

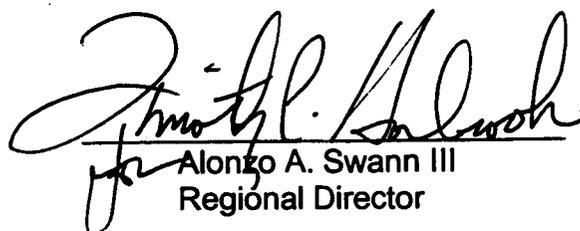
3. Data provided to support the conversion to a community field of membership demonstrate that Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier or Union Counties, Tennessee are one local community where residents have common interests or interact.
4. ORNL FCU is a well-capitalized credit union with low delinquency and loan losses. The last examination, effective March of 2002, disclosed no major concerns.
5. The product line offered by ORNL Federal Credit Union is extensive and accurately reflects the expression of wants and needs of their membership. Current staffing at all credit union facilities is adequate. In anticipation of staffing new facilities, ORNL FCU has allocated substantial funds for personnel in coming years. ORNL has plans to open 4 additional branch offices to compliment their existing wide-reaching branch infrastructure consisting of 11 facilities and a 12th being built. Based on the 1990 Census data the strategic location both from a geographic and population standpoint of the existing and proposed facilities cover more than 90 percent of the population having a branch facility within 15 miles of their home.
6. There are no newly chartered single or multiple common bond credit unions within the community that have been in existence less than two years.

The credit union has met the requirements of IRPS 99-1, as amended by IRPS 00-1 and IRPS 01-1, and has provided sufficient support to demonstrate that the proposed service area represents a single well-defined local community where residents have common interests or interact. The credit union is well operated, and management has the intent and ability to effectively serve the entire community.

REASON FOR COMING TO THE BOARD WITH THIS ITEM: The proposed community constitutes multiple contiguous political jurisdictions and the population of the requested area exceeds 200,000. This request therefore exceeds the Regional Director's authority under CHA 3A and 3B and is reserved solely to the NCUA Board and has not been delegated to the regional directors.

RECOMMENDED ACTION: Approve ORNL Federal Credit Union's request to convert its field of membership to serve Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier or Union Counties, Tennessee.

ATTACHMENTS: Regional Summary and supporting documents


Alonzo A. Swann III
Regional Director

**REGIONAL SUMMARY
COMMUNITY CHARTER CONVERSION
ORNL FCU #5797**

1. GENERAL BACKGROUND

History of the Credit Union: We chartered ORNL FCU in January of 1948 to serve the employees at Oak Ridge National Laboratory. ORNL FCU carefully built a tradition of service, value and convenience starting with their ten founding members and their \$50 in deposits and continuing to today's 78,000 members and the \$630 million in assets they own. The credit union began actively expanding their field of membership in the early 1990s and today serves more than 450 companies, businesses, and organizations across the central area of East Tennessee.

Location: Oak Ridge, TN

ASSETS: \$630 million

Current Field of Membership (Section 5 of the charter): Numerous select employee groups and associations.

Amendment Requested: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier or Union, Tennessee.

Groups outside the proposed community boundaries: ORNL FCU only serves 3 select employee groups outside the proposed community. Potential membership from these groups is 285 of which 194 (68 percent) are already members. Management has considered the impact of losing these groups outside the proposed community and projects that it will have no financial impact on the credit union.

Credit Union's Current Penetration Rate: 43 percent of overall membership
77,599 actual / 179,607 potential

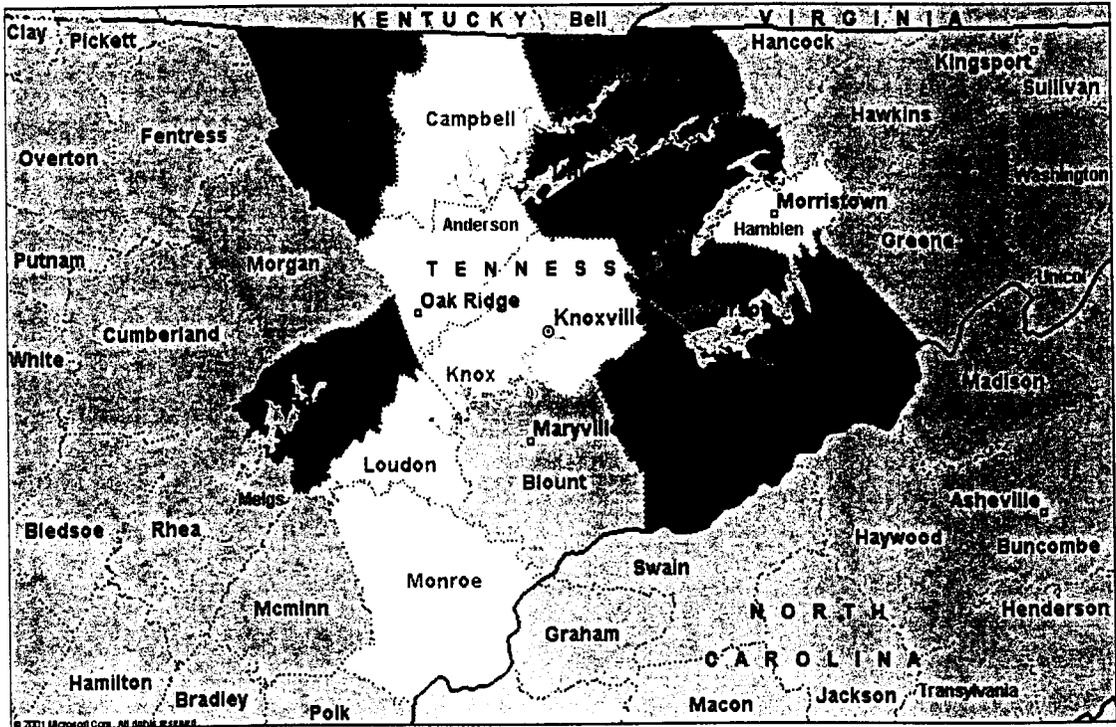
Is action on this application within the delegated authority of the Regional Director? No, under CHA 3B, the RD can only approve the conversion of a federal credit union to a community charter in an instance where the community is within multiple contiguous political jurisdictions if the requested action would result in a community with no more than 200,000 residents. The population of the proposed community is 1,045,366 based on 2000 Census Data. Therefore, the NCUA Board must approve the conversion.

2. WELL DEFINED LOCAL COMMUNITY, NEIGHBORHOOD, OR RURAL DISTRICT

A. Clearly defined geographic boundaries

The community area requested, recognized as *Central East Tennessee*, includes the 16 contiguous Tennessee Counties of Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier

and Union, Tennessee. *Central East Tennessee* is defined geographically and geologically on the east by the Great Smoky Mountains, to the west by the Cumberland Plateau, to the north by the Kentucky/Tennessee border, and to the South by the North Carolina/Tennessee border.



Although the proposed community consists of 16 counties, geographically it is not a very large area. The population distribution for *Central East Tennessee* is 53 percent urban and 47 percent rural with the population concentrated in the communities major trade area of Knoxville. Knoxville is located in the center of the proposed community,

an approximate 60 radius from the outer boundary of the entire community. *Central East Tennessee* expands 6,564 square miles of which 427 or almost 7 percent is home to two national parks that are not developable for commercial or residential purposes.

Following is the population distribution for the proposed community:

County	Population / % of Community	County	Population / % of Community
Anderson	71,330 / 6.82%	Knox	382,032 / 36.54%
Blount	105,823 / 10.12%	Loudon	39,086 / 3.73%
Campbell	39,854 / 3.81%	Monroe	38,961 / 3.72%
Claiborne	29,862 / 2.85%	Morgan	19,757 / 1.88%
Cocke	33,565 / 3.21%	Roane	51,910 / 4.96%
Grainger	20,659 / 1.97%	Scott	21,127 / 2.02%
Hamblen	58,128 / 5.56%	Sevier	71,170 / 6.80%
Jefferson	44,294 / 4.23%	Union	17,808 / 1.70%

B. Local Community

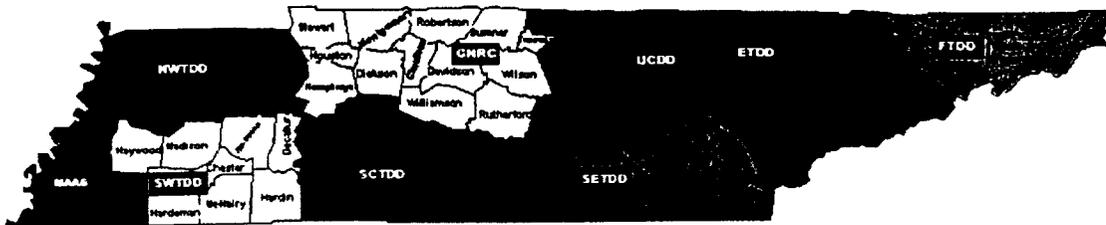
The proposed 16 county community known as *Central East Tennessee* is considered a local community. The evidence the applicant presented clearly supports that the residents interact and/or share common interests and that the area is a local community based upon the following factors:

Political Jurisdictions

Although there is no one single political jurisdiction covering the entire proposed community, the term *Central East Tennessee* is used for describing this geographical area of Tennessee that is specifically defined by the state in their efforts to provide aid and assistance to the citizens of Tennessee. The state of Tennessee's efforts are evident by the several quasi-governmental agencies that were formed as a response to the needs of the people of the *Central East Tennessee* area. These agencies organize community events, distribute grants, provide central planning, and offer other needed services such as transportation, utilities, and industrial development. In addition, they are fluid, unlike city and state government agencies, and can adapt quickly as needed by the people they serve. These quasi-governmental agencies, listed below, offer an accurate example of defining and serving a community.

- East Tennessee Development District (ETDD): The Tennessee General Assembly established the ETDD through an enactment that created districts throughout the state for the purpose of furthering the Appalachian Regional Development Act of 1965. The State Planning Commission in designating *Central East Tennessee* as the ETDD stated that there were six factors employed:
 1. commuting patterns
 2. highway systems
 3. distribution of population
 4. geographic barriers
 5. homogeneity – the existence of common socio-economic features
 6. location of core cities

Below is a map of all nine developmental districts established by the Tennessee General Assembly. The ETDD is the 16 county area in green located in the east side of the state.



These development districts were formed because of a great need for multi-county cooperation and resource pooling on a variety of issues. The mission of the ETDD today concerns economic growth of the area in an environmentally sound manner, land use, transportation, public infrastructure, industrial infrastructure, industrial development, small business development, utilities, recreation, and solid waste. This mission is carried out by encouraging planning and cooperation across the 16 county area and promoting economic development. Funding for ETDD comes from local, state and federal governments.

Membership in the ETDD is voluntary but all the governments throughout *Central East Tennessee* recognize the value of participation. Currently, ETDD's board of directors is composed of Mayors from 56 cities and towns plus County Executives from within the 16 county community. Each county appoints a "Development Representative," a citizen in that county, to serve on the Board. The Tennessee General Assembly also has representation; both the State Senate and House have one member on the Board.

- East Tennessee Economic Development Agency (ETEDA): In January 2001, the Tennessee Resource Valley merged with the East Tennessee Industrial Development Association to promote the proposed *Central East Tennessee* area as a desirable location for business and to advocate initiatives that impact the creation of quality job opportunities for the area. One major advantage this agency offers to prospective businesses, as a reason for locating in the area, is the considerable willingness for residents to commute within the area.
- Community Reuse Organization of East Tennessee (CROET): CROET aids the *Central East Tennessee* area by serving as the central point of contact between the U.S. Department of Energy (DOE), local communities, and businesses. CROET has taken responsibility for underutilized resources in the Oak Ridge area, specifically sites on the Oak Ridge National Laboratory (ORNL), the Y-12 Nuclear Weapons Complex, and the East Tennessee Technology Park, in order to promote the use and economic viability of these sites.
- Clinch-Powell Resource Conservation and Development: This organization works with local schools in the counties of Claiborne, Grainger, Hancock, Hawkins, and

Union. Their programs are often dedicated to protecting the environment such as the Clinch River Community project, designed to protect the river's biodiversity. They also work with Envirothon's Conservation Camp that is designed to teach 5th graders from the 5 counties about environmental concerns.

Survey of Central East Tennessee Residents

The residents of the 16 county area included in *Central East Tennessee* believe that they are part of a community. This is evident by their responses to a survey that ORNL FCU commissioned an independent researcher to conduct of 500 *Central East Tennessee* residents. The objective of the survey was to obtain unbiased and statistically reliable measures of the following:

- A. the pervasiveness of a sense of community within the 16 county area
- B. behavioral evidence that the 16 county area functions as a community as measured by the salience of intracommunity travel and communication
- C. the degree of support for having ORNL FCU as a financial institution option available to all residents of the 16 county area

Following are highlights from the survey:

- 94 percent of respondents said that they view the area as a community when asked *"In your view, do residents of the East Tennessee area, in general, share common characteristics and common interests that foster a sense of community?"*.
- 80 percent of respondents said that at least monthly when asked *"How often do you travel to, or communicate with, people from other parts of East Tennessee for any reason?"*. Almost 60 percent of respondents said weekly.
- 98 percent of respondents implied that they did travel to towns or counties in the area for business when asked *"Please tell me if you ever travel to towns or counties in the East Tennessee community for any of the following: shopping, medical services, sporting events, festivals or fairs, entertainment, religious gatherings, work, education, or any other reasons."*
- 62 percent of respondents said they would like to have the option of joining ORNL FCU when asked *"Would you like to have the choice of ORNL FCU as another financial institution where you can conduct your personal business?"*.

**The survey defined East Tennessee as the 16 counties within the purported Central East Tennessee area.*

Major Trade Area

The city of Knoxville is clearly the urban center of the community. Because of the predominately rural nature of the surrounding areas, residents come to Knoxville to work, shop, receive medical care at a major hospital, attend college or technical school

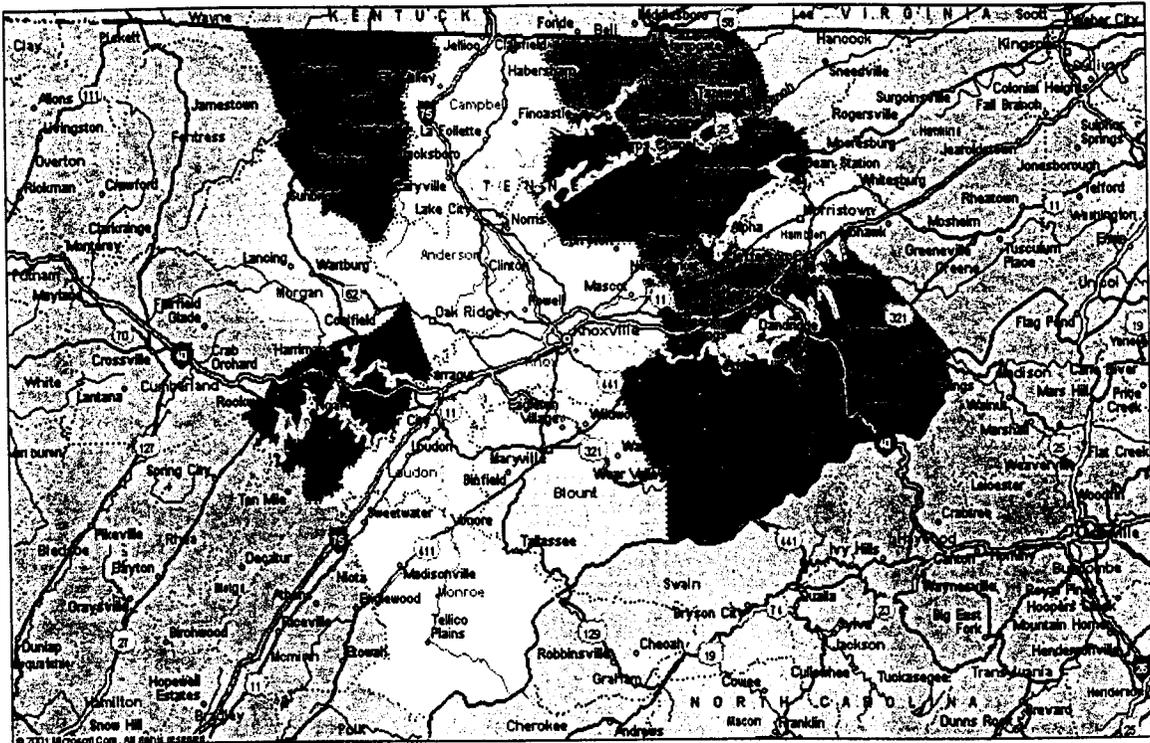
and interact socially at numerous restaurants, theatres, and attractions. The city of Knoxville is the major center of commerce and serves as a cultural, business, educational, and medical hub for this community. Below is a synopsis of the Knoxville, Tennessee area.

