services. We plan to market to the proposed community via (b)(

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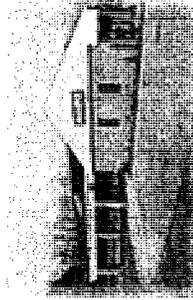


- Home
- How to Find Us
- Surcharge-Free ATMs
- Service Center Net

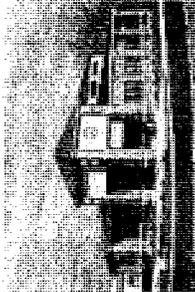
Locations



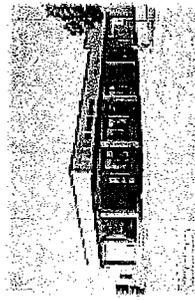
Erie School Employees FCU - Main Office
 1109 East 38th Street
 Erie, PA 16504-1898
 (814) 825-2436



Erie School Employees FCU - East Office
 2436 Buffalo Road
 Erie, PA 16510-1418
 (814) 899-4225



CU Service Center
 Millcreek Mall, Suite 930
 Erie, PA 16509-1001
 (814) 868-7535



Erie School Employees FCU - West Office
 1005 Greengarden Road
 Erie, PA 16501-1548
 (814) 459-0500

For other locations to service you visit the Shared Service Center Network, which allows participating Credit Union members to conduct business as if they were at their own Credit Union branch.

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 Barnhart Builders
 Bay City Real Estate Ltd.
 Bel Aire Hotel
 Better Baked Foods, Inc.
 Blue Bird Coach Lines, Inc.
 Blaine M. Bell Family Dental Care, DMD
 Builders' Hardware & Specialty Company, Inc.
 Carlson Wagonlit Travel
 Carpet & Window Trends
 Cerwin Construction Company
 Champion Ford Sales, Inc.
 Chem-Dry of Erie County
 Coaxial Cable TV Corporation
 Community Country Day School
 Community Shelter Services, Inc.
 Connecto Electric, Inc.
 Conway & O'Malley, Inc.
 Comell Abraxas Erie Operations
 Crandell & Associates Realtors, Inc.
 Crenshaw Brothers Construction
 Dahlkemper Landscape
 Architects & Contractors
 David W. Bashline D.O.
 Deerfield Behavioral Health
 Diane McShane's Hair Salon
 Diocese of Erie
 Dispatch Printing, Inc.
 Dr. Lee J. Simon DDS
 Dr. Paul A. Kohut D.O.
 Dr. Thomas A. Tallbacka
 Drs. DeMarco, Jageman & Casella
 General Dentistry
 Eastside Medical Center
 Ed Brzezinski & Associates Realtors
 Electrical & Mechanical Systems, Inc.
 Engage I.T., Inc DBA Erie Computer
 Engelhard Corporation
 Erie Advanced Manufacturing, Inc.
 Erie Business Center
 Erie Ceramic Arts Company
 Erie City Memorials
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 Erie County Farms
 Erie Eye Clinic
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 Erie Maennerchor Club
 Erie Petroleum, Inc.
 Erie Philharmonic, Inc.
- Expert Computers
 FMC Smith Meter, Inc.
 Family Services of Northwestern PA
 Federal Distributing Company, Inc.
 Ferro-ECA Electronics Company
 Fiske Associates, Inc.
 Fuhrman-Brown Precision Tool &
 Manufacturing Corporation
 Gene Davis Sales & Services
 General Teamsters Local 397
 Great Lakes Armored, Inc.
 Great Lakes Family Chiropractic Center
 Great Lakes Institute of Technology
 Great Lakes Mortgage Corp.
 Guttman Oil Company
 Hairporte Unlimited
 Hampton Inn
 HANDS
 Hand In Hand Child Learning Center
 Healthcare Management Systems
 Heritage Wine Cellars
 Howard Hanna/Spiegel Management
 Hubbell Supply Company, Inc.
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 J.G. Ashby Advertising, Inc.
 Jemko Petroleum Equipment
 Keep Heating & Cooling
 King Communications
 Knablein-Cuzzola Enterprises, Inc.
 Kramer, Smith & Bish
 KrisCam Pallets
 Laidlaw Transit, Inc.
 Lake Erie Ballet
 Lake Erie College of Osteopathic Medicine
 Lakeshore Community Services, Inc.
 Lamar Advertising Company, Erie
 Landmark Painting & Wallcovering
 Lightning Express Transportation, Inc.
 Lillis, McKibben & Company
 Lynn's Hallmark
 Manus A-Plus Mini Market
 Mark C. Adams & Associates, PC
 Matthew's Trattoria, Inc.
 McClure & Miller Attorneys at Law
 Meca United Cerebral Palsy
 Melody Dairy Mart
 Merit Tool Company
 Metalade of Pennsylvania, Inc. Ervite Division
 Mile Rock Funding
 Millcreek Community Hospital
 Millcreek Manor
 Monarch Development Company, Inc.
 MP Communications
 NABET
 Navajo Corner
 Nichols & Myers
 Nissan of Erie, Inc.
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 Northwest Pennsylvania Technical Institute
 Northwestern Legal Services
 NovaCare Outpatient Rehabilitation
 On The Road Rock N Roll
- Partridge Construction
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 Plaza Thirty-Eight
 Penn Attorneys Title Insurance Co.
 Pennsylvania Electric Motor Service, Inc.
 Pierce Mobile Homes
 Plaza Dental Associates
 Plaza Thirty-Eight
 Polymer Molding, Inc.
 Prestige Settlement Services
 Progressive Forms Systems, Inc.
 Reed Manufacturing Co.
 Reigco, Inc.
 Renal Care of Erie, Inc.
 RNS Printing
 Roberts Trucking
 Roto-Rooter/North Coast Sanitation
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 Scissor Express
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 Serenity Hall/Crossroads
 Shetler Lumber
 Signal-Tech
 Signature Mortgage Company, Inc.
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 South Hills Child Development Center
 South Shore Slush Puppie Distributors
 DBA South Shore Rentals
 Spiegel Woodwork & Custom Remodeling
 Stairways Behavioral Health
 State Farm Insurance
 Stubenhofer Landscaping
 Suburban Tool & Die Co., Inc.
 Supportive Living Services, Inc.
 Telatron Marketing Group, Inc.
 The Olympic Gym
 Tri-County Letter/Parcel Presort Service
 Travel Ports of America, Inc.
 Twinbrook Veterinary Hospital
 UC Lending
 Underground Sprinkler Systems
 United Way of Erie County
 United Electrical Radio & Machine
 Workers of America #697
 Vicary Insurance Agency
 Village SurgiCenter
 VIP Laundry & Dry Cleaning
 Vitco Corporation
 Vlahos Accounting & Tax Service
 Voisin's Publishing
 Wendel's Sharpening Sales & Services, Inc.
 Whipple-Allen Real Estate Life
 Services Management
 White Glove Cleaner Company
 WICU TV Management
 WOW Pizza, Inc. T/A Domino's Pizza, Inc.
 WSEE TV
 Women's Club of Erie
 Young Environment Day Care Center

products

The Erie School Employees Federal Credit Union offers the following products and services to our membership:

- Family Memberships
- Savings Accounts
- Checking Accounts
- Money Market Accounts
- Holiday Club Accounts
- Special Savings Accounts
- Kids Club Accounts
- Senior Club Accounts
- MAC Cards
- ATM/Check Cards
- Trust Accounts
- IRA Share Accounts
- IRA Share Certificates of Deposit
- Term Share Certificates of Deposit
- Roth IRAs - Contributing/Educational/Conversion
- Classic MasterCard® Credit Cards
- Gold MasterCard Credit Cards
- First Mortgage Loans
- Second Mortgage Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Education Loans
- PHEAA Keystone Best Student Loans
- PLUS (Parent Loans for Undergraduate Students) Loans
- New/Used Vehicle Loans
- MAPS (Auto Lease Alternative)
- Home Improvement Loans
- Personal Loans
- Boat/RV Loans
- Computer Loans
- Share Secured Loans
- 30, 60, 90-Day Notes
- Loans by Phone
- Travelers Cheques/Cheques for Two
- Money Orders
- Credit Insurance provided by CUNA Mutual Insurance Group
- Discounted Auto and Home Owner Insurance Through Liberty Mutual Insurance Group
- Mechanical Breakdown Insurance
- Safe Deposit Boxes
- U.S. Savings Bonds

services

The services offered by the Erie School Employees FCU to our members are designed with convenience in mind. We want to be more than just a check-cashing facility to you. We want to be your first choice in financial institution.

- Three Branch Office Locations
- Access to over 777 Credit Union Shared Service Center Locations
- CU\$ No-Surcharge ATM Access
- Interactive Web Site www.esefcu.org
- On-line Home Banking
- On-line Bill Pay
- 24-hour Telematic Access to Your Account
- Call Center
- Drive-thru Teller Lanes
- Saturday Teller Services
- Night Deposit Boxes
- Transactions by Mail
- ACH/Automatic Debits
- Direct Deposit
- Payroll Deduction
- Western Union
- Foreign Currency/Order Exchange
- Foreign Checks
- Wire Transfers
- Signature Guarantee
- Notary Services
- New and Used Vehicle Prices
- Loans by Phone
- U.S. Savings Bonds - Redeemer
- Discounted Theme Park Tickets
- Tax Strategies - Tax Preparation and E-file Service
- Electronic Coin Counter
- Dealer Direct Auto Financing
- Long-Term Mortgage Service Referral Companies:
 - Great Lakes Mortgage Corp.
 - Signature Mortgage Co.
 - Liberty Mortgage


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(800) 480-0494

Contact Us

Feel free to e-mail our staff on questions you may have. We are here to help!!!

Monthly Focus Newsletter

Missed a newsletter...take time to catch up now!!!

Other Valuable Links

Explore other web sites that we found of interest.

[MAPS](#)


Savings Accounts

Saving should be simple and at the ESEFCU the only requirement to open an account is a \$50 deposit into your primary Savings Account. This account pays quarterly dividends with a tiered rate plan. If you choose to earn higher dividend rates, you can open an additional Special Savings Account at no additional charge. Click on the Savings Accounts link above for more details on how simple it is to save at the ESEFCU.

Checking Accounts

Our checking accounts are designed to save your hundreds of dollars a year in charges and fees. The ESEFCU Checking Account has no minimum balance requirement and pays quarterly dividends. Click on the Checking Accounts link above to find out how you can receive free starter checks, free checks with a qualifying Direct Deposit, STAR or ATM/CHECK Card, access to a local NO SURCHARGE ATM Network and access to your account at no additional charge 24 hours a day through Telematic or Home Banking Access.

Money Market Accounts

Are you looking for added flexibility to your Savings Account with higher Dividend Earnings? If so, click on the Money Market Account link above to discover the advantages of saving more in an ESEFCU Money Market Account.

ATM/Check Cards

If you like to travel light, you're going to like the convenience of the ESEFCU ATM CHECK Card. The ATM CHECK Card replaces your current ATM or STAR card and eliminates the need to write a check at the point of sale. Transactions are cleared automatically from your checking account and are listed individually on your Checking Account Statement. The ATM CHECK Card is accepted at over 16 million locations anywhere the MasterCard logo appears. Click on the link above to learn more advantages of carrying the card of convenience.

Mastercard

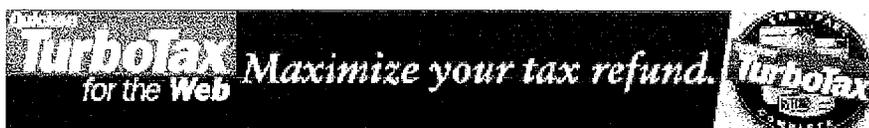
Is your mailbox flooded with offers from credit card companies offering low introductory rates and other gimmicks? The ESEFCU family of MasterCards have No Annual Fees and no gimmicks to trick you. With low Annual Percentage Rates and a 1% Balance Transfer Rebate, you can pay off your current credit cards today and feel confident you won't be swimming in high rates tomorrow.



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Direct Deposit



Direct Deposit provides you with on time, every time guarantees that your money is safely in your account when it's suppose to be and conveniently available to you should you need access to it. Break the

stand in line method of depositing your check and make more time for the things that are really important to you. With Direct Deposit, your first box of checks are free.

Telematic Audio Response System

Accessing your account 24 hours a day, 7 days a week makes managing your finances easier and more convenient. Telematic provides you with account balances, check clearing history, loan paying capabilities, transfer options, access to current loan rates, ATM locations near you and much much more.

Surcharge Free ATM's

The ESEFCU provides the only local network of No Surcharge ATMs in the area. When you use your ESEFCU STAR or ATM/CHECK Card at an ESEFCU owned ATM or CU\$ ATM, you will never be surcharged no matter how many withdrawals you make. Click on the Surcharge Free ATMs link above to access the listing of No Surcharge ATMs.

MFN - Members Financial Network

Member's Financial Network allows credit union members access to a wide range of financial products and services online 24 hours a day, 7 days a week. Use the MNF site to suit your style--get professional assistance, do it yourself or a little of both. Either way, you're managing your money wiser. Click above link now to access Money Management, Insurance & Investments, Members BrokerNet or the Education Center. Begin your Five-Minute Financial Checkup today!

Dealer Direct Auto Financing

Need a vehicle now? No time to drive to the Credit Union to sign paperwork? No Sweat. The following dealerships can take your loan application and fax it to us for immediate approval. Once you are approved, you can sign all your loan paperwork directly at the Dealership without ever having to make a trip to the Credit Union. We'll miss seeing you but rest assured your loan is still financed through the Credit Union at the lowest rate possible. Dealer Direct Auto Financing is definitely the ultimate in convenience.

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Rates are subject to change.

Loans	Rate	APR*	Term	
Income Property (2nd mtg 144 mnths \$50k)	6.750	6.750	144	Calculator
Income Property (1st mtg 180 months \$50k)	6.750	6.750	180	Calculator
First Mortgage (0-60 Months)	5.750	5.750	60	Calculator
First Mortgage (61-120 Months)	5.990	5.990	120	Calculator
Fixed Rate Home Equity/Second Mortgage (0-60 Months)	5.900	5.900	60	Calculator
First Mortgage (121-144 Months)	5.990	5.990	144	Calculator
Fixed Rate Home Equity/Second Mortgage (61-144 Months)	6.250	6.250	144	Calculator
First Mortgage (145-180 Months)	5.990	5.990	180	Calculator
Home Equity Line of Credit Rate A (Rate subject to change on 1st day of each quarter)	5.000	5.000	n/a	
New & Used Vehicle (2000-2003)	4.900	4.900	36	Calculator
New & Used Vehicle (2000-2003)	4.900	4.900	48	Calculator
New & Used Vehicle (2000-2003)	4.900	4.900	60	Calculator
New & Used Vehicle (Luxury) 72 mths	5.400	5.400	72	Calculator
MAPS Lease Alternative (NEW Untitled up to 60 Months)	6.500	6.500	60	Calculator
MAPS Lease Alternative (NEW Untitled up to 72 Months)	6.750	6.750	72	Calculator
MAPS Lease Alternative (USED up to 60 Months)	7.000	7.000	60	Calculator
MAPS Lease Alternative (USED up to 72 Months)	7.500	7.500	72	Calculator
Used Vehicle (1995-1996)	6.250	6.250	36	Calculator
Used Vehicle (1991-1994)	7.750	7.750	24	Calculator
Used Vehicle (1997-1999)	6.250	6.250	48	Calculator
New Boat & RV (0-24 Months)	7.000	7.000	24	Calculator
New Boat & RV (25-60 Months)	7.250	7.250	60	Calculator
New Boat & RV (61-72 Months)	7.750	7.750	72	Calculator
New Boat & RV (73-120 Months)	8.250	8.250	120	Calculator
Used Boat & RV (0-48 Months)	7.000	7.000	48	Calculator
Used Boat & RV (49-84 Months)	8.000	8.000	84	Calculator
MasterCard Platinum	8.900	8.900	n/a	
MasterCard Gold	9.900	9.900	n/a	

MasterCard Classic	11.900	11.900	n/a	
Unsecured Home Improvement/Major Appliance Purchase	8.500	8.500	48	Calculator
Unsecured Signature	12.000	12.000	48	Calculator
Share Secured	5.750	5.750	60	Calculator
Tuition	6.900	6.900	12	Calculator
Computer	8.000	8.000	36	Calculator
Holiday Loan	8.900	8.900	12	Calculator
Overdraft Line of Credit	12.000	12.000	12	

*APR = Annual Percentage Rate

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Share/Savings	Dividend Rate	APY*	Term
Regular Shares \$0 - \$4,000 (Minimum balance \$50.00)	1.750	1.760	n/a
Regular Shares \$4,000+ (Minimum balance \$50.00)	1.750	1.760	n/a
Checking	1.250	1.260	n/a
Money Market Shares (Minimum balance \$5,000.00)	2.000	2.020	n/a
Holiday Club	1.750	1.760	n/a
Special Club	1.750	1.760	n/a

*APY = Annual Percentage Yield

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Certificates	Dividend Rate	APY*	Term
Term Share Certificate of Deposit (Min \$2000 for 6 months)	2.100	2.120	6
Term Share Certificate of Deposit (Min \$500 for 12 months)	2.250	2.270	12
Term Share Certificate of Deposit (Min \$2000 for 12 months)	2.350	2.370	12
Term Share Certificate of Deposit (Min \$2000 for 24 months)	2.800	2.830	24
Term Share Certificate of Deposit (Min \$2000 for 30 months)	3.150	3.180	30
Term Share Certificate of Deposit (Min \$1000 for 33 months)	3.250	3.290	33
Term Share Certificate of Deposit (Min \$1000 for 36 months)	3.400	3.440	36
Term Share Certificate of Deposit (Min \$1000 for 48 months)	3.700	3.750	48
Term Share Certificate of Deposit (Min \$1000 for 60 months)	4.000	4.060	60
IRA Shares (Min balance \$50)	2.000	2.020	n/a
IRA Share Certificate of Deposit (Min \$2000 for 6 months)	2.100	2.120	6
IRA Share Certificate of Deposit (Min \$2000 for 12 months)	2.350	2.370	12
IRA Share Certificate of Deposit (Min \$2000 for 24 months)	2.800	2.830	24
IRA Share Certificate of Deposit (Min \$2000 for 30 months)	3.150	3.170	30
IRA Share Certificate of Deposit (Min \$2000 for 36 months)	3.400	3.440	36
IRA Share Certificate of Deposit (Min \$2000 for 48 months)			

	3.700	3.750	48
IRA Share Certificate of Deposit (Min \$2000 for 60 months)	4.000	4.060	60
Roth IRA Shares (Min balance \$50)	2.000	2.020	n/a
Roth Educational IRA Share (Max \$1000 per year)	2.000	2.020	n/a
Roth IRA Share Certificate of Deposit (Min \$2000 for 6 months)	2.100	2.120	6
Roth IRA Share Certificate of Deposit (Min \$2000 for 12 months)	2.350	2.370	12
Roth IRA Share Certificate of Deposit (Min \$2000 for 24 months)	2.800	2.830	24
Roth IRA Share Certificate of Deposit (Min \$2000 for 30 months)	3.150	3.180	30
Roth IRA Share Certificate of Deposit (Min \$2000 for 36 months)	3.400	3.440	36
Roth IRA Share Certificate of Deposit (Min \$2000 for 48 months)	3.700	3.750	48
Roth IRA Share certificate of Deposit (Min \$2000 for 60 months)	4.000	4.000	60
Jumbo Certificate (Min \$75,000, 20 basis points over basic rate)		0.000	n/a
SUPER Jumbo Certificate (Min \$250,000, 45 basis points over basic rate)		0.000	n/a

*APY = Annual Percentage Yield
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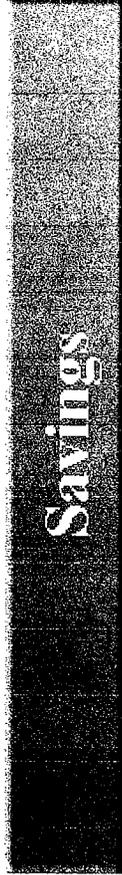
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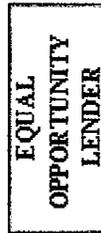
To become a member of the Credit Union one needs to open a savings account with a minimum deposit of \$50.00. This deposit remains in the account for the duration of your membership. Your \$50.00 is one Membership Share also considered a par value. Your share gives you one vote during an election for our Board of Directors.

With a variety of savings accounts available, you can select the account type(s) necessary to fulfill your needs. To save time, your deposits can be made to your savings account in person, by mail, payroll deduction, ACH or by Direct Deposit.

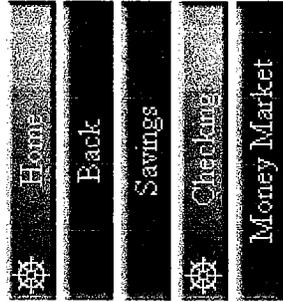
SAVINGS ACCOUNTS AVAILABLE:

- Regular Savings
- Money Market Account
- Checking Account
- Holiday Club Account
- Special Savings Account
- Scottie Savers Kids Account
- Certificate of Deposit Accounts
- IRA Share Accounts
- Trust Accounts
- Roth IRA Share Accounts
- IRA Certificates of Deposit
- Roth IRA Certificates of Deposit

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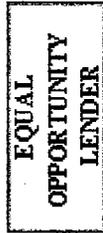
DARE TO COMPARE CHECKING...

