Financial Information

Login #:	217398	CU #:	4446	Date Received:	7/22/2003
CU Name:	LORD			TOM Code:	49 Multiple
Street:	3910 SCHAPER AVENUE			District:	8 MANZELLA, JOE
City:	ERIE	State:	PA	SE:	H OBIDOWSKI, RICHARD
ZIP:	16415			Limited Income:	0
PHONE:	(814) 866-1111	Description:	Community Conversion		

FPR DATA	Capital	Delinquency	Net Income	PAS	Net Worth
6/30/2003	9.17	0.14	0.39	109.84	8.95
12/31/2002	9.48	0.21	0.71	110.25	9.29

Assets:	$25,220,943	Members:	5,919
Shares:	$22,925,321	Potential Members:	10,000

Current Exam		Last Contact	
Type:	10	Type:	27
Completion Date:	6/20/2002	Completion Date:	2/5/2003
Effective Date:	3/31/2002	Effective Date:	1/31/2003

(b)(8)

OK - due to lack of ALCO minutes - has been corrected. See e-mail from Obidowski.

Tuesday, September 16, 2003 2:56:54 PM

CU #:	4446	CU Name:	LORD	Reviewer:	CMK
Login #:	217398	Description:	COMMUNITY CONVERSION	SSIC #:	

COMMUNITY/UNDERSERVED DATA

Group Name, Location and Detail	New Members	Num. of Overlaps	Overlap CUs	Approved
ERIE COUNTY AND CRAWFORD COUNTY	371209	0		Y
CRAWFORD COUNTY , PA AND ERIE COUNTY				

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

persons who live, work, worship, or go to school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania.

Type of Group: COMMUNITY

TOTALS	**Y**	**371209**	**0**	**1**
	N	**0**	**0**	**0**
	D	**0**	**0**	**0**
	W	**0**	**0**	**0**
	P	**0**	**0**	**0**

CU #:	4446	CU Name:	LORD	Reviewer:	CMK
Login #:	217398	Description:	COMMUNITY CONVERSION	SSIC #:	

General Comments (Regional Summary):

Credit union submitted adequate business/marketing plan for serving the community. Field recommends approval. See detailed summary in file.

Recommendation:

Approve

Reviewer:	**Date:**	**APRV**	**DEF**	**DEN**	**PEND**	**W/DRN**
	9/16/03	✓				
Director of Insurance:	**Date:**	**APRV**	**DEF**	**DEN**	**PEND**	**W/DRN**
	9/17/03		✓			
Deciding Official:	**Date:**	**APRV**	**DEF**	**DEN**	**PEND**	**W/DRN**
Deciding Official:	**Date:**	**APRV**	**DEF**	**DEN**	**PEND**	**W/DRN**
	9/17	✓				

September 17, 2003

Kimberly A. Davis, President/CEO
Lord Federal Credit Union
3910 Schaper Avvenue
Erie, Pennsylvania 16508

Dear Ms. Davis:

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 and Crawford Counties, 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 Kochendarfer at (703) 519-4621.

Sincerely,

Edward P. Dupcak
Regional Director

DOI/CMK:cmk
FCU 04446-08H
Enclosures

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

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

Section 5 of the Charter of the Lord 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 and Crawford Counties, Pennsylvania. **(converted to a community charter 9/17/03)**

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 households; *volunteers* (added 10/9/02); organizations of such persons; and corporate or other legal entities in this charter **(added 5/28/03)**."

September 17, 2003
Date of Approval

Edward P. Dupcak
Regional Director

COMMUNITY CHARTER CONVERSION
LORD FCU #4446
Assets: $25.2 Million
Erie, Pennsylvania

1. GENERAL BACKGROUND

Lord Federal Credit Union (LFCU) was originally chartered to serve the employees of Lord Corporation in Erie, PA. LFCU has since expanded its field of membership to serve over 80 select employee groups.

Call report data for June 2003 indicates the credit union has 5,919 out of an estimated 10,000 potential members for a penetration ratio of 59 percent.

A. Proposal

LFCU is now requesting a community charter to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania.

LFCU is seeking the community conversion in order to offer its services to a larger group of potential members and more effectively market credit union eligibility. Furthermore, LFCU's core group, Lord Corporation, is undergoing corporate downsizing which has limited LFCU's growth potential.

B. Delegated Authority

The Regional Director has delegated approval authority under CHA 3B to approve community conversions with multiple political jurisdictions as long as the population does not exceed 500,000. The population of the proposed community is 371,209 per 2000 Census data. This includes 280,843 for Erie County and 90,366 for Crawford County. Therefore, this request may be approved by the Regional Director.

C. SEGs Outside Community

Lord Corporation has approximately 100 employees outside of the proposed community. All of the other groups in LFCU's field of membership are located inside of the proposed community. Appropriate notification will be made to Lord Corporation regarding the inability to serve those outside the two county area upon approval.

2. Low Income Analysis

A review of 2000 U.S. Census data indicates the median household income for Erie County is $36,627 and Crawford County is $33,560. The weighed average for the two county area is $35,874 which exceeds NCUA's low-income standard of $33,595.

The proposed community contains one concentration of census tracts qualifying as underserved in the City of Erie. This area, with a population of 46,516, qualifies due to high poverty rates, low income levels and high unemployment.

3. COMMUNITY COMMON BOND

As discussed below, the application contains sufficient evidence to support the two counties represent a community.

Geographic Boundaries

The geographic boundaries are clearly defined and are comprised of two recognized political jurisdictions: Erie and Crawford Counties, Pennsylvania.

Shared History

The Pennsylvania Legislature passed an act separating Crawford and Erie Counties from Allegheny County on March 12, 1800. These two counties were temporarily one county under the name of Crawford until they were later subdivided into Crawford and Erie Counties.

Employment

The proposed community has two employment and population centers:

- The Erie Area. Erie is located in Erie County in the northern portion of the proposed community. This area has 5,179 business establishments employing 84,100 persons. Nine of the businesses employ more than 500 persons. Erie has a deep water dock capable of shipping or receiving any commodity through the St. Lawrence Seaway.
- The Meadville Area. Meadville is located in Crawford County in the southern portion of the proposed community. This area has 1,029 businesses employing 17,155 persons. None of the businesses employ more than 500 persons.

Together, the Erie-Meadville areas employ 101,255 persons. This represents 56 percent of the entire workforce in the two county proposed community. These two areas are approximately 18 miles apart and are connected by I-79, a major interstate highway.

Recreation

The proposed community is rich in recreational opportunities. The application package contains numerous examples supported with additional documentation. A few of the more prominent recreational areas and attractions are discussed below:

- Lake Erie and Presque Isle State Park. Lake Erie forms the Northern boundary of the proposed community. Presque Isle State Park is a 3,200 acre sandy

peninsula that arches lakeward into Lake Erie and contains over 7 miles of beaches. Over 4 million visitors come to Presque Isle each year. Presque Isle creates Presque Isle Bay, 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. As Pennsylvania's only "seashore," Presque Isle offers its visitors a beautiful coastline and many recreational activities, including swimming, boating and hiking.

- Conneaut Lake Park. Opened in 1892 as Exposition Park, Conneaut Lake Park in Crawford County offers visitors a public beach, amusement park and a full schedule of festivals throughout the year.
- Waldameer Park and Waterworld. Located in Erie, this complex combines an amusement park with a water park. This large park offers over 75 rides, slides, and attractions.
- The Erie Sea Wolves Minor League Baseball Team. The Erie Sea Wolves began play in the New York/Penn League as a Class A affiliate of the Pittsburgh Pirates. The team adopted the name Sea Wolves due to the City's proximity to the lake, the historical factors of Lake Erie and its relationship with the Pirates. The Sea Wolves games are held at Jerry Uht Park, a 6,000-seat facility located beside the Erie Civic Center. All 142 games will be broadcast live on local radio station WFNN AM 1330 during the 2003 season.
- Pymatunning State Park. Located in Southwestern Crawford County, Pymatuning is one of the largest state parks in Pennsylvania. The large lake provides excellent fishing throughout the year as well as 657 campsites, cabin rentals, boating, fishing and swimming. In the winter there is ice fishing, ice-skating, sledding, iceboating, cross-country skiing and snowmobiling. In addition, Pymatuning hosts the Annual Snow Fun Days.
- 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.
- The Erie Zoo. Located on 15 acres in the City of Erie, the Erie Zoo features extensive animal and plant collections. The Zoo offers the following:
    - A Children's Zoo where visitors can get "up close" with some domestic and exotic animals (Open seasonally),
    - Refreshment Stands,
    - Carousel, and
    - Train Rides.

Shopping

There are several avenues of shopping available to the residents of the proposed community:

- The main shopping area is the Millcreek Mall in Erie. It is located in the largest population center in the proposed community and features over 150 stores.
- The Meadville Mall in Crawford County is located right along the interstate highway and draws residents from the proposed community to purchase unique items such Amish made furniture.

- A separate plaza near the Meadville Mall features many national retailers, including Borders Books and Old Navy.

Transportation

The proposed community offers a variety of transportation options:

- Interstate highway 79 runs north-south and connects the major employment and residential areas of Erie and Meadville. Interstate 90 runs east-west through the proposed community.
- Erie International Airport is located just 15 minutes from downtown Erie and serves over 170,000 annually.
- The Port of Erie provides efficient and cost effective service to major American and Canadian cities.

Education

The application discusses a number of institutions of higher learning located in the proposed community, including:

- The Center for Advanced Manufacturing and Technology in Erie County. This is the only school in Pennsylvania funded by the Department of Labor and Industry.
- Gannon University. This private, catholic university in Erie was founded in 1924 and has more than 3,300 full and part time students.
- Edinboro University of Pennsylvania, located in Erie County, has over 7,500 students and is one of 14 universities in the PA state system of higher education.

Shared, Common Facilities

The application documents a number of facilities used by residents throughout the proposed community, including:

- The Regional Cancer Center in Erie is one of the first freestanding community cancer centers in the country. The center provides major treatment specialities including onocology, radiation, and hematology in one location.
- Hamot Medical Center in Erie is a 336-bed tertiary care facility that offers state-of-the-art, comprehensive, integrated health care. The medical center is supported by an active staff of more than 200 physicians representing most medical specialties and more than 2,000 nurses, technologists, therapists and other personnel that are supported by hundreds of volunteers from the Hamot Board of Corporators and the Hamot Aid Society.
- A number of utility providers provide service to Erie and Crawford Counties, including:
    - Adelphia Cable,
    - Meadville Wather Authority
    - Pennsylvania Power, and
    - National Fuel Gas Distribution Company.

Media

Two local newspapers provide residents with local news: The Erie Time News and the Meadville Tribune.

Conclusion

The narrative and supporting documentation provides sufficient evidence to support the two counties form a well-defined community in which the residents have common interests and many opportunities for interaction.

4. BUSINESS PLAN

Facilities

Currently, LFCU maintains one office location in the proposed community. This office is located in Erie, Pennsylvania. Drive-thru and ATM services are available and the office is open:

Monday – Thursday	9am to 5pm
Friday	8am to 6pm

(b)(4)

(b)(4)

(b)(8)

(b)(8)

5. CREDIT UNION'S CURRENT FINANCIAL CONDITION

The credit union's financial trends are shown below.

KEY RATIOS	12/31/00	12/31/01	12/31/02	6/30/03
Net Worth	8.80%	9.26%	9.29%	8.94%
Delinquency	0.90%	1.45%	0.21%	0.14%
Net C/Os	0.08%	0.24%	0.25%	0.16%
Earnings	0.88%	0.73%	0.71%	0.39%
Share Growth	0.14%	2.40%	7.69%	12.85%

As discussed above, LFCU has done a good job of maintaining net worth during the recent surge of share growth. Net income has been sufficient to maintain capital. Delinquency has declined considerably and charge offs have remained low.

The last contact, performed as of 1/31/03, resulted in a CAMEL rating of (b)(8) The examiner did not restrict the ability of the credit union to expand its field of membership and no material concerns were identified.

6. FIELD RECOMMENDATION

SE Obidowski and EX Manzella recommend approval. They noted the "3" in ALM was due to a lack of ALCO minutes. This has been corrected.

7. REGIONAL RECOMMENDATION

Approve.

Cynthia Kochendarfer, Insurance Analyst — Date: 9/17/03

Antoinette St. Clair, Director of Insurance — Date: 9/17/3

Scott A. Hunt, Associate Regional Director - Operations — Date

Edward P. Dupcak, Regional Director — Date: 9/17/03

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Lord Federal Credit Union (LFCU) #4446
Community Charter Conversion
Executive Summary

Current Members:	5,919	**Assets:**	$25.2 million
Potential Mbrs (Current)	10,000	**Loans:**	$14.6 million
Penetration:	59.2%	**Shares:**	$22.9 million
Pot. Mbrs. (Proposed):	371,209	**Earnings:**	0.39%
Date App Received:	7/22/03	**Delinquency:**	0.14 %
Date of Last On-site:	1/03 Sup	**Net C/Os:**	0.16%
CAMEL:	(b)(8)	**Net Worth:**	8.94%

Proposal

LFCU is a multiple group credit union in Erie, Pennsylvania. Management requests a community conversion to serve persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Erie and Crawford Counties, PA. The community has a population of 371,209. LFCU is seeking the community conversion in order to offer its services to a larger group of potential members and more effectively market credit union eligibility. Furthermore, LFCU's core group, Lord Corporation, is undergoing corporate downsizing which has limited LFCU's growth potential.

Action Taken by Region

Approve.

Potential Public Relations Problems

None.

(b)(5),(b)(8)

E
Y
W

Proposed Community Population Analysis

(b)(4)

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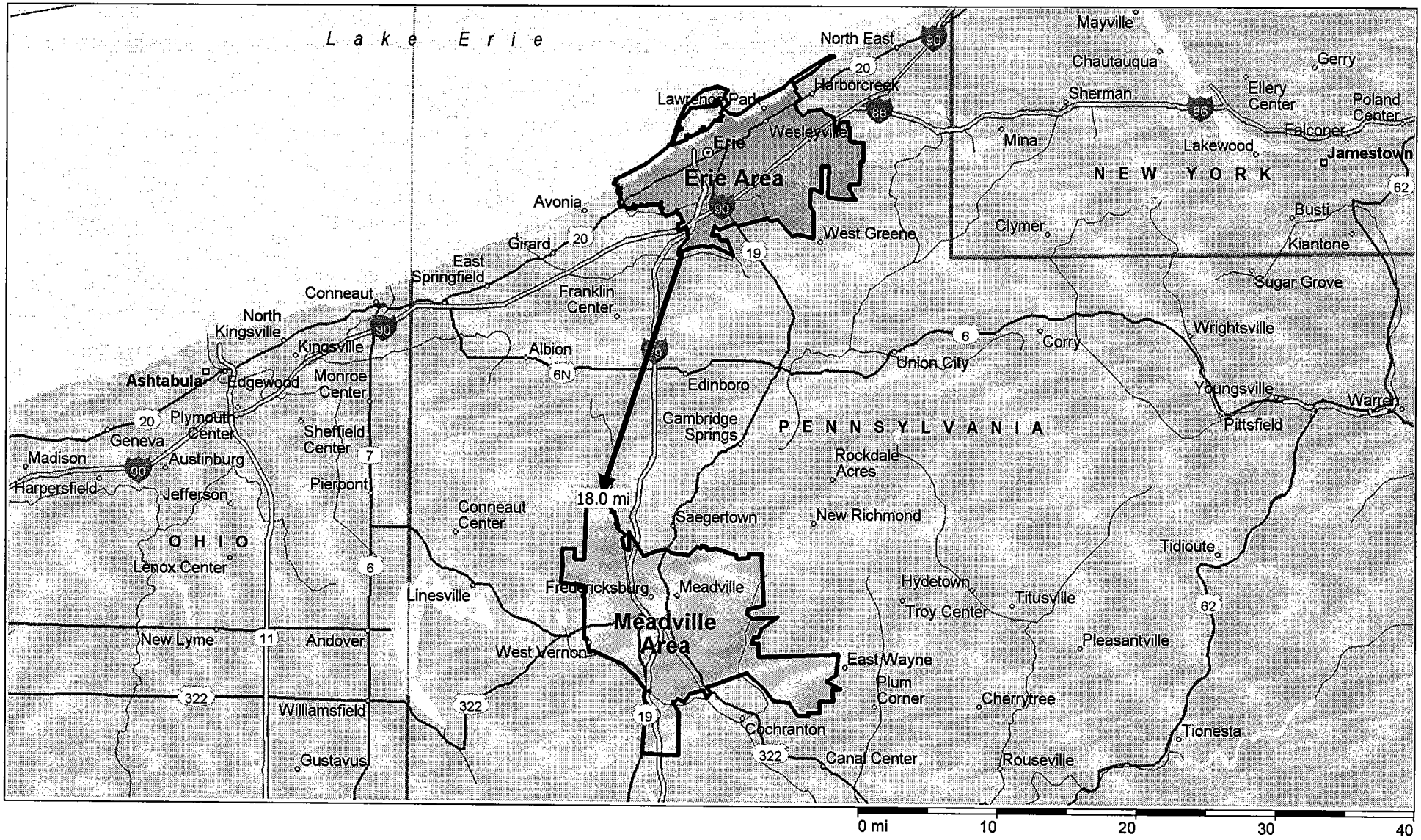
Erie - Meadville Areas



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Erie Area

Zip code	Businesses	Employees	Businesses with > 500 employees
16501	519	9862	2
16502	335	7569	0
16503	279	3773	0
16504	201	2827	0
16505	770	10811	0
16506	781	12845	3
16507	254	6105	1
16508	497	6488	1
16509	627	12353	1
16510	392	5808	0
16565	341	2501	0
16511	183	3158	1
Total	5179	84100	9

Meadville Area

16335	1029	17,155	0

source: http://censtats.census.gov/cgi-bin/zbpnaic/zbpsect.pl

U.S. Census Bureau American FactFinder

Back to Basic Facts

Quick Tables

DP-3. Profile of Selected Economic Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Erie city, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**80,069**	**100.0**
In labor force	48,710	60.8
Civilian labor force	48,667	60.8
Employed	44,729	55.9
Unemployed	3,938	4.9
Percent of civilian labor force	8.1	(X)
Armed Forces	43	0.1
Not in labor force	31,359	39.2
Females 16 years and over	**43,052**	**100.0**
In labor force	24,043	55.8
Civilian labor force	24,039	55.8
Employed	22,479	52.2
Own children under 6 years	**8,528**	**100.0**
All parents in family in labor force	5,625	66.0
COMMUTING TO WORK		
Workers 16 years and over	**43,835**	**100.0**
Car, truck, or van -- drove alone	32,125	73.3
Car, truck, or van -- carpooled	6,111	13.9
Public transportation (including taxicab)	1,512	3.4
Walked	2,898	6.6
Other means	623	1.4
Worked at home	566	1.3
Mean travel time to work (minutes)	16.3	(X)
Employed civilian population 16 years and over	**44,729**	**100.0**
OCCUPATION		
Management, professional, and related occupations	11,209	25.1
Service occupations	9,023	20.2
Sales and office occupations	12,154	27.2
Farming, fishing, and forestry occupations	184	0.4
Construction, extraction, and maintenance occupations	3,011	6.7
Production, transportation, and material moving occupations	9,148	20.5
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	258	0.6
Construction	1,718	3.8
Manufacturing	9,441	21.1
Wholesale trade	1,079	2.4
Retail trade	5,728	12.8
Transportation and warehousing, and utilities	1,360	3.0
Information	1,198	2.7
Finance, insurance, real estate, and rental and leasing	2,189	4.9
Professional, scientific, management, administrative, and waste management services	2,983	6.7
Educational, health and social services	10,846	24.2

Subject	Number	Percent
Arts, entertainment, recreation, accommodation and food services	4,305	9.6
Other services (except public administration)	2,081	4.7
Public administration	1,543	3.4
CLASS OF WORKER		
Private wage and salary workers	38,849	86.9
Government workers	4,244	9.5
Self-employed workers in own not incorporated business	1,531	3.4
Unpaid family workers	105	0.2
INCOME IN 1999		
Households	**40,908**	**100.0**
Less than $10,000	6,086	14.9
$10,000 to $14,999	4,400	10.8
$15,000 to $24,999	7,497	18.3
$25,000 to $34,999	6,321	15.5
$35,000 to $49,999	7,026	17.2
$50,000 to $74,999	6,285	15.4
$75,000 to $99,999	2,033	5.0
$100,000 to $149,999	811	2.0
$150,000 to $199,999	168	0.4
$200,000 or more	281	0.7
Median household income (dollars)	28,387	(X)
With earnings	30,484	74.5
Mean earnings (dollars)	37,231	(X)
With Social Security income	12,324	30.1
Mean Social Security income (dollars)	11,042	(X)
With Supplemental Security Income	2,536	6.2
Mean Supplemental Security Income (dollars)	6,290	(X)
With public assistance income	2,622	6.4
Mean public assistance income (dollars)	2,511	(X)
With retirement income	7,418	18.1
Mean retirement income (dollars)	11,743	(X)
Families	**24,746**	**100.0**
Less than $10,000	2,166	8.8
$10,000 to $14,999	1,638	6.6
$15,000 to $24,999	4,091	16.5
$25,000 to $34,999	3,896	15.7
$35,000 to $49,999	5,136	20.8
$50,000 to $74,999	5,115	20.7
$75,000 to $99,999	1,763	7.1
$100,000 to $149,999	626	2.5
$150,000 to $199,999	153	0.6
$200,000 or more	162	0.7
Median family income (dollars)	36,446	(X)
Per capita income (dollars)	14,972	(X)
Median earnings (dollars):		
Male full-time, year-round workers	30,714	(X)
Female full-time, year-round workers	21,828	(X)
POVERTY STATUS IN 1999 (below poverty level)		
Families	**3,413**	**(X)**
Percent below poverty level	(X)	13.8
With related children under 18 years	2,974	(X)
Percent below poverty level	(X)	22.2
With related children under 5 years	1,611	(X)
Percent below poverty level	(X)	28.5
Families with female householder, no husband present	**2,241**	**(X)**
Percent below poverty level	(X)	34.1

Subject	Number	Percent
With related children under 18 years	2,109	(X)
Percent below poverty level	(X)	43.7
With related children under 5 years	1,157	(X)
Percent below poverty level	(X)	54.4
Individuals	**18,549**	**(X)**
Percent below poverty level	(X)	18.8
18 years and over	11,483	(X)
Percent below poverty level	(X)	15.8
65 years and over	1,500	(X)
Percent below poverty level	(X)	10.3
Related children under 18 years	6,902	(X)
Percent below poverty level	(X)	27.0
Related children 5 to 17 years	4,954	(X)
Percent below poverty level	(X)	26.8
Unrelated individuals 15 years and over	6,606	(X)
Percent below poverty level	(X)	29.4

(X) Not applicable.
Detailed Occupation Code List (PDF 42KB)
Detailed Industry Code List (PDF 44KB)
User note on employment status data
Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53

U.S. Census Bureau American FactFinder

Back to Basic Facts **Quick Tables**

DP-3. Profile of Selected Economic Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Meadville city, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**11,350**	**100.0**
In labor force	6,195	54.6
Civilian labor force	6,195	54.6
Employed	5,637	49.7
Unemployed	558	4.9
Percent of civilian labor force	9.0	(X)
Armed Forces	0	0.0
Not in labor force	5,155	45.4
Females 16 years and over	**6,304**	**100.0**
In labor force	3,250	51.6
Civilian labor force	3,250	51.6
Employed	2,926	46.4
Own children under 6 years	**852**	**100.0**
All parents in family in labor force	652	76.5
COMMUTING TO WORK		
Workers 16 years and over	**5,598**	**100.0**
Car, truck, or van -- drove alone	3,842	68.6
Car, truck, or van -- carpooled	586	10.5
Public transportation (including taxicab)	79	1.4
Walked	896	16.0
Other means	34	0.6
Worked at home	161	2.9
Mean travel time to work (minutes)	14.3	(X)
Employed civilian population 16 years and over	**5,637**	**100.0**
OCCUPATION		
Management, professional, and related occupations	2,099	37.2
Service occupations	1,035	18.4
Sales and office occupations	1,285	22.8
Farming, fishing, and forestry occupations	51	0.9
Construction, extraction, and maintenance occupations	301	5.3
Production, transportation, and material moving occupations	866	15.4
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	59	1.0
Construction	242	4.3
Manufacturing	788	14.0
Wholesale trade	51	0.9
Retail trade	647	11.5
Transportation and warehousing, and utilities	129	2.3
Information	180	3.2
Finance, insurance, real estate, and rental and leasing	151	2.7
Professional, scientific, management, administrative, and waste management services	349	6.2
Educational, health and social services	1,907	33.8

Subject	Number	Percent
Arts, entertainment, recreation, accommodation and food services	553	9.8
Other services (except public administration)	275	4.9
Public administration	306	5.4
CLASS OF WORKER		
Private wage and salary workers	4,637	82.3
Government workers	724	12.8
Self-employed workers in own not incorporated business	261	4.6
Unpaid family workers	15	0.3
INCOME IN 1999		
Households	**5,413**	**100.0**
Less than $10,000	938	17.3
$10,000 to $14,999	657	12.1
$15,000 to $24,999	1,079	19.9
$25,000 to $34,999	731	13.5
$35,000 to $49,999	694	12.8
$50,000 to $74,999	617	11.4
$75,000 to $99,999	336	6.2
$100,000 to $149,999	214	4.0
$150,000 to $199,999	50	0.9
$200,000 or more	97	1.8
Median household income (dollars)	25,402	(X)
With earnings	3,578	66.1
Mean earnings (dollars)	41,018	(X)
With Social Security income	1,943	35.9
Mean Social Security income (dollars)	10,717	(X)
With Supplemental Security Income	468	8.6
Mean Supplemental Security Income (dollars)	5,813	(X)
With public assistance income	343	6.3
Mean public assistance income (dollars)	2,466	(X)
With retirement income	1,078	19.9
Mean retirement income (dollars)	19,671	(X)
Families	**2,895**	**100.0**
Less than $10,000	249	8.6
$10,000 to $14,999	198	6.8
$15,000 to $24,999	525	18.1
$25,000 to $34,999	384	13.3
$35,000 to $49,999	435	15.0
$50,000 to $74,999	527	18.2
$75,000 to $99,999	286	9.9
$100,000 to $149,999	190	6.6
$150,000 to $199,999	50	1.7
$200,000 or more	51	1.8
Median family income (dollars)	38,227	(X)
Per capita income (dollars)	17,290	(X)
Median earnings (dollars):		
Male full-time, year-round workers	32,813	(X)
Female full-time, year-round workers	22,579	(X)
POVERTY STATUS IN 1999 (below poverty level)		
Families	**398**	**(X)**
Percent below poverty level	(X)	13.7
With related children under 18 years	300	(X)
Percent below poverty level	(X)	21.5
With related children under 5 years	133	(X)
Percent below poverty level	(X)	24.6
Families with female householder, no husband present	**179**	**(X)**
Percent below poverty level	(X)	26.4

Subject	Number	Percent
With related children under 18 years	173	(X)
Percent below poverty level	(X)	36.8
With related children under 5 years	70	(X)
Percent below poverty level	(X)	50.7
Individuals	**2,696**	**(X)**
Percent below poverty level	(X)	22.7
18 years and over	2,021	(X)
Percent below poverty level	(X)	21.8
65 years and over	287	(X)
Percent below poverty level	(X)	13.3
Related children under 18 years	654	(X)
Percent below poverty level	(X)	25.3
Related children 5 to 17 years	451	(X)
Percent below poverty level	(X)	24.3
Unrelated individuals 15 years and over	1,460	(X)
Percent below poverty level	(X)	40.7

(X) Not applicable.
Detailed Occupation Code List (PDF 42KB)
Detailed Industry Code List (PDF 44KB)
User note on employment status data
Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53

Section 5 of the Charter of the Lord 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 Lord Corporation and of its divisions, Hughson Chemical Company, Lord Kinematics, Allforce Acoustics and Keyon, who work in Erie, Saegertown or Cambridge Springs, Pennsylvania, Shelton, Connecticut, Bowling Green, Kentucky, or Cleveland, Ohio;

2. Employees of Field Engineering Offices of Lord Corporation and its above divisions who are paid from Erie, Pennsylvania;

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

David Van Amburg & Associates, Inc.
Erie Industrial Supply Company
Erie Paint Company
Finish Engineering Co., Inc.
Great Lakes Tool Grinding, Inc.
Heyl Healthcare Supply
Horwath Electric Motors, Inc.
JAMARCO
Klein Plating Works, Inc.
Kondu Corporation
Multi Products, Inc.
Products Finishing, Inc.
Resources for Prevention, Inc.
Weborg Rectenwald Architects, Inc.

4. Employees of Joseph B. Dahlkemper Co., Inc., who work in or are paid from Erie, Pennsylvania;

5. Employees of Spectrum Control Inc. who work in or are paid from Erie, Pennsylvania;

6. Employees, doctors, medical staff, and technicians who work at Shriners Hospitals for Crippled Children, Erie Unit, in Erie, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital;

~~7. Employees, doctors, medical staff, and technicians who work at HEALTHSOUTH Great Lakes Rehabilitation Hospital in Erie, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital; name change 08/10/94~~ Merged w/clause #13 -- see new clause #20

8. Employees of Precise Plastics, Inc., who work in Fairview, Pennsylvania;

9. Employees of Snap-Tite, Inc., and of Parsch, Inc., a 50 percent owned subsidiary, who work in Union City, Erie, or Fairview, Pennsylvania; salesmen of the above companies who are paid from Union City, Pennsylvania;

10. Employees of the following who work in Erie, Pennsylvania: 04/04/94

Padden's Interiors
Dennis M. Scully, M.D.

11. Employees of the following who work in Erie, Pennsylvania: 06/03/94

Chet Aleks Yamaha & Marine, Inc.
Griffith Electric Co.

12. Employees of Hartman Personnel Services, Inc. (a division of Volt Services Group), who work in Erie, Pennsylvania; 06/08/94 (parent company identified 07/01/98)

~~13. Employees, doctors, medical staff and technicians who work at HEALTHSOUTH Lake Erie Institute of Rehabilitation in Erie, Pennsylvania; 08/10/94~~ Merged w/clause #7 -- see new clause #20

14. Employees of Career Concepts who work in Erie, Pennsylvania; 09/16/94

15. Employees of Scott's Carpet who work in McKean, Pennsylvania; 09/30/94

16. Natural-person voting and dues-paying Realtor members of the Greater Erie Board of Realtors, Inc., in Erie, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of October 1994, provided, however, that membership is limited to a maximum of 2,500 credit union members; 10/07/94

17. Employees of ~~Brown Thompson Newspapers~~ *Peacock Printing* who are paid from ~~Erie~~ *Meadville*, Pennsylvania; 06/25/96 ***(sponsor name and location changes – 10/9/02)***

18. Employees of the Lord Corporation who work in its facilities at the following locations named: 07/01/98

Dayton, Ohio
Cary, North Carolina (Headquarters)
Fountain Valley, California
East Weymouth, Massachusetts
Pompano Beach, Florida
Palm City, Florida (formerly Mavidon, Inc.)

19. Employees of the Liofol Company, a 50 percent owned subsidiary of the Lord Corporation, who work in Cary, North Carolina; 07/01/98

20. Employees, doctors, medical staff, and technicians of HealthSouth of Erie, Inc., dba HealthSouth Rehabilitation Hospital of Erie who work in Erie, Pennsylvania; 07/01/98

21. Employees of the following who work in Erie, Pennsylvania: 01/22/99

X-Cell Tool & Mold, Inc.
Paramount Die Corp.
Mays Marketing Group

24. Employees of Hall Precision Tool & Die who work in Erie, PA, 03/3/99

25. Employee of TechSource Engineering, Inc., who work in Erie, Pennsylvania; 04/29/99

26. Employees of EAG Electronics Corporation who work in Girard, Pennsylvania; 06/02/99

27. Employees of Proud Land (The Pet Place) who work in Fairview, Pennsylvania; 06/18/99

28. Employees of D.A. Salzer and Associates who work in Erie, Pennsylvania; 07/27/99

29. Employees of the following who work in Erie, Pennsylvania; 09/13/99

    Erie Aviation, Inc.
    Jr.'s Last Laugh
    Kelly Financial Group, Inc.

30. Employees of Whole Foods Cooperative Association, Inc., who work in Erie, Pennsylvania; 09/23/99

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

    Harrington, Inc.
    Eicher Painting, Inc.
    Ely & Smith, Attorneys and Counsellors at Law

32. Employees of the following who work in Erie, Pennsylvania: 10/22/99

    First Alliance Church
    Lawrence C. Scully, D.M.D.

33. Employees of the following who work in Erie, Pennsylvania: 11/04/99

    SOFTEK, Inc.
    Mark Minichelli, D.D.S.
    Cohen's Carpeting

34. Employees of the following who work in Erie, Pennsylvania: 11/17/99

    New Motors, Inc.
    Equipment Exchange Co., of America, Inc.

35. Employees of Infinity Resources, Inc., who work in or are paid from Erie, Pennsylvania; 12/10/99

36. Employees of Burton Funeral Home and Crematory, Inc., who work in Erie, Fairview, or Girard, Pennsylvania; 12/10/99

37. Employees of Loc, Inc. & Loc Framing Systems, Inc., operating under common ownership, who work in Erie, Pennsylvania; 12/10/99

38. Employees of the following who work in Erie, Pennsylvania; 12/22/99

    ONEX, Inc.
    Levco Communications
    Townline Hardware

39. Employees of Brugger Funeral Homes who work in or are paid from Erie, Pennsylvania; 12/22/99

40. Employees of the following who work in Erie, Pennsylvania; 01/14/00

CPS (Custom Plastic Specialties), Inc.
Niagara Eye Associates

41. Employees of JABE Construction and Equipment, Inc., who work in Erie, Pennsylvania; 02/14/00

42. Employees of Johnson Tool, Inc., who work in Fairview, Pennsylvania; 02/29/00

43. Employees of the following who work in Erie, Pennsylvania: 03/17/00

Summit Dental Associates
Siebenburger Club
Oakwood Cafe

44. Employees of American Income Life who work in Erie, Pennsylvania; 5/10/00

45. Employees of the following who work in the Pennsylvania locations named: 05/17/00

Bensur Advertising, Erie
Russell's House of Furniture, Inc., Waterford
Jack D. Utley, D.M.D., M.S., Erie

46. Employees of Lignitech, Ltd. who work in Erie, Pennsylvania 05/17/00

47. Employees of Bonded Services Corporation who work in or are paid from Erie, Pennsylvania; 05/24/00

48.Employees of Westwood Racquet Club who work in Erie, Pennsylvania; 6/13/00

49. Employees of the following who work in the Pennsylvania locations named: 06/27/00

Hytech Tool & Design Company, Edinboro
Tri Tech Injection Molding, McKean

50. Employees of the following who work in Erie, Pennsylvania; 9/7/00

Out of Bounds Industries
King Electric Co.

51. Employees of Erie Heart and Lung Center who work in Erie, Pennsylvania; 10/06/00

52. Employees of Borecky Fruit Farm who work in Fairview, Pennsylvania; 11/13/00

53. Owners of Whole Foods Cooperative, Erie, Pennsylvania, who qualify for ownership in accordance with its Bylaws in effect November 21, 2000; 11/21/00

54. Employees of Pulakos 926 Chocolates who work in Erie, Pennsylvania; 12/04/00

55. Employees of Sal's Family Hair Center who work in Erie, Pennsylvania; 12/08/00

56. Employees of Foht Realtors who work in Erie, Pennsylvania; 12/18/00

57. Employees of Hill, Barth, & King who work in Erie, Pennsylvania; 1/09/01

58. Employees of Fairview Beer who work in Fairview, Pennsylvania; 02/27/01

59. Employees of the following who work in Erie, Pennsylvania: 06/08/01

    Accutool
    Jazzercise Fitness Center

60. Employees of Superior Sound who work in Erie, Pennsylvania; 8/8/02

61. Employees of Complete Computer Service Solutions who work in or are paid from Erie, Pennsylvania; 11/26/02

62. Employees of Nicklas Insurance Agency, Inc., Erie Division, who work in Erie, Pennsylvania; 01/17/03

63. Employees of Pony Express who work in or are paid from Erie, Pennsylvania; **5/28/03**

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 households; *volunteers* (added 10/9/02); organizations of such persons; and corporate or other legal entities in this charter **(added 5/28/03)**."

May 30, 2003
Date of Approval

Edward P. Dupcak
Regional Director

Proposed Community and Service Facilities

(b)(4)

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MISCELLANEOUS INFORMATION

Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446**

This page must be completed by all credit unions.

		Acct. Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records: 1=Financial statement audit performed by state licensed persons 2=Balance sheet audit performed by state licensed persons 3=Examinations of internal controls over call reporting performed by state licensed persons 4=Supervisory Committee audit performed by state licensed persons 5=Supervisory Committee audit performed by other external auditors 6=Supervisory Committee audit performed by the supervisory committee or designated staff	**4**	064
Effective date of last audit (Month / Year)	**05/2003**	063
2. Effective date of the most recent Supervisory Committee verification of Members' accounts (Month / Year)	**09/2002**	603
3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.) (Yes or No)	**No**	875
If so, indicate the name of the insurance company		876
Dollar amount of shares and/or deposits insured by the company named above	**$0**	877
4. Number of current members (not number of accounts)	**5,919**	083
5. Number of potential members	**10,000**	084
6. Number of credit union employees who are: a. Full-Time (26 hours or more)	**9**	564A
b. Part-Time (25 hours or less per week)	**3**	564B

7. New programs or service offerings (878A - 878N):

A. None	**Yes**	F. Real Estate Loans	**No**	K. New CUSO	**No**
B. Indirect Lending	**No**	G. Risk Based Loans	**No**	L. Data Processing Conversion	**No**
C. Commercial Lending	**No**	H. Direct Financing Leases	**No**	M. Insurance / Investment Sales	**No**
D. Member Business Loans	**No**	I. ATM / Debit Card Program	**No**	N. Other	**No**
E. Participation Loans	**No**	J. Mortgage Processing	**No**		

This page must be completed by all credit unions.

	Number	Acct. Code
8. Credit Union Member Service Branch Information a. Number of credit union maintained branches located in the United States and its territories and foreign countries	**0**	566
b. Does your credit union provide member services through a credit union shared branch services center? (Yes or No)	**No**	566A

June 2003 **NCUA 5300**

Financial Performance Report - Financial Analysis - June 2003

Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446**

Line Item	Jun 01	Dec 01	Jun 02	Dec 02	Jun 03	June 2003	
						PEER Avg.	Peer +/-
Capital Adequacy:							
*Net Worth / Total Assets	8.91	9.25	8.77	9.28	8.94	11.89	-2.95
Total Delinquent Loans / Net Worth	0.00	11.49	0.52	1.34	0.88	7.10	-6.21
Solvency Evaluation (Estimated)	109.79	110.22	109.63	110.25	109.84	113.81	-3.97
Classified Assets (Estimated) / Net Worth	1.72	1.87	1.89	2.00	2.46	4.65	-2.20
Asset Quality:							
*Delinquent Loans / Total Loans	0.00	1.45	0.07	0.21	0.14	1.39	-1.25
*Net Charge-Offs / Average Loans	0.30	0.24	0.23	0.25	0.16	0.59	-0.43
Fair (Market) HTM Invest Value / Book Value HTM Invest.	101.68	101.78	100.88	102.40	100.57	101.04	-0.47
Accum Unreal G/L on AFS / Cost of AFS	1.01	3.01	2.83	6.08	0.28	0.15	0.13
Delinquent Loans / Assets	0.00	1.06	0.05	0.12	0.08	0.75	-0.67
Earnings:							
*Return On Average Assets	0.83	0.73	0.69	0.71	0.39	0.74	-0.35
Gross Income / Average Assets	7.99	7.76	6.87	6.86	5.84	6.11	-0.27
Yield on Average Loans	8.43	8.11	7.50	7.40	6.47	7.70	-1.23
Yield on Average Investments	4.73	4.36	3.21	3.34	2.96	2.40	0.56
Cost of Funds / Avg. Assets	2.76	2.54	1.87	1.73	1.25	1.51	-0.26
Net Margin / Avg. Assets	5.22	5.22	5.00	5.14	4.59	4.60	-0.01
Operating Exp. / Avg. Assets	4.34	4.38	4.14	4.23	4.01	3.61	0.40
Provision for Loan & Lease Losses / Average Assets	0.06	0.11	0.18	0.19	0.19	0.30	-0.11
Net Interest Margin / Avg. Assets	4.38	4.34	4.11	4.13	3.63	3.78	-0.15
Operating Exp. / Gross Income	54.32	56.44	60.20	61.65	68.71	56.21	12.49
Fixed Assets & OREOS / Total Assets	3.32	3.25	2.95	3.40	3.15	1.75	1.40
Net Operating Exp. / Avg. Assets	3.84	3.86	3.60	3.59	3.41	2.99	0.42
Asset Liability Management:							
Net Long-Term Assets / Total Assets	25.52	26.31	21.44	17.42	17.85	15.59	2.26
Reg. Shares / Total Shares & Borrowings	51.64	50.97	50.79	49.50	49.76	54.87	-5.10
Total Loans / Total Shares	77.24	81.02	70.27	66.84	63.68	61.28	2.40
Total Loans / Total Assets	70.31	73.39	64.04	60.55	57.88	53.64	4.25
Cash + Short-Term Investments / Assets	24.53	19.27	19.76	19.03	21.32	29.92	-8.60
Total Shares, Dep. & Borrs / Earning Assets	96.29	96.40	95.78	96.15	95.61	91.24	4.37
Reg Shares + Share Drafts / Total Shares & Borrs	66.47	66.16	65.02	64.40	65.37	64.82	0.55
Borrowings / Total Shares & Net Worth	0.00	0.00	0.00	0.00	0.00	0.10	-0.10
Productivity:							
Members / Potential Members	58.45	59.27	59.25	59.44	59.19	48.61	10.58
Borrowers / Members	40.55	44.19	42.18	41.07	39.52	42.29	-2.77
Members / Full-Time Empl.	450	456	456	457	564	474	90
Avg. Shares per Member ($)	$3,454	$3,375	$3,723	$3,624	$3,873	$5,118	$ -1,245
Avg. Loan Balance ($)	$6,579	$6,188	$6,203	$5,898	$6,242	$7,508	$ -1,267
Salary and Benefits / Full-Time Empl. ($)	$30,728	$30,374	$30,382	$30,898	$39,554	$39,955	$ -401
Other Ratios:							
Net Worth Growth	9.60	8.41	7.80	8.01	4.35	6.99	-2.64
Market (Share) Growth	6.68	2.40	20.56	7.69	12.85	15.03	-2.18
Loan Growth	-5.04	1.31	-8.69	-11.16	2.81	0.19	2.62
Asset Growth	6.90	3.00	19.26	7.68	12.16	13.90	-1.74

Financial Performance Report - Financial History - June 2003

Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446**

Line Item	June 2001		December 2001		June 2002		December 2002		June 2003	
	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg
ASSETS:										
Cash & Equivalents	4,553,327	55.3	2,123,204	-53.4	2,365,949	11.4	1,994,345	-15.7	1,751,774	-12.2
Trading Securities	0		0		0		0		0	
Available for Sale Securities	22,672	-98.4	17,167	-24.3	11,221	-34.6	8,826	-21.3	6,801	-22.9
Held-to-Maturity Securities	14,291	-11.7	510,388	3,471.4	509,336	-0.2	108,663	-78.7	104,379	-3.9
All Other Invest \1	1,027,554	591.7	2,270,067	120.9	4,853,227	113.8	6,237,478	28.5	7,726,169	23.9
Loans Held for Sale	N/A		N/A		0		0		0	
Real Estate Loans	6,222,618	-10.7	5,819,771	-6.5	5,121,207	-12.0	4,626,845	-9.7	5,376,751	16.2
Unsecured Loans	2,533,062	-2.4	2,544,671	0.5	2,306,488	-9.4	2,279,080	-1.2	2,157,093	-5.4
Other Loans \2	6,782,813	6.4	7,841,181	15.6	8,073,772	3.0	7,491,109	-7.2	7,065,181	-5.7
All Other Loans \3	53,687	-0.1	N/A		N/A		N/A		N/A	
TOTAL LOANS	**15,592,180**	-2.5	**16,205,623**	3.9	**15,501,467**	-4.3	**14,397,034**	-7.1	**14,599,025**	1.4
(Allow. Ln & Lease Losses)	(33,959)	-34.2	(38,237)	12.6	(40,254)	5.3	(44,136)	9.6	(55,429)	25.6
Land & Building	680,753	-0.6	666,943	-2.0	653,627	-2.0	748,665	14.5	742,715	-0.8
Other Fixed Assets	55,678	-24.9	50,337	-9.6	61,573	22.3	60,526	-1.7	52,708	-12.9
NCUSIF Deposit	189,806	1.3	189,806	0.0	197,244	3.9	197,244	0.0	211,097	7.0
All Other Assets	75,481	45.4	85,052	12.7	92,847	9.2	67,141	-27.7	81,704	21.7
TOTAL ASSETS	**22,177,783**	3.5	**22,080,350**	-0.4	**24,206,237**	9.6	**23,775,786**	-1.8	**25,220,943**	6.1
LIABILITIES & CAPITAL:										
Dividends Payable	0		0		0		0		0	
Notes & Int. Payable	0		0		0		0		0	
Accts. Pay & Other Liab.	15,235	-19.4	32,519	113.4	22,886	-29.6	25,962	13.4	39,275	51.3
Uninsured Sec. Capital	0		0		0		0		0	
TOTAL LIABILITIES	**15,235**	-19.4	**32,519**	113.4	**22,886**	-29.6	**25,962**	13.4	**39,275**	51.3
Share Drafts	2,993,440	-2.1	3,039,215	1.5	3,139,557	3.3	3,209,062	2.2	3,576,999	11.5
Regular Shares	10,424,989	7.2	10,194,541	-2.2	11,203,380	9.9	10,663,044	-4.8	11,408,479	7.0
All Other Shares & Dep.	6,767,549	0.2	6,769,095	0.0	7,715,858	14.0	7,668,936	-0.6	7,939,843	3.5
Total Shares & Deposits	20,185,978	3.3	20,002,851	-0.9	22,058,795	10.3	21,541,042	-2.3	22,925,321	6.4
Regular Reserve	811,807	-0.7	817,192	0.7	811,192	-0.7	811,192	0.0	811,192	0.0
Other Reserves	227	257.6	502	121.1	309	-38.4	506	63.8	19	-96.2
Undivided Earnings	1,164,536	9.0	1,227,286	5.4	1,313,055	7.0	1,397,084	6.4	1,445,136	3.4
TOTAL EQUITY	**1,976,570**	4.8	**2,044,980**	3.5	**2,124,556**	3.9	**2,208,782**	4.0	**2,256,347**	2.2
TOTAL LIAB. & EQUITY	**22,177,783**	3.5	**22,080,350**	-0.4	**24,206,237**	9.6	**23,775,786**	-1.8	**25,220,943**	6.1
INCOME & EXPENSE:										
Loan Income*	1,331,590	1.4	1,305,280	-2.0	1,188,650	-8.9	1,132,211	-4.7	937,750	-17.2
Investment Income*	227,436	-8.9	191,973	-15.6	193,570	0.8	209,901	8.4	257,566	22.7
Other Income*	182,998	5.5	191,365	4.6	207,662	8.5	231,854	11.6	234,634	1.2
Salaries & Benefits*	399,464	4.0	394,867	-1.2	394,962	0.0	401,674	1.7	415,314	3.4
Total Other Oper. Exp.*	546,810	4.3	558,166	2.1	562,146	0.7	568,598	1.1	567,164	-0.3
Non-Oper. Income (Exp.)*	0	100.0	0		0		0		0	
Prov. Loan/Lease Losses*	12,000	-20.0	25,000	108.3	41,200	64.8	44,100	7.0	45,600	3.4
Cost of Funds*	602,796	-3.5	551,974	-8.4	432,036	-21.7	395,796	-8.4	305,768	-22.7
Net Income*	180,954	-4.1	158,611	-12.3	159,538	0.6	163,798	2.7	96,104	-41.3

June 2003 **NCUA - FPR FINANCIAL HISTORY**

1/ Information not collected prior to 2002. 2/ *Other Loans to Members* prior to 2002. 3/ *All Other Loans* eliminated in 2002.