- All of the major transportation systems throughout the community either originate or meet in Knoxville. See narrative in this section below for more detail.
- 78 (44 percent) of the 177 major employers (employers with more than 250 employees) in the community are located in Knoxville. See narrative in this section below for more detail.
- The predominate two major shopping facilities in the community are located in Knoxville. See narrative in this section below for more detail.
- All but one of the major medical facilities throughout the community are located in Knoxville. See narrative in the Shared Common Facilities section below for more detail.
- The largest academic establishment in the state is located in Knoxville. See narrative in the Shared Common Facilities section below for more detail.
- The only commercial airport serving the community is located in Knoxville. See narrative in this section below for more detail.

Transportation

Transportation is a key economic and social element bonding *Central East Tennessee* into a true community. The transportation infrastructure is made up of an extensive highway system that facilitates travel within all areas of the community. A centrally located regional airport is located in the major trade area of Knoxville and is easily accessible to business and pleasure travelers. A number of rail lines provide shipping options to industries and businesses located in the community as well as several river ports add another dimension to the transportation infrastructure of *Central East Tennessee*.

- Highway System: *Central East Tennessee's* highway system is made up of two major cross-country interstates, I-40 running the entire width of the U.S. from the Atlantic to the Pacific and I-75 running the entire depth of the country from Canada to Florida. This creates an intersection of major Eastern U.S. travel corridors in the very center of the proposed community. A third interstate highway (I-81, not marked on the map) serves *Central East Tennessee* as a corridor to the Northeastern part of the state and to the Northeastern region of the U.S. A significant number of federal and state highways permit quick and safe travel from county to county. This highway system makes it possible for citizens to easily move about within the community and the major trade area for employment, shopping, school events, entertainment, dining, recreation, medical services, and all the other elements of community interaction.



- **Air Travel:** McGhee Tyson Airport, located in the major trade are of Knoxville, is the hub for air travelers into and out of *Central East Tennessee*. Passengers traveling through the airport are composed of residents of all 16 counties of the *Central East Tennessee Community* (see table below). McGhee Tyson supports frequent and convenient commercial air service to nearly every major city in the United States and, in some cases, abroad. A recently built air cargo-handling infrastructure positions the community for the most rapidly growing segment in aviation - air freight. The airport supports the major passenger airlines and freight carriers.

Annual Estimated Outgoing Flights by County

County	# Flights	County	# Flights
Anderson	55,115	Knox	445,300
Blount	128,480	Loudon	32,850
Campbell	10,220	Monroe	5,475
Claiborne	6,570	Morgan	2,190
Cocke	7,665	Roane	15,330
Grainger	6,935	Scott	2,920
Hamblen	22,265	Sevier	53,290
Jefferson	30,295	Union	9,490
		Total	834,390

- **Railway Service:** CSX and Norfolk Southern Railway Systems provide the main rail services to *Central East Tennessee*. Knoxville serves as the main junction for the Southern railway system lines. Gulf and Ohio Railways operates the Knoxville and Holston River Railroad, a short-line hauling railroad, which offers 20 miles of track to Knoxville's industries.
- **River System:** Three active river terminals handle barge shipments in Knoxville. The extensive reach within *Central East Tennessee* of the Tennessee River system

makes river transport accessible throughout the community. Dams and locks permit freight shipment and recreational travel the entire length of the river. In addition, the Tennessee-Tombigbee Waterway in Alabama provides a crucial link for East Tennessee to 13 other states and the Gulf of Mexico. The waterway shortens shipping between Tennessee and the Gulf of Mexico by 882 miles and enables East Tennessee products to arrive at their Gulf destination from eight to nine days earlier.

- **Bus Rapid Transit (BRT):** The Regional Transportation Alternatives Committee (RTAC) has been able to identify some significant corridors that it labels as options for mass transit in the future of *Central East Tennessee*. Recent studies by the RTAC have indicated that BRT should be examined for implementation. Some of the key areas the express buses will originate and end are Oak Ridge, Maryville/Alcoa, Lenoir City, Knoxville, Sevier County, Sevierville, and Pigeon Forge.

Employment

The major trade area of Knoxville is home to 78 or 44 percent of the 177 major employers throughout *Central East Tennessee*. These major employers located in the hub of Knoxville account for almost 88,000 or 59 percent of the jobs offered by the major employers throughout *Central East Tennessee*. The substantial number of major employers and jobs located in Knoxville compared to the rest of the proposed community clearly demonstrates that Knoxville is the major trade area for this 16 county community.

Central East Tennessee Major Employers (>250 Employees)

County	# of Employers	% of Employers	# of Jobs	% of Jobs
Anderson	25	14.12	20,503	13.70
Blount	10	5.65	7,506	5.01
Campbell	1	0.56	330	0.22
Claiborne	2	1.13	2,152	1.44
Cocke	4	2.26	1,736	1.16
Grainger	1	0.56	500	0.33
Hamblen	17	9.60	9,465	6.32
Jefferson	8	4.52	3,194	2.13
Knox	78	44.07	87,820	58.66
Loudon	4	2.26	1,958	1.31
Monroe	7	3.95	2,964	1.98
Morgan	2	1.13	1,011	0.68
Roane	4	2.26	1,575	1.05
Scott	6	3.39	2,545	1.70
Sevier	8	4.52	6,450	4.31
Union	0	0.00	0	0.00
Totals	177		149,709	

The vast majority (96 percent) of the *Central East Tennessee* workforce commutes within the 16 county community for work. Approximately 44 percent of the communities workforce commute daily to the major trade area of Knoxville by using the well-developed highway system that runs through the area. These figures illustrate community residents occupational interaction and employment draw to the 78 major employers, as well as many other employers, in Knoxville. Numerous individuals also commute daily to Knoxville to conduct business (i.e., sales calls, service calls, etc.).

Central East Tennessee Workforce Data

County	Workforce	No. Work w/in County of Residence	No. Work w/in 16 County Community	No. Work w/in Major Trade Area
Anderson	41,475	29,447	40,770	8,087
Blount	57,280	36,315	55,733	16,324
Campbell	19,558	13,534	18,561	1,838
Claiborne	15,208	10,372	12,121	335
Cocke	18,254	11,956	17,378	183
Grainger	10,955	4,470	10,681	2,180
Hamblen	33,728	28,669	32,311	1,113
Jefferson	25,982	13,381	25,462	4,781
Knox	235,954	203,864	230,055	203,864
Loudon	22,423	11,974	21,593	5,740
Monroe	20,245	13,159	16,216	749
Morgan	8,301	4,209	7,728	382
Roane	28,752	15,584	26,854	2,530
Scott	10,370	8,576	9,696	239
Sevier	39,607	28,557	38,736	8,357
Union	8,447	2,829	8,270	4,730
Totals	596,539	436,896	572,165	261,432

Shopping

The *Central East Tennessee* community offers four major shopping facilities. The two shopping facilities located in the major trade area of Knoxville, West Town Mall and Knoxville Center, are considered the predominate two of the four listed. In comparison, these shopping facilities house approximately twice the number of stores, are approximately twice the gross square footage, and have a trade area that is twice as large as the other facilities in the proposed community. Below is some data regarding the shopping facilities.

Mall	Gross Sq. Ft.	Stores	Anchor Tenants
West Town Mall	1,334,000	130	Dillards, JCPenney, Parisian, Proffitts, Sears
Knoxville Center	981,000	136	Dillards, JCPenney, Parisian, Proffitts, Sears
Foothills Mall	476,768	72	JCPenney, Proffitts, Sears, Goody's
College Square Mall	458,636	60	Belk, Sears, JCPenney, Proffitts, Goody's

Communication

Mass media transmissions and circulations surpass the physical boundaries of the *Central East Tennessee* community. The Knoxville Designated Market Area (DMA) includes all of the counties in the community as well as several counties along the perimeter of the community. Their news departments cover newsworthy events and occurrences throughout the DMA as local news. They promote festivals and other celebrations throughout *Central East Tennessee* because they have local interest. They solicit and run advertising from all across *Central East Tennessee* because it represents a single trade area.

Television: Common media outlets blanket the area. Five commercial television stations and two public broadcasting television stations all of which originate productions through facilities located in the major trade area of Knoxville serve the entire area. All of the stations have powerful enough transmission signals to reach the 16 counties without the residents being required to gain access through satellite or cable. Each television station has a commitment to the entire market area they serve to provide public service programming and community support.

Newspaper: The Knoxville News-Sentinel is considered the major newspaper in *Central East Tennessee*. It is circulated to the households of 23 counties throughout Eastern Tennessee. During the auditing year, there was a gross distribution of 125,702 daily morning papers and a gross distribution of 164,830 Sunday papers. Below is a table evidencing circulation figures within the proposed community.

Circulation and Percentage of Household Coverage

County	Weekly	Sunday
Anderson	7,716 / 23.62%	10,211 / 31.13%
Blount	7,375 / 15.54%	10,684 / 22.42%
Campbell	2,123 / 12.53%	3,024 / 17.76%
Claiborne	960 / 7.52%	1,454 / 11.36%
Cocke	1,351 / 9.12%	1,477 / 9.935
Grainger	820 / 9.10%	518 / 5.73%
Hamblen	2,194 / 8.37%	1,527 / 5.80%
Jefferson	4,838 / 24.73%	6,633 / 33.76%
Knox	65,512 / 41.39%	90,387 / 56.50%
Loudon	6,499 / 37.56%	7,511 / 43.22%
Monroe	2,034 / 11.89%	2,328 / 13.55%
Morgan	1,710 / 22.02%	2,457 / 31.51%
Roane	3,821 / 16.24%	5,330 / 22.55%
Scott	871 / 9.92%	1,094 / 12.39%
Sevier	6,932 / 22.32%	10,128 / 32.47%
Union	697 / 9.52%	870 / 11.83%
Average	18%	23%

Shared/Common Facilities (Medical, Education, Recreational, Festival)

Community residents and businesses visit and interact as one community while using the facilities or attending the events listed below.

Medical Services

The *Central East Tennessee* area is home to several major medical centers all but one of which are headquartered in the major trade area of Knoxville. Statistical data supplied evidences that residents from the 16 *Central East Tennessee* counties frequently visit the Knoxville area to receive medical care. In addition, the medical centers, while headquartered in the Knoxville area, have multiple branches across the 16 county community. Their networks of satellite offices and clinics are vital to the health and well-being of all *Central East Tennessee* residents.

Outlined below is additional information specific to four of the major medical facilities in *Central East Tennessee*.

- Children's Hospital: Although Knox County is the main source of patients (53 percent), many citizens of the other 15 counties rely on Children's Hospital for medical services. In 2001, Children's Hospital served 109,388 patients with *Central East Tennessee* making up 95 percent of that total. Excluding Knox County, 42 percent of Children's Hospital patients come from other 15 counties that make up *Central East Tennessee*.
- Baptist Hospital: Baptist Hospital of East Tennessee, headquartered in Knox County, specifically addresses the need to serve East Tennessee. The following is an excerpt from its mission statement: "... meet the identified health needs of the community. The unparalleled objective of the program is to measurably impact East Tennesseans by providing access to services...". Residents from Knox County make up half of the patients served (50 percent). However, the remaining 15 counties of *Central East Tennessee* make up 42 percent of the total patients served. In all, 92 percent of Baptist's patients come from *Central East Tennessee*. Finally, Baptist Hospital has branches in 10 of the 16 counties in *Central East Tennessee*. Additionally, Baptist Hospital's "Reach Program" utilizes a medical truck to deliver free medical care to patients in all 16 *Central East Tennessee* counties.
- ST. Mary's Health System (SMHS): SMHS is an important health care provider for *Central East Tennessee* residents and serves patients in twelve *Central East Tennessee* counties. Knox County residents make up 68 percent of the total patient load and the remaining 32 percent of the 6,800 patients during FY2000 came from other counties within *Central East Tennessee*.
- Covenant Health: Covenant Health System, headquartered in Knox County, offers medical services to residents of *Central East Tennessee* and has branch facilities located in Knox, Blount, Loudon, Sevier, and Anderson counties. Covenant has made a testimonial that it serves patients in all 16 counties of *Central East Tennessee*.
- UT Medical Center: University of Tennessee Medical Center serves 11 counties in *Central East Tennessee* through its Breast Health Outreach Program (BHOP) and plans on extending service to all 16 counties. In addition, their home health care project "Rural Health Care Through Telemedicine" currently provides vital care to residents in Grainger County. These residents would otherwise have no access to medical care due to geographic conditions and lack of physicians in the surrounding area.

Educational facilities

There are three major academic institutions located within the *Central East Tennessee*. The educational opportunities provided to all community residents permit them to increase their knowledge in technological as well as non-technological fields, thereby allowing them to build qualifications for employment in higher paying jobs attracted to the area. Residents from every county of the community avail themselves of the

educational opportunities provided by these accessible institutions. The following chart indicates significant interaction by members of the community seeking a higher education.

School	% of Students from the 16 County Community
University of Tennessee	*56%
Carson Newman College	78%
Roane State Community College	79%
Walters State Community College	71%

*% of in-state student body

Outlined below is additional information specific to the above educational facilities located in the community.

- **University of Tennessee:** The University of Tennessee is the largest academic establishment in the state of Tennessee and is located in the heart of *Central East Tennessee*. The University of Tennessee has an enrollment of approximately 26,000 students at its main campus in Knox County. The University of Tennessee also has more than 47,000 alumni living in all counties within *Central East Tennessee*. These alumni are active participants in various school activities. Along with providing educational services to individuals throughout *Central East Tennessee*, the University of Tennessee is also the largest employer with approximately 9,300 employees.
- **Carson Newman College:** The Carson Newman College is a Christian liberal arts college located in Jefferson County.
- **Roane State Community College:** The Roane State Community College is one of the largest academic institutions in East Tennessee. Roane State has campuses in 11 counties throughout Tennessee. Eight of these campuses are in *Central East Tennessee* (Anderson, Campbell, Knox, Loudon, Morgan, Roane, Scott, and Sevier). With campuses throughout the area, Roane State's academic services are conveniently accessible to virtually anyone living in the Community.
- **Walters State Community College:** The Walters State Community College has four campuses in East Tennessee. Three of these are located in *Central East Tennessee* (Claiborne, Hamblen, and Sevier). Walters State's main campus is located in Hamblen County. While Walters State provides individuals throughout *Central East Tennessee* an opportunity to improve their academic knowledge it also enables them to progress educationally through transfers to four-year universities, such as the University of Tennessee, or to obtain skill sets to improve their work opportunities.

Recreational

- **Knoxville Zoo:** Community interaction is evident in the data supplied by the Knoxville Zoo. The Zoo exhibits more than 800 wild and exotic animals in natural habitats. The Zoo is known for its large collection of big cats and for its successful breeding programs. The Knoxville Zoo's monthly visitation reports from May of 2000 to January of 2002 show the community-wide nature of its appeal. As much as 69

percent of the visitors during this time period came from the community. When breaking down the 11,256 Knoxville Zoo donor patrons, 92 percent are from the *Central East Tennessee* community.