What has your checking account done for you lately besides cost you money? Instead of working to support your checking account, let your checking account support itself!

We dare you to compare your current checking account against our Credit Union Checking Account. Does your checking account pay dividends regardless of how much you have in your account? Is there a minimum deposit to avoid a service charge? Can you write an unlimited number of checks per month? Do you receive free starter checks? With a Credit Union Checking Account, you can have all the advantages listed above along with the options listed below. Tear up your old checkbook that is bleeding you dry and open a Credit Union Checking Account... Features of a Credit Union Checking Account are:

- Free Checks With Direct Deposit (ask for details)
- No Minimum Balance
- Dividends Paid Quarterly
- Free Starter Checks
- Overdraft Protection Available
- Overdraft Line of Credit Option
- Unlimited Check Writing Capabilities
- STAR Card or ATM/CHECK CARD
- Minimal \$2.00 per month service charge
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Virtual Branch Home Banking

Erie School Employees Federal Credit Union is glad to introduce Virtual Branch, your access to your credit union anytime, anyplace. Feel free to explore the world on Virtual Banking.

Did you know that with Virtual Branch you can transfer funds between accounts, verify account balances, check account history and make loan payments? With the convenience Virtual Branch offers it's no wonder it's the most talked about feature of our web site.

Home Banking is available by application only. Please contact your credit union office for



more details.

Check Architect

Build Your Checks Online! Check Architect is the quick, easy and secure online check reordering method. You control what you want on your checks. Experiment with different check styles, typestyles and accents. Your check reorder isn't placed until you are satisfied with your results.

On-line Applications

If you are looking to apply for ESEFCU membership, employment, loans or home banking, you can apply now on line by clicking the on-line application link.

Fee Schedule

Click on this link for a full disclosure of fees and charges that may apply to ESEFCU member accounts.

Info Desk

Need help and don't know where to look? Click on the Info Desk for fee schedules, technical help, rates, online calculators,

directory listings, search capabilities and membership information. If it's not included in the Info Desk, Click the Contact us button for more assistance.

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ACCESS YOUR ACCOUNT WHEN IT'S CONVENIENT FOR YOU

We know you're busy and don't always have time to do your Credit Unioning (credit union version of banking) during our regular business hours. Telematic was designed with you in mind. With Telematic, people on the go who like to access their account at all hours of the day and night can do so with the touch of a phone. And, best of all, there is no cost to you to be a Telematic user. The following types of transactions can be performed on the Telematic System.

- Account Balance Information
- Transaction History Information
- Check Clearing Information
- Transfer Funds Within the Same Account and Between Different Accounts
- Request a Withdrawal
- Certificate and Loan Rate Information
- Request for Informational Mailings
- Advance Funds from a Line of Credit
- Loan Payment Estimates
- Current Interest Rates
- Initiate Loan Applications

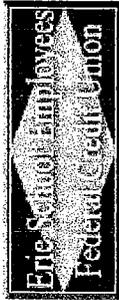
DID YOU KNOW? You can now make your Credit Union MasterCard payment using Telematic. To make your MasterCard payment, follow these steps once you have logged on to the Telematic System: Account Access (1), Financial Transactions (3), Loan Payment (2). If you have any problems making your MasterCard payment on the Telematic System, please feel free to contact us for assistance.

Take advantage of Telematic and make the most of your time. Contact a Member Service Representative today to sign up for Telematic. It's as easy as 1, 2, 3.

To access Telematic, please dial 825-3265.

For our out of town members, the toll free access number to Telematic is 1-800-569-1434.

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With a Credit Union STAR (Money Access Card) Card you have easy access to your money day or night, seven days a week at any Money Access Center. Just as conveniently, you can make deposits to your credit union accounts around the area or far from home.

Your STAR Card will allow you to:

- Withdraw cash
- Make deposits
- Transfer funds between accounts
- Check account balances (positive balance file only)
- Pay for purchases at retail locations such as grocery stores and gas stations

Your STAR Card is PIN (personal Identification number) protected so only you and anyone you give your card and PIN to can access your account.

To carry money the smart way, simply click [contact us](#) below and send e-mail to MemberServices@esefcu.org. We will mail an application for the STAR Card to you today.

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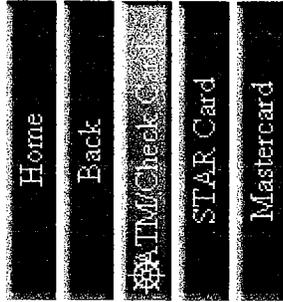
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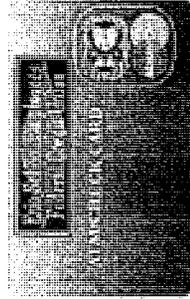
Loans

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SUPERSIZE our Checking Accounts by offering the MasterMoney ATM/CHECK CARD, also known as a debit card. The ATM/CHECK CARD is the premiere Check Card because it is accepted at over 16 million merchants worldwide. In fact, you can use your ATM/CHECK CARD anywhere you see the MasterCard Logo. The ATM/CHECK CARD is designed to simplify your life by not hassling you about ID and a drivers license--you simply present your card and sign your name where indicated. Keep your receipt and deduct your transaction from your checkbook. It's that easy! The ATM/CHECK CARD works like your checkbook-only it's easier, faster, cheaper and more convenient than writing a check.



Did you know the ATM/CHECK CARD also replaces your STAR Card? It's like combining the convenience of your Checkbook and your STAR Card all into one compact card. You can even make withdrawals at any ATM displaying the STAR, PLUS or MasterCard Logo and simply record your receipt in your checkbook when you get home.

Are you worried about balancing your checkbook? Don't worry, each transaction you perform whether at an ATM or at a Merchant, is recorded on your monthly statement. If you tend to run your checkbook a little closer to the vest, you may want to apply for the convenient Overdraft Line of Credit.

A little nervous about how much power your ATM/CHECK CARD carries? Don't be. Your ATM/CHECK CARD is protected by two anti-fraud neural networks.

To receive an application for the ATM/CHECK CARD or the STAR Card, which allows you access to cash at ATMs and point of sale transactions, simply contact our office or send an e-mail to MemberServices@esefcu.org today.

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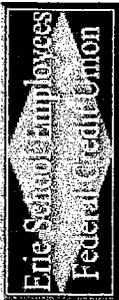
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Consumer Education

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- Surcharge Free ATMs
- Telematic 24-HR Access
- U.S. Savings Bonds
- Dealer Direct
- Scholarships
- Consumer Education



Erie School Employees Federal Credit Union is dedicated to educating our membership in terms of personal finance and issues that will help to fulfill our members present and future financial needs. Please visit the links provided on this page to learn more.



HOME & FAMILY FINANCE is an online publication that provides answers to questions members may have on financial services.

GOOGOLPLEX is an educational service provided for younger members to learn about credit union financial services. These publications change often so be sure to stop back and review all the new and exciting information.

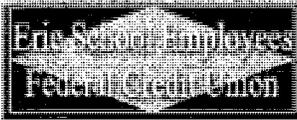
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Loans

Your savings account insured to \$100,000
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Fee Schedule

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- Check Reordering
- E-mail Us
- CU\$ Network
- Info Desk

Share Account Fees	
Share Account Bad Address fee (per returned statement)	\$3.00
Share Account Unable to Locate fee (per quarter)	\$10.00
Holiday Club Christmas Club fee (per early withdrawal)	\$5.00
Share Account Re-Open fee (if account closed and re-opened within 90 days)	\$20.00
Share Account Statement Copy fee (per page)	\$2.00
Share ATM Overdraft fee (per overdraft)	\$20.00
Share Draft Account Fees	
Overdraft fee (per item)	\$20.00
ACH Return NSF (per item)	\$20.00
Stop Payment fees	
Single Check (per check)	\$10.00
Checks in Sequential Order (per sequence)	\$20.00
Share Draft Printing fee	Prices vary depending upon style selected
Share Draft Service fee (per month)	\$2.00
Share Draft ATM Overdraft fee (per overdraft)	\$20.00
Share Draft Statement Copy fee (per page)	\$2.00
Share Draft History Copy fee	
Share Draft History Copy fee (picked up)	\$1.00
Share Draft History Copy fee (mailed)	\$2.00
Manual Processing fee (per item)	\$12.00
ACH Manual Processing fee (per item)	\$12.00
Overdraft Protection fee (per transfer or overdraft advance)	\$1.00
Draft Copy fees	
Draft Copy fees mailed (per check)	\$2.00

Draft Copy fees faxed (per check)	\$4.00
Draft Inquiry (Lookup or Call Back)	\$2.00
Starter Checks for New Checking Accounts	Twelve (12) checks provided free, thereafter \$1.00 per four (4) checks.
Starter Checks for Existing Checking Accounts	\$1.00 per four (4) checks
MAC/ATM/Check Card Blocked for Negative Balance	\$5.00
MAC/ATM/Check Card Unblocked per Member's Request	\$5.00
Other Service Fees (applicable to all accounts)	
Account Reconciliation fee (per hour)	\$20.00
Account Research fee (per hour)	\$20.00
Statement Copy fee (per page)	\$2.00
History Copy fee (picked up)	\$1.00
History Copy fee (mailed)	\$2.00
Deposited Item Return fee (per item)	\$15.00
FedLine Wire Transfer incoming & outgoing fee (per transfer)	\$12.00
Mellon Wire Transfer incoming & outgoing fee within the US (per transfer)	\$20.00
Mellon Wire Transfer incoming & outgoing fee outside the US (per transfer)	\$30.00
Money Order fee (per item)	\$1.50
Money Order Stop Payment fee	\$1.00
Money Order Copy fee (per item)	\$1.00
Cashier's Check (per item)	\$3.00
Cashier's Check Stop Payment fee (per item)	\$1.00
Cashier's Check Copy fee (per item)	\$1.00
Travelers Checks for two	\$.50-\$100.00; no charge for single signature
Court Order/Legal/Tax Levy fee	\$35.00
Certified Mail fee	\$10.00
IRA Account Transfer fee	\$25.00
Account Verification fee (per request)	\$10.00
Account Access at Millcreek Mall Credit Union Shared Service Center	\$1.50 per transaction

Electronic Funds Transfer Fees	
Unlimited Transactions at Proprietary ATMs	
Foreign ATM Withdrawal fee (per withdrawal)	\$1.00 after four per month
Foreign ATM Inquiry fee (per inquiry)	\$.50 per inquiry
ATM Manual Transfer fee	\$8.00
Point of Sale Transactions fee	\$.10
ATM Replacement Card for Blocked Cards fee	\$5.00
MAC Card Replacement fee (if replaced within one year)	\$5.00
Request for Additional ATM/Check Cards (per card)	\$5.00
Credit Union Membership	
Membership Share (par value)	\$50.00

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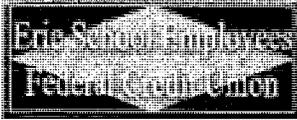
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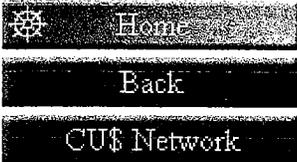
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Your savings federally insured to \$100,000

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Surcharge Free ATMs



NO SURCHARGE ATM NETWORK---LOOK FOR THE CU\$ LOGO

The Erie School Employees FCU signed a Selective Surcharge Agreement which gives you access to more NO Surcharge ATMs. When using your Erie School Employees FCU STAR or ATM/CHECK CARD at the following locations, you will not be surcharged. To look for additional NO Surcharge ATMs within the State of Pennsylvania, visit www.cudollar.com

NO SURCHARGE CASH DISPENSERS

- 1 COUNTRY FAIR EXPRESS-3116 West 26th Street-2 Blocks west of Peninsula Dr
- 2 COUNTRY FAIR EXPRESS-170 West Main Street, Route 20, North East, PA
- 3 KWIK FILL RED APPLE-3725 McClelland Ave & East 38th Street
- 4 SHELL FOOD MART-605 Parade & East 6th Streets
- 5 SHELL FOOD MART-3760 West 12th & Powell Ave.
- 6 SHELL FOOD MART-4917 Peach & West Gore Roads
- 7 SHELL HOLIDAY MART-8228 Peach Street & Robison Road
- 8 ERIE SCHOOL EMPLOYEES FCU 5th DRIVE THRU LANE-1005 Greengarden Rd.
- 9 A-PLUS MINI MARKET-26 East 12th & French Streets
- 10 FAULKNERS COUNTRY MARKET--13580 Route 8, Wattsburg, PA
- 11 COUNTY OF ERIE, PA FCU--518 State Street-corner of State St. & N. Park Row
- 12 PHB Employees FCU--7773 W. Ridge Road-Fairview, PA
- 13 *WALMART-Keystone Drive
- 14 *WALMART-4950 West 23rd Street
- 15 *SAM'S CLUB-7200 Peach Street
- 16 *ERIE COUNTY SCHOOL EMPLOYEES FCU--4101 Main Street, Lawrence Park

FULL SERVICE ATMS

- 17 ERIE SCHOOL EMPLOYEES FCU--THIRD DRIVE THRU LANE--1109 East 38th Street
 - 18 ERIE SCHOOL EMPLOYEES FCU--FIRST DRIVE THRU LANE--1005 Greengarden Rd.
 - 19 ERIE SCHOOL EMPLOYEES FCU--FIRST DRIVE THRU LANE--2436 Buffalo Rd.
 - 20 *ST. VINCENT REHABILITATION LOBBY-232 West 25th & Sassafras Streets
 - 21 *LORD FCU--Drive thru lane 3910 Schaper Avenue
 - 22 *AMERICAN STERILIZER FCU 2545 West 23rd Street, Erie, PA
- *indicates an ATM not owned by the Erie School Employees FCU. You can make up to 4 withdrawals per month from machines not owned by the Erie School Employees FCU without incurring a foreign ATM access fee. After 4 withdrawals per month from ATMs not owned by the Erie School Employees FCU, you will be charged \$1.00 for each withdrawal.

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Non-Surcharging ATM Locations

For Members Of Credit Unions In The Selective Surcharging Group



Search Results for Erie County

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Financial Institution	ATM Site	Street Address	City Δ	State	Type
PSECU	Walmart	961 E Columbus Avenue	Corry	PA	WITHDRAWAL
SAINT VINCENT ERIE FCU	Saint Vincent Health Center	232 W 25th Street	Erie	PA	DEPOSIT
AMERICAN STERILIZER FCU	American Sterilizer FCU	2545 W 23rd Street	Erie	PA	DEPOSIT
ERIE SCHOOL EMPLOYEES FCU	A Plus Mini Mart	26 E 12th Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Erie School Emp FCU	1109 E 38th Street	Erie	PA	DEPOSIT
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	8228 Peach Street & Robison Road	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Pennzmart	3116 W 26th Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Pennzmart	3725 McClelland Avenue	Erie	PA	WITHDRAWAL
PSECU	SAMS Club	7200 Peach Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	605 Parade Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	3760 W 12th Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	4917 Peach Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Branch Office	2436 Buffalo Road	Erie	PA	DEPOSIT
PSECU	Walmart	4950 W 23rd Street	Erie	PA	WITHDRAWAL
PSECU	Walmart	1900 Keystone Drive	Erie	PA	WITHDRAWAL
ERIE COUNTY SCHOOL EMPLOYEES FCU	Branch	4101 Main Street	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Branch Office	1005 GreenGarden Road	Erie	PA	WITHDRAWAL
ERIE SCHOOL EMPLOYEES FCU	Branch Office	1005 Greengarden Road	Erie	PA	DEPOSIT
ERIE SCHOOL EMPLOYEES FCU	County of Erie PA FCU	518 State Street	Erie	PA	WITHDRAWAL
LORD FCU	Main Office	3910 Schaper Avenue	Erie	PA	DEPOSIT
ERIE GENERAL ELECTRIC FCU	Branch Office	1623 E 38th Street	Erie	PA	DEPOSIT


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People Helping People-The Credit Union Philosophy

Your credit union stays active in the community by participating in and donating to many worthy causes. Our Goodwill Team provides funding and their personal time in an effort to meet the requests we receive. Your credit union believes that it is not enough just to provide products and services for the financial well being of our

Select Employer Groups and our membership. The goal of our Goodwill Team is to demonstrate a genuine concern for our community so that we may prosper not only as a credit union but as individuals as well. Participation is always welcome from any of our Select Employer Groups or members on our Goodwill Team.

Our Goodwill Team supports:

- American Cancer Society Daffodil Days/Relay for Life
- Erie Humane Society
- Habitat for Humanity
- Lee National Denim Day for Breast Cancer Research
- March of Dimes Blue Jeans for Babies
- Muscular Dystrophy Association Shamrocks
- St. Martin's Center Shining Stars
- United Way of Erie County
- WQLN Auction

To join our Goodwill Team or request support for your cause write:

Goodwill Team
 c/o Erie School Employees FCU
 1109 E 38th St
 Erie, PA 16504-1898

Any requests for funding or the participation of our Goodwill Team must be submitted in writing. Please list a contact person, the name of your organization and the reason for your request. Please give us at least one month's notice so that we may try to honor your request. Every effort will be made to accommodate your request.

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**ERIE SCHOOL EMPLOYEES FEDERAL
CREDIT UNION**

COMMUNITY MARKETING PLAN

**APPLICATION FOR COMMUNITY
CHARTER CONVERSION TO SERVICE
THE ERIE COUNTY, PENNSYLVANIA
COMMUNITY**

February 10, 2003

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**ERIE SCHOOL EMPLOYEES FEDERAL
CREDIT UNION**

**PRO FORMA FINANCIAL STATEMENT
PROJECTIONS 2003 - 2004**

**APPLICATION FOR COMMUNITY
CHARTER CONVERSION TO SERVICE
THE ERIE COUNTY, PENNSYLVANIA
COMMUNITY**

February 10, 2003.

(b)(8)

ASSUMPTION:
2003 ASSET GROWTH RATE
2003 DEPOSIT GROWTH RATE
2003 LOAN GROWTH RATE
LOAN YIELD: REGULAR LOANS
MASTERCARD
STUDENT LOANS
INVESTMENT YIELD
COST OF FUNDS
OPERATING EXPENSE AS % OF ASSETS
RESERVE TRANSFER AS % OF GR
AVERAGE ASSET BALANCE 2003
AVERAGE DEPOSIT BALANCE 2003
AVERAGE LOAN BALANCE: REGU
MAST
STUD
AVERAGE INVESTMENT BALANCE
NON-EARNING ASSETS
TOTAL AVERAGE ASSET BALANCE
INCOME AND EXPENSE:
INCOME: REGULAR LOANS
MASTERCARD
STUDENT LOANS
INVESTMENTS
FEE INCOME
TOTAL OPERATING INCOME
EXPENSE: COST OF FUNDS
OPERATING EXPENSE
TOTAL EXPENSE
NET INCOME

(b)(8)

ASSUMPTIONS
2004 ASSET GROWTH RATE
2004 DEPOSIT GROWTH RATE
2004 LOAN GROWTH RATE
LOAN YIELD: REGULAR LOANS
MASTERCARD
STUDENT LOANS
INVESTMENT YIELD
COST OF FUNDS
OPERATING EXPENSE AS % OF ASSETS
RESERVE TRANSFER AS % OF GROSS EARN
AVERAGE ASSET BALANCE 2004
AVERAGE DEPOSIT BALANCE 2004
AVERAGE LOAN BALANCE: REGULAR LOAN
MASTERCARD
STUDENT LOANS
AVERAGE INVESTMENT BALANCE
NON-EARNING ASSETS
TOTAL AVERAGE ASSET BALANCE
INCOME AND EXPENSE
INCOME: REGULAR LOANS
MASTERCARD
STUDENT LOANS
INVESTMENTS
FEE INCOME
TOTAL OPERATING INCOME
EXPENSE: COST OF FUNDS
OPERATING EXPENSE
TOTAL EXPENSE
NET INCOME

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(b)(8)

Assets

Loans
Allowance-Loan Loss
Net Loans

Accts. Receivable
Cash & Equivalents
Total Investments

Land & Building
Other Fixed Assets
Other Assets
NCUSIF

Total Assets

Liab. & Equity

Accts. Payable
Dividends Payable
Other Liabilities

Regular Shares
Share Drafts
Share Certificates
IRA Accounts
Money Market
Total Shares

Unr.eal. Gain on Inv
Regular Reserves
Undivided Earnings

Total Liab. & Equity

Erie School Employees FCU
Pro Forma Financial Statements for Community Charter Expansion

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Income

- Interest on Loans
- Investment Income
- Fee Income
- Miscellaneous Income
- Total Income**

Expenses

- Compensation/Benefits
- Travel and Conference
- Association Dues
- Office Occupancy
- Office Operations
- Education & Promotion
- Loan Servicing
- Outside Services
- Provision-Loan Losses
- Members Insurance
- Interest on Borrowed \$\$\$
- Operating Fees
- Miscellaneous

Total Expenses

Income from Operations
Non-Op. Income

Net Operating Income
Dividends

Net Income
Transfer to Reg. Reserves

Net Income

Erie School Employees FCU
 Pro Forma Financial Statements for Community Charter Expansion

Assumptions:	<u>6/30/2003</u>	<u>12/31/2003</u>	<u>6/30/2004</u>	<u>12/31/2</u>
Average Loan Yield	7.20%	7.20%	7.00%	
Average Investment Yield	4.35%	4.35%	4.55%	
Average Cost of Funds	2.52%	2.52%	2.57%	

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National Credit Union Administration