* Annualization factor: March = 4; June = 2; September =1.33; December = 1 (or no annualizing)

FPR Ratios - December 2002

Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446**

Line Item	Dec 98	Dec 99	Dec 00	Dec 01	Dec 02	PEER Avg.	Peer +/-
Capital Adequacy:							
*Net Worth/Total Assets**	7.74	8.00	8.80	9.26	9.29	12.26	-2.98
Total Delinquent Loans/Net Worth**	6.02	12.86	7.64	11.49	1.34	7.52	-6.18
Solvency Evaluation (Estimated)	108.39	108.70	109.65	110.22	110.25	114.30	-4.05
Classified Assets (Estimated)/Net Worth**	4.86	2.93	2.74	1.87	2.00	5.17	-3.17
Asset Quality:							
*Delinquent Loans/Total Loans	0.62	1.37	0.90	1.45	0.21	1.41	-1.21
*Net Charge-Offs/Average Loans	0.24	0.28	0.08	0.24	0.25	0.58	-0.33
Fair (Market) Value/Book Value (HTM Invest)	100.47	99.25	101.61	101.78	102.40	101.46	0.93
Accum Unreal G/L on AFS/Cost of AFS	-0.12	-0.05	-0.01	3.01	6.08	0.08	6.00
Delinquent Loans/Assets	0.47	1.03	0.67	1.06	0.12	0.81	-0.69
Earnings:							
*Return On Average Assets	0.95	0.57	0.88	0.73	0.71	0.76	-0.05
Gross Income/Average Assets	8.53	7.94	8.14	7.76	6.86	6.86	0.00
Yield on Average Loans	8.47	8.39	8.22	8.11	7.40	8.21	-0.81
Yield on Average Investments	6.36	6.63	8.55	4.36	3.34	3.04	0.30
Cost of Funds/Average Assets	3.19	3.10	2.93	2.54	1.73	2.03	-0.31
Net Margin/Average Assets	5.35	4.84	5.21	5.22	5.14	4.83	0.31
Operating Expenses/Average Assets	4.40	4.19	4.26	4.38	4.23	3.75	0.48
Provision for Loan & Lease Losses/Average Assets	0.00	0.08	0.07	0.11	0.19	0.34	-0.14
Net Interest Margin/Average Assets	4.43	4.07	4.40	4.34	4.13	3.99	0.14
Operating Expenses/Gross Income	51.53	52.77	52.31	56.44	61.65	53.07	8.57
Fixed Assets & OREOS/Total Assets	3.99	3.75	3.54	3.25	3.40	1.83	1.57
Net Operating Expenses/Average Assets	3.72	3.71	3.77	3.86	3.59	3.12	0.47
Asset Liability Management:							
Net Long-Term Assets/Total Assets	35.78	36.74	29.70	26.31	17.42	15.45	1.97
Regular Shares/Total Shares & Borrowings	53.13	54.86	49.78	50.97	49.50	53.42	-3.92
Total Loans/Total Shares	81.37	81.89	81.89	81.02	66.84	65.56	1.28
Total Loans/Total Assets	74.95	75.27	74.61	73.39	60.55	57.10	3.45
Cash + Short-Term Investments/Assets	19.36	19.24	20.12	19.27	19.03	27.32	-8.29
Total Shares, Deposits and Borrowings/Earning Assets	97.99	111.10	96.46	96.40	96.15	91.05	5.10
Reg Shares + Share Drafts/Total Shares & Borrs	65.50	68.00	65.44	66.16	64.40	63.40	1.00
Borrowings/Total Shares and Net Worth**	0.00	0.00	0.00	0.00	0.00	0.11	-0.11
Productivity:							
Members/Potential Members	54.16	55.20	57.42	59.27	59.44	49.34	10.10
Borrowers/Members	58.92	47.26	44.43	44.19	41.07	43.42	-2.35
Members/Full-Time Employees	471	442	425	456	457	478	-21
Average Shares per Member ($)	$3,469	$3,534	$3,402	$3,375	$3,624	$4,838	$-1,214
Average Loan Balance ($)	$4,791	$6,123	$6,270	$6,188	$5,898	$7,368	$-1,470
Salary and Benefits/Full-Time Employees ($)	$29,760	$28,167	$28,462	$30,374	$30,898	$39,533	$-8,635
Other Ratios:							
Net Worth Growth	13.20	7.50	11.12	8.41	8.01	7.20	0.81
Market (Share) Growth	6.30	3.82	0.14	2.40	7.69	8.96	-1.27
Loan Growth	-4.77	4.49	0.14	1.31	-11.16	2.25	-13.41
Asset Growth	5.70	4.04	1.02	3.00	7.68	8.62	-0.94
Investment Growth	117.47	-57.35	168.75	6.77	76.20	19.56	56.64

Quarterly Financial Performance Report - December 2002

Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446**

Line Item	December 1998		December 1999		December 2000		December 2001		December 2002	
	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg
ASSETS:										
Cash & Equivalents	428,768	-24.2	2,683,971	526.0	2,932,631	9.3	2,123,204	-27.6	1,994,345	-6.1
Trading Securities	0		0		0		0		0	
Available for Sale Securities	1,668,631	495.4	1,419,618	-14.9	1,398,312	-1.5	17,167	-98.8	8,826	-48.6
Held-to-Maturity Securities	48,765	-36.7	21,174	-56.6	16,190	-23.5	510,388	3,052.5	108,663	-78.7
All Other Invest	1,995,950	47.8	142,784	-92.8	148,554	4.0	2,270,067	1,428.1	6,237,478	174.8
Loans Held for Sale	N/A		N/A		N/A		N/A		0	
Real Estate Loans	7,356,777	-10.5	7,748,500	5.3	6,969,236	-10.1	5,819,771	-16.5	4,626,845	-20.5
Unsecured Loans	2,273,811	-2.7	2,311,241	1.6	2,594,903	12.3	2,544,671	-1.9	2,279,080	-10.4
Other Loans [1]	5,602,528	2.9	5,859,585	4.6	6,377,510	8.8	7,841,181	23.0	7,491,109	-4.5
All Other Loans [2]	54,905	-0.3	54,369	-1.0	53,727	-1.2	0	-100.0	N/A	
TOTAL LOANS	**15,288,021**	-4.8	**15,973,695**	4.5	**15,995,376**	0.1	**16,205,623**	1.3	**14,397,034**	-11.2
(Allow. Ln & Lease Losses)	(76,672)	-37.9	(49,694)	-35.2	(51,644)	3.9	(38,237)	-26.0	(44,136)	15.4
Land & Building	717,166	-2.5	698,777	-2.6	685,168	-1.9	666,943	-2.7	748,665	12.3
Other Fixed Assets	96,964	-20.2	97,759	0.8	74,178	-24.1	50,337	-32.1	60,526	20.2
NCUSIF Deposit	173,910	-2.5	184,797	6.3	187,438	1.4	189,806	1.3	197,244	3.9
All Other Assets	56,288	-2.7	49,156	-12.7	51,927	5.6	85,052	63.8	67,141	-21.1
TOTAL ASSETS	**20,397,791**	5.7	**21,222,037**	4.0	**21,438,130**	1.0	**22,080,350**	3.0	**23,775,786**	7.7
LIABILITIES & CAPITAL:										
Dividends Payable	0		0		0		0		0	
Notes & Int. Payable	0		0		0		0		0	
Accts. Pay & Other Liab.	32,022	-86.1	18,679	-41.7	18,895	1.2	32,519	72.1	25,962	-20.2
Uninsured Sec. Capital	0		0		0		0		0	
TOTAL LIABILITIES	**32,022**	-86.1	**18,679**	-41.7	**18,895**	1.2	**32,519**	72.1	**25,962**	-20.2
Share Drafts	2,324,115	32.6	2,562,670	10.3	3,058,888	19.4	3,039,215	-0.6	3,209,062	5.6
Regular Shares	9,982,278	2.2	10,701,200	7.2	9,723,436	-9.1	10,194,541	4.8	10,663,044	4.6
All Other Shares & Deposits	6,482,644	5.4	6,242,982	-3.7	6,751,188	8.1	6,769,095	0.3	7,668,936	13.3
Total Shares & Deposits	**18,789,037**	6.3	**19,506,852**	3.8	**19,533,512**	0.1	**20,002,851**	2.4	**21,541,042**	7.7
Regular Reserve	751,085	6.0	809,288	7.7	817,808	1.1	817,192	-0.1	811,192	-0.7
Other Reserves	-2,014	51.6	-661	67.2	-144	78.2	502	448.6	506	0.8
Undivided Earnings	827,661	20.7	887,879	7.3	1,068,059	20.3	1,227,286	14.9	1,397,084	13.8
TOTAL EQUITY	**1,576,732**	13.4	**1,696,506**	7.6	**1,885,723**	11.2	**2,044,980**	8.4	**2,208,782**	8.0
TOTAL LIAB. & EQUITY	**20,397,791**	5.7	**21,222,037**	4.0	**21,438,130**	1.0	**22,080,350**	3.0	**23,775,786**	7.7
INCOME & EXPENSE:										
Loan Income	1,328,090	-8.1	1,311,226	-1.3	1,313,548	0.2	1,305,280	-0.6	1,132,211	-13.3
Investment Income	183,447	83.8	181,349	-1.1	249,772	37.7	191,973	-23.1	209,901	9.3
Other Income	182,355	19.1	160,411	-12.0	173,419	8.1	191,365	10.3	231,854	21.2
Salaries & Benefits	342,243	-5.6	352,090	2.9	384,233	9.1	394,867	2.8	401,674	1.7
Total Other Oper. Exp.	530,661	5.5	520,224	-2.0	524,338	0.8	558,166	6.5	568,598	1.9
Non-Oper. Income (Exp.)	0		-83		-67	19.3	0	100.0	0	
Prov. Loan/Lease Losses	0		16,174		15,000	-7.3	25,000	66.7	44,100	76.4
Cost of Funds	632,906	-1.9	645,994	2.1	624,402	-3.3	551,974	-11.6	395,796	-28.3
Net Income	188,082	-0.1	118,421	-37.0	188,699	59.3	158,611	-15.9	163,798	3.3

December 2002 **NCUA - FPR FINANCIAL HISTORY**

[1] Previously *Other Loans to Members* prior to 2002. [2] *All Other Loans* emiminated in 2002.

Exam Report

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Confidential Section

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Confidential Section

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Examination Overview

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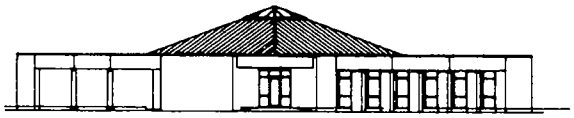
LORD FEDERAL CREDIT UNION
CHARTER #04446

APPLICATION FOR COMMUNITY CHARTER CONVERSION TO SERVICE THE CRAWFORD COUNTY/ERIE, PENNSYLVANIA COMMMUNITY AREA

July 15, 2003

LORD FEDERAL CREDIT UNION



3910 Schaper Avenue • Erie, Pennsylvania 16508-3398
(814) 866-1111 • (800) 782-3562 • FAX: (814) 866-1205
Website: www.lordfcu.org • E-mail: lordfcu@aol.com

July 15, 2003

Mr. Edward Dupcak, Regional Director - Region II
National Credit Union Administration
1775 Duke Street - Suite 4206
Alexandria, VA 22314 - 3437

RE: Community Charter Conversion Application

Dear Mr. Dupcak:

Lord Federal Credit Union, Charter #04446, wishes to convert our existing multiple-group charter to a community charter to serve the residents of Crawford County, Pennsylvania and 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 2003-2005 based on projected growth and the uncertain economic environment, a marketing plan that includes plans and programs to service the community, 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 community area via radio, billboard, cable 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 Crawford, in the state of Pennsylvania and the County of Erie, in the state of Pennsylvania.

The total population of the proposed community, per 2000 Census Bureau data, is 371,209. We believe that the Lord FCU, with our current (and planned) locations within the proposed community area and the complete menu of 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 Crawford/Erie County community.

Your savings insured to $100,000
NCUA
National Credit Union Administration, a U.S. Government Agency

The Board of Directors and Management of the Lord 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,

Kimberly A. Davis
CEO
Lord Federal Credit Union

Section 1: Introduction to Lord Federal Credit Union

Lord Federal Credit Union (hereafter Lord FCU), Charter Number 04446, requests authorization from the National Credit Union Administration to convert our existing multiple-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 Crawford County and Erie County in the state of Pennsylvania.

This application package will show that:

- Lord FCU's proposed field of membership is a well-defined community area where residents interact and share common interests, facilities, and services.
- The community is located within multiple political jurisdictions served by United States Representative Phil English in Congressional District 3 and United States Representative John Peterson in Congressional District 5 in the State of Pennsylvania. District 3 includes all of Erie County and over 80% of Crawford County.
- Lord FCU is qualified to meet the need for credit union services in the requested areas.
- Lord FCU has the necessary financial and operational capabilities to expand its services into the requested community area.

Lord 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 03-1, Chapter V, Pages 2-41 and 2-42 wherein "the well-defined local community, neighborhood, or rural district requirement may be met if the area to be served is in multiple contiguous political jurisdictions, i.e., a city, county, or their political equivalent, or any contiguous portion thereof and if the population of the requested well-defined area does not exceed 500,000."

Credit Union History

Lord FCU is a full-service financial institution that offers a comprehensive package of services to our members. The credit union was organized on March 11, 1941 by employees of the Lord Corporation as a federally chartered credit union standing for mutual financial support among its members. Our basic objectives are for sound financial management of its funds; to provide members a good rate of return on savings and a fair opportunity to borrow funds at reasonable interest rates. In the 62 years since its inception, the credit union has grown from a Single Occupational Common Bond into a Multiple Common Bond credit union with over 85 Select Employer Groups (SEG's) and over $25 million in assets.

The credit union currently has one branch location. The Main Office is located at 3910 Schaper Avenue in Erie, PA. (b)(4)

(b)(4)

attached maps). The costs associated with additional branching have been incorporated into the attached pro forma financial statement projections.

Table 1-1. Current Profile of the Credit Union

Description	CU Data
Asset Size @ 06/30/03	$25.0 Million
Main Office	3910 Schaper Avenue, Erie, PA
(b)(4)	

(Source: Membership data is as of 06/30/03 Credit Union Financial Statements - attached.)

Lord FCU's Proposed Community

Lord 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:

> All persons who live, worship, work or attend school in, and businesses and other legal entities located in Crawford County and 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 mission of Lord Federal Credit Union is to provide and promote the use of a variety of financial services which feature particular benefits and advantages over those generally available from other banking sources, with specific intent of helping members gain some particular measure of personal financial success.***

The Board of Directors and Management of Lord 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 85 SEG's, the opportunity to add new SEG's is limited because of already established SEG relationships with Lord FCU or other credit unions in the community area (see Section 3 for a complete listing of credit unions in the community). 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, Lord Corporation, has been affected by corporate downsizing like many corporations in today's economic environment. 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, and our management team possesses the necessary desire and commitment to service the needs of Crawford and 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 and more effectively market credit union eligibility, products, and services through all avenues of local/regional media. 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.

Need for a Community Credit Union

The Crawford County/Erie County community area 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, and that Lord FCU has already expanded into. We believe that Lord FCU will provide the Crawford County/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, the Crawford/Erie County community area has no credit union serving the entire community with a community charter designation. Erie School Employees FCU has converted its charter to serve the Erie County community and 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, Lord 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.

We believe that Lord FCU is well positioned to serve the proposed community area, through both our branching strategy and our menu of remote access delivery channels including, but not limited to: Audio Response Service available 24 hours a day, 7 days a week; Home Banking & Online Bill Pay services; Online loan applications; MasterCard Debit and Credit Cards; Share Draft Checking accounts; and several ATM's owned by credit unions (and part of the "CU Dollar" selective surcharging network) in Crawford and Erie Counties (see supplemental information as to the number and location of ATM's in the proposed community area).

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

U.S. Census Bureau American FactFinder

Back to Basic Facts

Quick Tables

DP-1. Profile of General Demographic Characteristics: 2000
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Geographic Area: **Crawford County, Pennsylvania**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Subject	Number	Percent
Total population	**90,366**	**100.0**
SEX AND AGE		
Male	43,968	48.7
Female	46,398	51.3
Under 5 years	5,366	5.9
5 to 9 years	6,205	6.9
10 to 14 years	6,570	7.3
15 to 19 years	7,123	7.9
20 to 24 years	5,399	6.0
25 to 34 years	10,637	11.8
35 to 44 years	13,406	14.8
45 to 54 years	12,744	14.1
55 to 59 years	4,897	5.4
60 to 64 years	3,967	4.4
65 to 74 years	7,170	7.9
75 to 84 years	5,097	5.6
85 years and over	1,785	2.0
Median age (years)	38.1	(X)
18 years and over	68,046	75.3
Male	32,379	35.8
Female	35,667	39.5
21 years and over	63,758	70.6
62 years and over	16,366	18.1
65 years and over	14,052	15.6
Male	5,898	6.5
Female	8,154	9.0
RACE		
One race	89,668	99.2
White	87,653	97.0
Black or African American	1,437	1.6
American Indian and Alaska Native	184	0.2
Asian	254	0.3
Asian Indian	37	0.0
Chinese	49	0.1
Filipino	58	0.1
Japanese	24	0.0
Korean	44	0.0
Vietnamese	18	0.0
Other Asian [1]	24	0.0
Native Hawaiian and Other Pacific Islander	23	0.0
Native Hawaiian	7	0.0
Guamanian or Chamorro	1	0.0
Samoan	2	0.0
Other Pacific Islander [2]	13	0.0

Subject	Number	Percent
Some other race	117	0.1
Two or more races	698	0.8
Race alone or in combination with one or more other races [3]		
White	88,309	97.7
Black or African American	1,711	1.9
American Indian and Alaska Native	448	0.5
Asian	369	0.4
Native Hawaiian and Other Pacific Islander	42	0.0
Some other race	232	0.3
HISPANIC OR LATINO AND RACE		
Total population	**90,366**	**100.0**
Hispanic or Latino (of any race)	537	0.6
Mexican	147	0.2
Puerto Rican	167	0.2
Cuban	15	0.0
Other Hispanic or Latino	208	0.2
Not Hispanic or Latino	89,829	99.4
White alone	87,263	96.6
RELATIONSHIP		
Total population	**90,366**	**100.0**
In households	86,664	95.9
Householder	34,678	38.4
Spouse	19,270	21.3
Child	25,918	28.7
Own child under 18 years	20,489	22.7
Other relatives	2,732	3.0
Under 18 years	1,096	1.2
Nonrelatives	4,066	4.5
Unmarried partner	1,909	2.1
In group quarters	3,702	4.1
Institutionalized population	1,917	2.1
Noninstitutionalized population	1,785	2.0
HOUSEHOLDS BY TYPE		
Total households	**34,678**	**100.0**
Family households (families)	23,871	68.8
With own children under 18 years	10,559	30.4
Married-couple family	19,270	55.6
With own children under 18 years	7,867	22.7
Female householder, no husband present	3,177	9.2
With own children under 18 years	1,878	5.4
Nonfamily households	10,807	31.2
Householder living alone	9,071	26.2
Householder 65 years and over	4,025	11.6
Households with individuals under 18 years	11,396	32.9
Households with individuals 65 years and over	9,580	27.6
Average household size	2.50	(X)
Average family size	3.01	(X)
HOUSING OCCUPANCY		
Total housing units	**42,416**	**100.0**
Occupied housing units	34,678	81.8
Vacant housing units	7,738	18.2
For seasonal, recreational, or occasional use	4,964	11.7
Homeowner vacancy rate (percent)	2.0	(X)
Rental vacancy rate (percent)	8.3	(X)

Subject	Number	Percent
HOUSING TENURE		
Occupied housing units	**34,678**	**100.0**
Owner-occupied housing units	26,190	75.5
Renter-occupied housing units	8,488	24.5
Average household size of owner-occupied unit	2.61	(X)
Average household size of renter-occupied unit	2.17	(X)

(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 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 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

U.S. Census Bureau American FactFinder

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DP-1. Profile of General Demographic Characteristics: 2000
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Geographic Area: **Erie County, Pennsylvania**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Subject	Number	Percent
Total population	**280,843**	**100.0**
SEX AND AGE		
Male	136,967	48.8
Female	143,876	51.2
Under 5 years	17,440	6.2
5 to 9 years	19,997	7.1
10 to 14 years	20,251	7.2
15 to 19 years	22,404	8.0
20 to 24 years	20,419	7.3
25 to 34 years	35,225	12.5
35 to 44 years	42,507	15.1
45 to 54 years	38,188	13.6
55 to 59 years	13,454	4.8
60 to 64 years	10,702	3.8
65 to 74 years	19,968	7.1
75 to 84 years	15,396	5.5
85 years and over	4,892	1.7
Median age (years)	36.2	(X)
18 years and over	210,532	75.0
Male	100,729	35.9
Female	109,803	39.1
21 years and over	195,750	69.7
62 years and over	46,439	16.5
65 years and over	40,256	14.3
Male	16,109	5.7
Female	24,147	8.6
RACE		
One race	277,344	98.8
White	255,282	90.9
Black or African American	17,202	6.1
American Indian and Alaska Native	464	0.2
Asian	1,929	0.7
Asian Indian	519	0.2
Chinese	327	0.1
Filipino	217	0.1
Japanese	82	0.0
Korean	219	0.1
Vietnamese	353	0.1
Other Asian [1]	212	0.1
Native Hawaiian and Other Pacific Islander	61	0.0
Native Hawaiian	16	0.0
Guamanian or Chamorro	9	0.0
Samoan	13	0.0
Other Pacific Islander [2]	23	0.0

Subject	Number	Percent
Some other race	2,406	0.9
Two or more races	3,499	1.2
Race alone or in combination with one or more other races [3]		
White	258,388	92.0
Black or African American	18,910	6.7
American Indian and Alaska Native	1,331	0.5
Asian	2,417	0.9
Native Hawaiian and Other Pacific Islander	184	0.1
Some other race	3,330	1.2
HISPANIC OR LATINO AND RACE		
Total population	**280,843**	**100.0**
Hispanic or Latino (of any race)	6,126	2.2
Mexican	1,211	0.4
Puerto Rican	3,538	1.3
Cuban	85	0.0
Other Hispanic or Latino	1,292	0.5
Not Hispanic or Latino	274,717	97.8
White alone	252,258	89.8
RELATIONSHIP		
Total population	**280,843**	**100.0**
In households	266,890	95.0
Householder	106,507	37.9
Spouse	53,792	19.2
Child	83,279	29.7
Own child under 18 years	64,019	22.8
Other relatives	9,942	3.5
Under 18 years	4,227	1.5
Nonrelatives	13,370	4.8
Unmarried partner	5,902	2.1
In group quarters	13,953	5.0
Institutionalized population	6,365	2.3
Noninstitutionalized population	7,588	2.7
HOUSEHOLDS BY TYPE		
Total households	**106,507**	**100.0**
Family households (families)	71,039	66.7
With own children under 18 years	33,659	31.6
Married-couple family	53,792	50.5
With own children under 18 years	23,437	22.0
Female householder, no husband present	12,890	12.1
With own children under 18 years	7,870	7.4
Nonfamily households	35,468	33.3
Householder living alone	29,362	27.6
Householder 65 years and over	11,957	11.2
Households with individuals under 18 years	36,508	34.3
Households with individuals 65 years and over	27,552	25.9
Average household size	2.51	(X)
Average family size	3.07	(X)
HOUSING OCCUPANCY		
Total housing units	**114,322**	**100.0**
Occupied housing units	106,507	93.2
Vacant housing units	7,815	6.8
For seasonal, recreational, or occasional use	1,126	1.0
Homeowner vacancy rate (percent)	1.6	(X)
Rental vacancy rate (percent)	7.9	(X)

Subject	Number	Percent
HOUSING TENURE		
Occupied housing units	**106,507**	**100.0**
Owner-occupied housing units	73,729	69.2
Renter-occupied housing units	32,778	30.8
Average household size of owner-occupied unit	2.65	(X)
Average household size of renter-occupied unit	2.17	(X)

(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 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 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

U.S. Census Bureau

State and County *QuickFacts*

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Crawford County, Pennsylvania

Pennsylvania counties - view map

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Select a state

USA QuickFacts

Locate a county by place name

Follow the link for definition and source information.

Browse more data sets for Crawford County, Pennsylvania

	People QuickFacts	Crawford County	Pennsylvania
	Population, 2001 estimate	90,046	12,287,150
	Population percent change, April 1, 2000-July 1, 2001	-0.4%	0.0%
	Population, 2000	90,366	12,281,054
	Population, percent change, 1990 to 2000	4.9%	3.4%
	Persons under 5 years old, percent, 2000	5.9%	5.9%
	Persons under 18 years old, percent, 2000	24.7%	23.8%
	Persons 65 years old and over, percent, 2000	15.6%	15.6%
	Female persons, percent, 2000	51.3%	51.7%
	White persons, percent, 2000 (a)	97.0%	85.4%
	Black or African American persons, percent, 2000 (a)	1.6%	10.0%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.2%	0.1%
	Asian persons, percent, 2000 (a)	0.3%	1.8%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	0.1%	1.5%
	Persons reporting two or more races, percent, 2000	0.8%	1.2%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	0.6%	3.2%
	White persons, not of Hispanic/Latino origin, percent, 2000	96.6%	84.1%
	Living in same house in 1995 and 2000, pct age 5+, 2000	62.9%	63.5%
	Foreign born persons, percent, 2000	1.1%	4.1%
	Language other than English spoken at home, pct age 5+, 2000	5.4%	8.4%
	High school graduates, percent of persons age 25+, 2000	81.6%	81.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	14.7%	22.4%
	Persons with a disability, age 5+, 2000	15,977	2,111,771
	Mean travel time to work, workers age 16+ (minutes), 2000	21.5	25.2
	Housing units, 2000	42,416	5,249,750
	Homeownership rate, 2000	75.5%	71.3%
	Housing units in multi-unit structures, percent, 2000	13.3%	21.2%
	Median value of owner-occupied housing units, 2000	$72,800	$97,000

Households, 2000	34,678	4,777,003
Persons per household, 2000	2.50	2.48
Median household money income, 1999	$33,560	$40,106
Per capita money income, 1999	$16,870	$20,880
Persons below poverty, percent, 1999	12.8%	11.0%

Business QuickFacts	Crawford County	Pennsylvania
Private nonfarm establishments, 1999	2,127	293,491
Private nonfarm employment, 1999	27,936	4,986,591
Private nonfarm employment, percent change 1990-1999	9.7%	8.4%
Nonemployer establishments, 1999	5,066	614,594
Manufacturers shipments, 1997 ($1000)	1,263,394	172,193,216
Retail sales, 1997 ($1000)	628,750	109,948,462
Retail sales per capita, 1997	$7,039	$9,150
Minority-owned firms, percent of total, 1997	2.0%	5.9%
Women-owned firms, percent of total, 1997	24.0%	24.2%
Housing units authorized by building permits, 2000	240	41,076
Federal funds and grants, 2001 ($1000)	427,479	79,310,064
Local government employment - full-time equivalent, 1997	2,216	365,556

Geography QuickFacts	Crawford County	Pennsylvania
Land area, 2000 (square miles)	1,013	44,817
Persons per square mile, 2000	89.2	274.0
Metropolitan Area	None	

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(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

Last Revised: Thursday, 17-Apr-2003 12:14:19 EDT

U.S. Census Bureau American FactFinder

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DP-2. Profile of Selected Social Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Crawford County, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	**22,134**	**100.0**
Nursery school, preschool	1,176	5.3
Kindergarten	1,055	4.8
Elementary school (grades 1-8)	10,483	47.4
High school (grades 9-12)	5,379	24.3
College or graduate school	4,041	18.3
EDUCATIONAL ATTAINMENT		
Population 25 years and over	**59,684**	**100.0**
Less than 9th grade	3,574	6.0
9th to 12th grade, no diploma	7,435	12.5
High school graduate (includes equivalency)	28,758	48.2
Some college, no degree	8,494	14.2
Associate degree	2,650	4.4
Bachelor's degree	5,657	9.5
Graduate or professional degree	3,116	5.2
Percent high school graduate or higher	81.6	(X)
Percent bachelor's degree or higher	14.7	(X)
MARITAL STATUS		
Population 15 years and over	**72,230**	**100.0**
Never married	16,975	23.5
Now married, except separated	41,337	57.2
Separated	1,759	2.4
Widowed	5,763	8.0
Female	4,582	6.3
Divorced	6,396	8.9
Female	3,466	4.8
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	**1,216**	**100.0**
Grandparent responsible for grandchildren	483	39.7
VETERAN STATUS		
Civilian population 18 years and over	**68,045**	**100.0**
Civilian veterans	10,589	15.6
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	**21,151**	**100.0**
With a disability	1,704	8.1
Population 21 to 64 years	**48,837**	**100.0**
With a disability	8,997	18.4
Percent employed	48.2	(X)
No disability	39,840	81.6
Percent employed	77.7	(X)

Subject	Number	Percent
Population 65 years and over	**13,057**	**100.0**
With a disability	5,276	40.4
RESIDENCE IN 1995		
Population 5 years and over	**85,025**	**100.0**
Same house in 1995	53,444	62.9
Different house in the U.S. in 1995	31,294	36.8
Same county	18,477	21.7
Different county	12,817	15.1
Same state	7,911	9.3
Different state	4,906	5.8
Elsewhere in 1995	287	0.3
NATIVITY AND PLACE OF BIRTH		
Total population	**90,366**	**100.0**
Native	89,385	98.9
Born in United States	89,045	98.5
State of residence	73,700	81.6
Different state	15,345	17.0
Born outside United States	340	0.4
Foreign born	981	1.1
Entered 1990 to March 2000	250	0.3
Naturalized citizen	645	0.7
Not a citizen	336	0.4
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	**981**	**100.0**
Europe	541	55.1
Asia	232	23.6
Africa	20	2.0
Oceania	4	0.4
Latin America	94	9.6
Northern America	90	9.2
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**85,025**	**100.0**
English only	80,421	94.6
Language other than English	4,604	5.4
Speak English less than "very well"	1,800	2.1
Spanish	664	0.8
Speak English less than "very well"	275	0.3
Other Indo-European languages	3,680	4.3
Speak English less than "very well"	1,473	1.7
Asian and Pacific Island languages	184	0.2
Speak English less than "very well"	37	0.0
ANCESTRY (single or multiple)		
Total population	**90,366**	**100.0**
Total ancestries reported	94,373	104.4
Arab	134	0.1
Czech[1]	694	0.8
Danish	202	0.2
Dutch	2,366	2.6
English	10,769	11.9
French (except Basque)[1]	3,291	3.6
French Canadian[1]	280	0.3
German	24,965	27.6
Greek	180	0.2
Hungarian	817	0.9
Irish[1]	13,077	14.5
Italian	6,030	6.7
Lithuanian	135	0.1

Subject	Number	Percent
Norwegian	344	0.4
Polish	5,075	5.6
Portuguese	82	0.1
Russian	387	0.4
Scotch-Irish	2,879	3.2
Scottish	1,884	2.1
Slovak	909	1.0
Subsaharan African	87	0.1
Swedish	1,842	2.0
Swiss	612	0.7
Ukrainian	433	0.5
United States or American	7,665	8.5
Welsh	1,080	1.2
West Indian (excluding Hispanic groups)	8	0.0
Other ancestries	8,146	9.0

(X) Not applicable.
[1] The 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.
Ancestry Code List (PDF 35KB)
Place of Birth Code List (PDF 74KB)
Language Code List (PDF 17KB)
Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P18, P19, P21, P22, P24, P36, P37, P39, P42, PCT8, PCT16, PCT17, and PCT19

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
Total population	**280,843**	**100.0**
SEX AND AGE		
Male	136,967	48.8
Female	143,876	51.2
Under 5 years	17,440	6.2
5 to 9 years	19,997	7.1
10 to 14 years	20,251	7.2
15 to 19 years	22,404	8.0
20 to 24 years	20,419	7.3
25 to 34 years	35,225	12.5
35 to 44 years	42,507	15.1
45 to 54 years	38,188	13.6
55 to 59 years	13,454	4.8
60 to 64 years	10,702	3.8
65 to 74 years	19,968	7.1
75 to 84 years	15,396	5.5
85 years and over	4,892	1.7
Median age (years)	36.2	(X)
18 years and over	210,532	75.0
Male	100,729	35.9
Female	109,803	39.1
21 years and over	195,750	69.7
62 years and over	46,439	16.5
65 years and over	40,256	14.3
Male	16,109	5.7
Female	24,147	8.6
RACE		
One race	277,344	98.8
White	255,282	90.9
Black or African American	17,202	6.1
American Indian and Alaska Native	464	0.2
Asian	1,929	0.7
Asian Indian	519	0.2
Chinese	327	0.1
Filipino	217	0.1
Japanese	82	-
Korean	219	0.1
Vietnamese	353	0.1
Other Asian [1]	212	0.1
Native Hawaiian and Other Pacific Islander	61	-
Native Hawaiian	16	-
Guamanian or Chamorro	9	-
Samoan	13	-
Other Pacific Islander [2]	23	-
Some other race	2,406	0.9
Two or more races	3,499	1.2
Race alone or in combination with one or more other races: [3]		
White	258,388	92.0
Black or African American	18,910	6.7
American Indian and Alaska Native	1,331	0.5
Asian	2,417	0.9
Native Hawaiian and Other Pacific Islander	184	0.1
Some other race	3,330	1.2

Subject	Number	Percent
HISPANIC OR LATINO AND RACE		
Total population	**280,843**	**100.0**
Hispanic or Latino (of any race)	6,126	2.2
Mexican	1,211	0.4
Puerto Rican	3,538	1.3
Cuban	85	-
Other Hispanic or Latino	1,292	0.5
Not Hispanic or Latino	274,717	97.8
White alone	252,258	89.8
RELATIONSHIP		
Total population	**280,843**	**100.0**
In households	266,890	95.0
Householder	106,507	37.9
Spouse	53,792	19.2
Child	83,279	29.7
Own child under 18 years	64,019	22.8
Other relatives	9,942	3.5
Under 18 years	4,227	1.5
Nonrelatives	13,370	4.8
Unmarried partner	5,902	2.1
In group quarters	13,953	5.0
Institutionalized population	6,365	2.3
Noninstitutionalized population	7,588	2.7
HOUSEHOLD BY TYPE		
Total households	**106,507**	**100.0**
Family households (families)	71,039	66.7
With own children under 18 years	33,659	31.6
Married-couple family	53,792	50.5
With own children under 18 years	23,437	22.0
Female householder, no husband present	12,890	12.1
With own children under 18 years	7,870	7.4
Nonfamily households	35,468	33.3
Householder living alone	29,362	27.6
Householder 65 years and over	11,957	11.2
Households with individuals under 18 years	36,508	34.3
Households with individuals 65 years and over	27,552	25.9
Average household size	2.51	(X)
Average family size	3.07	(X)
HOUSING OCCUPANCY		
Total housing units	**114,322**	**100.0**
Occupied housing units	106,507	93.2
Vacant housing units	7,815	6.8
For seasonal, recreational, or occasional use	1,126	1.0
Homeowner vacancy rate (percent)	1.6	(X)
Rental vacancy rate (percent)	7.9	(X)
HOUSING TENURE		
Occupied housing units	**106,507**	**100.0**
Owner-occupied housing units	73,729	69.2
Renter-occupied housing units	32,778	30.8
Average household size of owner-occupied units	2.65	(X)
Average household size of renter-occupied units	2.17	(X)

- 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
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	**77,763**	**100.0**
Nursery school, preschool	4,967	6.4
Kindergarten	3,948	5.1
Elementary school (grades 1-8)	33,079	42.5
High school (grades 9-12)	16,937	21.8
College or graduate school	18,832	24.2
EDUCATIONAL ATTAINMENT		
Population 25 years and over	**180,106**	**100.0**
Less than 9th grade	7,444	4.1
9th to 12th grade, no diploma	20,204	11.2
High school graduate (includes equivalency)	75,150	41.7
Some college, no degree	29,948	16.6
Associate degree	9,770	5.4
Bachelor's degree	23,829	13.2
Graduate or professional degree	13,761	7.6
Percent high school graduate or higher	84.6	(X)
Percent bachelor's degree or higher	20.9	(X)
MARITAL STATUS		
Population 15 years and over	**223,109**	**100.0**
Never married	63,504	28.5
Now married, except separated	118,068	52.9
Separated	5,154	2.3
Widowed	16,518	7.4
Female	13,185	5.9
Divorced	19,865	8.9
Female	11,123	5.0
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	**4,259**	**100.0**
Grandparent responsible for grandchildren	1,784	41.9
VETERAN STATUS		
Civilian population 18 years and over	**210,357**	**100.0**
Civilian veterans	29,306	13.9
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	**67,532**	**100.0**
With a disability	5,724	8.5
Population 21 to 64 years	**152,616**	**100.0**
With a disability	24,431	16.0
Percent employed	52.5	(X)
No disability	128,185	84.0
Percent employed	79.2	(X)
Population 65 years and over	**37,321**	**100.0**
With a disability	13,965	37.4
RESIDENCE IN 1995		
Population 5 years and over	**263,678**	**100.0**
Same house in 1995	158,864	60.2
Different house in the U.S. in 1995	101,591	38.5
Same county	74,737	28.3
Different county	26,854	10.2
Same state	12,756	4.8
Different state	14,098	5.3
Elsewhere in 1995	3,223	1.2

Subject	Number	Percent
NATIVITY AND PLACE OF BIRTH		
Total population	**280,843**	**100.0**
Native	273,137	97.3
Born in United States	270,467	96.3
State of residence	227,843	81.1
Different state	42,624	15.2
Born outside United States	2,670	1.0
Foreign born	7,706	2.7
Entered 1990 to March 2000	3,992	1.4
Naturalized citizen	3,632	1.3
Not a citizen	4,074	1.5
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	**7,706**	**100.0**
Europe	4,272	55.4
Asia	1,850	24.0
Africa	233	3.0
Oceania	39	0.5
Latin America	872	11.3
Northern America	440	5.7
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**263,678**	**100.0**
English only	248,148	94.1
Language other than English	15,530	5.9
Speak English less than "very well"	5,462	2.1
Spanish	5,481	2.1
Speak English less than "very well"	1,734	0.7
Other Indo-European languages	8,218	3.1
Speak English less than "very well"	2,875	1.1
Asian and Pacific Island languages	1,119	0.4
Speak English less than "very well"	507	0.2
ANCESTRY (single or multiple)		
Total population	**280,843**	**100.0**
Total ancestries reported	*325,428*	*115.9*
Arab	786	0.3
Czech[1]	1,934	0.7
Danish	1,112	0.4
Dutch	4,282	1.5
English	25,076	8.9
French (except Basque)[1]	5,938	2.1
French Canadian[1]	1,121	0.4
German	81,215	28.9
Greek	966	0.3
Hungarian	3,186	1.1
Irish[1]	43,144	15.4
Italian	34,491	12.3
Lithuanian	636	0.2
Norwegian	724	0.3
Polish	36,849	13.1
Portuguese	814	0.3
Russian	3,605	1.3
Scotch-Irish	6,148	2.2
Scottish	4,359	1.6
Slovak	4,638	1.7
Subsaharan African	969	0.3
Swedish	7,172	2.6
Swiss	692	0.2
Ukrainian	1,769	0.6
United States or American	14,375	5.1
Welsh	2,586	0.9
West Indian (excluding Hispanic groups)	192	0.1
Other ancestries	36,649	13.0

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

[1]The 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-3. Profile of Selected Economic 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
EMPLOYMENT STATUS		
Population 16 years and over	**218,948**	**100.0**
In labor force	137,485	62.8
Civilian labor force	137,337	62.7
Employed	129,325	59.1
Unemployed	8,012	3.7
Percent of civilian labor force	5.8	(X)
Armed Forces	148	0.1
Not in labor force	81,463	37.2
Females 16 years and over	**114,236**	**100.0**
In labor force	64,956	56.9
Civilian labor force	64,942	56.8
Employed	61,650	54.0
Own children under 6 years	**20,386**	**100.0**
All parents in family in labor force	12,955	63.5
COMMUTING TO WORK		
Workers 16 years and over	**126,797**	**100.0**
Car, truck, or van - - drove alone	101,299	79.9
Car, truck, or van - - carpooled	14,187	11.2
Public transportation (including taxicab)	1,781	1.4
Walked	5,409	4.3
Other means	1,245	1.0
Worked at home	2,876	2.3
Mean travel time to work (minutes)[1]	18.5	(X)
Employed civilian population 16 years and over	**129,325**	**100.0**
OCCUPATION		
Management, professional, and related occupations	37,776	29.2
Service occupations	21,122	16.3
Sales and office occupations	33,126	25.6
Farming, fishing, and forestry occupations	587	0.5
Construction, extraction, and maintenance occupations	10,148	7.8
Production, transportation, and material moving occupations	26,566	20.5
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	1,320	1.0
Construction	6,113	4.7
Manufacturing	30,731	23.8
Wholesale trade	3,305	2.6
Retail trade	15,642	12.1
Transportation and warehousing, and utilities	4,583	3.5
Information	2,775	2.1
Finance, insurance, real estate, and rental and leasing	6,352	4.9
Professional, scientific, management, administrative, and waste management services	7,554	5.8
Educational, health and social services	30,431	23.5
Arts, entertainment, recreation, accommodation and food services	10,948	8.5
Other services (except public administration)	5,838	4.5
Public administration	3,733	2.9
CLASS OF WORKER		
Private wage and salary workers	109,084	84.3
Government workers	12,955	10.0
Self-employed workers in own not incorporated business	6,903	5.3
Unpaid family workers	383	0.3

Subject	Number	Percent
INCOME IN 1999		
Households	**106,488**	**100.0**
Less than $10,000	10,749	10.1
$10,000 to $14,999	8,442	7.9
$15,000 to $24,999	16,307	15.3
$25,000 to $34,999	15,330	14.4
$35,000 to $49,999	19,705	18.5
$50,000 to $74,999	20,429	19.2
$75,000 to $99,999	8,665	8.1
$100,000 to $149,999	4,560	4.3
$150,000 to $199,999	1,019	1.0
$200,000 or more	1,282	1.2
Median household income (dollars)	36,627	(X)
With earnings	83,052	78.0
Mean earnings (dollars)[1]	46,625	(X)
With Social Security income	30,664	28.8
Mean Social Security income (dollars)[1]	11,724	(X)
With Supplemental Security Income	4,611	4.3
Mean Supplemental Security Income (dollars)[1]	6,541	(X)
With public assistance income	3,839	3.6
Mean public assistance income (dollars)[1]	2,520	(X)
With retirement income	19,232	18.1
Mean retirement income (dollars)[1]	13,134	(X)
Families	**71,650**	**100.0**
Less than $10,000	3,682	5.1
$10,000 to $14,999	3,030	4.2
$15,000 to $24,999	9,093	12.7
$25,000 to $34,999	10,128	14.1
$35,000 to $49,999	14,655	20.5
$50,000 to $74,999	17,255	24.1
$75,000 to $99,999	7,817	10.9
$100,000 to $149,999	4,037	5.6
$150,000 to $199,999	919	1.3
$200,000 or more	1,034	1.4
Median family income (dollars)	44,829	(X)
Per capita income (dollars)[1]	17,932	(X)
Median earnings (dollars):		
Male full-time, year-round workers	35,465	(X)
Female full-time, year-round workers	23,886	(X)

Subject	Number below poverty level	Percent below poverty level
POVERTY STATUS IN 1999		
Families	**5,888**	**8.2**
With related children under 18 years	4,951	13.5
With related children under 5 years	2,512	18.3
Families with female householder, no husband present	**3,446**	**28.1**
With related children under 18 years	3,210	37.2
With related children under 5 years	1,653	51.1
Individuals	**32,108**	**12.0**
18 years and over	20,945	10.5
65 years and over	2,864	7.7
Related children under 18 years	10,764	15.7
Related children 5 to 17 years	7,755	15.0
Unrelated individuals 15 years and over	12,261	25.7

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

[1]If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

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
Total housing units	**114,322**	**100.0**
UNITS IN STRUCTURE		
1-unit, detached	73,551	64.3
1-unit, attached	3,217	2.8
2 units	11,244	9.8
3 or 4 units	6,524	5.7
5 to 9 units	4,422	3.9
10 to 19 units	2,382	2.1
20 or more units	5,214	4.6
Mobile home	7,724	6.8
Boat, RV, van, etc	44	-
YEAR STRUCTURE BUILT		
1999 to March 2000	1,223	1.1
1995 to 1998	4,798	4.2
1990 to 1994	5,640	4.9
1980 to 1989	10,324	9.0
1970 to 1979	17,441	15.3
1960 to 1969	12,170	10.6
1940 to 1959	28,750	25.1
1939 or earlier	33,976	29.7
ROOMS		
1 room	1,114	1.0
2 rooms	2,926	2.6
3 rooms	8,578	7.5
4 rooms	15,504	13.6
5 rooms	23,516	20.6
6 rooms	25,649	22.4
7 rooms	17,485	15.3
8 rooms	10,861	9.5
9 or more rooms	8,689	7.6
Median (rooms)	5.7	(X)
Occupied housing units	**106,507**	**100.0**
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	17,259	16.2
1995 to 1998	26,810	25.2
1990 to 1994	16,766	15.7
1980 to 1989	17,732	16.6
1970 to 1979	12,010	11.3
1969 or earlier	15,930	15.0
VEHICLES AVAILABLE		
None	11,230	10.5
1	40,138	37.7
2	41,482	38.9
3 or more	13,657	12.8
HOUSE HEATING FUEL		
Utility gas	89,792	84.3
Bottled, tank, or LP gas	3,623	3.4
Electricity	6,963	6.5
Fuel oil, kerosene, etc	3,549	3.3
Coal or coke	40	-
Wood	1,712	1.6
Solar energy	10	-
Other fuel	745	0.7
No fuel used	73	0.1
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	454	0.4
Lacking complete kitchen facilities	714	0.7
No telephone service	2,003	1.9

Subject	Number	Percent
OCCUPANTS PER ROOM		
Occupied housing units	**106,507**	**100.0**
1.00 or less	104,854	98.4
1.01 to 1.50	1,198	1.1
1.51 or more	455	0.4
Specified owner-occupied units	**58,320**	**100.0**
VALUE		
Less than $50,000	8,384	14.4
$50,000 to $99,999	28,981	49.7
$100,000 to $149,999	12,785	21.9
$150,000 to $199,999	4,853	8.3
$200,000 to $299,999	2,272	3.9
$300,000 to $499,999	782	1.3
$500,000 to $999,999	216	0.4
$1,000,000 or more	47	0.1
Median (dollars)	85,300	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	37,373	64.1
Less than $300	175	0.3
$300 to $499	2,770	4.7
$500 to $699	7,942	13.6
$700 to $999	12,940	22.2
$1,000 to $1,499	9,462	16.2
$1,500 to $1,999	2,689	4.6
$2,000 or more	1,395	2.4
Median (dollars)	872	(X)
Not mortgaged	20,947	35.9
Median (dollars)	308	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15.0 percent	22,861	39.2
15.0 to 19.9 percent	11,275	19.3
20.0 to 24.9 percent	8,220	14.1
25.0 to 29.9 percent	5,157	8.8
30.0 to 34.9 percent	2,910	5.0
35.0 percent or more	7,595	13.0
Not computed	302	0.5
Specified renter-occupied units	**32,315**	**100.0**
GROSS RENT		
Less than $200	2,446	7.6
$200 to $299	3,529	10.9
$300 to $499	13,042	40.4
$500 to $749	9,028	27.9
$750 to $999	1,886	5.8
$1,000 to $1,499	461	1.4
$1,500 or more	320	1.0
No cash rent	1,603	5.0
Median (dollars)	445	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15.0 percent	6,432	19.9
15.0 to 19.9 percent	4,821	14.9
20.0 to 24.9 percent	3,728	11.5
25.0 to 29.9 percent	3,437	10.6
30.0 to 34.9 percent	2,345	7.3
35.0 percent or more	9,169	28.4
Not computed	2,383	7.4

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

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

U.S. Census Bureau

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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	

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(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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DP-2. Profile of Selected Social Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Erie County, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	**77,763**	**100.0**
Nursery school, preschool	4,967	6.4
Kindergarten	3,948	5.1
Elementary school (grades 1-8)	33,079	42.5
High school (grades 9-12)	16,937	21.8
College or graduate school	18,832	24.2
EDUCATIONAL ATTAINMENT		
Population 25 years and over	**180,106**	**100.0**
Less than 9th grade	7,444	4.1
9th to 12th grade, no diploma	20,204	11.2
High school graduate (includes equivalency)	75,150	41.7
Some college, no degree	29,948	16.6
Associate degree	9,770	5.4
Bachelor's degree	23,829	13.2
Graduate or professional degree	13,761	7.6
Percent high school graduate or higher	84.6	(X)
Percent bachelor's degree or higher	20.9	(X)
MARITAL STATUS		
Population 15 years and over	**223,109**	**100.0**
Never married	63,504	28.5
Now married, except separated	118,068	52.9
Separated	5,154	2.3
Widowed	16,518	7.4
Female	13,185	5.9
Divorced	19,865	8.9
Female	11,123	5.0
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	**4,259**	**100.0**
Grandparent responsible for grandchildren	1,784	41.9
VETERAN STATUS		
Civilian population 18 years and over	**210,357**	**100.0**
Civilian veterans	29,306	13.9
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	**67,532**	**100.0**
With a disability	5,724	8.5
Population 21 to 64 years	**152,616**	**100.0**
With a disability	24,431	16.0
Percent employed	52.5	(X)
No disability	128,185	84.0
Percent employed	79.2	(X)

Subject	Number	Percent
Population 65 years and over	**37,321**	**100.0**
With a disability	13,965	37.4
RESIDENCE IN 1995		
Population 5 years and over	**263,678**	**100.0**
Same house in 1995	158,864	60.2
Different house in the U.S. in 1995	101,591	38.5
Same county	74,737	28.3
Different county	26,854	10.2
Same state	12,756	4.8
Different state	14,098	5.3
Elsewhere in 1995	3,223	1.2
NATIVITY AND PLACE OF BIRTH		
Total population	**280,843**	**100.0**
Native	273,137	97.3
Born in United States	270,467	96.3
State of residence	227,843	81.1
Different state	42,624	15.2
Born outside United States	2,670	1.0
Foreign born	7,706	2.7
Entered 1990 to March 2000	3,992	1.4
Naturalized citizen	3,632	1.3
Not a citizen	4,074	1.5
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	**7,706**	**100.0**
Europe	4,272	55.4
Asia	1,850	24.0
Africa	233	3.0
Oceania	39	0.5
Latin America	872	11.3
Northern America	440	5.7
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**263,678**	**100.0**
English only	248,148	94.1
Language other than English	15,530	5.9
Speak English less than "very well"	5,462	2.1
Spanish	5,481	2.1
Speak English less than "very well"	1,734	0.7
Other Indo-European languages	8,218	3.1
Speak English less than "very well"	2,875	1.1
Asian and Pacific Island languages	1,119	0.4
Speak English less than "very well"	507	0.2
ANCESTRY (single or multiple)		
Total population	**280,843**	**100.0**
Total ancestries reported	325,428	115.9
Arab	786	0.3
Czech[1]	1,934	0.7
Danish	1,112	0.4
Dutch	4,282	1.5
English	25,076	8.9
French (except Basque)[1]	5,938	2.1
French Canadian[1]	1,121	0.4
German	81,215	28.9
Greek	966	0.3
Hungarian	3,186	1.1
Irish[1]	43,144	15.4
Italian	34,491	12.3
Lithuanian	636	0.2

Subject	Number	Percent
Norwegian	724	0.3
Polish	36,849	13.1
Portuguese	814	0.3
Russian	3,605	1.3
Scotch-Irish	6,148	2.2
Scottish	4,359	1.6
Slovak	4,638	1.7
Subsaharan African	969	0.3
Swedish	7,172	2.6
Swiss	692	0.2
Ukrainian	1,769	0.6
United States or American	14,375	5.1
Welsh	2,586	0.9
West Indian (excluding Hispanic groups)	192	0.1
Other ancestries	36,649	13.0

(X) Not applicable.
[1] The 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.
Ancestry Code List (PDF 35KB)
Place of Birth Code List (PDF 74KB)
Language Code List (PDF 17KB)
Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P18, P19, P21, P22, P24, P36, P37, P39, P42, PCT8, PCT16, PCT17, and PCT19

Table DP-1. Profile of General Demographic Characteristics: 2000

Geographic area: Crawford County, Pennsylvania

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

Subject	Number	Percent
Total population	**90,366**	**100.0**
SEX AND AGE		
Male	43,968	48.7
Female	46,398	51.3
Under 5 years	5,366	5.9
5 to 9 years	6,205	6.9
10 to 14 years	6,570	7.3
15 to 19 years	7,123	7.9
20 to 24 years	5,399	6.0
25 to 34 years	10,637	11.8
35 to 44 years	13,406	14.8
45 to 54 years	12,744	14.1
55 to 59 years	4,897	5.4
60 to 64 years	3,967	4.4
65 to 74 years	7,170	7.9
75 to 84 years	5,097	5.6
85 years and over	1,785	2.0
Median age (years)	38.1	(X)
18 years and over	68,046	75.3
Male	32,379	35.8
Female	35,667	39.5
21 years and over	63,758	70.6
62 years and over	16,366	18.1
65 years and over	14,052	15.6
Male	5,898	6.5
Female	8,154	9.0
RACE		
One race	89,668	99.2
White	87,653	97.0
Black or African American	1,437	1.6
American Indian and Alaska Native	184	0.2
Asian	254	0.3
Asian Indian	37	-
Chinese	49	0.1
Filipino	58	0.1
Japanese	24	-
Korean	44	-
Vietnamese	18	-
Other Asian [1]	24	-
Native Hawaiian and Other Pacific Islander	23	-
Native Hawaiian	7	-
Guamanian or Chamorro	1	-
Samoan	2	-
Other Pacific Islander [2]	13	-
Some other race	117	0.1
Two or more races	698	0.8
Race alone or in combination with one or more other races: [3]		
White	88,309	97.7
Black or African American	1,711	1.9
American Indian and Alaska Native	448	0.5
Asian	369	0.4
Native Hawaiian and Other Pacific Islander	42	-
Some other race	232	0.3

Subject	Number	Percent
HISPANIC OR LATINO AND RACE		
Total population	**90,366**	**100.0**
Hispanic or Latino (of any race)	537	0.6
Mexican	147	0.2
Puerto Rican	167	0.2
Cuban	15	-
Other Hispanic or Latino	208	0.2
Not Hispanic or Latino	89,829	99.4
White alone	87,263	96.6
RELATIONSHIP		
Total population	**90,366**	**100.0**
In households	86,664	95.9
Householder	34,678	38.4
Spouse	19,270	21.3
Child	25,918	28.7
Own child under 18 years	20,489	22.7
Other relatives	2,732	3.0
Under 18 years	1,096	1.2
Nonrelatives	4,066	4.5
Unmarried partner	1,909	2.1
In group quarters	3,702	4.1
Institutionalized population	1,917	2.1
Noninstitutionalized population	1,785	2.0
HOUSEHOLD BY TYPE		
Total households	**34,678**	**100.0**
Family households (families)	23,871	68.8
With own children under 18 years	10,559	30.4
Married-couple family	19,270	55.6
With own children under 18 years	7,867	22.7
Female householder, no husband present	3,177	9.2
With own children under 18 years	1,878	5.4
Nonfamily households	10,807	31.2
Householder living alone	9,071	26.2
Householder 65 years and over	4,025	11.6
Households with individuals under 18 years	11,396	32.9
Households with individuals 65 years and over	9,580	27.6
Average household size	2.50	(X)
Average family size	3.01	(X)
HOUSING OCCUPANCY		
Total housing units	**42,416**	**100.0**
Occupied housing units	34,678	81.8
Vacant housing units	7,738	18.2
For seasonal, recreational, or occasional use	4,964	11.7
Homeowner vacancy rate (percent)	2.0	(X)
Rental vacancy rate (percent)	8.3	(X)
HOUSING TENURE		
Occupied housing units	**34,678**	**100.0**
Owner-occupied housing units	26,190	75.5
Renter-occupied housing units	8,488	24.5
Average household size of owner-occupied units	2.61	(X)
Average household size of renter-occupied units	2.17	(X)