- **Museums:** The Ewing Gallery of Art and Architecture on the campus of the University of Tennessee regularly features works of artists and architects of international stature. The Knoxville Museum of Art in the World's Fair Park in Downtown Knoxville features permanent collections, traveling exhibits, lectures, concert performances and art workshops for children and adults from all across East Tennessee. The American Museum of Science and Energy in Anderson County draws students and other visitors from well outside the Tennessee Valley. Visitors may explore, experiment, and discover energy forms and their uses in one of the world's largest energy exhibits. Also located in Anderson County is the Museum of Appalachia. It is a living mountain village replicating a pioneer village of the early nineteenth century. It features thousands of artifacts left by early settlers in the area.
- *Central East Tennessee* is referred to as Vol country. Year after year, thousands of football fans religiously come to campus on football weekends clamoring for a seat in the always "sold-out" Neyland Stadium. There also are a number of other university athletics, which draw large crowds. Most notable are the Lady Vols Basketball team. These six-time national champions regularly pack a large crowd of enthusiastic fans into the vast Thompson-Boling Arena. Lindsey Nelson Stadium on campus attracts large crowds to see the Vol Baseballers who recently have moved up to the status of national contender. Tom Black Track is home to the University of Tennessee's talented track and field team. Owners of several national championships, the schools Track team hosts world-class athletes from around the world. Other regular national champions include the schools Swimming and Diving Teams who compete in the University of Tennessee Aquatic Center.
- **Minor League Sports:** The area minor league sports teams emphasize community unity not only through their players but also through their fans. These teams include the Knoxville Ice Bears (Ice Hockey), the Tennessee Thundercats (Indoor Football), and the Tennessee Smokies (Baseball). Automobile racing is popular throughout the community and supports semi-professional racers at such facilities as the 411 Speedway in Sevier County, the Newport Speedway in Cocke County, the Atomic Speedway in Roane County, and the Knoxville Dragway.
- **High School Sports:** High school sports unite the community as family members and friends attend events in support of young athletes. Inter-school play in football, basketball, baseball, softball, soccer, volleyball, track, golf, tennis and swimming send residents of the community into a frenzy of interaction. Schools are classified into districts and regions according to the size of a school's enrollment. These divisions erase county lines and boundaries as the entire community competes from one end to another.

Festivals

- Dogwood Arts Festival: The Dogwood Art Festival is an annual, springtime, community-wide celebration with over 350 events ranging from art shows to sporting events to the popular Dogwood Trails that feature the namesake of the event on miles of residential trails splashed with the white and pink blossoms of the tree. The festival uses over 8,000 volunteers each year and attracts a total attendance to all events of over 250,000 people, mostly from within the *Central East Tennessee* community.
- TVA&I Fair: Each Fall the Tennessee Valley Agricultural and Industrial Fair attracts attendance from throughout *Central East Tennessee*. Livestock competition among the chapters of the 4-H Clubs coordinated by the University of Tennessee College of Animal Science is a centerpiece of the activities at the Fair. The Fair itself recognizes the existence of the community. In advertising for business partners on its website, Fair promoters make the following statements: *"The Tennessee Valley Fair is forming partnerships with businesses as sponsors. The benefits are great! By becoming a sponsor, businesses are assured of maximum exposure that will allow them to optimize their advertising and marketing dollars. Businesses will be able to introduce new products, expand use of current products, distribute coupon advertising, heighten visibility, shape consumer attitudes and engage in many other activities to increase sales and gain visibility in the East Tennessee. Always beginning on the first Friday after Labor Day, the Tennessee Valley Fair is one of the largest community events held in the East Tennessee area, and promises to bring a sense of excitement, exuberance and fun for the whole family. It offers a combination of education and recreation in a positive, fun, family-oriented atmosphere. We urge businesses to step up and become a sponsor of one of the largest community events in East Tennessee - make your dollars work for you."*

Organizations within the Community

The people of *Central East Tennessee* depend upon and support their neighbors. This collaboration of efforts and services is seen most notably through the American Red Cross, the Knoxville Legal Aid Society, Second Harvest, the East Tennessee Human Resources Agency, Nine Counties One Vision, the area arts, and the Knoxville Area Association of Realtors.

- American Red Cross Knoxville Area: The Knoxville Area Red Cross provides a number of key services in the community. This includes disaster services, armed services emergency services, youth services, community volunteer services, health and safety services, and health education and nursing services. The Red Cross educates people on health care and provides relief in emergencies to those in need. Although this agency specifically covers nine counties contained within the community, in times of dire need their reach is greater.
- Knoxville Legal Aid Society: In 2001, the Knoxville Legal Aid Society serviced only four counties within the community. A total of 4,291 cases were closed in Blount county (14 percent), Knox county (72 percent), Loudon county (5 percent), and

Sevier county (9 percent). Now after a restructuring of the program, the Knoxville Legal Aid Society provides service to people in 26 counties of East Tennessee, covering the entire community.

- Second Harvest Food Bank: Second Harvest Food Bank collects and distributes food to underprivileged residents of the community. Distributions are made in 18 counties of Eastern Tennessee, which more than covers the entire community. As of January 25, 2002, 95 percent of Second Harvest's 403 active clients were from within *Central East Tennessee*. The population in *Central East Tennessee* consist of 15 percent that live in or are marginally above the government's definition of poverty. In 2001, individuals, corporations, foundations, and religious organizations donated 5.7 million pounds of food to their community through the Second Harvest Food Bank.
- Nine Counties One Vision: Nine Counties One Vision is an initiative to plan and develop elements of a shared community vision. Input into the process was solicited from and was provided by citizens of Knox County, and the contiguous counties of Union, Grainger, Jefferson, Sevier, Blount, Loudon, Roane, and Anderson. It is recognition of the common interest in and benefits from planning and developing all resources as a single entity. An example of a project headed by this group is The Environmental Preservation Action Plan which coordinates existing organizations and the general public in order to identify environmental values and strategies on a regional level.
- Arts: There are a number of larger and smaller arts organizations within the region. The Knoxville Arts communities interact with people throughout *Central East Tennessee*. Like the newspapers, the arts societies may have smaller, more localized organizations. For instance, the Knoxville Symphony Orchestra and Oak Ridge Symphony Orchestra is the same thing on a smaller scale serving a portion of the overall community. Analysis of the information provided by the Knoxville Symphony also shows that 98 percent of donor patrons are from the *Central East Tennessee* community.
 - Music Arts: Other than the Knoxville Symphony Orchestra and the Knoxville Chamber Orchestra, other music arts groups in the community include the East Tennessee Jazz Society, Jubilee Community Arts Center, Knoxville Children's Choir, Knoxville Choral Society, Knoxville Community Chorus, Knoxville Opera Company, Smoky Mountain Harmony Chorus, Sweet Adelines International, University of Tennessee School of Music, and the Young Pianist Series.
 - Dance Arts: Dance organizations across *Central East Tennessee* include: the Appalachian Ballet Company, the City Ballet of Knoxville, the Tennessee Children's Dance Ensemble, the University of Tennessee Dance Company, as well as dozens of dance schools across the sixteen counties.
 - Theatre Arts: Several community theatre companies serve the interests of theatre patrons from across *Central East Tennessee*. Included are the Actors Co-op that performs at the Black Box Theatre, the Cumberland County Playhouse Troupe that is currently contracting for performances in the Bijou

Theatre, the Carousel Theatre on the University of Tennessee campus hosts performances by university players in a theatre-in-the-round setting, and the Clarence Brown Theatre, also on the school campus, hosts professional performances of musicals, comedies, drama, and dance.

- Knoxville Area Association of Realtors: *Central East Tennessee* is considered a single housing market. This is demonstrated through the manner in which the Realtors target advertising to consumers in the entire area. The Knoxville Area Association of Realtors is comprised of 465 firms that cover the entire community with the exception of four of the most rural counties. The Association has 95 percent of its membership from within the 16 county community. Knox County members make up 58 percent of the total membership with the remaining counties in the community making up 37 percent.

Area History

Central East Tennessee developed as a distinct socio-economic area unified by a common heritage. Settled in the late 1700's by pioneers who crossed the mountains from North Carolina, it was known as the "Territory of the United States South of the River Ohio." Characterizing the common bond of area residents were the following key elements: a predominantly Scotch-Irish ancestry, their settlement in one of the three distinct geographically isolated regions of the state whose early development was independent of each other, and their political affiliation as Unionists among Confederates, which to this day has survived politically as Republicans among Democrats. The people of the area have always followed their own "leanings".

Following the Civil War, the area remained rural Appalachia and was content with its isolation and poverty until forced from its roots by the New Deal and World War II. In the thirties, TVA established its headquarters in Knoxville with a singular purpose of rescuing the people and its land from impoverishment. WWII was the impetus for a huge impact on the community. The Aluminum Company of America located just south of Knoxville and as one of the area's earliest employers, it filled WWII's demand for aircraft aluminum. Its employment swelled to a peak of 12,000. Coincidentally, the U.S. Government's super-secret Manhattan Project found TVA's power generation to fill a major need. The community's isolation ideally met the Project requirement for secrecy and security for its atomic bomb research. As a result, Oak Ridge was literally carved out of the area. Employment at Oak Ridge peaked at 78,000 by the end of WWII. These three events converged in time and place to forever and profoundly change the land, the people, and the community.

The unique relationships created out of the war efforts continued to influence the community. The huge military industrial complex struggled in the absence of an identified mission. Its funding was a political football. Post-war restructuring; "Cold War" nuclear proliferation; an oil embargo; the promise of still yet cheaper power from nuclear energy; environmental concerns; the end of the "Cold War"; and the promise of peace dividends, made for cycles of optimism and pessimism for the area.

The State of Tennessee, in response to the Appalachian Regional Development Act of 1965, identified areas (or districts) for the purpose of actively managing and promoting economic development. The 16-county East Tennessee Development District (ETDD) was one such area. It was defined, in part, by the presence of a core city of influence out to 50 miles, inclusive of a tier of counties containing secondary cities or sub areas of influence out to approximately 10 miles. For nearly 40 years, the ETDD has existed and focused on its mission to assist local communities in preparing for and capitalizing on economic development opportunities; to market and recruit new industries; and to assist existing firms, including small and home-owned ones.

The ETDD initiative, along with other centrally organized efforts, continues to contribute to the economic diversification of Central East Tennessee. New industry, representing all sectors of the national economy, continues to discover the advantages of the community's assets, not the least of which is a well-educated workforce, due in part to the presence of a major university (University of Tennessee) and a world renowned research center (Oak Ridge National Laboratory).

Additionally, Oak Ridge and the entire community are experiencing a renaissance, of sorts, in its role as a scientific research center. The Oak Ridge National Laboratory, under the direction of a new contractor is reinventing itself. The Lab is the site of the nation's single largest project, the Spallation Neutron Source (SNS). This multi-billion dollar project, when completed in 2007, will become the center for development of new materials and other world-class research. The Lab, in partnership with Cray, is also the development site of the world's newest generation of Super Computers.

The people and families of *Central East Tennessee* have shared a journey that binds them together today into a strong community with a bright future.

3. OVERLAPPED CREDIT UNIONS

Chapter 2, Section V.E.1 of the Chartering and Field of Membership Manual provides overlap protection only for a newly chartered single or multiple common bond credit union that has been in existence less than two years. There are no credit unions within the proposed community that satisfy these criteria.

4. BUSINESS PLAN

ORNL FCU's lists this community conversion as a top priority in their 2002 Strategic Objectives. In an effort to help them realize their strategic objectives, they developed a detailed Business Plan that addresses various facets of the credit union's operations. Included in the overall Business Plan are the following: a mission statement, review of 2001, economic outlook for 2002, strategic objectives for 2002, service growth goals for 2002, and they have prepared detailed pro forma financial statements and a marketing plan for 2002 through 2006 that compliments this business plan.

Management has two main reasons for the community conversion request. First, they believe that it is the right time for them to reach out to the entire community. This will enable them to serve more low-income and underserved residents in the community, as compared to their competitors. Second, the credit union continues to face greater competition. The management team continues to search for ways to remain the competitive leader in the community. The increased competition from traditional and non-traditional institutions creates a tremendous challenge in this area. The management team believes that expanding their potential membership to the entire community will assist them in addressing these concerns.

Currently, ORNL FCU possesses a strong membership penetration in *Central East Tennessee* area. Of the 1.04 million residents of the community, approximately 7 percent are currently members. Membership is concentrated toward the southern portion of the area, primarily due to the presence of physical facilities. However, current eligibility for membership is extensive throughout the entire *Central East Tennessee* area due to an extremely high penetration of employers acquired through select employee group recruitment.

The management team expects to continue to experience strong growth due to the use of their remote access services (Checking Accounts, ATMs, CyberBranch, Cheque Mate, Credit Cards, ACH, and Contact Center). However, management also believes membership growth has a high correlation with ease of access to their physical facilities. Therefore, their growth goals over the next three to five year period is linked closely with the continued development of a wide-reaching branch infrastructure. Continued growth in the penetration levels for key services is linked with ongoing efforts to: price aggressively (focus on value); promote ease of access (focus on convenience); provide 5-star service; and maintain their competitive lead in providing "cutting edge" financial services.

Service facilities: ORNL FCU already serves the 7 percent of the population of *Central East Tennessee* through their existing infrastructure consisting of 11 facilities located within the populated areas of the community. They are currently building a 12th facility and (b) 4

The expenses associated with these new facilities are included in the credit union's pro forma financial statements. Based on the 1990 Census data the strategic location both from a geographic and population standpoint of the existing and proposed facilities cover more than 90 percent of the population having a branch facility within 15 miles of their home.

Below is a map that shows existing offices (black), an office under development that will open within the next 6 months (blue), and proposed office locations that could be open within two years should the community charter application be approved (red). Around each office is a circle that represents a 15 mile radius from each office location. The areas population density is noted by the shade of the area with the darker shades indicating a higher the population density.

[

(b) 4

]

Staffing: Current staffing at all locations is adequate to serve *Central East Tennessee*. In anticipation of staffing the new facilities, ORNL FCU has allocated substantial funds for personnel in their pro forma financial statements for 2003 through 2006.

Services: The product line offered by ORNL Federal Credit Union is extensive and accurately reflects the expression of wants and needs of their membership according to results from ongoing research efforts. Expansion of their products and services continues to focus primarily on remote access; supporting effort to serve a growing membership while controlling expenses for service delivery.

Serving the low-income residents: *Central East Tennessee* consists of 221 census tracts of which 135 or 61 percent meet an underserved criteria. Actually, 8 of the 16 counties in *Central East Tennessee* meet an underserved criteria. Therefore, conversion of ORNL FCU to a community charter will immediately afford 55 percent or 578,142 of the proposed community population residing within these underserved census tracts, to gain access to the multitude of low cost financial services provided by the credit union.

County	Tracts Meeting Underserved Criteria	Population
Anderson	8 out of 16	33,319
Blount	7 out of 18	31,664
Campbell	11 out of 11	39,854
Claiborne	9 out of 9	29,862
Cocke	8 out of 8	33,565
Grainger	4 out of 4	20,659
Hamblen	3 out of 12	12,117
Jefferson	4 out of 9	18,973
Knox	43 out of 86	152,027
Loudon	1 out of 7	9,529
Monroe	3 out of 6	19,370
Morgan	5 out of 5	19,757
Roane	10 out of 10	51,910
Scott	5 out of 5	21,127
Sevier	10 out of 11	66,601
Union	4 out of 4	17,808
Totals	135 out of 221	578,142

The following map depicts the census tracts within *Central East Tennessee* that meet an underserved criteria – blue area. The Yellow buttons are existing branch locations. The yellow circles around them are 15 mile radius of the existing branches. The light blue button is a branch that is currently under development, with the property already purchased and the building in the design phase. The light blue circle around it is the 15-mile radius. The four white buttons are branches that will be deployed under ORNL FCU's business plan to reach to new areas of the community within 24 months of conversion approval. The white circles around these are 15 mile radius of those proposed locations. ORNL FCU's future branch structure plan clearly demonstrates their desire to extend more benefit to the underserved members of *Central East Tennessee*.

⌈

(b) 4

|

⌋

ORNL FCU management is confident that the residents of these underserved areas within *Central East Tennessee* will benefit from several types of low-cost and no-cost checking accounts and savings accounts that require only a nominal dollar amount to open and maintain. They are confident based on the recent success experienced with an underserved area expansion. □

(b)4

]

- Mortgage Loans:

ORNL FCU offers mortgage loan products that include subsidized closing costs for home loans, zero down payment home loans, and Affordable Housing Loans and Welcome Home Grants through their Federal Home Loan Bank membership. In addition, the credit union offers first time homebuyers seminars quarterly, provides special counseling in partnership with Consumer Credit Counseling Service of East Tennessee for first-time homebuyers, and hold and/or service mortgages made to first-time homebuyers

- Risk-Based Lending

ORNL FCU recently implemented risk based lending. The numbers so far are promising. The consumer loan portfolio is increasing at a level not experienced in the past 10 years. Their loan approval rate for consumer loans is increasing and stood at 80 percent as of last month. Management believes they have implemented the program properly and do not anticipate that the charge off level will increase. However, they do expect the yield of the consumer loan portfolio to increase. They believe that this program will allow them to safely lend to those who have been economically disadvantaged.