Charter Information

Region:	2	Supervisor Examiner:	H
Charter Number:	1476	Charter Date:	01/01/1936
Charter Type:	1	Insurance Date:	01/04/1971
State Code:	42	District:	9
County Code:	49	Congressional District:	24
Status:	A	SMSA:	2360
Last Event Code:		TOM Code:	34
Limited Income:	0		
Limited Income Date:			

Charter Name: ERIE SCHOOL EMPLOYEES
 1109 EAST 38TH STREET
 ERIE, PA 16504

Office Location: 1109 EAST 38TH STREET
 ERIE, PA 16504

OCFO Point of Contact:

Phone:	(814) 825-2436	Fax:	(814) 825-2046
Manager/CEO:	KACZMAREK, NORBERT P	Chairperson:	SUSI, ANGELO
Working Hours:	M-F 9:00AM-5:00PM		

EDP Vendor Name: EDS
Insurance Name: EXCESS SHARE INSURANCE CO
Year Opened: 1936

Web Address: WWW.ESEFCU.ORG
Email: INFO@ESEFCU.ORG

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Old/Surv	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares
9239	PC	254,790	7	4	1476	2/13/2003	185,976	108,458	108,458	146,332	185,976
18529	MC	97,964	1	8	1476	1/14/2003	78,673	0	0	0	0
18529	M	97,964	0	8	1476	8/30/2002	78,673	0	0	0	0
7757	MC	2,363,686	1	8	1476	12/7/2000	2,118,332	0	0	0	0
16853	MC	1,141,669	2	8	1476	10/24/2000	890,939	0	0	0	0
7757	M	2,363,686	0	8	1476	9/13/2000	2,118,332	0	0	0	0
16853	M	1,141,669	0	8	1476	8/29/2000	890,939	0	0	0	0

FAS Data

Cycle	Assets	Shares
12/31/2002	155,469,089	138,734,442
9/30/2002	153,986,856	137,716,283
6/30/2002	153,854,941	137,885,412
3/31/2002	152,044,232	136,389,494
12/31/2001	145,214,078	129,949,852

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Consolidated Balance Sheet
For Charter: ERIE SCHOOL EMPLOYEES -- 1476

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
ASSETS									
CASH:									
Cash On Hand V1	N/A	N/A		4,092,270		3,387,655	-17.2	3,381,738	-0.2
Cash On Deposit V1	N/A	N/A		0		10,296,904		8,762,276	-14.9
Cash Equivalents V1	N/A	N/A		0		1,999,375		1,000,000	-50.0
TOTAL CASH	1,975,250	7,795,319	294.6	4,092,270	-47.5	15,683,934	283.3	13,144,014	-16.2
INVESTMENTS:									
U.S. Govt. Obligations	0	0		0		0		0	
Federal Agency Sec.	44,462,408	45,426,753	2.2	48,632,245	7.1	50,231,885	3.3	63,987,270	27.4
All Mutual Funds	0	0		0		0		0	
Total MCSD And PIC In Corporate	0	728,505		876,944	20.4	939,906	7.2	1,016,499	8.1
Corp. Central (CD)	5,861,247	0	-100.0	7,459,074		100,000	-98.7	0	-100.0
Banks and S&Ls (Cert. DEP)	99,708	699,170	601.2	826,092	18.2	614,673	-25.6	629,943	2.5
DEP IN & Loans to other CUs	0	0		0		0		0	
All Other Investments	264,730	295,101	11.5	308,643	4.6	351,940	14.0	359,440	2.1
TOTAL INVESTMENTS	51,377,844	47,149,529	-8.2	58,102,998	23.2	52,238,404	-10.1	65,993,152	26.3
LOAN HELD FOR SALE 1/2	N/A	N/A		N/A		N/A		0	
LOANS AND LEASES:									
Unsecured Credit Card Loans	3,703,955	3,676,910	-0.7	3,985,294	8.4	4,085,361	2.5	4,063,066	-0.5
All Other Unsecured Loans	1,504,458	1,873,055	24.5	1,987,057	6.1	1,997,537	0.5	1,805,297	-9.6
New Auto Loans	9,082,883	8,978,155	-1.2	11,078,145	23.4	11,518,159	4.0	11,484,125	-0.3
Used Auto Loans	7,120,587	8,452,210	18.7	9,611,453	13.7	9,337,954	-2.8	9,059,724	-3.0
1st Mort. Real Estate Loans	15,943,318	18,755,646	18.4	18,255,321	-2.7	20,072,615	10.0	22,362,817	11.4
Other Real Estate Loans	10,729,941	9,655,143	-10.0	10,210,223	5.7	9,843,574	-3.6	7,285,699	-26.2
Leases Receivable	N/A	2,214,796		2,462,831	11.2	2,149,293	-12.7	1,662,592	-22.6
Other Member Loans	5,780,013	6,467,802	11.9	7,880,659	21.8	8,813,794	11.8	11,276,300	27.9
All Other Loans /3	3,126	0	-100.0	0		2,093,505		N/A	
TOTAL LOANS	53,768,281	60,073,717	11.7	65,470,983	9.0	69,911,792	6.8	68,979,620	-1.3
ALLOWANCE FOR LOAN & LEASE LOSSES	125,560	113,056	-10.0	127,189	12.5	153,854	21.0	144,083	-6.4
Other Real Estate Owned	0	0		0		0		0	
Land and BLDG (NET of DEP)	1,220,304	2,580,776	111.5	2,633,099	2.0	2,962,292	12.5	2,924,570	-1.3
Other Fixed Assets	567,832	1,027,494	81.0	974,266	-5.2	1,226,817	25.9	1,048,674	-14.5
Share INS CAP Deposit	806,438	929,828	15.3	1,089,822	17.2	1,184,242	8.7	1,298,475	9.6
Other Assets	931,919	1,057,527	13.5	2,036,075	92.5	2,160,451	6.1	2,224,667	3.0
TOTAL ASSETS	110,522,308	120,501,134	9.0	134,272,324	11.4	145,214,078	8.1	155,469,089	7.1
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

1/ DATA NOT COLLECTED PRIOR TO 2000. 2/ OTHER LOANS TO MEMBERS PRIOR TO 2002. 3/ ALL OTHER LOANS ELIMINATED AFTER 2001.
Means the number is too large to display in the cell

For Charter: ERIE SCHOOL EMPLOYEES -- 1476

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Promissory And Other Notes Pay	0	0		0		0		0	
Reverse Repo Agreement	0	0		0		0		0	
Subordinated CDCU Debt	0	0		0		0		0	
Uninsured Second Capital	0	0		0		0		0	
DIV / INT Payable	0	0		0		0		0	
Acct. Payable & Liabilities	112,811	146,027	29.4	184,264	26.2	161,678	-12.3	537,196	232.3
TOTAL LIABILITIES	112,811	146,027	29.4	184,264	26.2	161,678	-12.3	537,196	232.3
SAVINGS/DEPOSITS:									
Share Drafts	8,986,004	9,988,895	11.2	11,257,560	12.7	12,103,041	7.5	13,037,617	7.7
Regular Shares	20,701,225	25,012,326	20.8	26,496,282	5.9	29,250,014	10.4	33,319,135	13.9
Money Market Shares	23,241,467	26,259,803	13.0	24,744,882	-5.8	26,624,213	7.6	32,245,313	21.1
Share Certificates	31,983,084	31,545,216	-1.4	41,646,104	32.0	44,574,381	7.0	41,924,762	-5.9
IRA / KEOGH Accounts	12,558,155	13,066,774	4.1	13,857,350	6.1	15,269,063	10.2	16,163,995	5.9
All Other Shares	1,365,290	1,691,989	23.9	1,847,947	9.2	2,129,140	15.2	2,043,620	-4.0
Non-Member Deposits	0	0		0		0		0	
TOTAL SAVINGS/DEPOSITS	98,835,225	107,565,003	8.8	119,850,125	11.4	129,949,852	8.4	138,734,442	6.8
EQUITY:									
Undivided Earnings	7,962,386	8,742,155	9.8	9,857,102	12.8	10,718,988	8.7	11,809,806	10.2
Regular Reserves	3,575,708	4,065,402	13.7	4,383,560	7.8	4,383,560	0.0	4,387,645	0.1
Approp For Non-Conform Invest	0	0		0		0		0	
Other Reserves	0	0		0		0		0	
Miscellaneous Equity 11	N/A	N/A		0		0		0	
Unrealized G/L A-F-S SEC	36,178	-17,453	-148.2	-2,727	84.4	0	100.0	0	
Unrealized G/L CF HEDGES 12	N/A	N/A		0		0		0	
Other Comprehensive Income 12	N/A	N/A		0		0		0	
Net Income	N/A	N/A		N/A		N/A		N/A	
EQUITY TOTAL	11,574,272	12,790,104	10.5	14,237,935	11.3	15,102,548	6.1	16,197,451	7.2
TOTAL SAVINGS/EQUITY	110,409,497	120,355,107	9.0	134,088,060	11.4	145,052,400	8.2	154,931,893	6.8
TOTAL LIAB/SAVINGS/EQUITY	110,522,308	120,501,134	9.0	134,272,324	11.4	145,214,078	8.1	155,469,089	7.1
NCUA INSURED SAVINGS:									
Uninsured Shares	9,439,641	11,103,211	17.6	7,122,225	-35.9	8,448,411	18.6	10,394,469	23.0
Uninsured Non-Mem Depos	0	0		0		0		0	
Tot Uninsur Shrs & Depos	9,439,641	11,103,211	17.6	7,122,225	-35.9	8,448,411	18.6	10,394,469	23.0
Insured Shrs & Deposits	89,395,584	96,461,792	7.9	112,727,900	16.9	121,501,441	7.8	128,339,973	5.6

Means the number is too large to display in the cell

1) Contained in Other Reserves Prior To 2000

2) Contained in Unrealized G/L A-F-S Sec Prior To 2000

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
OTHER LOAN INFORMATION:									
DELINQUENCY AND CHARGE-OFFS:									
Amt of Delinquent Loans:									
2 to < 6 Months Delinquent	244,703	216,081	-11.7	249,824	15.6	172,982	-30.8	130,651	-24.5
6 to 12 Months Delinquent	2,139	65,019	2,939.7	54,523	-16.1	78,643	44.2	36,084	-54.1
12 Months & Over Delinquent	4,647	8,189	76.2	16,836	105.6	1,530	-90.9	3,210	109.8
Total Amount of Del Loans	251,489	289,289	15.0	321,183	11.0	253,155	-21.2	169,945	-32.9
Amt of Delinquent Credit Cards:									
2 to < 6 Months Delinquent	15,497	30,025	93.7	13,272	-55.8	19,599	47.7	19,096	-2.6
6 to 12 Months Delinquent	559	1,032	84.6	0	-100.0	0		0	
12 Months & Over Delinquent	0	0		215		140	-34.9	30	-78.6
Total Amount of Del Credit Cards	16,056	31,057	93.4	13,487	-56.6	19,739	46.4	19,126	-3.1
Loans Charged Off	66,053	80,890	22.5	102,192	26.3	121,502	18.9	237,647	95.6
Recoveries	26,242	17,609	-32.9	31,326	77.9	28,436	-9.2	26,403	-7.1
Total Del Loans & Net Charge-Offs	291,300	352,570	21.0	392,049	11.2	346,221	-11.7	381,189	10.1
Credit Cards Loans Charged Off	27,061	33,951	25.5	22,917	-32.5	55,546	142.4	68,399	23.1
Recoveries On Credit Cards	10,000	7,044	-29.6	12,530	77.9	11,374	-9.2	7,807	-31.4
MISCELLANEOUS LOAN INFORMATION:									
Loans C/O Due To BK	9,634	28,718	198.1	27,147	-5.5	36,354	33.9	90,808	149.8
Num Members Bankrupt	18	18	0.0	20	11.1	15	-25.0	37	146.7
Amount Loans Subj Bankrupt.	79,793	7,500	-90.6	38,729	416.4	108,522	180.2	19,574	-82.0
Total Amt Loans Granted	27,995,735	28,366,377	1.3	32,290,865	13.8	31,335,317	-3.0	31,735,783	1.3
Total Amount Loans Purchased	0	0		0		2,093,505		1,293,079	-38.2
Total Amt Indirect Loans Granted /1	N/A	N/A		N/A		N/A		2,324,640	
Number of Indirect Loans Granted /1	N/A	N/A		N/A		N/A		159	
Loans Outstanding To CU Officials	107,998	80,830	-25.2	92,914	14.9	64,496	-30.6	85,709	32.9
1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell									
* Annualized data, Annualization factor - March = 4; June = 2; September = 1.33; December = 1 (or no annualizing)									

For Charter: ERIE SCIP EMPLOYEES -- 1476

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
INFORMATION SYSTEMS & TECHNOLOGY									
SHARE/LOAN SYSTEM:									
Num Manual	0	0		0		0		0	
Num Vendor Supplied In-House	0	0		0		0		1	
Num Vendor On-Line	1	1	0.0	1	0.0	1	0.0	0	-100.0
Num CU Developed In-House	0	0		0		0		0	
Num Other	0	0		0		0		0	
EFS ACCESS:									
NUM OF WWW OR INTERNET/BROWSER \1	N/A	N/A		0		1	0.0	1	0.0
Num of Wireless \1	N/A	N/A		0		0		0	
Num of Home Banking/PC \1	N/A	N/A		1		1	0.0	1	0.0
Num of Audio Response/Phone \1	N/A	N/A		1		1	0.0	1	0.0
Num of Automatic Teller Machine \1	N/A	N/A		1		1	0.0	1	0.0
Num of Kiosk \1	N/A	N/A		0		0		0	
Num of Other \1	N/A	N/A		0		0		0	
EFS OFFERED:									
Num of Member Applications \1	N/A	N/A		1		1	0.0	1	0.0
Num of New Loan \1	N/A	N/A		0		1		1	0.0
Num of Account Balance Inquiry \1	N/A	N/A		1		1	0.0	1	0.0
Num of Share Draft Orders \1	N/A	N/A		1		1	0.0	1	0.0
Num of New Share Account \1	N/A	N/A		0		0		1	0.0
Num of Loan Payments \1	N/A	N/A		1		1	0.0	1	0.0
Num of View Account History \1	N/A	N/A		1		1	0.0	1	0.0
Num of Merchandise Purchase \1	N/A	N/A		0		0		1	0.0
Num of Share Account Transfers \1	N/A	N/A		1		1	0.0	1	0.0
Num of Bill Payment \1	N/A	N/A		1		1	0.0	1	0.0
Num of Download Account History \1	N/A	N/A		1		1	0.0	1	0.0
Num of Electronic Cash \1	N/A	N/A		0		0		1	
Num of Account Aggregation \2	N/A	N/A		0		0		0	
Num of Inernet Access Services \2	N/A	N/A		N/A		N/A		0	
Num of Electronic Signature \2	N/A	N/A		N/A		N/A		1	
Num of Other \2	N/A	N/A		N/A		N/A		0	
INTERNET PRESENCE:									
Num Of E-Mail Addresses Reported	0	1		1	0.0	1	0.0	1	0.0
Num Of Websites Reported	0	1		1	0.0	1	0.0	1	0.0
WORLD WIDE WEBSITE TYPE/USERS:									
Num of Informational \1	N/A	N/A		0		0		0	
Num of Interactive \3	0	1		0	-100.0	0		0	
Num of Transactional \3	N/A	N/A		1		1	0.0	1	0.0
Num of Transactional Users \1	N/A	N/A		1,000		1,700	70.0	2,253	32.5
Num Planning World Wide Website \1	N/A	N/A		0		0		0	
Num Planning Informational \1	N/A	N/A		0		0		0	
Num Planning Interactive \1	N/A	N/A		0		0		0	
Num Planning Transactional \1	N/A	N/A		0		0		0	

1/ Data not collected prior to 2000 2/ Data not collected prior to 2002 3/ Interactive Redefined After 1999

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	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
Miscellaneous Information									
Audit Type									
Supervisory Committee	1	1	0.0	0	-100.0	0	0	0	0
Supervisory Committee By State Licensed Person /1	N/A	N/A		N/A		N/A		1	
Supervisory Committee By Other External Auditor /1	N/A	N/A		N/A		N/A		0	
CPA Audit Without Opinion /2	0	0		0		0		N/A	
CPA Opinion Audit /2	0	0		0		0		N/A	
League Audit /2	0	0		1		1	0.0	N/A	
Outside Accountant (Not CPA Or League)	0	0		0		0		N/A	
Financial Statement Audit By State Licensed Person /1	N/A	N/A		N/A		N/A		0	
Balance Sheet Audit By State Licensed Person /1	N/A	N/A		N/A		N/A		0	
Examination of Internal Controls Over Call Report By State Licensed Person /1	N/A	N/A		N/A		N/A		0	
Excess Deposit Insurance:									
No. of CU's W/Excess Share/Deposit Ins	1	1	0.0	1	0.0	1	0.0	1	0.0
Amt Of Shr/Depo Covered by Ex Insur	9,439,641	11,103,211	17.6	7,122,225	-35.9	8,448,411	18.6	10,394,469	23.0
New Program or Services									
None /1	N/A	N/A		N/A		N/A		1	
Indirect Lending /1	N/A	N/A		N/A		N/A		0	
Commercial Lending /1	N/A	N/A		N/A		N/A		0	
Member Business Loans /1	N/A	N/A		N/A		N/A		0	
Participation Loans /1	N/A	N/A		N/A		N/A		0	
Real Estate Loans /1	N/A	N/A		N/A		N/A		0	
Risk Based Loans /1	N/A	N/A		N/A		N/A		0	
Direct Financing Leases /1	N/A	N/A		N/A		N/A		0	
ATM / DEBIT Card Program /1	N/A	N/A		N/A		N/A		0	
Mortgage Processing /1	N/A	N/A		N/A		N/A		0	
New CUSO /1	N/A	N/A		N/A		N/A		0	
Data Processing Conversion /1	N/A	N/A		N/A		N/A		0	
Insurance / Investment Sales /1	N/A	N/A		N/A		N/A		0	
Other /1	N/A	N/A		N/A		N/A		0	
Membership:									
Num Current Members	13,067	15,274	16.9	17,930	17.4	18,636	3.9	19,254	3.3
Num Potential Members	19,601	22,911	16.9	26,895	17.4	27,954	3.9	28,881	3.3
Total Num Savings Accts	24,814	28,192	13.6	33,105	17.4	34,446	4.1	36,116	4.8
Employees:									
Num Full-Time Employees	28	39	39.3	44	12.8	44	0.0	48	9.1
Num Part-Time Employees	3	6	100.0	7	16.7	6	-14.3	7	16.7
Reporting Method:									
Internet Filing	N/A	N/A		N/A		N/A		0	
PC 5300 System (Automated)	1	1	0.0	1	0.0	1	0.0	1	0.0
None Used (Manual Input)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED AFTER 2001. # Means the number is too large to display in the cell

For Charter: ERIE SCHOOL EMPLOYEES -- 1476

	December 1998	December 1999	December 2000	December 2001	December 2002	% CHG	% CHG	% CHG
MBR BUSINESS LOANS (MBL):								
Agricultural Related MBL	0	0	0	0	0			
All Other MBL	0	0	0	0	0			
TOTAL MBL	0	0	0	0	0			
MBL Granted YTD	0	0 *	0	0 *	0			
Ag Related MBL Del 1 to < 2 mos	0	0	0	0	0			
AG Related MBL > 2 mos Del	0	0	0	0	0			
Other MBLs 1 to < 2 mos Del	0	0	0	0	0			
Other MBLs Del > 2 mos	0	0	0	0	0			
TOTAL DEL MBL > 1 MOS DEL	0	0	0	0	0			
% DEL MBL > 1 MOS	0.0	0.0	0.0	0.0	0.0			0.0
TOTAL DEL MBL > 2 MOS	0	0	0	0	0			0
% DEL MBL > 2 MOS	0.0	0.0	0.0	0.0	0.0			0.0
MBL CHARGE-OFFS AND RECOVERIES:								
MBL AG Loans Charge-Offs YTD	0	0 *	0	0 *	0			
MBL AG Loans Recoveries YTD	0	0 *	0	0 *	0			
Other MBLs Charge-Offs YTD	0	0 *	0	0 *	0			
Other MBLs Recoveries YTD	0	0 *	0	0 *	0			
MISCELLANEOUS MBL INFORMATION:								
Allowance For Loss On MBLs	0	0	0	0	0			
All Concentrations Of Credit For MBLs	0	0	0	0	0			
Construction/Development MBLs	0	0	0	0	0			
* Annualized data, Annualization factor - March = 4; June = 2; September = 1.33; December = 1 (or no annualizing)								
# Means the number is too large to display in the cell								