- 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: Crawford County, Pennsylvania

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

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	**22,134**	**100.0**
Nursery school, preschool	1,176	5.3
Kindergarten	1,055	4.8
Elementary school (grades 1-8)	10,483	47.4
High school (grades 9-12)	5,379	24.3
College or graduate school	4,041	18.3
EDUCATIONAL ATTAINMENT		
Population 25 years and over	**59,684**	**100.0**
Less than 9th grade	3,574	6.0
9th to 12th grade, no diploma	7,435	12.5
High school graduate (includes equivalency)	28,758	48.2
Some college, no degree	8,494	14.2
Associate degree	2,650	4.4
Bachelor's degree	5,657	9.5
Graduate or professional degree	3,116	5.2
Percent high school graduate or higher	81.6	(X)
Percent bachelor's degree or higher	14.7	(X)
MARITAL STATUS		
Population 15 years and over	**72,230**	**100.0**
Never married	16,975	23.5
Now married, except separated	41,337	57.2
Separated	1,759	2.4
Widowed	5,763	8.0
Female	4,582	6.3
Divorced	6,396	8.9
Female	3,466	4.8
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	**1,216**	**100.0**
Grandparent responsible for grandchildren	483	39.7
VETERAN STATUS		
Civilian population 18 years and over	**68,045**	**100.0**
Civilian veterans	10,589	15.6
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	**21,151**	**100.0**
With a disability	1,704	8.1
Population 21 to 64 years	**48,837**	**100.0**
With a disability	8,997	18.4
Percent employed	48.2	(X)
No disability	39,840	81.6
Percent employed	77.7	(X)
Population 65 years and over	**13,057**	**100.0**
With a disability	5,276	40.4
RESIDENCE IN 1995		
Population 5 years and over	**85,025**	**100.0**
Same house in 1995	53,444	62.9
Different house in the U.S. in 1995	31,294	36.8
Same county	18,477	21.7
Different county	12,817	15.1
Same state	7,911	9.3
Different state	4,906	5.8
Elsewhere in 1995	287	0.3

Subject	Number	Percent
NATIVITY AND PLACE OF BIRTH		
Total population	**90,366**	**100.0**
Native	89,385	98.9
Born in United States	89,045	98.5
State of residence	73,700	81.6
Different state	15,345	17.0
Born outside United States	340	0.4
Foreign born	981	1.1
Entered 1990 to March 2000	250	0.3
Naturalized citizen	645	0.7
Not a citizen	336	0.4
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	**981**	**100.0**
Europe	541	55.1
Asia	232	23.6
Africa	20	2.0
Oceania	4	0.4
Latin America	94	9.6
Northern America	90	9.2
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**85,025**	**100.0**
English only	80,421	94.6
Language other than English	4,604	5.4
Speak English less than "very well"	1,800	2.1
Spanish	664	0.8
Speak English less than "very well"	275	0.3
Other Indo-European languages	3,680	4.3
Speak English less than "very well"	1,473	1.7
Asian and Pacific Island languages	184	0.2
Speak English less than "very well"	37	-
ANCESTRY (single or multiple)		
Total population	**90,366**	**100.0**
Total ancestries reported	*94,373*	*104.4*
Arab	134	0.1
Czech[1]	694	0.8
Danish	202	0.2
Dutch	2,366	2.6
English	10,769	11.9
French (except Basque)[1]	3,291	3.6
French Canadian[1]	280	0.3
German	24,965	27.6
Greek	180	0.2
Hungarian	817	0.9
Irish[1]	13,077	14.5
Italian	6,030	6.7
Lithuanian	135	0.1
Norwegian	344	0.4
Polish	5,075	5.6
Portuguese	82	0.1
Russian	387	0.4
Scotch-Irish	2,879	3.2
Scottish	1,884	2.1
Slovak	909	1.0
Subsaharan African	87	0.1
Swedish	1,842	2.0
Swiss	612	0.7
Ukrainian	433	0.5
United States or American	7,665	8.5
Welsh	1,080	1.2
West Indian (excluding Hispanic groups)	8	-
Other ancestries	8,146	9.0

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

[1]The 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-3. Profile of Selected Economic Characteristics: 2000

Geographic area: Crawford County, Pennsylvania

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

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**70,845**	**100.0**
In labor force	42,044	59.3
Civilian labor force	42,016	59.3
Employed	39,514	55.8
Unemployed	2,502	3.5
Percent of civilian labor force	6.0	(X)
Armed Forces	28	-
Not in labor force	28,801	40.7
Females 16 years and over	**37,107**	**100.0**
In labor force	19,217	51.8
Civilian labor force	19,214	51.8
Employed	18,111	48.8
Own children under 6 years	**6,291**	**100.0**
All parents in family in labor force	3,470	55.2
COMMUTING TO WORK		
Workers 16 years and over	**38,871**	**100.0**
Car, truck, or van - - drove alone	30,243	77.8
Car, truck, or van - - carpooled	4,391	11.3
Public transportation (including taxicab)	151	0.4
Walked	2,117	5.4
Other means	315	0.8
Worked at home	1,654	4.3
Mean travel time to work (minutes)[1]	21.5	(X)
Employed civilian population 16 years and over	**39,514**	**100.0**
OCCUPATION		
Management, professional, and related occupations	10,438	26.4
Service occupations	6,189	15.7
Sales and office occupations	8,481	21.5
Farming, fishing, and forestry occupations	548	1.4
Construction, extraction, and maintenance occupations	3,619	9.2
Production, transportation, and material moving occupations	10,239	25.9
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	1,386	3.5
Construction	2,352	6.0
Manufacturing	10,384	26.3
Wholesale trade	864	2.2
Retail trade	4,373	11.1
Transportation and warehousing, and utilities	1,705	4.3
Information	612	1.5
Finance, insurance, real estate, and rental and leasing	1,162	2.9
Professional, scientific, management, administrative, and waste management services	1,793	4.5
Educational, health and social services	8,351	21.1
Arts, entertainment, recreation, accommodation and food services	2,832	7.2
Other services (except public administration)	2,124	5.4
Public administration	1,576	4.0
CLASS OF WORKER		
Private wage and salary workers	30,924	78.3
Government workers	4,603	11.6
Self-employed workers in own not incorporated business	3,785	9.6
Unpaid family workers	202	0.5

Subject	Number	Percent
INCOME IN 1999		
Households	**34,695**	**100.0**
Less than $10,000	3,493	10.1
$10,000 to $14,999	2,979	8.6
$15,000 to $24,999	6,051	17.4
$25,000 to $34,999	5,517	15.9
$35,000 to $49,999	6,339	18.3
$50,000 to $74,999	6,053	17.4
$75,000 to $99,999	2,363	6.8
$100,000 to $149,999	1,309	3.8
$150,000 to $199,999	287	0.8
$200,000 or more	304	0.9
Median household income (dollars)	33,560	(X)
With earnings	25,956	74.8
Mean earnings (dollars)[1]	43,816	(X)
With Social Security income	11,296	32.6
Mean Social Security income (dollars)[1]	11,522	(X)
With Supplemental Security Income	1,848	5.3
Mean Supplemental Security Income (dollars)[1]	6,562	(X)
With public assistance income	1,205	3.5
Mean public assistance income (dollars)[1]	2,432	(X)
With retirement income	6,608	19.0
Mean retirement income (dollars)[1]	13,394	(X)
Families	**23,960**	**100.0**
Less than $10,000	1,281	5.3
$10,000 to $14,999	1,147	4.8
$15,000 to $24,999	3,576	14.9
$25,000 to $34,999	3,949	16.5
$35,000 to $49,999	5,014	20.9
$50,000 to $74,999	5,232	21.8
$75,000 to $99,999	2,117	8.8
$100,000 to $149,999	1,140	4.8
$150,000 to $199,999	276	1.2
$200,000 or more	228	1.0
Median family income (dollars)	40,755	(X)
Per capita income (dollars)[1]	16,870	(X)
Median earnings (dollars):		
Male full-time, year-round workers	32,102	(X)
Female full-time, year-round workers	21,608	(X)

Subject	Number below poverty level	Percent below poverty level
POVERTY STATUS IN 1999		
Families	**2,083**	**8.7**
With related children under 18 years	1,575	14.0
With related children under 5 years	758	18.7
Families with female householder, no husband present	**854**	**28.2**
With related children under 18 years	790	39.4
With related children under 5 years	350	54.5
Individuals	**11,024**	**12.8**
18 years and over	7,035	10.9
65 years and over	1,118	8.6
Related children under 18 years	3,806	17.7
Related children 5 to 17 years	2,686	16.5
Unrelated individuals 15 years and over	3,808	26.4

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

[1]If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

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

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

Geographic area: Crawford County, Pennsylvania

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

Subject	Number	Percent
Total housing units	**42,416**	**100.0**
UNITS IN STRUCTURE		
1-unit, detached	29,404	69.3
1-unit, attached	486	1.1
2 units	2,242	5.3
3 or 4 units	1,230	2.9
5 to 9 units	990	2.3
10 to 19 units	526	1.2
20 or more units	639	1.5
Mobile home	6,769	16.0
Boat, RV, van, etc	130	0.3
YEAR STRUCTURE BUILT		
1999 to March 2000	582	1.4
1995 to 1998	2,095	4.9
1990 to 1994	1,988	4.7
1980 to 1989	3,883	9.2
1970 to 1979	7,616	18.0
1960 to 1969	4,482	10.6
1940 to 1959	8,289	19.5
1939 or earlier	13,481	31.8
ROOMS		
1 room	366	0.9
2 rooms	673	1.6
3 rooms	2,639	6.2
4 rooms	6,924	16.3
5 rooms	9,836	23.2
6 rooms	8,871	20.9
7 rooms	5,927	14.0
8 rooms	3,725	8.8
9 or more rooms	3,455	8.1
Median (rooms)	5.6	(X)
Occupied housing units	**34,678**	**100.0**
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	4,735	13.7
1995 to 1998	8,387	24.2
1990 to 1994	5,537	16.0
1980 to 1989	6,086	17.6
1970 to 1979	4,657	13.4
1969 or earlier	5,276	15.2
VEHICLES AVAILABLE		
None	3,187	9.2
1	12,319	35.5
2	13,695	39.5
3 or more	5,477	15.8
HOUSE HEATING FUEL		
Utility gas	17,717	51.1
Bottled, tank, or LP gas	4,222	12.2
Electricity	2,492	7.2
Fuel oil, kerosene, etc	6,967	20.1
Coal or coke	64	0.2
Wood	2,843	8.2
Solar energy	-	-
Other fuel	331	1.0
No fuel used	42	0.1
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	575	1.7
Lacking complete kitchen facilities	532	1.5
No telephone service	1,104	3.2

Subject	Number	Percent
OCCUPANTS PER ROOM		
Occupied housing units	**34,678**	**100.0**
1.00 or less	34,044	98.2
1.01 to 1.50	478	1.4
1.51 or more	156	0.4
Specified owner-occupied units	**16,247**	**100.0**
VALUE		
Less than $50,000	3,726	22.9
$50,000 to $99,999	8,814	54.3
$100,000 to $149,999	2,503	15.4
$150,000 to $199,999	661	4.1
$200,000 to $299,999	382	2.4
$300,000 to $499,999	114	0.7
$500,000 to $999,999	24	0.1
$1,000,000 or more	23	0.1
Median (dollars)	72,800	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	9,556	58.8
Less than $300	79	0.5
$300 to $499	1,145	7.0
$500 to $699	2,685	16.5
$700 to $999	3,197	19.7
$1,000 to $1,499	1,819	11.2
$1,500 to $1,999	437	2.7
$2,000 or more	194	1.2
Median (dollars)	771	(X)
Not mortgaged	6,691	41.2
Median (dollars)	283	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15.0 percent	6,930	42.7
15.0 to 19.9 percent	3,030	18.6
20.0 to 24.9 percent	2,123	13.1
25.0 to 29.9 percent	1,188	7.3
30.0 to 34.9 percent	841	5.2
35.0 percent or more	2,002	12.3
Not computed	133	0.8
Specified renter-occupied units	**8,100**	**100.0**
GROSS RENT		
Less than $200	707	8.7
$200 to $299	985	12.2
$300 to $499	3,585	44.3
$500 to $749	1,704	21.0
$750 to $999	310	3.8
$1,000 to $1,499	52	0.6
$1,500 or more	26	0.3
No cash rent	731	9.0
Median (dollars)	406	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15.0 percent	1,844	22.8
15.0 to 19.9 percent	1,113	13.7
20.0 to 24.9 percent	837	10.3
25.0 to 29.9 percent	744	9.2
30.0 to 34.9 percent	619	7.6
35.0 percent or more	2,126	26.2
Not computed	817	10.1

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

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

Section 2. Well-Defined Local Community

We will provide substantial, compelling evidence that Crawford County, Pennsylvania and 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 (notably many organizations that serve the proposed community as part of "Northwestern Pennsylvania").

Per NCUA, "The well-defined, local community, neighborhood, or rural district requirement may be met if the area to be served is in multiple contiguous political jurisdictions, i.e., a city, county, or their political equivalent, or any contiguous portion thereof and if the population of the well-defined area does not exceed 500,000." [IRPS 03-01, 2-42 through 2-44]. It is our contention that the Crawford and Erie County community meets these criteria.

Crawford County, Pennsylvania is a recognized single political jurisdiction with a population of 90,366. Erie County, Pennsylvania is a recognized single political jurisdiction with a population of 280,843. The population of the community area is 371,209 (per the attached 2000 Census data). Lord FCU currently serves SEG's throughout the Crawford and Erie County area and has the resources to serve the proposed community area.

Shared History

Pennsylvania Legislature passed an act separating Crawford County and Erie County from Allegheny County on March 12, 1800. The county seat for Crawford County is located in the City of Meadville, and Crawford County is named in honor of Colonel William Crawford, who was the defender of the white settlers from the attacks of Indians. The county seat for Erie County 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 was formed, along with seven (7) other counties, from Allegheny County on March 12, 1800. 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.

Natural Boundaries

Crawford County is bordered to the north by Erie County, PA; on the East and South by Mercer County, PA and Venango County, PA; and on the West by Ashtabula County, Ohio and Trumbull County, Ohio.

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.

Today, the Crawford County/Erie County community is a major center for plastics, metal working, and machine shops. In fact, Meadville is known as "Tool City". Manufacturing remains strong in the community today, with nearly ¼ of all non-farm workers employed in the industry. The community is a major plastics manufacturing base and has more than 500 diverse manufacturing companies. The community area maintains strong connections to the banks of Lake Erie as well. Millions of dollars have been invested in the Erie 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 Crawford and Erie County area is a well-defined community. We will show that the counties are a contiguous portion of a single political jurisdictions (U.S Congressional Districts 3 and 5); that there are several resident interaction points and opportunities; and information showing that there are numerous major organizations and clubs that serve Crawford County/Erie County community residents and businesses. Due to the area's economy being highly dependent on the industry, residents of Crawford and Erie County have been severely affected by technological advancement and industry decline in recent years.

Distinct Community Characteristics

Demographic Overview

Demographic Characteristics	Crawford County	Erie County
Population	90,366	280,843
Median Household Income	$33,560	$36,627
Median Age	38.1	36.2
White population	97.0%	89.8%
Hispanic population	0.6%	2.2%
Black population	1.6%	6.1%
Persons Below Poverty	12.8%	12.0%
Population change, 1990-2000	4.9%	1.9%

Source: http://quickfacts.census.gov

Recreation

Due to the rural and urban combination of the proposed area, along with Lake Erie, Conneaut Lake and picturesque beaches, outdoor recreation plays a large role in community interaction. The following is a listing of parks, recreational and cultural opportunities, and lakes located in Crawford/Erie County that promote community interaction:

Crawford County

- Pymatuning State Park (including three marinas, five swimming beaches, and numerous picnic sites and hiking trails).
- Conneaut Lake Park (with a public beach, amusement park, and a full schedule of festivals throughout the year).
- Colonel Crawford Park (111 campsites, a lifeguard protected swimming beach, picnic shelters, and a 6-lane boat ramp).
- Fifteen (15) golf courses, Eight (8) lakes, and convenient access to Lake Erie and several tributary creeks and numerous parks and recreation areas.

Erie County

- 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 Norwthwestern 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 the Crawford/Erie County community.

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, the Erie Chamber Orchestra, Meadville's Academy Theatre and Meadville Academy Theatre.

Museums & Historic Places

The early history and lifestyle in the proposed community area is recorded in local museums. The Crawford/Erie County community 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 Maritime Museum
- ExpERIEnce Children's Museum
- 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
- Meadville's Academy Theatre and Community Theatre
- Baldwin Reynolds House Museum

- David Mead's Log Cabin (the first permanent settlement in all of Northwestern Pennsylvania)
- The Drake Well Museum and Park
- The Meadville Market House

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 the Crawford/Erie County community area.

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:

- Chambers of Commerce. The Erie Area Chamber of Commerce is the major chamber serving the Erie County community (of which Lord FCU is a member). We will also become further involved in local chambers of commerce in Crawford County, i.e., the Meadville-Western Crawford County & Titusville chambers to promote further community involvement and raise credit union awareness throughout the entire community area.
- Civic Organizations. Civic organizations serving the Crawford County/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.
- Other organizations that serve residents of the Crawford/Erie County community include: the 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; the Regional Center for Workforce Excellence, the Northwest Commission, Ben Franklin Technology Partners – Northwest PA, the Northwest PA Area Health Education Center, Gannon University's Small Business

Development Center, and many more. Supplemental information regarding each of these organizations is attached at the end of this section.

Shopping

There are several avenues of shopping available to residents of the proposed community. The main shopping area for the residents of the Crawford/Erie County community is the Millcreek Mall located in Erie (a Metropolitan Statistical Area), 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 Meadville Mall is an available shopping center in Meadville, PA, and the Prime Outlets at Grove City complex (approximately 1 ¼ hour drive for Erie County), has over 140 brand name stores and is one of the largest outlet centers in the U.S. The Erie MSA shopping area is less than a fifty-mile drive for the residents of Crawford County and provides the most accessible major shopping area for the residents of the Crawford County/Erie County community area.

(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 Crawford County/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. The Crawford County Transportation Authority (CATA) provides public transportation to all residents of Crawford County. For a listing of bus routes, please see the transit web sites at www.catabus.org.

(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. Interstate highway 79 also runs north through Crawford County and is the main highway that connects the Crawford/Erie County community. Please see the attached map that indicates the traffic flow of each road and its community accessibility.

Commercial Transit

Air

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 the majority of the Crawford County/Erie County community. Port Meadville Airport is also located in the community area and meets local flight needs. 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. Crawford County residents can access Pittsburgh International Airport within a 90-minute drive and Cleveland International Airport within 2 hours.

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 Crawford County/Erie County community area has nineteen (19) school districts with a combined enrollment of 53,920 (28,271 elementary and 25,469 secondary). Specialized and/or educational enrichment programs in the community include:

- The Crawford County/Erie County community private and non-public school systems enrollment totals 7,948 students on the elementary level and 2,447 secondary students in the community. 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.

- Crawford County and 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.

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

Higher Education

Two four-year colleges public colleges and three private 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:

- Founded in 1815, Allegheny College is located in Meadville, PA, and is a private co-educational institution of 1,900 students offering 30 majors and 46 minors to students from 35 states and 15 countries. Allegheny maintains a historic affiliation with the United Methodist Church.
- 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)

Health Care

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. Pleas see the attached information at the end of this section for a complete listing of health care facilities in Erie County.
- Meadville Medical Center is a 277-bed hospital for family practice, medicine, surgery, psychiatry, obstetrics, and pediatrics. MMC is a leader in healthcare in Northwestern Pennsylvania with the newest technology, including ultrasound, CT, and MRI services. MMC has a staff of over 100, including 37 medical/surgical specialties and an extensive primary care foundation.

- Titusville Area Hospital is a 95-bed acute care facility located in eastern Crawford County, serving over 50,000 residents in a four-county region.

(Source: Erie: Economic Resource 2002, P. 49-51; www.aafp.org; www.titusvillehospiital.org)

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, and the Meadville Tribune is also a prominent daily newspaper in the community area.
- 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>)

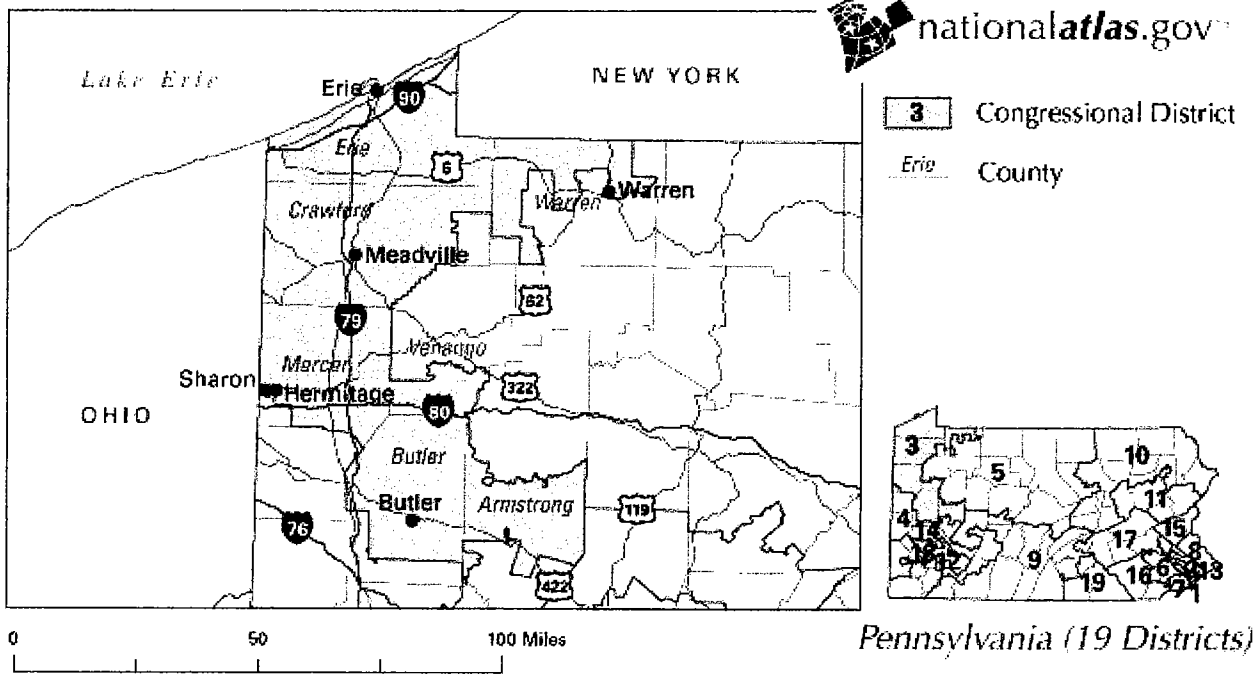
Shared Utilities

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

- Adelphia Cable Communications (formerly Armstrong Cable Company)
- Adelphia Business Solutions (Voice, Long Distance, High-Speed Data, and Internet services)
- ALLTELL (Telephone)
- Armstrong Cable and Internet Services (Cable Television and Internet Services)
- Meadville Water Authority (Water)
- Penelec, a FirstEnergy Company (Electric)
- Pennsylvania Power 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; www.meadvillechamber.com)

Congressional District 3



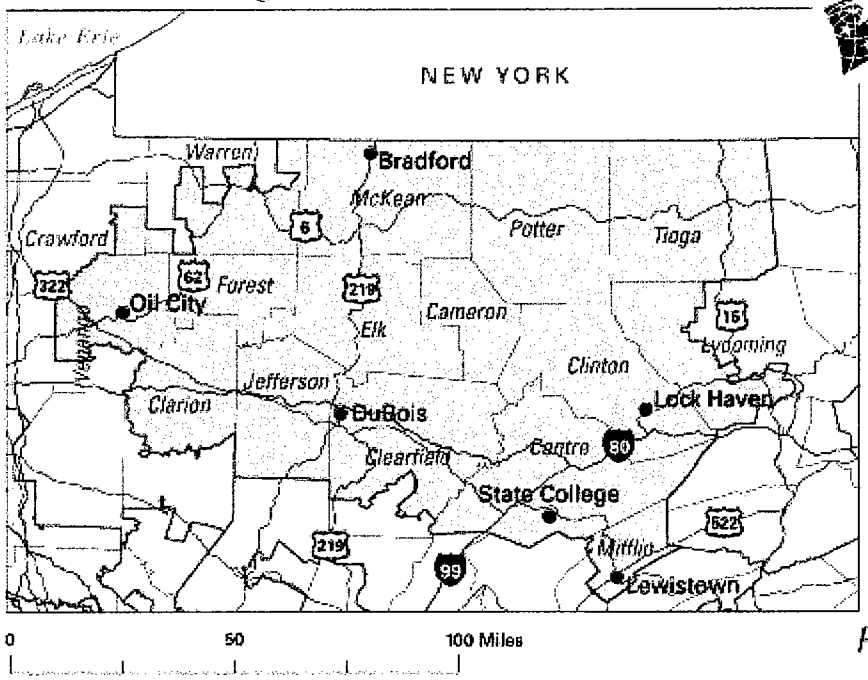
nationalatlas.gov

3 Congressional District

Erie County

Pennsylvania (19 Districts)

Congressional District 5



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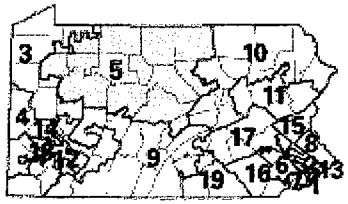
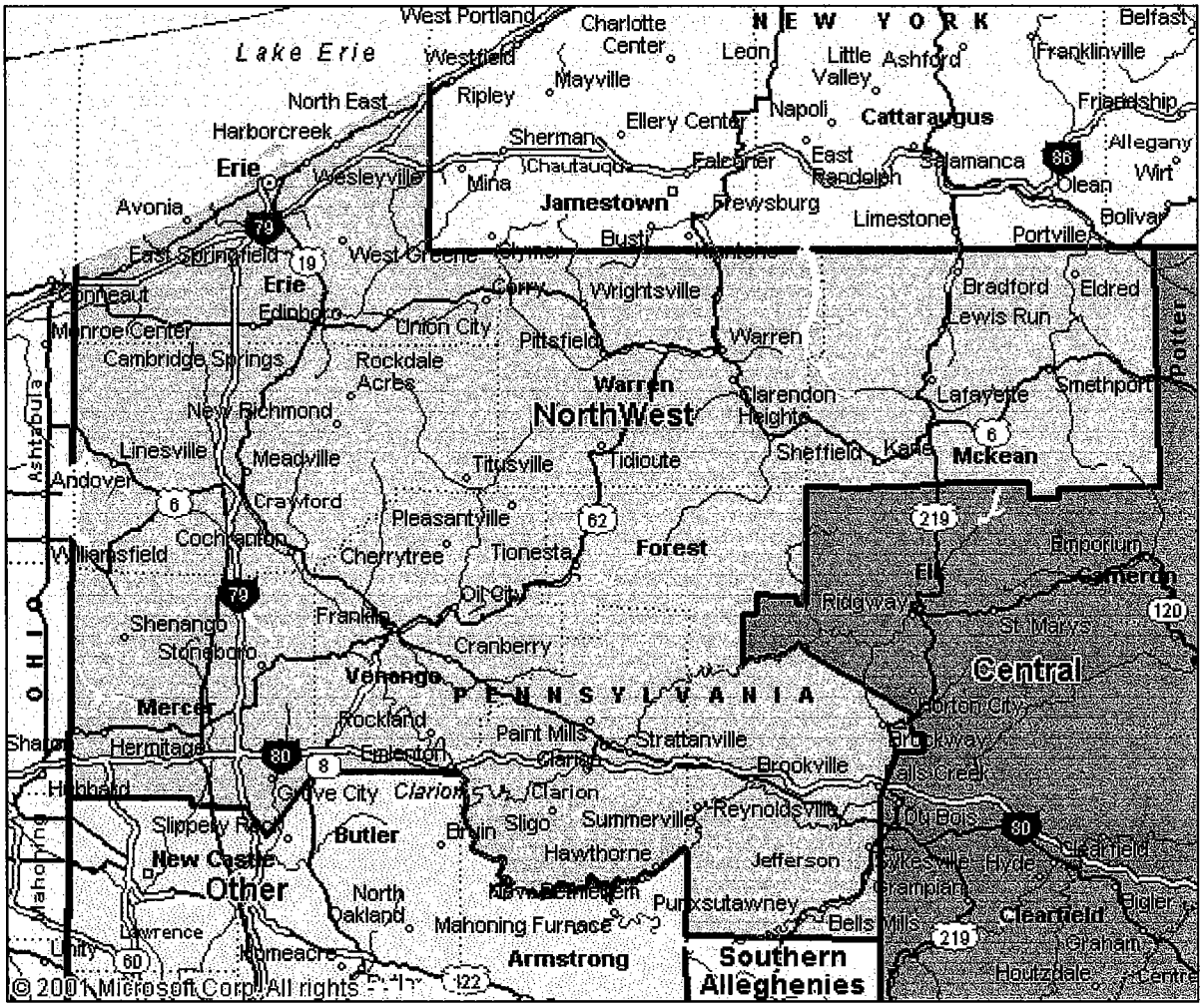
5 Congressional District

Potter County



Pennsylvania (19 Districts)

NorthWest



Directions

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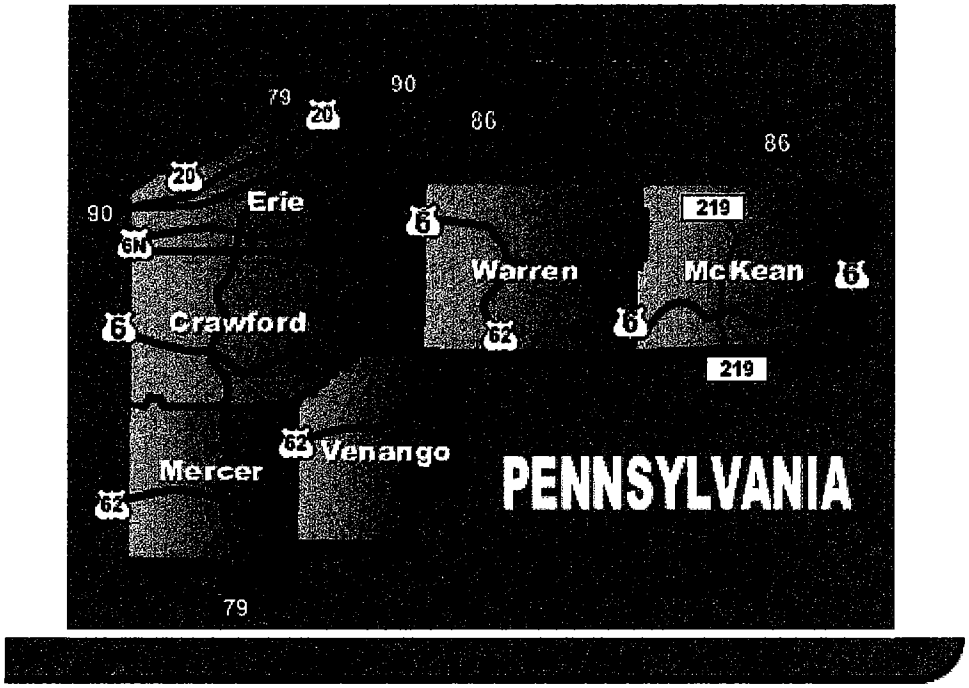

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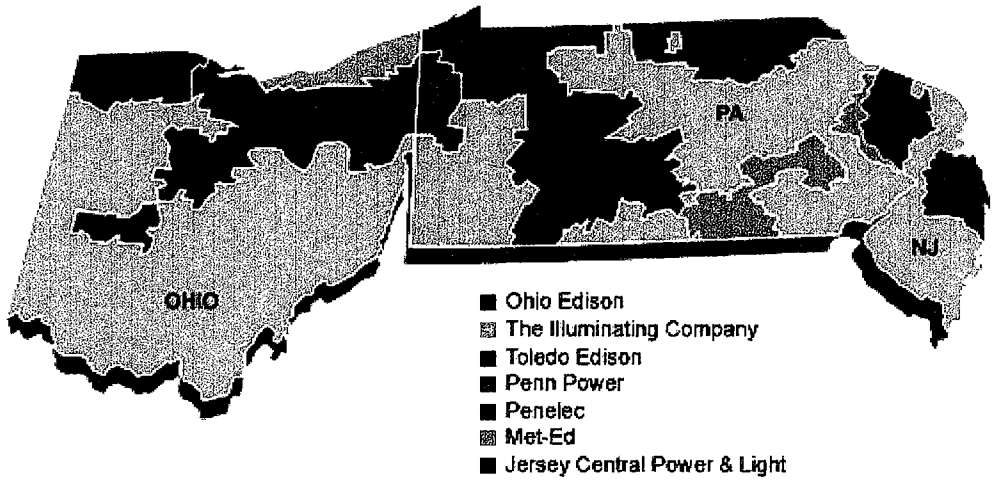
FirstEnergy Corp.

Corporate Profile

Corporate Vision

FirstEnergy Generation System

FirstEnergy Corp. is a registered public utility holding company headquartered in Akron, Ohio. Its seven electric utility operating companies comprise the nation's fourth largest investor-owned electric system, serving 4.3 million customers within 36,100 square miles of Ohio, Pennsylvania and New Jersey. Our **Corporate Vision** is to become the leading retail energy and related services provider in the northeastern quadrant of the United States.



FirstEnergy also provides natural gas service to approximately 150,000 customers in the Midwest and is involved in the exploration and production of oil and natural gas, and the transmission and marketing of natural gas, with resources that include:

- Interests in more than 7,700 oil and gas wells

- Oil and natural gas drilling rights to nearly one million acres in the Appalachian Basin
- Proved reserves of 450 billion cubic feet equivalent of natural gas and oil - about 90 percent natural gas
- Approximately 5,000 miles of pipelines

FirstEnergy's Facilities Services subsidiaries provide a wide range of services, including heating, ventilating, air conditioning, refrigeration, process piping, plumbing, electrical and facility control systems, and high-efficiency electrotechnologies that help customers be more productive at home and at work.

FirstEnergy also has expanded its Internet and telecommunications technologies to improve customer service, reduce costs and increase revenues. The Company is strategically positioning itself in e-commerce through its nationally recognized interactive Customer Care Web site. And, its FirstEnergy Telecom subsidiary builds, operates and controls telecommunications systems. FirstEnergy also has an ownership in First Communications - a long-distance phone company with more than 35,000 customers.

FirstEnergy's mailing address is:

FirstEnergy Corp.
76 South Main Street
Akron, Ohio 44308

Here's a brief look at FirstEnergy

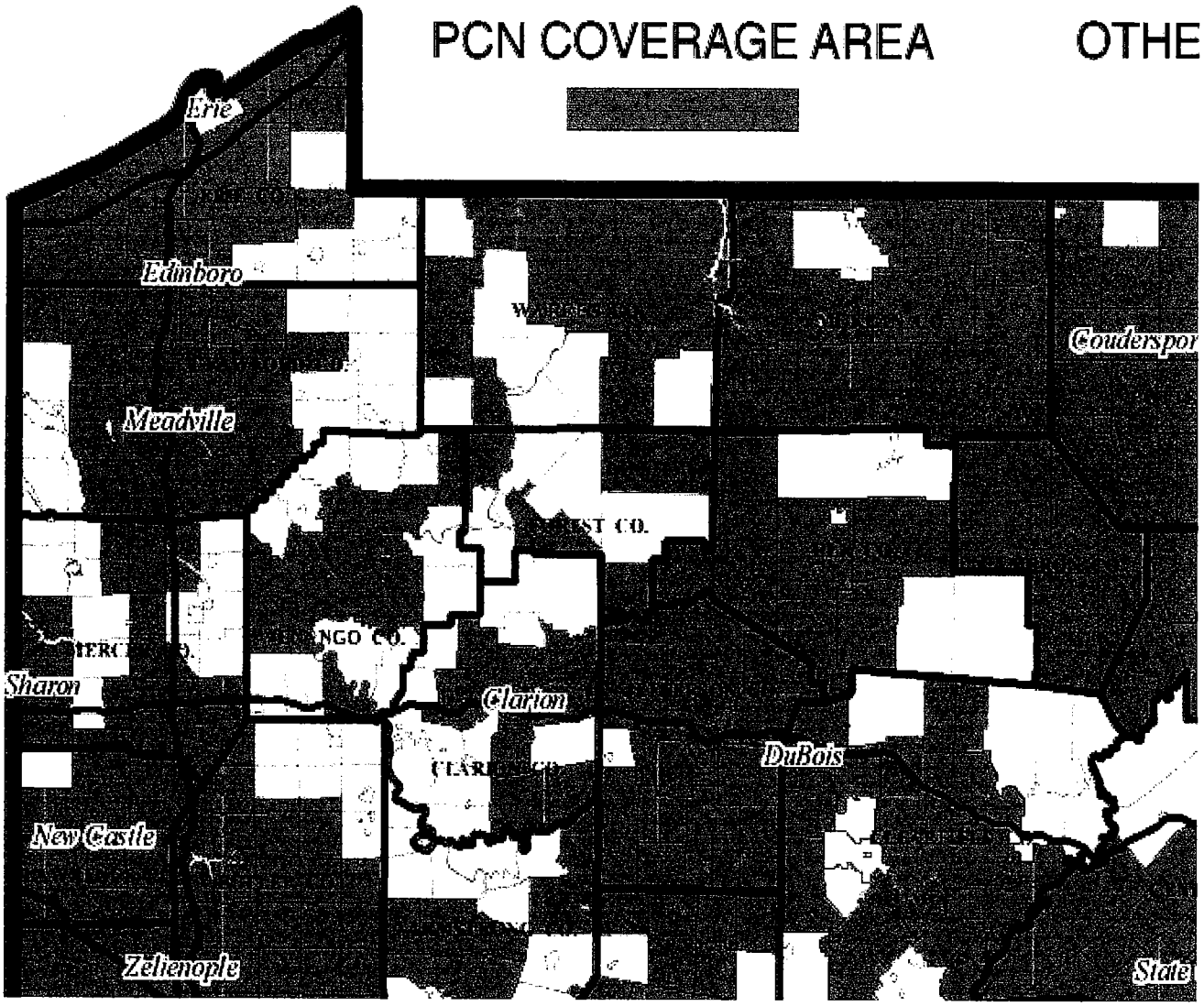
- 4.3 million customers
- 36,100-square-mile service area in Ohio, Pennsylvania and New Jersey
- More than $12 billion in annual revenues and more than $34 billion in assets
- Approximately 13,000 megawatts of generating capacity
- 14,700 miles of transmission lines, and 103 interconnections with 14 electric systems

Strategic Location
FirstEnergy's service area is within a 500-mile radius of one-half of the U.S. population

PCN®
Pennsylvania Cable Network

STATE LEADER

PCN Coverage Map -- Northern Pennsylvania



For a more detailed representation of **SOUTHERN PENNSYLVANIA**, click here.

To return to the PCN carriage map showing the entire state of Pennsylvania, click here.

To see a list of PCN-participating cable companies and channel designations, click here.

To return to PCN's home page, click here.

Residence County to Workplace County Flows for Pennsylvania
Sorted by Residence State and County

Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count
42	001	9999	9999	Adams Co. PA	001	073	1000	9999	Jefferson Co. AL	1
42	001	9999	9999	Adams Co. PA	004	013	6200	9999	Maricopa Co. AZ	3
42	001	9999	9999	Adams Co. PA	006	037	4472	4480	Los Angeles Co. CA	2
42	001	9999	9999	Adams Co. PA	008	001	2082	2080	Adams Co. CO	6
42	001	9999	9999	Adams Co. PA	011	001	8872	8840	District of Columbia DC	91
42	001	9999	9999	Adams Co. PA	012	061	9999	9999	Indian River Co. FL	12
42	001	9999	9999	Adams Co. PA	013	313	9999	9999	Whitfield Co. GA	11
42	001	9999	9999	Adams Co. PA	017	031	1602	1600	Cook Co. IL	9
42	001	9999	9999	Adams Co. PA	024	003	8872	0720	Anne Arundel Co. MD	187
42	001	9999	9999	Adams Co. PA	024	005	8872	0720	Baltimore Co. MD	572
42	001	9999	9999	Adams Co. PA	024	013	8872	0720	Carroll Co. MD	1,867
42	001	9999	9999	Adams Co. PA	024	017	8872	8840	Charles Co. MD	19
42	001	9999	9999	Adams Co. PA	024	021	8872	8840	Frederick Co. MD	1,722
42	001	9999	9999	Adams Co. PA	024	025	8872	0720	Harford Co. MD	42
42	001	9999	9999	Adams Co. PA	024	027	8872	0720	Howard Co. MD	155
42	001	9999	9999	Adams Co. PA	024	031	8872	8840	Montgomery Co. MD	312
42	001	9999	9999	Adams Co. PA	024	033	8872	8840	Prince George's Co. MD	50
42	001	9999	9999	Adams Co. PA	024	035	8872	0720	Queen Anne's Co. MD	3
42	001	9999	9999	Adams Co. PA	024	043	8872	3180	Washington Co. MD	195
42	001	9999	9999	Adams Co. PA	024	510	8872	0720	Baltimore city MD	270
42	001	9999	9999	Adams Co. PA	025	027	*	*	Worcester Co. MA	4
42	001	9999	9999	Adams Co. PA	026	125	2162	2160	Oakland Co. MI	2
42	001	9999	9999	Adams Co. PA	027	053	5120	9999	Hennepin Co. MN	1
42	001	9999	9999	Adams Co. PA	029	169	9999	9999	Pulaski Co. MO	1
42	001	9999	9999	Adams Co. PA	032	003	4120	9999	Clark Co. NV	2
42	001	9999	9999	Adams Co. PA	034	005	6162	6160	Burlington Co. NJ	2
42	001	9999	9999	Adams Co. PA	034	023	5602	5015	Middlesex Co. NJ	3
42	001	9999	9999	Adams Co. PA	034	027	5602	5640	Morris Co. NJ	2
42	001	9999	9999	Adams Co. PA	034	039	5602	5640	Union Co. NJ	2
42	001	9999	9999	Adams Co. PA	036	111	9999	9999	Ulster Co. NY	8
42	001	9999	9999	Adams Co. PA	036	117	6840	9999	Wayne Co. NY	7
42	001	9999	9999	Adams Co. PA	036	119	5602	5600	Westchester Co. NY	2
42	001	9999	9999	Adams Co. PA	040	023	9999	9999	Choctaw Co. OK	6
42	001	9999	9999	Adams Co. PA	042	001	9999	9999	Adams Co. PA	24,495
42	001	9999	9999	Adams Co. PA	042	003	6280	9999	Allegheny Co. PA	8
42	001	9999	9999	Adams Co. PA	042	009	9999	9999	Bedford Co. PA	6
42	001	9999	9999	Adams Co. PA	042	011	6680	9999	Berks Co. PA	26
42	001	9999	9999	Adams Co. PA	042	013	0280	9999	Blair Co. PA	16
42	001	9999	9999	Adams Co. PA	042	017	6162	6160	Bucks Co. PA	28

42	039	9999	9999	Crawford Co. PA	039	055	1692	1680	Geauga Co. OH	26
42	039	9999	9999	Crawford Co. PA	039	081	8080	9999	Jefferson Co. OH	2
42	039	9999	9999	Crawford Co. PA	039	085	1692	1680	Lake Co. OH	36
42	039	9999	9999	Crawford Co. PA	039	089	1840	9999	Licking Co. OH	2
42	039	9999	9999	Crawford Co. PA	039	095	8400	9999	Lucas Co. OH	14
42	039	9999	9999	Crawford Co. PA	039	099	9320	9999	Mahoning Co. OH	58
42	039	9999	9999	Crawford Co. PA	039	103	1692	1680	Medina Co. OH	4
42	039	9999	9999	Crawford Co. PA	039	123	9999	9999	Ottawa Co. OH	4
42	039	9999	9999	Crawford Co. PA	039	133	1692	0080	Portage Co. OH	8
42	039	9999	9999	Crawford Co. PA	039	137	9999	9999	Putnam Co. OH	4
42	039	9999	9999	Crawford Co. PA	039	151	1320	9999	Stark Co. OH	4
42	039	9999	9999	Crawford Co. PA	039	153	1692	0080	Summit Co. OH	9
42	039	9999	9999	Crawford Co. PA	039	155	9320	9999	Trumbull Co. OH	108
42	039	9999	9999	Crawford Co. PA	039	167	6020	9999	Washington Co. OH	4
42	039	9999	9999	Crawford Co. PA	039	173	8400	9999	Wood Co. OH	2
42	039	9999	9999	Crawford Co. PA	042	003	6280	9999	Allegheny Co. PA	194
42	039	9999	9999	Crawford Co. PA	042	005	9999	9999	Armstrong Co. PA	5
42	039	9999	9999	Crawford Co. PA	042	007	6280	9999	Beaver Co. PA	16
42	039	9999	9999	Crawford Co. PA	042	009	9999	9999	Bedford Co. PA	4
42	039	9999	9999	Crawford Co. PA	042	013	0280	9999	Blair Co. PA	8
42	039	9999	9999	Crawford Co. PA	042	015	9999	9999	Bradford Co. PA	4
42	039	9999	9999	Crawford Co. PA	042	017	6162	6160	Bucks Co. PA	2
42	039	9999	9999	Crawford Co. PA	042	019	6280	9999	Butler Co. PA	97
42	039	9999	9999	Crawford Co. PA	042	025	0240	9999	Carbon Co. PA	1
42	039	9999	9999	Crawford Co. PA	042	027	8050	9999	Centre Co. PA	10
42	039	9999	9999	Crawford Co. PA	042	031	9999	9999	Clarion Co. PA	74
42	039	9999	9999	Crawford Co. PA	042	033	9999	9999	Clearfield Co. PA	2
42	039	9999	9999	Crawford Co. PA	042	035	9999	9999	Clinton Co. PA	11
42	039	9999	9999	Crawford Co. PA	042	037	7560	9999	Columbia Co. PA	5
42	039	9999	9999	Crawford Co. PA	042	039	9999	9999	Crawford Co. PA	30,179
42	039	9999	9999	Crawford Co. PA	042	041	3240	9999	Cumberland Co. PA	4
42	039	9999	9999	Crawford Co. PA	042	043	3240	9999	Dauphin Co. PA	9
42	039	9999	9999	Crawford Co. PA	042	047	9999	9999	Elk Co. PA	4
42	039	9999	9999	Crawford Co. PA	042	049	2360	9999	Erie Co. PA	4,351
42	039	9999	9999	Crawford Co. PA	042	051	6280	9999	Fayette Co. PA	6
42	039	9999	9999	Crawford Co. PA	042	053	9999	9999	Forest Co. PA	23
42	039	9999	9999	Crawford Co. PA	042	055	9999	9999	Franklin Co. PA	6
42	039	9999	9999	Crawford Co. PA	042	057	9999	9999	Fulton Co. PA	3
42	039	9999	9999	Crawford Co. PA	042	059	9999	9999	Greene Co. PA	4
42	039	9999	9999	Crawford Co. PA	042	061	9999	9999	Huntingdon Co. PA	3
42	039	9999	9999	Crawford Co. PA	042	063	9999	9999	Indiana Co. PA	1
42	039	9999	9999	Crawford Co. PA	042	065	9999	9999	Jefferson Co. PA	6
42	039	9999	9999	Crawford Co. PA	042	071	4000	9999	Lancaster Co. PA	6
42	039	9999	9999	Crawford Co. PA	042	073	9999	9999	Lawrence Co. PA	62
42	039	9999	9999	Crawford Co. PA	042	077	0240	9999	Lehigh Co. PA	2

42	039	9999	9999	Crawford Co. PA	042	079	7560	9999	Luzerne Co. PA	2
42	039	9999	9999	Crawford Co. PA	042	083	9999	9999	McKean Co. PA	7
42	039	9999	9999	Crawford Co. PA	042	085	7610	9999	Mercer Co. PA	1,393
42	039	9999	9999	Crawford Co. PA	042	091	6162	6160	Montgomery Co. PA	2
42	039	9999	9999	Crawford Co. PA	042	097	9999	9999	Northumberland Co. PA	13
42	039	9999	9999	Crawford Co. PA	042	117	9999	9999	Tioga Co. PA	2
42	039	9999	9999	Crawford Co. PA	042	121	9999	9999	Venango Co. PA	882
42	039	9999	9999	Crawford Co. PA	042	123	9999	9999	Warren Co. PA	162
42	039	9999	9999	Crawford Co. PA	042	125	6280	9999	Washington Co. PA	17
42	039	9999	9999	Crawford Co. PA	042	127	9999	9999	Wayne Co. PA	2
42	039	9999	9999	Crawford Co. PA	042	129	6280	9999	Westmoreland Co. PA	29
42	039	9999	9999	Crawford Co. PA	042	133	9280	9999	York Co. PA	2
42	039	9999	9999	Crawford Co. PA	047	037	5360	9999	Davidson Co. TN	3
42	039	9999	9999	Crawford Co. PA	048	029	7240	9999	Bexar Co. TX	3
42	039	9999	9999	Crawford Co. PA	048	039	3362	1145	Brazoria Co. TX	2
42	039	9999	9999	Crawford Co. PA	048	439	1922	2800	Tarrant Co. TX	4
42	039	9999	9999	Crawford Co. PA	051	061	8872	8840	Fauquier Co. VA	2
42	039	9999	9999	Crawford Co. PA	051	830	5720	9999	Williamsburg city VA	8
42	039	9999	9999	Crawford Co. PA	054	039	1480	9999	Kanawha Co. WV	1
42	039	9999	9999	Crawford Co. PA	054	069	9000	9999	Ohio Co. WV	2
42	039	9999	9999	Crawford Co. PA	055	009	3080	9999	Brown Co. WI	6
42	039	9999	9999	Crawford Co. PA	055	053	9999	9999	Jackson Co. WI	1
42	039	9999	9999	Crawford Co. PA	240	000			TAIWAN	6
42	039	9999	9999	Crawford Co. PA	300	000			BERMUDA	2
42	039	9999	9999	Crawford Co. PA	301	000			CANADA	6
42	041	3240	9999	Cumberland Co. PA	005	007	2580	9999	Benton Co. AR	7
42	041	3240	9999	Cumberland Co. PA	005	119	4400	9999	Pulaski Co. AR	9
42	041	3240	9999	Cumberland Co. PA	006	037	4472	4480	Los Angeles Co. CA	11
42	041	3240	9999	Cumberland Co. PA	006	073	7320	9999	San Diego Co. CA	6
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42	049	2360	9999	Erie Co. PA	042	071	4000	9999	Lancaster Co. PA	2
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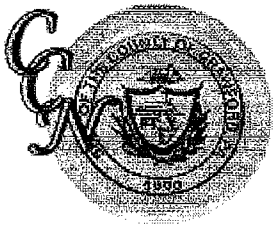

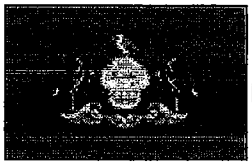

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County History

Twelve years before Crawford County was partitioned from Allegheny Count and his nine adventurers arrived in French Creek Valley and camped on the sh Run. Jonathan Titus made a permanent settlement of Oil Creek four years bef

The Legislature on the March 12, 1800, passed an act separating Crawford, M Warren, and Erie counties from the territory of Allegheny County, which wer temporarily one county under the name of Crawford. Three trustees were appc county, those for Crawford being David Mead, Frederick Haymaker, and Jam Erie, Mercer, Venango, and Warren were organized as separate counties.