□

(b)4

]

5. CREDIT UNION'S CURRENT FINANCIAL CONDITION

ORNL FCU is well run financially strong credit union. As of March of 2002, capital was net worth was 11.30 percent, delinquency was controlled at .14 percent and charge-offs were .32 percent. Cost of funds and net operating expenses were 2.24 percent and 2.52 percent respectively, and net income was a healthy 1.25 percent. E

(b) 8

J

Below is a table of ORNL FCU's financial trends in recent years.

KEY RATIO	12/98	12/99	12/00	12/01	06/02
Net Worth	11.26%	11.47%	11.80%	11.64%	11.33%
Solvency	113.34%	112.91%	113.72%	114.14%	113.91%
Delinquency	0.21%	0.18%	0.18%	0.20%	0.17%
Loan Losses	0.39%	0.24%	0.24%	0.35%	0.45%
Earnings	1.13%	0.96%	0.96%	0.92%	1.25%
Loans/Shares	79.84%	81.64%	70.37%	69.02%	69.01%

As demonstrated above, management's past trends are indicative of a well run financial institution.

The examiner fully supports the credit union's request and SE concurs with his assessment. They are confident ORNL FCU's management team is capable of handling the expansion that will result from the conversion. Moreover, they believe this conversion will benefit exist and new members.

6. REGIONAL RECOMMENDATION

ORNL FCU's application has satisfied all of the requirements for converting to a community charter as outlined in Interpretive Ruling and Policy Statement (IRPS) 99-1 and amended by IRPS 00-01 and IRPS 01-1. The credit union has provided sufficient support to demonstrate that the proposed service area represents a local community where residents interact or share common interests. The business and marketing plans are realistic and ORNL FCU will be able to provide quality financial services to resident throughout this community. We view this conversion as an excellent opportunity for the residents of this community, 55 percent or 578,142 of which reside in underserved areas, to receive low cost financial services. Therefore, we recommend the NCUA Board approve ORNL FCU's application to convert to a community charter.

PROPOSED WORDING:

Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier or Union, Tennessee.



Accordingly, ORNL Federal Credit Union is designated as a multiple common bond credit union and authorized to amend Section 5 of the Charter to read as follows:

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

1. Employees of the Oak Ridge National Laboratory operated by Lockheed Martin Corporation Energy Systems in Roane and Anderson Counties, Tennessee; (Rev. 6/13/95)
2. Employees of the following employers who work in Oak Ridge or Knoxville, Tennessee or other specified locations:

System Development Corporation
Goodyear Atomic Corporation
Fox Auto Co.
Acraloc Corporation
~~Oak Ridge Research Institute~~ Kelly Scientific Services (Rev. 6/9/99)
Quadrex Corporation
Pic-Air, Inc.
Professional Loss Control, Inc.
Aardvark Printing, Inc.
Photochemical Research Associates
ETE Consulting Engineering, Inc.
Pulcir, Inc.
The E C Corporation
Tennessee Tool & Engineering, Inc.
National Mailroom Service, Inc.
Gilbert/Commonwealth, Inc.
Anderson County Community Action Commission - Clinton, Tennessee
Atom Sciences, Inc.
Campbell, Inc.
Construction Management, Inc.
Data Research and Applications, Inc.
East Tennessee Orthopedic Clinic
Realty Management Company of Oak Ridge
Smalley Mfg. Co., Inc.
Acuff Office Supply, Inc.
Diebold, Inc.
Prompt Care Medical Center
Keith Press, Inc.
ERC/Edge
Office Supply & Equipment Co./Creswell Office Supply
Olen Ford Builders
Tennessee Tape & Label Corp.
Universal Tire, Inc
West, Miller, Welch Engineers, Inc.

Anderson News Co. of Tennessee
Control Data Corp.
Dunhill of Knoxville, Inc.
Allied Corporation
Herron-Connell Insurance Agency
Dale Carnegie Courses
Harriss, Horton & Mabry DDS, PC - Lenoir City, Tennessee
Clayton Homes, Inc.
D & M Drafting Co., Inc.
Adroit, Inc.
Professional Register of Nursing Services, Inc.
Planned Parenthood Association of East Tennessee, Inc.
Oak Ridge Chrysler Dodge Plymouth
Broyhill Furniture Rentals
Environmental Systems Corporation
Chas. A. Wells Sales Co. - Powell, Tennessee
Oak Ridge Community Playhouse
Bob Cox Camper Country
Florida Steel
Chevron Corporation
Merit Construction, Inc.
United Parcel Service
E G & G Ortec
Computer Tech and Imaging, Inc.
Montessori Center of Oak Ridge
E G & G Instruments
The Habitat, Inc.
Knoxville Hematology-Oncology Associates
Knoxville Iron Company, Div. of Gold Fields American Industries, Inc.
A. E. Staley Mfg. Company - Loudon, Tennessee
Dorrough, Parks and Company - CPAs
Tindells, Inc.
Hickory Construction, Inc. - Maryville, Tennessee
Galbraith Enterprises, Inc.
Walk-In Medical Clinic, P.C.
Society for Technical Communication/East Tennessee Chapter
ServiceMaster Building Maintenance Services
Thermo King of Knoxville, Inc.
Travis Meat & Seafood Co., Inc. - Powell, Tennessee
Friedmans Microwave Ovens
Rodgers Cadillac, Inc.
Arrow Market Research
Kenneth E. Galbreath, Appraiser
Clinton Utilities Board - Clinton, Tennessee
TRA Imports, Inc.
City of Clinton - Municipality

David H. Childers, D.D.S.
Larman W. Sprouse, D.D.S.
Geneva Genenics, Inc.
City Publishing
Helen Ross McNabb Center, Inc.;

3. Contractors and employees of contractors who work regularly at the Oak Ridge National Laboratory, Oak Ridge, Tennessee;
4. Employees of the Clinch River Breeder Reactor Plant who work in Oak Ridge, Tennessee, except those persons eligible for primary membership in another occupational or associational credit union located in Anderson County, Tennessee;
5. Members of the Oak Ridge Ministerial Association in Oak Ridge, Tennessee;
6. Members and employees of the First Assembly of God Church in Oak Ridge, Tennessee;
7. Employees of East Tennessee Human Resource Agency, Johnston & Millsaps/The Ad Dept., D & K Management, Inc., who work in Knoxville, Tennessee; employees of Johnson City Chemical Co., Inc., who work in Lenoir City, Tennessee; employees of Valentinos who work in Oak Ridge, Tennessee;
8. Employees of Smith & Roe, Inc., who work in Oak Ridge, Tennessee; employees of Luck Stone Corporation who work in Knoxville, Tennessee;
9. Employees of Manufacturing Sciences Corporation and Cherokee Chevrolet who work in Oak Ridge, Tennessee; employees of Jack's Auto Parts, Kirby Mfg. Co., Inc., Capitol Credit Plan, and Lawhorn Real Estate Enterprises who work in Lenoir City, Tennessee; employees of Westown World Travel Center, Orthopedic Associates of Knoxville, P.C., Wilson Bros. Glass Co., Interstate Brands Corporation, Tennessee Insurance Svcs., Newton Jones Agency, Inc., Professional Temporary Services, Inc., and Nancy A. Davis, Ph.D., who work in Knoxville, Tennessee; employees of Loudon Hickory Products, Inc., who work in Loudon, Tennessee; employees of the Law Offices of David A. Stuart who work in Clinton, Tennessee;

10. Employees of Jewell B. Shell, Inc., Omega Plastics Corp., Ready Mix Concrete Company, Keep It Clean, Union Carbide Corp., Industrial Gases Linde Div., who work in Knoxville, Tennessee; employees of Volunteer Refuse who work in Loudon, Tennessee; employees of the Oak Ridge Clinic for Medicine and Surgery of the Foot who work in Oak Ridge, Tennessee; employees of the City of Lenoir City, Tennessee;

11. Employees of Toyota of Knoxville who work in Knoxville, Tennessee; employees of United Jewelers who work in Oak Ridge, Tennessee; ~~senior citizen and retiree members of the Seniority Club in Oak Ridge, Tennessee whose permanent residence is located within the operational area of a main or branch office of the ORNL Federal Credit Union;~~ (Del. 6/28/96)

12. Employees of J. David Bass, CPA, Learning Unlimited Corporation, and Kingston Pike Marine who work in Knoxville, Tennessee; employees of Foshee Tree Surgery who work in Lenoir City, Tennessee; employees of Farragut Plumbing Company who work in Concord, Tennessee;

13. Employees of Maximillian Hair Design, A-Mark Dry Cleaners, RAMFAB Aquarium Products Company and Oak Ridge Communications who work in Oak Ridge, Tennessee; employees of Amark Professional Building who work in Powell, Tennessee; employees of Blount County Communications Center who work in Alcoa, Tennessee; employees of D. J.'s Place who work in Lenoir City, Tennessee; employees of Frank A. McSpadden, Realtor, Sexual Assault Crisis Center, Resource "E", Security Iron Products, Geotek Engineering Company, and Southeast Plastics & Displays, Inc., who work in Knoxville, Tennessee;

14. Employees of Catholic Social Services, First Baptist Church, National Psychopharmacology Laboratory, Inc., Olive & Olive, P. C., Overlook Mental Health Center, Paper Stock Dealers, Inc., and VIC Industrial Corp. who work in Knoxville, Tennessee; employees of Hall's Shoes, and Lee & Barton, D. D. S., who work in Oak Ridge, Tennessee;

15. Employees of Plasti-Line, Inc., who work in Knoxville, Tennessee;

16. Employees of Thomas A. Hanaway Behavior Consultants, Landmark International Trucks, Tennessee Endocrine Ref. Lab., Inc., and Eddie's Hair Styling Shop who work in Knoxville, Tennessee; employees of Transport Service Company who work in Loudon, Tennessee; employees of Stalworth Investors, Inc., dba Flyaway, who work in Pigeon Forge, Tennessee;

17. Employees of National Seating who work in Vonore, Tennessee; employees of Farmers Mutual Fire Insurance Company of Tennessee and Clarke American who work in Knoxville, Tennessee;

18. Employees of the Palm Beach Company who work in Knoxville, Tennessee;
19. Employees of Siegel, Bible, CPAs and Metz & Kerchner House of International Beauty, Inc., who work in Knoxville, Tennessee; employees of Pioneer Air Systems, Inc., who work in Wartburg, Tennessee;
20. Employees of Allstate Insurance who work in Oak Ridge, Tennessee; employees of Farragut Health Care and The Assurance Center, Inc., who work in Knoxville, Tennessee;
21. Employees of Employers Security Company, Joe Parrot Screen Printing, and Swan Brothers, Inc., who work in Knoxville, Tennessee; employees of the City of Norris, Tennessee; employees of Sears, Roebuck & Co. 7045 who work in Oak Ridge, Tennessee;
22. Employees of Hustler Boat Trailers who work in Lake City, Tennessee;
23. Employees of ChanL-Loc Dock, Inc., who work in Lenoir City, Tennessee; employees of WYKO, Inc., of Tennessee, Edwards Steak & Seafood, and Houston Construction Company who work in Knoxville, Tennessee; voting members and their representative members of The Arts Council of Greater Knoxville, Inc., in Knoxville, Tennessee;
24. Employees of CBM Computer Center who work in Oak Ridge, Tennessee; employees of Services Group, Inc., and Alfaro International who work in Knoxville, Tennessee;
25. Employees of Ft. Sanders/Loudon EMS who work in Loudon, Tennessee; employees of Life Care Center of Morgan County who work in Wartburg, Tennessee; employees of B & T Distributing Company who work in Knoxville, Tennessee;
26. Employees of ABC Home Health, Liquid Carbonic, and Hutch Manufacturing Company who work in Loudon, Tennessee; employees of Dixie Lee Utility Dist., TV Readers Service, and Lenoir City Ford- Mercury who work in Lenoir City, Tennessee; employees of Eastwood Landscape, Reeves Southeastern Wire, and Engineer One, Incorporated, who work in Knoxville, Tennessee; members of Graphic Communications International Union Local 234M in Knoxville, Tennessee; employees of Counseling Consultants who work in Oak Ridge, Tennessee;
27. Salaried employees of Swift-Eckrich, Inc., who work in Knoxville, Tennessee; employees of Computational Systems, Inc., and Second Presbyterian Church who work in Knoxville, Tennessee; employees of John F. Jenkins Construction who work in Lenoir City, Tennessee; employees of Mutual Graphics who work in Powell, Tennessee;

28. Employees of Ft. City Chiropractic Clinic, Siebels, Bruce & Company, Cartunes, Inc., Michael's, Hi Fi House, Inc., and Sunelco Electrical Contractors who work in Knoxville, Tennessee; employees of PAI Corporation and PIP #1134 who work in Oak Ridge, Tennessee; employees of C. David Roberts, DC, PC, who work in Rockwood, Tennessee; employees of Oliver Springs United Methodist Church who work in Oliver Springs, Tennessee;

29. Employees of Loudon County, Tennessee; employees of Gass Real Estate and Ridge Glass Company who work in Oak Ridge, Tennessee; members of the Emmanuel Assembly of God in Knoxville, Tennessee; employees of East Tennessee Development District and Volunteer Culvert & Supply Company, Inc., who work in Knoxville, Tennessee;

30. Active members of The Greater Knoxville Pentecostal Ministerial Association in Knoxville, Tennessee;

31. Employees of QualPro who work in Powell, Tennessee; employees of Taekwondo-Judo Center, and Castle Pro who work in Knoxville, Tennessee; members of Unity of Knoxville Church in Knoxville, Tennessee;

32. Employees of Super-Kids Learning Centers, Inc., Knoxville Speech, Language and Hearing Center, SilverLine Airport Service and Systems Engineering Management Corp. who work in Knoxville, Tennessee; employees of Fentress County Nursing Home who work in Jameston, Tennessee;

33. Employees of INSITUFORM MIDSOUTH and Pellissippi High Tech Supply who work in Knoxville, Tennessee; members of the Calvary Road Baptist Church in Knoxville, Tennessee; employees of ArmStar who work in Lenoir City, Tennessee; employees of Lewis Electric Company who work in Oak Ridge, Tennessee;

34. Employees of Applied Management Sciences, Inc., who work in Oak Ridge, Tennessee; employees of Richard Lebo Insurance Agency, Inc., Adventure Travel Agency, Inc., Norwood Drycleaners, Claims Group Administrators, Inc., and Medical Business Bureau who work in Knoxville, Tennessee; employees of Miller-Faulkner-Koty Brkg. Company who work in Lenoir City, Tennessee;

35. Employees of Adult Community Training who work in Loudon, Tennessee; employees of Trail Manor, Inc., who work in Lake City, Tennessee; employees of Sexton Chevrolet Cadillac who work in Harriman, Tennessee; employees of QCI, Inc., and Scientific Ecology Group who work in Oak Ridge, Tennessee; employees of Hewgley's Music Shop, Roberts & Russell, Inc., The Gardeners, Scott James Construction Company, B P Oil, Pemberton Truck Lines, Inc., Stripes and Associates, Capital Analysts, Inc., Cummins Cumberland, Inc., Hyatt Regency Knoxville and J. Stephen Luper, CPA, PC, who work in Knoxville, Tennessee;

36. Employees of The Foundation For Community Encouragement, Inc., Overbrook Auto Parts, Inc., Knox Porcelain, Corinne Bell, PhD., Knoxville Convalescent Center, Arrowhead Realty, Realtax, Inc., East, Telephone & Data Systems, Inc., The Metro News, Independent Auto Brokers, Inc., and Sherway Automotive Group who work in Knoxville, Tennessee; employees of HNU X-Ray, Inc., Adroit Computers, Inc., Integrated Computer Systems, Inc., Performance Development Corporation, EES, Inc., Process Equipment Control, TENN-DOC Partnership, and CER Corporation who work in Oak Ridge, Tennessee; employees of Anderson County Farm Bureau who work in Clinton, Tennessee; employees of Cobia Boat Company who work in Vonore, Tennessee;