For Charter: ERIE SCHOOL DISTRICT OYEEES -- 1476

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	7,029,975	3,932,289	-44.1	5,056,691	28.6	9,535,457	88.6	12,420,895	30.3
Held to Maturity 1-3 yrs	9,371,710	6,533,375	-30.3	12,479,554	91.0	6,264,344	-49.8	26,058,993	316.0
Held to Maturity 3-10 yrs	23,911,497	32,063,687	34.1	29,342,466	-8.5	34,432,084	17.3	25,507,382	-25.9
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	40,313,182	42,529,351	5.5	46,878,711	10.2	50,231,885	7.2	63,987,270	27.4
Available for Sale < 1 yr	1,022,500	1,098,703	7.5	1,697,579	54.5	0	-100.0	0	
Available for Sale 1-3 yrs	2,830,767	1,683,524	-40.5	0	-100.0	0		0	
Available for Sale 3-10 yrs	395,667	115,175	-70.9	55,955	-51.4	0	-100.0	0	
Available for Sale > 10 yrs	20,000	0	-100.0	0		0		0	
TOTAL AVAILABLE FOR SALE	4,268,934	2,897,402	-32.1	1,753,534	-39.5	0	-100.0	0	
TRADING < 1 YEAR	N/A	N/A		N/A		0		0	
Trading 1-3 years	N/A	N/A		N/A		0		0	
Trading 3-10 years	N/A	N/A		N/A		0		0	
Trading > 10 years	N/A	N/A		N/A		0		0	
TOTAL TRADING	0	0		0		0		0	
Non-SFAS 115 < 1 yr	6,105,977	881,271	-85.6	7,983,809	805.9	13,152,892	64.7	10,741,659	-18.3
Non-SFAS 115 1-3 yrs	0	99,000		1,476,944	1,391.9	1,139,906	-22.8	1,016,499	-10.8
Non-SFAS 115 3-10 yrs	689,751	728,505	5.6	0	-100.0	0		0	
Non-SFAS 115 > 10 yrs	0	14,000		10,000	-28.6	10,000	0.0	10,000	0.0
TOTAL NON-SFAS 115	6,795,728	1,722,776	-74.6	9,470,753	449.7	14,302,798	51.0	11,768,158	-17.7
MATURITIES :									
Total Investments < 1 yr	14,158,452	5,912,263	-58.2	14,738,079	149.3	22,688,349	53.9	23,162,554	2.1
Total Investments 1-3 yrs	12,202,477	8,315,899	-31.9	13,956,498	67.8	7,404,250	-46.9	27,075,492	265.7
Total Investments 3-10 yrs	24,996,915	32,907,367	31.6	29,398,421	-10.7	34,432,084	17.1	25,507,382	-25.9
Total Investments > 10 yrs	20,000	14,000	-30.0	10,000	-28.6	10,000	0.0	10,000	0.0
Total	51,377,844	47,149,529	-8.2	58,102,998	23.2	64,534,683	11.1	75,755,428	17.4

Means the number is too large to display in the cell

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
MORTGAGE BACKED SECURITIES:									
Mort Pass-Thru Securities	11,679,433	15,859,471	35.8	15,914,542	0.3	23,664,589	48.7	32,283,462	36.4
COLLATERALIZED MORTGAGE OBLIGATION/RE MORTG INVEST CONDUITS (CMOs/REMICs)	3,406,016	4,128,769	21.2	3,876,119	-6.1	6,419,604	65.6	5,929,401	-7.6
OTHER INVESTMENT INFORMATION:									
NON-MORTGAGE SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS 1/	N/A	N/A		N/A		N/A		17,301,893	
NON-MORTGAGE SECURITIES WITH MATURITIES > 3 YRS. 1/	N/A	N/A		N/A		N/A		166,667	
Securities Per 703.90(b)	27,424,562	33,633,939	22.6	38,946,817	15.8	45,262,590	16.2	55,681,423	23.0
Market Value Deval @ 300BP	2,927,000	3,554,000	21.4	3,503,000	-1.4	4,061,000	15.9	5,091,000	25.4
Dep/Shares Per 703.70(a)	826,438	942,828	14.1	1,099,822	16.7	1,194,242	8.6	1,308,475	9.6
Fair Value of Total Investments	52,454,525	46,148,342	-12.0	58,264,345	26.3	67,523,095	15.9	78,554,183	16.3
Repurchase Agreements	0	0		0		0		0	
Reverse Repo Pos. Arbitrage	0	0		0		0		0	
CUSO Investments	20,000	14,000	-30.0	10,000	-28.6	10,000	0.0	10,000	0.0
CUSO Loans	0	0		0		0		0	
CUSO Income	0	0	*	0	*	0	*	0	
Non-Mortgage Derivatives	7,493,462	9,493,305	26.7	12,249,388	29.0	3,752,259	-69.4	9,748,626	159.8
INV Not Authorized By The FCU Act Or NCUA R&R (SCU Only)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

For Charter: ERIE SCHOOL EMPLOYEES '76

	December 1998	December 1999	% CHG	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG
SAVING MATURITIES									
< 1 year	72,910,512	86,589,924	18.8	86,208,883	-0.4	97,948,584	13.6	121,139,725	23.7
1 to 3 years	19,106,408	17,572,718	-8.0	31,768,434	80.8	29,772,845	-6.3	12,649,575	-57.5
> 3 years	6,818,305	3,402,361	-50.1	1,872,808	-45.0	2,228,423	19.0	4,945,142	121.9
MISCELLANEOUS SAVINGS INFORMATION									
BROKERED DEPOSITS 1/	N/A	N/A	N/A	N/A		N/A		0	
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		0		0		0	
Other Unused MBL Commitments 1/2	N/A	N/A		0		0		0	
Revolving O/E Lines 1-4 Family	3,863,288	3,356,933	-13.1	3,622,688	7.9	3,680,067	1.6	3,227,838	-12.3
Credit Card Line	9,837,502	10,602,343	7.8	11,504,161	8.5	12,478,389	8.5	12,658,684	1.4
Outstanding LOC	2,500	0	-100.0	0		0		0	
Unsecured Share Draft LOC	36,000	39,426	9.5	50,084	27.0	49,181	-1.8	98,085	99.4
Other Unused Commitments	0	0		0		0		0	
LOANS SOLD/SWAPPED W/RECURSE:									
Total Dollar Amount YTD	0	0	*	0	*	0	*	0	*
Total Princ Bal Outstanding	0	0		0		0		0	
Pending Bond Claims	0	0		7,480		0		-100.0	
CREDIT AND BORROWING ARRANGEMENTS:									
Num CORP CU Members	N/A	1		1	0.0	1	0.0	1	0.0
Num FHLB Members	N/A	0		0		0		0	
Num FHLB Borr. Apps.	N/A	1		1	0.0	1	0.0	1	0.0
Num FHLB Pre-Pledged	N/A	0		0		0		0	
Num Committed Loc	N/A	0		0		0		0	
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Promissory Notes Outstanding To Non-Members	0	0		0		0		0	
1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell									
2/ Data Not Collected Prior To 2000									

For Charter: ERIE SCHOOL DISTRICT EMPLOYEES -- 1476

Ratio Description	December 1998	December 1999	December 2000	December 2001	December 2002
Capital Adequacy:					
NetWorth/Total Assets	10.44	10.63	10.61	10.40	10.42
Total Delinquent Loans/NetWorth	2.18	2.26	2.26	1.68	1.05
Solvency Evaluation (Estimated)	111.71	111.89	111.88	111.62	111.68
Classified Assets (Est)/NetWorth	1.09	0.88	0.89	1.02	0.89
Asset Quality:					
Delinquent Loans/Total Loans	0.47	0.48	0.49	0.36	0.25
Net Charge-Offs/Avg Loans	0.08	0.11	0.11	0.14	0.30
Fair (Market) Value/Book Value (HTM invests)	100.67	97.65	100.34	105.95	104.37
Accum Unreal G-L On AFS/CST of Invest AFS	0.85	-0.60	-0.16	0.00	0.00
Delinquent Loans/Assets	0.23	0.24	0.24	0.17	0.11
Earnings:					
Return on Average Assets	0.99	0.90	0.82	0.62	0.71
Gross Income/Average Assets	7.35	7.24	7.23	7.14	6.47
Yield On Average Loans	8.36	7.88	7.84	8.03	7.25
Yield On Average Investments	5.79	6.33	6.39	5.54	4.88
Cost of Funds/Avg Assets	4.04	3.82	3.83	3.83	2.93
Net Margin/Avg Assets	3.31	3.43	3.40	3.31	3.54
Operating Exp/Avg Assets	2.29	2.50	2.55	2.60	2.70
Provision For Loan Losses/Avg Assets	0.03	0.02	0.03	0.09	0.13
Net Interest Margin/Avg Assets	2.77	2.79	2.67	2.49	2.70
Operating Exp/Gross Income	31.22	34.55	35.21	36.46	41.74
Fixed Assets & Oreos/Total Assets	1.62	2.99	2.69	2.88	2.56
Net Operation Exp/Avg Assets	2.29	2.50	2.55	2.60	2.70
Asset/Liability Management:					
Net Long-Term Assets/Total Assets	44.50	50.47	39.87	41.28	33.44
Reg Shares/Total Shares & Borrowings	20.95	23.25	22.11	22.51	24.02
Total Loans/Total Shares	54.40	55.85	54.63	53.80	49.72
Total Loans/Total Assets	48.65	49.85	48.76	48.14	44.37
Cash + Short-Term Investments/Assets	14.60	11.38	14.02	17.96	17.07
Total Shr, Dep. & Borrowings/Earning Assets	93.28	100.32	96.99	96.66	95.85
Reg Shares+Share Drafts/Total Shares&Borrowing	30.04	32.54	31.50	31.82	33.41
Borrowings/Total Shares & NetWorth	0.00	0.00	0.00	0.00	0.00
Other Ratios:					
NetWorth Growth	9.49	11.00	11.19	6.05	7.25
Market (Share) Growth	12.40	8.83	11.42	8.43	6.76
Loan Growth	8.93	11.73	8.98	6.78	-1.33
Asset Growth	12.16	9.03	11.43	8.15	7.06
Investment Growth	16.89	-8.23	23.23	11.07	17.39

* Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)

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STATEMENT OF INCOME FOR PERIOD ENDED DECEMBER 31, 2002

ERIE SCHOOL EMPLOYEES FEDERAL CREDIT UNION - CHARTER NUMBER 1476
 1109 East 38th Street - Erie, PA 16504-1898 - Phone (814) 825-2436

REFER TO ACCOMPANYING STATEMENT OF RESERVES & UNDIVIDED EARNINGS FOR THE CHANGE IN UNDIVIDED EARNINGS.

Line No.	Description	Month-DEC 2002		Period From-OCT 2002 To Date		Yr to Date-2002		Accr. Code No.
		\$	c	\$	c	\$	c	
42	Interest on Loans (gross)	388,085.36		1,244,482.72		5,050,072.81		
43	Less Interest Refund							
44	Income from Investments	276,373.00		846,405.50		3,425,217.48		
45	Total Interest Income (sum 42-44 less 43)	664,458.36		2,090,888.22		8,475,290.29		

INTEREST EXPENSE								
Line No.	Description	\$	c	\$	c	\$	c	Accr. Code No.
46	Dividends	328,764.58		1,010,725.83		4,405,315.29		
47	Interest on Borrowed Money							
48	Total Interest Expense	328,764.58		1,010,725.83		4,405,315.29		
49	Net Interest Income (45 less 48)	335,693.78		1,080,162.39		4,069,975.00		
50	Provision for Loan Losses	40,000.00		100,000.00		200,000.00		
51	Provision for Loss on Strated Service Center Stock							
52	Net Interest Income After Provisions for Losses (Item 49 less 50 & 51)	297,693.78		980,162.39		3,869,975.00		

OPERATING EXPENSES								
Line No.	Description	\$	c	\$	c	\$	c	Accr. Code No.
53	Employee Compensation	104,854.51		314,412.43		1,309,270.31		
54	Employee Benefits	34,883.53		98,805.07		390,770.58		
55	Travel & Conference	3,498.07		10,698.14		51,432.84		
56	Association Dues	1,045.00		3,137.00		13,193.02		
57	Office Occupancy Expenses	17,959.61		50,374.35		208,789.23		
58	Office Operation Expense	91,149.19		264,798.93		1,010,703.81		
59	Loan Servicing Expenses	26,378.58		88,497.16		330,053.61		
60	Professional & Outside Services	27,822.44		87,849.74		349,159.76		
61	Member Insurance	(6,765.85)		14,383.71		108,165.78		
62	Operating Fees (Exam)	2,824.00		8,472.00		32,929.97		
63	Misc. Operating Expenses	28,461.03		83,272.50		287,756.96		
64	Total Operating Expenses (Sum 53-63)	333,897.11		1,024,469.03		4,063,225.47		

OTHER OPERATING INCOME								
Line No.	Description	\$	c	\$	c	\$	c	Accr. Code No.
65	Operating Income	111,171.93		329,662.19		1,271,687.00		
66	Trading Profits & Losses							
67	Total Other Operating Income (Sum 65-66)	111,171.93		329,662.19		1,271,687.00		

NON-OPERATING INCOME								
Line No.	Description	\$	c	\$	c	\$	c	Accr. Code No.
68	Gain (Loss) on Investments							
69	Gain (Loss) on Disposition of Assets							
70	Other Non-Operating Income (Expense)							
71	Total Non-Operating Gains and Losses							
72	Net Income (Sum of 52, 67, and 71 less 64)	75,156.60		285,375.55		1,078,236.53		

CLASSIFICATION OF LOANS OUTSTANDING				
Line No.	Description	A. Number	B. \$ Amount	C. Code No.
73	Degree of Delinquency:			
	a. Current and less than two months	11079	88,809,674.75	
	b. 2 to less than 6 months	32	130,850.64	
	c. 6 to less than 12 months	6	36,084.22	
	d. 12 months and over	3	3,208.88	
	e. Total loans (Sum 73a thru 73d) (must equal 1e + 1f)	11120	68,979,619.49	

MISCELLANEOUS INFORMATION		
Line No.	Description	Value
74	Number of members at end of month	19254
75	Number of potential members	28881

OTHER LOAN INFORMATION		
Line No.	Description	Value
76	Loans sold and being serviced by credit union	0
77	Real estate loans made during current year	411
78	Total loans made during current year (includes real estate loans)	19,544,638.47
79	Total loans made since organization	2850
80	Total loans charged-off since organization	84532
81	Recovery of loans charged off since organization	31,735,783.21
82	Net loans charged-off since organization	396,440,853.14

We, certify to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Fred Tonty
 Certified controller by (please print) (814)-825-2436
 Telephone #

Treasurer-Manager (signature) _____
 Date _____

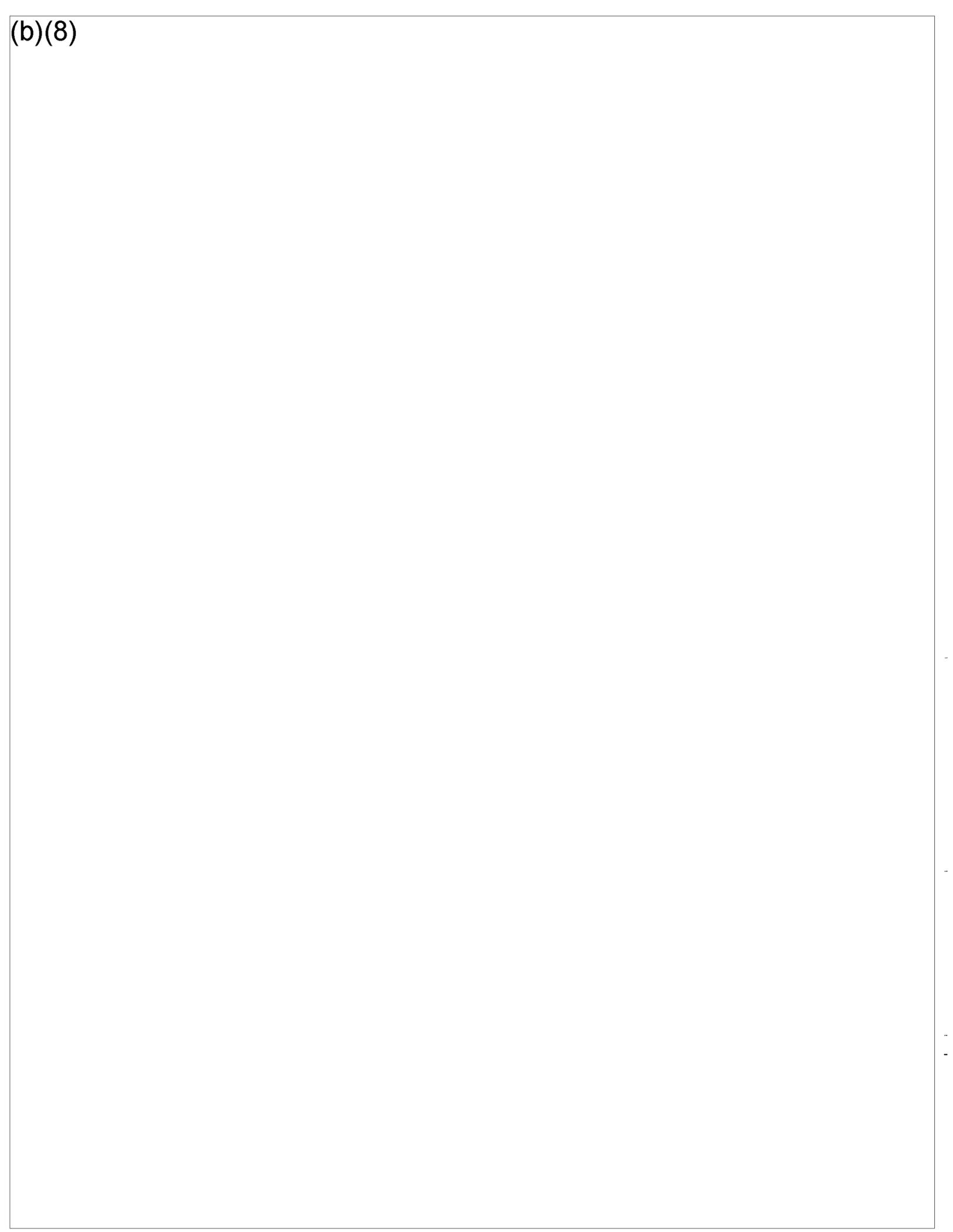
President/Authorized Officer _____
 Date _____

* Numbers in this column refer to notes to financial statements; letters refer to supplementary schedules which are attached

(b)(6)

Account #	Name
8738.4	Lydia
878402.1	Palmer
817354.2	Tanque
83553.1	Crawford
856750.1	DeLong
959992.2	Bryd, Ch
962921.1	Lee, Rox
971672.8	Montag
978042.1	Perry, J
980560.1	Gunn, T
981376.3	Hansen
985396.1	Galea, J
98800.1	Kinder, A
993331.3	Sander
1001471.1	Touhey
1001471.4	Touhey
1015133.1	Pydarz
1023012.1	Engle, B
1024432.1	Newton
1026649.2	Duck, Cu
1043838.1	Hucic, S
1044455.1	Cubero
1050478.3	Ghapp, S
1081084.1	Shaffer
1082292.1	Tam, Da
1089123.2	Kurmc
1084867.1	Fischer
1072779.1	Bryd, Ma
8747274.2	Rehng
Mastercard	
C70228402	Frazzo
C7081606	Gratton
C70612167	Aikens, L
C70813694	Shpeck, J
C70814163	Proper, J
C70816614	Kaschnik
C70816929	Perz, W
C70543800	Henders
C78514437	Saunders
C78815418	Koop, Ju

ERIE S
12



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Key Ratios

PEER RATIOS

Period Ending:	12/31/1999	12/31/2000	12/31/2001	03/31/2002	#REF!
CAPITAL ADEQUACY RATIOS					
1. Net Worth / Assets (4)	10.62%	10.60%	10.40%	10.06%	#REF!
2. Total Delinquent Loans / Net Worth (4)	2.26%	2.26%	1.68%	1.49%	#REF!
3. Solvency Evaluation (2)	111.89%	111.88%	111.62%	111.22%	#REF!
4. Classified Assets / Net Worth (2,4)	0.88%	0.89%	1.02%	0.69%	#REF!
ASSET QUALITY RATIOS					
5. Delinquent Loans / Loans	0.48%	0.49%	0.36%	0.33%	#REF!
6. Net Charge Offs / Average Loans (5)	0.11%	0.11%	0.14%	0.21%	#REF!
7. Fair Value / Book Value (for investments held to maturity)	97.65%	100.34%	105.95%	98.48%	#REF!
8. Accumulated Unrealized Gains or Losses on Available for Sale Securities (+ debits - credits) / Cost of Investments Available for Sale	-0.60%	-0.16%	NA	NA	#REF!
9. Delinquent Loans / Assets	0.24%	0.24%	0.17%	0.15%	#REF!
EARNINGS RATIOS					
10. Return on Average Assets (1)	0.90%	0.82%	0.62%	0.55%	#REF!
11. Gross Income / Average Assets (1)	7.24%	7.23%	7.14%	6.41%	#REF!
12. Yield on Loans (1)	7.88%	7.84%	8.03%	7.40%	N/A
13. Cost of Funds / Average Assets (1)	3.82%	3.83%	3.83%	3.15%	#REF!
14. Net Margin / Average Assets (1)	3.43%	3.40%	3.31%	3.25%	#REF!
15. Operating Expenses / Average Assets (1)	2.50%	2.55%	2.60%	2.63%	#REF!
16. Provision for Loan Losses / Average Assets (1)	0.02%	0.03%	0.09%	0.08%	#REF!
17. Net Interest Margin / Average Assets (1)	2.79%	2.67%	2.49%	2.46%	#REF!
18. Operating Expenses / Gross Income	34.55%	35.21%	36.46%	41.01%	#REF!
19. Fixed Assets + OREOs / Assets	2.99%	2.69%	2.88%	2.71%	#REF!
20. Net Operating Expenses / Average Assets (1)	2.50%	2.55%	2.60%	2.63%	#REF!
ASSET / LIABILITY MANAGEMENT RATIOS					
21. Net Long-Term Assets / Assets	50.47%	45.42%	48.37%	39.79%	#REF!
22. Regular Shares / Total Shares & Borrowing	23.25%	22.11%	22.51%	23.66%	#REF!
23. Total Loans / Total Shares	55.85%	54.63%	53.80%	50.49%	#REF!
24. Total Loans / Total Assets	49.85%	48.76%	48.14%	45.29%	#REF!
25. Cash + Short-Term Investments / Assets (3)	11.38%	8.47%	10.87%	19.47%	#REF!
26. Total Shares, Deposits, and Borrowings / Earning Assets	100.32%	96.99%	96.66%	96.29%	#REF!
27. Borrowings/ Total Shares and Net Worth (4)	0.00%	0.00%	0.00%	0.00%	#REF!
28. Estimated Loan Maturity in Months (1)	29.2	26.8	29.2	25.0	#REF!
OTHER RATIOS					
29. Market (Share) Growth (1)	8.83%	11.42%	8.43%	19.82%	#REF!
30. Net Worth Growth (1)	11.00%	11.19%	6.05%	5.23%	#REF!
31. Loan Growth (1)	11.73%	8.98%	6.78%	-6.03%	#REF!
32. Asset Growth (1)	9.03%	11.43%	8.15%	18.81%	#REF!
33. Investment Growth (1)	-8.23%	23.23%	11.07%	51.12%	#REF!