Crawford County was named in honor of Colonel William Crawford who was defender of the white settlers from the attacks of Indians. He was finally captu Indians while in command of an expedition returning from Sandusky, Ohio ar he died.

The act of March 12, 1800, provided that the County seat of Crawford County the town of Meadville on condition that it raised $4,000 for a seminary of lear months. Meadville then had less than fifty families but within two days $470 1 stipulated amount was subscribed by its citizens and the Academy became a r The school which started with two rooms grew and continued until 1861 wher transferred to the Board of Control of the Public Schools.

The first court was held July 6, 1800, in a room on the second floor of the Wil residence on Water Street, with Associate Judges David Mead and John Kelsc Thomas R. Kennedy, prothonotary, and Henry Baldwin, deputy prosecuting a five suits were brought to the first term proving that frontier life was not one c and amity. Court was held there until 1805 when it was moved to a new buildi side of Diamond Park. A contract was awarded to William Disk to build a cou The building was constructed of logs with a total area of about thirty-five feet upper story served as the courtroom with an outside double stairway. Below, t two rooms in the rear with residence for the jailor in front. The jail yard locate the building was enclosed with a stockade of round timber sixteen feet high.

In 1824, construction of a new courthouse was started on the east side of Dian located on the north half of the present site, and was completed in 1828. It wa building with a Doric temple front consisting of four columns and surmountec belfry. It was a two story building, the county offices located in the front and t the rear of the building. In 1833, an eight hundred pound bell was purchased a belfry. When rung, it could be heard at a distance of seven miles. This buildin

1867 when it was removed to make room for the present courthouse. During t period the courts were held in the Richmond Block on Chestnut Street with th officials occupying rented offices. The present courthouse which was started i 1867 and completed two years later, has served the county for one hundred an was dedicated January 6th, 1870.

In the early years, religious services were held in community residences or in buildings. The first church buildings served groups of multiply faiths until eac numbers to erect its own church. Between 1800 and 1830 Presbyterians, Meth Lutherans, Episcopalians, and Unitarians established churches in Meadville, T several of the smaller settlements. Later came the Baptists, Evangelical, Refor Catholics, and Congregationalists. More recently the Christian Science and Sa groups were organized. The many fine churches located throughout the county the devotion and spiritual life of its residents.

One of the things which interested all the people in the west was news of the c Living as a pioneer in northwestern Pennsylvania had many disadvantages. O 1805, the first issue of the Crawford Weekly Messenger came off the press of W. Brendle. There was a group of Meadville citizens on hand to watch the bir newspaper -- the fifth newspaper started west of the Allegheny Mountains.

Thomas Atkinson, the editor, was an intelligent and fearless man interested in the community and the surrounding country. He held a number of public offic eager to lend his active support to any movement for the betterment of the sett paper brought the news of the world to the citizens of Crawford County. He c publish his paper for nearly thirty years. A complete file has been preserved w valuable information about the conditions which existed during the early time people of those days. For further information, contact the Crawford County H at (814) 724-6080.

An express from Harrisburg, September 14, 1812, ordered Brigade Inspector his quota of 2,000 men from the counties west of the Allegheny Mountains, P Meadville. Instructions to accept companies of Pennsylvania volunteers were ground for a camp in Meadville was offered by Samuel Lord. The camp exten Terrace Street to the present location of Allegheny College. Inaction produce depredations connected with camp life. Shortly before the troops departed for was court-martialed and drummed out of camp with a wreath of onions aroun

The command on Lake Erie was assigned to Lieutenant Oliver Hazard Perry v Erie in March, 1813. In July, six enemy vessels appeared outside the harbor. I a message to General Mead in Meadville for more troops and Mead published Crawford Weekly Messenger for men to defend their country. There was an ir response by the citizens of Crawford County and large numbers of men left M same afternoon, marching all night to arrive in Erie the next morning. The nev victory was published in the Crawford Weekly Messenger on September 22, 1 great relief and rejoicing throughout the county.

Scarcity of money and lack of banking facilities in the early eighteen hundred development of business in northwestern Pennsylvania. To remedy the situati Western Bank of Pennsylvania was organized in 1814. It opened for business

January in Meadville with Samuel B. Magaw, president, and Joseph Morrison shares of shocks were divided, 1,000 each to Crawford, Erie, and Mercer, and Venango and Warren counties. The bank had a successful career but was cripp financial troubles of 1820 and liquidated two years later with John Reynolds a receiver. Under his efficient management, stockholders were reimbursed in fu of the institution were redeemed.

On his journey through the west in search of a place to establish a collegiate i Reverend Timothy Alden arrived in Meadville where his cousin Major Roger living. A meeting was held in the courthouse on the evening of June 20, 1815, attended by most of the prominent citizens of the town. At this meeting Allegl was organized with Timothy Alden as president. The cornerstone of Bentley H July 5, 1820, amid pomp and ceremony with public rejoicing, but it was not c several years later. Notwithstanding the financial and other difficulties in its b college was kept open mainly through the will and efforts of Timothy Alden. as one of the best small colleges in the nation.

The Commonwealth encouraged canals and toll roads through the Legislature incorporation of companies to build them and by liberal appropriations to assi construction and upkeep, just as it does today for roads and schools.

French Creek flows through Crawford County from north to south. It was the shipping local lumber and New York State salt to the market in Pittsburgh. Th barrels of salt loaded on arks or keel boats passed through the county when th flood stage. The only other means of transportation in those days was by hors The answer to the crying need for better transportation seemed at hand in 182 Douglass suggested forcing the waters of French Creek to raise the water leve Lake. The French Creek Feeder of the Beaver and Erie Canal would raise the to assure a sufficient depth to get canal boats over the summit and north to Eri Conneaut Lake reservoir when full was 510 feet above Lake Erie and in the fc between them there were 72 locks. The Beaver and Erie Canal crossed the we Crawford County from north to south and was the first transportation route co man, other than turnpike toll roads, in the county.

The following August when word spread that the Feeder Canal would be built Meadville planned a celebration for the breaking ground. On Monday, August people assembled in Diamond Park and formed a procession. They marched d Street, up Water Street, then north on the French Creek Road (Terrace Street) opposite Tanner White's house. After a prayer by Reverend T. Alden and an o Baldwin, Jr., Robert Fitz Randolph and Cornelius Van Horne "broke ground." procession formed and proceeded to Lord's spring where they partook of a col stove in a barrel of whiskey. The procession then returned to Diamond Park w disbanded in high spirits.

The French Creek Feeder, which obtained its water from French Creek at Ben followed the east bank of the creek south to Meadville and at the north end of took a south easterly course through the town, crossing Chestnut Street at a pc Market Street and Park Avenue. Below Meadville it paralleled the Cochrantor Route 322) for over six miles to Shaws Landing before turning west to cross F the aqueduct and then continuing on to Conneaut Lake. The Feeder Canal was

22 miles long. Raising the level of Conneaut Lake necessitated the overflowin hundred acres of land, which were condemned and damages paid by the State. over French Creek was completed in 1830. The Canal was completed in 1834 began operating between Bemustown Dam and Conneaut Lake.

By 1843, a little more than 97 miles of the main canal had been built from Ro Conneaut Lake and 49 miles had been completed from Conneaut Lake to Erie dollars had been spent by the State, and it was estimated that $211,000 more v required to complete the 39 miles necessary to reach Pittsburgh. Apparently th become tired of its undertaking and in 1843 the Legislature passed an Act inc Erie Canal Company. It gave the company the canal at its then stage of compl Canal Company completed the canal and navigation was officially opened in profitable for more than twenty years until railroad competition arose. The ca abandoned in 1872.

In 1876, all the property of the Erie Canal Company was sold at Sheriff's sale. was lowered to it natural level, and the property around it which had been ove vested in the Conneaut Lake Ice Company. The company engaged in the cutti of natural ice for distribution during the ensuing summers to towns and cities area. The Ice Company originally claimed the title to the lake, as well as the o surrounding it on the theory that it had been owned by the Canal Company wh vested in the Ice Company. It was not until 1906 that the courts adjudicated th Lake was a navigable body of water and was public property owned by the C The Commonwealth of Pennsylvania assumed jurisdiction and control and ha legal level of the lake at 1,073 feet above sea level, its original level.

The Meadville-Waterford-Erie Turnpike, constructed 1806-1809, was a usefu commerce for thirty-five years, until it was abandoned to the townships it trav became a part of the Susquehanna and Waterford Turnpike, which was author built 1818-1824. It extended from the Susquehanna River in Clearfield Count Brookville, Clarion, Franklin, and Meadville to Erie. Toll gates were located miles along its course. It was abandoned in 1845.

The Mercer and Meadville Turnpike Company was incorporated in 1817 and completed in 1821. It is still known to county residents as the Mercer Pike. It Meadville over the Mercer Street bridge, through Kerrtown, over Kennedy Hi southward to Sheakleyville where the Perry Highway (Route 19) enters and f to Mercer.

On August 29, 1859, it became known that Colonel E. L. Drake had successfu well which produced oil. The citizens of Titusville and eastern Crawford Cou what that would mean to the community and the world. The availability in qu lubricant than ever before made the rapid development of machines and the sp manufacturing possible. With the production of gasoline, the automobile beca of transportation and change the lives of people. This new method of obtainin Titusville prosperity, railroads, and fame.

The lack of adequate shipping facilities had always been a problem in the dev manufacturing and the sending of county produce to outside markets. There w

excitement when the Atlantic and Great Western Railway of Pennsylvania (nc Railroad) was completed into Meadville in October 1862. With Meadville pra way between New York and Chicago, the railroad opened a wide area of mark County. The project of a railroad took active form in 1850 but it was not until and principally through the efforts of William Reynolds, John Dick, Gaylord (James J. Shryock, that it was accomplished. Constructed during the Civil War such an undertaking met with many obstacles and opposition at home. It was i accomplished through aid from Europe. The steel rails for the railroad were sh England.

The Pittsburgh and Erie Railroad was completed thru Linesville to Conneautv railroad from Corry through Titusville to Oil City transversed the eastern end County. It was completed in 1862, early in the oil industry's history. The Mea Linesville Railroad, built entirely with local capital, was constructed in 1881. leased by and became a part of the Bessemer and Lake Erie Railroad. The Pitt Shenango, and Lake Erie Railroad extended its lines through Crawford Count Ohio, in 1892, largely built on the toepath of the old Erie Canal. Today these l of the Norfolk and Southern Railway.

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Discontent with the conventional system of nominating candidates for assemb county officers had been growing among the Democratic voters of Crawford (1842. To promote harmony in the party, a meeting was called in Meadville on 1842, to revise and amend the method of selecting candidates. The new rules (satisfactory results so the leaders called a county meeting on August 9th. Ther attendance and the deliberations resulted in the direct primary method of nom candidates. It was agreed that the voters should go to the polls on September 9 directly for their choice of the candidates for the different offices. The results district would then be submitted on September 13th to the Democratic County which counted the ballots. The candidates with the highest number of votes at became party nominees. In this way each person's vote directly influenced the elections. Within seven years, "The Crawford County System" had become fa state and other counties favored its adoption. Eventually the direct primary sy: from state to state throughout the nation.

When Crawford County was organized in 1800 it had a population of 2,346. E population continued to slowly but steadily advance and by 1990 the census s people. Agriculture, which was originally the sole industry of the county, still attention of a large portion of the rural population. Industrial enterprises gradu in Meadville, Titusville, and nearly all the boroughs. They continue to provide employment. In 1913, Colonel Lewis Walker brought a small and faltering bu known as the Automatic Hook and Eye Company from Hoboken, NJ to Mead fabulous growth of this company, later known as the Hookless Fastener Comp Talon, Inc. made Meadville the "zipper" capital of the world.

The business stability of the county is materially reinforced by thriving resort recreational facilities provided by Conneaut Lake, the Pymatuning Reservoir, Springs, and Canadohta Lake attract thousands of summer visitors. The wood the entire county furnish good hunting and fishing to the natives as well as the addition of a four-lane highway, Interstate 79, in the early 1970's has made Cr easily accessible.

The geography of the western part of Crawford County experienced a substan the result of an Act of Assembly passed in 1913. It initiated the construction a of the Pymatuning Reservoir and resulted in the development of a lake betwe and Ohio with a shore line of 71 miles. It has secured the highly industrialized Valley in Mercer and Lawrence counties with an adequate supply of water ye reservoir and the Pymatuning Dam, which regulates the flow of water, was co 1935.

Crawford County, which is one of the largest counties territorially in the Com Pennsylvania, consists of two third-class cities, fourteen boroughs, and thirty- class townships. The latter municipalities have interesting names which may b three general categories. First there are the Greek classics such as Athens, Ro Steuben, and Troy; next there is a group of townships to which Indian names as Conneaut, Cussewago, Shenango, and Venango. The third class were given sometimes named after early settlers and sometimes in connection with some landscape. This group includes Beaver, Bloomfield, Cambridge, Fairfield, Fal Greenwood, Hayfield, Mead (later divided into East and West Mead), Oil Cre Randolph, Richmond, Rockdale, Sadsbury, Spring, Summerhill, Summit, Uni Wayne, and Woodcock. Scattered through the county are fourteen thriving bo have generally kept pace with the overall growth of the county. The names of are: Blooming Valley, Cambridge Springs, Centerville, Cochranton, Conneau Conneautville, Hydetown, Linesville, Saegertown, Spartansburg, Springboro, Venango, and Woodcock.

As of November 2000, the total assessed value of real estate lying within the $1,075,015,910.00 and the assessed value of non-taxable, religious, charitable educational properties is $297,281,529.00.

The clear streams and rich meadows which impressed Washington in 1753 sti attention of those who visit Northwestern Pennsylvania. The landscape is now myriads of homes, factories, churches and schools, connected by a modern ne highways indicating a thriving, prosperous, and progressive county.

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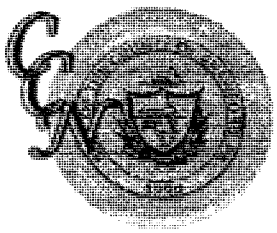

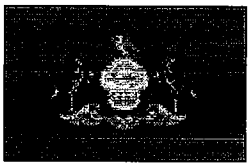

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At A Glance

The County of Crawford lies in northwestern Pennsylvania. Originally it was Iroquiois Indians and other tribes and nations. In later years, the land was acqu of Dutch investors under title of the Holland Land Company and resold to sett Commonwealth allocated land to its Revolutionary War soldiers as a bonus se county was formed in 1800 from a portion of Allegheny County and named af William Crawford, an early military hero and close friend of George Washing

Crawford County is shaped in the form of a rectangle, with the southeast corn approximately 50 miles in length and 26 miles in width with a total area of 1,(miles. It is bordered by the following counties: on the north by Erie, on the ea the south by Mercer and Venango, and on the west by Ashtabula and Trumbul Ohio. The entire county lies in the Appalachian Plateau. Elevation varies from than 850 feet at the Erie County line to more than 1,900 feet above sea level in Township in the northeast corner.

Crawford County consists of several small, nearly extinct lakes. It is also hom natural lakes: Conneaut, the largest natural lake in Pennsylvania, Canadohta, a Pymatuning, the largest artificial lake in Pennsylvania, is also located here. Th streams are French Creek and Oil Creek, both flowing south into the Allegher Conneaut Creek in the northwest drains into Lake Erie.

The county has grown from a population of 2,346 in 1800 to 90,366 in 2000. 1 35 townships, 14 boroughs, and two major cities.

Famous citizens of the past who were born or resided in Crawford County inc Edwin Drake, driller of the first oil well; John Brown, slavery abolitionist; Ida Lincoln historian; Maxwell Anderson, playwright; W.H. Andrews, former Ne governor; Henry Baldwin, U.S. Supreme Court Justice; Harm Jan Huidekoper Company agent; Amos Densmore, developer of the typewriter; Clark Gable, r General Mark Clark, World War II fame; Alfred Landon, presidential candida James Thoburn, Methodist Bishop to India; Reverend Timothy Alden, Allegh founder; General George Cullum, military engineer of the Civil War; Raymor Commonwealth governor from northwestern Pennsylvania; Clarence Darrow, lawyer; and William McKinley, U.S. President.

Crawford County originated The Pennsylvania Farmer publication, the first n newspaper west of the Allegheny Mountains in 1805, and the Chatauquan Ma years; the invention of straw paper; and the eradication of Bangs disease and I Tuberculosis. Meadville, the largest city in the county, organized one of the fi

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Chambers of Commerce in 1807 and the Ancient Order of United Workmen i
second training school for nurses in Pennsylvania was established at City Hos
Meadville was also the first city after New York City to use the arc light to ill
streets. Most notably, it was also in Meadville that John Wilkes Booth alleged
assassination of President Abraham Lincoln by scratching words on his hotel
primary election now in general use was invented and first used in Crawford (
Odd Fellows established the first fraternal orphanage here in 1874.

Thank you for visiting the Crawford County Government
Information Technology & Services, 903 Diamond Square, Meadville, 1
Contact the Webmaster.

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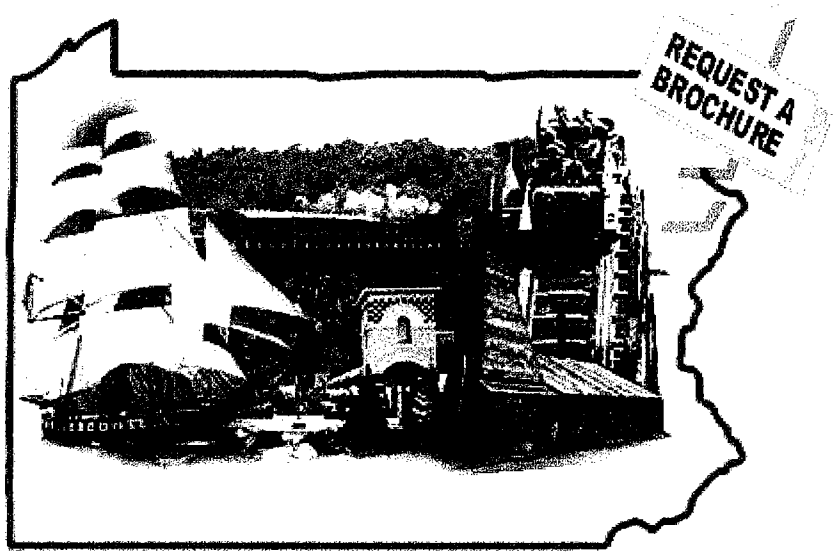
Add our calendar of events to your site



Adventure in NORTHWEST PENNSYLVANIA

Alive with adventure. Northwest Pennsylvania awaits your arrival. Bring the kids, or come alone. There's room for everyone in this territory.

Please choose a link below to start your adventure!

PENNSYLVANIA

Events || Directions || Group Tours || Hiking & Biking || Packages || Visitor Information || News Releases

Adventure in NORTHWEST PENNSYLVANIA

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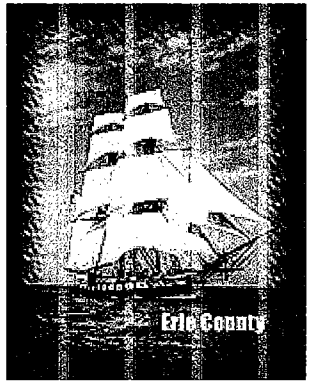
Erie County



For more information about Erie County call 1-800-524-ERIE or you can visit the website.

For more hiking & biking, please choose a Location:

Erie

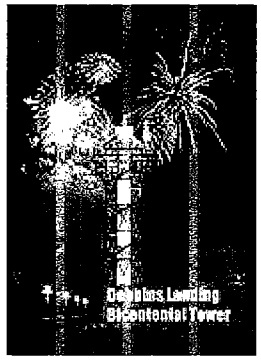
Crawford

McKean

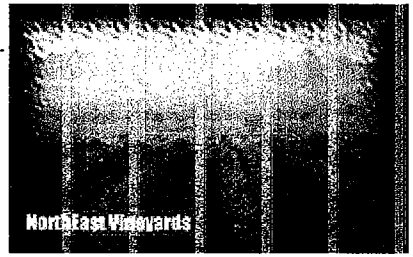
Mercer

Erie County is situated alongside one of the nation's largest freshwater lakes, the magnificent Lake Erie. An integral part of both the Seaway Trail and historic Route 6, the county is a virtual paradise for those who want to explore nature firsthand.

Bikers and hikers can best appreciate Lake Erie by traveling through the 3,200 acre Presque Isle State Park, the region's crown jewel. In addition to 17 miles of trails and unspoiled sandy beaches, the park offers a diverse plant ecosystem, and is home to a variety of rare birds including the blue heron. Travel across Presque Isle Bay with your bike on the Aquabus to the main land where a multi-use trail takes visitors into Erie's historic district, past



Dobbins Landing with its 187 foot Bicentennial Tower and observation decks, the Erie Maritime Museum, and the recently reconstructed U.S. Brig Niagara. Take time to stop in at Discovery Square, a complex featuring the Erie History Center, the Erie Art Museum, and the expERIEence children's museum.



Many people are surprised to find world-class wineries in Erie County, but the Lake Erie verticultural region is the second largest grape growing area in the United States. Miles of vineyards stretch along the shores of Lake Erie,

Ver:ango

Warren

PENNSYLVANIA

Pennsylvania Route 6 Tourist Association

offering beautiful sights that change dramatically with each season.

Are you into snowmobiling? We are just the ticket! Erie County has an active association of snowmobilers dedicated to building and preserving thrilling trails. These are the people who revel in our 100+ inches of snowfall each winter. Northwest Pennsylvania's snowmobile trail system, which provides a connection to Ohio in the west and New York in the east, is marked and groomed regularly. Many facilities along the way provide snowmobilers with food, fuel, and technical assistance.

The Asbury Woods Nature Center is another unique venue cherished by tourists and residents alike. This 200 acre greenway includes a series of hiking trails and offers an extensive system of boardwalks through the woods making outdoor appreciation available to all.

Those who love the outdoors will also appreciate the enchanting small towns located along historic Route 6N. This country road, a national recreational trail, will take you through towns like Albion, Mill Village, and Corry, and right into Edinboro, where you can visit the Wooden Nickel Buffalo Farm and the charming Edinboro Lake. Experience history first-hand when you travel through Waterford, famous for its Heritage Days festival in July.

No matter how you prefer to experience nature, Erie County has an adventure in store for you. For more details, call the **Erie Area Convention and Visitors Bureau at 1-800-524-ERIE** or log onto www.VisitEriePa.com.

Events || Directions || Group Tours || Hiking & Biking || Packages
Visitor Information || News Releases || Add our Calendar of Events to Your Site || Home

Adventure in NORTHWEST PENNSYLVANIA

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Crawford County

Crawford County's clean streams, numerous lakes and biking and hiking trails offer the outdoor adventurer and nature enthusiast numerous opportunities to relax in a pastoral, natural environment.

Pymatuning State Park serves up outdoor activities year round. Take in a winter festival, fishing contests in the spring and a kid's fishing competition in August. For a close-up look at our wild friends, visit the"Spillway" where ducks walk on fishes' backs! The fish hatchery, aquarium, and the wildlife museum - all FREE and conveniently located south of Linesville. Or take a walk or mountain-bike ride on the five-mile long Erie Canal Towpath Trail.

For more information about Crawford County, call The *Crawford County Convention & Visitors Bureau* at 1-800-332-2338 or you can visit the **web site.**

For more hiking & biking, please choose a Location:

Erie

Crawford

McKean

Mercer

Woodcock Lake boasts the Bossard Nature Trail, a multi-use trail and the dam - locally popular year-round for walking, biking and roller-blading. It is comprised of two trails; a mile long loop trail that is paved for the first eighth of a mile, and a shorter loop trail over gentler terrain. Both trails are interpretative and offer valuable information about natural environments.

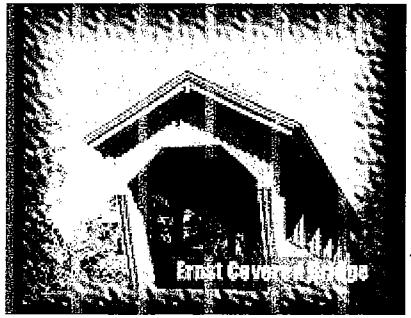
Conneaut Lake resort area is home to turn-of- the-century Conneaut Lake Park, three 18 hole golf courses and robust nightlife.

Venango

Warren

PENNSYLVANIA

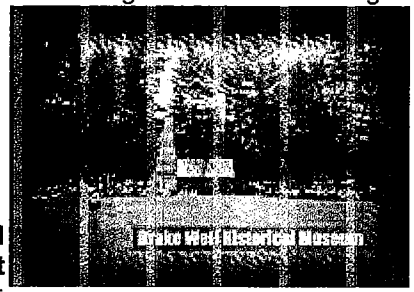
Pennsylvania Route 6 Tourist Association



For a scenic stroll or bike ride along the banks of biologically diverse French Creek, try the Ernst Trail south of Meadville. While in the area, enjoy shopping at Pennsylvania's oldest active market house in Meadville, or visit the historic Baldwin-Reynolds House.

The last remaining elegant hotel from Cambridge Springs' mineral spa years, the Riverside Inn, is well worth visiting for dining, theater or to view the Inn's antiquities.

East of Cambridge Springs is one of the county's best-kept secrets, the Muddy Creek Holly Trail. This nearly mile-long boardwalk passes through richly forested bottomlands of the Erie National Wildlife Refuge. Three other well-maintained trails can be explored near the Refuge's headquarters at Guys Mills. Stroll the residential neighborhoods of Titusville, birthplace of the oil industry, to observe the rich architecture of substantial residences built with oil revenues. Nearby is Drake Well Historical Museum and Oil Creek Bike Trail, a ten-mile trail through the Oil Creek Gorge.



For more information call the **Crawford County Convention & Visitors Bureau at 1-800-332-2338** or visit our web site at:

www.visitcrawford.org.

Events || **Directions** || **Group Tours** || **Hiking & Biking** || **Packages**

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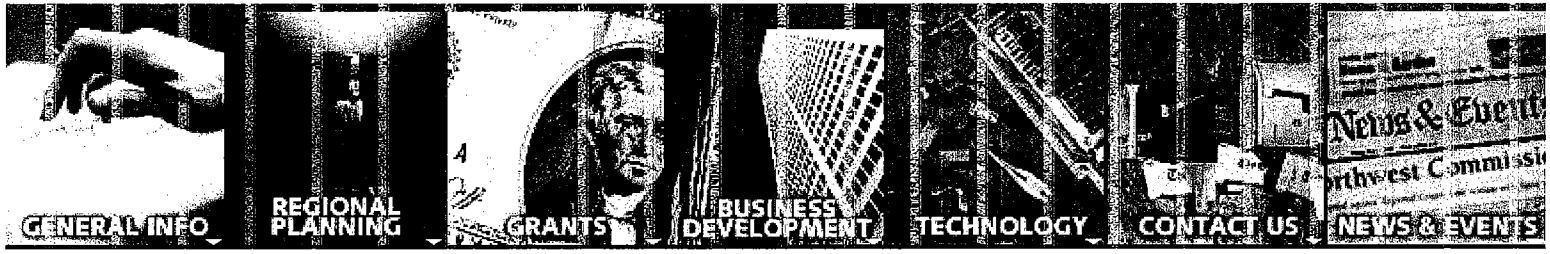
northwest
COMMISSION
NORTHWEST PENNSYLVANIA REGIONAL PLANNING AND DEVELOPMENT COMMISSION
A Pennsylvania Local Development District



Welcome to the Northwest Commission's website!

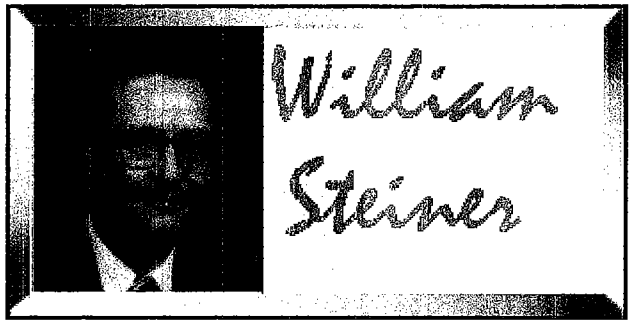
We are a Local Development District serving an eight-county region of Northwest Pennsylvania. Our website is designed to educate you on the programs and services administered by the Northwest Commission and guide you in taking advantage of them. We invite you to browse the website and contact us with any questions, comments or suggestions you may have!

Clarion Crawford Erie Forest Lawrence Mercer Venango Warren

395 Seneca Street • Oil City, PA 16301
Phone: 814.677.4800 • Fax: 814.677.7663 • nwinfo@nwcommission.org

Northwest Commission

The Northwest Commission serves the counties of Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango, and Warren. Primary assistance to businesses including low interest loans, government procurement assistance, export assistance, and linking business buyers with suppliers. The Commission also provides various assistance to local governments in the region.



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Northwest Commission • 395 Seneca Street • Oil City, PA 16301
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Calendar of Events

For additional information regarding our Calendar of events, please contact:

Emily Gill,
Public Relations & Marketing Coordinator,
emilyg@nwcommission.org

Lisa Hamrick,
Graphic Design Specialist,
lisah@nwcommission.org

Erie, PA (further details when available)

Win a 2003 Ford Ranger Courtesy of:

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Adventures in Northwest PA

Main Attractions

Community Events

What do you get when you have 7 miles of natural beaches (Presque Isle), a great lake (Lake Erie), a friendly community that is big enough to have AA Baseball and OHL Hockey but small enough that the longest drive in town is around 20 minutes, and a community attitude where a smile to a stranger isn't a foreign concept? You get Erie, PA! We hope you enjoy your visit to our great city and sincerely wish you to make repeat visits or consider calling Erie home! Please visit the attractions below to see all of what Erie has to offer. If you can't find what you're specifically looking for, then please contact us and we'll do our best to help you out!

Bayfront District
Bicentennial Tower
Discovery Square
Downtown Fridays
Erie Art Museum
Erie Civic Center
Erie County Public Library
Erie County History Center
Erie Maritime Museum
Erie Otters Hockey
Erie Seawolves Baseball
Erie Zoo
expERIEnce Children's Museum
Events
Juniors Last Laugh Comedy Club
Lake Erie Ballet
The Lake Erie Speedway
Lazer Tag Arena at Splash Lagoon
Mary D'Angelo Performing Arts Center
Marx Toy Museum
Perry Monument
Presque Isle State Park
Riverside Inn
Roadhouse Theatre
Schuster Theatre in Scottino Hall
Splash Lagoon Indoor Water Park
Brig Niagara
Waldameer Park & Water World
Watson Curtze Mansion & Planetarium
Wine Country

« Back to Previous Page

PENNSYLVANIA
Erie Area Convention & Visitors Bureau
GoErie.com

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Campgrounds

All campgrounds are CCCVB Members

Brookdale Family Campground

25164 State Hwy 27
Meadville PA 16335
814-789-3251/888-789-9186

Just 7 miles outside Meadville on Rt. 27

- 160 spacious and shaded sites!
- Pull thrus!
- Planned activities
- Clean restrooms!
- Pool
- Paddle boats
- Great fishing (no license no fees!)
- Cabins
- Store with propane
- Close to Erie Nat'l. Wildlife Refuge, Rails to Trails, and Drake Oil Well & Railroad!

Colonel Crawford Park

Woodcock Creek Lake
Meadville PA 16335
814-333-7572

Holiday Camplands Association, Inc.

PO Box 640
Andover OH 44003
440-293-7462

Holiday Camplands is one of the largest private camping facilities in the United states. Holiday is not open for public camping, but sites are available for purchase starting at $3,000.

Mallards Landing Family Campgrounds

1525 Footsville Road
Linesville, PA 16424
814-683-5870

Pine View Camplands

15075 Shermansville Rd.
Linesville, PA 16424
814-683-5561

Camp at the family owned, family run Pine View

Camplands! Beautiful 75 acres of wooded paradise to enjoy! Conveniently located 3 miles from Conneaut Lake & Conneaut Lake Park and just a few short miles from Pymatuning State Park! We offer secluded tenting to full hook-ups, camp store, ice, firewood, propane, RV supplies, a 5000 sq. ft. "Rec Hall", and a kitchen will be added in the future.

Runamuck Camping & RV Supply
8896 US Hwy 6
Conneaut Lake PA 16316
814-382-8165

Shadyside Campground
11572 Harmonsburg Rd.
Harmonsburg PA 16422
814-382-2554

A quiet family seasonal campground in a wooded area with full hook-ups and a modern bath house. Weekend tent camping is also available.

Virginia's Beach Campground
352 Holliday Rd.
North Springfield, PA 16430
814-922-3261

Located on the shores of Lake Erie with 1100 feet of easy access beach frontage. Lakefront RV sites. Tent sites. Full hookups. 50 amp available. Lake front rental cabins. Private boat ramp. Seasonal sites available.

Crawford County Fair
August 16-23
click for info

CLASSIC ANTIQUE
BOAT SHOW

Pioneer Steam & Gas
Engine Society Show
July 18 - 20

Pymatuning
Pioneer Craft Festival
July 26-27

Shopping in Crawford County

If you like small shops and intimate shopping, then Crawford County is for you. Shop owners are always glad to assist you and make your shopping experience personal... whether its antiques, boutiques or specialty stores, national chains or supermarkets, you will enjoy a unique, slow-paced shopping experience not found in the wall-to-wall plazas and malls of suburbia.

Crawford County is home to a number of quaint country gift shops and is especially known for its interior decorating and home furnishing stores. As you travel through our towns, you will find that our tree-lined streets and country roads are graced with gift shops, jewelry stores, pottery barns, Amish furniture shops, galleries, and country food stores.

Outdoor Farmer's Markets can still be found all over the Crawford County countryside through-out the summer growing season. Nothing compares to buying produce fresh from the field and talking to the people who grew it -- from the freshest corn and potatoes to exotics - we have it all. If you visit in autumn, you will find our pumpkin patches alive with ghouls, hot cider, and well-stocked gift shops for your holiday shopping.

For the adventurous treasure-seeker, our towns are abuzz with barn and garage sales, especially in warmer months. Just follow the signs or pick up the local paper.

Of course, we also offer more modern, convenient malls and plazas featuring major retailers and 24-hour shopping. Most shops accept all major credit cards and ATMs are found throughout the County. We enjoy a relatively low 6% sales tax. Clothing is not taxed.

Places to Shop in Crawford County

Campbell Pottery Store & Gallery

25579 Plank Road
Cambridge Springs, PA 16404
814-734-8800

Campbell's is the largest art pottery in Pennsylvania, selling to 450 galleries in the United States and Virgin Islands. Bill Campbell has been a potter for 25 years. Across the country, his porcelain is admired for its spectacular color and elegant, crisp forms...each piece maintaining some of the energy of its creator. The glazes dance with surprising vibrancy in unexpected patterns. Functional pots become little moments of celebration within the day-to-day routine. Many seasonal happenings occur each year - such as annual glassblowing demonstration, Cajun fun fest, Christmas open house, gallery art exhibitions, and day lily festival.

Conneaut Cellars Winery

12005 Conneaut Lake Road
Conneaut Lake, PA 16316
814-382-3999

Our award winning Wines cover a broad spectrum of tastes from traditional favorites to unique regional Wines to the noble vinifera of world fame. All are made in the distinctive style compatible with our Lake Erie microclimate. Stop by today for a tour, Wine sampling, and shopping in the gift shop.

Finney's Pumpkinville
24999 Highway 99
Cambridge Springs, PA 16403
814-398-4590

Jack and Janet Finney founded Finney's Pumpkinville in October 1959. Their first Halloween display consisted of a large corn shock surrounded by huge orange pumpkins. The pumpkins were stolen by "hall-o-weener's" one evening. Surprised to think that someone would actually take the jack-o-lanterns, the Finney's thought, "If someone would take pumpkins, maybe people would buy them" The next year, the Finney's raised a few more pumpkins and Mrs. Finney stuffed some old clothes with straw and placed Halloween masks on pumpkins, creating a wolf, Red Riding Hood and a standing witch Year after year, Finney's Halloween display grew along with the acres of pumpkins, gourds, squash, Indian corn, and popcorn. Even now, thousands of area schoolchildren arrive on scheduled bus tours during October to be greeted by the witch, Scarecrow, and cat in Pumpkinville.

Grandpa's Gift Barn
24999 Hwy. 99
Cambridge Springs, PA 16403
814-398-4590

Enjoy shopping at Grandpa's Gift Barn for Yankee candles, Dept. 56, jewelry, and many unique gifts. Many seasonal gifts are available. You will be sure to find something you love!

Hours are April - December
Monday - Saturday 10 am - 5 pm
Sunday 1 pm - 4 pm.

J & L Bernier Gallery
25758 St. Hwy 27
Guys Mills, PA 16327
814-789-4243

J & L offers gifts for all occasions! We offer a wide assortment of handcrafted wood items, LTD sculptured

assortment of handcrafted wood items, LED sculptured wildlife pictures, birdhouses, scarecrows, angels, village bears, and collectors teapots - just to name a few. Open March thru December. Hours are 11 am - 5 pm on Wednesday, Thursday, Friday, and Saturday. We are located just 7 miles east of Meadville and 20 miles west of Titusville on Route 27.

Meadville Mall
16881 Conneaut Lake Road
Meadville, PA 16335
814-333-6048

Shop and receive a friendly hometown welcoming by the local residents. Indoor shopping for unique gifts such as Amish furniture. The Mall is located close to the I 79 Interstate.

Meadville Market House
910 Market Street
Meadville, PA 16335
814-336-2056

Renovated in 1970, the Market House serves not only its original purpose as a city market but also as a meeting place for people from all walks of life and as a one of the major underpinnings of downtown Meadville. Although the growing season is limited, the Market House is busy all year offering a variety of products, which include fresh baked goods, candies, homemade pasta, coffees, maple sugar products, coins, crafts, and more.

R&M Antiques
11415 Airport Rd.
Meadville, PA 16335
814-336-1303

Furniture ready for use, Furniture Hand Restored yours and ours, Glassware, China & Crystal, Unusual Collectibles, Lighting, Linens, and much more! Look For the Loon!

Ribbon Factory Outlet
600 North Brown Street
Titusville, PA 16354
814-827-6431

The RIBBON FACTORY OUTLET

We offer Ribbons for Wholesale and Retail.
· For Christmas
· For Crafts

- For Garment-making, Sewing, and Tailoring

We manufacture what we sell. Wire Edged Ribbon, Neck Ribbons for Medals, Grosgrains, Lamé, Satin, Machine-tied Satin and Grosgrain Bows, Decorative Floral Buds and more!

Signature Florals
18592 Cussewago Road
Meadville, PA 16335
814-336-6213

- Enjoy the 'personal touch & local hospitality' offered at Signature Florals.
- We can offer you beautiful fresh florals for all occasions such as weddings, special events, to show that special one how much you care, sympathy arrangements, or whatever you request.
- In home consultations may be provided for home or business.
- Shop for all types of home decor including Shabby Chic, Country, European, Asian, and more.
- Choose from a variety home decor items, candles, religious items, gift basket items, and much more. New gift lines arriving daily!
- We will soon be offering home decor classes! Please call to obtain further information.
- Visit our design team to tap into their 26 years of experience!

The Gift Box
108 South Washington Street
Titusville, PA 16354
814-827-6332

You can find it all at the Gift Box! We offer souvenirs, post cards of our area, Lefton's Colonial Village Collection, Fenton Art Glass, memory books, a party corner, anniversary plates and gifts, candles, baby items, Fontanini, invitation imprinting, figurines, and Heritage Lace - just to name a few.

Treasured Memories
161 Church Street
Cambridge Springs, PA 16403
814-398-4454

Come enjoy shopping and receiving small town hospitality all at one stop! We have the answer for party need. Treasured Memories offers invitations and wedding announcements, bridal bouquets, fresh flowers for all occasions, wedding accessories, creative balloon arches and centerpieces, festive balloons, and more! We can help you

design a decorative package for your special occasion.

Trees of Christmas
at the Baldwin Reynolds House Museum
639 Terrace Street
Meadville, PA 16335
814-333-1258

The Trees of Christmas light up the historic Baldwin Reynolds House Museum each even year. Shop the "Christmas Boutique", enjoy live trees and greens, relax to evening music, and let your Christmas spirit come alive!

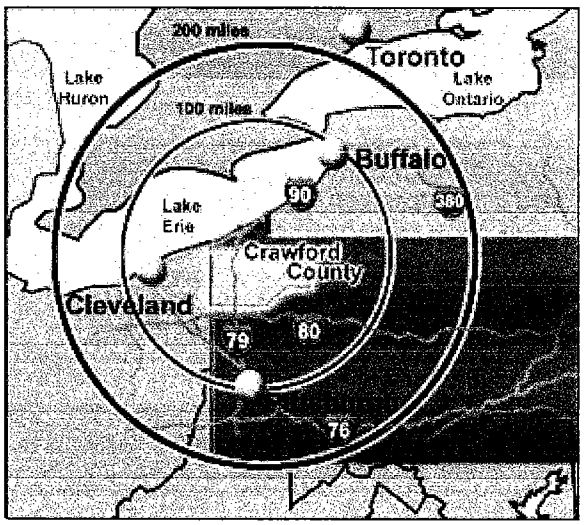
Wilhelm Winery & Antique Wine Making Museum
590 Georgetown Road
Hadley, PA 16130
724-253-3700

Visit our country atmosphere located in a rustic 100 year old barn situated by Lake Wilhelm. We invite you to enjoy our selection of handcrafted grape & fruit Wines.

Crawford County Fair
August 16-23
click for info
CLASSIC ANTIQUE
BOAT SHOW
Pioneer Steam & Gas
Engine Society Show
July 18 - 20
Pymatuning
Pioneer & Art Festival
July 26-27

Crawford County Facts

Location | Highways | Airports
Elevation | Population | Climate



Location:

Northwestern Pennsylvania
39 miles south of Erie, PA
88 miles east of Cleveland, OH
91 miles north of Pittsburgh, PA

Highways:

Interstate highways near Meadville

- I-79 (North/South) 2 miles west
  (3 interchanges in Crawford County)
- I-80 (East/West) 33 miles south
- I-90 (East/West) 32 miles north
- I-76 (East/West) 73 miles south
- I-70 (East/West) 113 miles south

Airports:

- Port Meadville Airport (814)-333-2677
  Location: Vernon Township
- Erie International Airport (45 minutes north)
- Pittsburgh International Airport (1.5 hrs. south)
- Cleveland Hopkins International Airport (2 hours west)

Elevation:

1,065 feet above sea level

Census Info:

2000 Census Information

City of Meadville: 13,685

City of Meadville: 13,663
Crawford County: 90,366

US Census Quick Facts about Crawford County

Climate:

Month	Avg. High	Avg. Low	Mean	Avg. Precip.	Record High	Record Low
Jan	32°F	16°F	24°F	2.85 in.	62°F (1973)	-12°F (1964)
Feb	35°F	17°F	26°F	2.61 in.	58°F (1988)	-8°F (1971)
Mar	45°F	25°F	35°F	3.22 in.	65°F (1976)	-8°F (1967)
Apr	57°F	34°F	45°F	3.39 in.	82°F (1998)	5°F (1964)
May	68°F	44°F	56°F	3.68 in.	83°F (1962)	25°F (1978)
Jun	77°F	54°F	65°F	4.51 in.	86°F (1986)	31°F (1966)
Jul	81°F	58°F	69°F	4.23 in.	91°F (1964)	39°F (1988)
Aug	79°F	57°F	68°F	4.36 in.	92°F (1975)	43°F (1952)
Sep	72°F	51°F	61°F	4.27 in.	96°F (1953)	39°F (1948)
Oct	61°F	40°F	50°F	3.53 in.	85°F (1953)	31°F (1960)
Nov	48°F	32°F	40°F	3.97 in.	79°F (1950)	18°F (1988)
Dec	37°F	23°F	30°F	3.70 in.	68°F (1962)	-2°F (1976)

800 State Street
Erie, PA 16512
(800)-365-3234

Telephone

- **ALLTEL**
  11317 Mercer Pike
  Meadville, PA 16335
  Residential/Business (800)-255-8357
  Repair Service (800)-782-6206

Cable

- **Armstrong Cable and Internet Services**
  160 Westview Drive
  Meadville, PA 16335
  (814) 336-3171

Water

- **Meadville Water Authority**
  Meadville, PA 16335
  Billing and new service (814)-333-3336
  Maintenance and repairs (814)-724-6057

- **Oakland Beach Water Company**
  Oakmont Drive
  Conneaut Lake, PA 16316
  (814)-382-5244

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Site hosted by:
CSOnline
www.csonline.net

Important Numbers

- **Meadville State Police**.....(814)-332-6911
- **Meadville City Police**.....(814)-724-6100

Links Links to other sites in Crawford County.

PwD Persons with Disabilities Program

Call CATA at 814-336-5600 for information or to reserve a ride.

E-mail cata@toolcity.net

Address: 231 Chestnut Street, Meadville, PA 16335

Meadville-Western Crawford County Chamber of Commerce

211 Chestnut Street Meadville, PA 16335 | Phone: 814-337-8030 | Fax: 814-337-8022 | Email: chamber1@alltel.net

Home Page

Mission & Vision

History

Chamber Staff

2001-2002 Board of Directors

Committees

The Chamber Foundation

10 Reasons to Become a Member

Member Benefits

Advertising Programs

Gift Certificate Program

Member-to-Member Discount Program

Mission Statement

The Meadville-Western Crawford County Chamber of Commerce's Mission is to serve our community in order to facilitate its existence and growth. The Chamber works collectively for the community in the areas of economic, social, educational, and political development in order to enhance the overall quality of life.

Vision Statement

The vision of the Chamber is to provide a clear strong voice representing the views of the membership to act as a catalyst for continuous improvement with area government, industry, and commerce, and to strive for a high level of excellence in all that it does.

Pymatuning Lake

Community Civic Organizations

- American Legion Post 462 Linesville (814) 683-5678
- Crawford County Convention and Visitors Bureau
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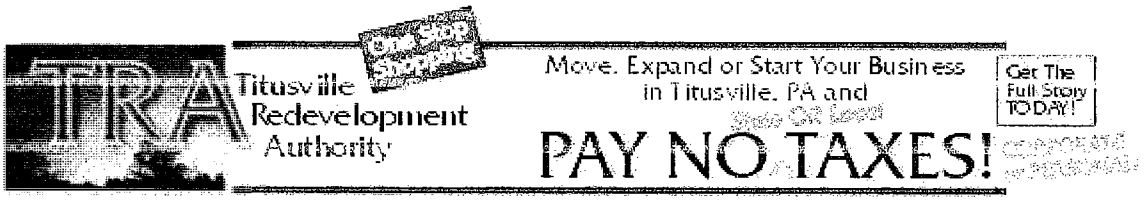
BACK



THE BASICS
Home
No-stress Living
What We Can Do For You
What's the Catch?
Keystone Opportunity Zones
Keystone Opportunity Zones - Part 2
PA Corporate Taxes
PA Individual Taxes
Who Are We Looking For?

DO YOU ALREADY KNOW ABOUT TITUSVILLE?

Do you have roots here? Did you grow up or go to school in Titusville?
Are You Just Looking for a Job, Not To Locate a Business?

COMPLETE YOUR DUE DILIGENCE:

Discover Titusville
Access to the Region
Recreation, Hobbies
Civic Involvement
Airports
Hiways
Railways
Voice & Data
Workforce
Employment & Unemployment
Employers by Industry
Employers & Wages
Business Location Info
Demographics
Business Location Resources
Regional Media
Educational Resources
Real Estate Market
Business Neighbors
Weather Patterns
Lodging & Restaurants

YOUR SITE LOCATION OPTIONS

Titusville Opportunity Park - Our KOZ
Industrial Sites
TOP Industrial Buildings

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VISIT OTHER KEY WEB SITES

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Titusville Chamber
Titusville's official home page
Titusville Online

LINK TO US

Link to our site and we'll link to you.

NORTHWEST PA RESOURCES & LINKS

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REAL ESTATE

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ELECTRICITY

Electricity in our region is provided by GPU (recently merged with First Energy), 5404 Evans Rd., Erie, PA, 16558-0002, 814-868-8710 and Northwestern Rural Electric Cooperative Association, 22534 State Hwy. 86, Cambridge Springs, PA, 16403-3524, 814-398-4651. Pennsylvania has been involved with electric deregulation for a few years, so there are a number of alternate providers and brokers available to you, as well.

However, Titusville Opportunity Park is already wired with its own electric grid, which we maintain. We have signed contracts with ElectroGenerators for the immediate construction of a co-generation plant at the Titusville Opportunity Park, with the **guarantee that your firm, as a tenant will be able to purchase electricity at the same rate the co-gen plant sells it to GPU - lower than any competitive rates in the the region.**

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However, **both National Fuel & Belden & Blake have main gas lines running through the center** of Titusville Opportunity Park, on either side of the main road. We are planning to **aggregate purchases** on behalf of all participating industrial tenants, to enable the **lowest possible prices.**

DEVELOPED BY VANAMBURG GROUP Intelligent Marketing Solutions

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Finally, our water and sewer rates are very competitive, among the best in the region. You can reach the Titusville Water & Sewer Clerk at 107 N. Franklin St., Titusville, PA 16354-1734, 814-827-5315.

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- Northwest Savings Bank, Spring & Franklin St., Titusville, 16354,814-827-3671
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- PNC Bank, 102 Petroleum St., Titusville, 16354-2052, 814-827-1821
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The Pennsylvania Insurance Department regulates insurance providers in the state. Both traditional and HMO policies are available through New Alliance Health and Highmark/ Blue Cross/ Blue Shield, as well as other providers. The Titusville Chamber offers a group policy option for members.

The Regional Cancer Center operates a center in Titusville.

ENVIRONMENTAL ISSUES

The PA Department of Environmental Protection regulates sewer, wetlands, emissions and other related environmental matters. By locating in either Titusville Opportunity Park or Towne Square, your business should have no concerns with environmental issues save those relating to production processing, waste emissions and disposal. The Ridge administration has streamlined the government's involvement and, to our knowledge, has proved a willing partner in working with industries.

LABOR AND EMPLOYMENT

The PA Department of Revenue discusses employers' requirement to withhold Pennsylvania Personal Income Tax from resident and nonresident employees earning income in Pennsylvania at the rate of 2.8 percent of gross wages.

The PA Department of Labor and Industry offers the following hotlines:

- Agent/Entertainers License - 717-787-4134
- Asbestos Accreditation & Certification - 717-772-3396
- Bedding and Upholstery - 717-787-6848

- Boiler Operator - 717-787-2923
- Elevator Inspection/Installation - 717-787-3765
- Pennsylvania Job Centers - 800-345-2555
- Research & Statistics INFO-LINE - 717-787-6466
- Motion Picture Projectionist - 717-787-4134
- Occupancy Permits (Fire and Panic Regulations) - 717-787-3806
- Occupational & Industrial Safety (General) - 717-787-3323
- New Hiring Reporting - 888-PA-HIRES
- Office of Vocational Rehabilitation (OVR) - 800-442-6351
- Private Employment Agencies - 717-787-4134
- Bureau of Labor Law Compliance - 800-932-0665
- Prevailing Wage - 800-932-0665
- PENNSAFE - 888-SAFE-422
- Stuffed Toys - 717-787-6848
- Unemployment Compensation
  Benefits & Allowances - 717-787-3547
  Tax - 717-787-6647
- Workers' Compensation
  Claims Information Helpline - 800-482-2383
  Employer Services Helpline - 717-772-3702

LIQUOR SALES LICENSING

The PA Liquor Control Board approves all liquor licenses.