37. Employees of National Security Service, Foothills Energy Controls, Dynamic Solutions, Inc., Sassy Scissors, Patty Writes, Providers, Inc., Knox Car Clean Up, Garland Coal Company, and Lee & Associates, Inc., who work in Knoxville, Tennessee; employees of Kile Chiropractic Center, Time Out Deli, Inc., and Automated Sciences Group, Inc., who work in Oak Ridge, Tennessee; employees of Quazite Corporation who work in Lenoir City, Tennessee; employees of Leonard J. Martin D. D. S. who work in Oliver Springs, Tennessee;

38. Employees of Jefferson Drug Store, LuMac Jewelers, Financial Planning Center, Daniel Arthur Rehabilitation Center and Lane Oak Ridge Chrysler-Plymouth-Dodge who work in Oak Ridge, Tennessee; employees of Tri-County Pharmacies, Inc., who work in Oliver Springs, Tennessee; employees of Methvin Chiropractic Offices, Inc., The Florence Crittenton Agency of Knoxville, Inc., Upgrad, Inc., R. Bruce Koefoot, Jr., M.D., Liberty Check Printers, Inc., Fin-Clair Corporation, Nursing Registry, GregCo, Inc., Preferred Plan Administrators and Norco Metal Finishing, Inc., who work in Knoxville, Tennessee; employees of Lawler-Wood, Inc./Wood Properties, Inc., who work in or are paid from Knoxville, Tennessee; employees of Sproul & Hinton and Preferred Temporary Services who work in Lenoir City, Tennessee; employees of Bull Run Metal Fabricators, Inc., who work in Powell, Tennessee; employees of Techmer PM - Tennessee who work in Clinton, Tennessee;

39. Employees of RHS Properties, Baker, Worthington, Crossley, Stansberry & Woolf, Major Tool Company, Inc., Hosford Shoes, Higginbotham Auto Supply,

Tennessee Psychiatry & Psychopharmacology Clinic, P.C., and Days Inn who work in Knoxville, Tennessee; employees of Patty Drilling, Inc., who work in Lenoir City, Tennessee; employees of First Baptist Church and Apex Office Supply & Design who work in Oak Ridge, Tennessee;

40. Employees of Overnite Transportation Company, Knoxville Sports Unlimited, Morrison, Morrison, Tyree & Dunn, P.A., Knoxville Job Corps Center, Phytion Technologies, Inc., Scruggs, Inc., AJ's Office Supply, Inc., Avanti Hair, Skin & Nail Salon, Allison Sherrod, Owens & Siddons, Phytion Techn, Knox International, and Mill Pack, Inc., who work in Knoxville, Tennessee; employees of Theta Technologies, Inc., and Delta M Corporation who work in Oak Ridge, Tennessee; employees of Diversified Scientific Services, Inc., who work in Kingston, Tennessee; employees of Greer Enterprises who work in Greeneville, Tennessee;

41. Employees of Geraghty & Miller, Inc., who work in Oak Ridge, Tennessee; employees of Action Hydraulics, Inc., Plasma Alliance, Inc., Perma-Chink Systems, Inc., Tennessee Press Association and Knoxville Orthopedic Clinic, P. A., who work in Knoxville, Tennessee; members and employees of West End Church of Christ in Knoxville, Tennessee; employees of A.I. of Tennessee who work in Powell, Tennessee;

42. Employees of the following employers who work in Knoxville, Tennessee or other named locations in Tennessee:

- Linda Ferro Studio
- Cedar Bluff Carpet Care
- Drs. Maddox, Cross and Lowe
- Wok 'N' Roll Chinese Restaurant
- Rouser Company
- New Covenant Presbyterian Church and Day Care
- Tennessee Valley Title Insurance Co.
- Otis Termite & Pest Control Service, Inc.
- Corporate Travel
- DeArmond Painting
- Steeplechase Apts. (Shelter Properties Corporation, Ltd.)
- Malti's Hallmark Shop
- CompuSystems Management, Inc.
- Duward Coleman Construction Co.
- HYB Inc. dba Harper's
- Joe Nunnally Agency, Inc., dba Vol Auto Insurance
- Maddron Woodworks, Inc.
- Old Northwest Agents
- Whitworth Dental Lab
- BRI Government Services, Inc., - Oak Ridge
- Fox Pontiac Buick, Inc., - Oak Ridge

Hertel Cutting Technologies - Oak Ridge
Dr. George Reece Wilson - Oak Ridge
Coors Technical Ceramics Co. - Oak Ridge
First Baptist Church - Andersonville
Clinton Pallet Co. - Clinton
Roane County Farm Bureau - Kingston
James H. Simpson, Atty. at Law - Lenoir City
Harvey's Furniture - Oliver Springs
TRW Koyo - Vonore

43. Employees of the following employers who work in Knoxville or other named locations in Tennessee;

Republic Newspapers, dba Farragut Press
Enterprise/West Side Story - Farragut Church of God
Malibu Boats of Tennessee, Inc. - Loudon
Debra W. Baich Construction Company
Active Media
Terry Lee Adams, M.D.
Clinton Physical Therapy Center - Clinton
Schaefer Publishing
Mt. Pisgah Baptist Church - Oliver Springs
Want Ads of Knoxville, Inc.
American Home Interiors - Clinton
Ye Olde Chimney Sweeps
Billy J. Fox
Zimpro Marketing - Oak Ridge

Members and employees of the Beech Park Baptist Church in Oliver Springs, Tennessee; natural-person owner members of the Charles Towne Landing Homeowner's Association, Inc. in Knoxville, Tennessee;

44. Employees of the following employers who work in the named locations in Tennessee:

J. P. Hogan & Company - Knoxville
Duo-Fast of Knoxville, Inc. - Knoxville
The Internal Medicine Group West, P.C. - Knoxville
Anesthesia Consultants of Knoxville, P. C. -Knoxville
Avant Garde - Knoxville
LaMontagne Selected Wood Furnishings - Knoxville
Concrete Cutting Systems, Inc. - Knoxville
Tennessee Press - Knoxville
Citizens Gas Utility District - Helenwood
Union Knitwear, Inc. - Maynardsville;

Employees and sales agents of Coldwell, Banker, Wallace & Wallace who work in or are supervised from Knoxville, Tennessee;

45. Employees of John H. Hildreth, CLU, Ball Camp Dental Laboratory; "The People Bank", Inc., and Century 21 Select Properties, Inc., who work in Knoxville, Tennessee; employees of D H Compounding Company who work in Clinton, Tennessee; employees of Wilson & Associates, Inc., who work in Oak Ridge, Tennessee; employees of Shear Talent who work in Farragut, Tennessee; employees of Pioneer Engineering, Inc., who work in Warburg, Tennessee; employees of Tennessee Valley Steel Corporation who work in Rockwood, Tennessee; employees of Prestige Motor Cars of Knoxville, Inc., who work in Lenoir City, Tennessee; employees of Marshall C. Voss Health Care Facility who work in Harriman, Tennessee; employees of Weather Control who work in Maryville, Tennessee; and employees of Clinch Valley Publishing Co., Inc., who work in Lake City, Tennessee;

46. Employees of Freightliner of Knoxville, Inc., Air and Hydraulic Equipment, Inc., RHS Properties, Knoxville Women's Center, Commercial Hydraulics, Inc., Barker Fluid Power Products, Inc., Garco, Inc., d/b/a/ Mr. Transmission, Tipton Builders, Wallace & Associates, Hair Techniques and United Companies Lending Corp., who work in Knoxville, Tennessee; employees of Gateway House, Inc., who work in Louisville, Tennessee; employees of COR INC., and Battelle who work in Oak Ridge, Tennessee; and employees of Five Rivers Hydraulics, Inc., who work in New Market, Tennessee;

47. Employees of Audio Animation, Inc., CMT Enterprises d/b/a/ Coleman's Suntan Center, Pemberton Leasing Co., Inc., David A. Vaughn or Marva Vaughn d/b/a/ Putt-Putt Golf & Games/Golf West, Scripps Howard Cable TV, ServiceMaster Associates, Inc., and ServiceMaster of Knoxville, Inc., who work in Knoxville, Tennessee; employees of Superior Home Health Care of Oak Ridge, Inc., who work in Oak Ridge, Tennessee; employees of Brown's Carpet Upholstery, Inc., who work in Clinton, Tennessee; and Baptist Health Care Center who work in Lenoir City, Tennessee;

47. Employees of Great Lakes Boat Top Co., Inc., who work in Vonore, Tennessee; employees of Shular Tool Company and Hope of East Tennessee, Inc., who work in Oak Ridge, Tennessee; employees of Little Fisherman Day Care Center who work in Rockwood, Tennessee; employees of Andersonville Marina and Boat Dock, Inc., who work in Andersonville, Tennessee; and employees of the following named groups who work in Knoxville, Tennessee;

D. L. M. Company
Evangel Book Shop
Ace Topline Hearing Aid Center
American Red Cross
Marco Transportation Company

Professional Design Service, Inc.,
InterFaith Health Clinic
East Tennessee Oncology/Hematology, P.C.
Right Associates

48. Employees of the following groups who work in Oak Ridge, Tennessee or the named location in Tennessee;

F & K, Inc.
~~Knox Metals Corporation~~ - Phillips Metals - Knoxville (Rev. 6/9/99)
TMA/Emberline
Tice Engineering & Sales, Inc., - Knoxville
Tennessee Coil Springs, Inc., - Kingston
Associated Therapeutics - Knoxville
Buddy's Bar-B-Q Inc., - Knoxville
Coldwell Banker – Wood, Realtors - Knoxville
Tire America - Knoxville
Trendz Salon - Knoxville
Carlex Glass Company - Vonore
The Cookie Bouquet, Inc., - Knoxville
The Pep Boys - Knoxville
Marshalls - Knoxville
Harper's Schwinn - Knoxville
Firestone - 11215 Kingston Pike - Knoxville
Sculptress - Knoxville
Firestone - 7602 Kingston Pike
American General Finance, Inc. - Knoxville
Cunningham Builders - Knoxville
Nixon's Deli, Inc., - Knoxville
Waldenbooks - Knoxville
Entech Corporation - Knoxville
Billy Shears - Knoxville
W. F. Decker Construction Company - Knoxville
Stardust Resort & Marina - Andersonville
Loden's Auto Center - Kingston
Orvid Roberts Machine Shop - Knoxville
Faris Enterprises d/b/a/ McDonalds - Clinton

49. Employees of Eastern Technical Engineering Corp. who work in Oak Ridge, Tennessee; employees of Langdale Forest Products Co., who work in Sweetwater, Tennessee; employees of Tennessee Business Enterprise #428 who work in Harriman, Tennessee; employees of Toys R Us, Inc., and Peterbilt of Knoxville who work in Knoxville, Tennessee;

50. Natural person members of the Energy Capital Toastmasters headquartered in Oak Ridge, Tennessee, who qualify for membership in accordance with its constitution and bylaws in effect on October 6, 1992;

Employees of the following groups who work in Knoxville, Tennessee or the named location in Tennessee;

Motor Products
Cleveland Controls, Inc.
Mid-Lakes Corporation
International Payphones, Inc.
Spectrum Medical Technologies
ADT Security Systems, Mid-South, Inc.
The Eye Group, P.C.
Laurel Church of Christ
Brewer Ingram Fuller Architects, Inc.
Express Packaging Services
Interstate Mechanical Contractors
Duncan and Sons Building Maintenance, Inc.
Perkits Yogurt (Nimri Enterprises, Inc.)
Wolfe Medical, Inc.
Wye Technologies, Inc. - Oak Ridge
Cornerstone Builders - Strawberry Plains

51. Employees of Crown America Corporation, Briarcliff Health Care Center, Oak Ridge Art Center, and Choice Properties Realty Company who work in Oak Ridge, Tennessee; employees of Nova Real Estate, Styles, Etc., Inc., and Tennessee School of Beauty who work in Knoxville, Tennessee; employees of Cotton South Manufacturing, Inc., who work in Lansing, Tennessee; Natural-person regular members of the Parkway Heights Homeowner's Association, located in Knoxville, Tennessee, who qualify for membership in accordance with its constitution and bylaws in effect on February 25, 1993.

52. Employees of Cedar Springs Christian Bookstore who work in Knoxville, Tennessee; employees of Calhoun's At The Marina 106 who work in Lenoir City, Tennessee; employees of ABB Environmental Systems who work in Knoxville, Tennessee; employees of Shoney's of Athens, who work in Athens, Tennessee;

53. Employees of Sammy Hall Ministries, Inc., who work in Sevierville, Tennessee; employees of The S. M. Stoller Corporation who work in Oak Ridge, Tennessee; employees of Byrd and Cooper Architects who work in Knoxville, Tennessee; employees of Reatta Tennessee Partners who work in Maynardville, Tennessee; employees of F. S. Sperry Company, Inc., who work in Knoxville, Tennessee; employees of Reatta Tennessee Partners who work in Dayton, Tennessee;

54. Employees of the following groups who work in Knoxville, Tennessee or the named location in Tennessee;

Alarm One, Inc., d/b/a Southern Burglar Alarm Co.
Bridgestone/Firestone, Inc.,
Buddy Gregg Motor Homes, Inc.,
Firestone Store
Herman Woods Contractor - Kingston
KFC of Knoxville, Oak Ridge and Clinton
MWS Ent., Inc., d/b/a Western Sizzlin
The Olive Garden - Kingston Pike
The Olive Garden - Cedar Lane

55. Employees of the named groups who work in Knoxville, Tennessee; (App. 7/15/93)

B&V Technology/Melaluecca
Baron's, Inc.
Consumer's Wholesale, Inc.
Highland Memorial Cemetery, Inc.
Knoxville Business Systems, Inc.
New Farmers Building Corporation

56. Employees of the Cherokee Distributing Co., Inc., Joy-Karate Club, Liberty Mutual Insurance Company and Loy Coach Company, Inc., who work in Knoxville, Tennessee; employees of Rocky Top Markets, Inc., who work in Harriman, Tennessee; regular members of the Tennessee Chapter American Wine Society located in Oak Ridge, Tennessee who qualify for membership in accordance with its constitution and bylaws in effect on August 4, 1993; (App. 8/4/93)

57. Employees of Vinylex Corporation in Knox County, Knoxville, Tennessee; (Merger 9/3/93)

58. Employees of Care Plus Home Health Services of Knoxville, Cil-Ron Cleaning Service and E E T Corporation who work in Knoxville, Tennessee; regular members of the Knoxville Bar Association located in Knoxville, Tennessee who qualify for membership in accordance with its constitution and bylaws in effect on September 4, 1993; (App 9/4/93)

59. Employees of Oak Ridge Associated Universities who work in Oak Ridge, Tennessee; (Merger 1/6/94)

60. Employees of Commercial Realty Company, Crossroads West Apartment Complex, Harry Lane Chrysler Plymouth, Inc., and Monarch Temporary Services who work in Knoxville, Tennessee; employees of Stair Steamer Carpet Cleaning,

Inc., who work in Mascot, Tennessee; employees of St. Stephen's Episcopal Church who work in Oak Ridge, Tennessee; employees of Value Line Textiles, Inc., who work in Lenoir City, Tennessee; (App. 1/10/94)

61. Employees of the following groups who work in the named city in Tennessee:

Big River Marine - Lenoir City
Peggy Ann Wrecker & Repair, Inc., - Rockwood
Shelter Insurance Companies - Farragut
Regency Printing - Knoxville
Rainwater Properties - Knoxville
Quality Masonry - Harriman
Apex Environmental, Inc., - Oak Ridge
Witt Building Material Co., Inc. - Knoxville
Master Cuts - Oak Ridge
Lewis Moore Group, Inc., - Knoxville
Town & Country Power Equipment - Knoxville
Concord Medical Center - Knoxville
Jacobs Engineering Group, Inc., - Oak Ridge; (App. 5/20/94)

61. Employees of the following groups who work in the named city in Tennessee:

Carroll Heating and Air - Knoxville, Tennessee
Concepts in Communications - Knoxville, Tennessee
Dents Unlimited - Knoxville, Tennessee
Enserch Environmental Corporation - Oak Ridge, Tennessee
E.W.I. - Lenoir, Inc., - Lenoir City, Tennessee
Fort Loudon Family Medical Center - Lenoir City, Tennessee
Information International Associates, Inc., - Oak Ridge, Tennessee
Markman's Diamond Brokers - Knoxville, Tennessee
North Knoxville Chiropractic Group - Knoxville, Tennessee
Parkway Foot Associates, P.C., - Oak Ridge, Tennessee
P.E. Lamoreaux & Associates, Inc., - Oak Ridge, Tennessee
Ronnie Williams Motors, Inc., d/b/a Ray Viles Ford - Clinton,
Tennessee
SCS, Inc., - Oak Ridge, Tennessee
Standard Pipe and Supply - Knoxville, Tennessee
Summitt Pest Control - Oak Ridge, Tennessee