Exam date ratios are annualized. (2) 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 prior years.

(4) For all years prior to 2000, net worth includes donated equity, which is not a regulatory component of net worth.

(5) Exam Date ratio: Net Charge Offs is YTD Net Losses plus (Average Monthly Net Losses from the prior year, multiplied by the number of months needed to equal a 12 month period). Example: If the exam date is 3/31/2001, the net charge off ratio for the exam date is: (YTD Net Losses) + (Average Monthly Net Losses for the year 2000, multiplied by 9). This is necessary to calculate 12 months worth of charge-offs with the available examination data.

Financial History

Period Ending:	12/31/1998	12/31/1999	12/31/2000	12/31/2001	03/31/2002
<u>BALANCE SHEET DATA</u>					
Total Assets	110,522,308	120,501,134	134,272,324	145,214,078	152,044,232
Average Assets		115,511,721	127,386,729	139,743,201	148,629,155
<u>LOAN DATA</u>					
Total Loans (Gross)	53,768,281	60,073,717	65,470,983	69,911,792	68,858,004
Average Loans		56,920,999	62,772,350	67,691,388	69,384,898
Allowance for Loan Losses	125,560	113,056	127,189	153,854	106,585
Delinquent Loans - Excess of 2 Months	251,489	289,289	321,183	253,155	228,236
Collection Problem Loans	125,560	113,056	127,189	153,854	105,241
Provision for Loan Loss Expense	27,000	24,000	44,000	120,000	30,000
Charge Off Loans (Net, Last 12 Months)	39,811	63,281	70,866	93,066	146,299
Total Real Estate Loans	26,573,259	28,410,789	28,465,544	29,916,189	29,687,432
Adj/Repricable Real Estate Loans (5 yrs)	5,004,637	5,056,057	9,043,118	9,785,805	9,367,544
Loans Granted During Period (Debits)	27,995,735	28,366,377	32,290,865	31,335,317	7,350,905
<u>CASH/INVESTMENT DATA</u>					
Cash on hand	1,975,250	7,795,319	4,092,270	3,387,655	3,377,030
Investments Greater Than 1 Year	37,219,392	41,237,266	50,823,993	52,143,238	46,563,981
Total Inv., Cash on Dep., Cash Equiv.	51,377,844	47,149,529	58,102,998	64,534,683	72,782,463
Fair Value of Total Investments	51,648,087	46,148,342	58,264,345	67,523,095	71,927,847
Fair Value of AFS and Trading Portfolio	4,268,934	2,897,402	1,753,534	0	0
Book Value of HTM + Non FAS 115 Invest.	47,108,910	44,252,127	56,349,464	64,534,683	72,782,463
Cost of Securities Available for Sale	4,232,756	2,914,855	1,756,261	0	0
Total Reverse Repurchase Agreements	0	0	0	0	0
<u>OTHER ASSET DATA</u>					
Non-Earning Assets	5,501,743	13,390,944	10,825,532	10,921,457	10,510,350
Fixed Assets (includes OREOs)	1,788,136	3,608,270	3,607,365	4,189,109	4,127,622
Other Real Estate Owned	0	0	0	0	0
Other Potential Losses & Devaluations	N/A	N/A	N/A	N/A	0
<u>SHARES & LIABILITIES</u>					
Total Borrowings	0	0	0	0	0
Regular Shares	20,701,225	25,012,326	26,496,282	29,250,014	32,267,029
Non-Member Shares	0	0	0	0	0
Total Shares and Deposits	98,835,225	107,565,003	119,850,125	129,949,852	136,389,494
<u>RESERVES</u>					
Net Worth	11,538,094	12,807,557	14,240,662	15,102,548	15,299,889
Undivided Earnings (includes net income)	7,962,386	8,742,155	9,857,102	10,718,988	10,916,329
Uninsured Secondary Capital	0	0	0	0	0
Total Reserves	11,699,832	12,903,160	14,365,124	15,256,402	15,406,474
<u>INCOME & EXPENSE DATA</u>					
Loan Income	4,311,271	4,485,228	4,919,399	5,437,254	1,283,185
Investment Income	2,807,058	3,144,591	3,360,686	3,396,680	800,375
Fee Income	0	0	0	0	0
Gross Income	7,679,009	8,368,064	9,208,568	9,973,150	2,379,989
Operating Expenses (less PLL)	2,397,181	2,890,889	3,242,601	3,636,413	976,050
Provision for Loan Losses (PLL)	27,000	24,000	44,000	120,000	30,000
Non-Operating Gain (Loss)	(5,000)	0	0	0	0
Interest on Borrowed Funds	0	0	0	0	0
Dividend Expense + Interest on Deposits	4,219,879	4,409,463	4,877,234	5,354,125	1,170,979
Net Income (Loss) After Dividends	1,029,949	1,043,712	1,044,733	862,612	202,960
Net Reserve Transfer	171,624	393,591	138,682	0	0
Net Income (Loss) from Operations	858,325	650,121	906,051	862,612	202,960
Factor to Annualize	12	12	12	12	3

Statement of Financial Condition

	Period Ending 12/31/01		Current Period Examination 03/31/02		Adjusted Balance	
		%		%		%
ASSETS						
Cash and Cash Equivalents						
Cash on Hand	3,387,655	2.33%	3,377,030	2.22%	3,377,030	2.22%
Cash on Deposit	10,296,904	7.09%	14,573,191	9.58%	14,573,191	9.58%
Cash Equivalents	1,999,375	1.38%	0	0.00%	0	0.00%
Investments:						
Trading	0		0		0	
Available for Sale	0		0		0	
Held to Maturity	50,231,885		56,299,123		56,299,123	
Non FAS 115	2,006,519		1,910,149		1,910,149	
Investments Net	52,238,404	35.97%	58,209,272	38.28%	58,209,272	38.28%
Loans Held For Sale	0	0.00%	0	0.00%	0	0.00%
Loans Receivable	69,911,792		68,858,004		68,858,004	
Less: Allowance for Loan Loss	(153,854)		(106,585)		(106,585)	
Loans Receivable, Net	69,757,938	48.04%	68,751,419	45.22%	68,751,419	45.22%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
Fixed Assets Net of Depreciation	4,189,109	2.88%	4,127,622	2.71%	4,127,622	2.71%
NCUSIF Deposit	1,184,242	0.82%	1,184,242	0.78%	1,184,242	0.78%
Other Assets	2,160,451	1.49%	1,821,456	1.20%	1,821,456	1.20%
Total Assets	145,214,078		152,044,232		152,044,232	
LIABILITIES						
Borrowed Money & Interest Payable	0	0.00%	0	0.00%	0	0.00%
Dividends & Interest Payable	0	0.00%	0	0.00%	0	0.00%
Payables & Liabilities	161,678	0.11%	354,849	0.23%	354,849	0.23%
Total Liabilities	161,678		354,849		354,849	
SHARES						
Shares & Deposits	129,949,852	89.49%	136,389,494	89.70%	136,389,494	89.70%
Total Shares	129,949,852		136,389,494		136,389,494	
MEMBERS' EQUITY						
Regular Reserves	4,383,560	3.02%	4,383,560	2.88%	4,383,560	2.88%
Other Reserves	0	0.00%	0	0.00%	0	0.00%
Undivided Earnings	10,718,988	7.38%	10,916,329	7.18%	10,916,329	7.18%
Miscellaneous Equity	0	0.00%	0	0.00%	0	0.00%
Other Comprehensive Income	0	0.00%	0	0.00%	0	0.00%
Accumulated Unrealized Gains (Losses)						
on Available for Sale Securities	0	0.00%	0	0.00%	0	0.00%
Accumulated Unrealized Net Gains						
(Losses) on Cash Flow Hedges	0	0.00%	0	0.00%	0	0.00%
Current Earnings	0	0.00%	0	0.00%	0	0.00%
Total Members' Equity	15,102,548		15,299,889		15,299,889	
Total Liabilities, Shares, and Members' Equity	145,214,078		152,044,232		152,044,232	

NOTES TO THE FINANCIAL STATEMENTS:

1. The fair value of the Held to Maturity investment portfolio	\$	55,444,507
2. Total Unused Commitments is	\$	16,160,023
3. The total balance of Reverse Repurchases included in assets and liabilities are	\$	-

Statement of Income

	For Period From:		Current Period		Adjusted:	
	01/01/2001	%	Examination	%	01/01/2002	%
	thru	Total	03/31/2002	Total	thru	Total
	12/31/2001	Income		Income	03/31/2002	Income
<u>OPERATING INCOME:</u>						
Interest on Loans (Gross)	5,437,254	54.52%	1,283,185	53.92%	1,283,185	53.92%
Less: Interest Refunded	0	0.00%	0	0.00%	0	0.00%
Net Loan Income	5,437,254	54.52%	1,283,185	53.92%	1,283,185	53.92%
Income from Investments	3,396,680	34.06%	800,375	33.63%	800,375	33.63%
Inc. (Loss) from Trading Sec.	0	0.00%	0	0.00%	0	0.00%
Total Interest Income	8,833,934	88.58%	2,083,560	87.54%	2,083,560	87.54%
<u>INTEREST EXPENSE:</u>						
Dividends on Shares	5,354,125	53.69%	1,170,979	49.20%	1,170,979	49.20%
Interest on Borrowed Money	0	0.00%	0	0.00%	0	0.00%
Total Interest Expense	5,354,125	53.69%	1,170,979	49.20%	1,170,979	49.20%
Net Interest Income	3,479,809	34.89%	912,581	38.34%	912,581	38.34%
Provision for Loan & Lease Losses	120,000	1.20%	30,000	1.26%	30,000	1.26%
Net Interest Income After Provision for Loan & Lease Losses	3,359,809	33.69%	882,581	37.08%	882,581	37.08%
<u>NON-INTEREST INCOME:</u>						
Fee Income	0	0.00%	0	0.00%	0	0.00%
Other Operating Income	1,139,216	11.42%	296,429	12.46%	296,429	12.46%
Gain (Loss) on Investments (excluding trading accounts)	0	0.00%	0	0.00%	0	0.00%
Gain (Loss) on Disposition of Assets	0	0.00%	0	0.00%	0	0.00%
Other Non Operating Inc. (Expense)	0	0.00%	0	0.00%	0	0.00%
Total Non-Interest Income	1,139,216	11.42%	296,429	12.46%	296,429	12.46%
<u>NON-INTEREST EXPENSE:</u>						
Compensation & Benefits	1,501,256	15.05%	424,689	17.84%	424,689	17.84%
Travel & Conference	44,653	0.45%	11,336	0.48%	11,336	0.48%
Office Occupancy	191,561	1.92%	48,978	2.06%	48,978	2.06%
Office Operations	938,561	9.41%	240,704	10.11%	240,704	10.11%
Educational & Promotional	125,035	1.25%	31,574	1.33%	31,574	1.33%
Loan Servicing	296,987	2.98%	72,840	3.06%	72,840	3.06%
Professional & Outside Services	353,212	3.54%	83,280	3.50%	83,280	3.50%
Member Insurance	91,188	0.91%	30,255	1.27%	30,255	1.27%
Termination/Supervision Fees	30,984	0.31%	7,509	0.32%	7,509	0.32%
Miscellaneous Operating Expenses	62,976	0.63%	24,885	1.05%	24,885	1.05%
Total Non-Interest Expenses	3,636,413	36.46%	976,050	41.01%	976,050	41.01%
Net Income(Loss)	862,612	8.65%	202,960	8.53%	202,960	8.53%

Statement of Income

For Period From:			Adjusted:			
01/01/2001	%	Current Period	%	01/01/2002	%	
thru	Total	Examination	Total	thru	Total	
12/31/2001	Income	03/31/2002	Income	03/31/2002	Income	
RESERVE TRANSFERS:						
Less: Reserve Transfers	0	0.00%	0	0.00%	0	0.00%
Net Income (Loss) After Reserve Transfer	862,612	8.65%	202,960	8.53%	202,960	8.53%

NOTES TO THE FINANCIAL STATEMENTS:

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Credit Unions in Erie County, PA

<u>CU_NUMBER</u>	<u>CU_NAME</u>	<u>CITY</u>	<u>STATE</u>	<u>COUNTY_CODE</u>	<u>YEAR_OPENED</u>
265	BUCYRUS ERIE EMPLOYEES OF	ERIE	PA	49	1935
501	HAYSCO	ERIE	PA	49	1935
682	AMERICAN METER EMPLOYEES	ERIE	PA	49	1935
776	ERIE TIMES	ERIE	PA	49	1935
1117	ERIE GENERAL ELECTRIC	ERIE	PA	49	1936
1161	EMPLOYEES OF GENERAL ELECT	ERIE	PA	49	1936
1358	EMICO EMP	ERIE	PA	49	1936
3113	ERIE T P E	ERIE	PA	49	1939
3848	RUBBER EMPLOYEES	ERIE	PA	49	1940
4003	ERIE AREA - ERIE FORGE EMPLO	ERIE	PA	49	1940
4446	LORD	ERIE	PA	49	1941
4801	FRENCH STREET ERIE	ERIE	PA	49	1942
5067	BLILEY	ERIE	PA	49	1943
5418	NFG EMP.	ERIE	PA	49	1947
5437	PENN COPPER & ALUMINIUM EMP	ERIE	PA	49	1947
5950	SWANSON EMPLOYEES	ERIE	PA	49	1948
5951	LAKE ERIE COMMUNITY	GIRARD	PA	49	1948
6069	FIRCH BAKING	ERIE	PA	49	1949
6070	CONRAIL ERIE	ERIE	PA	49	1949

<u>CU_NUMBER</u>	<u>CU_NAME</u>	<u>CITY</u>	<u>STATE</u>	<u>COUNTY_CODE</u>	<u>YEAR_OPENED</u>
6277	PHB EMPLOYEES	FAIRVIEW	PA	49	1949
6586	AMERICAN STERILIZER	ERIE	PA	49	1950
7302	E M T A	ERIE	PA	49	1951
7304	ZURN	ERIE	PA	49	1951
7359	ERIE CONCRETE STEEL EMPLOY	FAIRVIEW	PA	49	1951
7427	FENESTRA ERIE	ERIE	PA	49	1951
7750	GTE ERIE	ERIE	PA	49	1952
7854	L. T. L.	ERIE	PA	49	1952
7914	UNION IRON	ERIE	PA	49	1952
7917	ROGERS BROS	ALBION	PA	49	1952
8018	TANNER EMP	ERIE	PA	49	1952
8189	SMITH-ERIE	ERIE	PA	49	1952
8414	COPE'S VULCAN	ERIE	PA	49	1953
8625	ERIE FIREFIGHTERS	ERIE	PA	49	1953
8626	ERIE POLICE	ERIE	PA	49	1953
8687	NORTH EAST WELCH	NORTH EAST	PA	49	1953
8913	ERIE CITY EMPLOYEES	ERIE	PA	49	1953
9239	GENERAL TEAMSTERS 397	ERIE	PA	49	1954
9711	ERIE HAMOT	ERIE	PA	49	1954
9926	HALLE ERIE	ERIE	PA	49	1954
9940	KOEHLERS ERIE	ERIE	PA	49	1954



National Credit Union Administration

Charter Information

Region:	2	Supervisor Examiner:	H
Charter Number:	24655	Charter Date:	06/20/2001
Charter Type:	1	Insurance Date:	06/20/2001
State Code:	42	District:	10
County Code:	49	Congressional District:	24
Status:	A	SMSA:	2360
Last Event Code:		TOM Code:	49
Limited Income:	0		
Limited Income Date:			

Charter Name: MANUFACTURER'S ASSOCIATION EMPLOYER
 2171 WEST 38TH STREET
 ERIE, PA 16508

Office Location: 2171 WEST 38TH STREET
 ERIE, PA 16508

OCFO Point of Contact:

Phone:	(814) 835-0000	Fax:	(814) 833-4844
Manager/CEO:	HEISER, TRAVIS B	Chairperson:	TREDWAY, PHILIP M
Working Hours:	MONDAY - SATURDAY 8:00 A.M. TO 6:00 P.M.		

EDP Vendor Name:
Insurance Name:
Year Opened: 2001

Web Address:
Email:

Previous Name(s):

Event History:

<u>CU #</u>	<u>Id</u>	<u>Assets</u>	<u>Type</u>	<u>Reason</u>	<u>Old/Surv</u>	<u>Date</u>	<u>Shares</u>	<u>Cash Assist</u>	<u>Insured Loss</u>	<u>PA Assets</u>	<u>PA Shares</u>
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FAS Data

<u>Cycle</u>	<u>Assets</u>	<u>Shares</u>
12/31/2002	1,714,012	1,610,693
9/30/2002	1,386,946	1,256,501
6/30/2002	1,218,383	1,067,594
12/31/2001	219,391	260,053

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National Credit Union Administration

Individual Credit Union Data Summary & Reports

<p>Charter Number: 24655 Name: MANUFACTURER'S ASSOCIATION EMPLOYER Address: 2171 WEST 38TH STREET City,State,Zip: ERIE, PA 16508 Assets: \$1,883,543 Members: 526 Phone: 814-835-0000 Manager/CEO: HEISER, TRAVIS B Year Chartered: 2001 Current Status: A - Active Credit Union Type: 1 - Federal TOM Code: 49 Low Income Designation: No Peer Group: 1 Last Updated: 01/14/02 Web Site URL:</p>	<p>Reports for December 200 After:</p> <p>Choose a report: <input type="text" value="Financial Performance Report (F)"/></p> <p>Choose a report date: <input type="text" value="12/02"/> <input type="button" value="Go!"/></p> <hr/> <p>Reports for September 200 Before:</p> <p>Choose a report: <input type="text" value="Financial Performance Report (F)"/></p> <p>Choose a report date: <input type="text" value="9/00"/> <input type="button" value="Go!"/></p> <p style="text-align: right;">Why are there ty</p>
<p>NOTICE of update process: If corrections are required to the data on this page, the credit union must request a correction through their NCUA Regional Office. Email links to NCUA Regional Offices are provided on the Talk With NCUA page.</p>	

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[General Notice About Our Credit Union Data](#)



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April 30, 2003

Cynthia M. Vaughn
 NCUA Insurance Analyst
 1775 Duke Street
 Alexandria, VA 22314-3437

Dear Cynthia:

After submitting our application for a Community Charter, it was brought to our attention that we will have a FOM overlap restriction of 18 months placed upon us as a condition of granting us the Community Charter.

We understand the current FOM provisions allow for this overlap restriction based on the fact that the Manufacturer's Association Employer/Employee Federal Credit Union has not been in existence more than two years. The current FOM of this credit union encompasses 17 counties and over 5500 member companies in those counties. Over 1600 of those companies reside and do business in the county of Erie. Their overall member companies increase, on average, 40 new member companies per month. Based on these facts, we do not feel that our Community Charter will hinder their ability to grow.

Our current SEG base overlaps the member companies of the Manufacturer's Association in great length. We feel that since we have a long existing relationship with a number of those companies that we should be able to continue serving them well into the future. Informing potential members who want to join our credit union that they are prohibited from joining our credit union, because of where they are employed, would be detrimental to our purpose of obtaining a Community Charter not to mention potentially causing the businesses to sever their relationship with the Manufacturer's Association in order to allow their employees access to the Erie School Employees FCU.

The negative implications of turning members away will send a message to the community that we are not a true Community Credit Union and that our advertisements stating eligibility of live, work, worship or attend school in Erie County are deceptive. Disclosing that we cannot accept members who work at the 1600 Erie County businesses would be a logistical nightmare.

It is not our intention to lure away current members of the Manufacturer's Association Employer/ Employees FCU. However, it is our intention to be able to provide service to potential members who choose to come to us for financial services.

We are asking for your assistance in removing the current FOM overlap provision and allow us to serve all potential members within Erie County as part of our Community Charter.