PROFESSIONAL LICENSING

The following state business-related boards provide professional licensing:

State Board of Accountancy
State Architects Licensure Board
State Board of Auctioneer Examiners
State Board of Barber Examiners
State Board of Certified Real Estate Appraisers
State Board of Cosmetology
State Registration Board for Professional Engineers, Land Surveyors and Geologists
State Board of Funeral Directors
State Board of Landscape Architects
State Real Estate Commission
State Board of Vehicle Manufacturers, Dealers and Salespersons
Navigation Commission for the Delaware River and its Navigable Tributaries

The following health-related boards provide professional licensing:

State Board of Speech-Language and Hearing Examiners
State Board of Optometry

State Board of Osteopathic Medicine
State Board of Pharmacy
State Board of Examiners of Nursing Home Administrators
State Board of Occupational Therapy
State Board of Social Workers, Marriage and Family Therapists and Professional Counselors
State Board of Chiropractic
State Board of Dentistry
State Board of Medicine
State Board of Nursing
State Board of Physical Therapy
State Board of Podiatry
State Board of Psychology
State Board of Veterinary Medicine

WHAT ELSE DO YOU WANT TO KNOW?
Let us know what other resource information your business needs for you to make your move here.

TRA TOUR

WHERE DO YOU GO FROM HERE?

If you are interested, investigate ***Regional Media Coverage****, or*

For your family's sake, you'll want to review our ***Educational Resources.***

Home

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Last updated 12-24-01

Emergency Contraception for Rape Victims in Crawford County

Both of the hospitals in Crawford County were contacted for the study.

Hospital	EC Provision	CEO	ER Director	Address	Phone
Meadville Medical Center	Unclear	Tony DeFail	Peter Lulteschik	751 Liberty St. Meadville, PA 16335	814-333-5000
Titusville Area Hospital	Physician Dependent AND Prescription	Anthony Nasralla	Mario D'Alessandro	406 West Oak St. Titusville, PA 16354	814-824-1851

The Clara Bell Duvall Reproductive Freedom Project
P.O. Box 1161
Philadelphia, PA 19105-1161
215-629-0111
215-592-1343 (fax)
email: duvall@aclupa.org
This page was last updated on 8/26/02.

Media List Page

#	Media Organization	Homepage	Type	City	County	Zip
1	Meadville Tribune	Homepage	Newspapers - Weekly	Meadville	Crawford	
2	Meadville Tribune	-	Newspapers - Daily	Meadville	Crawford	

Number of Hits: 16172

Capitolimpact Government Gateway
Webmaster ... webmaster@capitolimpact.net

(Powered by Capitolimpact.com)

Post Secondary Schools in Pennsylvania , US

#	School	Web Site	City	County	Zip
1	Allegheny College	Web Site	Meadville	Crawford	16335

Number of Hits: 7513

Capitolimpact Government Gateway
Webmaster ... webmaster@capitolimpact.net

(Powered by Capitolimpact.com)

Post Secondary Schools in Pennsylvania , US

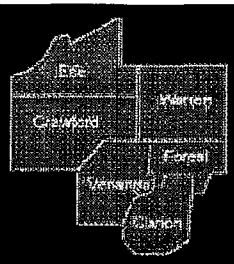
#	School	Web Site	City	County	Zip
1	Edinboro University of Pennsylvania	Web Site	Edinboro	Erie	16444
2	Gannon University	Web Site	Erie	Erie	16510
3	Mercyhurst College	Web Site	Erie	Erie	16546
4	Northwest Pennsylvania Technical Institute	Web Site	Erie	Erie	16507
5	Pennsylvania State University - Behrend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

Number of Hits: 7512

Media List Page

#	Media Organization	Homepage	Type	City	County	Zip
1	Erie News	Homepage	Newspapers - Weekly	Erie	Erie	
2	Erie News	-	Newspapers - Daily	Erie	Erie	
3	Erie Times	-	Newspapers - Daily	Erie	Erie	
4	WCTL -106.3 FM	-	Radio	Union City	Erie	
5	WERG - 89.9 FM	-	Radio	Erie	Erie	
6	WFGO - 94.7 FM	-	Radio	Erie	Erie	
7	WFLP - 1330 AM	-	Radio	Erie	Erie	
8	WFXP	-	Television	Erie	Erie	
9	WICU-TV	-	Television	Erie	Erie	
10	WJET -102.3 FM	-	Radio	Erie	Erie	
11	WJET-TV	-	Television	Erie	Erie	
12	WLKK - 1400 AM	-	Radio	Erie	Erie	
13	WPSE - 1330 AM	-	Radio	Erie	Erie	
14	WQLN	-	Television	Erie	Erie	
15	WQLN - 91.3 FM	-	Radio	Erie	Erie	
16	WRKT -100.9 FM	-	Radio	North East	Erie	
17	WRTS -103.7 FM	-	Radio	Erie	Erie	
18	WSEE	-	Television	Erie	Erie	
19	WXKC - 99.9 FM	-	Radio	Erie	Erie	

Number of Hits: 16171



Regional Center for Workforce Excellence

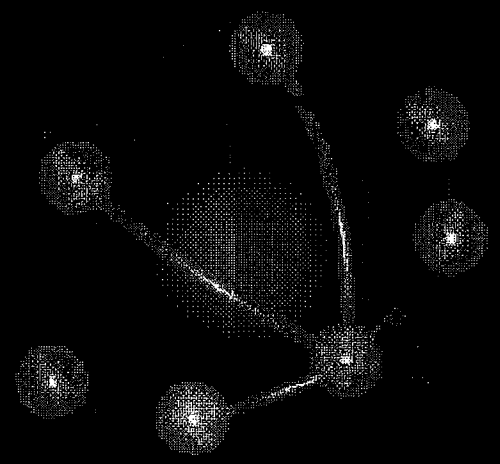
"Developing and connecting world-class talent with business in the Northwest Pennsylvania/Lake Erie Region"

Clarion
Crawford
Erie
Forest
Venango
Warren

- HOME
- SITE MAP
- SEARCH
- NEWS
- STATE OF THE REGION
- TRAINING PROVIDER LIST
- CALENDAR OF EVENTS
- COMMITTEES
- CAREERLINKS

This site requires Macromedia's Flash 6 broswer plugin. If you are having problems viewing this page, please download the

Leadership Community Publications RFPs and Grants



Employer Resources Job-Seeker Resources Youth Resources

What's new?

- new! Employer Resource Database
- new! Faith and Community Based Organizations Database
- new! Employer Focus Groups
- new! Annual Report

Visitors: 14591

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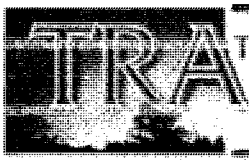

Titusville Redevelopment Authority

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Get The Full Story TODAY!

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The Regional Cancer Center operates a center in Titusville.

ENVIRONMENTAL ISSUES

The PA Department of Environmental Protection regulates sewer, wetlands, emissions and other related environmental matters. By locating in either Titusville Opportunity Park or Towne Square, your business should have no concerns with environmental issues save those relating to production processing, waste emissions and disposal. The Ridge administration has streamlined the government's involvement and, to our knowledge, has proved a willing partner in working with industries.

LABOR AND EMPLOYMENT

The PA Department of Revenue discusses employers' requirement to withhold Pennsylvania Personal Income Tax from resident and nonresident employees earning income in Pennsylvania at the rate of 2.8 percent of gross wages.

The PA Department of Labor and Industry offers the following hotlines:

- Agent/Entertainers License - 717-787-4134
- Asbestos Accreditation & Certification - 717-772-3396
- Bedding and Upholstery - 717-787-6848

- Boiler Operator - 717-787-2923
- Elevator Inspection/Installation - 717-787-3765
- Pennsylvania Job Centers - 800-345-2555
- Research & Statistics INFO-LINE - 717-787-6466
- Motion Picture Projectionist - 717-787-4134
- Occupancy Permits (Fire and Panic Regulations) - 717-787-3806
- Occupational & Industrial Safety (General) - 717-787-3323
- New Hiring Reporting - 888-PA-HIRES
- Office of Vocational Rehabilitation (OVR) - 800-442-6351
- Private Employment Agencies - 717-787-4134
- Bureau of Labor Law Compliance - 800-932-0665
- Prevailing Wage - 800-932-0665
- PENNSAFE - 888-SAFE-422
- Stuffed Toys - 717-787-6848
- Unemployment Compensation
  Benefits & Allowances - 717-787-3547
  Tax - 717-787-6647
- Workers' Compensation
  Claims Information Helpline - 800-482-2383
  Employer Services Helpline - 717-772-3702

LIQUOR SALES LICENSING

The PA Liquor Control Board approves all liquor licenses.

PROFESSIONAL LICENSING

The following state business-related boards provide professional licensing:

State Board of Accountancy
State Architects Licensure Board
State Board of Auctioneer Examiners
State Board of Barber Examiners
State Board of Certified Real Estate Appraisers
State Board of Cosmetology
State Registration Board for Professional Engineers, Land Surveyors and Geologists
State Board of Funeral Directors
State Board of Landscape Architects
State Real Estate Commission
State Board of Vehicle Manufacturers, Dealers and Salespersons
Navigation Commission for the Delaware River and its Navigable Tributaries

The following health-related boards provide professional licensing:

State Board of Speech-Language and Hearing Examiners
State Board of Optometry

State Board of Osteopathic Medicine
State Board of Pharmacy
State Board of Examiners of Nursing Home Administrators
State Board of Occupational Therapy
State Board of Social Workers, Marriage and Family Therapists and Professional Counselors
State Board of Chiropractic
State Board of Dentistry
State Board of Medicine
State Board of Nursing
State Board of Physical Therapy
State Board of Podiatry
State Board of Psychology
State Board of Veterinary Medicine

WHAT ELSE DO YOU WANT TO KNOW?
Let us know what other resource information your business needs for you to make your move here.

TRA TOUR

WHERE DO YOU GO FROM HERE?

If you are interested, investigate ***Regional Media Coverage****, or*

For your family's sake, you'll want to review our ***Educational Resources.***

Home

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Last updated 12-24-01

Emergency Contraception for Rape Victims in Crawford County

Both of the hospitals in Crawford County were contacted for the study.

Hospital	EC Provision	CEO	ER Director	Address	Phone
Meadville Medical Center	Unclear	Tony DeFail	Peter Lulteschik	751 Liberty St. Meadville, PA 16335	814-333-5000
Titusville Area Hospital	Physician Dependent AND Prescription	Anthony Nasralla	Mario D'Alessandro	406 West Oak St. Titusville, PA 16354	814-824-1851

The Clara Bell Duvall Reproductive Freedom Project
P.O. Box 1161
Philadelphia, PA 19105-1161
215-629-0111
215-592-1343 (fax)
email: duvall@aclupa.org
This page was last updated on 8/26/02.

Media List Page

#	Media Organization	Homepage	Type	City	County	Zip
1	Meadville Tribune	Homepage	Newspapers - Weekly	Meadville	Crawford	
2	Meadville Tribune	-	Newspapers - Daily	Meadville	Crawford	

Number of Hits: 16172

Post Secondary Schools in Pennsylvania , US

#	School	Web Site	City	County	Zip
1	Allegheny College	Web Site	Meadville	Crawford	16335

Number of Hits: 7513

Capitolimpact Government Gateway
Webmaster ... webmaster@capitolimpact.net

(Powered by Capitolimpact.com)

Post Secondary Schools in Pennsylvania , US

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

Number of Hits: 7512

Capitolimpact Government Gateway
Webmaster ... webmaster@capitolimpact.net

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Become A Member of the Technology Council

Sign Up Today!

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technology council of Northwest PA

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Serving Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango and Warren Counties

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- Community Partnership Projects
- Impact Committees
  - Brain Gain
- Member Logon
- Young Erie Professionals (YEP!)
- Interns 2003

About Us

In the fall of 2001, individuals of the Northwest technology community identified the need and resulting benefits from creating the Technology Council of Northwest PA.

In support of this new organization, seed funding was secured from several sources: Ben Franklin Technology Partners, Business Retention Technologies, Penn State Erie, Softek/Velocity.net, City of Erie, Stargate, and Venango Economic Development Corporation.

A steering committee with representation from across the region was formed to establish the mission and themes of the new organization.

The mission of the Tech Council is the following: "A trade association promoting the development, growth, and recognition of the technology community in the eight-county Northwest region."

The themes of the Tech Council are the following:

Networking and Peer-to-Peer Mentoring

- Provide opportunities for entrepreneurs to meet and collaborate.
- Link entrepreneurs with mentors who can offer guidance.
- Provide resources to develop and deploy technology products and processes for businesses, government, educational, and research entities.

- Connect young people to the technology community in the region.

Public Policy

- Promote the mission of the Tech Council and its affiliates to organizations and individuals in Northwest Pennsylvania.
- Communicate member needs to fellow members and other organizations' membership.
- Forge strong relationships within the technology community.
- Lobby government officials on behalf of the interests of the Tech Council and its Affiliates.

Member Services

- Provide opportunities to become an Impact Committee member.
- Serve as an advocate for the technology-based businesses in Northwest PA.
- Host special events that build recognition of technology firms in the region.
- Provide assistance to organizations challenges of keeping up with technology.
- Showcase member organizations to young people to retain and attract knowledge workers.

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TechConnect
techcouncilnwpa.org
technology council of Northwest PA
Newsletter for The Technology Council of Northwest Pennsylvania
>>March 27, 2

Small Business Innovative Research (SBIR) Workshop

The Tech Council, in co-sponsorship with multiple groups from the region present a SBIR worksho on **April 4th**. With ten different federal agencies participating, the SBIR program provides grants (totaling up to 850,000) or contracts for firms to explore innovative research and new product development projects. The purpose of the seminar is to provide an overview of the program and deliver sufficient information for you to navigate the postings and identify the right matches for developed products, services and expertise. Tech Council members should check with the Tech Council on reduced admission fees.

Click Here for More Information.

Networking in Franklin

The Tech Council and Venango Economic Development Corporation will be holding a networking reception on **April 8th** at the DeBence Antique Music World in Franklin. Network among technolo professionals, community leaders, and industry representatives. **Begins at 5:30 pm and concludes at 7:30 pm**. Free Hors d'oeuvres! Cash Bar!

Click Here for More Information or to Register.

Cisco Presentation at Erie Technology Management Association (ETMA) Meeting

Do you feel secure with your wireless network? Find out how you can on **April 10th** at an open ETMA meeting hosted by Computer Showcase, CSOnline, and The Learning Center. Meeting to be held at the Regional Conference and Training Center in Meadville. Lunch provided. Reservations required contact, John Keith (814-397-4940) or Carol Smith (814-677-2447 x540). *ETMA is an affili of the Tech Council.*

Click Here for More Information.

.Net Workshops

Join the Tech Council as it hosts two Microsoft .Net workshops on **April 9th** (Erie County) and **Ap 23rd** (Mercer County). A networking reception will follow the Mercer County workshop.

Click Here for More Information.

Networking Reception hosted by the Tech Council and Affiliates

Join the Tech Council and affiliates (Erie Network Users Group, Erie Technology Management Association, and Young Erie Professionals) for a networking reception on **April 30th** at the Paper Moon. **Begins at 5:30 pm and concludes at 7:30 pm**. Free Hors d'oeuvres! Cash Bar!

Click Here for More Information.

QB Software Learning Product Released

WQLN, Public Broadcasting of Northwest PA, Inc. and B.A.C. Consulting, Inc. announced the relea of their first QB software learning product featuring MICROSOFT WORD 2002, a member of the Microsoft Office family of products.

Click Here for additional information or contact Thomas J. Pysz, Director of Broadcast Services at Q-Multimedia, Inc.

Become a Member of the Tech Council

Join the Tech Council today and forge powerful partnerships. Organizations can join through Platinum, Gold, Silver, or Bronze memberships. Individual memberships offered. Free student memberships.

Click Here for More Information.

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technology council of Northwest PA

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* Affiliates

* Community Partnership Projects

* Impact Committees
- Brain Gain

* Member Logon

*
YEPI Young Erie Professionals

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- Quotes
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- Contact Us

Affiliates

Community Partnership Projects

Impact Committees
- Brain Gain

Member Logon

Young Erie Professionals (YEP!)

Interns 2003

Past Events

- **June 23 & 24, 2003: *EBizITPA!: Open For e-Business Event Planned for Technology Center***
  eBizITPA, a resource center designed to help Pennsylvania businesses and organizations understand and use information technology and e-business tools through a range of services and programs, hosted an open house at Knowledge Park. Guest took part in a tour of the center, talked to e-business experts, and previewed examples of e-business tools.

- **April 4, 2003: *Small Business Innovative Research (SBIR) Workshop***
  The Tech Council, in co-sponsorship with multiple groups from the region, present a sold out SBIR workshop in Meadville.

- **April 8, 2003: *VEDC/Tech Council Networking Reception***
  The Tech Council and Venango Economic Development Corporation co-sponsored a networking reception in Franklin at DeBence Antique Music World.

- **April 10, 2003: *Cisco Presentation at Erie Technology Management Association (ETMA) Meeting***
  Do you feel secure with your wireless network? This was just one of the questions answered by Cisco at the monthly meeting held in Meadville of ETMA, a Tech Council affiliate.

- **April 30, 2003: *Networking Reception hosted by the Tech Council and Affiliates***
  The Tech Council and the affiliates (Erie Network Users Group, Erie Technology Management Association, and Young Erie Professionals) hosted a networking reception at the Paper Moon in Erie.

- **February 2003 and March 2003: *County Technology Forums***
  The Tech Council conducted 6 forums throughout the region to provide an overview and update on the organization for stakeholders.

- **March 13, 2003: *Ben Franklin Technology Partners - Funding Options***
  The Tech Council hosted Ben Franklin for a working session on its funding options for innovative technology ideas from business start-ups or expanding businesses.

- **June 13, 2002: *Seed Investing As A Team Sport***
  A working session for private investors in entrepreneurial ventures. This one-day seminar covered private equity investing in new companies step by step and demystified the process.

- **May 29, 2002: *"Knowledge Town" comes to Northwest PA***
  The Technology Council hosted a networking event with a presentation by Steven Zylstra, President and CEO of the Pittsburgh Technology Council and Catalyst Connection, who discussed Pittsburgh's transformation from an industry-focused to a technology-focused economy. He motivated Northwest PA to create similar opportunities through the Technology Council of Northwest PA.

- **March 7, 2002: *Reverse Auction Conference***
  Could you become invisible to your customers? Individuals learned how Internet-based reverse auctions could work for them!

- **March 19, 2002: *E-Commerce Seminar***
  This seminar provided an overview of the systems that confront small and medium enterprises when marketing their products or services through E-commerce.

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technology council of Northwest PA

The Is Happening

Thursday, July 3, 2003

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Tech Council Affiliates

Erie Network Users Group (ENUG)
Erie Technology Management Association (ETMA)
Young Erie Professionals! (YEP!)

Tech Council Links

interns knowledge from inside northwestern pa 2003

Quotes

Through thousands of face-to-face meetings with business owners in Northwest Pennsylvania , the state's business retention program has identified a strong base of technology-related firms. These firms will now have an added resource and advocate in the new Technology Council of Northwest Pennsylvania . Pennsylvania is working hard to retain and grow our technology firms. The Technology Council will play a pivotal role in the Northwest Region by providing the educational forums, networking opportunities and linkages to other critical services that technology firms need to grow and prosper. As a coordinating body, the Tech Council can help position the Northwest as a technology-friendly region, making it a great retention tool and one that can serve to attract new technology firms to the region as well.

Carol Kilko
Director, the Team Pennsylvania Business Calling Program
Pennsylvania Department of Community and Economic Development, Harrisburg

Technology Councils are essential economic development tools for regions that want to foster and attract technology-related businesses. The best Tech Councils around the nation create the synergies and linkages needed to pursue growth in business opportunities and jobs in this sector. They can play a vital role in transforming the face of their communities through an ongoing assimilation of technology processes and

Tech Council Members

Ben Franklin Technology PArtners
Business Retention Technologies, Inc.
McMahon, O'Polk, Guelcher & Associates Inc

City of Erie
Erie Insurance
Funding Factory
Stargate
Szymanski Consulting

E-It Support
Q-MultiMedia
QB Learning

Clarion University
Edinboro University
Erie County Redevelopment Authority
Northwest Tri-County Intermediate Unit
Palace Business Centres
Printing Concepts, Inc.
Venango Economic Development Corporation

Individual | Student

perspective and business leaders can be sure that my administration will participate in this important new initiative.

Rick Filippi
Mayor of the City of Erie

I have been saying that we must build a broadband infrastructure to help our current businesses be more competitive and attract new high tech businesses to Erie County . This new regional Tech Council can help lead us in the right direction.

Rick Schenker
Erie County Executive, Erie County

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products.

That's why I'm pleased to hear that the private sector in concert with BRT and its county-based economic development partners have launched the Technology Council of Northwest Pennsylvania . It's an exciting opportunity that has the potential to generate a high return on investment.

Cathy Katona
Vice President
The International Economic Development Council (IEDC), Washington D.C.

The smart way to attract new companies, jobs and investment in the technology sector is by building on the base we already have.

Deborah P. Roberts
Executive Director of the Warren County Development Association, Warren

---

By working together regionally, we can be more effective in identifying and nurturing technology-related firms whether the firm is in Erie or Franklin. We share common challenges and opportunities to succeed globally from our corner of the world.

Richard A. Castonguay
Executive Director, Venango Economic Development Corporation, Oil City

---

Communities that cooperate regionally have more to offer current and prospective employers. There's a strategic benefit to approaching issues like technology from a regional

Search Subjects

PENNSYLVANIA Department of Environmental Protection

DEP

Northwest Region

230 Chestnut St. Meadville, PA 16335

Business Hours: (814) 332-6945
After Hours: 1-800-373-3398

Welcome to the Northwest Regional Office

Site Navigation:

- NWRO Home
- Information
- Watersheds
- News
- District Offices
- Emergency Response
- Programs
- Great Lakes
- MERIT
- Directions
- Links

Regional Director: Kelly Burch

Serving the counties of: Butler, Clarion, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, Mckean, Mercer, Venango and Warren

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PA Home Site | GreenWorks.tv | Ask DEP | Plug-Ins | Home Page

Contact Webmaster **Last Modified on 05/23/2002 15:09:34.**

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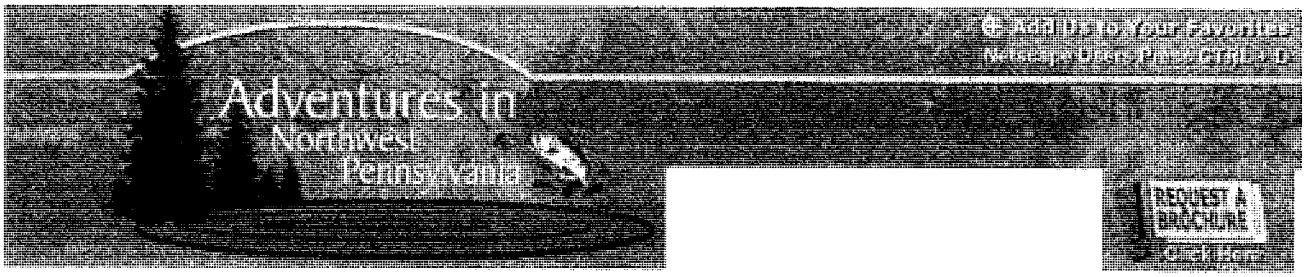
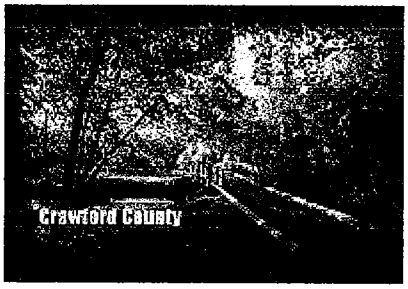
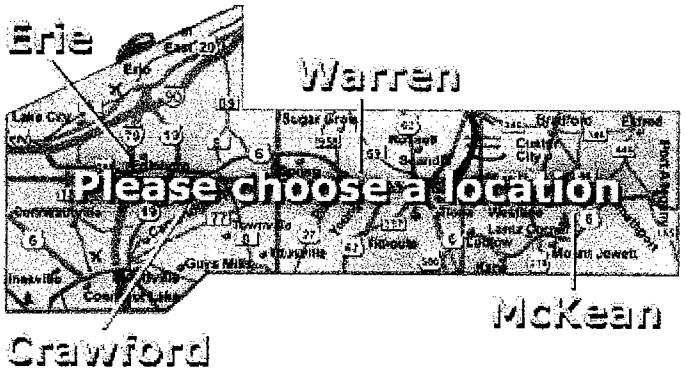


Crawford County

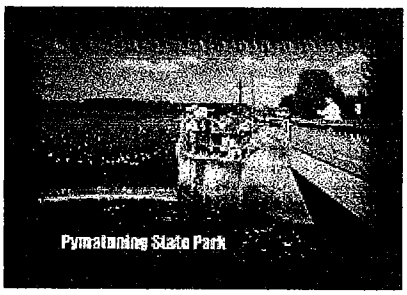




For more information about Crawford County, call 1-800-323-2338 or visit www.visitcrawford.org

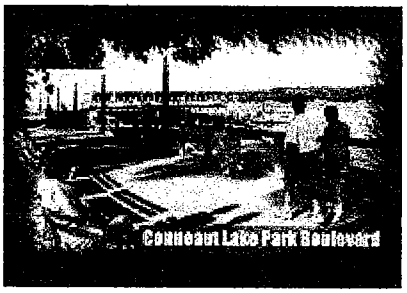
Send a virtual postcard from Crawford County
- Click Here -

Crawford County's clean streams, numerous lakes and biking and hiking trails offer the outdoor adventurer and nature enthusiast numerous opportunities to relax in a pastoral, natural environment.



Pymatuning State Park serves up outdoor activities year round. Take in a winter festival, fishing contests in the spring and a kid's fishing competition in August. For a close-up look at our wild friends, visit the"Spillway" where ducks walk on fishes' backs! The fish hatchery, aquarium, and the wildlife museum - all FREE and conveniently located south of Linesville. Or take a walk or mountain-bike ride on the five-mile long Erie Canal Towpath Trail.

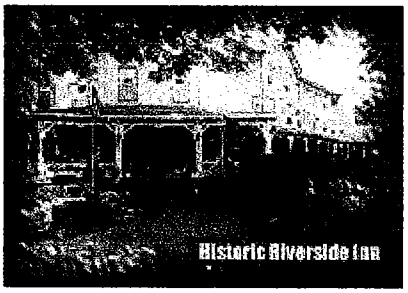
Woodcock Lake boasts the Bossard Nature Trail, a multi-use trail and the dam - locally popular year-round for walking, biking and roller-blading. It is comprised of two trails; a mile long loop trail that is paved for the first eighth of a mile, and a shorter loop trail over gentler terrain. Both trails are interpretative and offer valuable information about natural environments.



Conneaut Lake resort area is home to turn-of-the-century Conneaut Lake Park, three 18 hole golf courses and robust nightlife.

For a scenic stroll or bike ride along the banks of biologically diverse French Creek, try the Ernst Trail south of Meadville. While in the area, enjoy shopping at Pennsylvania's oldest active market house in Meadville, or visit the historic Baldwin-Reynolds House.

The last remaining elegant hotel from Cambridge Springs' mineral spa years, the Riverside Inn, is well worth visiting for dining, theater or to view the Inn's antiquities.



East of Cambridge Springs is one of the county's best-kept secrets, the Muddy Creek Holly Trail. This nearly mile-long boardwalk passes through richly forested bottomlands of the Erie National Wildlife Refuge. Three other well-maintained trails can be explored near the Refuge's headquarters at Guys Mills. Stroll the residential neighborhoods of Titusville, birthplace of the oil industry, to observe the rich architecture of substantial residences built with oil revenues. Nearby is Drake Well Historical Museum and Oil Creek Bike Trail, a ten-mile trail through the Oil Creek Gorge.

For more information call the **Crawford County Convention & Visitors Bureau at 1-800-332-2338** or visit our web site at: **www.visitcrawford.org**.

Home Crawford County Erie County McKean County Warren County

Directions • Contact Us • Add Us to Your Favorites

Crawford County Fair
August 16-23
click for info

CLASSIC ANTIQUE
BOAT SHOW

Pioneer Steam & Gas
Engine Society Show
July 18 – 20

Pymatuning
Pioneer & Art Festival
July 26-27

Attractions

a | b | c | d | e | f | g | h | i | j | k | l | m
n | o | p | q | r | s | t | u | v | w | x | y | z

Academy Theatre

ACADEMY THEATRE

275 Chestnut Street
Meadville, PA 16335
814-337-8000

With its foundations in 1885, the Academy has been bringing people great art and entertainment through its community theater, special events for adults and children, and its concert film series features. Tours of the theater are also made available to those who wish to take in the Academy's rich hundred year history.

Allegheny College

Allegheny College

520 North Main Street
Meadville, PA 16335
814-332-3100

Allegheny College offers high quality liberal arts education on an attractive landscape filled with a mix of historic buildings and contemporary technology. Allegheny is ideal for conferences, workshops, summer institutes and camps.

Allegheny Jazz Society

283 Jefferson Street
Meadville, PA 16335
814-724-2163

Allegheny Jazz Society proudly presents a series of performances each year. Performers come from areas such as New York City; Los Angeles; San Antonio; Great Falls, VA; Brooklyn, NY; Cincinnati, OH; and London, England. Performances are held at the Gardner Theatre, Meadville Council on the Arts, on Market Square, Meadville, PA. For series dates and performers call 8147242163.

Baldwin Reynolds House Museum

639 Terrace Street
Meadville, PA 16335
814-333-9882

Once the home of a U.S. Supreme Court Justice and two mayors of Meadville, this gracious, four-story home is now open to the public as a historic house museum. Through exhibits, programs, publications, and special events, the Crawford County Historical Society offers visitors the opportunity to "be there"...to experience something of social and domestic life of county residents at the turn of the twentieth century.

Burkett's Country Store & Museum
11563 State Highway 618
Conneaut Lake, PA 16316
814-382-1322 or 814-382-7468

Visit The Old Store Museum and "Step Into Yesterday"! We offer unique items such as old-fashioned candy, handcrafted jewelry, homemade fudge, and more! Open summer from 10 am to 7 pm. We are located just down the road from Conneaut Lake Park.

Canadohta Lake Resort Area
24654 Pasture Drive
Union City, PA 16438
8146942458

Canadohta Lake can offer you a unique experience that partner's lovely natural scenery with fun attractions, great shopping, delicious eating adventures, and wonderful unique overnight accommodations centered are the second largest natural lake in Pennsylvania.

Colonel Crawford Park
Woodcock Creek Lake
Meadville, PA 16335
814-333-1258

A 311 acre recreational park operated by the Crawford County Commissioners, the park serves visitors for camping, swimming, hiking, boating, and picnicking. Facilities include 111 campsites, lifeguard protected swimming beach with bathhouse and concession building, picnic shelters, and six lane boat launching ramp. Trout are in Woodcock Creek, while muskie, walleye, and bass await the angler in the Lake. For camping reservations call 8143337372 or 8147246879.

Conneaut Cellars Winery

12005 Conneaut Lake Road
Conneaut Lake, PA 16316
814-382-3999

Our award winning wines cover a broad spectrum of tastes from traditional favorites to unique regional Wines to the noble vinifera of world fame. All are made in the distinctive style compatible with our Lake Erie microclimate. Stop by today for a tour, Wine sampling, and shopping in the gift shop.

Conneaut Lake Park

12382 Center Street
Conneaut Lake, PA 16316
814-382-5115

Travel back in time to a century old amusement park that will be sure to still show you a fun day. The very feel of the park, indeed even its aroma, hint of a long and steady past there for us to enjoy. Conneaut Lake Park is a salve to nerves stressed to the breaking point - truly a place of relaxation and refreshment.

So, we offer to you now, to take a ride back in time, to remember and to relive, and to make new memories as patrons and lovers of Conneaut Lake Park. Ride 80+ rides, cool off in the lazy river or on the water slides, relax on the beach, or stroll down the 600-foot boardwalk. Hold on tight, and enjoy the ride!

Conneaut Lake Resort Area

Conneaut Lake, PA 16316
814-333-1258

Whether you're looking for peaceful waterfront serenity, unique shopping experiences, a variety of savory dining opportunities, or the thrill and nostalgia of a ride on our classic wooden roller coaster, the "Blue Streak", at Conneaut Lake Park, we have something for everyone.

And we've reserved a spot for YOU! Nestled on Pennsylvania's scenic RT. 6, between Pittsburgh and Erie, and only minutes from Ohio, the Conneaut Lake Resort Area surrounds beautiful Conneaut Lake, PA's largest natural lake. Fishing, swimming, water skiing (we have no horse power limit), sunbathing or simply relaxing by the water are all yours to enjoy.

Crawford County Barbershop Quartet
485 Chestnut Street
Meadville, PA 16335
814-336-2521

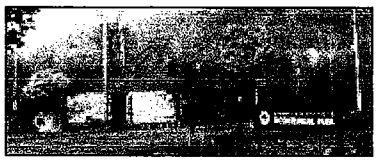
Enjoy the sounds of yesterday as the beautiful sounding quartet wisp you back in time. The quartet holds annual shows and performs each Valentines Day. On Valentines Day the quartet travels from location to location to sing to individuals, present them with a red rose and balloon. For your singing Valentine - call today! Also, call for show times and dates.

Crawford County Historical Society
848 North Main Street
Meadville, PA 16335
814-724-6080

Crawford County Historical Society

Organized in 1880, the Crawford County Historical Society collects, preserves, and interprets the county's history. The Society is one of the oldest and most comprehensive repositories for genealogical resources in northwestern Pennsylvania. Serving patrons throughout the United States and Canada, the Society's holdings focus on Crawford County history. The genealogical collection, however, also includes materials from other counties in northwestern Pennsylvania, as well as Ohio and New York.

David Mead Log Cabin
Kenneth A. Beers, Jr.
Bicentennial Park
French Street
Meadville, PA 16335
814-333-1258



In 1787, 36-old David Mead and his brother John went scouting the northwestern Pennsylvania wilderness for a new location to settle. On May 12, 1788, they camped under a wild cherry tree on the east bank of French Creek and settied there, thus founding the first permanent settlement in all of Northwestern Pennsylvania. The cabin is available by appointment to community groups and organizations for tours. It is open to the public for tours every Saturday and Sunday, from 1 p.m. to 4 p.m., Memorial Day to the end of August.

Erie National Wildlife Refuge
11296 Wood Duck Lane
Guys Mills, PA 16327

Erie National Wildlife Refuge

Guys Mills, PA 16327
814-789-3585
800-344-WILD

Wildlife Refuge

The Erie National Wildlife Refuge offers 8,777 acres of recreational enjoyment. The diverse habitat types found on Erie Refuge attract over 237 species of birds, 47 species of mammals, and 37 species of amphibians and reptiles. Bird enthusiasts may readily see Canada geese, wood ducks, mallards, blue-winged teal, hooded mergansers, and many others. Come enjoy the visitor center, nature trails, hunting, fishing, and take in nature's beauty!

Finney's Pumpkinville
24999 Highway 99
Cambridge Springs, PA 16403
814-398-4590

Jack and Janet Finney founded Finney's Pumpkinville in October 1959. Their first Halloween display consisted of a large corn shack surrounded by huge orange pumpkins. The pumpkins were stolen by "hall-o-weener's" one evening. Surprised to think that someone would actually take the jack-o-lanterns, the Finney's thought, "If someone would take pumpkins, maybe people would buy them". The next year, the Finney's raised a few more pumpkins and Mrs. Finney stuffed some old clothes with straw and placed Halloween masks on pumpkins, creating a wolf, Red Riding Hood and a standing witch. Year after year, Finney's Halloween display grew along with the acres of pumpkins, gourds, squash, Indian corn, and popcorn. Even now, thousands of area schoolchildren arrive on scheduled bus tours during October to be greeted by the witch, Scarecrow, and cat in Pumpkinville.

Flamingo Productions
7764 Southland Road
Mentor on the Lake, OH 44060
440-209-0343

Flamingo Productions organize the annual Do-Wopp Weekends. The Do-Wopp weekend is held each Memorial Day and Labor Day weekends at the historic Conneaut Lake Park. Travel back in time to hear spectacular sounds of yesterday. Grab your best girl, put your poodle skirt on, and cruiz on in to Conneaut Lake Park!

French Creek Ecotours
French Creek Project
Allegheny College
PO Box 172
Meadville, PA 16335
814-282-8300

French Creek Ecotours offers canoe & kayak excursions along Pennsylvania's last remaining colonial era stream. The Ecotours will introduce you to the rich human history and vast biodiversity of this nationally renowned stream. Open Thursday through Sunday & all major summer holidays, weather permitting, also by appointment. Reservations are recommended.

French Creek Recreation Trails
Rails to Trails
773 North Main Street
Meadville, PA 16335
814-333-1258

Ernst Bike Trail is a Rails to Trails project, EBT is perfect for biking, walking, running, inline skating, and horseback riding. This former railroad bed runs along French Creek and through marshlands, wildflower meadows and beautiful countryside. The trail can be accessed off of Mercer Pike, Rt. 322 or Krider Road.

John Brown Farm, Tannery, & Museum
17620 John Brown Road
Guys Mills, PA 16327
814-967-2099

In Pre-Civil War Crawford County, Pennsylvania, the farm of the great abolitionist John Brown played a strategic role in the Underground Railroad. Disbursing "depots" in the area, John Brown aided in the passing of an estimated 2,500 slaves. In the town of New Richmond, his farm and tannery was a major stop on the Railroad, marking its place in history from 1825 to 1835.

The farm, now a museum, proves to be an educational, exhilarating experience as you learn more about this great man of history and his many heroic efforts. There is also a gift shop allowing visitors to take a piece of that experience with them to cherish for a lifetime.

Johnson-Shaw Stereoscopic Museum
423 Chestnut Street
Meadville, PA 16335
814-333-4326

An adventure in photographic history and binocular vision awaits you at the Johnson-Shaw Stereoscopic Museum. The Museum features the collection of the Keystone View Company, formerly of Meadville, Pennsylvania. For more than 80 years Keystone View Company was the largest domestic producer of stereographic materials. Stop in to view the past!

Knapping Knapp Farm
43778 Thompson Run Road
Titusville, PA 16354
814-827-1092

A registered Pennsylvania century farm dating back to 1813, the Knapping Knapp holds more than 1000 acres of outdoor activity for hunting, including guided turkey, deer, and bird hunts, and fishing, which includes fly-fishing in the nearby streams. Enjoy horseback riding on guided trails. The sixth generation of Knapp's, Vern and Peg, host the farm and welcome all guests to enjoy, relax, and maybe even learn a little about their way of life including crop and timber farming. If you want to know what farming life is like, the Knapp's are ready to accommodate you with a warm smile and festive fun.

Meadville Area Recreation Complex
800 Thurston Road
Meadville, PA 16335
814-724-6006

This complex has a sports diversion for every season. From skating on ice to spiking the ball on sand, you can swim in the pool or picnic under a shelter. Practice your backhand at the tennis courts or sharpen your skills at the skateboard park. Meadville Area Recreation Complex is the M.A.R.C. for fun on any map. See you in Meadville!

Meadville Elks Lodge #219
15438 State Hwy 86

Meadville, PA 16335
814-724-5274

Private club with large banquet room to rent to members and public for wedding, meetings, reunions, etc. We are able to accommodate up to 400 people. Let us take care of your next party while you sit back, relax, and enjoy.

Meadville Market House
910 Market Street
Meadville, PA 16335
814-336-2056

Renovated in 1970, the Market House serves not only its original purpose as a city market but also as a meeting place for people from all walks of life and as a one of the major underpinnings of downtown Meadville. Although the growing season is limited, the Market House is busy all year offering a variety of products, which include fresh baked goods, candies, homemade pasta, coffees, maple sugar products, coins, crafts, and more.

Oil Creek & Titusville Railroad
7 Elm Street
Oil City, PA 16301
814-676-1733

Experience two great eras in America's development on the Oil Creek and Titusville Railroad. Relive the days of rail travel in an open-air gondola car, or send mail to friends from America's only working railway Post Office car. An exciting 27-mile ride will take you through the "valley that changed the world," where the world's first oil boom created vast fortunes. Take a 2 1/2 hour ride from Titusville to Rynd Farm.

Pioneer Steam & Gas Engine Society of NWPA, Inc.
Pioneer Show Grounds
Saegertown, PA
Exit 154, I-79 and Rt. 198
814-763-5913 (phone on grounds)
814-333-1258

Come join us for our annual shows and experience antique tractors, chain saw sculpture, antique cars/trucks, steam kettle cooking, oil well engines,

steam engines, kiddies tractor pull, blacksmith shop, ladies display, parades, demonstrations, displays, foods, and much, much more! Don't miss these spectacular events!

Pymatuning State Park
2660 Williams Field Road
Jamestown, PA 16134
724-932-3141

Pymatuning is one of the largest state parks in the Commonwealth. Pymatuning Lake is especially lovely in late spring evenings when the sunset gilds the water and colorful sailboats appear to slide across a lake of gold.

Non-powered boats and boats to 10 horsepower are permitted. There are three Pennsylvania boat marinas where floatboats, motorboats, rowboats, canoes and motors can be rented.

With 657 campsites in three areas, Pymatuning is one of the largest camping areas in the Commonwealth. 25 modern rental cabins are available for year-round use. Anywhere along the lake, there are beautiful vistas.

Unique sights include the dam and the Linesville "spillway." The "spillway" is perhaps one of the best known locations because "ducks walk on the fishes' backs" to compete for food fed by the visitors. Four bathing beaches are open from Memorial Day through Labor Day. In addition, a beach for campers is located in the Jamestown Camping Area. Three of the beaches have bathhouses with sanitary facilities and food concession stands or food vending machines.

In the spring there is ice fishing, ice-skating, sledding, iceboating, cross-country skiing and snowmobiling. In addition, Pymatuning hosts the Annual Snow Fun Days. A spring concession at the Jamestown Marina has refreshments, ice skates, and cross-country skis for rent.

Retreat to nature in Pymatuning State Park!

Pymatuning Waterfowl Expo
PO Box 742
Linesville, PA 16424
814-683-5794

The annual Pymatuning Waterfowl Expo is sponsored by Ducks Unlimited and will include displays of local as

Tour Erie 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.

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

Meadville

Government | Local Offices | History | Events | Community | Visiting | Weather
PA Legislative Directory

Welcome to the community that served as the seat of government for several sparsely settled counties in 1800. The once tiny hamlet has grown into a third-class city that is remaining vital and looking to future growth. Come sample some of the myriad of activities throughout the year, visit the historic buildings, stop and shop at the old Market House, or walk around Diamond Park and the campus of historic Allegheny College. Meadville residents welcome you to their city!

Government

General Data	Year Organized	1866
	1990 Census	14,250
Taxes	City Millage (OPT)	17.32
	School Millage	34.22
	City per Capita	$10.00
	School per Capita	$5.00
	Real Estate Transfer (%)	1%
	Earned Income Tax (%)	1%
Codes & Ordinances	Zoning Ordinance	Yes
	Subdivision Regulation	Yes
	Trailer/Mobile Home	Yes
	Sewer	Yes
	Garbage & Refuse	Yes
	Gun Control	Yes
	Green River, etc.	Yes
Boards & Commissions	Planning & Zoning	Yes
	Sewer Authority	Yes
	Water Authority	Yes
	Building Committee	Yes
	Parks & Recreation	Yes
	Board of Appeals	Yes

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McKean Borough
McKean Township
Meadville
Millcreek
Mill Village
North East Borough
North East Township
Platea
Ripley, NY
Saegertown
Springfield
Summit
Titusville
Union City
Union Township
Venango
Washington
Waterford Borough
Waterford Township
Wattsburg
Wayne
Wesleyville

Local Offices

City of Meadville	984 Water Street Meadville PA 16335 Ph: (814) 724-6000 Fax: (814) 333-3353 8 a.m. – 5 p.m., Monday - Friday
Mayor	Richard Friedberg
Council	Samuel Byrd Donald Gill Brian Hill LeRoy Stearns Meeting Date: Second and Forth Tuesdays, 6 p.m.
City Administrator	Joseph Chriest
City Clerk	Ronald Rushton
Earned Income Tax Office	Sally Limber
City Controller	Richard Stephenson
Code Enforcement	Thomas Youngblood
City Engineer	Joseph Chriest
City Treasurer	Aundra Zack
City Solicitor	Russell Schetroma
Tax Collector	Property & Earned Income Russell Schetroma
School District	Crawford Central School District
Fire Department	City of Meadville Fire Department
Police	City of Meadville Police Department

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History

The nation was barely more than a decade old when Pennsylvania officials divided the northwestern portion of the state into counties. By 1800, settlement was still so sparse that only one seat of government was established for the counties of Crawford, Erie, Mercer, Venango and Warren and it was located in the hamlet of Meadville in Crawford County.

The county was named for Col. William Crawford, a distinguished frontiersman and friend of Pres. George Washington. David, John and Joseph Mead had founded the first settlement in the territory in 1788. The settlement, first known as Cussewago, then Mead's Mills, eventually became Meadville. Indian uprisings caused the settlers to evacuate the settlement in 1791, but many soon returned after the Battle of Fallen Timbers in 1794. David Mead, a general in the Continental Army during the Revolutionary War, was appointed Associate Judge of

Crawford County and served until his death in 1816.

In 1795 the Holland Land Company established an office and as more and more settlers arrived in the region, the other counties gradually formed their own governments. The little hamlet of Meadville already had a small school by 1801 and in that same year weekly postal service began. In 1804 a log courthouse was built and the next year the community supported a weekly newspaper. It was only the fourth such publication west of Pittsburgh at that time. In 1815 a liberal arts school, called Allegheny College, was planned for the area and opened for classes within two years. Several churches opened and by 1823 the community was large enough to incorporate as a borough.

Two events occurred in these early years: one sad, one glad. In 1815 the community's founder and benefactor, David Mead, died. On June 2, 1825, the borough briefly hosted another Revolutionary War hero. The Marquis de LaFayette was traveling via stagecoach to Erie and stopped in Meadville to the cheers and celebrations of its citizens. Many veterans of the Revolutionary War turned out to greet him at Gibson's Hotel. After a meal, he adjourned to the more refined Samuel Torbett's Hotel where the ladies waited to greet him. By nightfall he had continued on his journey.

Other communities in the northwest region were growing also and the early mode of travel on French Creek eventually gave way to roadways and turnpikes, which were laid to other settlements. Meadville was along the way on the Waterford & Susquehanna Turnpike, begun about 1807. A stagecoach rumbled through on a route laid from Bellefonte to Erie by 1820. The Erie Extension Canal also passed through the area from Beaver to Erie in 1843. In the late 1840s plank roads opened to Edinboro in Erie County and to nearby Guys Mills. More and better transportation was coming and in 1862 the Atlantic and Great Western RR (A&GWRR) rolled through on its way to Erie County and on into New York State. Growth was so tremendous that in 1866 the borough incorporated as a city.

Important businesses in those early years were three iron works: Eagle Iron Works, established in 1845; Crawford Iron Works in 1858; and Phoenix Iron Works in 1865. The A&GWRR established shops at Meadville, which became one of the largest employers in the area. About 1880 the line became the New York, Pennsylvania & Ohio (NYPA&O RR) and continued to bring prosperity to the citizens.

In the late 1880s a street-paving program began and within 10 years a trolley system was operating on the brick-lain streets. The first automobile was seen in Meadville in 1901 and by 1904 two dealers had opened for business.

City life improved, too. After the first Meadville Fair in 1856 a farmers' market was built and continued for about two years. In 1870 city officials built a new brick Market House with market days three times a week, which continued for many years. Children's orphanages and hospitals opened, a library was begun, churches prospered, other technical and higher education facilities opened and Allegheny College continued to grow. Allegheny opened its doors to women students in 1870 and one of the first dozen students was Ida Minerva Tarbell who at the beginning of the 1900s would investigate the oil industry and John D. Rockefeller, leading to a congressional inquiry and new enforcement laws with regard to monopolies. Diamond Park was established in the center of the city. There in 1876 an oak tree was planted in commemoration of the nation's Centennial. In 1880 several societies organized, including the Crawford County Historical Society, and in 1888 the city celebrated its own Centennial.

In the first half of the 20th Century many service and social organizations formed chapters in Meadville. City authorities offered ever more services in keeping with a

third class city. The NYPA&O RR had become the Erie RR and in 1914 the line moved its headquarters to Meadville. A bus system began in 1925 and the next year the trolley service was discontinued. Two years later the Richmond Airport opened. It has since expanded to become the Port Meadville Airport. Talon Zippers, one of the city's major employees of the century, began operation here in 1926. It continued in operation for about 60 years, when it closed and the facilities became the location of the Redevelopment Authority's incubator for small businesses. The Authority had formed in 1956.

Since mid-century, the city has undergone much reorganization. It changed to a City Manager form of government; a downtown mall was constructed in 1971 and 16 years later a Main Street Program was begun. The Erie RR became the Erie-Lackawanna RR, then later Conrail. Passenger service was discontinued in 1970, although excursion trains now roll through in the summer to various points north and south. Allegheny College, one of the oldest in the United States, expanded and today offers degrees in 29 majors. Once again the city celebrated the nation's birthday – a bicentennial in 1976, and the city's bicentennial just 12 years later. The old Market House was adapted for vendor-use and is once again a bustling part of city life.

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EVENTS

All Year

- Dates TBA. Active Aging sponsors a variety of new and annual events throughout the year for senior citizens. Call (814) 336-1792 or (8OO) 321-7705 for further information.
- Dates TBA. Allegheny College sponsors a variety of public events all through the year. For a current schedule Call (814) 332-3100.
- Dates TBA. Meadville Area Image Committee works in conjunction with the Chamber of Commerce to sponsor annual and new events throughout the year. For additional information call (814) 333-3331.

January

- 2nd weekend, Christmas Tree Pickup in Meadville. Sponsored by the Meadville Jaycees.

February

- 10, Demolition Derby, Crawford County Fairgrounds off State Route 77, 10 a.m. – 5 p.m.

March

- 1st Saturday, Old House Fair, Community Center at 1034 Park Avenue. Sponsored by the Meadville Area Coalition.

April

- 17, St. Patrick's Day Parade, Downtown Meadville. Noon.

June

- 11 – 15, Sojourn (canoe float), French Creek. Sponsored by the French Creek Project. Reservations required. Call (814) 332-2946.
- 14, Night Glow Hot Air Balloon event, Meadville Area High School.
- 15-17, Thurston Classic Hot Air Balloon event. Robertson Sport Complex at Allegheny College.
- 4th Weekend, Wild Wind Folk Art Festival.. Sponsored by the Meadville Council on the Arts.

July

- 4th Saturday, Grand Prix, Diamond Park. Sponsored by the Meadville Rotary Club.

August

- Date TBA, Annual Sidewalk Sale Day, 848 Market Street.
- 18-25, Crawford County Fair, Fairgrounds off State Route 77. This fair is the largest agricultural fair in Pennsylvania outside the State Farm Show.

November

- Day after Thanksgiving, Light Up Night in Meadville. Sponsored by the Meadville Area Image Committee and Meadville Business District Association.

December

- 1st 10 days, Holiday Decorating Contest in 16335 zip code area. Sponsored by the Meadville Area Image Committee.
- 13 - 15, Winterfest, Market House on Market Street. Special events, with wine & cheese tasting from area wineries. Thursday & Saturday, 11 a.m. – 3 p.m. Friday, 11 a.m. – 7 p.m.
- 3rd Saturday, Children's Community Christmas Party, Meadville Area Senior High School. Sponsored by the Sertoma Club.
- 31st, New Year's Eve Celebration, several locations in Meadville beginning at 5:30 p.m. in the Downtown Mall on Water Street. Sponsored by several organizations in the city.

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COMMUNITY

- Active Aging
- American Legion

- American Legion Auxiliary
- Business & Professional Women
- Community Center of Crawford County
- Creek Connections
- Elks Club
- John Brown Heritage Association
- Kiwanis
- League of Women Voters
- Lions Club
- Meadville Area Image Committee
- Meadville Chamber of Commerce
- Meadville Coalition
- Meadville Community Theatre
- Meadville Council on the Arts
- Meadville Garden Club
- Meadville Jaycees
- Meadville Line Dancers
- Meadville Millennium Committee
- Rotary Club
- Sertoma Club
- Veterans of Foreign Wars (VFW)
- VFW Auxiliary
- Woman's Club
- Zonta

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VISITING

The old Market House, constructed by city authorities in 1870 has been revamped for small vendors. It's a special visit, with an atmosphere that feels small and intimate. There a visitor can find arts and crafts, baked goods, and more. Regular hours are Mondays through Fridays from 8 a.m. to 4 p.m. Saturday hours are 7 a.m. to 3 p.m.