Members of the First Baptist Church, Concord in Knoxville, Tennessee; (App. 7/22/94)

62. Employees of the following groups who work in the named city in Tennessee:

Bud's Furniture & Appliance Center - Farragut, Tennessee
Gerald G. Lamberson, CLU, d/b/a Special Plans of Tennessee -

Knoxville, Tennessee
Knoxville Kawasaki BMW - Knoxville, Tennessee
Oak Ridge Housing Development Corp. - Oak Ridge, Tennessee
Oulellette, Nagle & Associates, CPA - Loudon, Tennessee
Performance Building Service - Knoxville, Tennessee
Red Lobster Restaurant- Oak Ridge, Tennessee
Rob Payne's Music Center, Inc., - Knoxville, Tennessee
Tri-Went, Inc., - Knoxville, Tennessee
Video Movies To Go, Inc., - Knoxville, Tennessee
Wal-Mart - Knoxville, Tennessee
WeeTot Lovin' Care - Clinton, Tennessee
WYSH/WATO - Clinton, Tennessee; (App. 8/17/94)

63. Employees of Buckeye Quality Home Health Agency, Inc., who work in Oneida, Crossville, and Jamestown, Tennessee; (App. 8/29/94)

64. Oak Ridge Housing Development Corporation." (App./SEP 10/14/94)

65. Employees of Denim Processing, Inc., who work in Oneida, Tennessee; (App. 9/23/94)

66. Employees of the named employer groups who work in Oak Ridge, Tennessee or the named location:

Approved Business Forms - Loudon, Tennessee
Butler Bros. Trucking, Inc., - Lenoir City, Tennessee
Consolidated Insurance Services - Knoxville, Tennessee
Family Clinic of Oak Ridge
First Friends Church - Knoxville, Tennessee
Girling Health Care - Knoxville, Tennessee
Integrated Systems Technologies, Inc., - Knoxville, Tennessee
Lansinoh Laboratories, Inc.,
L R M Corporation - Knoxville, Tennessee
Q-Zar - Knoxville, Tennessee
Reliable Printing - Pigeon Forge, Tennessee
Robinson Design
Storm Lake Machine, Inc., - Lenoir City, Tennessee
Wal-Mart Store #01-0741 - Lenoir City, Tennessee
WTNZ Fox 43 - Knoxville, Tennessee; (App. 11/4/94)

67. Members of the Clinch Valley Association of Realtors, Inc., in Oak Ridge, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on December 20, 1994 limited to a maximum of 2,500 members; (App. 12/20/94)

68. Employees of Sports Belle, Inc., who work in Knoxville, Tennessee; (App. 2/17/95)
69. Employees of Huntsville Manor Rehabilitation Center who work in Huntsville, Tennessee; employees of Regal Cinemas who work in or are paid from or are supervised from Knoxville, Tennessee; (App. 4/27/95)
70. Members of the Willow Creek Homeowners' Association, Inc., located in Knoxville, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on May 17, 1995, limited to a maximum of 2,500 members; (App. 5/17/95)
71. Employees of Dawn's Floral, Gift, Craft and Clothing Shop and Scott Precision Machining, Inc., who work in Robbins, Tennessee; employees of Newberry's Trucking Company who work in Lenoir City, Tennessee; employees of Crane America Services and Knox Farmers Co-Op who work in Knoxville, Tennessee; (App. 6/13/95)
72. Natural person members of the Habitat for Humanity of Anderson County, Tennessee limited to a maximum of 2,500 members; (App. 7/24/95)
73. Employees of Tri-County Tube, Inc., who work in Clinton, Tennessee; (App. 9/19/95)
74. Employees of PageNet who work in Knoxville, Tennessee; (App. 1/31/96)
75. Natural person partners of the Ticker Tape Investment Club in Lenoir City, Tennessee, who qualify for membership in accordance with the partnership agreement in effect March 19, 1996, limited to a maximum of 2,500 partners; (App. 3/19/96)
76. Employees of Crossville Majik Carpet and Braddock Construction Company who work in Crossville, Tennessee; (App. 4/15/96)
- Members and employees of the Church of God of Prophecy in Sunbright, Tennessee, limited to a maximum of 2,500 members; (App. 4/15/96)
77. Employees of Institutional Jobbers Company and The Metron Corporation who work in Knoxville, Tennessee; (App. 5/22/96)
78. Employees of International Paper, Thilmany Division who work in Knoxville, Tennessee; (App. 8/7/96) 78. Natural-person voting members of the Aid to Distressed Families of Anderson County located in Oak Ridge, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on August 28, 1996, limited to a maximum of 2,500 members; (App. 8/28/96)

79. Employees, board members, and natural-person voting members of the Aid to Distressed Families of Anderson County located in Oak Ridge, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on August 28, 1996, limited to a maximum of 2,500 members; (App. 8/28/96)

80. Employees of Carboloy, Inc., who work in Lenoir City, Tennessee; (App. 9/11/96)

81. Employees of Sam's Wholesale Club who work in Knoxville, Tennessee; (App. 10/7/96)

~~82. Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision: Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; (App. 8/17/94) Revoked per injunction issued 10/25/96~~

82. All groups enrolled in accordance with the Streamlined Expansion Procedure prior to the 10/25/96 court injunction that are included in the SEP Log received in the Regional Office as of 1/11/99; (App. 1/20/99)

83. Employees of Lance Cunningham Ford who work in Knoxville, Tennessee; (App. 1/20/99)

84. Employees of Ryerson-Omni who work in Knoxville, Tennessee; (App. 1/21/99)

85. Employees of East Tennessee Pulmonary Associates, PC, who work in Oak Ridge, Tennessee; (App. 1/21/99)

86. Employees of West Knoxville Truck Sales & Service, Inc., who work in Knoxville, Tennessee; (App. 1/21/99)

87. Employees of Benchmark Associates, Inc., who work in Knoxville, Tennessee; (App. 1/21/99)

88. Employees of Diversified Technologies, Inc., who work in Knoxville, Tennessee; (App. 1/21/99).

89. Employees of Scott Troutt Hauling who work in Corryton, Tennessee;

(App. 1/21/99)

90. Employees of IntraSpec, Inc. who work in Oak Ridge, Tennessee; (App. 1/25/99)

91. Employees of The Matthews Dental Practice who work in Clinton, Tennessee; (App. 1/25/99)

92. Employees of A Floral Affair who work in Knoxville, Tennessee; (App. 1/27/99)

93. Employees of Kramer's Kustom Painting who work in or are paid from Oak Ridge, Tennessee; (App. 2/10/99)

94. Employees of Bent-I Window Cleaning who work in or are paid from Oliver Springs, Tennessee; (App. 2/10/99)

95. Employees of Bevill Realty Group who work in or are paid from Knoxville, Tennessee; (App. 2/10/99)

96. Employees of Camper's Corner, Inc. who work in Knoxville, Tennessee; (App. 2/10/99)

97. Employees of ProDrivers Career Blazers, Inc. who work in or are paid from Knoxville, Tennessee; (App. 2/10/99)

98. Employees of Broadway Carpets, Inc., who work in Knoxville, Tennessee; (App. 2/22/99)

99. Employees of Kohl's Department Store who work in Knoxville, Tennessee; (App. 2/25/99)

100. Voting members of Tennessee Association of Mortgage Brokers located in Knoxville, Tennessee; (App. 3/22/99)

101. Employees of ASIC International who work in or are paid from Oak Ridge, Tennessee; (App. 3/22/99)

102. Employees of Home Improvements "R" Us, LLC, who work in Knoxville, Tennessee; (App. 4/19/99)

103. Employees of Pioneer Exterminating Company, Inc., who work in or are paid from Knoxville, Tennessee; (App. 4/19/99)

104. Employees of N.O.W.C. Corp., who work in or are paid from Oak Ridge, Tennessee; (App. 4/19/99)

105. Employees and volunteers of National Association of Credit Management of Knoxville, Tennessee; (App. 4/19/99)
106. Employees of 21st American Drivers, L.L.C., who work in or are paid from Vonore, Tennessee; (App. 4/19/99)
107. Employees of Blue Mountain, Inc., who work in Knoxville, Tennessee; (App. 4/19/99)
108. Voting members of Sheet Metal Workers Local 192 located in Knoxville, Tennessee; (App. 4/19/99)
109. Employees of Lyon Technical Consulting who work in or are paid from Knoxville, Tennessee; (App. 4/19/99)
110. Employees of Kermit Everett Construction, L.L.C., who work in or are paid from Lenoir City, Tennessee; (App. 4/19/99)
111. Employees of Bearden Healthcare Associates who work in Knoxville, Tennessee; (App. 4/21/99)
112. Employees of Bentley Trucking, Inc., who work in or are paid from Mascot, Tennessee; (App. 4/30/99)
113. Employees of Reed Advertising who work in or are paid from Knoxville, Tennessee; (App. 4/30/99)
114. Employees of T N & Associates, Inc., who work in Oak Ridge, Tennessee; (App. 6/9/99)
115. Employees of Landon Electric Company, Inc., who work in Clinton, Tennessee; (App. 6/9/99)
116. Employees of ESAU, Inc., who work in Knoxville, Tennessee; (App. 6/9/99)
117. Employees of America's Collectible Network who work in Knoxville, Tennessee; (App. 6/9/99)
118. Employees of Quality Carpet Care who work in Knoxville, Tennessee; (App. 6/9/99)
119. Employees of National Book Warehouses, Inc., who work in or are paid from Knoxville, Tennessee; (App. 6/28/99)

120. Employees of Mascot Memorabilia, Inc., who work in Oak Ridge, Tennessee; (App. 6/28/99)
121. Employees of Materials & Energy Corporation who work in or are paid from Oak Ridge, Tennessee; (App. 6/28/99)
122. Employees of CATAHOULA who work in or are paid from Maryville, Tennessee; (App. 6/28/99)
123. Employees of Dryad Woodworks, Inc., who work in or are paid from Loudon, Tennessee; (App. 6/28/99)
124. Employees of 21st Century Home Theater who work in or are paid from Powell, Tennessee; (App. 6/28/99)
125. Employees of A&M Enterprises, Inc., who work in Oak Ridge, Tennessee; (App. 6/28/99)
126. Employees of J.G.A.M., Inc., who work in Oak Ridge, Tennessee; (App. 6/28/99)
127. Employees of Performance Design Technology, LLC who work in or are paid from Knoxville, Tennessee; (App. 7/26/99)
128. Employees of Law Office of Joyce, Meredith, Flitcroft & Normand who work in or are paid from Oak Ridge, Tennessee; (App. 7/26/99)
129. Employees of Advanced Office Systems, Inc. who work in or are paid from Knoxville, Tennessee; (App. 7/26/99)
130. Employees of Advanced Designs & Technologies, LLC., who work in or are paid from Knoxville, Tennessee; (App. 7/26/99)
131. Members of Roane Church of Christ located in Kingston, Tennessee; (App. 7/26/99)
132. Employees of Knox Title who work in or are paid from Knoxville, Tennessee; (App. 7/26/99)
133. Employees of 84 Lumber Company who work in or are paid from Knoxville, Tennessee; (App. 8/3/99)
134. Employees of Jones & Sons Heating & Air who work in or are paid from Knoxville, Tennessee; (App. 8/3/99)

135. Employees of Enterprise Logistics who work in Oak Ridge, Tennessee; (App. 8/3/99)
136. Employees of J.W. Gibson Company who work in or are paid from Oak Ridge, Tennessee; (App. 8/3/99)
137. Employees of Atlantic Research Corporation who work in or are paid from Knoxville, Tennessee; (App. 8/3/99)
138. Employees of Karen's Jewelers, who work in Oak Ridge, Tennessee; (App. 9/2/99)
139. Employees of Highway Markings, Inc., who work in Knoxville, Tennessee; (App. 9/2/99)
140. Employees of Roden Electrical Supply Company, who work in or are paid from Knoxville, Tennessee; (App. 9/2/99)
141. Employees of Tennessee Trust Title Company, who work in Knoxville, Tennessee; (App. 9/2/99)
142. Employees of System Outsourcing Solutions, LLC, who work in Greenback, Tennessee; (App. 9/2/99)
143. Employees of Creative Nails who work in Knoxville, Tennessee; (App. 9/13/99)
144. Employees of Woodward Automotive Products who work in or are paid from Oak Ridge, Tennessee; (App. 9/13/99)
145. Employees of Doss Constructive Ideas Inc., who work in or are paid from Knoxville, Tennessee; (App. 9/13/99)
146. Employees of Girls Incorporated who work in or are paid from Oak Ridge, Tennessee; (App. 9/13/99)
147. Employees of DeBORD Construction & Development Corp., who work in or are paid from Knoxville, Tennessee; (App. 9/13/99)
148. Employees of E.L. Duncan Builders, Inc. who work in or are paid from Clinton, Tennessee; (App. 9/28/99)
149. Employees of Instrument & Technical Systems, Inc., who work in or are paid from Oak Ridge, Tennessee; (App. 9/28/99)

150. Employees of Eddie Hair Firestone, LLC who work in Oak Ridge, Tennessee; (App. 9/28/99)
151. Employees of Advanced Transport Consulting, LLC who work in or are paid from Oak Ridge, Tennessee; (App. 9/28/99)
152. Employees of Cherokee Rental, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/28/99)
153. Employees of Jerome F. Horvath Trucking who work in or are paid from Lenoir City, Tennessee; (App. 9/28/99)
154. Employees of Robert Half International, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/28/99)
155. Employees of Custom Cycle Comer who work in Knoxville, Tennessee; (App. 9/28/99)
156. Employees of US West Communications who work in or paid from Oak Ridge, Tennessee; (App. 9/28/99)
157. Employees of Richardson Turner Construction Company who work in or are paid from Knoxville, Tennessee; (App. 9/28/99)
158. Employees of Mitchell G. Meredith, CPA, who work in or are paid from Oak Ridge, Tennessee; (App. 9/28/99)
159. Employees of Do-Re Leasing, Inc. who work in or are paid from Louisville, Tennessee; (App. 10/4/99)
160. Voting members of Hidden Hills Property Owner's Association located in Clinton, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on October 4, 1999; (App. 10/4/99)
161. Employees of exitto.com, Inc. who work in or are paid from Oak Ridge, Tennessee; (App. 10/4/99)
162. Employees of GSGB d.b.a. Ham 'n Goody's who work in Oak Ridge, Tennessee; (App. 10/4/99)
163. Employees of Cyber Pictures, LLC who work in or are paid from Powell, Tennessee; (App. 10/4/99)
164. Employees of Arrowood Construction who work in or are paid from Powell, Tennessee; (App. 10/4/99)

165. Employees of Peoples Development Company who work in Oak Ridge, Tennessee; (App. 10/4/99)
166. Employees of Allied Title Company who work in or are paid from Knoxville, Tennessee; (App. 10/4/99)
167. Employees of D&M Minerals & Jewelry who work in or are paid from Maryville, Tennessee; (App. 10/4/99)
168. Employees of Southern Horizons who work in or are paid from Knoxville, Tennessee; (App. 10/25/99)
169. Employees of U. S. Aerial, LLC, who work in or are paid from Oak Ridge, Tennessee; (App. 10/25/99)
170. Employees of Engineering Construction Services, Inc., who work in or are paid from Oak Ridge, Tennessee; (App. 10/25/99)
171. Employees of Heartland Mortgage Corporation, who work in or are paid from Knoxville, Tennessee; (App. 10/25/99)
172. Employees of PrSM Corporation, who work in or are paid from Knoxville, Tennessee; (App. 10/25/99)
173. Employees of TTE Diecasting, Inc., who work in or are paid from Oak Ridge, Tennessee; (App. 10/25/99)
174. Employees of Rocky Top Motors, Inc., who work in or are paid from Lenoir City, Tennessee; (App. 10/25/99)
175. Employees of Evans Enterprises, who work in or are paid from Knoxville, Tennessee; (App. 10/25/99)
176. Employees of ClientLogic who work in Oak Ridge, Tennessee; (App. 11/2/99)
177. Members of Chapman Grove Baptist Church located in Kingston, Tennessee; (App. 11/1/99)
178. Employees of Creekside Rentals, Inc., who work in Oak Ridge Tennessee; (App. 11/1/99)
179. Employees of About Faces, who work in or are paid from Knoxville, Tennessee; (App. 11/1/99)