Sincerely,

Norb Kaczmarek
 CEO
 Erie School Employees
 Federal Credit Union

DIRECTORS:

Norb Kaczmarek, CEO • Ange Susi • Karyn Shaffer • Daniel Nawrocki • Edwin Dombrowski • James White, Treasurer • Fred Tonly, CFO

Section 5 of the Charter of the Manufacturer's Association Employer/Employee 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. Industrial members of the Manufacturer's Association of Northwest Pennsylvania, Erie, Pennsylvania, who qualify for membership in accordance with its Bylaws in effect July 20, 1914, as amended;
2. Employees of the following, who work in the Pennsylvania locations named:

Action Pest Control, Erie
Allegheny Industrial Systems, Inc., Erie
Alley Aids, Erie
Automation Devices, Inc., Fairview
B&L Wholesale Supply, Inc., Erie
Bayside OB/GYN & Infertility, Inc., Erie
Bayside Tool Company, Fairview
Blanchard Mfg. and Eng., Inc., Erie
Borough of Albion, Albion
Boss Industries, Inc., Erie
Brent E. Walker, M.D., P.C., Erie
Brown Schwab Bergquist & Co., CPAs, Erie
Burch Well Drilling, Erie
Bush's Custom Picture Framing & Locksmith Service, Erie
Camboro Veterinary Hospital, Edinboro
Carver International, Inc., Erie
City Mission/New Life Center, Erie
Coffee, Etc., Erie
Community Resources for Independence, Erie
Considine Biebel & Company, Erie
Consultants in Cardiology, Inc., Erie
Contine Corporation, Erie
Copes-Vulcan, Inc., Lake City
Copies Now, Erie
Covelli Real Estate, Erie
Creative Imprint Systems, Inc., Erie
Creative Universe Enterprises, Fairview
Custom Tool & Design, Inc., Erie
Destiny Mold Design, Erie
Diefenbach, Delio, Kearney & DeDionisio, CPAs, Erie
Discount Products, Erie
Discovery Square, Inc., Erie
Dorris Appraisal Company, Erie

EBC Industries, Erie Bolt Division, Erie
Ear, Nose and Throat Specialists of Northwestern Pennsylvania, Erie
Edinboro BP Service Station, Edinboro
Elderkin, Martin, Kelly & Messina, Attorneys at Law, Erie
Erie Area Job Training Partnership, Inc., Erie
Erie Construction Council, Inc., Erie
Erie County Bar Association, Erie
Erie Fence, Inc., Erie
Erie Molded Plastics, Inc., Erie
Erie Petroleum, Inc., Erie
Erie Transportation Services, Inc., Erie
Erie Truck and Trailer Parts, Waterford
Erie Zoological Society, Erie
Fairveiw Evergreen Nurseries, Inc., Fairview
Fairview Township, Fairview
Forklift Parts & Supply, Inc., Erie
Fralo Industries, Inc., Erie
Francis H. Tseng, M.D., Erie or Girard
Fred's Furniture Co., Erie
Gary's Flower Shoppe & Interiors, Erie
General Surgical Associates of Erie Clinic, Inc., Erie
Geo-Form Corporation, Girard
Gruver's Auto Repair Service, McKean
Hair Replacements of Erie, Erie
Hart, McConahy & Martz, Inc., Erie
Health Care Cost Summit, Erie
Hermitage House Youth Services, Inc., Edinboro
Hill Engineering, Inc., North East
Horwath Electric Motors, Inc., Erie
Howard Industries, Erie
Humes Chrysler-Plymouth, Inc., Waterford
Hydro-Pac Inc., Fairview
Hytech Tool & Design Company, Edinboro
Icon Screenprinting, Inc., Erie
Industrial Sales & Mfg., Inc., Erie
J.H. Willow, Inc., McKean
J.J.H.T., Inc., Erie
J.J. Moore Sales, Inc., Erie
JDC Systems Company, Lawrence Park
Jack D., Barber Auto Sales & Service, Erie
Jeffrey Johnson & Associates, Realtors, Erie
Jepson Precision Tool, Inc., Cranesville
Jim Brozell Construction, Waterford
John E. Ehrman's Allburn Florist, Erie

Karoll E. Shelhamer, CPA, Erie
Kelly Manufacturing, Inc., Edinboro
Kenneth C. Schmitt, D.D.S., P.C., Edinboro
Keystone University Research Corporation, Erie
L.E. Nelson Company, Erie
Lake Shore Dental Center, Erie
Lakeside Construction, Lake City
Larson Texts, Inc., Erie
Lemac Packaging Inc., Erie
Levco Communication, Erie
Mario E. D'Aurora, D.D.S., Erie
Materials Handling Enterprises, Inc., Erie
McClellan Trucking, Inc., Waterford
McClure & Miller, Attorneys at Law, Erie
McLane Baptist Church, McKean
Meeker Marshall Shoes, Erie
Mele Plumbing & Heating Co., Inc., Erie
Mercyhurst College, Erie
Methodist Towers, Inc., Erie
Micro Plating, Inc., Erie
Miller Pump Supply, Erie
Modular Engineering Company, Erie
Morris Coupling Company, Erie
Northwest Pennsylvania Technical Institute, Erie
Our Lady of Mount Carmel Church, Erie
Palmer R. Chitester Fund, Inc., McKean
Parity Enterprises, North East
PIP Printing, Erie
Polymer Molding, Inc., Erie
Precision Tool & Design, Inc., Erie
Presque Isle Family Medicine, Erie
Printing Technologies, Erie
Psychological Health Services, Erie
R. Conrader Company, Erie
Rectenwald Blueprint & Supply Company, Erie
Robert's Trucking, Erie
Romesburg's Service, Inc., Erie
Russell's of Waterford, Waterford
Seggi & Sons, Inc., Erie
Schroeck Optical Fashions Inc., Erie
Second Harvest Foodbank of Northwest Pennsylvania, Erie
SEPCO-Erie Production Co., Inc., Erie
Signs Now, Erie
Skal Dental Studio, Erie

Smith Provision Company, Inc., Erie
South Shore Slush Puppie Distributors, Inc., Erie
Stainwood Products, Lake City
Stempka & Sons Welding, Inc., Erie
Suburban Tool & Die Co. Inc., Erie
Summit Township Board of Supervisors, Erie
Summit Township Sewer Authority, Erie
System Components Co., Erie
The Governors Veterans Outreach and Assistance Center, Erie
The Red Door Uniforms, Inc., Erie
Thornton Industries, Inc., Albion
TM Industrial Supply, Inc., Erie
Tool-All, Inc., Erie
Trost & Steinfurth Florist, Erie
Trux, Inc., Wattsburg
Urban Engineers of Erie, Inc., Erie
W.C. BreakIron Jewelers, Inc., Erie
WRS Architects, Erie
Ware & Parsons Financial Group, Erie
Washington Township, Edinboro
Waterford Sand & Gravel Co., Union City
West Penn Optical, Inc., Erie
Wettekin Electronics, Erie
Whole Foods Cooperative Association, Erie
Yaple's Vacuum Cleaner & Sewing Center, Erie
Yates Compny, Erie
Young Women's Christian Association of Erie, Erie
Zeyon, Inc., Erie

3. Employees of the following, headquartered in the Pennsylvania locations named:

Bracken Funeral Home, Inc., Erie
Catholic Charities Counseling & Adoption Services, Diocese of Erie, Erie

Family Services of Northwestern Pennsylvania, Erie
Friends of L'Arche, Inc., Erie
Holland Metro Inc., Realtors, Erie
Janitors Supply Company, Inc., Erie
Kinetic Biomedical Services, Inc., Erie

4. Employees of the following, headquartered in the Pennsylvania locations named:

Printing Concepts, Inc., Erie 07/12/02
Community Integration, Inc., Erie 07/12/02

5. Employees of the following, who work in the Pennsylvania locations named: 7/16/02
 - Quantum Plating, Inc., Erie
 - North Coast Tool, Inc., Erie
 - Fairview Manufacturing Corporation, Fairview
 - Erie Steel Products, Erie
6. Employees of OEM/Erie, who work in Erie, Pennsylvania; 7/19/02
7. Employees of S.M. Flick Builders, Inc., who work Cranesville, Pennsylvania; 7/26/02
8. Employees of Custom Engineering Co. who work in Erie, Pennsylvania; 08/02/02
9. Employees of the following who work in the Pennsylvania locations named: 08/20/02
 - Berman Bedding, Inc., Erie
 - Erisko Industries, Inc., Erie
 - Springfield Plastics, Inc., East Springfield
10. Employees of Erie Sand & Gravel Co. who work in Erie, Pennsylvania; 08/21/02
11. Employees of DT Industries Precision Assembly who work in Erie, Pennsylvania; 08/27/02
12. Employees of the following who work in Erie, Pennsylvania; 09/25/02
 - Foam Fabricators, Ltd.
 - Westminster Mobile Home Park
13. Employees of 2 Guys 4 Seasons who work in Erie, Pennsylvania; 10/07/02
14. Employees of the following who work in the Pennsylvania locations named: 11/19/02
 - Advanced Placement Services, Inc., Erie
 - APW, Erie
 - Girard Plastics, L.L.C., Girard
 - Jackburn Manufacturing, Inc., Girard
 - Malin, Bergquist & Company, LLC, Erie
 - Seaway Industrial Products, Inc., Erie
 - Signal-Tech, Erie

February 25, 2003

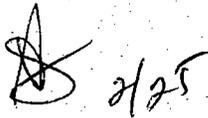
Norbert Kaczmarek, CEO
Erie School Employees
Federal Credit Union
1109 East 38th Street
Erie, Pennsylvania 16504

Dear Mr. Kaczmarek:

We are in receipt of your application requesting a conversion to a community charter encompassing Erie County, 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,



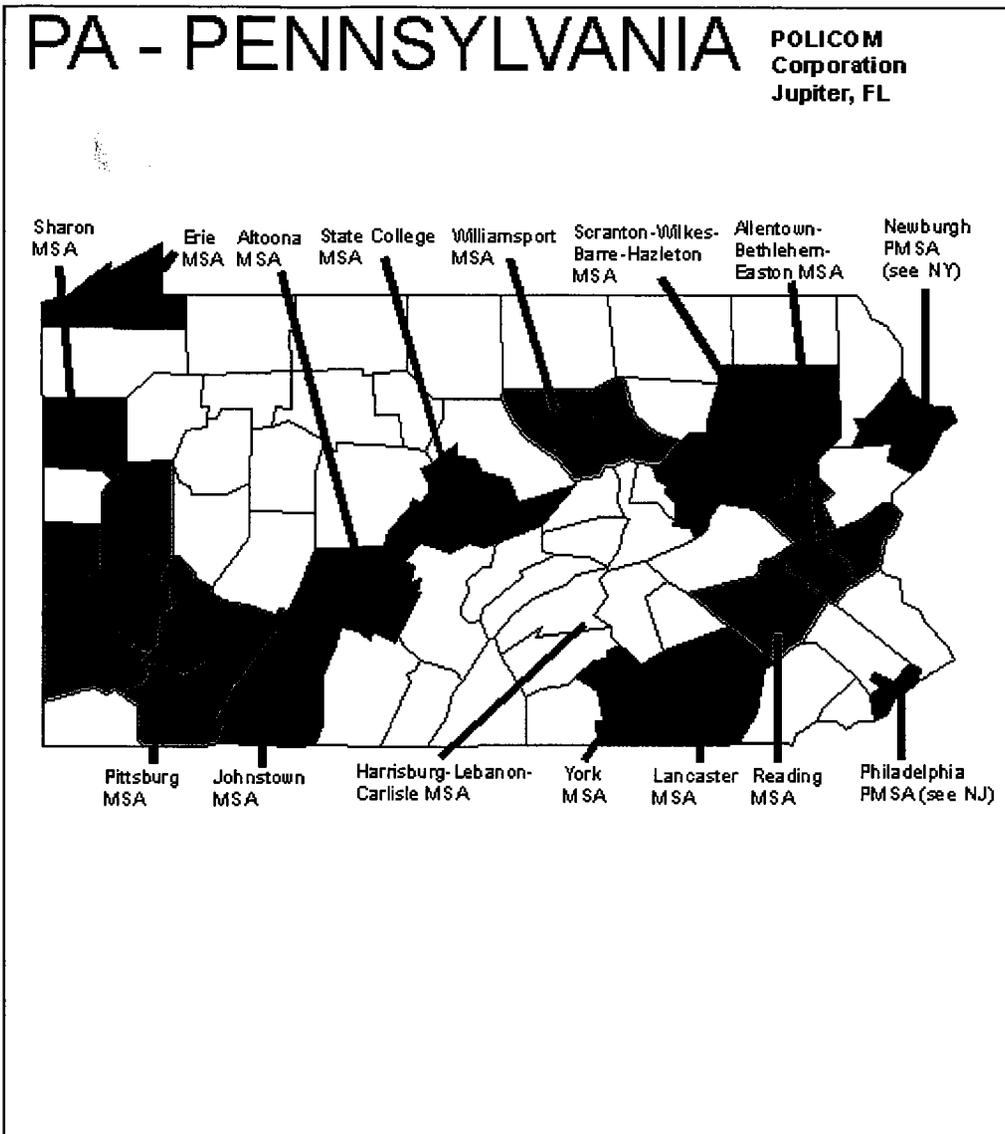
Joy K. Lee
Acting Regional Director

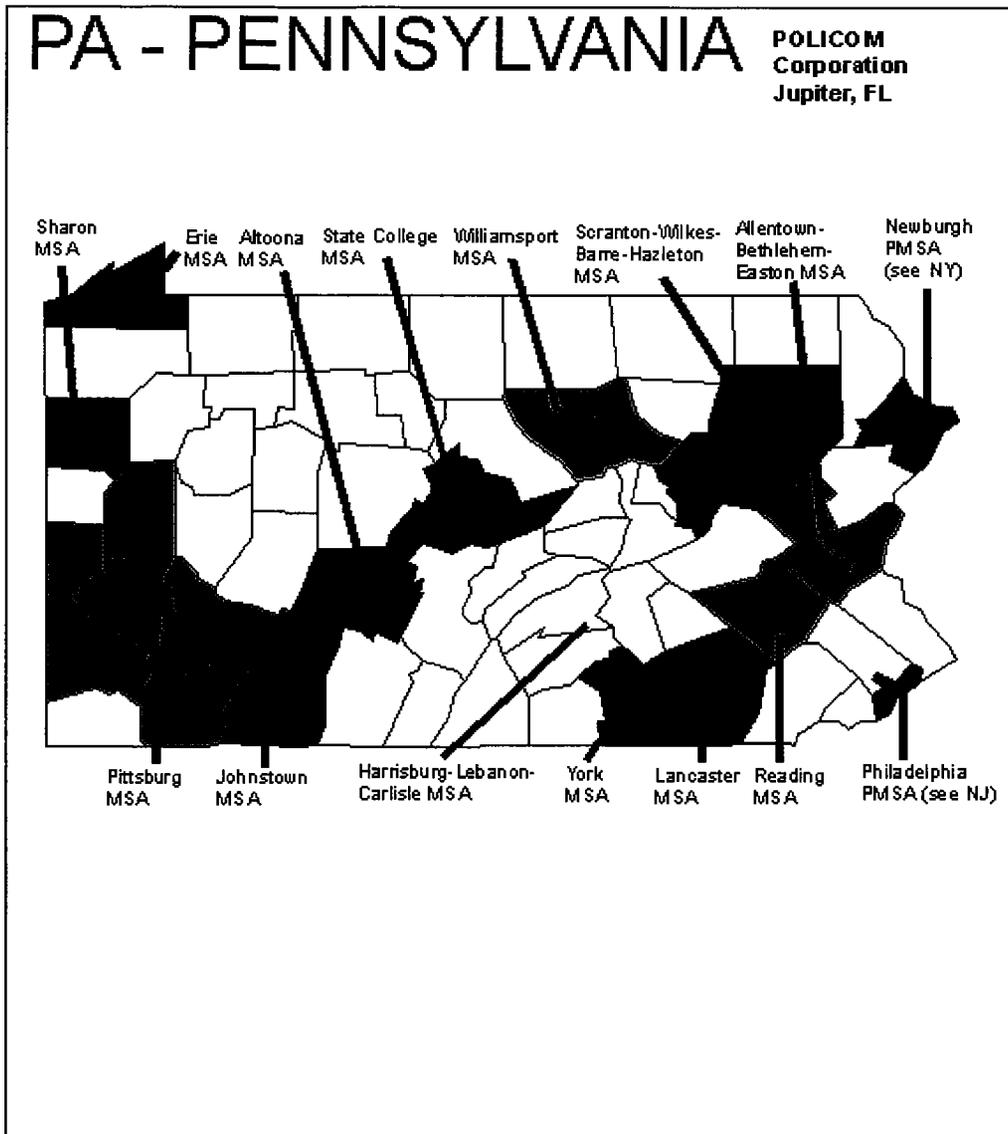
DOI/CMV:cmv
FCU 01476-09H

bcc: Reading / DI Reading / SE Obidowski / EX Nigro

<i:\ins1\commconv\ErieSchoolEmp\Acknow.doc>

cmv 2/25/03





May 28, 1998

Norbert Kaczmarek, CEO
Erie School Employees
Federal Credit Union
1109 East 38th Street
Erie, PA 16504-1898

Dear Mr. Kaczmarek:

We received your April 24, 1998 letter containing additional information to support your request for conversion to a community charter.

At this time, we have requested overlap information from those credit unions who did not respond to your letters, or who provided incomplete information. We have asked them to respond by June 12, 1998. On receipt of this information, we will perform the overlap analysis and finalize our review of your request.

We will advise you when we have reached a decision. In the interim, if you have any questions, please contact Insurance Analyst Claudia Yale in this office.

Sincerely,

Tawana Y. James
Acting Regional Director

DOI/CBY:cby
FCU 01476-H8

bcc: Reading / DOI Reading / SE Obidowski / EX Manzella
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January 15, 1998

Norbert Kaczmarek, CEO
Erie School Employees
Federal Credit Union
1109 East 38th Street
Erie, PA 16504-1898

Dear Mr. Kaczmarek:

We have performed a preliminary review of your proposal and documentation requesting conversion to a community charter serving persons who live, work, worship or attend school in Erie County. Before we can fully process your request, we need information regarding overlapped credit unions within the proposed community.

You have identified 55 credit unions located in Erie County. In order to determine the potential impact your proposed conversion will have on these overlapped credit unions, you will need to request certain information and statistical data from each credit union. Specifically, we need the following data to be gathered:

- 1) current members within geographical area;
- 2) potential members within geographical area;
- 3) total current members in credit union;
- 4) total potential members in credit union;
- 5) total shares of members in geographical area; and
- 6) total loans of members in geographical area.

A sample survey is enclosed, which should be used to obtain all of the required information from overlapped credit unions in the proposed community. If you have any questions, please contact Insurance Analyst Claudia Yale in this office.

Sincerely,

Jane A. Walters
Regional Director

DOI/CBY:cby
FCU 01476-H8
Enclosure

bcc: Reading / DOI Reading / SE Obidowski / PE Manzella
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November 30, 1998

Norb Kaczmarek, CEO
Erie School Employees
Federal Credit Union
1109 East 38th Street
Erie, PA 16504-1898

Dear Mr. Kaczmarek:

Thank you for your response to our November 9, 1998 letter regarding your community conversion application.

Per your November 12, 1998 letter to this office, your application to convert to a community charter is withdrawn. Therefore, we are returning your request. Should your credit union subsequently decide to reapply for a community conversion, it will be processed under the new chartering and field of membership rules.

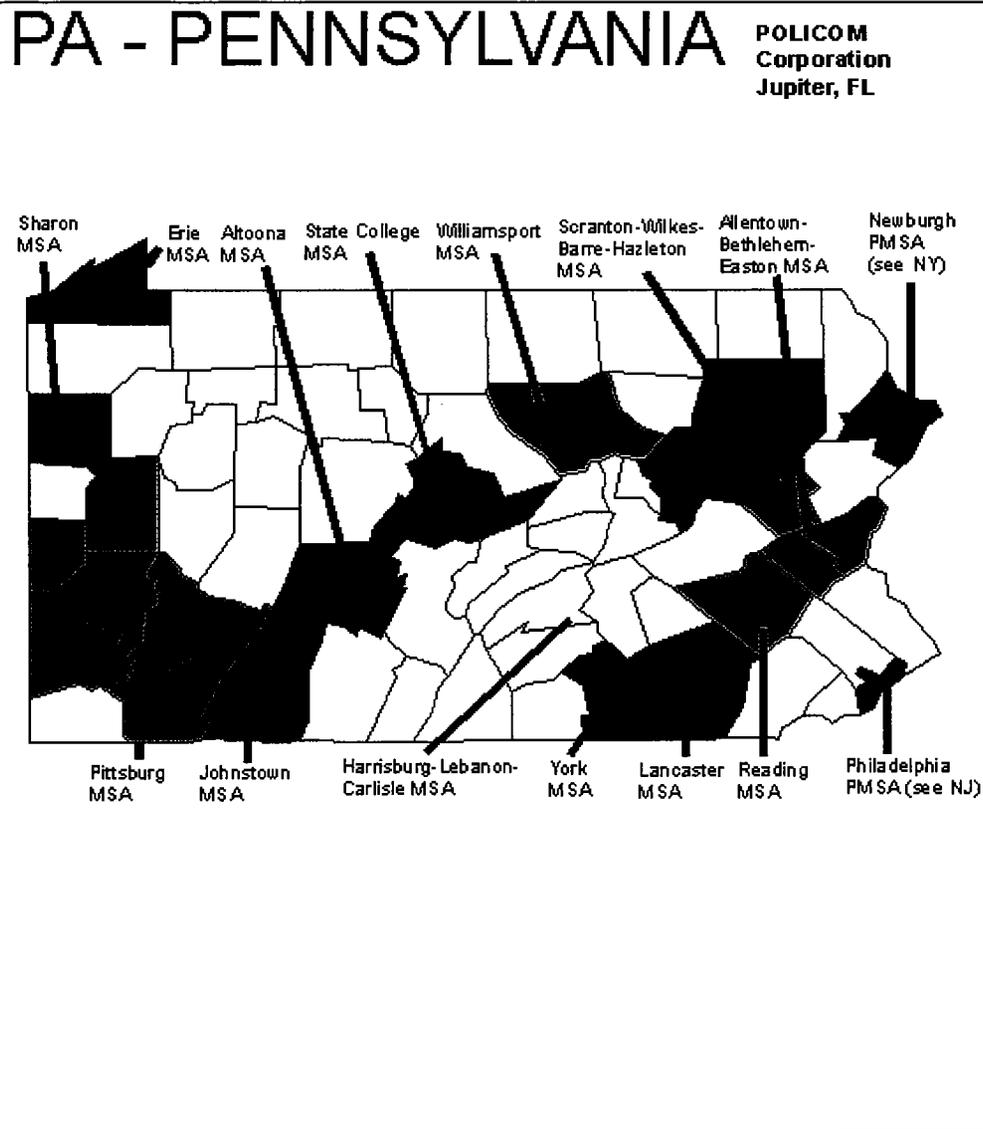
If you have any questions, please contact Insurance Analyst Claudia Yale at the telephone number listed below.