The second floor of the Market House is home to the Heeschen Gallery with changing exhibits. Hours are Monday – Friday, 12:30 to 4 p.m. and Saturdays, 10 a.m. to 1 p.m. Admission is free.

The French Creek Outdoor Learning Center is located northwest of Meadville on a 170-acre location off Mosiertown Road on the west side of French Creek. It provides programs on many topics such as local business practices along its route and industrial ecology. Programs for school children include social studies and drama. Many activities related to French Creek are conducted all along this historic waterway. The French Creek Project has been the recipient of state and national awards in its effort to raise awareness of the Creek and its future. Allegheny College is a major participant in the program. For those who would enjoy a first-hand look at the Creek, plan to take a canoe ride in good weather. Access to the waterway is available at several locations in Erie County as well as Crawford

County, including Walker's Landing and Bicentennial Park in Meadville.

Here's a neat way to visit the city - take the train! Tickets for special excursion trains can be purchased through the Chamber of Commerce, (814) 333-1258 or (814) 337-8030. Boarding in Meadville is at the old Bessemer Street Station. The *Erie Limited* originates in Meadville, travels through Cambridge Springs, usually with a lunch stop and continues to Corry then returns. The trains are scheduled in the spring and fall with occasional summer trips.

Three parks are located in the city. One, called Diamond Park, is the square by the Courthouse. . It is here that the Centennial Oak Tree still stands tall. The other is Centennial Park at the west end of the city off Mead Street. Located here is a replica of the log cabin that was built by the pioneer, David Mead, when he first arrived in the region. Open hours and special events are generally scheduled during the summer season. The third park is a well-equipped playground for children called Huidekoper Park and is on the east side of the city. The Downtown Mall runs north and south along Water Street, west of the courthouse.

Another good stop is the Meadville Area Recreation Complex off Thurston Road. Skateboarding is a big activity there as well as other sports.

One of the most historic sites in Meadville is the Baldwin/Reynolds House. Henry Baldwin had been a lawyer in Meadville during its earliest days. He was later appointed to the position of Justice of the U.S. Supreme Court. He retired about 1840 and returned to Meadville to live out his life, practicing law from time to time. In 1841 he contracted for a magnificent antebellum home in the Greek Classical Revival style to be built for himself and his wife. It was not quite finished when he died and his widow, not wanting such a large home, sold it to her nephew, William Reynolds. The house and grounds are quite fine, with open hours during the summer and on special occasions. One of these is conducted every other year (2000 was the last) by the Meadville Garden Club during the Christmas season. They display decorated trees throughout the house. Also on the grounds is the doctor's office of Dr. J. Russell Mosier. He was a country doctor who practiced in a small community north of Meadville called Little Corners. Dr. Mosier died in 1938 and his family closed the small office, never to open it again. In 1976 the family donated it to the Crawford County Historical Society and it was moved to the grounds of the Baldwin/Reynolds house. Near the pond on the grounds is where the 1813 militia encamped. They had been organized for the defense of Lake Erie. The house and grounds are owned and maintained by the Crawford County Historical Society.

The Historical Society has compiled a self-guided tour to the many historic sites in Meadville. Pick one up at the library at 848 North Main Street and take the tour! There's lots of history in Meadville and makes a fine afternoon's walk.

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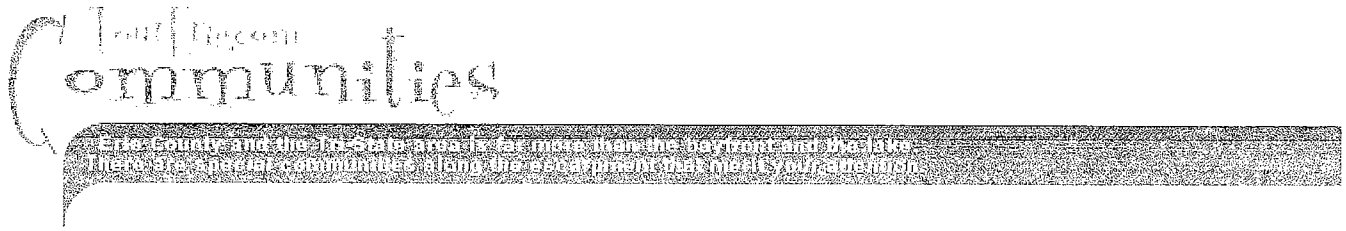

Albion
Amity
Cambridge Springs
Concord
Conneaut
Corry
Cranesville
Edinboro
Elgin
Elk Creek
Erie
Fairview
Franklin
Girard Borough
Girard Township
Greene
Greenfield
Harborcreek
Lake City
Lawrence Park
LeBoeuf

Saegertown

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Said the 1884 history of Crawford County, "Saegertown is pleasantly located on a plain in French Creek Valley... It is one of the handsomest villages in Crawford County." The borough remains a handsome community, with residents who work to preserve its history and character. They welcome you to their town.

Government

General Data	Year Organized	1849
	1990 Census	1,066
Taxes	Borough Millage (OPT)	7
	School Millage	38.35
	Borough per Capita	$10.00
	School per Capita	$5.00
	Real Estate Transfer (%)	0.5%
	Earned Income Tax (%)	1%
Codes & Ordinances	Planning & Zoning	Yes
	Subdivision Regulation	Yes
	Trailer/Mobile Home	No
	Sewer	Yes
	Garbage & Refuse	Yes
	Gun Control	Yes
	Green River, etc.	No
	Parks	No
Boards & Commissions	Planning & Zoning	Yes
	Sewer Authority	Yes
	Water Authority	Yes
	Building Committee	No
	Parks & Recreation	No
	Board of Appeals	No

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McKean Borough
McKean Township
Meadville
Millcreek
Mill Village
North East Borough
North East Township
Platea
Ripley, NY
Saegertown
Springfield
Summit
Titusville
Union City
Union Township
Venango
Washington
Waterford Borough
Waterford Township
Wattsburg
Wayne
Wesleyville

Local Offices

Saegertown Borough	603 Erie Street, PO Box 558 Saegertown, PA, 1616433 Ph: (814) 763-4600 Fax: (814) 763-4600 Office Hours: 8 a.m. – 4:30 p.m., Monday - Friday
Mayor	Fred W. Smith
Council	Gerry Deane, Pres. Philip Koon, V. Pres. Charles Lawrence Pentice Copeland Doris Wilson Leonard Stites Ron Kuntz Meeting Date: Second Monday, 6:30 p.m.
Secretary/Treasurer	Patricia M. Reed
Zoning Administrator	Steve Marshall
Engineer	Eads Group, Neilan Engineers
Solicitor	Jeff Millin, Esq., Shaffer, Swick
Auditors	Maloney, Reed Scarpitti
Tax Collector	Henry W. Baldwin, Jr.
School District	Penncrest School District
Fire Department	Saegertown Volunteer Fire Department
Police	State Police, Meadville Station

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History

The story of early Saegertown is the story of four settlers who each came at an opportune time. The first to purchase land in this part of Crawford County was Patrick M'Gill who came in 1792. With Indian activity still volatile, he left the area until it was safe to return with his family three years later. There was a spring on M'Gill's property and during the early years friendly Indians continued to camp near these "sweet waters" during the summer.

A second important settler was Maj. Roger Alden, a veteran of the Revolutionary War who had served on Gen. George Washington's staff. Alden was the representative for the Holland Land Company. He bought land for his own use from Patrick M'Gill (who later changed the spelling of his name to McGill). On that land Alden built mills. As still more settlers came, the hamlet, which was first known as McGill's Settlement, became Alden's Mills. Alden also built a dam that

Erie Attractions

When you are in Erie, visiting the Marx Toy Museum, Inc., here are some other Erie Attractions that you might also want to visit.

Also provided is the Erie Chamber of Commerce's website, Tour Erie's website, Port Erie's website and Erie Yesterday's website to give you more reasons to visit.

Home

Museum Information

Exhibits & Programs

Museum Memebership

Gift Shop

Directions to the Museum

Erie Lodging

The Erie Zoo 423 West 38th Street, Erie, PA 814-456-5969 www.eriezoo.org	The Erie Firefighters Historical Museum 428 Chestnut Street, Erie, PA 814-864-4091 www.tourerie.com/firefighters_historical_museum.shtml
The Erie Maritime Museum 150 East Front Street, Erie, PA	expERIEnce Children's Museum 420 French Street, Erie, PA

Erie Attractions

Latest Marx Museum News

History of the Museum

Louis Marx & Company History

Former Marx Employees Form

Guest Book

Contact Us

Other Toy Museums

814-452-2744

www.brigniagara.org/museum.htm

814-453-3743

www.erie-childrensmuseum.org

The Bicentennial Tower

Dobbins Landing, Erie, PA

814-455-6055

www.tourerie.com/bicentennial_tower.shtml

The Erie County Library

160 East Front Street, Erie, Pa.

814-451-6900

www.ecls.lib.pa.us

The Erie Art Museum

411 State Street, Erie, PA

814-459-5477

www.erieartmuseum.org

The Erie Planetarium

356 West 6th Street, Erie, PA

814-871-5790

The Battles Museum of Rural Life

436 Walnut Street, Girard, PA

814-774-4788

www.tourerie.com/battles_museum_of_rural_life.shtml

The Erie Philharmonic

The Erie Playhouse

1006 State Street, Erie, PA

814-455-1375

www.eriephil.org/right.html

13 West 10th Street, Erie, PA

814-454-2852

www.erieplayhouse.com

The Warner Theater

811 State Street, Erie, PA

814-452-4857

www.eriecivicenter.com/warner.htm

The Erie Civic Center

809 French Street, Erie, PA

814-453-7117

www.eriecivicenter.com

The Erie Seawolves

809 French Street, Erie, PA

814-459-4445

www.seawolves.com

The Erie Otters

809 French Street, Erie, PA

814-455-7779

www.ottershockey.com

Presque Isle State Park

Peninsula Drive, Erie, PA

www.presqueisle.org

Waldameer Park

Peninsula Drive, Erie, PA

814-838-3591

www.waldameer.com

The Millcreek Mall

5800 Peach Street, Erie, PA

814-868-9000

www.millcreekmall.net

The Erie Chamber of Commerce www.eriechamber.com	Tour Erie www.tourerie.com
Port Erie www.porterie.org	Erie Yesterday www.goerie.com/erieyesterday

Send mail to museum@themarxtoymuseum.org with questions or comments about this web site.
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Current News & Upcoming Events

Growth and Development

GROWTH AND DEVELOPMENT

Industrial | Downtown | Waterfront | Commercial | Infrastructure
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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.

Erie Area Chamber of Commerce ◦ 208 East Bayfront Parkway, Suite 100 ◦ Erie PA 16507
Phone: (814) 454-7191, **Fax:** (814) 459-0241, **Email:** Erie-Chamber@eriepa.com

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Adventures in Northwest PA
Indoor Water Park

Arts & Culture

Community Events

Erie has a thriving local arts scene that is remarkably diverse and cosmopolitan for a city of its size. Would you like to take in some world-class jazz? Try a Jazz Erie concert at the Erie Art Museum Annex, where the band is always hot and the price of a ticket is a fraction of what you'd expect to pay in New York City. Are you in the mood for a performance by an internationally renowned string quartet or -- just to mix things up a bit -- a Celtic music concert or an award-winning movie from the New York, Cannes or Toronto Film Festivals? Try the Performing Arts Center at Mercyhurst College,

Art Galleries
- Erie Art Museum
- [more art galleries]

Dance
- Dafmark Dance Theatre and Academy
- Lake Erie Ballet
- Mary D'Angelo Performing Arts Center
- [more dance]

Music
- Bayfront District
- Erie Chamber Orchestra
- Erie Civic Center
- Erie Philharmonic
- Erie Youth Symphony
- Mary D'Angelo Performing Arts Center
- Penn State Erie - Music at Noon
- Warner Theatre
- [more music]

Theatre
- Director's Circle Theatre

where the price of admission is always eminently reasonable, where you don't have to battle large crowds, and where the parking is ample and free. Want to lighten up your evening a little after the show and catch a nationally known comedian or comic act? The second show at JR's Last Laugh Comedy Club and Restaurant will do the trick.

But Erie's arts and cultural scene isn't limited to just night life. The heart of the city's downtown cultural district is Discovery Square, an early nineteenth century commercial and administrative center that now serves as a regional cultural and educational hub. This complex includes the Erie Art Museum, expERIEnce Children's Museum, and the Erie History Center. Within the span of a single city block, to Discovery Square, visitors can view contemporary American and historical oriental art works, enjoy an afternoon of hands-on educational fun for the whole family, and appreciate exhibits on local/regional history, culture, and architecture. Discovery Square, which has earned a spot on the National Register of Historic Places, teaches architecture which is well worth the visit. The Erie History Center is housed in two buildings that have been restored to their early nineteenth century glory, and the Erie Art Museum resides in the 1839 Old Customs House, which is

Erie Playhouse
Riverside Inn
Roadhouse Theatre
Schuster Theatre in Scottino Hall
[more theatre]

Other Arts & Culture
Arts Council of Erie
Erie Summer Festival of the Arts
GoFishErie

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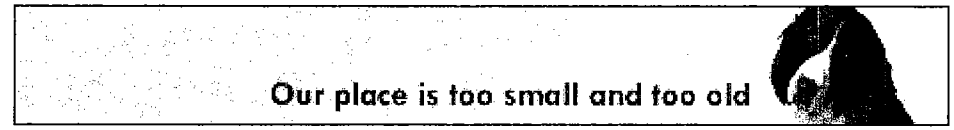

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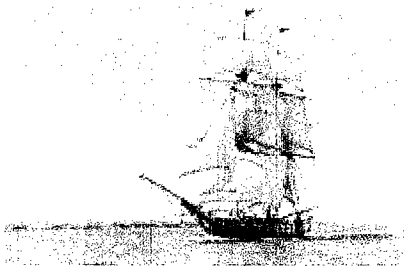
Adventures in Northwest PA

Indoor Water Park

History/Museums

Community Events



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

Other
Erie's Connection to the Underground Railroad
The War for Empire Consortium

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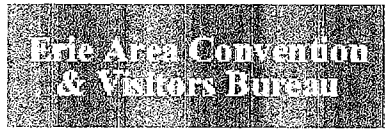

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is the site of Fort-Le-Boeuf, a French fort used during the French and Indian War. Other Erie County towns and communities include Corry, Edinboro, North East, and Wesleyville. Penn State Erie, The Behrend College, is located in Erie County, as is Penn State's Erie County Field Research Laboratory at North East.

Erie County's economy is driven by a strong manufacturing sector in metal and plastic products, and agricultural production of potatoes, oats, and grapes. Tourism is the county's second largest industry. Attractions include Presque Isle State Park, which is named for Fort-Presque-Isle, built by the French in 1753. With its seven miles of sandy beaches, which National Geographic rated as one of the best places in the world for viewing sunsets, Presque Isle attracts millions of visitors. Other attractions include scenic pastureland, covered bridges, and vineyards.

Erie County is about a two-hour drive from Pittsburgh, Cleveland, or Buffalo. Major highways servicing Erie County include Interstate 79 and Interstate 90.

ErieExt@psu.edu

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

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News | Parks and Recreation | Police | Real Estate Taxes | Recycling | Transportation

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	51,461	42,322	9,139	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
Lycoming	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
Wyoming	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

Legislature, Pennsylvania , US
State Legislators for Crawford County

#	Legislator	City	County	Zip
1	Robbins, Robert D (R-SS 50)	Greenville	Mercer	16125
2	Forcier, Teresa E (R-SH 006)	Meadville	Crawford	16354
3	Evans, John R (R-SH 005)	Crossingville	Erie	16412
4	Wilt, Rod E (R-SH 017)	Greenville	Mercer	16125

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Legislature, Pennsylvania , US
State Legislators for Erie County

#	Legislator	City	County	Zip
1	Earll, Jane M (R-SS 49)	Erie	Erie	16501
2	Robbins, Robert D (R-SS 50)	Greenville	Mercer	16125
3	Scarnati, Joseph B (R-SS 25)	North Warren	Warren	16365
4	Bebko-Jones, Linda (D-SH 001)	Erie	Erie	16504
5	Vacant, (-SH 003)		Erie	
6	Fabrizio, Florindo J (D-SH 002)	Erie	Erie	16508
7	Scrimenti, Thomas J (D-SH 004)	North East	Erie	16428
8	Evans, John R (R-SH 005)	Crossingville	Erie	16412

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Meadville-Western Crawford County Chamber of Commerce

211 Chestnut Street Meadville, PA 16335 | Phone: 814-337-8030 | Fax: 814-337-8022 | Email: chamber1@alltel.net

Home Page
Mission & Vision
History
Chamber Staff
2001-2002 Board of Directors
Committees
The Chamber Foundation
10 Reasons to Become a Member
Member Benefits
Advertising Programs
Gift Certificate Program
Member-to-Member Discount Program
Membership Application
Community Info

Community Info

Crawford county, Pennsylvania

Demographics
Climate
Utilities
Media
Largest Employers
Important Numbers

Demographics

Location:
Northwestern Pennsylvania
39 miles south of Erie, PA
88 miles east of Cleveland, OH
91 miles north of Pittsburgh, PA

Population:
2000 Census Information

City of Meadville: 13, 685
Crawford County: 90,366

Highways: Interstate highways near Meadville

I-79 (North/South) 2 miles west
(3 interchanges in Crawford County)
I-80 (East/West) 33 miles south
I-90 (East/West) 32 miles north
I-76 (East/West) 73 miles south
I-70 (East/West) 113 miles south

Airports: Port Meadville Airport (814)-333-2677
Location: Vernon Township
Erie International Airport (45 minutes north)
Pittsburgh International Airport (1.5 hrs. south)
Cleveland Hopkins International Airport (2 hours west)

Elevation: 1,065 feet above sea level

Climate: Source: http://www.weather.com/weather/climatology/monthly/16335

Month	Avg. High	Avg. Low	Mean	Avg. Precip.	Record High	Record Low
Jan	32°F	16°F	24°F	2.85 in.	62°F (1973)	-12°F (1964)
Feb	35°F	17°F	26°F	2.61 in.	58°F (1988)	-8°F (1971)
Mar	45°F	25°F	35°F	3.22 in.	65°F (1976)	-8°F (1967)
Apr	57°F	34°F	45°F	3.39 in.	82°F (1998)	5°F (1964)
May	68°F	44°F	56°F	3.68 in.	83°F (1962)	25°F (1978)
Jun	77°F	54°F	65°F	4.51 in.	86°F (1986)	31°F (1966)
Jul	81°F	58°F	69°F	4.23 in.	91°F (1964)	39°F (1988)
Aug	79°F	57°F	68°F	4.36 in.	92°F (1975)	43°F (1952)
Sep	72°F	51°F	61°F	4.27 in.	96°F (1953)	39°F (1948)
Oct	61°F	40°F	50°F	3.53 in.	85°F (1953)	31°F (1960)
Nov	48°F	32°F	40°F	3.97 in.	79°F (1950)	18°F (1988)
Dec	37°F	23°F	30°F	3.70 in.	68°F (1962)	-2°F (1976)

Top 10 Largest Employers

Source: Career Link of Meadville, PA

1. Meadville Medical Center
   http://www.mmchs.org/
2. Pennsylvania State Government
   http://www.state.pa.us/
3. Penncrest School District
   http://penncrest.iu5.org/
4. Crawford County
   http://www.co.crawford.pa.us/
5. Crawford Central School District
   http://www.craw.org/
6. Channellock, Inc.
   http://www.channellock.com/default.cfm
7. Wal-Mart Associates, Inc.
   http://www.walmart.com
8. Lord Corporation
   http://www.lord.com/
9. Allegheny College
   http://www.allegheny.edu
10. Conneaut School District
    http://connwww.iu5.org

Newspapers

- **The Meadville Tribune**
  946 Federal Court
  Meadville, PA 16335
  (814)-724-6370
- **Erie Time News**
  352 North Street
  Meadville, PA 16335
  (814)-724-6397
- **Community News**
  109 North Mercer Street
  Linesville, PA
  (814)-683-4841
- **Area Shopper**
  4177 Route 19

Cochranton, PA
(814)-425-7272

Radio Station

Forever Broadcasting
Downtown Mall
Meadville, PA 16335
(814)-336-1003

* KISS FM 99.3 and 104.5
Kiss Line (888)-432-9933
*FROGGY 100.3 and 98.5
Hopline (800)-243-3429
*WUZZ 94 Classic Hits
Buzzline (800)-397-9633

Utilities

Electric

- **PENELEC**
  14997 Park Avenue Extension
  Meadville, PA 16335
  (814)-724-6063
  (800)-545-7741

- **Northwestern REC**
  22534 State Hwy. 86, P.O. Box 207
  Cambridge Springs, PA 16403
  (800)-352-0014

- **Pennsylvania Power Company**
  3655 Route 18
  Clark, PA
  (800)-720-3600

Gas

- **National Fuel Gas**

Please Select a District:

Conneaut SD
Crawford Central SD
Crawford County AVTS
Penncrest SD

←Select by County

←Report Cards Home

Search: Districts Go

District Report Cards
Search Results for "Penncrest":

District Name	City	Enrollment
Penncrest SD	Saegertown	4,108

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

Penncrest SD

Superintendent: Mr Ronald L Reyer
PO Box 808
Saegertown, PA 16433
Phone: (814) 763-2323

School Name	Enrollment	Attendance Rate	Percent Low Income
Cambridge Springs El Sch	539	95.3%	32.0%
Cambridge Springs JSHS	621	93.2%	19.7%
Cussewago El Sch	135	96.2%	24.5%
Maplewood El Sch	737	95.5%	39.0%
Maplewood JSHS	783	94.2%	29.4%
Saegertown El Sch	706	96.0%	21.0%
Saegertown JSHS	587	94.4%	22.0%

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District Report Cards
Search Results for "conneaut":

District Name	City	Enrollment
Conneaut SD	Linesville	3,041

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

Conneaut SD

Superintendent: Mr Richard C Astor
219 W School Dr
Linesville, PA 16424-8609
Phone: (814) 683-5900

School Name	Enrollment	Attendance Rate	Percent Low Income
Alice Schafer El Sch	554	95.7%	46.4%
Conneaut Lake HS	538	94.1%	27.0%
Conneaut Lake-Sadsbury El Sch	500	95.9%	33.6%
Conneaut Valley El Sch	452	95.0%	50.8%
Conneaut Valley HS	416	94.1%	44.2%
Greenwood El Sch	76	96.5%	30.2%
Linesville-Conneaut-Summit HS	505	94.7%	30.5%

Select by County · District Report Card · Report Cards Home · Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "crawford central":

District Name	City	Enrollment
Crawford Central SD	Meadville	4,407

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

Search: Schools Go

Crawford Central SD

Superintendent: Mr Michael E Dolecki
11280 Mercer Pike
Meadville, PA 163359504
Phone: (814) 724-3960

School Name	Enrollment	Attendance Rate	Percent Low Income
Cochranton El Sch	473	95.8%	31.2%
Cochranton JSHS	459	94.0%	0.2%
East End El Sch	245	95.5%	42.0%
First District El Sch	474	94.9%	42.6%
Meadville Area SHS	1,172	91.7%	16.0%
Meadville MS	508	93.6%	38.0%
Neason Hill El Sch	379	96.1%	29.0%
Second District El Sch	226	94.2%	80.4%
West End El Sch	471	95.6%	20.2%

← Select by County ← District Report Card ← Report Cards Home ← Find 2000-2001 Report Cards

Crawford County AVTS

Vocational Director: Mr James Cusick
860 Thurston Rd
Meadville, PA 16335-2152
Phone: (814) 724-6024

School Name	Enrollment	Attendance Rate	Percent Low Income
Crawford County AVTS	553	87.5%	20.9%

← Select by County ← District Report Card ← Report Cards Home ← Find 2000-2001 Report Cards

Please Select a District:

Corry Area SD
Erie City SD
Erie County Technical School
Fairview SD
Fort Leboeuf SD
GECAC Community CS
General McLane SD
Girard SD
Harbor Creek SD
Iroquois SD
Millcreek Township SD
MONTESSORI CHILDRENS HSE-ERIE
North East SD
Northwestern SD
Union City Area SD
Wattsburg Area SD

Select by County

Report Cards Home

PDE PA Dept. of Education

What can we help you find? OK

Home | K-12 Schools | Higher/Adult Education | Teaching | Libraries | Dept Info | Newsroom

Search: Districts Go

District Report Cards
Search Results for "corry":

District Name	City	Enrollment
Corry Area SD	Corry	2,527

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "erie city":

District Name	City	Enrollment
Erie City SD	Erie	12,886

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District Report Cards
Search Results for "fairview":

District Name	City	Enrollment
Fairview SD	Fairview	1,581

⇐Select by County ⇐District Report Card ⇐Report Cards Home ⇐Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "fort leboeuf":

District Name	City	Enrollment
Fort Leboeuf SD	Waterford	2,395

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

District Report Cards
Search Results for "GECAC":

District Name	City	Enrollment
GECAC Community CS	Erie	310

←Select by County ←District Report Card ←Report Cards Home ←Find 2000-2001 Report Cards

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District Report Cards
Search Results for "general mclane":

District Name	City	Enrollment
General McLane SD	Edinboro	2,598

←Select by County ←District Report Card ←Report Cards Home ←Find 2000-2001 Report Cards

Section 3 - Other Financial Services Providers

Proposed Community Area Credit Unions:

There are 45 credit unions, including Lord FCU, with offices in Crawford and Erie Counties, Pennsylvania. The credit unions' asset size ranges from less than $1 million to over $160 million. Erie School Employees Federal Credit Union does have a community charter serving Erie County, PA as a community-based credit union. Manufacturers Association Employers Federal Credit Union was chartered in Erie, PA in 2001.

Lord FCU is the eighth largest credit union in the proposed community. Because many county employers have credit union eligibility, the opportunities for membership growth through SEG development is limited. Lord FCU already has a strong presence in the Erie County community with a full-service branch location and plan to operate a branch facility in Crawford County within twelve-months. We believe, and will show, that we offer a full range of financial services that are priced affordably to meet the needs of low-income residents, underserved residents of Crawford and Erie County. ***It must be noted that there has been significant merger activity in the Erie area in 2002 and 2003. Credit unions denoted with an asterisk (*) in the table below either have merged or are in merger discussions as of June 30, 2003.***

The following table lists the credit unions in the Erie County community areas, their addresses, and assets size:

CREDIT UNION	ADDRESS	ASSETS (MILLIONS) *
American Meter FCU	1320 E. 11th Street Erie, PA 16503	$4.75
* American Sterilizer FCU	2545 W. 23rd Street Erie, PA 16506	23.8
Autoclave Erie FCU	P.O. Box 8065 Erie, PA 16505	0.87
Bliley FCU	2545 W. Grandview Erie, PA 16506	1.5
Conrail Erie FCU	110 W. 13th Street Erie, PA 16501	13.4
Corry Area Schools FCU	22 South First Avenue Corry, PA 16407	4.6
Corry Foam Employees FCU	466 S. Shady Avenue Corry, PA 16407	0.55
Corry Jamestown FCU	637 N. Center Street Corry, PA 16407	11.8
* County of Erie, PA FCU	518 State Street Erie, PA 16501	6.4

E C – 2 FCU	136 East Avenue Erie, PA 16507	1.1
EFE FCU	P.O. Box 197 Erie, PA 16512	1.0
EMTA FCU	127 E. 14th Street Erie, PA 16512	1.0
EC & EE Employees FCU	1325 Wayne Street Erie, PA 16503	7.3
Erie Area-Erie Forge FCU	3204 Main Street Erie, PA 16508	0.9
Erie City Employees FCU	17 W. 38th Street Erie, PA 16508	9.7
Erie Community	135 East 6th Street Erie, PA 16501	48.5
Erie County FCU	C/O VAMC 135 E. 38th St. Erie, PA 16504	4.4
* Erie County School Employees FCU	4101 Main Street Erie, PA 16511	33.6
Erie Firefighters FCU	1740 W. 26th Street Erie, PA 16508	5.0
Erie General Electric FCU	2154 East Lake Road Erie, PA 16428	85.0
Erie Hamot FCU	201 State Street Erie, PA 16550	8.7
Erie Police FCU	626 State St. – Room 111 Erie, PA 16501	2.2
Erie School Employees FCU	1109 E. 38th Street Erie, PA 16504	160.0
Erie Strayer FCU	929 W. 32nd Street Erie, PA 16508	0.1
Erie TPE FCU	645 West 11th Street Erie, PA 16501	3.5
Erie Times FCU	335 Metz Street Erie, PA 16508	7.8
* Hammermill FCU	1306 East Lake Road Erie, PA 16507	37.0
IBEW Local 56 FCU	962 West 20th Street Erie, PA 16502	7.6
Lake Erie Community FCU	205 Hathaway Street East Girard, PA 16417	2.2
Loco & Control Employees FCU	1286 East 38th Street Erie, PA 16504	17.0
Lord FCU	3910 Schaper Avenue Erie, PA 16415	25.1

Manufacturers Association Employers FCU	2171 West 38th Street Erie, PA 16508	1.8
* Meadowbrook Employees FCU	1862 West 24th Street Erie, PA 16502	0.7
Meadville Area FCU	300 Arch Street Meadville, PA 16335	33.6
NFG Employees FCU	1100 State Street Erie, PA 16501	3.7
NKP Buffalo Division FCU	3034 West 12th Street Erie, PA 16505	0.85
North East Welch FCU	P.O. Box 597 North East, PA 16428	9.2
Oil Country FCU	P.O. Box 366 Titusville, PA 16354	13.1
PHB Employees FCU	777 West Ridge Road Fairview, PA 16415	4.7
Raymond Employees FCU	407 North Center Street Corry, PA 16407	19.4
S.E. Erie FCU	4309 Buffalo Road #5 Erie, PA 16510	3.7
Saint Vincent Erie FCU	232 West 25th Street Erie, PA 16544	8.8
TEMCO Employees FCU	P.O. Box 328 North East, PA 16428	11.0
Union Iron FCU	1500 Cascade Street Erie, PA 16502	0.7
Zurn FCU	P.O. Box 8589 Erie, PA 16502	27.4

* Source: www.ncua.gov - December 2002 statistics.

***Proposed Community Area Banking Institutions*:**

A total of 10 (with 119 offices) banking organizations maintain main or branch offices in Crawford and Erie Counties, according to the Federal Deposit Insurance Corporation (FDIC). Four (4) banks, PNC Bank (25.785%), Northwest Savings Bank (21.23%), National City Bank (17.45%), Marquette Savings Bank (11.65%), and First National Bank of PA (10.24%), hold approximately 75% of the deposit market share in Crawford and Erie Counties. [See the supporting documentation at the end of this section for a detailed analysis of deposit market share] All figures are as of June 30, 2002 (the most recent available data), according to the FDIC.

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	682
Name:	AMERICAN METER EMPLOYEES
Address:	1320 EAST 11TH STREET
City,State,Zip:	ERIE, PA 16503
Assets:	$4,753,606
Members:	698
Phone:	814-455-0096
Manager/CEO:	MATCZAK, IRENE J
Year Chartered:	1935
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/08/03
Web Site URL:	

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
03/03 Go!

Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
9/00 Go!

Why are there two sections?

| Back to Individual Credit Union Data Search Form | NCUA Main |
General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	6586
Name:	AMERICAN STERILIZER
Address:	2545 WEST 23 STREET
City,State,Zip:	ERIE, PA 16506
Assets:	$23,856,633
Members:	7,290
Phone:	814-833-0433
Manager/CEO:	GRIGNOL, EILEEN M
Year Chartered:	1950
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/27/03
Web Site URL:	

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Charter Number:	11303
Name:	AUTOCLAVE ERIE
Address:	P. O. BOX 8065
City,State,Zip:	ERIE, PA 16505-0065
Assets:	$871,480
Members:	243
Phone:	814-838-5709
Manager/CEO:	POTTS, ARLENE
Year Chartered:	1956
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	13
Low Income Designation:	No
Peer Group:	1
Last Updated:	05/06/02
Web Site URL:	

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Charter Number:	5067
Name:	BLILEY
Address:	2545 WEST GRANDVIEW
City,State,Zip:	ERIE, PA 16506
Assets:	$1,527,616
Members:	476
Phone:	814-838-3571
Manager/CEO:	CURTIS, DAVID
Year Chartered:	1943
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	15
Low Income Designation:	No
Peer Group:	1
Last Updated:	03/31/98
Web Site URL:	

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Charter Number:	6070
Name:	CONRAIL ERIE
Address:	110 WEST 13TH STREET
City,State,Zip:	ERIE, PA 16501
Assets:	$13,425,411
Members:	3,126
Phone:	814-455-0092
Manager/CEO:	BROWN, HAROLD F
Year Chartered:	1949
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	52
Low Income Designation:	No
Peer Group:	3
Last Updated:	06/04/02
Web Site URL:	

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Charter Number:	15501
Name:	CORRY AREA SCHOOLS
Address:	22 SOUTH 1ST AVE
City,State,Zip:	CORRY, PA 16402
Assets:	$4,594,492
Members:	1,502
Phone:	814-665-5291
Manager/CEO:	SMITH, KAREN K
Year Chartered:	1963
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	36
Low Income Designation:	Yes
Peer Group:	2
Last Updated:	02/25/03
Web Site URL:	CORRYSCHOOLSFCU.COM

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Charter Number:	23594
Name:	CORRY FOAM EMPLOYEES
Address:	466 S. SHADY AVE
City,State,Zip:	CORRY , PA 16407
Assets:	$551,075
Members:	481
Phone:	814-664-4999
Manager/CEO:	LILLIE, DAVID L
Year Chartered:	1980
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	1
Last Updated:	03/27/03
Web Site URL:	

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Charter Number:	62048
Name:	CORRY JAMESTOWN
Address:	637 N CENTER ST SUITE A
City,State,Zip:	CORRY, PA 16407
Assets:	$11,788,176
Members:	3,283
Phone:	814-664-7010
Manager/CEO:	KIMMY, SUSAN M
Year Chartered:	1954
Current Status:	A - Active
Credit Union Type:	2 - Federally-insured State
TOM Code:	99
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/22/03
Web Site URL:	

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Charter Number:	9946
Name:	COUNTY OF ERIE, PA
Address:	518 STATE STREET, THE EXCHANGE BLDG
City,State,Zip:	ERIE, PA 16501
Assets:	$6,380,373
Members:	2,501
Phone:	814-451-6378
Manager/CEO:	KUNKEL, NADINE F
Year Chartered:	1954
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	36
Low Income Designation:	No
Peer Group:	2
Last Updated:	04/30/03
Web Site URL:	CEPTFCU.ORG

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Charter Number:	20057
Name:	E C-2
Address:	136 EAST AVE
City,State,Zip:	ERIE, PA 16507
Assets:	$1,157,372
Members:	666
Phone:	814-878-4022
Manager/CEO:	SKINNER, DEBRA
Year Chartered:	1970
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	21
Low Income Designation:	No
Peer Group:	1
Last Updated:	04/19/02
Web Site URL:	

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Charter Number:	7302
Name:	E M T A
Address:	127 EAST 14 STREET; P. O. BOX 2057
City,State,Zip:	ERIE, PA 16512
Assets:	$975,741
Members:	303
Phone:	814-455-5150
Manager/CEO:	BERNHARD, KARLYNN
Year Chartered:	1951
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	22
Low Income Designation:	No
Peer Group:	1
Last Updated:	05/09/03
Web Site URL:	

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Charter Number:	17039
Name:	E F E
Address:	P.O. BOX 1097
City,State,Zip:	ERIE, PA 16512
Assets:	$971,723
Members:	226
Phone:	814-455-3941
Manager/CEO:	LAUER, GERALD J
Year Chartered:	1965
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	13
Low Income Designation:	No
Peer Group:	1
Last Updated:	04/11/02
Web Site URL:	

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Charter Number:	6104
Name:	EC & EE EMPLOYEES
Address:	1325 WAYNE STREET
City,State,Zip:	ERIE, PA 16503
Assets:	$7,329,816
Members:	2,751
Phone:	814-455-5035
Manager/CEO:	BAGINSKI, LINDA
Year Chartered:	1949
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	53
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/06/03
Web Site URL:	

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Charter Number:	63648
Name:	ERIE COMMUNITY
Address:	135 EAST 6TH STREET
City,State,Zip:	ERIE, PA 16501
Assets:	$48,491,098
Members:	8,882
Phone:	814-870-2586
Manager/CEO:	WIEST, RICHARD A
Year Chartered:	1976
Current Status:	A - Active
Credit Union Type:	2 - Federally-insured State
TOM Code:	99
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/14/03
Web Site URL:	

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Charter Number:	6081
Name:	ERIE COUNTY
Address:	135 EAST 38TH STREET
City,State,Zip:	ERIE, PA 16504
Assets:	$4,401,310
Members:	1,062
Phone:	814-860-2101
Manager/CEO:	BARTHELMES, WILLIAM H
Year Chartered:	1949
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	06
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/21/03
Web Site URL:	WWW2.VELOCITY.NETECFCU

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Charter Number:	12752
Name:	ERIE COUNTY SCHOOL EMPLOYEES
Address:	4101 MAIN ST
City,State,Zip:	ERIE, PA 16511
Assets:	$33,638,496
Members:	7,586
Phone:	814-899-6608
Manager/CEO:	WARREN, GAIL A
Year Chartered:	1959
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	34
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/07/02
Web Site URL:	

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Charter Number:	8625
Name:	ERIE FIREFIGHTERS
Address:	1740 WEST 26TH STREET
City,State,Zip:	ERIE, PA 16508
Assets:	$4,961,783
Members:	787
Phone:	814-452-4898
Manager/CEO:	SWARM, JENNIFER M
Year Chartered:	1953
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	06
Low Income Designation:	No
Peer Group:	2
Last Updated:	06/05/02
Web Site URL:	WWW.LEOL.NET~FIRECU

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Charter Number:	1117
Name:	ERIE GENERAL ELECTRIC FCU
Address:	2154 EAST LAKE ROAD
City,State,Zip:	ERIE, PA 16511
Assets:	$85,097,917
Members:	15,702
Phone:	814-456-6231
Manager/CEO:	COOK, GAIL J
Year Chartered:	1936
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	44
Low Income Designation:	No
Peer Group:	4
Last Updated:	05/21/03
Web Site URL:	EGEEFCU.ORG

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Charter Number:	9711
Name:	ERIE HAMOT
Address:	201 STATE STREET
City,State,Zip:	ERIE, PA 16550
Assets:	$8,712,476
Members:	3,718
Phone:	814-877-6134
Manager/CEO:	WILLIS, TED
Year Chartered:	1954
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	51
Low Income Designation:	No
Peer Group:	2
Last Updated:	03/19/03
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Charter Number:	8626
Name:	ERIE POLICE
Address:	626 STATE ST., RM 111
City,State,Zip:	ERIE, PA 16501
Assets:	$2,237,593
Members:	709
Phone:	814-453-2540
Manager/CEO:	KNEPPER, DON
Year Chartered:	1953
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	06
Low Income Designation:	No
Peer Group:	2
Last Updated:	12/17/02
Web Site URL:	

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Charter Number:	1476
Name:	ERIE SCHOOL EMPLOYEES
Address:	1109 EAST 38TH STREET
City,State,Zip:	ERIE, PA 16504
Assets:	$159,741,677
Members:	19,425
Phone:	814-825-2436
Manager/CEO:	KACZMAREK, NORBERT P
Year Chartered:	1936
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	34
Low Income Designation:	No
Peer Group:	5
Last Updated:	04/22/02
Web Site URL:	WWW.ESEFCU.ORG

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Individual Credit Union Data Summary & Reports

Charter Number:	3113
Name:	ERIE T P E
Address:	645 WEST 11TH STREET
City,State,Zip:	ERIE, PA 16501
Assets:	$3,513,822
Members:	705
Phone:	814-456-5336
Manager/CEO:	NEMENZ, DORIS B
Year Chartered:	1939
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	42
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/13/02
Web Site URL:	

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Individual Credit Union Data Summary & Reports

Charter Number:	776
Name:	ERIE TIMES
Address:	335 METZ STREET
City,State,Zip:	ERIE, PA 165082723
Assets:	$7,815,884
Members:	1,881
Phone:	814-459-0853
Manager/CEO:	HANKS, CAROLYN L
Year Chartered:	1935
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	53
Low Income Designation:	No
Peer Group:	2
Last Updated:	03/27/03
Web Site URL:	ERIETIMESFCU.COM

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Individual Credit Union Data Summary & Reports

Charter Number:	7048
Name:	HAMMERMILL EMPLOYEES
Address:	1306 EAST LAKE RAOD
City,State,Zip:	ERIE, PA 16507
Assets:	$36,972,613
Members:	5,898
Phone:	814-455-4437
Manager/CEO:	MACK, NANCY L
Year Chartered:	1951
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	53
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/28/03
Web Site URL:	HAMMERMILLFCU.ORG

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Individual Credit Union Data Summary & Reports

Charter Number:	14247
Name:	I B E W LOCAL 56
Address:	962 WEST 20TH STREET
City,State,Zip:	ERIE, PA 16502
Assets:	$7,582,588
Members:	1,993
Phone:	814-455-2270
Manager/CEO:	HEDDERICK, CHARLENE M
Year Chartered:	1961
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	50
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/14/03
Web Site URL:	WWW.IBEW56FCU.ORG

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Individual Credit Union Data Summary & Reports

Charter Number:	5951
Name:	LAKE ERIE COMMUNITY
Address:	205 HATHAWAY ST. EAST
City,State,Zip:	GIRARD, PA 16417
Assets:	$2,221,924
Members:	1,166
Phone:	814-774-4130
Manager/CEO:	RASTETTER, SUSAN K
Year Chartered:	1948
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	00
Low Income Designation:	No
Peer Group:	2
Last Updated:	11/26/02
Web Site URL:	

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
03/03 Go!

Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
9/00 Go!

Why are there two sections?

| Back to Individual Credit Union Data Search Form | NCUA Main |
General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	1111
Name:	LOCO & CONT EMPL
Address:	1286 EAST 38TH STREET
City,State,Zip:	ERIE, PA 16504
Assets:	$17,008,435
Members:	2,138
Phone:	814-825-6763
Manager/CEO:	ALLAMON, JOHN W
Year Chartered:	1936
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	44
Low Income Designation:	No
Peer Group:	3
Last Updated:	02/25/03
Web Site URL:	

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
03/03 Go!

Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
9/00 Go!

Why are there two sections?

| Back to Individual Credit Union Data Search Form | NCUA Main |
General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	4446
Name:	LORD
Address:	3910 SCHAPER AVENUE
City,State,Zip:	ERIE, PA 16415
Assets:	$25,124,297
Members:	5,916
Phone:	814-866-1111
Manager/CEO:	DAVIS, KIM
Year Chartered:	1941
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	3
Last Updated:	06/04/02
Web Site URL:	WWW.LORDFCU.ORG

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

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General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

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:	05/21/03
Web Site URL:	

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
03/03 Go!

Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

| Back to Individual Credit Union Data Search Form | NCUA Main |
General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	12380
Name:	MEADOW BROOK EMPLOYEES
Address:	1862 W. 24TH STREET
City,State,Zip:	ERIE, PA 16502
Assets:	$727,362
Members:	541
Phone:	814-899-3191
Manager/CEO:	C AVARETTA, JOSEPH
Year Chartered:	1958
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	1
Last Updated:	08/09/02
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
9/00 Go!

Why are there two sections?

| Back to Individual Credit Union Data Search Form | NCUA Main |
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National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	6187
Name:	MEADVILLE AREA
Address:	300 ARCH STREET
City,State,Zip:	MEADVILLE, PA 16335
Assets:	$33,651,084
Members:	10,847
Phone:	814-336-2794
Manager/CEO:	CLANCY-YOUNG, HEATHER L
Year Chartered:	1949
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	34
Low Income Designation:	No
Peer Group:	3
Last Updated:	04/22/02
Web Site URL:	WWW.MEADVILLEAREAFCU.COM

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	5418
Name:	NFG EMP.
Address:	1100 STATE STREET
City,State,Zip:	ERIE, PA 16501
Assets:	$3,743,385
Members:	827
Phone:	814-871-8585
Manager/CEO:	WATSON, DANIA
Year Chartered:	1947
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	23
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/29/02
Web Site URL:	

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Choose a report:
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Reports for September 2000 and Before:

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General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	10981
Name:	NKP BUFFALO DIV
Address:	3034 WEST 12 ST
City,State,Zip:	ERIE, PA 16505
Assets:	$849,659
Members:	363
Phone:	814-833-8589
Manager/CEO:	DESKO, MARY KAY
Year Chartered:	1956
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	52
Low Income Designation:	No
Peer Group:	1
Last Updated:	05/07/03
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

| Back to Individual Credit Union Data Search Form | NCUA Main |
General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	8687
Name:	NORTH EAST WELCH
Address:	P. O. BOX 597
City,State,Zip:	NORTH EAST, PA 16428
Assets:	$9,202,451
Members:	1,054
Phone:	814-725-8190
Manager/CEO:	MAAS, SUSAN M
Year Chartered:	1953
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/19/03
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

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General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	11172
Name:	OIL COUNTRY
Address:	P. O. BOX 366
City,State,Zip:	TITUSVILLE, PA 16354
Assets:	$13,182,053
Members:	4,265
Phone:	814-827-4605
Manager/CEO:	BEERS CCUE, MARILYN C
Year Chartered:	1956
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/14/03
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

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Reports for September 2000 and Before:

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General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	6277
Name:	PHB EMPLOYEES
Address:	P.O. BOX 241
City,State,Zip:	FAIRVIEW, PA 16415
Assets:	$4,667,777
Members:	1,694
Phone:	814-474-2283
Manager/CEO:	MANDO, HOPE P
Year Chartered:	1949
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/20/03
Web Site URL:	

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

Choose a report:
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National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	12643
Name:	RAYMOND EMPLOYEES
Address:	407 NORTH CENTER STREET
City,State,Zip:	CORRY, PA 16407
Assets:	$19,470,344
Members:	3,591
Phone:	814-663-3263
Manager/CEO:	HEISER, STACEY M
Year Chartered:	1958
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	3
Last Updated:	03/12/03
Web Site URL:	WWW.TBSCC.COMUSERSRAYMOND

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

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National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	17325
Name:	S.E. ERIE INDUSTRIAL
Address:	4309 BUFFALO RD #5
City,State,Zip:	ERIE, PA 16510
Assets:	$3,689,179
Members:	1,781
Phone:	814-899-7793
Manager/CEO:	THOMPSON, JANET
Year Chartered:	1966
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	42
Low Income Designation:	No
Peer Group:	2
Last Updated:	05/21/03
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

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National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	13933
Name:	SAINT VINCENT ERIE
Address:	232 WEST 25TH STREET
City,State,Zip:	ERIE, PA 16544
Assets:	$8,833,271
Members:	3,072
Phone:	814-452-5742
Manager/CEO:	STEARNS, GRETCHEN L
Year Chartered:	1960
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	51
Low Income Designation:	No
Peer Group:	2
Last Updated:	12/03/02
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

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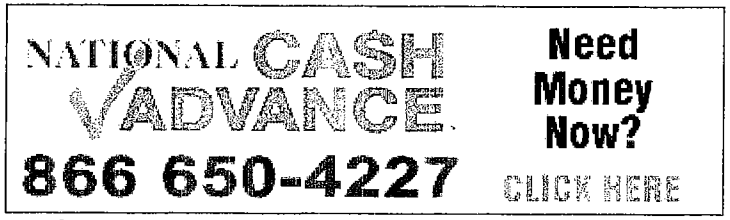
General Notice About Our Credit Union Data



National Cash Advance (866) 650-4227
Serving Your Area

weblink

Save Address

ALL LISTINGS

Cash Cow (814) 796-1111
202 High St, Waterford, PA 16441

Map Driving Directions Search Nearby Save Address

Dee's Cigar Store (814) 454-9626
1705 State St, Erie, PA 16501

Map Driving Directions Search Nearby Save Address

Financial Exchange Co (814) 453-6989
929 State St, Erie, PA 16501

Map Driving Directions Search Nearby Save Address

Flexcheck Cash Advance Ctrs (814) 864-5161
3858 Peach St, Erie, PA 16509

Map Driving Directions Search Nearby Save Address

National Cash Advance (814) 874-0515
2215 W 12th St, Erie, PA 16505

Map Driving Directions Search Nearby Save Address

National Cash Advance (814) 864-5163
5048 Peach St, Erie, PA 16509

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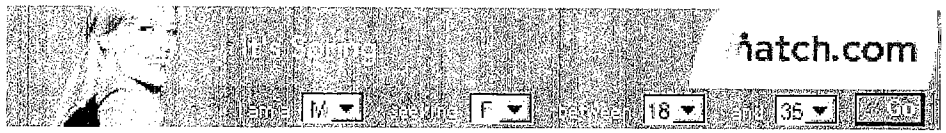


Search Options
- New Search
- Near An Address
- By ZIP Code
- By Area Code

Businesses Found: 10

Results for "Check Cashing Serv" in the "Erie, PA" service area.
Search only in **Erie, PA**

(Showing 1-10)

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Revise Sort Order A-Z City Featured Businesses

LOOK HERE FIRST

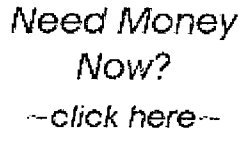
Advance America

(866) 640-4227

National Cash Advance

(866) 650-4227

FEATURED BUSINESSES



Advance America
Serving Your Area

Save Address

(866) 640-4227
web link

Map Driving Directions Search Nearby Save Address

Primo's News (814) 461-8821
113 W 18th St, Erie, PA 16501

Map Driving Directions Search Nearby Save Address

United Cash Advance (814) 866-1724
3514 Liberty St, Erie, PA 16508

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Search only in **Erie, PA**

(Showing 1-10)

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Offices and Deposits of all FDIC-Insured Institutions

Market Share Report

Data as of: June 30, 2002

Sorted by: Market Share

Run Report

Selected Criteria						June 30, 2002				
State:	County:	City:	Zip Code:			Outside Of Market		Inside Of Market		
PENNSYLVANIA	CRAWFORD	ALL	ALL							
PENNSYLVANIA	ERIE	ALL	ALL							
Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal Charter		No. of Offices	Deposits ($000)	No. of Offices	Deposits ($000)	Market Share
1 PNC Bank, National Association	6384	PA	N	Federal		705	40,994,364	23	979,071	25.78%
2 Northwest Savings Bank	28178	PA	SB	State		96	2,665,354	27	806,299	21.23%
3 National City Bank of Pennsylvania	7948	PA	N	Federal		196	9,828,680	19	662,794	17.45%
4 First National Bank of Pennsylvania	7888	PA	N	Federal		114	2,640,552	15	389,051	10.24%
5 Marquette Savings Bank	30544	PA	SB	State		0	0	6	377,007	9.93%
6 Citizens Bank of Pennsylvania	57282	PA	SB	State		328	14,218,330	12	288,390	7.59%
7 Sky Bank	5982	OH	SM	State		200	6,738,697	4	133,340	3.51%
8 National Bank of North East	7938	PA	N	Federal		0	0	5	71,740	1.89%
9 Community National Bank of Norwestern Pennsylvania	10032	PA	N	Federal		0	0	5	54,288	1.43%
10 Mercer County State Bank	445	PA	NM	State		6	131,236	3	35,700	0.94%
				TOTALS		1,645	77,217,213	119	3,797,680	100.00%

Last Updated: 5/2/2003

Questions, Suggestions & Requests

Offices and Deposits of all FDIC-Insured Institutions

Market Share Report

Data as of: June 30, 2002

Sorted by: Market Share

Run Report

Selected Criteria					June 30, 2002				
State:	County:	City:	Zip Code:		Outside Of Market		Inside Of Market		
PENNSYLVANIA	CRAWFORD	ALL	ALL						
Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal Charter	No. of Offices	Deposits ($000)	No. of Offices	Deposits ($000)	Market Share
National City Bank of Pennsylvania	7948	PA	N	Federal	208	10,180,590	7	310,884	34.45%
Northwest Savings Bank	28178	PA	SB	State	116	3,297,281	7	174,372	19.32%
PNC Bank, National Association	6384	PA	N	Federal	724	41,806,352	4	167,083	18.52%
First National Bank of Pennsylvania	7888	PA	N	Federal	123	2,930,006	6	99,597	11.04%
Citizens Bank of Pennsylvania	57282	PA	SB	State	337	14,431,640	3	75,080	8.32%
Marquette Savings Bank	30544	PA	SB	State	5	337,321	1	39,686	4.40%
Mercer County State Bank	445	PA	NM	State	6	131,236	3	35,700	3.96%
				TOTALS	1,519	73,114,426	31	902,402	100.00%

Last Updated: 5/2/2003

Questions, Suggestions & Requests

Sitemap | Search | Help | Home

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	7914
Name:	UNION IRON
Address:	1500 CASCADE ST
City,State,Zip:	ERIE, PA 16502
Assets:	$709,454
Members:	192
Phone:	814-454-8164
Manager/CEO:	BOOTES, CLARENCE J
Year Chartered:	1952
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	15
Low Income Designation:	No
Peer Group:	1
Last Updated:	06/22/99
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
03/03 Go!