180. Employees of Lovely Lawns and Landscaping Company, who work in or are paid from Knoxville, Tennessee; (App. 11/1/99)
181. Employees of Teledyne Brown Engineering who work in or are paid from Oak Ridge, Tennessee; (App. 12/14/99)
182. Employees of BatteriCorp, Inc., who work in Knoxville, Tennessee; (App. 12/14/99)
183. Employees of Ross Computer Systems, Inc., who work in or are paid from Knoxville, Tennessee; (App. 12/14/99)
184. Employees of W. M. Vaughn, Inc., who work in or are paid from Knoxville, Tennessee; (App. 12/14/99)
185. Employees of Knoxville Wholesale Furniture who work in or are paid from Knoxville, Tennessee; (App. 12/14/99)
186. Employees of David F. Anthony who work in or are paid from Knoxville, Tennessee; (App. 12/14/99)
187. Employees of APEX Canvas Company who work in or are paid from Loudon, Tennessee; (App. 12/14/99)
188. Employees of Catalyst Air Management, Inc., who work in or are paid from Knoxville, Tennessee; (App. 12/14/99)
189. Natural person, voting members of Faithway Baptist Church located in Lenoir City, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on November 6, 1999; (App. 12/14/99)
190. Employees of Piney Creek Builders, LLC, who work in or are paid from Knoxville, Tennessee; (App. 1/20/00)
191. Employees of Hillside Plumbing who work in or are paid from Knoxville, Tennessee; (App. 1/20/00)
192. Employees of Stryker Enterprises, Inc., who work in or are paid from Clinton, Tennessee; (App. 1/20/00)
193. Employees of Lloyd's Electric Service who work in or are paid from Knoxville, Tennessee; (App. 1/20/00)
194. Employees of Knoxville Instructional and Developmental Services, Inc., who work in or are paid from Knoxville, Tennessee; (App. 1/20/00)

195. Employees of Sachchindanand Inns, Inc., dba Best Western, dba Day's Inn, dba Hampton Inn, and dba Comfort Inn, who work in Oak Ridge or Clinton, Tennessee; (App. 1/20/00)
196. Employees of DialAmerica Marketing, Inc., who work in Knoxville, Tennessee; (App. 1/26/00)
197. Employees of Evergreen Environmental, LLC, who work in or are paid from Coalfield, Tennessee; (App. 1/31/00)
198. Employees of Landmark Trailers Parts & Service, Inc., who work in or are paid from Knoxville, Tennessee; (App. 1/31/00)
199. Employees of Myers and Myers Consultants who work in or are paid from Knoxville, Tennessee; (App. 1/31/00)
200. Employees of Outback Steakhouse who work in or are paid from Knoxville, Tennessee; (App. 1/31/00)
201. Employees of Ray's BP Service, Inc., who work in Oak Ridge, Tennessee; (App. 1/31/00)
202. Employees of St. Mary's Church/School who work in Oak Ridge, Tennessee; (App. 1/31/00)
203. Employees of The Auto Place who work in or are paid from Kingston, Tennessee; (App. 2/18/00)
204. Employees of Mark's Painting and Decorating who work in or are paid from Knoxville, Tennessee; (App. 2/18/00)
205. Employees of Best Sewing and Vacuum who work in or are paid from Knoxville, Tennessee; (App. 2/18/00)
206. Employees of Ntown who work in or are paid from Knoxville, Tennessee; (App. 2/18/00)
207. Employees of Knoxville Heart Center, PLLC, who work in or are paid from Lenoir City, Tennessee; (App. 2/18/00)
208. Employees of Richard Pitner Construction who work in or are paid from Clinton, Tennessee; (App. 2/18/00)
209. Employees of L & M Papermill Partnership who work in or are paid from Knoxville, Tennessee; (App. 2/18/00)

210. Employees of Hats Off Salon, Inc. who work in or are paid from Oliver Springs, Tennessee; (App. 3/3/00)
211. Employees of Lewis Construction Management who work in or are paid from Oak Ridge, Tennessee; (App. 3/3/00)
212. Employees of Nanocom, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/3/00)
213. Employees of Oldham Insurance, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/3/00)
214. Employees of Southeast Professional Health Services, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/3/00)
215. Employees of TSG Design, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/3/00)
216. Employees of Clinton Shell & Service Center who work in or are paid from Clinton, Tennessee; (App. 3/9/00)
217. Employees and members of Edgemoor Baptist Church located in Clinton, Tennessee; (App. 3/9/00)
218. Employees of HomeLAN, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/9/00)
219. Employees of Jerry C. Taylor Builder, Inc. who work in or are paid from Farragut, Tennessee; (App. 3/9/00)
220. Employees of Markosoft, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/9/00)
221. Employees of Realty Center who work in or are paid from Oak Ridge, Tennessee; (App. 3/9/00)
222. Employees of the Shamrock Group, Inc. who work in or are paid from Oak Ridge, Tennessee; (App. 3/9/00)
223. Employees of The Auction Barn who work in or are paid from Kingston, Tennessee; (App. 3/9/00)
224. Employees of Tri-B, Inc., dba, Arrowhead Resort & Marine who work in or are paid from Rockwood, Tennessee; (App. 3/22/00)

225. Employees of Handy Home Services Co. who work in or are paid from Oak Ridge, Tennessee; (App. 3/22/00)
226. Employees of Container Technologies Industries, LLC, who work in or are paid from Helenwood, Tennessee; (App. 3/22/00)
227. Employees of Construction Design and Management, Inc., who work in or are paid from Lenoir City, Tennessee; (App. 3/22/00)
228. Employees of Fast Forward Devices, LLC, who work in or are paid from Knoxville, Tennessee; (App. 3/22/00)
229. Members of the Church of Christ located in Lenoir City, Tennessee; (App. 3/22/00)
230. Employees of Farragut Storage who work in or are paid from Knoxville, Tennessee; (App. 4/3/00)
231. Employees of Middle School Kids Connection Enrichment Center who work in or are paid from Knoxville, Tennessee; (App. 4/3/00)
232. Employees of Swafford Framing who work in or are paid from Powell, Tennessee; (App. 4/3/00)
233. Employees of Metals Manufacturing, Processing, and Control Technology, Inc. who work in or are paid from Oak Ridge, Tennessee; (App. 4/13/00)
234. Employees of Kountry Klean who work in or are paid from Knoxville, Tennessee; (App. 4/13/00)
235. Employees of Franklin Square, Ltd., who work in or are paid from Knoxville, Tennessee; (App. 4/13/00)
236. Employees of Building Systems Technology, Inc., who work in or are paid from Knoxville, Tennessee; (App. 5/3/00)
237. Employees of Richard Winstead, Sr., dba, Tri-Rich Development, who work in or are paid from Kodak, Tennessee; (App. 5/3/00)
238. Employees of The Joyful Sounds who work in or are paid from Knoxville, Tennessee; (App. 5/19/00)
239. Employees of Christ Covenant Presbyterian Church who work in or are paid from Farragut, Tennessee; (App. 5/19/00).
240. Employees of H & T, Inc., dba Heads & Tails, who work in or are paid from Knoxville, Tennessee; (App. 5/19/00)

241. Employees of Matrix Tool & Mold Company who work in or are paid from Oak Ridge, Tennessee; (App. 5/19/00)
242. Members of the New Hope Presbyterian Church located in Knoxville, Tennessee; employees of the named church; (App. 5/19/00)
243. Voting members of the Oak Ridge Civic Music Association located in Oak Ridge, Tennessee, who qualify for membership in accordance with the association's bylaws as they existed on May 19, 2000; (App. 5/19/00)
244. Employees of Personnel Technology Group who work in or are paid from Oak Ridge, Tennessee; (App. 5/19/00)
245. Employees and volunteers of Peaceful Kingdom who work in Knoxville, Tennessee; (App. 5/23/00)
246. Employees of Adrenaline Inc. dba Adrenaline Motorsports who work in or are paid from Clinton, Tennessee; (App. 6/01/00)
247. Employees of Balloon World who work in or are paid from Knoxville, Tennessee; (App. 6/01/00)
248. Employees of D & W Woodworking, Inc., who work in or are paid from Oakdale, Tennessee; (App. 6/01/00)
249. Employees of ProServe Professional Project Services, Inc., who work in or are paid from Oak Ridge and Knoxville, Tennessee; (App. 6/01/00)
250. Employees of Volunteer Paving & Construction Company, Inc., who work in or are paid from Powell, Tennessee; (App. 6/1/00)
251. Employees of Crockett Mountain Concessions, LLC who work in or are paid from Pigeon Forge, Tennessee; (App. 6/19/00)
252. Employees of Husband & Associates who work in or are paid from Oak Ridge, Tennessee; (App. 6/19/00)
253. Employees of J.K.I., LLC who work in or are paid from Knoxville, Tennessee; (App. 6/19/00)
254. Employees of Stonebridge Builders, LLC who work in or are paid from Knoxville, Tennessee; (App. 6/19/00)
255. Employees of Summit Pest Control who work in or are paid from Oak Ridge, Tennessee; (App. 7/5/00)

256. Employees of Fellowship Church who work in or are paid from Knoxville, Tennessee; (App. 7/7/00)
257. Voting members of the Tellco Village Home Owners Association who qualify for membership in accordance with its bylaws in effect on July 14, 2000; (App. 7/14/00)
258. Employees of Rhett Stone Trucking who work in or are paid from Lenoir City, Tennessee; (App. 7/14/00)
259. Employees of American Choice Products, Inc., who work in or are paid from Knoxville, Tennessee; (App. 7/24/00)
260. Employees of ASMI TECH Corporation who work in or are paid from Knoxville, Tennessee; (App. 7/24/00)
261. Employees of Dry Valley Realty, LLC who work in or are paid from Knoxville, Tennessee; (App. 7/24/00)
262. Employees of Jan Nielson Development who work in or are paid from Knoxville, Tennessee; (App. 7/24/00)
263. Voting members of Hideaway Village Community Management Association, Inc., located in Maryville, Tennessee, who qualify for membership in accordance with its charter and bylaws in effect on July 26, 2000; (App. 7/26/00)
263. Employees and voting members of East Tennessee Public Communications Corporation, located in Knoxville, Tennessee, who qualify for membership in accordance with its charter and bylaws in effect on July 26, 2000; (App. 7/26/00)
264. Employees of AMAC Construction, Inc. who work in or are paid from Kingston, Tennessee; (App. 8/23/00)
265. Employees of Birlin Enterprises who work in or are paid from Knoxville, Tennessee; (App. 8/23/00)
266. Employees of Genomix Corporation who work in or are paid from Oak Ridge, Tennessee; (App. 8/23/00)
267. Employees of Lay's Essential Care, LLC who work in or are paid from Lenoir City, Tennessee; (App. 8/23/00)
268. Employees of Personal Painting, Inc. who work in or are paid from Knoxville, Tennessee; (App. 8/23/00)

269. Employees of Plasma Applications Group, LLC who work in or are paid from Oak Ridge, Tennessee; (App. 8/23/00)
270. Employees of Precision Machine & Tool who work in or are paid from Oak Ridge, Tennessee; (App. 8/23/00)
271. Employees of Professional Honda Repair who work in or are paid from Knoxville, Tennessee; (App. 8/23/00)
272. Employees of RbM Services, L.L.C. who work in or are paid from Oakdale, Tennessee; (App. 8/23/00)
273. Employees of Realty Executives Lakeway who work in or are paid from Lenoir City, Tennessee; (App. 8/23/00)
274. Employees of Tellico Area Services System who work in or are paid from Vonore, Tennessee; (App. 8/23/00)
275. Employees of Concord Associates, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/11/00)
276. Employees of Concord Personnel Services who work in or are paid from Knoxville, Tennessee; (App. 9/11/00)
277. Employees of EPRI PEAC Corporation who work in or are paid from Knoxville, Tennessee; (App. 9/11/00)
278. Employees of Farragut Medical Center who work in or are paid from Farragut, Tennessee; (App. 9/11/00)
279. Employees of Handyman Connection who work in or are paid from Knoxville, Tennessee; (App. 9/11/00)
280. Employees of Kennel Haven who work in or are paid from Andersonville, Tennessee; (App. 9/11/00)
281. Employees of Mobile Diagnostics, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/11/00)
282. Employees of Cook Construction Company who work in or are paid from Harriman, Tennessee; (App. 9/21/00)
283. Employees of Ft. Loudon Valley Title Company who work in or are paid from Lenoir City, Tennessee; (App. 9/21/00)
284. Employees of Priority Title Company, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/21/00)

285. Employees of Renaissance Ceiling Domes who work in or are paid from Knoxville, Tennessee; (App. 9/21/00)
286. Employees of Starcom Satellite, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/21/00)
287. Employees of Tonya Ellis, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/21/00)
288. Employees of The Plastic Source, LLC who work in or are paid from Knoxville, Tennessee; (App. 10/02/00)
289. Employees of Time Savers Management, LLC who work in or are paid from Knoxville, Tennessee; (App. 10/02/00)
290. Employees of U.S.A. Security Inc. who work in or are paid from Knoxville, Tennessee; (App. 10/02/00)
291. Employees of Volunteer Cable Systems, Inc. who work in or are paid from Knoxville, Tennessee; (App. 10/02/00)
292. Employees of Aid to Distressed Families of Appalachian Counties, Inc., who work in or are paid from Oak Ridge, Tennessee; (App. 10/17/00)
293. Employees of Knox Rail Salvage who work in or are paid from Knoxville, Tennessee; (App. 10/17/00)
294. Employees of Lenoir City First Church of God who work in or are paid from Lenoir City, Tennessee; (App. 10/17/00)
295. Employees of One Main.com who work in or are paid from Knoxville, Tennessee; (App. 10/17/00)
296. Employees of Component Fabricators Inc. who work in or are paid from Powell, Tennessee; (App. 11/01/00)
297. Employees of KS Custom Framers, Inc. who work in or are paid from Farragut, Tennessee; (App. 11/01/00)
298. Employees of National Kilma-Go who work in or are paid from Knoxville, Tennessee; (App. 11/01/00)
299. Employees of Elegance in Upholstery Accessories who work in or are paid from Knoxville, Tennessee; (App. 11/13/00)

315. Employees of Noteworthy Enterprises, LLC who work in or are paid from Knoxville, Tennessee; (App. 01/12/01)
316. Employees of Searles Wood Restorations who work in or are paid from Oak Ridge, Tennessee; (App. 01/12/01)
317. Employees of H&H Body Shop who work in or are paid from Clinton, Tennessee; (App. 01/12/01)
318. Employees of Aware Entertainment, Inc. who work in or are paid from Knoxville, Tennessee; (App. 2/6/01)
319. Employees of Cambridge Copy Equipment, Inc. who work in or are paid from Knoxville, Tennessee; (App. 2/6/01)
320. Employees of Central Baptist Church who work in or are paid from Oak Ridge, Tennessee; (App. 2/6/01)
321. Employees of Chapman Learning Center who work in or are paid from Knoxville, Tennessee; (App. 2/6/01)
322. Employees of HealthSlide who work in or are paid from Knoxville, Tennessee; (App. 2/6/01)
323. Employees of Liberty Waste Services of Tennessee, Inc. who work in or are paid from Lenoir City, Tennessee; (App. 2/6/01)
324. Employees of Reveiz Custom Homes who work in or are paid from Lenoir City, Tennessee; (App. 2/6/01)
325. Employees of Adian's Catering & Cafe who work in or are paid from Knoxville, Tennessee; (App. 2/7/01)
326. Employees of Hanger Prosthetics and Orthotics who work in or are paid from Knoxville, Tennessee; (App. 2/7/01)
327. Employees of PSK, Inc. who work in or are paid from Oak Ridge, Tennessee; (App. 2/7/01)
328. Employees of Tellico Lake Properties, LP who work in or are paid from Maryville, Tennessee; (App. 2/7/01)
329. Employees of American Eagle Security who work in or are paid from Knoxville, Tennessee; (App. 3/2/01)