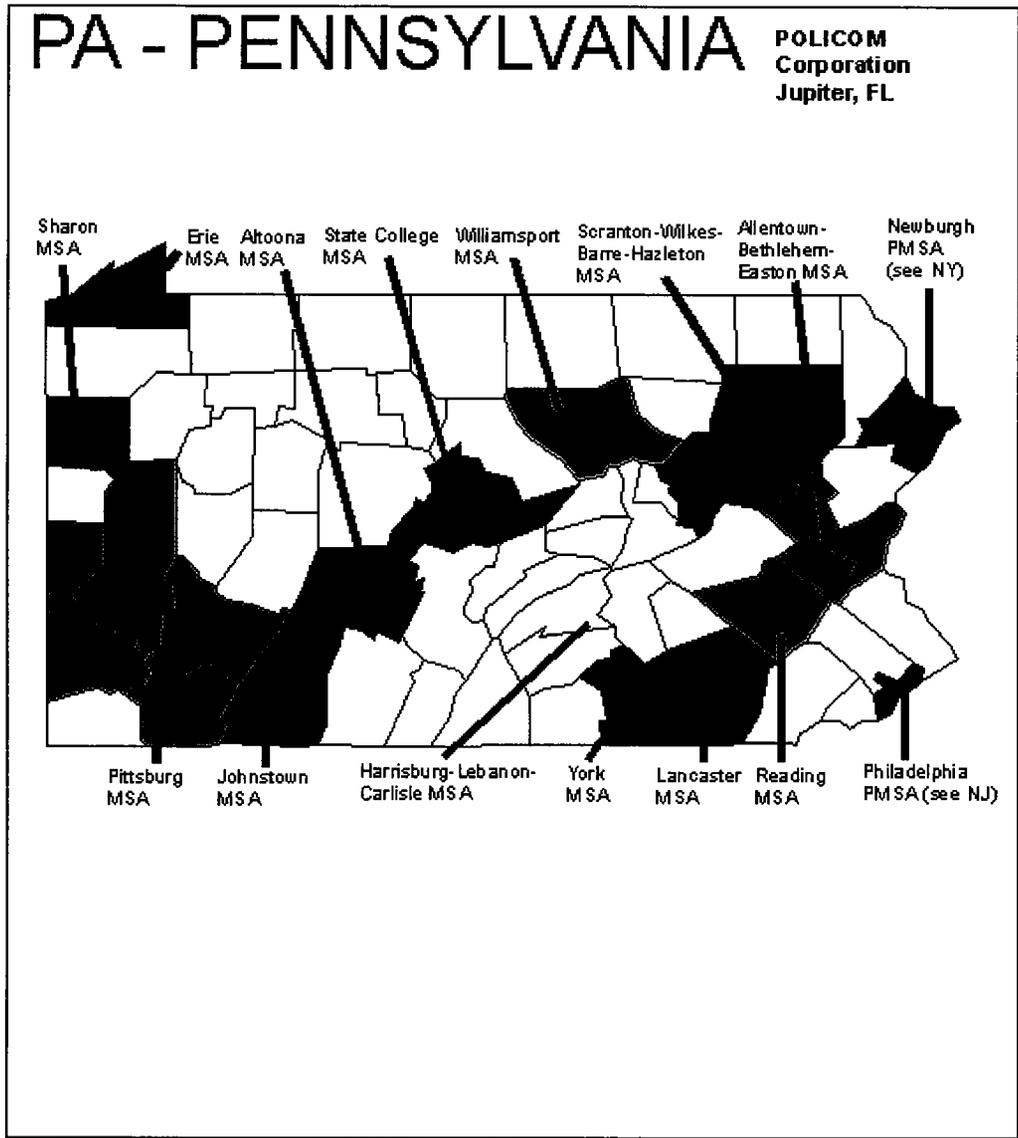
Sincerely,

Tawana Y. James
Regional Director

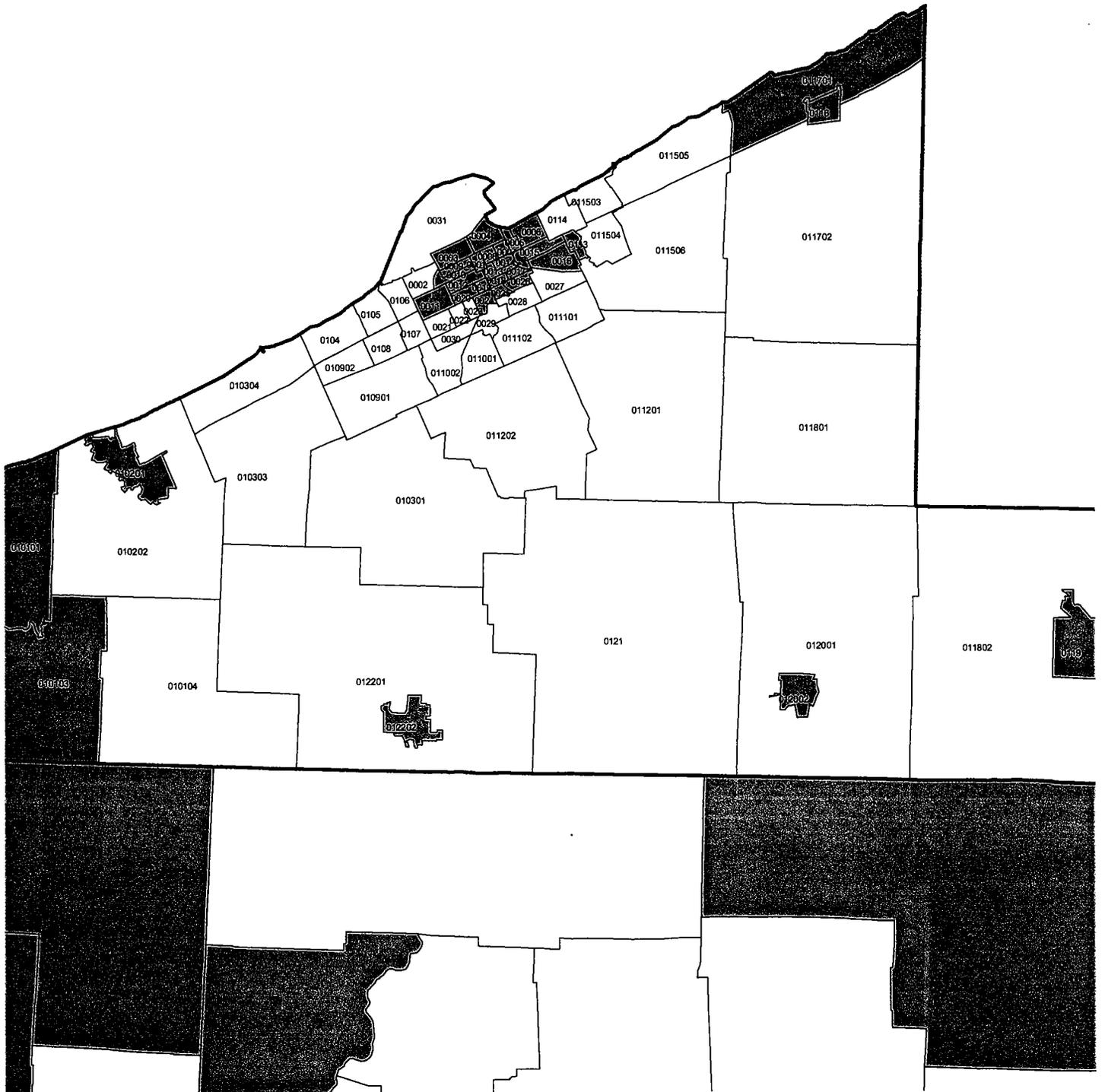
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Enclosure

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Project: **CDFI Fund Program**
Applicant Name:
Applicant City/State: **Erie County, Pennsylvania**



Tract
■ Individually Qualified
□ Individually Not Qualified

Source: U.S. Bureau of the Census
Prepared by: Metro Chicago Information Center



2 0 2 4 Miles



National Credit Union Administration

Charter Information

Region:	2	Supervisor Examiner:	H
Charter Number:	1476	Charter Date:	01/01/1936
Charter Type:	1	Insurance Date:	01/04/1971
State Code:	42	District:	9
County Code:	49	Congressional District:	24
Status:	A	SMSA:	2360
Last Event Code:		TOM Code:	34
Limited Income:	0		
Limited Income Date:			

Charter Name: ERIE SCHOOL EMPLOYEES
 1109 EAST 38TH STREET
 ERIE, PA 16504

Office Location: 1109 EAST 38TH STREET
 ERIE, PA 16504

OCFO Point of Contact:

Phone:	(814) 825-2436	Fax:	(814) 825-2046
Manager/CEO:	KACZMAREK, NORBERT P	Chairperson:	SUSI, ANGELO
Working Hours:	M-F 9:00AM-5:00PM		

EDP Vendor Name: EDS
Insurance Name: EXCESS SHARE INSURANCE CO
Year Opened: 1936

Web Address: WWW.ESEFCU.ORG
Email: INFO@ESEFCU.ORG

Previous Name(s): _____

Event History:

<u>CU #</u>	<u>Id</u>	<u>Assets</u>	<u>Type</u>	<u>Reason</u>	<u>Old/Surv</u>	<u>Date</u>	<u>Shares</u>	<u>Cash Assist</u>	<u>Insured Loss</u>	<u>PA Assets</u>	<u>PA Shares</u>
9239	PC	254,790	7	4	1476	2/13/2003	185,976	108,458	108,458	146,332	185,976
18529	MC	97,964	1	8	1476	1/14/2003	78,673	0	0	0	0
18529	M	97,964	0	8	1476	8/30/2002	78,673	0	0	0	0
7757	MC	2,363,686	1	8	1476	12/7/2000	2,118,332	0	0	0	0
16853	MC	1,141,669	2	8	1476	10/24/2000	890,939	0	0	0	0
7757	M	2,363,686	0	8	1476	9/13/2000	2,118,332	0	0	0	0
16853	M	1,141,669	0	8	1476	8/29/2000	890,939	0	0	0	0

FAS Data

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<u>Cycle</u>	<u>Assets</u>	<u>Shares</u>
12/31/2002	155,469,089	138,734,442
9/30/2002	153,986,856	137,716,283
6/30/2002	153,854,941	137,885,412
3/31/2002	152,044,232	136,389,494
12/31/2001	145,214,078	129,949,852

1990 Census Data for CDFI Application by Census Tract

Meets Criteria	Geographic Unit		Population	Poverty			Median Family Income			Unemployment			Distressed Housing			Pop. Loss 1980 to 1990
	Tract Number	MSA		No. of Persons Above Poverty Level	No. of Persons Below Poverty Level	% Persons Below Poverty Level (1989)	MA or Non-Family Income (1989)	Geog. Unit Median Family Income (1989)	% Geog. Unit to MA or Non-MA Median Family Income	No. of Persons Employed	No. of Persons Unemployed	Unemployment Rate	Total Housing Units	Total Distressed Housing Units	% Distressed Housing	

Pennsylvania - 42 Eric County - 049

Y	0001	2360	1,628	784	547	41.10	37,896	13,173	34.76	148	47	24.10	992	0	0.00
N	0002	2360	4,077	3,802	242	5.98	37,896	45,478	120.01	1,753	73	4.00	1,902	0	0.00
Y	0003	2360	4,367	2,226	1,276	36.44	37,896	15,333	40.46	1,559	377	19.47	1,425	0	0.00
Y	0004	2360	3,003	1,915	771	28.70	37,896	17,540	46.28	1,026	217	17.46	1,146	0	0.00
Y	0005	2360	3,337	2,852	474	14.25	37,896	26,397	69.66	1,441	202	12.29	1,352	0	0.00
Y	0006	2360	3,421	2,447	943	27.82	37,896	22,332	58.93	1,144	106	8.48	1,333	0	0.00
Y	0007	2360	3,053	2,138	896	29.53	37,896	17,298	45.65	1,097	133	10.81	1,165	0	0.00
Y	0008	2360	3,489	2,027	1,428	41.33	37,896	19,177	50.60	1,299	221	14.54	1,471	0	0.00
Y	0009	2360	5,632	3,856	1,294	25.13	37,896	31,627	83.46	3,054	259	7.82	2,271	0	0.00
Y	0010	2360	3,624	3,233	360	10.02	37,896	27,778	73.30	1,893	140	6.89	1,621	0	0.00
Y	0011	2360	2,975	2,489	456	15.48	37,896	26,655	70.34	1,267	105	7.65	1,096	0	0.00
Y	0012	2360	2,931	1,762	1,133	39.14	37,896	14,032	37.03	1,081	241	18.23	1,197	0	0.00
Y	0013	2360	2,129	886	1,243	58.38	37,896	10,822	28.56	471	111	19.07	724	0	0.00
Y	0014	2360	1,303	867	430	33.15	37,896	17,656	46.59	490	67	12.03	577	0	0.00
Y	0015	2360	3,173	1,417	1,756	55.34	37,896	9,868	26.04	767	249	24.51	980	0	0.00
Y	0016	2360	4,747	3,768	979	20.62	37,896	28,226	74.48	2,021	249	10.97	1,634	0	0.00
Y	0017	2360	3,135	2,407	722	23.07	37,896	21,419	56.52	1,213	183	13.11	1,130	0	0.00
Y	0018	2360	2,663	1,513	1,129	42.73	37,896	16,795	44.32	1,001	229	18.62	939	0	0.00
Y	0019	2360	2,298	1,597	500	23.84	37,896	19,812	52.28	807	61	7.03	962	0	0.00
Y	0020	2360	3,588	2,982	581	16.31	37,896	25,227	66.57	1,669	114	6.39	1,417	0	0.00
N	0021	2360	4,145	4,035	110	2.65	37,896	35,343	93.26	1,858	88	4.52	1,640	0	0.00
N	0022	2360	4,116	3,773	248	6.17	37,896	31,007	81.82	1,942	109	5.31	1,665	0	0.00
N	0023	2360	2,926	2,662	231	7.98	37,896	32,384	85.45	1,443	86	5.62	1,192	0	0.00
Y	0024	2360	3,642	3,046	476	13.52	37,896	29,476	77.78	1,819	129	6.62	1,474	0	0.00
Y	0025	2360	2,758	2,423	280	10.36	37,896	29,085	76.75	1,233	121	8.94	992	0	0.00
Y	0026	2360	4,528	3,986	245	5.79	37,896	28,278	74.62	1,973	71	3.47	1,607	0	0.00

Meets Criteria	Geographic Unit		Population			Poverty			Median Family Income			Unemployment				Distressed Housing			Pop. Loss 1980 to 1990
	Tract Number	MSA	Total Population	No. of Persons Above Poverty Level	No. of Persons Below Poverty Level	% Persons Below Poverty Level (1989)	MA or Non-Family Median Income (1989)	Geog. Unit Median Family Income (1989)	% Geog. Unit to MA or Non-MA Median Family Income	No. of Persons Employed	No. of Persons Unemployed	Unemployment Rate	Total Housing Units	Total Distressed Housing Units	% Distressed Housing				
N	0027	2360	7,583	7,155	392	5.19	37,896	35,291	93.13	3,877	215	5.25	2,835	0	0.00				
N	0028	2360	6,773	5,446	494	8.32	37,896	33,962	89.62	3,137	138	4.21	2,495	0	0.00				
N	0029	2360	3,185	3,043	91	2.90	37,896	50,646	133.64	1,550	35	2.21	1,217	0	0.00				
N	0030	2360	4,461	3,868	465	10.73	37,896	30,847	81.40	2,024	110	5.15	1,673	0	0.00				
N	0031	2360	28	22	0	0.00	37,896	31,250	82.46	7	0	0.00	7	0	0.00				
Y	010101	2360	3,218	2,820	365	11.46	37,896	27,277	71.98	1,465	72	4.68	1,128	0	0.00				
Y	010103	2360	3,513	2,984	522	14.89	37,896	27,283	71.99	1,388	136	8.92	1,298	0	0.00				
N	010104	2360	2,336	2,150	168	7.25	37,896	32,768	86.47	1,037	71	6.41	779	0	0.00				
Y	010201	2360	5,398	4,833	541	10.07	37,896	26,750	70.59	2,417	155	6.03	1,989	0	0.00				
N	010202	2360	5,180	4,671	465	9.05	37,896	30,898	81.53	2,437	207	7.83	1,896	0	0.00				
N	010301	2360	4,930	4,633	271	5.53	37,896	35,295	93.14	2,429	127	4.97	1,683	0	0.00				
N	010303	2360	5,374	4,633	292	5.93	37,896	40,853	107.80	2,484	89	3.46	1,757	0	0.00				
N	010304	2360	4,453	4,089	158	3.72	37,896	59,653	157.41	1,871	79	4.05	1,471	0	0.00				
N	0104	2360	4,815	4,646	163	3.39	37,896	37,620	99.27	2,251	88	3.76	1,870	0	0.00				
N	0105	2360	4,907	4,339	550	11.25	37,896	33,039	87.18	2,522	114	4.32	2,219	0	0.00				
N	0106	2360	1,800	1,593	98	5.80	37,896	39,405	103.98	986	26	2.57	737	0	0.00				
N	0107	2360	4,234	4,079	105	2.51	37,896	35,913	94.77	2,197	100	4.35	1,769	0	0.00				
N	0108	2360	4,068	3,834	234	5.75	37,896	35,969	94.92	2,037	107	4.99	1,513	0	0.00				
N	010901	2360	6,081	5,895	186	3.06	37,896	47,255	124.70	3,071	129	4.03	2,130	0	0.00				
N	010902	2360	4,469	4,158	285	6.41	37,896	40,893	107.91	2,318	131	5.35	1,702	0	0.00				
N	011001	2360	6,986	6,620	284	4.11	37,896	40,368	106.52	3,747	158	4.05	2,924	0	0.00				
N	011002	2360	2,864	2,726	138	4.82	37,896	36,228	95.60	1,346	58	4.13	1,153	0	0.00				
N	011101	2360	3,684	3,547	130	3.54	37,896	41,375	109.18	1,866	65	3.37	1,314	0	0.00				
N	011102	2360	2,912	2,531	208	7.59	37,896	37,500	98.96	1,154	65	5.33	1,066	0	0.00				
N	011201	2360	4,959	4,720	228	4.61	37,896	36,336	95.88	2,398	137	5.40	1,620	0	0.00				
N	011202	2360	5,284	4,815	333	6.47	37,896	34,081	89.93	2,546	196	7.15	1,898	0	0.00				
Y	0113	2360	3,655	3,246	398	10.92	37,896	27,949	73.75	1,649	156	8.64	1,462	0	0.00				
N	0114	2360	4,310	3,947	234	5.60	37,896	34,073	89.91	1,806	124	6.42	1,589	0	0.00				
N	011503	2360	3,297	3,000	155	4.91	37,896	40,888	107.90	1,353	83	5.78	1,234	0	0.00				
N	011504	2360	4,200	3,948	223	5.35	37,896	36,800	97.11	2,031	110	5.14	1,470	0	0.00				
N	011505	2360	3,174	2,768	325	10.51	37,896	37,353	98.57	1,443	70	4.63	1,101	0	0.00				