Reports for September 2000 and Before:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

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General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	7304
Name:	ZURN
Address:	P. O. BOX 8589
City,State,Zip:	ERIE, PA 16502-0589
Assets:	$27,447,912
Members:	6,863
Phone:	814-452-2152
Manager/CEO:	RIEGER, CAROL A
Year Chartered:	1951
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	49
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/20/02
Web Site URL:	

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.

Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
03/03 Go!

Reports for September 2000 and Before:

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Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

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General Notice About Our Credit Union Data

National Credit Union Administration

Individual Credit Union Data Summary & Reports

Charter Number:	20137
Name:	TEMCO EMPLOYEES
Address:	P. O. BOX 328
City,State,Zip:	NORTH EAST, PA 16428
Assets:	$10,983,020
Members:	3,823
Phone:	814-725-1724
Manager/CEO:	RUSSELL, LILLY L
Year Chartered:	1970
Current Status:	A - Active
Credit Union Type:	1 - Federal
TOM Code:	42
Low Income Designation:	No
Peer Group:	3
Last Updated:	05/12/03
Web Site URL:	

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Reports for December 2000 and After:

Choose a report:
Financial Performance Report (FPR)

Choose a report date:
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Reports for September 2000 and Before:

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Financial Performance Report (FPR)

Choose a report date:
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Why are there two sections?

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General Notice About Our Credit Union Data

Section 4 - Community Action Plan

Lord FCU is well positioned to provide high-quality, low-cost financial services to the Crawford/Erie County community. 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 and branching, will allow the community to conduct financial business in whichever form they choose. The following sections outline the current operations base that will allow Lord 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

Lord currently maintains one office location within the proposed community. The main office is located at 3910 Schaper Avenue in Erie. (b)(4)

(b)(4)

effectively (and personally) service the residents of the Crawford County portion of the proposed community. Current office hours are as follows:

Monday –Thursday	9:00 a.m.	to	5:00 p.m.
Friday	8:00 a.m.	to	6:00 p.m.

Drive-thru and ATM services are available at the main office. We have also included a listing of "No Surcharge" ATM's in the Crawford County/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. Lord 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. Lord FCU owns an ATM at the main office location. The credit union is also a participating member of the "CU Dollar" non-surcharge alliance, and members of Lord FCU have access to an additional twenty-four (24) ATM's throughout the community. A listing of these surcharge-free locations is available from a link on the Lord FCU web site.
- MasterCard Check Card. Members can access their accounts using the Lord FCU MasterCard Check card and/or STAR ATM card. The MasterCard check card also allows members to purchase goods or pay for services anywhere MasterCard is accepted worldwide and allows for ATM access anywhere the MasterCard 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. Lord 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

Lord 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 $20.00, 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 2nd quarter of 2003 was 1.00%. The APY was 1.01%.

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 1.00%, with an A.P.Y. of 1.01%.

- Individual retirement Account (IRA). We offer IRA Certificates of Deposit. All interest is tax deferred, with a minimum deposit of $1,000.00.

- Share Draft Accounts.

  Lord FCU offers members share draft (checking) accounts. There are no minimum balance requirements, nor is there a monthly service charge for using Lord 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 Lord FCU MasterCard 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 MasterCard check card and members can also access cash at ATM's that display the STAR and/or MasterCard logo.

Lord 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 a charge of $3.00 per transfer, provided that the funds are available in the Regular Share account.

- Certificate Accounts

Lord 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. The following table is a sample of the certificate products and rates offered by the credit union as of 06/27/03:

Term	Min. Investment	APR *	APY
6-Month	$1,000.00	1.00%	1.00%
12-Month	1,000.00	1.49%	1.50%
24-Month	2,500.00	1.99%	2.00%
Jumbo (30 to 180 days)	50,000.00	1.64%	1.65%
Jumbo (181 to 365 days)	50,000.00	1.88%	1.90%
Jumbo (2-Year)	50,000.00	2.33%	2.35%
IRA 12-Month	1,000.00	1.49%	1.50%
IRA 24-Month	1,000.00	1.99%	2.00%
IRA 36-Month	1,000.00	2.23%	2.25%
IRA 48-Month	1,000.00	2.48%	2.50%
IRA 60-Month	1,000.00	2.87%	2.90%

* Rates are as of June 27, 2003 and subject to change.

Loan Products

Lord 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	
VISA Classic	12.90%
VISA Gold	11.50%
New Vehicle (2002-2003 Models)	
36-60 Months	3.99%
61-72 Months	4.25%
Used Vehicle	
$25,000 & Up (6 Years)	3.99%
$12,000 to $24,999 (5 Years)	3.99%
$8,000 to $11,999 (4 Years)	3.99%
$1,000 to $7,999 (3 Years)	3.99%
1992 & Older to 36 Months	4.25%
Signature Loans	12.00%
$5,000 Max., 3 Years	11.00%
Line of Credit ($5,000 Max., 3 Yrs)	9.00%
First Mortgage (15 Yrs @ 80% Financing)	4.95%
Home Equity	
Fixed to 60 Months (90% Proven Equity)	4.99%
Fixed to 144 Mos. (90% Proven Equity)	5.99%
Adjustable to 120 Mos. (90% Proven Equity)	4.00%
Share Secured	5.00%
Overdraft Protection Loan	15.00%

* Rates are as of June 27, 2003 and subject to change.

Other Credit Union Products and Services

Lord FCU offers several other products and services to the membership, including the following:

- Drive-up teller service
- Travelers Cheques
- Money Orders
- Free Notary Services
- Safe Deposit Boxes
- Night Depository Box Availability
- Cashiers Checks
- Payroll Deduction Savings and Loan programs
- Quarterly Newsletter
- Member-pay Credit Life and Disability Insurance
- Cedar Point and Six Flags Amusement Park Tickets

(b)(4)

Mission Statement

The mission of Lord Federal Credit Union is to provide and promote the use of a variety of financial services which feature particular benefits and advantages over those generally available from other banking sources, with specific intent of helping members gain some particular measure of personal financial success.

Service to the Underserved [Low Income]

Lord FCU has experience in servicing members in a depressed economic area, and as a credit union with an Underserved Investment Area expansion. Considering the effect that the decline in industry, plant closings and layoffs, and corporate downsizing have had on the Crawford County/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

(b)(4)

Non-Surcharging ATM Locations

For Members Of Credit Unions In The Selective Surcharging Group

Search Results for Crawford County

< Back

Click on a column name to sort listings.

FINANCIAL INSTITUTION	ATM SITE	STREET ADDRESS	CITY	STATE	TYPE
MEADVILLE AREA FCU	Main Office	300 Arch Street	Meadville	PA	Withdrawal
PSECU	Meadville Mall	20 Water Street	Meadville	PA	Withdrawal

Check listings periodically for new additions.

< Back

Non-Surcharging ATM Locations

For Members Of Credit Unions In The Selective Surcharging Group

STAR

Search Results for Erie County

< Back

Click on a column name to sort listings.

FINANCIAL INSTITUTION	ATM SITE	STREET ADDRESS	CITY	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 GENERAL ELECTRIC FCU	Branch Office	1623 E 38th Street	Erie	PA	Deposit
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 SCHOOL EMPLOYEES FCU	PHB Employees FCU	7773 W Ridge Road	Fairview	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Faulkners Country Market	Rt 8 & 89	Wattsburg	PA	Withdrawal

Check listings periodically for new additions.

< Back

Search: Districts Go

District Report Cards
Search Results for "girard":

District Name	City	Enrollment
GIRARD COLLEGE	PHILADELPHIA	
Girard SD	Girard	2,029

←Select by County ←District Report Card ←Report Cards Home ←Find 2000-2001 Report Cards

District Report Cards
Search Results for "harbor creek":

District Name	City	Enrollment
Harbor Creek SD	Harborcreek	2,310

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "iroquois":

District Name	City	Enrollment
Iroquois SD	Erie	1,274

Select by County District Report Card Report Cards Home Find 2000-2001 Report Cards

District Report Cards
Search Results for "millcreek":

District Name	City	Enrollment
Millcreek Township SD	Erie	7,122

←Select by County ←District Report Card ←Report Cards Home ←Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "north east":

District Name	City	Enrollment
North East SD	North East	2,079

←Select by County ←District Report Card ←Report Cards Home ←Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "northwestern":

District Name	City	Enrollment
Northwestern SD	Albion	1,900
Northwestern Lehigh SD	New Tripoli	2,294

Select by County | District Report Card | Report Cards Home | Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "union city":

District Name	City	Enrollment
Union City Area SD	Union City	1,385

←Select by County ←District Report Card ←Report Cards Home ←Find 2000-2001 Report Cards

Search: Districts Go

District Report Cards
Search Results for "wattsburg":

District Name	City	Enrollment
Wattsburg Area SD	Erie	1,719

Select by County District Report Card Report Cards Home Find 2000-2001 Report Cards

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Primary & Secondary School in Pennsylvania , US

#	School District	Web Site	City	County	Zip	CCD
1	Conneaut Sd	-	Linesville	Crawford	16424-9717	CCD
2	Crawford Central Sd	-	Meadville	Crawford	16335-9504	CCD
3	Crawford Co Avts	-	Meadville	Crawford	16335-2198	CCD
4	Penncrest Sd	-	Saegertown	Crawford	16433-0808	CCD

Number of Hits: 25151

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Primary & Secondary School in Pennsylvania , US

#	School District	Web Site	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 Iu 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

Number of Hits: 13120

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Post Secondary Schools in Pennsylvania , US

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

Number of Hits: 4446

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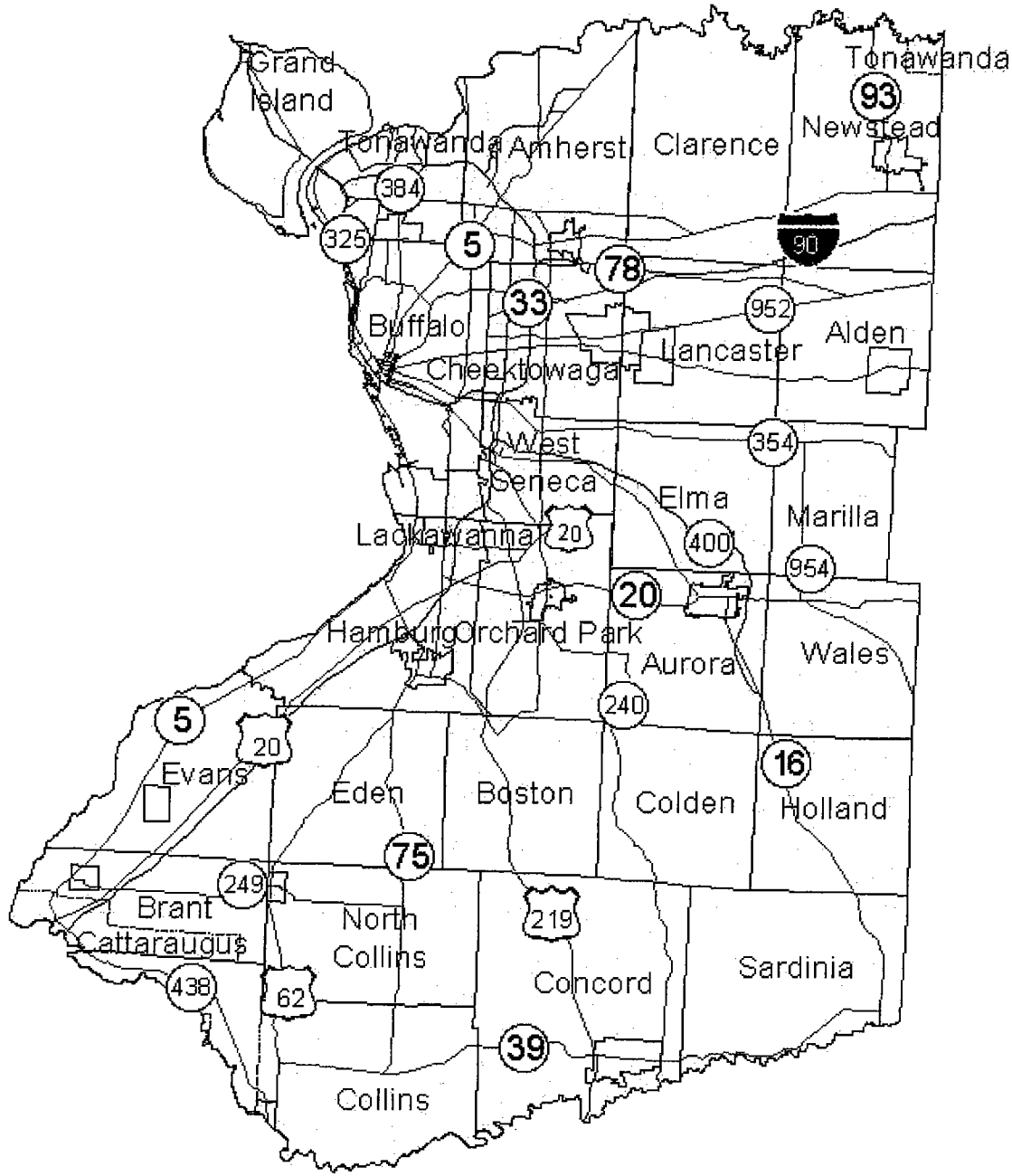
Media List Page

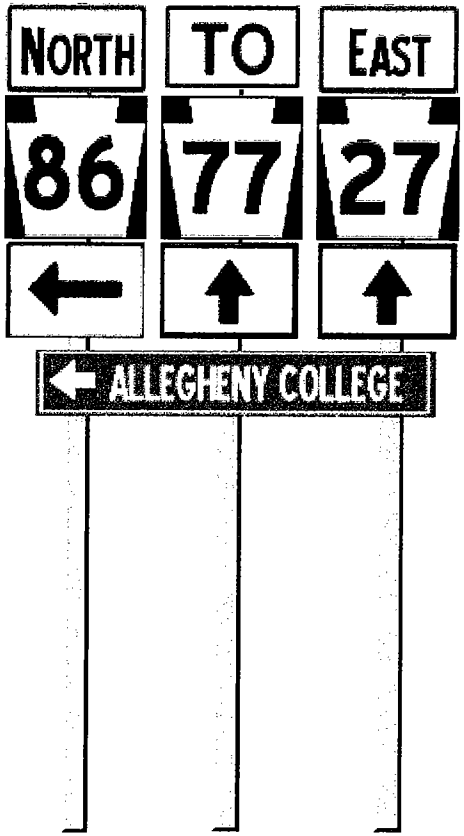
#	Media Organization	Homepage	Type	City	County	Zip
1	Erie News	Homepage	Newspapers - Weekly	Erie	Erie	
2	Erie News	-	Newspapers - Daily	Erie	Erie	
3	Erie Times	-	Newspapers - Daily	Erie	Erie	
4	WCTL -106.3 FM	-	Radio	Union City	Erie	
5	WERG - 89.9 FM	-	Radio	Erie	Erie	
6	WFGO - 94.7 FM	-	Radio	Erie	Erie	
7	WFLP - 1330 AM	-	Radio	Erie	Erie	
8	WFXP	-	Television	Erie	Erie	
9	WICU-TV	-	Television	Erie	Erie	
10	WJET -102.3 FM	-	Radio	Erie	Erie	
11	WJET-TV	-	Television	Erie	Erie	
12	WLKK - 1400 AM	-	Radio	Erie	Erie	
13	WPSE - 1330 AM	-	Radio	Erie	Erie	
14	WQLN	-	Television	Erie	Erie	
15	WQLN - 91.3 FM	-	Radio	Erie	Erie	
16	WRKT -100.9 FM	-	Radio	North East	Erie	
17	WRTS -103.7 FM	-	Radio	Erie	Erie	
18	WSEE	-	Television	Erie	Erie	
19	WXKC - 99.9 FM	-	Radio	Erie	Erie	

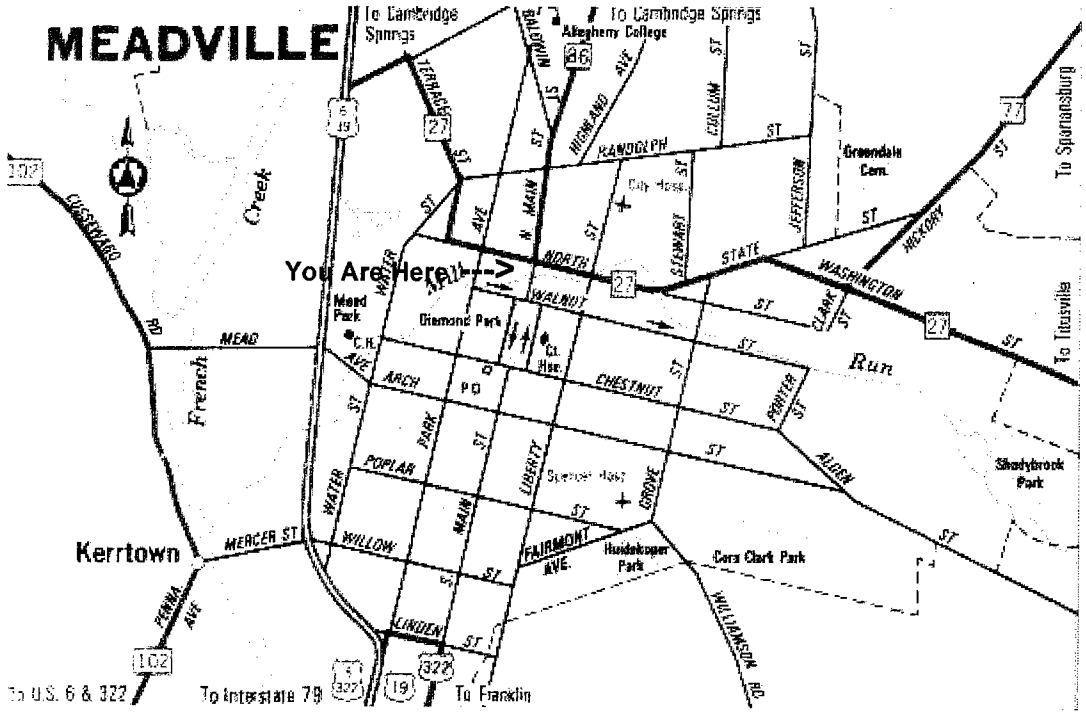
Number of Hits: 8842


Grand Island
Tonawanda
Amherst
Clarence
Tonawanda
Newstead
93
384
325
5
78
90
33
Buffalo
952
Alden
Lancaster
Cheektowaga
West Seneca
354
Elma
Marilla
Lackawanna
20
400
954
Hamburg
Orchard Park
Aurora
Wales
240
5
20
Evans
Eden
Boston
Colden
16
Holland
75
249
Brant
Cattaraugus
North Collins
219
Concord
Sardinia
438
62
39
Collins

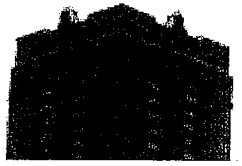
KEYSTONE HIGHWAYS

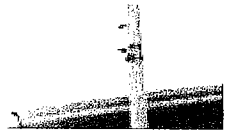
MEADVILLE - JCT PA 27 & PA 86





Up until the late seventies, PA 86 began at US 19, just south of Erie, was multiplexed with US 19 in Cambridge Springs and then ended on PA 27 just a few hundred yards away from US 19. Today, PA 86 only goes as far north as Cambridge Springs, but it's southern end remains at PA 27.





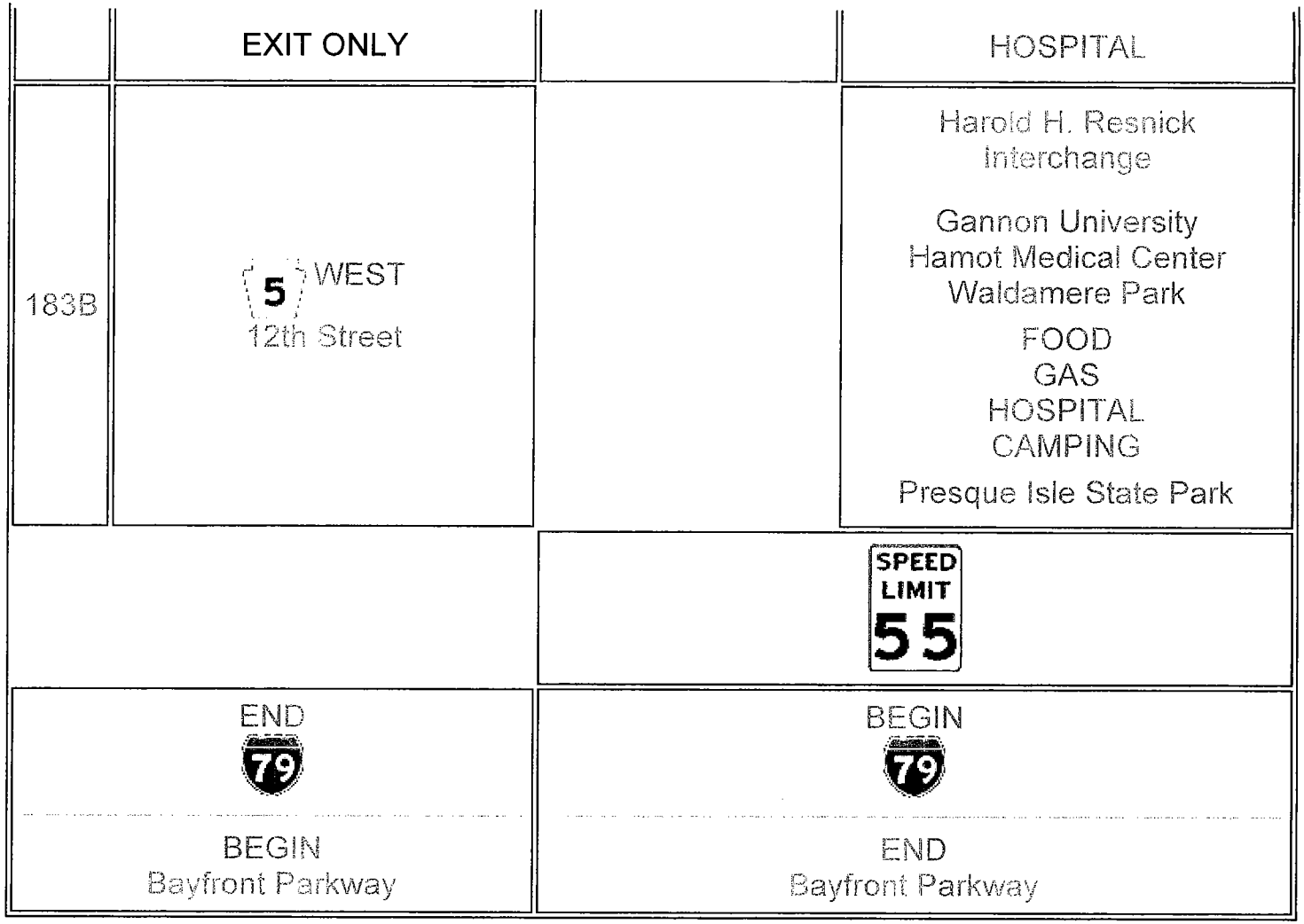
Exit Guide

EXIT	NORTHBOUND Read Down	SOUTHBOUND Read Up	Other Features
	STATE OF WEST VIRGINIA		
	COMMONWEALTH OF PENNSYLVANIA		
	SPEED LIMIT 65		
1	Mount Morris		FOOD GAS CAMPING
	WELCOME CENTER MP 5		
7	Kirby Garards Fort		

130	Greenville Sandy Lake	CAMPING Maurice K. Goddard State Park Pymatuning State Park
	 MP 130	
	 MP 131	
	Mercer County Crawford County	
141	285 Geneva Cochranton	FOOD GAS Erie National Wildlife Refuge
147A	EAST NORTH 6 322 19 Meadville	Allegheny College FOOD GAS LODGING HOSPITAL

147B	WEST SOUTH 6 322 19 Conneaut Lake	Conneaut Lake Park FOOD LODGING
154	198 Saegertown Conneautville	Park and Ride GAS
	WELCOME CENTER MP 158	
	Crawford County	
	Erie County	
166	6N Albion Edinboro	Edinboro University of Pennsylvania Campbell Pottery FOOD CAMPING Wooden Nickel Buffalo Farm
174	McKean	CAMPING

178A	90 EAST AMVETS Memorial Highway Buffalo, NY	Charles D. Buzzanco Interchange
178B	90 WEST AMVETS Memorial Highway Cleveland, OH	
	SPEED LIMIT 55	SPEED LIMIT 65
180	TO 19 Kearsarge	Mill Creek Mall FOOD HOSPITAL CAMPING
182	20 26th Street	20 26th Street EXIT ONLY
		 Erie International Airport Saint Vincent Health Center FOOD GAS HOSPITAL INTERCHANGE PICTURE
183A	5 EAST 12th Street	Harold H. Resnick Interchange



Back to Pennsylvania Highways
Back to Pennsylvania Exit Guides
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Information courtesy of the Pennsylvania Department of Transportation, Exit Authority 2000, personal observations, Marc Fannin, David J. Greenberger, Mark Papesh, and Nicholas Carosella.

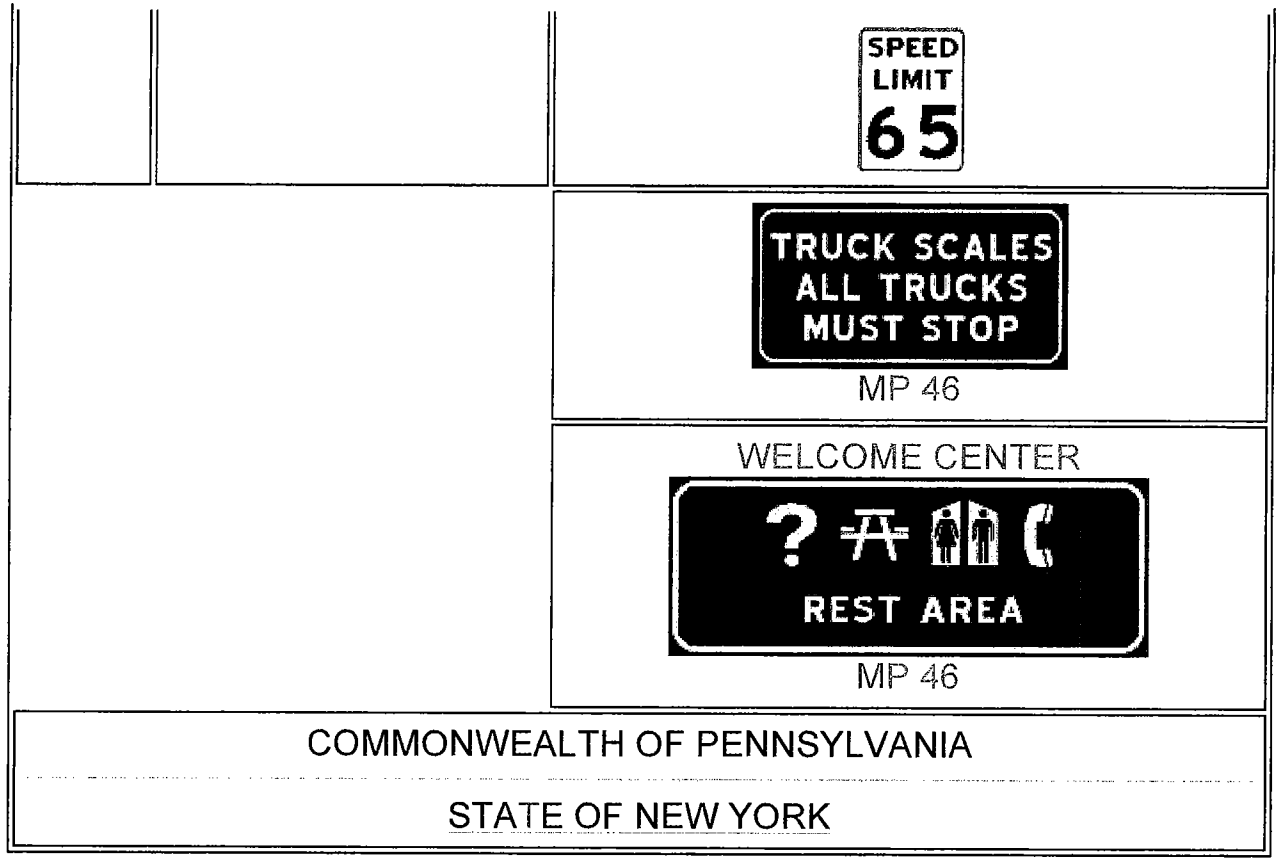
Exit Guide

EXIT	EASTBOUND Read Down	WESTBOUND Read Up	Other Features
STATE OF OHIO			
COMMONWEALTH OF PENNSYLVANIA			
WELCOME CENTER MP 1			
MP 1			

3	6N Cherry Hill West Springfield	FOOD GAS LODGING
6	215 Albion East Springfield	GAS LODGING
9	18 Platea Girard	GAS
16	98 Fairview Franklin Center	 Erie International Airport CAMPING
18	832 Presque Isle Sterrettania	Waldameer Park FOOD GAS LODGING Presque Isle State Park
22A	SOUTH Raymond P. Shafer Highway Pittsburgh	Charles D. Buzzanco Interchange

22B	79 NORTH Raymond P. Shafer Highway Erie	
24	19 Peach Street Waterford EXIT ONLY	Mill Creek Mall Saint Vincent Health Center FOOD GAS LODGING HOSPITAL
27	97 State Street Waterford	Erie Veterans Memorial Stadium Hamot Medical Center FOOD GAS LODGING HOSPITAL Erie Zoo
	SPEED LIMIT 65	SPEED LIMIT 55
29	8 Parade Street	Mercyhurst College FOOD GAS

	Hammett		LODGING
32	430 Wesleyville		Penn State Erie Behrend College FOOD GAS CAMPING STATE POLICE
35	531 Harborcreek		Trooper Matthew R. Bond Memorial Interchange FOOD GAS
37	86 EAST Hopkins - Bowser Highway Jamestown, NY		
41	89 North East		FOOD GAS LODGING CAMPING
45	20 State Line EXIT SPEED 30 MPH	20 State Line	Heritage Wine Cellar FOOD GAS LODGING



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Interstate shield courtesy of Richard C. Moeur.
Information courtesy of the Pennsylvania Department of Transportation, Exit Authority 2000, personal observations, and Marc Fannin.

The Pennsylvania Department of Conservation and Natural Resources

State Parks

Lake Erie Region

The Lake Erie Region is a great playground with its miles of beautiful beaches and spectacular sunsets. Dive in to the many cultural, historical and natural wonders of this beautiful area, which includes the only surf beach in Pennsylvania.

Click on the park that

you would like to visit.

If you cannot use this bitmap,

use the text links below.

Maurice K. Goddard State Park

Oil Creek State Park

Presque Isle State Park

Pymatuning State Park

Back to Find a Park

For general state park information or to reserve a campsite, cabin, picnic pavilion or an organized group tenting area, call toll-free 888-PA-PARKS, Mon. to Sat. 7 a.m. to 5 p.m.

Home Find a Park Site Map Contacts Prices Recreation

E-mail Home Search

| E-mail | DCNR Home | Search |

Lord Federal Credit Union

Map Legend for Community Charter Conversion Application

LOWEST RATES EVER!! CHECK 'EM OUT!!!

LORD FEDERAL CREDIT UNION

LOAN RATES IN EFFECT BEGINNING JUNE 27, 2003
EASE CALL THE LOAN DEPT. FOR CURRENT RATES AT (814) 866-1111 EXT. 223 OR 224 OR 227

EW AUTO, TRUCK, MOTORCYLE			
➢ 02-03 models	36-60 months	@ 100% financing	**3.99%APR**
	72 months	@ 100% financing	**4.25% APR**
SED AUTO, TRUCK, MOTORCYLE			
➢ $ 25,000 and up	6 year consideration*		**3.99%APR**
➢ 12,000 to 24, 999	5 year financing		
➢ 8,000 to 11,999	4 year financing		
➢ 1,000 to 7,999	3 year financing		
*Six year consideration will be determined by CEO and loan officer.			**4.25% APR**
(Minimum *monthly payment on vehicle loans is $100.00.*)			

EW RV'S/BOATS	To 60 months @ 80% financing	**9.50% APR**
EW RV'S/BOATS	To 144 months @ 80% financing	**10.50% APR**
SED RV'S/BOATS	To 60 months @ 80%financing	**10.50% APR**
SED RV'S/BOATS	To 84 Months @ 80% financing	**11.50% APR**
EW RV'S OTHER THAN CAMPING TRAILERS	80% financing	**12.00% APR**
SED RV'S OTHER THAN CAMPING TRAILERS	80% financing	**13.00% APR**
NE OF CREDIT	**(5000.00 MAXIMUM LOAN 3 YEAR PAYBACK)**	**9.00% APR**
GNATURE LOAN	**(5000.00 MAXIMUM LOAN 3 YR PAYBACK RISK BASED)**	**11.00% APR**

VERDRAFT PROTECTION LOAN (1000.00 MAXIMUM 1 YEAR PAYBACK)	**15.00% APR**
EDGED SHARES LOAN	**5.00% APR**
)AN SECURED BY CERTIFICATE OF DEPOSIT	**2.00% APR above CD Rate**
)UCATION LOAN (ONE YEAR PAYBACK PERIOD)	**7.00% APR**
'ECIAL LINE OF CREDIT (2000.00 MAX 1 YEAR PAYBACK)	**6.00% APR**

LOWEST RATES EVER!! CHECK 'EM OUT!!!

LORD FEDERAL CREDIT UNION

LOAN RATES IN EFFECT BEGINNING JUNE 27, 2003

EASE CALL THE LOAN DEPARTMENT FOR CURRENT RATES AT
-866-1111. OUT OF TOWN MEMBERS CALL 1-800-782-3562 EXT. 223, 224 OR 227.

IRST MORTGAGE
:finance, Purchase, or Construction) 15 years @ 80% financing **4.95% APR**
ıtes are subject to change without notice. Maximum term is 15 years. Amount financed is based on 80% of appraised value. Call to ılify for a loan modification.

IXED RATE HOME EQUITY

nd MTG)	60 MONTHS @ 90% PROVEN EQUITY	4.99% APR
	to 144 MONTHS @ 90% PROVEN EQUITY	5.99% APR

ıtes are subject to change without notice. Rate is based on term with a maximum of 144 months. Amount financed is based on 90% of ıe minus any amount owed on first mortgage.

DJUSTABLE RATE HOME EQUITY

120 months @ 90% of proven equity 4.00% APR

Rate for July 1st through September 30th 2003

)JUSTABLE RATE HOME EQUITY LOAN HAS A MINIMUM LOAN AMOUNT OF $5000.00. MINIMUM ADVANCE AFTER FIRST DRAW IS $500.00. M ŁM IS AN EIGHT YEAR DRAW PERIOD WITH A TEN YEAR PAYBACK. RATES CHANGE MONTHLY. RATE IS DETERMINED BY TAKING THE PR ŀLISHED ON THE LAST BUSINESS DAY OF THE MONTH AND ADDING 0%. MAXIMUM RATE CHARGED IS 18%. AMOUNT FINANCED IS BASEI THE APPRAISED VALUE MINUS ANY AMOUNT OWED ON A FIRST MORTGAGE.

********RATES ARE SUBJECT TO CHANGE********

An Equal Housing Lender

The Following are Share Certificates offered by Lord Federal Credit Union.

PLEASE NOTE: Share Certificate rates change weekly and are usually set on Wednesday but may change without notice... please call for current rates.

Call member service to verify current rates.

Share Certificate Type	Annual Percentage Rate	Annual Percentage Yield	Minimum Balance Required
91 Day	1.00	1.00	$ 1,000.00
6 Month	1.00	1.00	$ 1,000.00
1 Year	1.49	1.50	$ 500.00
18 Month	1.74	1.75	$ 1,000.00
2 Year	1.99	2.00	$ 1,000.00
3 Year	2.23	2.25	$ 1,000.00
4 Year	2.48	2.50	$ 1,000.00
5 Year	2.87	2.90	$ 1,000.00
Jumbo Share Certificates:			
30 to 180 days	1.64	1.65	$ 50,000.00
181 to 365 days	1.88	1.90	$ 50,000.00
2 year	2.33	2.35	$50,000.00

Traditional and Roth

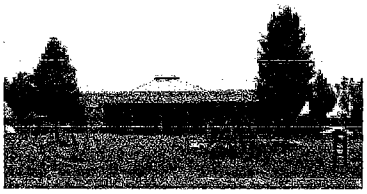
IRA's			
1 Year	1.49	1.50	$ 1,000.00
2 Year	1.99	2.00	$ 1,000.00
3 Year	2.23	2.25	$ 1,000.00
4 Year	2.48	2.50	$ 1,000.00
5 Year	2.87	2.90	$ 1,000.00

Education IRA-
(accumulation only)

On all Share and IRA Certificates, there is a penalty for early withdrawal. Penalties and/or fees if applicable could reduce the APY. The rate on variable certificates may change after the account is opened. Contact a Credit Union employee for applicable rates and fees. Revised 06/25/2003

Office and ATM locations

Branch/ATM Locations



Lord Federal Credit Union is located at 3910 Schaper Avenue in Erie, PA.

The Credit Union Hours are:
Monday-Thursday - 9:00am to 5:00pm
Friday - 8:00am to 6:00pm

There are no branches at this time.

You can use your Lord Federal Credit Union ATM or Debit card to get cash, make deposits or transfer funds 24 hours a day.

Lord Federal Credit Union signed a Selective Surcharge Agreement that allows you access to No Surcharge ATMs in Pennyslvania. To find the ATM location nearest you, click on ATM Locations. For No Surcharge ATMs in Pennsylvania, visit **http://www.cudollar.com**

Below is a list of current No Surcharge ATM's in the Erie area. For directions to any of the following ATM's, click on ATM Locations at the top of this page.

LOCATIONS OF NO SURCHARGE*
ATM MACHINES

Full Service:
•LORD FEDERAL CREDIT UNION
3910 Schaper Ave (Drive Thru lane)

•ERIE SCHOOL EMPLOYEES FCU
1109 East 38th Street (Drive Thru lane)
1005 Greengarden (Drive Thru lane)
2436 Buffalo Road (Drive Thru lane)

•SAINT VINCENT ERIE FCU
232 W. 25th St (St. Vincent Main Lobby)

•AMERICAN STERILIZER FCU
2545 West 23rd St, Erie (Drive Thru)

Cash Dispense Only ATM's:
•COUNTY OF ERIE, PA FCU
518 State St & North Park Row

•ERIE COUNTY SCHOOL FCU
4101 Main Street, Lawrence Park

•PHB EMPLOYEES FCU
7773 W. Ridge Rd., Fairview, PA

•4917 Peach Street (Inside Shell Food Mart)

•3760 W. 12th Street (Inside Shell Food Mart)

•605 Parade Street (Inside Shell Food Mart)

•Shell Holiday Mart (8228 Peach St)

•3725 McClelland Ave. (Kwik Fill Red Apple)

•26 East 12th & French St (A-Plus Mini Mart)

•Faulkner's Country Mkt-13580 RT 8, Wattsburg

•SAM'S Club (7200 Peach St)

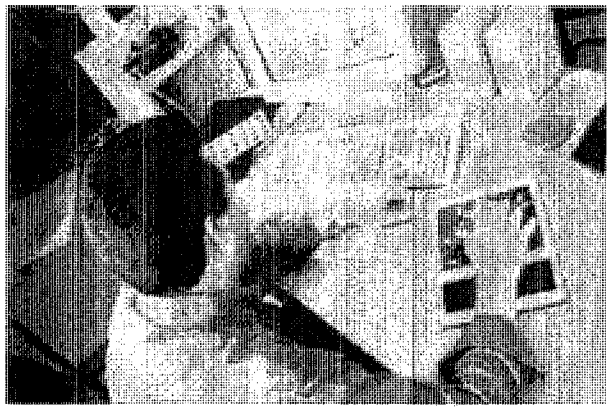
•WAL-MART (Peach St)
•WAL-MART (4950 W. 23rd St)

*Please Note: The No-Surcharge locations are subject to change without notice. January 2003

After 4 withdrawals per month from ATMs not owned by Lord FCU, you will be charged $1.00 for each withdrawal.

lordfcu@lordfcu.org

Select Employer Groups



You are eligible for Credit Union Membership if you work at one of the following Select Employer Groups (SEGs) or if you have an immediate family member employed at one of the listed SEGs. Membership benefits to Lord Federa Credit Union extend to your immediate family members. Immediate families are defined as related persons by blood, marriage, or other recognized family relationships in the same household (under the same roof) maintaining a single economic unit. Also included are a grandparent, parent, spouse, sibling, child, grandchild, stepparents, stepchildren and stepsiblings. The immediate family member must be related to the Credit Union Member.

If you are interested in joining the Credit Union but don't work at one of our SEGs and have no family members in our membership, ask your employer to contact Lord Federal Credit Union about becoming a Select Employer Group and taking advantage of the services offered.

1 LORD Corporation
2 Accutool
3 American Income Life (Erie Office)
4 Bensur Advertising
5 Bonded Services Corp.
6 Borecky Fruit Farm
7 Brugger Funeral Homes
8 Burton Funeral Home & Cremetory, Inc.
9 Career Concepts
10 Chet Alek's Yamaha Marine
1 Cohen's Carpeting
2 Complete Computer Service Solutions
3 Custom Plastics Specialties
4 D.A. Salzer & Assoc.
5 David Van Amburg Assoc. Inc.
6 Dr. Lawrence Scully (employees of)
7 EAG Electronics
8 Eicher Painting, Inc.
9 Ely & Smith, Counsellors at Law
20 Equipment Exchange Co.
1 Erie Aviation, Inc
2 Erie Ceramic Arts
3 Erie Heart & Lung Center
4 Erie Industrial Supply
5 Fairview Beer
6 Finish Thompson Inc.
7 First Alliance Church
8 Foht Realtors
9 Great Lakes Tool Grinding Inc.

30 Greater Erie Board of Realtors
1 Griffith Electric
2 Hall Precision Tool & Die
3 Harrington, Inc
4 Health South Leir
5 Hill, Barth & King
6 Horwath Electric Motors Inc.
7 Hytech Tool & Design
8 Infinity Resources Inc.
9 JABE Construction & Equipment Inc.
40 Jack Utley, D.M.D.,M.S.(staff)
1 Jamarco
2 Jazzercise Fitness Center
3 Johnson Tool, Inc.
4 Jr's Last Laugh & Comedy Club
5 King Electric Co.
6 Klein Plating Works Inc.
7 Kondu Corp.
8 Levco Communications
9 Lignitech, Ltd.
50 Liofol Company
1 LOC Inc. & LOC Framing Systems, Inc.
2 Mays Marketing Group
3 Mark Minichelli, D.D.S. (office)
4 Multi Products
5 New Motors
6 Niagara Eye Associates
7 Nicklas Insurance Agency, Inc. – Erie Division
8 Oakwood Cafe
9 Onex, Inc.
60 Out of Bounds Industries
1 Paddens
2 Paramount Die Corp.
3 Peacock Printing
4 Precise Plastics Inc.
5 Products Finishing Inc.
6 Proud Land
7 Pulakos 926
8 Resources for Prevention Inc.
9 Russell's House of Furniture
10 Sal's Family Hair Center
1 Scott's Carpet Service
2 Scully D. M. Medical Office
3 Shriners Hospital for Children

Siebenburger Club
Snap-Tite Inc.
SOFTEK, Inc
Summit Dental Associates
Spectrum Control Inc.
Superior Sound
Techsource Engineering Inc.
Townline Hardware, Inc.
Tri-Tech Injection Molding
Volt Services Group
Weborg, Rectenwald Inc.
Westwood Racquet Club
Whole Foods Cooperative Assoc,
Inc (Employees and Owners of)
X-Cell Tool & Mold, Inc.

January 2003

email/url.com

email/url.com

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@lordfcu.org • Web Site: www.lordfcu.org

January-March 2003

"People Helping People"

SPREAD THE WORD:

NOT ONLY CAN YOUR FAMILY JOIN LORD FEDERAL CREDIT UNION, IT'S NOW POSSIBLE THAT YOUR FRIENDS ARE ELIGIBLE TOO! Great rates . . . Yeah, we got 'em and you're not the only one that can take advantage of great rates AND great services! Due to a recent expansion in our field-of-membership, if you know someone that lives, works, worships, or attends school/college in the City of Erie and parts of West Millcreek, tell them that they may be eligible to join Lord Federal Credit Union. Any one that's interested should call today! Make it your goal to help friends, family members and co-workers become a credit union member. What a GREAT New Year's Resolution!

LOAN RATES HAVE NEVER BEEN LOWER!

Did you spend too much this Christmas, have your eye on a new or used car, want that home of your dreams or want to get away from it all? Why not check out the rates your credit union has to offer? Rates have never been lower! At Lord Federal Credit Union, we try to make borrowing as easy and painless as possible.

Please call the lending department for current rates at (814) 866-1111 or (800) 782-3562 (for out-of-town members please). Ask for the lending department or dial extensions 223, 224 or 227.

CHANGE IN DRIVE-THRU HOURS

Due to the decrease in member activity since the installation of our full-service ATM in our drive-thru, the credit union will close at 6:00 pm on Friday nights beginning February 2003.

We apologize for any inconvenience this may cause. To help make your banking more convenient, please be sure to take advantage of the following services available to you:

- Take advantage of Lord Federal Credit Union's ATM or Debit card.
- Sign up for payroll deduction or Direct Deposit through your employer into your credit union account(s).
- Remember that you can use your ATM card at many locations to get cash back on a purchase to avoid stopping at an ATM machine.
- Sign up for our Free Internet Banking service.

EVERYONE COULD USE A GOOD LAUGH!

Mark your calendars and get ready to laugh. This year our 62nd annual meeting will be Thursday, May 8, 2003 at Jr's Last Laugh and Comedy Club located at 1402 State Street, Erie, PA.

Join us for food, fun, laughs and a little business on **Thursday, May 8, 2003.**

5:30 pm . . . . . Doors Open
6:00 pm . . . . . Dinner (Buffet)
7:00 pm . . . . . Business Meeting and Elections
The show will start at the end of the meeting.

*PLEASE NOTE: The credit union office will close at **4:00** on Thursday, May 8th so the employees can attend the Annual Dinner.*

Tickets are $10.00 for members and $12.00 for guests (limit of only one guest per member.) Tickets may be purchased at the credit union office and will be on sale until **Friday, May 2, 2003** and seating is limited.

Elections will be held to fill one (1) seat on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination to one of the members of the Nominating Committee in writing to:

Pat Conley
Chairperson, Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Lisa Manendo
Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Russ King
Nomination Committee
Lord Corporation
1635 West 12th Street
Erie, PA 16505

Your letter must be received **April 25, 2003**

Please be sure to keep the enclosed statement as it contains the tax information needed to file your 2002 tax return. If you have and IRA with the credit union this statement is considered your Fair Market Value Statement. If you lose this statement and request another copy there is a charge of $2.00 per copy.

ERIE'S CHOICE 2002 . . .

Erie residents have cast their votes for their favorite business in over 120 categories. LORD FEDERAL CREDIT UNION was selected by the readers of the Erie Times-News as ONE OF THE BEST in the category of Credit Union.

Thanks to all for choosing us! Because of our recent expansion to our Field of Membership, those who live, work, worship, attend school/college in the City of Erie and parts of Millcreek are now eligible to join. Be sure to tell your friends, family, co-workers, fellow students and parishioners to call today and join one of Erie's Best Credit Unions!

IMPORTANT NOTICE

STATUTORY LIEN

If you are in default on a financial obligation to Lord FCU, Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) at the time of default to satisfy the obligation. When you default we may exercise that right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the credit union.

DON'T BE FOOLED BY ZERO % FINANCING

Before making that deal at the car dealership, check with the credit union about our low interest rate car loans. You may find that keeping your dealers discount, and financing the difference at the credit union may save you money.

Call the loan department at (814) 866-1111 or out of town members call 1-800-782-3562 and let us see if we can save you money.

Example: if you purchased a 15,000.00 auto, and the dealer kept the $2,500.00 discount/verses financing $12,500.00 (taking the rebate and financing the difference) at our current rate of 4.99% we would save you $850.96 over a five year term.

CU TIPS

Don't spend unnecessary time driving around to find a non-surcharge ATM machine when you need to make a withdrawal. If you use your ATM/Debit card, you can get cash back at most stores in the area. When you're at the grocery store, discount store and even some retailers, pay with your Lord FCU ATM/Debit card and request cash back. Using your card this way does not count as one of four cash withdrawals allowed per month!

In the spirit of giving . . .

Thanks to all our members who donated to this years Second Harvest Food Bank food drive.

We are also grateful for the generosity of our members who donated items to our Mitten Tree. This year we donated the items to Safe Net as we have done in the past. This organization helps women and children who are in need of shelter and clothing.

Your Credit Union has IRA's

If you are looking for a way to save for your future or the future of your children, don't forget that Lord Federal Credit Union offers a variety of IRA's for your convenience. We have Traditional, Education and Roth IRA's. Call Member Service today for more information.

DON'T GIVE YOUR MONEY TO THE STATE . . . KEEP THE CREDIT UNION INFORMED!

Each year, the credit union must report abandoned accounts that have not had activity in five (5) years. All monies from abandoned accounts are sent to the Commonwealth of Pennsylvania. ***The only way to avoid this is to make sure that the credit union has a current address on file.*** Keep your account active by making a deposit or withdrawal to your account at least annually.

New PA State Escheat Law.

Lord Federal Credit Union Management, Staff & Directors want to wish you and your family a safe, healthy & prosperous New Year.

Lord FCU will be closed in observance of the following holidays

Jan. 20 (Mon.)	Martin Luther King, Jr. Day (Closed)
Feb. 17 (Mon.)	Presidents Day (Closed)
Apr.18 (Fri.)	Good Friday The C.U. will be open from 8:00 to 1:00
May 8 (Thurs.)	Closing at 4:00 to attend the 62nd Annual Dinner
May 26 (Mon.)	Memorial Day

"Sign up for Internet Home Banking"

Call credit union for special loan promotions and current rates. 866-1111 or (800) 782-3562

Your savings insured to $100,000
NCUA
National Credit Union Administration, a U.S. Government Agency

MON.-THURS.
9:00 a.m. to 5:00 p.m.

FRI.
LOBBY & DRIVE-IN
8:00 a.m. to 6:00 p.m.

EQUAL HOUSING LENDER

DIVIDENDS ON SHARE ACCOUNTS ARE BASED ON AVAILABLE EARNINGS AND CANNOT BE GUARANTEED.

REMEMBER FOR YOUR CONVENIENCE:

*** "MAC" is always open, 24 hours a day, 7 days a week.
sign up for a ATM/Debit Card & our Audio Response & Internet Home Banking is ready to serve you 7 days a week, 22 hours a day from any touch-tone phone.
Call our office & talk to Member Services to apply for these services.

Regular Share, Special Share and Vacation Share Accounts:
Excessive W/D fee after Six (6)..... $ 1.00 per withdrawal
Close new share acct. within 90 days..... $ 5.00

Christmas Club Accounts:
Early Withdrawal Fee.....$ 2.00 per withdrawal
Fee to close prior to annual distribution.....$ 10.00
Fee to re-open Christmas Club..... $ 10.00

Share Draft (Checking), MAC, ATM/Check Card (Debit) Fees:
Overdraft Fee for Share Draft/ATM or Debit.... $ 20.00 per item
Returned Draft Fee ..... $ 25.00 per item
Overdraft Fee for EFT, ACH..... $ 25.00 per item
Overdraft Protection by Shares..... ... $ 3.00 per transfer
MAC or ATM/Debit Card Usage Fee.....4 withdrawals per month
then $1.00 per withdrawal after that
MAC or ATM/Debit Card Replacement Fee.....$ 2.00
Copy of Share Draft..... $ 3.00
Share Draft Printing Charge.....varies per style
Stop Payment Fee.....$ 6.00 for 1
Stop Payment on a block of checks.....$10.00
Share Drafts returned with statements: 1 - 30 checks--$ 5.00 per month
31 & over --------$10.00 per month

Other Service Fees (applicable to all accounts):
Levy Fee.....$25.00
Account Reconciliation or Research.....$25.00 per hour
(minimum charge....1/2 hour or $12.50)
Statement Copy.....$ 2.00
Current Month Account Print Out.....$ 1.00 per page
Deposited Check Return Fee.....$10.00 per item
Credit Union Official Check.....$ 1.00 each
Copy of C. U. Official Check.....$10.00 each
Money Order.....$ 2.00 per order
Travelers Cheques.....$ 1.00 per $100
Travelers Cheques for Two.....$ 1.75 per $100
Stop & Reissue of Official Check.....$20.00 per check
Overnight Delivery of Funds.....Prices vary
Wire Transfer (Incoming).....$15.00 per wire
Wire Transfer (Outgoing).....$25.00 per wire
Wire Transfer (Foreign).....$45.00 per wire
Returned Statement Address
Correction.....$ 2.00 per stmt

Vault Box Fees:
3 x 5 Box.....$20.00 annually
3 x 10 box.....$30.00 annually
5 x 10 Box.....$40.00 annually
10 x 10 Box.....$50.00 annually
Replacement Key (for one key)..... .....$15.00
Drill Fee (if both keys lost).....$75.00

Lending Service Fees:
Mortgage Lending
Appraisal.....$175 - $225
Credit Report.....$50.00
Property Report.....$25.00
Flood Certificate.....$20.00
Domestic Relations----------(per person).....$10.00

Recording Fee.....$13.50 - $27.00
Satisfaction Fee.....$13.50
Late Payment Fee (applicable to all loans)- 5% of scheduled payment

Credit Card Fees:
Annual Fee.....None
Minimum Finance Charge.....None
Minimum Payment Amount....2% or $10.00 whichever is greater
Transaction Fee.....None
Method of Computing the balance.....Average daily Balance
Cash Advance Fee.....None
Late Payment Fee.....10% of balance, minimum $2.50
Over Limit Fee.....$10.00 on balances over 10% of credit limit
Card Pick Up Fee.....$65.00 to $165.00

Credit Union Membership
Membership Shares.....$20.00 par value, must be deposited within six (6) months of opening account.

All fees are subject to change without notice.

October 2001

Share Draft (Checking), MAC, ATM/Check Card (Debit) Fees

Overdraft Fee for Share Draft/ATM or Debit..... $ 20.00 per item

Returned Draft Fee .....$ 25.00 per item

Overdraft Fee for EFT, ACH.....$ 25.00 per item

Overdraft Protection by Shares.....$ 3.00 per transfer

MAC or ATM/Debit Card Usage Fee.....
4 withdrawals per month without any fee then $1.00 per withdrawal after the fourth*

MAC or ATM/Debit Card Replacement Fee.....$ 2.00

Copy of Share Draft..... $ 3.00

Share Draft Printing Charge.....varies per style

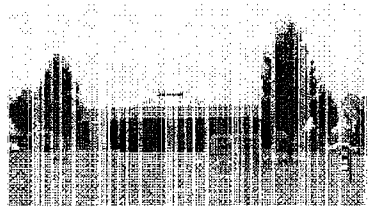
Stop Payment Fee.....$ 6.00 for 1

Stop Payment on a block of checks.....$10.00

Share Drafts returned w/ statements....1- 30 checks--$ 5.00 per mo
31 & over ----$10.00 per mo

*AVOID EXCESSIVE WITHDRAWAL FEES BY USING YOUR ATM OR DEBIT CARD AT ANY STORE WHERE MASTERCARD OR MAC IS ACCEPTED AND REQUEST CASH BACK. THIS ELIMINATES A STOP AT AN ATM MACHINE AND ANY EXCESSIVE WITHDRAWAL FEES.

WELCOME TO THE LORD FEDERAL CREDIT UNION WEB SITE



|Last Updated 5/15/03| - TAKE ADVANTAGE OF THE LOWEST RATES...EVER

Internet Banking

Click on the Internet Banking logo above to enter this service or on the link at the bottom of the home page get an application for Internet Home Banking.

Be sure to check out the bottom of this home page for additional services and information.

OUR RATES HAVE BEEN SLASHED ON SEVERAL LOAN TYPES...1ST MORTGAGES, AUTOS, UNSECURED...CALL FOR GREAT RATES!

THE BEGINNING...Lord Federal Credit Union was organized on March 11, 1941 as a federally chartered credit union standing for mutual financial support among its members. Our basic objectives are for sound financial management of its funds; to give the members a good rate of return on savings and a fair opportunity to borrow money at reasonable interest rates.

THE FUTURE...Lord Federal Credit Union promises to continue to provide its members with the same friendly and courteous service that has been its aim since its inception. We pledge to always conduct the business of our members in a friendly atmosphere and to provide quality services.

Lord Federal Credit Union
3910 Schaper Avenue
Erie, PA 16508

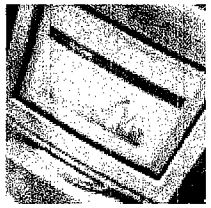
(814) 866-1111
out-of-town only (800) 782-3562
Fax (814) 866-1205
email: **lordfcu@lordfcu.org**

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

Mission

Credit Union Mission

The mission of Lord Federal Credit Union is to provide and promote the use of a variety of financial services which feature particular benefits and advantages over those generally available from other banking sources, with specific intent of helping members gain some particular measure of personal financial success.



Legislative Update

When legislation or bankers' lawsuits attack any credit union, it's and attack on all credit unions. Your Credit Union proudly protects members' right to join and participate in their not-for-profit financial cooperative. Keep up to date on legislation or anti-credit union lawsuits through these links:
www.cuna.org
www.ncua.gov
www.pacul.org

Benefits of Membership

Founded on the basic democratic premise of the cooperative movement, credit unions believe that access to low-cost financial services is critical to the health and stability of ordinary citizens.

STAR 104 & HAMOT 10K

Presents

Water, Water Everywhere

I commit to sponsor one of 6 available waterstops for the 23rd Annual 10K Race to be held Sunday, August 17, 2003

Sponsorship includes:

Inclusion in an extensive radio schedule
Banner space at the Grand Stand
Logo inclusion in 8000 10K Race brochures
Recognition Plaque

Only $995

DBA: LORD F.C.U. **Date:** 5-22-03

Authorized Signature: _____

Payment in full due July 31, 2003

CHAMBER OF COMMERCE MAP PROJECT

Invoice

Erie Area Chamber of Commerce
1717 Dixie Hwy. Suite 500
FT. WRIGHT, KY 41011

*****TIME SENSITIVE*****

Proof Inquiries: 800-933-3909 Ext. 1033
Billing Inquiries: 800-933-3909 Ext. 1010
Proof Fax: 800-653-4704
Billing Fax: 800-344-1941

06/26/2003

LORD FEDERAL CREDIT UNION
ATTENTION: Kim Davis
3910 Schaper Ave.
ERIE, PA 16508

Re: Invoice No. EV-ERI010

*****PROMPT ATTENTION REQUIRED*****

Dear Kim Davis

On behalf of the Chamber of Commerce, we would like to thank you for your recent purchase of advertising space on the Chamber endorsed community map publication. Without your support, this publication may not be possible.

Attached is your Listing Proof Notice reflecting the ad copy we intend to use to highlight your company in the Business Directory section on thousands of maps to be distributed by the Chamber & fellow advertising member sponsors like yourself. If you have purchased one of the limted available display ad spaces on the map, this listing is complimentary & you will receive a call from Dave Perkins, ext 1046, to assist you with artwork.

We also have included, below, an invoice for you to process your payment. Remember, your participation helps to support the Chamber of Commerce. You may also pay by credit card, check or call us to complete a check-by-phone transaction through our EasyPay program. You may pay $10.00 less than the total due on the below invoice if your payment is postmarked within 14 days from the date of your invoice & we will consider you paid in full. EasyPay payments qualify for this discount if completed within the 14 day time frame.

The attached proof is provided for your immediate review. This is the time to make any corrections, additions or deletions. Due to limited spacing, your listing, as purchased, is limited to 400 characters (including spaces, symbols & numbers; excluding category, business name, one address & telephone number) unless you have been granted prior authorization & pay for additional space. Any corrections, additions or deletions must be submitted within 10 business days to assure processing.

NOTE: Additions creating a listing over the 400-character limit will create an additional cost of 50% of invoice amount.

THE ATTACHED PROOF WILL RUN "AS IS" UNLESS WE RECEIVE YOUR REQUEST FOR EDITS IN WRITING.

Thank you again for your support.

Tax I.D. 61-1386679

cut here

INVOICE # EV-ERI010

LORD FEDERAL CREDIT UNION
3910 Schaper Ave.
ERIE, PA 16508

Cost of Advertisement: $309.00

Make check payable to:
CHAMBER OF COMMERCE MAP PROJECT

Total Due: **$309.00**

Amount Paid: _____

Erie Area Chamber of Commerce
1717 Dixie Hwy. Suite 500
FT. WRIGHT, KY 41011

Credit Card Information:

☐ **VISA** ☐ **AMEX** ☐ **MasterCard** ☐ **Discover**

Name on Card: _____

Account #: _____

Expiration Date: _____

Payment Method:

_____ Check Enclosed _____ Charge My Credit Card

McDowell ~~High~~ School
Trojan Sports Schedule Sponsorship

Sports Schedules are Official Publications
Authorized by the School's Athletic Department

---- Thank you for your support! ----

PAY ONLINE AT www.athleticworld.com/payments --- User ID: 157275 Password: 157275

Sponsor:	Remit To:
LORD FEDERAL CREDIT UNION KIM DAVIS 3910 SCHAPER AVE ERIE, PA 16508-3346	ATHLETIC WORLD ADVERTISING PO BOX 8730 FAYETTEVILLE, AR 72703-0013

Invoice - Page 1 of 1

Date	Customer	Acct/Client #	Authorized By
4/28/2003	LORD FEDERAL CREDIT UNION	157275	KIM DAVIS

SaleDate	Invoice #	School Sponsorship	Season	Advertising	Size	Due Date	Amount	S & H	Total Due
04/28/03	306726	McDowell High School	Fall 2003	Poster	4 x 4	Upon Receipt	$450.00	$4.99	$ 454.99
04/28/03	306728	McDowell High School	Winter 2003	Poster	4 x 4	Upon Receipt	$450.00	$4.99	$ 454.99
04/28/03	306727	McDowell High School	Spring 2004	Poster	4 x 4	Upon Receipt	$450.00	$4.99	$ 454.99
					Amount				**$1,364.97**

Copy to: [illegible] adcopy@athleticworld.com 157275 client # subject line

Total Amount Due **$1,364.97**

Payment Online At: www.athleticworld.com/payments User ID: 157275 Password: 157275

Other Payment Options: Payment by Company Check or Credit Card. For Credit Card Payments complete section on the enclosed "Sponsor Ad Copy Sheet"

Office Hours: Monday - Friday 7:30am - 5:00pm CST
3340 N. College - P.O. Box 8730 - Fayetteville, AR 72703-0013 - Phone: 479-444-8428
Toll Free US & Canada 888-516-7776; Fax: 479-582-3542

McDowell High School
Athletic Office

Tom "Jake" Jakubowski, Athletic Director
Sandy Balos, Athletic Secretary
3580 West 38th Street
Erie, PA 16506
(814) 835-5428; fax (814) 835-5527

Dear Schedule Poster Sponsors,

On behalf of the McDowell High School Athletic Department I would like to thank you for advertising on our schedule posters. Your generous contribution will be used to further support our many programs for the student athletes at McDowell High School. Community support is essential to our program's success and we appreciate your every effort toward our cause. We trust our relationship will continue in future years.

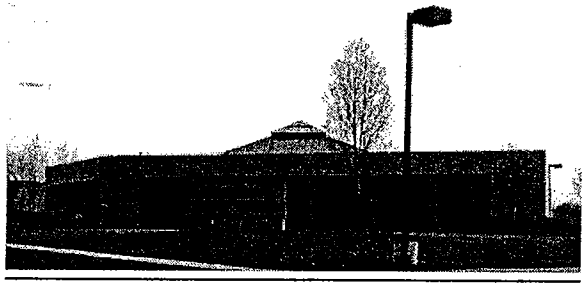
Sincerely Yours,

Tom Jakubowski
Athletic Director

ATTENTION STUDENTS AND FAMILIES OF MCDOWELL HIGH SCHOOL...

Did you know that you're eligible to join Lord Federal Credit Union?

Voted one of Erie's Best Credit Unions



Erie's CHOICE 2002

Lord Federal Credit Union
3910 Schaper Avenue Erie, PA 16508
(814) 866-1111 - (814) 866-1205 fax - lordfcu@lordfcu.org - www.lordfcu.org

CALL OR STOP IN TODAY TO FIND OUT HOW YOU CAN BECOME A MEMBER OF ONE OF *ERIE'S BEST FULL SERVICE CREDIT UNIONS!*

NCUA CREDIT UNIONS EQUAL HOUSING LENDER

NEXTMEDIA

NEXTMEDIA GROUP, LLC

ERIE 2003

The Advantage Plan

- *Campaign period: June 2003 through May 2004.*
- *60% off standard rates.*
- *Marketing consultation.*
- *Account services and 12 month media plan.*
- *Creative services (concept, copywriting, and production).*
- *A minimum of 50% of your ads are guaranteed to run in prime time. The remaining ads run at the best times available.*
- *Monthly statement.*

ADVANTAGE PLAN

We are currently running 2 different radio spots on

☑ ***Package A – Includes WUSE-FM, WFNN-AM and WJET-AM.***

US 93.9 ALL-AMERICAN COUNTRY

	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<----------11x ---------->						
6:00AM - 6:00AM	<----------11x ---------->						

THE FAN WFNN · AM SPORTS RADIO 1330 — JET RADIO ERIE'S NEWS TALK STATION

	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<-----16x per station ----->						
6:00AM - 6:00AM	<-------16x per station ------->						

Total 86 :60 second announcements each month

☒ ***Package B – Includes WRKT-FM, WFNN-AM and WJET-AM.***

ROCKET 101 Erie's ROCK Station

	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<----------10x ---------->						
6:00AM - 6:00AM	<----------10x ---------->						

THE FAN WFNN · AM SPORTS RADIO 1330 — JET RADIO ERIE'S NEWS TALK STATION

	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<-----12x per station ----->						
6:00AM - 6:00AM	<-------12x per station ------->						

Total 68 :60 second announcements each month

Value

	Package A	Package B
Total Monthly Value	*$1,625*	*$2,100*
Total Monthly Discount	*($ 975)*	*($1,260)*
Total Monthly Investment	*$ 650*	*$ 840*

7800 ?

My total investment is $ 840 per month for a total of $ 10,080 over 12 months, billed monthly.

Name of Business (Please Print) _____ *Advertiser Signature* _____ *Date* _____ *Station Signature* _____ *Date* _____

Terms: Net 30 days. Subject to credit approval. Non-cancelable/non-transferable agreement. In the event of non-performance, Next Media Radio Erie reserves the right to re-bill the Advertiser for the unearned discount of $975 or $1,260/month based upon the package chosen for the number of months the Advantage Plan actually ran.

This is currently in the office of the Erie Chamber along w/ Service brochures & business cards.

Join Lord Federal Credit Union Today

If you live, work, worship, attend school/college in the City of Erie and/or parts of West Millcreek, you may be eligible to join Lord Federal Credit Union. We offer a full range of services to suit your needs. Call us today to see if you're eligible for membership or visit us on the web at: **www.lordfcu.org** and take advantage of all the services offered such as:

***Internet Banking**
***Home Equity loans**
***Free Checking**
***Debit or ATM cards**
***VISA® or VISA® Gold**
***Plus so much more…**

***Lord Federal Credit Union**
***3910 Schaper Avenue**
***Erie, PA 16508**

***(814) 866-1111**
***(814) 866-1205 (fax)**
***Email: lordfcu@lordfcu.org**

For all your financial needs, look no farther than Lord Federal Credit Union. Serving members since 1941.

NCUA CREDIT UNIONS EQUAL HOUSING LENDER

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

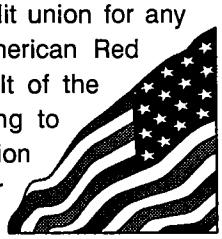
3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814)866-1205
E-Mail: lordfcu@aol.com • Web Site: www.lordfcu.org

OCTOBER - DECEMBER 2001

"People Helping People"

People Helping People

The credit union philosophy is showing it's true colors as Lord Federal Credit Union members pull together. A donation box was placed in the lobby of the credit union for any member interested in giving to the American Red Cross to help those in need as a result of the September 11th disaster. Anyone wishing to donate may do so by sending their donation to the credit union office. Thank you for your support.



Make easy money by finding your member number in one of our interesting and informative articles!

Attention MAC Cardholders

MAC card may now be used in ATM's displaying the following logo:

STAR.

MAC and Star Networks have joined forces to expand ATM access from coast to coast. This merger allows you to access to over 180,000 ATM's nationwide. You will also see MAC signs and your current ATM and Debit cards change to the STAR logo. And don't forget to look for ATM's displaying the CU$ logo.

CU$

You can use these machines surcharges free. For locations log on to www.cudollar.com.

Find Your Comfort Zone at Lord Federal Credit Union.

This years National Credit Union week will be recognized October 14 - 20, 2001. Join us in celebrating on Thursday, October 18 and Friday, October 19 in the credit union office. Refreshments will be provided.

Take this opportunity to tell a family member, a co-worker or even a friend about the benefits of your credit union. Joining the credit union is easier now then ever before eight one three one zero one zero and the benefits are great!

NOTICE TO ALL MEMBERS... EFFECTIVE JANUARY 1, 2002

For security reasons, the credit union will no longer give balances and share draft history over the phone. To better serve you in obtaining this information, you may come to the credit union office and/or sign up for Audio Response and PC Access. These are free services that will allow you to obtain balance information at your convenience in the privacy of your own home. If you have an ATM or Debit Card you can also do balance inquires.

Please understand that the credit union has chosen to take this route due to the issue of privacy. It is our responsibility to protect your information. As a result, we feel that the services we provide to you will allow you access to the information you need while providing you the privacy that is so important.

Please help us help you through this transition by calling the credit union today to get set up for Audio Response and/or PC Access.

Thank you for your cooperation in this matter.

Use Audio Response, Save time and aggravation.

Our goal is to provide our members with excellent customer service. We offer Audio Response and PC Access to help make your life a little easier. If you've ever called the credit union to get a balance on your account or to see if a check has cleared your account only to find out that all the available member service representatives were currently busy helping other members, then you need Audio Response. This FREE service is provided to you to use at your convenience any time of day from your home, office... or anywhere. With Audio Response which is our automated phone system, or PC Access, which gives you the ability to look at your account via your computer, you can access your account balances, make transfers, loan payments to your credit union loans, get account histories, request a withdrawal that is automatically mailed to your home address, make cross account transfers to other accounts, plus much more. Why not use this free service to help end the aggravation and make your life easier?

. . . AND COMING SOON . . . HOME BANKING!

Your credit union is currently in the process of offering Internet Home Banking. Watch your newsletter and company bulletin board for details!

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@aol.com • Web Site: www.lordfcu.org

JANUARY-MARCH 2002

"People Helping People"

Could you be the lucky winner in 2002? Look for your member number in this issue of the "Happenings". If you call the credit union by March 31, 2002 you could be $25.00 richer!

WHAT A JOKE!

We had so much fun last year at Jr's Last Laugh that we're going there again to celebrate our 61st year in business!

Come and join us for food, fun and lots of laughs (with a little business thrown in) on ***Thursday, May 16, 2002 at Jr's Last Laugh and Comedy Club which is located at 1402 State Street, Erie, PA*** *for the 61st Annual Dinner/Meeting.*

5:30 pm . . . Doors Open
6:00 pm . . . Dinner (Buffet)
7:00 pm . . . Business Meeting and Elections
The show will start at the end of the meeting

PLEASE NOTE: The credit union office will close at ***4:00*** *on Thursday, May 16th so the employees can attend the Annual Dinner.*

Tickets are $10.00 for members and $12.00 for guests (limit of only one guest per member). Tickets may be purchased at the credit union office and will be on sale until **Friday, May 10, 2002.** Remember, tickets are limited to 200 so buy early!

IMPORTANT NOTICE

STATUTORY LIEN

If you are in default on a financial obligation to Lord FCU, Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) at the time of default to satisfy the obligation. When you default we may exercise the right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the credit union.

ELECTIONS

Elections will be held to fill three (3) seats on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination to one of the members of the Nominating Committee in writing to:

Pat Conley
Chairperson, Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Ron Stark
Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Russ King
Nomination Committee
1635 West 12th Street
Erie, PA 16505

Your letter must be received by **April 26, 2002**

What does it mean to serve on the Board of Directors?

Here are some basic requirements (not all-inclusive):

1) Must be a member in good standing
2) Must be able to attend regular monthly board meetings. Currently the meetings are held the 2nd Thursday of the month.
3) Obtain an understanding of the Federal Regulations pertaining to the credit union along with understanding the credit union's bylaws.
4) Must be willing to participate in additional educational seminars offered through Pennsylvania Credit Union League and other credit union affiliates.
5) Accept the Fiduciary duties and responsibilities of the credit union.

What will serving as a Board Director do for you?

1) Improves your knowledge about the financial service industry.
2) You will learn how credit unions are different from banks and how these differences benefit consumers.
3) You will have opportunity to gain experience serving as a director that may be beneficial to your future.
4) You'll be able to create opportunities for financial growth for the membership.

Please be sure to keep the enclosed statement as it contains the tax information needed to file your 2001 tax return. If you have an IRA with the credit union this statement is considered your Fair Market Value Statement. If you lose this statement and request another copy there is a charge of $2.00 per copy.

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@aol.com • Web Site: www.lordfcu.org

April-June 2002

"People Helping People"

Find your credit union member account number in this issue of the Happenings and we'll deposit $25.00 to your share account!

READ THIS IF YOU'RE INTERESTED IN EARNING A HIGHER DIVIDEND RATE:

Your credit union is constantly working on ways to help you save. Did you know that we offer an Insured Money Market account that pays a higher rate than the regular share account? Our Money Market has a minimum balance requirement of $2,500.01 to earn a rate of 2.03% with an annual percentage yield of 2.05%. For balances $10,000.01 and greater, you can earn 2.08% with an annual percentage yield of 2.10%. If you currently have sub accounts with the credit union, you can transfer the balances to the Money Market to earn a higher yield (Christmas Club excluded). If the balance in the Money Market falls below $2,500.01 it earns 0%.

Contact the credit union today to sign up for an Insured Money Market account.

Wanna Good Laugh? Get Your Ticket Today!

Due to the overwhelming response from last years Annual Dinner, the 61st Annual Dinner/Meeting will be held once again at JR'S LAST LAUGH COMEDY CLUB. Mark your calendar for Thursday, May 16th. Tickets are limited so get yours today.

5:30 pm . . . . Doors Open
6:00 pm . . . . Dinner (Buffet)
7:00 pm . . . . Business Meeting & Elections
The show will start at the end of the meeting

PLEASE NOTE: The credit union office will close at 4:00 on Thursday, May 16th so the employees can attend the Annual Dinner.

NEW SERVICE:

Savings Bonds are now available at your credit union. Series I Bonds and Series EE Bonds are available. We will also be able to redeem your existing E, EE & I Bonds. Please make sure you allow sufficient time for processing your request. Proper ID is required.

You Still Have Time To Run For Office

Elections will be held to fill three (3) seats on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination letter with biographical information to one of the members of the Nominating Committee:

Pat Conley
Chairperson, Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Ron Stark
Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Russ King
Nomination Committee
1635 West 12th Street
Erie, PA 16505

Your letter must be received by **April 26, 2002**

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@aol.com • Web Site: www.lordfcu.org

July-September 2002

"People Helping People"

Lord Federal Credit Union Privacy Disclosure and Opt Out Notice

Lord Federal Credit Union is committed to providing you with competitive products and services to meet your financial needs. As a member owned financial institution, we are also committed to protect your right to privacy. Under federal law, we are required to give you this privacy notice. The following privacy policy was established to maintain the security and confidentiality of your personal financial information. It also describes how we collect information about our members and how it is disclosed, along with information about the parties who receive personal and nonpublic information from us as we conduct the daily business of the credit union.

If you have any questions regarding this notice, please contact the credit union at: (814) 866-1111 or toll-free (for out-of-town members only) 800-782-3562 or write to: **Lord Federal Credit Union, Privacy Notice, 3910 Schaper Avenue, Erie, PA 16508**

The Type of Information We Collect:

We routinely collect public and nonpublic personal information about you from the following sources:

- Information we obtain from you on applications for membership, checking account, loans, and credit cards, such as name, age, social security number and income.
- Information about your transactions with us, our affiliates, or others, such as information about your account balance, payment history, parties to transactions and credit card usage;
- Information we receive from a consumer-reporting agency, such as a credit report;
- Information obtained when we verify information provided by you on applications or other forms. This may be obtained from current or past employers, or from other institutions where you conduct business.

Disclosure Of Information To Parties That Provide Service To Us:

To provide our members with competitive products along with quality services, we may disclose information that has been obtained, as described above in this notice, to companies that perform marketing or other services on our behalf. It may also be disclosed to other financial institution with which we have a joint marketing agreement. The credit union works with companies that agree to protect our member's privacy and will agree not sell the information we provide to other third parties.

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted or required by law. If you terminate your membership with Lord Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

To Opt Out Of Disclosure Of Information:

You may opt out of information being disclosed to third parties by contacting the credit union. Forward your name, address and account number in writing to: **Lord Federal Credit Union, 3910 Schaper Ave., Erie, PA 16508.** You may opt out of these disclosures at any time. This opt out by law, will not apply to disclosures that are legally permitted by law or disclosure we make to companies that perform services on the credit union's behalf or to other financial institutions that we have joint marketing agreements with. When your request is received, we have a reasonable amount of time to stop the disclosures, which may take up to 90 days.

How We Protect Your Information

Lord Federal Credit Union will maintain strong security controls to ensure that member information is protected. Our employees and credit union volunteers hold your information in the strictest of confidence as part of their employment and/or affiliation with Lord Federal Credit Union. We also maintain electronic, physical and procedural safeguards that comply with referral regulations to protect your nonpublic personal information.

Fair Credit Reporting Act Disclosure

Lord Federal Credit Union does not share any information obtained from credit reports.

Opt Out Response Form

I have read the Privacy Notice and would like to exercise my right to opt out, as permitted by law, of the following Nonpublic Personal Information to 3rd parties to which Lord Federal Credit Union has entered into with a joint marketing agreement:

- ☐ CUNA Mutual - provides life and accidental death and dismemberment insurance
- ☐ American Income Life Insurance

Please Note: The primary owner and any and all joint owners on an account have the right to opt out on behalf of the account. Once notified, please allow a reasonable period of time for your name to be removed. The credit union will remove your name from further mailings but if you have done business in the past with any of the companies you have chosen to opt out of, you may still receive information as you have chosen to give them your personal information.

Account # _____ Account # _____ Account # _____ Account # _____

Member Signature _____ Member Name (Please Print) _____ Date _____

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@aol.com • Web Site: www.lordfcu.org

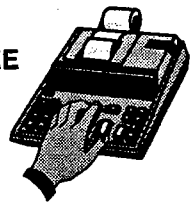
October-December 2002

"People Helping People"

Need an extra $25 bucks? It pays to read this quarter's edition of Happenings. Find your member number hidden in one of the articles and call the credit union. It's that easy!

The Supervisory Committee of Lord Federal Credit Union is conducting an audit of the September 2002 statements. If the account balances are correct, no reply is necessary. If you do not agree with the account balances in regard to this statement, please send your correspondence to:

SUPERVISORY COMMITTEE
Lord Federal Credit Union
P.O. Box 3433
Erie, PA 16508



NOTE: Do not contact the Credit Union if there is an error and do not send payments or any other credit union correspondence to the address above.

There's never been a better time for a home equity loan!

Your credit union has revamped the Home Equity program to make it more affordable to you! Our Home Equity line-of-credit is now two three three seven four one seven based on the Prime Rate (which is *4.75% as of print date) and you can borrow up to 90% of the equity of your home. Call now to see how affordable a Home Equity line-of-credit can be!

Open Your Insured Money Market Account Today!

- Minimum balance required is $2,500.01
- Earn a higher interest rate on balances over $10,000.01
- Access your account through our FREE Internet Home Banking Service

INTERNATIONAL CREDIT UNION DAY CELEBRATES "BUILDING A BETTER TOMORROW"

In honor of International Credit Union Day, we would like to invite our members to join us for a two day celebration. Stop in Thursday, October 17th for refreshments. And then, on Friday, October 18th, hotdogs, pop, and more well be served at our "picnic in the parking lot." We look forward to seeing you!

We will be offering special rates on vehicles and home equity loans. Also, special rates will be introduced on Share Certificates (18 months and higher) for the week of October 14th in honor of Credit Union Day. BE SURE TO TAKE ADVANTAGE OF THESE GREAT RATES THAT WILL BE AVAILABLE ONLY DURING THIS WEEK LONG EVENT.

Expanding our horizons, expanding our borders, expanding our membership . . .

Lord Federal Credit Union has expanded its field of membership to include the underserved area of Erie, PA which includes the City of Erie. We have also included the portion of Millcreek from 20th and Colonial to Zuck, Zuck to Hershey, Hershey to Peach and Peach to West Grandview and a portion of Pittsburgh Ave to 12th Street.

Anyone who lives, works, worships, attends school/college in any of the approved areas is eligible to join Lord Federal Credit Union! Bring someone you know that may qualify to our Picnic celebration.

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

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Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@lordfcu.org • Web Site: www.lordfcu.org

January-March 2003

"People Helping People"

SPREAD THE WORD:

NOT ONLY CAN YOUR FAMILY JOIN LORD FEDERAL CREDIT UNION, IT'S NOW POSSIBLE THAT YOUR FRIENDS ARE ELIGIBLE TOO! Great rates . . . Yeah, we got 'em and you're not the only one that can take advantage of great rates AND great services! Due to a recent expansion in our field-of-membership, if you know someone that lives, works, worships, or attends school/college in the City of Erie and parts of West Millcreek, tell them that they may be eligible to join Lord Federal Credit Union. Any one that's interested should call today! Make it your goal to help friends, family members and co-workers become a credit union member. What a GREAT New Year's Resolution!

LOAN RATES HAVE NEVER BEEN LOWER!

Did you spend too much this Christmas, have your eye on a new or used car, want that home of your dreams or want to get away from it all? Why not check out the rates your credit union has to offer? Rates have never been lower! At Lord Federal Credit Union, we try to make borrowing as easy and painless as possible.

Please call the lending department for current rates at (814) 866-1111 or (800) 782-3562 (for out-of-town members please). Ask for the lending department or dial extensions 223, 224 or 227.

CHANGE IN DRIVE-THRU HOURS

Due to the decrease in member activity since the installation of our full-service ATM in our drive-thru, the credit union will close at 6:00 pm on Friday nights beginning February 2003.

We apologize for any inconvenience this may cause. To help make your banking more convenient, please be sure to take advantage of the following services available to you:

- Take advantage of Lord Federal Credit Union's ATM or Debit card.
- Sign up for payroll deduction or Direct Deposit through your employer into your credit union account(s).
- Remember that you can use your ATM card at many locations to get cash back on a purchase to avoid stopping at an ATM machine.
- Sign up for our Free Internet Banking service.

EVERYONE COULD USE A GOOD LAUGH!

Mark your calendars and get ready to laugh. This year our 62nd annual meeting will be Thursday, May 8, 2003 at Jr's Last Laugh and Comedy Club located at 1402 State Street, Erie, PA.

Join us for food, fun, laughs and a little business on **Thursday, May 8, 2003.**

5:30 pm . . . . . Doors Open
6:00 pm . . . . . Dinner (Buffet)
7:00 pm . . . . . Business Meeting and Elections
The show will start at the end of the meeting.

*PLEASE NOTE: The credit union office will close at **4:00** on Thursday, May 8th so the employees can attend the Annual Dinner.*

Tickets are $10.00 for members and $12.00 for guests (limit of only one guest per member.) Tickets may be purchased at the credit union office and will be on sale until **Friday, May 2, 2003** and seating is limited.

Elections will be held to fill one (1) seat on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination to one of the members of the Nominating Committee in writing to:

Pat Conley
Chairperson, Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Lisa Manendo
Nomination Committee
Lord Corporation
2000 West Grandview Blvd.
Erie, PA 16514-0038

Russ King
Nomination Committee
Lord Corporation
1635 West 12th Street
Erie, PA 16505

Your letter must be received **April 25, 2003**

Please be sure to keep the enclosed statement as it contains the tax information needed to file your 2002 tax return. If you have and IRA with the credit union this statement is considered your Fair Market Value Statement. If you lose this statement and request another copy there is a charge of $2.00 per copy.

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@lordfcu.org • Web Site: www.lordfcu.org

APRIL-JUNE 2003

"People Helping People"

TICKETS STILL ON SALE FOR THIS YEAR'S ANNUAL MEETING

Don't forget to mark your calendar for our 62nd annual meeting that will be held Thursday, May 8, 2003 at Jr's Last Laugh and Comedy Club located at 1402 State Street, Erie, PA.

5:30 pm . . . . Doors Open
6:00 pm . . . Dinner (Buffet)
7:00 pm . . . . Business Meeting and Elections
The show will start at the end of the meeting.

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Russ King
Nomination Committee
Lord Corporation
1635 West 12th Street
Erie, PA 16505

Your letter must be received by **April 25, 2003**

Erie's CHOICE 2002

LORD FCU WELCOMES NEW GROUPS

Complete Computer Service Solutions
Nicklas Insurance Agency Inc. - Erie Division

LOAN RATES KEEP FALLING!

There has never been a better time to borrow! Call your credit union to find out how we can help you save money by consolidating your bills at one low interest rate. Buy that new car, dream home or refinance a loan from another institution and save! Call today.

CHANGE IN HOURS:

The credit union will be open on Friday, April 18 9:00 am to 1:00 pm in observance of Good Friday.

The credit union will be closing on Thursday, May 8th at 4:00 pm so all the credit union employees can attend the Annual Dinner.

Lord FCU will be closed in observance of the following holidays

May 26 (Mon.) . . . . . Memorial Day
July 4 (Fri.) . . . . . Independence Day

Call credit union for special loan promotions and current rates. 866-1111 or (800) 782-3562

Your savings insured to $100,000 NCUA National Credit Union Administration, a U.S. Government Agency

MON.-THURS.
9:00 a.m. to 5:00 p.m.

FRI.
LOBBY & DRIVE-IN
8:00 a.m. to 6:00 p.m.

EQUAL HOUSING LENDER

DIVIDENDS ON SHARE ACCOUNTS ARE BASED ON AVAILABLE EARNINGS AND CANNOT BE GUARANTEED.

REMEMBER FOR YOUR CONVENIENCE:

*** "MAC" is always open, 24 hours a day, 7 days a week.
Sign up for a ATM/Debit Card & our Audio Response & Internet Home Banking is ready to serve you 7 days a week, 22 hours a day from any touch-tone phone.
Call our office & talk to Member Services to apply for these services.

LORD FEDERAL CREDIT UNION HAPPENINGS !!!

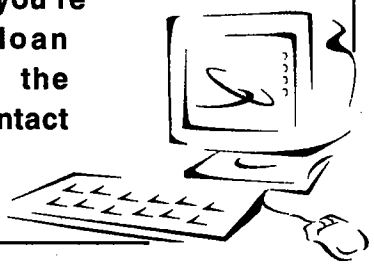
. . . We make the most of YOUR money!

3910 Schaper Avenue, Erie, PA 16508
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205
E-Mail: lordfcu@lordfcu.org • Web Site: www.lordfcu.org

JULY-SEPTEMBER 2003

APPLY FOR A LOAN ON LINE!

You can now apply for a loan at our web site lordfcu@lordfcu.org. Click on our Internet Banking icon then click on "Online Loans" located on the left of the screen. That's it, you're ready to go! A loan officer will review the application and contact you within 24 hours.



WOW . . .

WOW . . .

WOW . . .

Can they get ANY LOWER?

With the interest rates at an all time low, your credit union is offering you great rates on autos and mortgages . . .

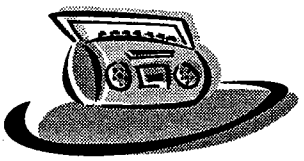
New and Used Cars. . . . . 3.99% APR* up to 60 months
New and Used Cars. . . . . 4.25% APR* up to 72 months
1st Mortgages. . . . . 4.95% APR* NO POINTS-15 yrs
2nd Mortgages. . . . . 4.99% APR* up to 5 years
. . . . . 5.99% APR* up to 12 years

*APR=Annual Percentage Rate.
Certain restrictions/qualifications apply.
Rates subject to change.
Minimum loan amount required.
New money only to qualify to special rates.

Call Lord Federal Credit Union's loan department today at (814) 866-1111 or out-of-town at (800) 782-3562 ext. 223, 224, or 227

VISA & VISA GOLD RATES *LOWERED!*

For a limited time only, we've dropped the rate 2% on Lord Federal Credit Union's Visa and Visa Gold card. The rate on the Visa classic will be 10.9% on all new purchases **and** balance transfers. The rate on the Visa Gold will be 9.5% on all new purchases **and** balance transfers. These rates will be in effect August 1st through September 30, 2003. Remember, there is **NO** annual fee and a 25-day grace period. The new rate will stay in effect on purchases and transfers made during this promotion UNTIL that balance is paid off. Don't be fooled by the "teaser rates" offered by other companies. Many entice you with 0% for a few months and then charge you 14% or higher AND charge high penalties if your payment is late. Some also charge interest from the time of purchase. Please take the time to carefully read the offers you receive in the mail...or...come to your credit union where you know exactly what you're getting! What are you waiting for? Contact the lending department today!



We're on the airwaves!

Have your heard? Lord FCU is now on three local Erie radio stations. Spots are running on The FAN 1330, JET 1400 and ROCKET 101! The ads address the credit union's newly expanded field of membership which covers the City of Erie and a large portion of West Millcreek which includes the McDowell Intermediate and High schools, the Mall and surrounding area and the West Grandview business park. If you have a friend, neighbor, co-worker or family member that may benefit from a credit union membership, please have them call us today!

Section 5 – The Business and Marketing Plan

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

Projected Statement of Financial Condition

(b)(8)

LORD FEDERAL CREDIT UNION

MARKETING PLAN FOR COMMUNITY CHARTER EXPANSION

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

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

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Lord Feder[illegible]redit Union

STATEMENT OF F[illegible]NCIAL CONDITION

06/30/2003

ASSETS

LOANS

	TOTALS
Real Estate (1st Lien)	$ 4,175,139.78
Share Secured	177,902.20
All other Loans	10,245,983.04
Total Loans to Members	14,599,025.02
(Less) Allowance for loan losses	55,428.85
NET LOANS OUTSTANDING	**14,543,596.17**

CASH

601,717.78

INVESTMENTS

	REMAINING LT 1 YR	MATURITIES MT 1 YR	
Held-to-maturity	$ -	$ 104,379.07	104,379.07
Available - For - Sale	-	6,801.35	6,801.35
Shares, Deposits & Certs Corporate Centrals	1,132,486.79	154,562.45	1,287,049.24
Shares, deposits and cert in other CUs, Banks, S&Ls	3,643,176.53	3,946,000.00	7,589,176.53
NCUSIF Capital Dep	-	211,097.01	211,097.01
NET INVESTMENTS			**9,198,503.20**

OTHER ASSETS

Land	88,500.00
Building	654,214.75
Other Fixed Assets	52,707.42
All other Assets	81,703.81
NET OTHER ASSETS	**877,125.98**
TOTAL ASSETS	**##########**

CURRENT MONTH

Capital Ratio	**9.17%**
Fixed Asset Ratio	**3.15%**
Loans/Assets Ratio	**57.88%**
Loans/Shares	**63.68%**
Net Worth Ratio	**8.95%**

LIABILITIES

LIABILITY ACCOUNTS

	TOTALS
Accounts payable	$ 26,950.96
Dividend / Interest Payable	-
Unapplied data processing items	(2,184.13)
All other Liabilities	14,508.21
TOTAL LIABILITIES	**39,275.04**

SHARES

	REMAINING LT 1 YR	MATURITIES MT 1 YR	
Share Certificates	$2,461,582.04	##########	3,536,952.39
IRA/Keogh Retirement Accts.	673,291.04	844,090.98	1,517,382.02
Share Draft Account			3,576,999.19
Retirement & Education Accumulation			490,427.21
Shares			11,408,479.30
Insured Money Market			2,395,080.88
TOTAL SHARES			**22,925,320.99**

EQUITY ACCOUNTS

Regular/Statutory Reserves.	811,191.55
Special Reserves	19.09
Undivided earnings	1,445,136.46
Net Income (Loss)	
TOTAL EQUITY	**2,256,347.10**
TOTAL LIABILITIES, SAVINGS & EQUITY	**$ 25,220,943.13**

PREVIOUS MONTH

Capital Ratio	**9.07%**
Fixed Asset Ratio	**3.13%**
Loans/Assets Ratio	**57.11%**
Loans/Shares	**62.82%**
Net Worth Ratio	**8.86%**

LORD FEDERAL CREDIT UNION

Income Statement

June 30, 2003

		MONTHLY ACTUAL	Quarter To-Date ACTUAL	Year To-Date ACTUAL	Year To-Date BUDGET	Year To-Date VARIANCE	ANNUAL BUDGET
OPERATING INCOME							
110	Interest on Loans	$ 75,880.02	$ 238,979.71	$ 468,875.29	$ 514,166.00	$ (45,290.71)	$ 1,028,597.00
119	(Less) Interest Refund	-	-	-	-	-	-
	Net Loan Interest	75,880.02	238,979.71	468,875.29	514,166.00	(45,290.71)	1,028,597.00
120	Income from Investments	21,433.45	66,204.74	128,783.20	113,311.00	15,472.20	220,289.00
50	Other Operating Income	19,516.36	59,197.50	117,317.59	116,137.00	1,180.59	232,806.00
100	Total Gross Income	**116,829.83**	**364,381.95**	**714,976.08**	**743,614.00**	**(28,637.92)**	**1,481,692.00**
OPERATING EXPENSES							
210	Compensation	24,997.85	83,872.79	166,873.61	172,348.00	5,474.39	351,334.00
220	Employee Benefits	5,295.39	23,642.14	40,784.02	34,222.00	(6,562.02)	68,951.00
230	Travel & Conferences	-	-	-	3,150.00	3,150.00	6,300.00
240	Association Dues	686.17	1,920.51	3,554.01	3,060.00	(494.01)	6,120.00
250	Office Occupancy	4,573.32	13,734.96	30,383.02	30,054.00	(329.02)	60,108.00
260	Office Operations	11,462.72	31,130.58	63,667.82	71,184.00	7,516.18	142,368.00
270	Education & Promotion	96.07	2,259.03	5,154.62	14,022.00	8,867.38	28,000.00
280	Loan Servicing	5,267.45	18,064.35	36,055.48	32,442.00	(3,613.48)	64,864.00
0	Professional & Outside Services	24,424.78	69,146.35	138,871.21	140,754.00	1,882.79	281,500.00
300	Provision for Loan Loss	3,800.00	11,400.00	22,800.00	22,800.00	-	45,600.00
320	Federal Supervisory & Exam	534.00	1,597.63	2,875.87	2,580.00	(295.87)	5,160.00
330	Cash Over & Short	5.97	53.60	(114.49)	30.00	144.49	60.00
350	Annual Meeting	277.46	680.08	1,271.08	1,200.00	(71.08)	2,400.00
75	Misc Operations	119.68	226.49	1,863.26	1,260.00	(603.26)	2,520.00
51	Total Operating Expense	**81,540.86**	**257,728.51**	**514,039.51**	**529,106.00**	**15,066.49**	**1,065,285.00**
	Net Operating Income	**35,288.97**	**106,653.44**	**200,936.57**	**214,508.00**	**(13,571.43)**	**416,407.00**
ALLOCATION OF INCOME							
	Interest / Dividend Expense	24,229.98	75,087.29	152,884.34	149,350.00	(3,534.34)	296,751.00
59	Change to Undivided Earnings	**$ 11,058.99**	**$ 31,566.15**	**$ 48,052.23**	**$ 65,158.00**	**$ (17,105.77)**	**$ 119,656.00**

Lord Federal Credit Union

Pro Forma Financial Statement Projections for Community Charter Conversion

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

Assets	
Loans	
Allowance-Loan Loss	
Net Loans	
Accts. Receivable	
Cash & Equivalents	
Net 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 Shares & Certificates	
Money Market	
Other Shares	
Total Shares	
Net Income (M-T-D)	
Regular Reserves	
Undivided Earnings	
Total Liab. & Equity	

Lord FCU

Pro Forma Financial Statement Projections for Community Charter Conversion Expansion

Income		6/3
Interest on Loans		$
Investment Income		
Other Operating Income		
Total Income		
Expenses		
Compensation/Benefits		
Travel and Conference		
Association Dues		
Office Occupancy		
Office Operations		
Education & Promotion		
Loan Servicing		
Outside Services		
Provision-Loan Losses		
Operating Fees		
Cash Over/(Short)		
Annual Meeting		
Miscellaneous		
Total Expenses		
Income from Operations		
Non-Op. Income		
Net Operating Income		
Dividends		
Net Income		
Reserve Transfer		
Net Income		

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

Lord Federal Credit Union

Pro Forma Financial Statement Projections Narrative

For Community Charter Conversion Application

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

GET 'EM WHILE THERE HOT!

Interest rates keep going down...

↓ down...

↓ down...

So now's the time to come to YOUR credit union and get a great rate!

- New and used cars are as low as 3.99% apr*
- 1st Mortgage for 15 years and NO POINTS is 4.95% apr

Maximum term is 15 years. Amount financed is based on 80% of appraised value.

- 2nd Mortgage as low as 4.99% apr

Rate is based on term with a maximum of 144 months. Amount financed is based on 90% of appraised value minus any amount owed on first mortgage.

*APR – Annual Percentage Rate

******RATES ARE SUBJECT TO CHANGE******

These rates are applicable to new money only. There are certain qualifications for borrowing.

An Equal Housing Lender

LORD FEDERAL CREDIT UNION
3910 Schaper Avenue
Erie, PA 16508
(814) 866-1111
(800) 782-3562

Lord Federal Credit Union....We make the most of *YOUR* money!

It's your lucky day! Take advantage of our St. Patrick's Day Special!

From **Thursday, March 13, 2003 through Tuesday, March 25, 2003** Lord Federal Credit Union is slashing loan rates!

New and Used cars as low as	3.95% APR*
2nd Fixed Rate Mortgages as low as	4.99% APR
Home Equity Lines of Credit as low as	4.25% APR
First Mortgage (15 years) as low as	5.45% APR

- Do you have a loan somewhere else at a higher rate? Now's the time to refinance it with Lord Federal Credit Union.

- Thinking of buying a new car, call Lord Federal Credit Union today and save time and money. We can pre-approve your loan to make your car buying easier. And DON'T BE FOOLED BY THE DEALER ZERO PERCENT FINANCING!

Before letting the car dealer talk you into zero percent financing, check with us about our low rate auto financing. You may save by keeping the dealers discount and financing the difference. Check out the cost comparisons of Dealer financing vs. borrowing at Lord FCU: (the example is $15,000 for 60 months at 4.99%)

Dealer Financing	**Low Rate Credit Union Financing**
$15,000 (dealer keeps the rebate)	$15,000 minus $2,500 rebate
0% Finance Charge	$12,500 amount financed
$15,000 total payback	4.99% APR Finance Charge
	$14,148.74 total payback
	A savings of $851.26

*APR=Annual Percentage Rate
Certain restrictions/qualifications apply.
Rates subject to change.
Minimum loan amount required.
New money only to qualify to special rates.

Call Lord Federal Credit Union's loan department today at (814) 866-1111 or out-of-town at (800) 782-3562 ext. 223, 224, or 227.

THERE'S NEVER BEEN A BETTER TIME FOR A HOME EQUITY LOAN!

HERE'S A DEAL YOU CAN'T REFUSE...Your credit union has revamped the Home Equity program to make it more affordable!

- Our Home Equity line-of-credit is now **based on the Prime Rate** (which is 4.00% APR* as of print date).
- You can borrow up to **90% of the equity of your home**.
- Example of payment on a loan of $10,000 for 120 months @ 4.00% = $101.00 per month. Payment increased approximately $10.00 per thousand dollars.

Call now to see how affordable a Home Equity line-of-credit can be!

**APR=Annual Percentage Rate. Minimum loan amount is $5,000. Minimum advance after first draw is $500. Maximum term is an eight (8) year draw period with a ten (10) year payback. Rate is subject to change monthly. Rate is determined by taking the prime rated published on the last business day of the month and adding 0%. All fees are paid by the member and may include appraisal, filing fees, closing costs and other fees associated with this loan.*

LORD FEDERAL CREDIT UNION
3910 SCHAPER AVENUE
ERIE, PA 16508
(814) 866-1111
(800) 782-3562
(814) 866-111 FAX

July 2003

Contact the Lending Department at (814) 866-1111 or (800) 782-3562 (for out of town members only).

DO YOU HAVE A LORD FEDERAL CREDIT UNION VISA?

Take advantage of a **2% DECREASE** in the Annual Percentage Rate (APR) August 1, 2003, through September 30, 2003 on both the Visa and Visa Gold card.

All balance transfers and/or purchases will have an APR of 10.9% for Visa and 9.5% for Visa Gold. All purchases and/or balance transfers made to your Visa during this promotion will stay at the reduced rate until that balance is paid off. All transfers and/or purchases made before or after this promotion will be at the current published rate for that time.

THERE'S NEVER BEEN A BETTER TIME FOR A HOME EQUITY LOAN!

HERE'S A DEAL YOU CAN'T REFUSE...Your credit union has revamped the Home Equity program to make it more affordable!

- Our Home Equity line-of-credit is now **based on the Prime Rate** (which is 4.75% APR* as of print date).
- You can borrow up to **90% of the equity of your home**.
- Example of payment on a loan of $10,000 for 120 months @ 4.75% = $104.76 per month. Payment increased approximately $10.00 per thousand dollars.

But wait...for a limited time, Lord Federal Credit Union is offering a rate of **4.25% APR for the first three (3) months** on all new Home Equity Loans! WOW! Now that's a deal!!!!!

Call now to see how affordable a Home Equity line-of-credit can be!

**APR=Annual Percentage Rate. Minimum loan amount is $5,000. Minimum advance after first draw is $500. Maximum term is an eight (8) year draw period with a ten (10) year payback. Rate is subject to change monthly. Rate is determined by taking the prime rated published on the last business day of the month and adding 0%. All fees are paid by the member and may include appraisal, filing fees, closing costs and other fees associated with this loan.*

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