1990 Census Data for CDFI Application by Census Tract

Meets Criteria	Geographic Unit	Tract Number	MSA	Population	Poverty			Median Family Income			Unemployment			Distressed Housing			Pop. Loss 1980 to 1990
					No. of Persons Above Poverty Level	No. of Persons Below Poverty Level	% Persons Below Poverty Level (1989)	MA or Non-MA Median Family Income (1989)	Geog. Unit Median Family Income (1989)	% Geog. Unit to MA or Non-MA Median Family Income	No. of Persons Employed	No. of Persons Unemployed	Unemployment Rate	Total Housing Units	Total Distressed Housing Units	% Distressed Housing	
N	011506	2360		4,437	3,281	76	2.26	37,896	32,500	85.76	1,840	91	4.71	1,107	0	0.00	
Y	0116	2360		4,617	3,920	681	14.80	37,896	30,078	79.37	1,874	209	10.03	1,732	0	0.00	
Y	011701	2360		3,099	2,902	197	6.36	37,896	29,929	78.98	1,476	61	3.97	1,209	0	0.00	
N	011702	2360		4,954	4,604	350	7.06	37,896	32,448	85.62	2,205	195	8.13	1,597	2	0.12	
N	011801	2360		2,721	2,365	353	12.99	37,896	30,938	81.64	1,126	89	7.33	879	0	0.00	
N	011802	2360		3,292	2,913	346	10.62	37,896	30,417	80.26	1,428	115	7.45	1,112	0	0.00	
Y	0119	2360		7,216	5,835	1,192	16.96	37,896	24,549	64.78	2,699	393	12.71	2,726	0	0.00	
N	012001	2360		2,769	2,467	292	10.58	37,896	33,556	88.55	1,288	59	4.38	911	0	0.00	
Y	012002	2360		3,537	2,886	620	17.68	37,896	22,372	59.04	1,470	113	7.14	1,328	0	0.00	
N	0121	2360		6,844	6,222	602	8.82	37,896	34,389	90.75	3,235	174	5.10	2,331	3	0.12	
N	012201	2360		5,531	5,148	370	6.71	37,896	38,750	102.25	2,721	150	5.22	1,871	2	0.10	
Y	012202	2360		7,736	3,016	1,893	38.56	37,896	33,085	87.30	2,960	323	9.84	1,858	0	0.00	

**ERIE SCHOOL EMPLOYEES FEDERAL
CREDIT UNION
CHARTER #01476**

**PRO FORMA FINANCIAL STATEMENT
PROJECTIONS, BUSINESS, AND
MARKETING PLANS - COMMUNITY
CHARTER CONVERSION APPLICATION**

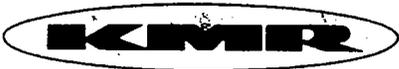
February 10, 2003

**ERIE SCHOOL EMPLOYEES FEDERAL
CREDIT UNION**

STRATEGIC PLAN 2001 - 2005

**APPLICATION FOR COMMUNITY
CHARTER CONVERSION TO SERVICE
THE ERIE COUNTY, PENNSYLVANIA
COMMUNITY**

February 10, 2003



REPORT

ERIE SCHOOL EMPLOYEES FEDERAL CREDIT UNION

2001 Strategic Business Plan

Final Version

A SERVICE OF
KOCH-McNABB
RESOURCES
INCORPORATED

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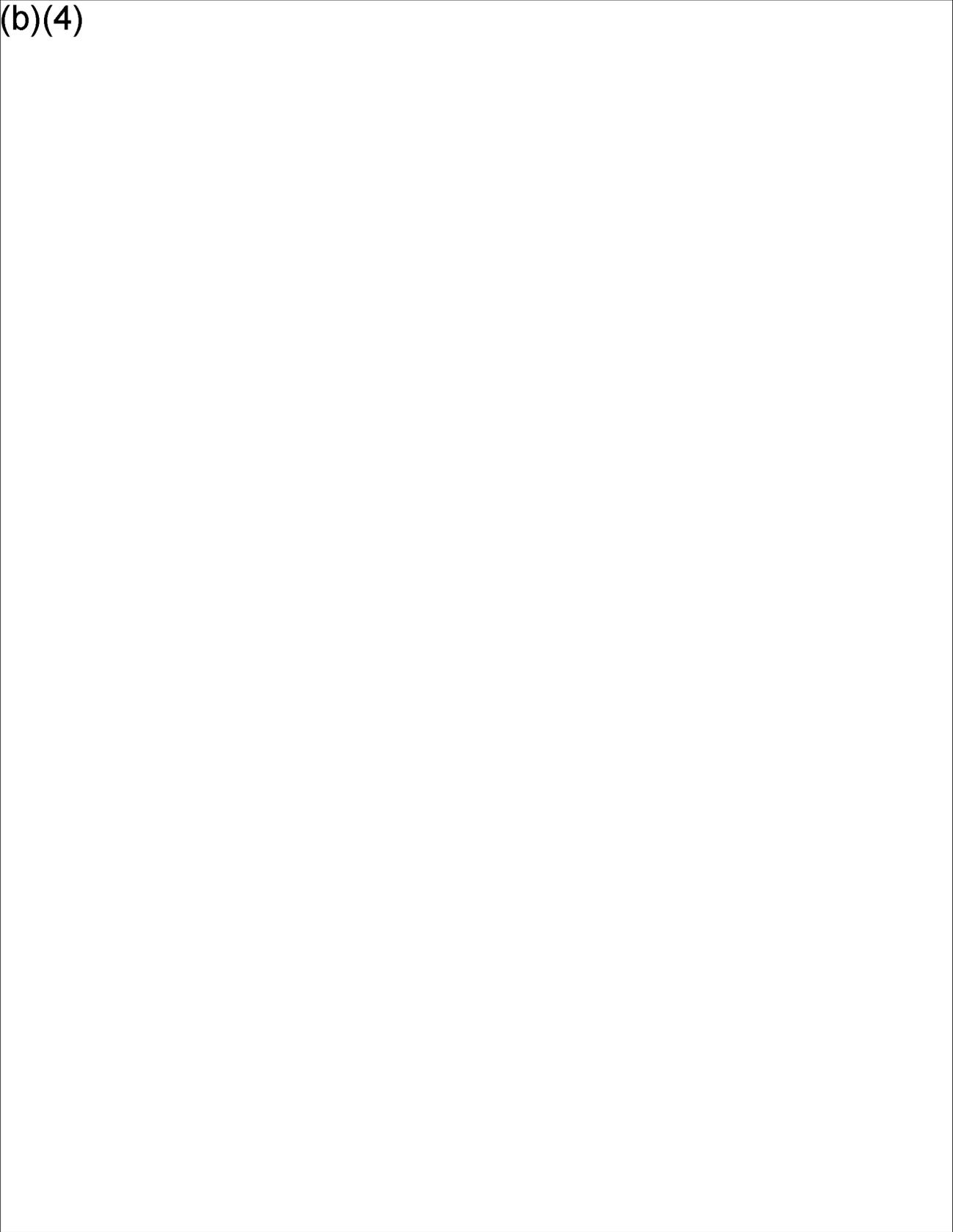


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Based on Present Trends

Financial Statement - \$ in 000s

Income

Loan Interest Income, Net
Investment Income

Miscellaneous Other Income
Non-Operating Gains/(Losses)

Total Gross Income

Operating Expenses

Personnel
Facilities/Office Occupancy
Operations
Provision for Loan Losses
Marketing
Insurance

Total Operating Expense

Net Income/(Loss) Before Cost of Fund

Expense of Borrowed Money

Dividends/Interest on
Member Savings

Net Income/(Loss) After Cost of Funds

Provision for Reserves

Provision for Undivided Earnings

Other (Charges)/Additions to
Reserves/Undivided Earnings

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Based on Present Trends

Balance Sheet and Financial Statement Analysis

As Percentages of Total Income

Operating Expenses
Costs of Funds
Provisions for Reserves and
Undivided Earnings

As Percentages of Average Assets

Loan and Investment Income
Costs of All Funds

Interest Margin

Operating Expenses

Memo: NCUA average data
Less: Non-interest income

Net Operating Expense

Net Margin

As Percentages of Total Assets

All No-Cost Liabilities
All Non-Earning Assets

Difference

Fixed Assets

Cash

Memo: NCUA average data

Per Member Fees/Service Chgs.

Memo: NCUA average data

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Based on Present Trends

Membership and Selected Ratios

Total Members/Accounts

Per Member Financial Data

Member Savings

Memo: NCUA average data

Member Loans

Memo: NCUA average data

Selected Ratios

Average Return on -

Member Savings

Member Loans

Investments

Cost of Borrowed Money, if applicable

Return on Average Annual Assets

- Gross

- Net (after reserves)

Reserves/Undivided Earnings/Allowance

for Loan Losses as a Percent of -

Balance Sheet

Total Loans

Reserves/Undivided Earnings as a

Percent of -

Balance Sheet

Total Loans

Asset Growth

Actual Year-to-Year Growth

Sustainable Growth Based

on Equity Increases

Loans as a Percent of -

Balance Sheet (%)

Memo: NCUA average data

Member Savings (%)

Memo: NCUA average data

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Based on Present Trends

Loan Portfolio Analysis

Consumer Instalment Loan Activity

Beginning Loans in Assets
Loans Issued
Loan Repayments

Ending Loans in Assets

Estimated Average Effective
Loan Maturity in Months

Number of Loans Issued

Average Dollar Amount Issued

Real Estate Loan Activity

Beginning Loans in Assets
Loans Issued
Loans Sold
Loan Repayments

Ending Loans in Assets

Estimated Average Effective
Loan Maturity in Months

Number of Loans Issued

Average Dollar Amount Issued

Delinquencies

Dollars
Percent of Loans

Net Charge-offs

Dollars
Percent of Loans

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Based on Present Trends

Employment and Operations Data Analysis

Actual Employment

Full-Time Equivalent

Number of Employees

Memo: NCUA average data

Per 1,000 Members

Memo: NCUA average data

Per \$1 Million in Assets

Memo: NCUA average data

Expense Per Employee

Memo: NCUA average data

Operating Expenses Per Member

All Operating Expenses

Memo: NCUA average data

Personnel

Memo: NCUA average data

Office Occupancy

Memo: NCUA average data

Office Operations

Memo: NCUA average data

Provision for Loan Losses

Memo: NCUA average data

Marketing

Memo: NCUA average data

Insurance

Memo: NCUA average data

Office Operations Expense as a Percent of Personnel Expense

Memo: NCUA average data

Provision for Loan Losses as a Percentage of Total Loans

Memo: NCUA average data

Based on Present Trends

**N.C.U.A. "Key" Ratios for Credit
Unions with Assets of \$50 Million or
More**

1. CAPITAL:

Capital/Assets,

Code 1, greater than 8%
ESEFCU

Net Capital/Assets,

Code 1, greater than 7%
ESEFCU

2. ASSET QUALITY:

Delinquent Loans/Loans,

Code 1, Less than 1%
ESEFCU

Net Charge Offs/Avg. Loans,

Code 2, .25% to .6%
ESEFCU

Non-Earning Assets/Assets,

Code 2, 1.3% to 3.4%
ESEFCU

3. EARNINGS

Net Income/Average Assets

(before reserve transfers),

Code 1, greater than 1%
ESEFCU

Net Operating Expenses/Avg. Assets,

Code 1, Less than 2.25%
ESEFCU

Based on Present Trends

Financial Statement - \$ in 000s

Interest Income and Expense

Loan Interest Income, Net
Investment Income
Trading profits and losses
Total Interest Income

Dividends/Interest on Member Savings
Expense of Borrowed Money
Total Interest Expense

Provision for Loan Losses

Net Interest Income

Non-Interest Income and Expense

Fee Income
Miscellaneous Other Income
Gains/(Losses) on Investments/Assets
Other Non-Operating Income/Expense
Total Non-Interest Income

Memo: Total Gross Income

Personnel
Facilities/Office Occupancy
Operations
Marketing
Insurance
Total Non-Interest Expense

Net Income/(Loss)

Provision for Reserves

Provision for Undivided Earnings

Other (Charges)/Additions to
Reserves/Undivided Earnings

Based on Present Trends

Membership and Selected Ratios

Total Members/Accounts

Per Member Financial Data

Member Savings

Memo: NCUA average data

Member Loans

Memo: NCUA average data

Selected Ratios

Average Return on -

Member Savings

Member Loans

Investments

Cost of Borrowed Money, if applicable

Reserves/Undivided Earnings/Allowance
for Loan Losses as a Percent of -

Balance Sheet

Total Loans

Reserves/Undivided Earnings as a
Percent of -

Balance Sheet

Total Loans

Asset Growth

Actual Year-10-Year Growth

Sustainable Growth Based

on Equity Increases

Loans as a Percent of -

Balance Sheet (%)

Memo: NCUA average data

Member Savings (%)

Memo: NCUA average data

Real estate loans as percent of all loans

Based on Present Trends

Balance Sheet and Financial Statement Analysis

As Percentages of Total Gross Income

Operating Expenses

Memo: NCUA average data

Costs of Funds

Provisions for Reserves and

Undivided Earnings

Average Assets

As Percentages of Average Assets

Interest Income

Interest Expense/Loan Losses

Interest Margin

Non-Interest Expense

Memo: NCUA average data

Less: Non-interest income

Net Non-Interest Expense

Net Margin

As Percentages of Ending Assets

All No-Cost Liabilities

All Non-Earning Assets

Difference

Fixed Assets

Cash

Memo: NCUA average data

Real Estate Loans

Per Member Fees/Service Chgs.

Memo: NCUA average data

Based on Present Trends

Loan Portfolio Analysis

Consumer Installment Loan Activity

Beginning Loans in Assets
Loans Issued
Loan Repayments

Ending Loans in Assets

Estimated Average Effective
Loan Maturity in Months

Number of Loans Issued

Average Dollar Amount Issued

Real Estate Loan Activity

Beginning Loans in Assets
Loans Issued
Loans Sold
Loan Repayments

Ending Loans in Assets

Estimated Average Effective
Loan Maturity in Months

Number of Loans Issued

Average Dollar Amount Issued

Delinquencies

Dollars
Percent of Loans

Net Charge-offs

Dollars
Percent of Loans

Based on Present Trends

Employment and Operations Data Analysis

Actual Employment

Full-Time Equivalent
Number of Employees
Memo: NCUA average data

Per 1,000 Members
Memo: NCUA average data

Per \$1 Million in Assets
Memo: NCUA average data

Expense Per Employee
Memo: NCUA average data

Operating Expenses Per Member

All Operating Expenses
Memo: NCUA average data

Personnel
Memo: NCUA average data

Office Occupancy
Memo: NCUA average data

Office Operations
Memo: NCUA average data

Provision for Loan Losses
Memo: NCUA average data

Marketing
Memo: NCUA average data

Insurance
Memo: NCUA average data

Office Operations Expense as a Percent of Personnel Expense

Memo: NCUA average data

Provision for Loan Losses as a Percentage of Total Loans

Memo: NCUA average data

Based on Present Trends

N.C.U.A. "Key" Ratios for Credit Unions with Assets of \$50 Million or more

1. CAPITAL:

Capital/Assets,
Code 1, greater than 8.5%

Net Capital/Assets,
Code 1, greater than 7.5%

2. ASSET QUALITY:

Delinquent Loans/Loans,
Code 1, Less than 1.25%

Net Charge Offs/Avg. Loans,
Code 1, less than .25%

3. EARNINGS

Net Income/Average Assets (before
reserve transfers),
Code 1, greater than 1%

Net Operating Expenses/Avg. Assets,
Code 1, less than 2.25%

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Become better at integrating technology into the Credit Union
Action Plans
Purchase and install a new document processing system
Install a document imaging system
Improve computer network infrastructure
Increase member utilization of Online Banking
Install a 24 hour self-help kiosk
Increase member utilization of Telemarketing
Prepare for the E-world <ul style="list-style-type: none">- E-statements- Bill payment- low cost ISP option for members

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Based on Business Plan

Balance Sheet -- \$ in 000s

Assets

Cash & Equivalents
Investments

Consumer Installment Loans
Real Estate Loans
Member Loans

Allowance for Loan Losses
Net Loans to Members

Land/Facilities/Equipment
Other Assets

Total Assets

Liabilities/Member Equity

Notes Payable
Dividends/Interest Payable
Accounts Payable, and
Miscellaneous Liabilities

Demand Savings
Certificates of Deposit/IRAs
Member Savings

Statutory Reserves
Other Reserves & Undivided Earnings
Capital/Equity

Total Liabilities/Equity

Based on Business Plan

Financial Statement - \$ in 000s

Interest Income and Expense

Loan Interest Income, Net
Investment Income
Trading profits and losses
Total Interest Income

Dividends/Interest on Member Savings
Expense of Borrowed Money
Total Interest Expense

Provision for Loan Losses

Net Interest Income

Non-Interest Income and Expense

Fee Income
Miscellaneous Other Income
Gains/(Losses) on Investments/Assets
Other Non-Operating Income/Expense
Total Non-Interest Income

Memo: Total Gross Income

Personnel
Facilities/Office Occupancy
Operations
Marketing
Insurance
Total Non-Interest Expense

Net Income/(Loss)

Provision for Reserves

Provision for Undivided Earnings

Other (Charges)/Additions to
Reserves/Undivided Earnings

Based on Business Plan

Membership and Selected Ratios

Total Members/Accounts

Per Member Financial Data

Member Savings

Memo: NCUA average data

Member Loans

Memo: NCUA average data

Selected Ratios

Average Return on -

Member Savings

Member Loans

Investments

Cost of Borrowed Money, if applicable

Reserves/Undivided Earnings/Allowance
for Loan Losses as a Percent of -

Balance Sheet

Total Loans

Reserves/Undivided Earnings as a
Percent of -

Balance Sheet

Total Loans

Asset Growth

Actual Year-to-Year Growth

Sustainable Growth Based

on Equity Increases

Loans as a Percent of -

Balance Sheet (%)

Memo: NCUA average data

Member Savings (%)

Memo: NCUA average data

Real estate loans as percent of all loans

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Based on Business Plan

Balance Sheet and Financial Statement Analysis

As Percentages of Total Gross Income

Operating Expenses

Memo: NCUA average data

Costs of Funds

Provisions for Reserves and

Undivided Earnings

Average Assets

As Percentages of Average Assets

Interest Income

Interest Expense/Loan Losses

Interest Margin

Non-Interest Expense

Memo: NCUA average data

Less: Non-interest income

Net Non-Interest Expense

Net Margin

As Percentages of Ending Assets

All No-Cost Liabilities

All Non-Earning Assets

Difference

Fixed Assets

Cash

Memo: NCUA average data

Real Estate Loans

Per Member Fees/Service Chgs.

Memo: NCUA average data

Based on Business Plan

Loan Portfolio Analysis

Consumer Installment Loan Activity

Beginning Loans in Assets

Loans Issued

Loan Repayments

Ending Loans in Assets

Estimated Average Effective

Loan Maturity in Months

Number of Loans Issued

Average Dollar Amount Issued

Real Estate Loan Activity

Beginning Loans in Assets

Loans Issued

Loans Sold

Loan Repayments

Ending Loans in Assets

Estimated Average Effective

Loan Maturity in Months

Number of Loans Issued

Average Dollar Amount Issued

Delinquencies

Dollars

Percent of Loans

Net Charge-offs

Dollars

Percent of Loans

Based on Business Plan

Employment and Operations Data Analysis

Actual Employment

Full-Time Equivalent
Number of Employees

Memo: NCUA average data

Per 1,000 Members

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Per \$1 Million in Assets

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Expense Per Employee

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Operating Expenses Per Member

All Operating Expenses

Memo: NCUA average data

Personnel

Memo: NCUA average data

Office Occupancy

Memo: NCUA average data

Office Operations

Memo: NCUA average data

Provision for Loan Losses

Memo: NCUA average data

Marketing

Memo: NCUA average data

Insurance

Memo: NCUA average data

Office Operations Expense as a Percent
of Personnel Expense

Memo: NCUA average data

Provision for Loan Losses as a
Percentage of Total Loans

Memo: NCUA average data

Based on Business Plan

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Net Charge Offs/Avg. Loans,
Code 1, less than .25%

3. EARNINGS

Net Income/Average Assets (before
reserve transfers),
Code 1, greater than 1%

Net Operating Expenses/Avg. Assets,
Code 1, less than 2.25%

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Based on Worst Case Scenario

Balance Sheet - \$ in 000s

Assets

Cash & Equivalents
Investments

Consumer Installment Loans
Real Estate Loans
Member Loans

Allowance for Loan Losses
Net Loans to Members

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Statutory Reserves
Other Reserves & Undivided Earnings
Capital/Equity

Total Liabilities/Equity

Based on Worst Case Scenario

Financial Statement - \$ in 000s

Interest Income and Expense

Loan Interest Income, Net
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Net Income/(Loss)

Provision for Reserves

Provision for Undivided Earnings

Other (Charges)/Additions to
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Based on Worst Case Scenario

Membership and Selected Ratios

Total Members/Accounts

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Member Loans

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Selected Ratios

Average Return on -

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Member Loans

Investments

Cost of Borrowed Money, if applicable

Reserves/Undivided Earnings/Allowance

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Total Loans

Reserves/Undivided Earnings as a

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Balance Sheet

Total Loans

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Actual Year-to-Year Growth

Sustainable Growth Based

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Loans as a Percent of -

Balance Sheet (%)

Memo: NCUA average data

Member Savings (%)

Memo: NCUA average data

Real estate loans as percent of all loans

Based on Worst Case Scenario

Balance Sheet and Financial Statement Analysis

As Percentages of Total Gross Income

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Based on Worst Case Scenario

Loan Portfolio Analysis

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Percent of Loans

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Dollars
Percent of Loans

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Memo: NCUA average data

Office Operations

Memo: NCUA average data

Provision for Loan Losses

Memo: NCUA average data

Marketing

Memo: NCUA average data

Insurance

Memo: NCUA average data

Office Operations Expense as a Percent of Personnel Expense

Memo: NCUA average data

Provision for Loan Losses as a Percentage of Total Loans

Memo: NCUA average data

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			35%	31%	38%	11%	13%	15%
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c.

Based on Worst Case Scenario

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