330. Employees of DLM Construction, LLC who work in or are paid from Knoxville, Tennessee; (App. 3/2/01)
331. Employees of KEM, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/2/01)
332. Employees of Michael L. Norman Construction, LLC who work in or are paid from Knoxville, Tennessee; (App. 3/2/01)
333. Employees of Volunteer Iron Works, LLC who work in or are paid from Mascot, Tennessee; (App. 3/2/01)
334. Employees of Meadow View Greenhouse & Garden Center who work in or are paid from Lenior City, Tennessee; (App. 3/15/01)
335. Employees of Development Solutions who work in or are paid from Clinton, Tennessee; (App. 3/15/01)
336. Employees of EnTech Engineering Services Corporation who work in or are paid from Oak Ridge, Tennessee; (App. 3/15/01)
337. Employees of PC's? Noe Problem, Inc. who work in or are paid from Knoxville, Tennessee; (App. 3/15/01)
338. Employees of The Daily Grnd who work in or are paid from Oak Ridge, Tennessee; (App. 3/15/01)
339. Employees of National Canopy Care who work in or are paid from Knoxville, Tennessee; (App. 04/03/01)
340. Employees of Interdisciplinary Solutions for Environmental Sustainability, Inc., ISESI who work in or are paid from Oak Ridge, Tennessee; (App. 04/03/01)
341. Employees of Tiskets, Taskets and Baskets who work in or are paid from Knoxville, Tennessee; (App. 04/03/01)
342. Employees of CLC Corporation who work in or are paid from Knoxville, Tennessee; (App. 04/03/01)
343. Employees of Mild to Wild who work in or are paid from Knoxville, Tennessee; (App. 04/03/01)
344. Employees of Visionary Solutions, LLC who work in or are paid from Oak Ridge, Tennessee; (App. 04/03/01)

345. Employees of Kid's Place, Inc. who work in or are paid from Mascot, Tennessee; (App. 4/25/01)
346. Employees of Cove Creations, Inc. who work in or are paid from Knoxville, Tennessee; (App. 4/25/01)
347. Employees of Procynt, LLC dba Direct Integration Specialists who work in or are paid from Knoxville, Tennessee; (App. 4/25/01)
348. Employees of G&C Excavation Co., Inc. who work in or are paid from Hartman, Tennessee; (App. 4/25/01)
349. Employees of Kafak Enterprises, Inc. dba Image Arts, Etc. who work in or are paid from Knoxville, Tennessee; (App. 4/25/01)
350. Employees of SERVPRO West Knoxville who work in or are paid from Knoxville, Tennessee; (App. 4/25/01)
351. Employees of Aerotek who work in, or are paid from Knoxville, Tennessee; (App. 05/01/01)
352. Employees of TNT Laundry Partnership who work in or are paid from Oak Ridge, Tennessee; (App. 5/23/01)
353. Employees of PSK, Inc. who work in or are paid from Oak Ridge, Tennessee; (App. 5/23/01)
354. Employees of Wal-Mart who work in or are paid from Oak Ridge, Tennessee; (App. 5/23/01)
355. Employees of Tracey Mills Insurance Agency who work in or are paid from Lenoir City, Tennessee; (App. 5/23/01)
356. Employees of Smoky Mountain Harmony Show Chorus who work in or are paid from Knoxville, Tennessee; (App. 5/23/01)
357. Employees and members of First United Methodist Church located in Oak Ridge, Tennessee who qualify for membership in accordance with its charter and bylaws in effect on May 23, 2001; (App. 5/23/01)
358. Employees of AK Company LLC, dba Cerebral Seasonings who work in or are paid from Oak Ridge, Tennessee; (App. 06/04/01)
359. Employees of Humphrey Management Properties, Inc., who work in or are paid from Kingston, Tennessee; (App. 06/04/01)

360. Employees of ZeTek Power Corp., who work in or are paid from Wartburg, Tennessee; (App. 06/04/01)
361. Employees of Knoxville Collision Center who work in or are paid from Knoxville, Tennessee; (App. 06/04/01)
362. Employees of Fidelity Fire Protection who work in or are paid from Knoxville, Tennessee; (App. 06/04/01)
363. Employees of Fidelity Franchise Services, Inc., who work in or are paid from Oak Ridge, Tennessee; (App. 06/04/01)
364. Employees of Premier Medical Associates of E. TN who work in or are paid from Oak Ridge, Tennessee; (App. 06/04/01)
365. Employees of Advanced Resource Technologies, Inc. and its wholly-owned subsidiaries who work in or are paid from Oak Ridge, Tennessee; (App. 6/20/01)
366. Employees of Azur-US, Inc. who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)
367. Employees of Chestnut Street Wrecker Service who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)
368. Employees of Downey Oil Company, Inc. and its wholly-owned subsidiaries who work in or are paid from Maryville, Tennessee; (App. 6/20/01)
369. Employees of Farragut/Parkwest, L.P. who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)
370. Employees of Fireside Essentials who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)
371. Employees of Home Scenes, Inc. who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)
372. Employees of Knoxville Collision Center who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)
373. Employees of R.L.H. Enterprises, Inc. who work in or are paid from Dandridge, Tennessee; (App. 6/20/01)
374. Employees of Robert M. Potat, P.C. who work in or are paid from Oak Ridge, Tennessee; (App. 6/20/01)

375. Employees of United Graphics Incorporated who work in or are paid from Knoxville, Tennessee; (App. 6/20/01)

376. Employees of G and R Performance Marine who work in or are paid from Knoxville, Tennessee; (App. 07/11/01)

377. Members of Farragut Intermediate School PTA located in Knoxville, Tennessee who qualify for membership in accordance with their charter and bylaws in effect on July 10, 2001; (App. 07/11/01)

378. Employees of Holdaway Appraisal Service who work in or are paid from Clinton, Tennessee; (App. 07/11/01)

379. Members of Farragut Middle School PTSA located in Knoxville, Tennessee who qualify for membership in accordance with their charter and bylaws in effect on July 11, 2001; (App. 07/11/01)

380. Employees of Tony's Pizza and Grill who work in or are paid from Knoxville, Tennessee; (App. 07/18/01)

381. Employees of Creative Mortgage Solutions who work in or are paid from Andersonville, Tennessee; (App. 07/18/01)

382. Employees of Aubrey's, Inc., dba Aubrey's of Farragut, Aubrey's of Powell, Little City of Farragut, and Sunspot of Knoxville, who work in or are paid from Knoxville Tennessee; (App. 07/18/01)

383. Employees of Layman P1, LLC who work in or are paid from Oak Ridge, Tennessee; (App. 07/18/01)

384. Employees of All Crane Rental of TN, LLC who work in or are paid from Knoxville, Tennessee; (App. 7/23/01)

385. Employees of Donna's Hair Design who work in or are paid from Knoxville, Tennessee; (App. 7/23/01)

386. Employees of Goody's Family Clothing-Lenoir City who work in Lenoir City, Tennessee; (App. 7/23/01)

387. Employees of Hounddogs who are paid from Knoxville, Tennessee; (App. 7/23/01)

388. Employees of Hounddogs of Tennessee, LLC who are paid from Knoxville, Tennessee; (App. 7/23/01)

- 389. Employees of Regis Corporation dba Smart Styles who work in or are supervised from Oak Ridge, Tennessee; (App. 7/23/01)
- 390. Employees of Wade and Debby Hughes dba The Ink Well who are paid from Knoxville, Tennessee; (App. 7/23/01)
- 391. Employees of the City of Harriman who work in or are paid from Harriman, Tennessee; (App. 08/01/01)
- 392. Employees of Marble Slab Creamery who work in or are paid from Knoxville, Tennessee; (App. 08/01/01)
- 393. Employees of Healthfirst Sports Medicine who work in or are paid from Knoxville, Tennessee; (App. 08/01/01)
- 394. Employees of Sally's Beauty Supply who work in or are paid from Farragut, Tennessee; (App. 08/01/01)
- 395. Employees of Broadway Insurance Agency who work in or are paid from Knoxville, Tennessee; (App. 08/01/01)
- 396. Employees of Cars Etc., who work in or are paid from Knoxville, Tennessee; (App. 08/01/01)
- 397. Employees of Ridgeview Center who work in or are paid from Oak Ridge, Tennessee (App. 08/01/01)
- 398. Employee of James Wade Hughes and Deborah Hughes dba Crick Enterprises who work in or are paid from Knoxville, Tennessee; (App. 08/09/01)
- 399. Employees of North Physicians Group who work in or are paid from Knoxville, Tennessee; (App. 08/20/01)
- 400. Employees of Samlip America, Inc., who work in or are paid from Clinton, Tennessee; (App. 08/20/01)
- 401. Employees of Patriot Motors, Inc., who work in or are paid from Knoxville, Tennessee; (App. 08/20/01)
- 402. Employees of W. C. Jordan Enterprises, Inc., who work in or are paid from Louisville, Tennessee; (App. 08/20/01)
- 403. Employees of Kalamed Corporation who work in or are paid from Oak Ridge, Tennessee; (App. 8/30/01)

404. Employees of Ocean West Funding who work in or are paid from Knoxville, Tennessee; (App. 8/30/01)
405. Employees of Sears-Oak Ridge who work in Oak Ridge, Tennessee; (App. 8/30/01)
406. Employees of Keeble Rescue Systems who work in or are paid from Lenoir City, Tennessee; (App. 9/10/01)
407. Members of Girl Scouts Troop No. 010, located in Lenoir City, Tennessee; (App. 09/13/01)
408. Employees of Oak Express, Bedroom Expressions and Big-Sur Waterbeds, Inc., who work in or are paid from Knoxville, Tennessee; (App. 09/17/01)
409. Employees of Computech Electronics who work in or are paid from Knoxville, Tennessee; (App. 09/17/01)
410. Employees of Oak Ridge Nursery School who work in or are paid from Oak Ridge, Tennessee; (App. 09/17/01)
411. Employees and members of Calvary Chapel located in Knoxville, Tennessee who qualify for membership in accordance with its charter and bylaws in effect on September 26, 2001; (App. 9/26/01)
412. Employees of Formative Software, Inc. who work in or are paid from Knoxville, Tennessee; (App. 9/26/01)
413. Employees of Beacon Hill Consulting, Inc., who work in or are paid from Powell, Tennessee; (App. 10/16/01)
414. Employees of Knoxville Speed, LLC who work in or are paid from Knoxville, Tennessee; (App. 10/16/01)
415. Employees of Integrity Automotive who work in or are paid from Knoxville, Tennessee; (App. 10/16/01)
416. Employees of MATTEC who work in or are paid from Knoxville, Tennessee (App. 10/16/01)
417. Employees of Malone's Coffee Service, Inc., who work in or are paid from Knoxville, Tennessee; (App. 10/16/01)
418. Employees of United Used Cars who work in or are paid from Knoxville, Tennessee; (App. 10/18/01)

419. Employees of Select Engineering Consultants, Inc. who work in or paid from Knoxville, Tennessee; (App. 10/18/01)
420. Employees of Concrete Wall Systems, Inc. who work in or are paid from Knoxville, Tennessee; (App. 10/18/01)
421. Employees of Mountain Funding Corporation who work in or are paid from Knoxville, Tennessee; (App. 10/24/01)
422. Employees of Home Radio, L.L.C. who work in or are paid from Farragut, Tennessee; (App. 10/24/01)
423. Employees of Lexington Cartage Co., who work in or are paid from Alcoa, Tennessee; (App. 10/24/01)
424. Employees of Superior Dedicated Services, Inc., who work in or are paid from Knoxville, Tennessee; (App. 10/29/01)
425. Employees of Superior Logistics Inc., who work in or are paid from Knoxville, Tennessee; (App. 10/29/01)
426. Employees of Curb Appeal who work in or are paid from Knoxville, Tennessee; (App. 10/29/01)
427. Employees of Smoky Bones BBQ & Catering who work in or are paid from Knoxville, Tennessee; (App. 10/29/01)
428. Employees of Panache Hair and Body who work in or are paid from Knoxville, Tennessee; (App. 10/29/01)
429. Employees of T.J. Grinding who work in or are paid from Huntsville, Tennessee; (App. 11/7/01)
430. Employees of Salon FX who work in or are paid from Knoxville, Tennessee; (App. 11/7/01)
431. Employees of Realty Executives who work in or are paid from Oak Ridge, Tennessee; (App. 11/7/01)
432. Employees of Proffitt's who work in or are paid from Oak Ridge, Tennessee; (App. 11/7/01)
433. Employees of Marshall's Transmissions & Sales who work in or are paid from Knoxville, Tennessee; (App. 11/7/01)

434. Employees of Lynn E. Rechkemmer Trucking who work in or are paid from Clinton, Tennessee; (App. 11/7/01)
435. Employees of DML Enterprises who work in or are paid from Vonore, Tennessee; (App. 11/7/01)
436. Employees of Continental Aerial Surveys, Inc. who work in or are paid from Alcoa, Tennessee; (App. 11/7/01)
437. Employees of Comfort Keepers who work in or are paid from Knoxville, Tennessee; (App. 11/7/01)
438. Employees and members of Clinton Church of God located in Clinton, Tennessee; (App. 11/15/01)
439. Employees of Psychological Counseling Services who work in or are paid from Maryville, Tennessee; (App. 11/15/01)
440. Employees of Primary Care Associates, P.C. who work in or are paid from Harriman, Tennessee; (App. 11/15/01)
441. Employees of Thress Nursery Gardens, L.L.C. who work in or are paid from Knoxville, Tennessee; (App. 12/03/01)
442. Employees of LaMode Alterations who work in or are paid from Knoxville, Tennessee; (App. 12/03/01)
443. Members of Powell HS PTSA located in Powell, Tennessee, who qualify for membership in accordance with their charter and bylaws in effect on July 6, 1993; (App. 12/03/01)
444. Employees and volunteers of US Coastguard Auxiliary who work in or are paid from Knoxville, Tennessee; (App. 12/11/01)
445. Employees of Maryville Title Agency, Inc., who work in or are paid from Maryville, Tennessee; (App. 12/28/01)
446. Employees of DENSO Manufacturing Tennessee, Inc., who work in or are paid from Maryville, Tennessee; (App. 12/28/01)
447. Employees of Thompson's Yamaha, Inc. who work in or are paid from Huntsville, Tennessee; (App. 1/15/02)
448. Employees and members of Rarity Bay Community Association, Inc. located in Vonore, Tennessee who qualify for membership in accordance with its charter and bylaws in effect on January 15, 2002; (App. 1/15/02)

449. Employees of Fourmacs, LLC who work in or are paid from Knoxville, Tennessee; (App. 01/16/02)
450. Members of Hardin Valley Elementary School PTA located in Knoxville, Tennessee who qualify for membership in accordance with their charter and bylaws in effect on May 21, 2001; (App. 01/16/02)
451. Employees of Standing Ovation who work in or are paid from Knoxville, Tennessee; (App. 01/29/02)
452. Employees of Pam Williams Cleaning Service who work in or are paid from Clinton, Tennessee; (App. 01/29/02)
453. Employees and members of First Baptist Church of Lenoir City, located in Lenoir City, Tennessee; (App. 01/29/02)
454. Employees of Saturn of Knoxville who work in or are paid from Knoxville, Tennessee; (App. 02/08/02)
455. Employees of New Edition Hairstyles who work in or are paid from Knoxville, Tennessee; (App. 02/08/02)
456. Employees of Steel Visions, Inc., who work in or are paid from Kingston, Tennessee; (App. 02/08/02)
457. Employees of EQfields, LLC who work in or are paid from Lenoir City, Tennessee; (App. 02/08/02)
458. Employees of Kentucky Fried Chicken or Lenoir City who work in or are paid from Lenoir City, Tennessee; (App. 02/08/02)
459. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Monroe County, Tennessee an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;
- Prescribed underserved community: The part of Monroe County, Tennessee bounded by the following:
- The Eastern Boundary of the area begins at the point of the intersection of Sweetwater-Harrison Road and Acorn Gap Road, traveling along Acorn Gap Road in a southeasterly direction to the intersection of Acorn Gap Road and Oak Grove Road, then along Oak Grove Road in a southwesterly direction to the intersection of Oak Grove Road and King Road, then long King Road in a southeasterly direction to the intersection of King Road and Highway 411, then along Highway 411 in a

southwesterly direction to the intersection of Highway 411 and Stinnett Road, then along Stinnett Road in a southerly direction to the intersection of Stinnett Road and Fourmile Creek Road, then along Fourmile Creek Road in a southeasterly direction to the intersection of Fourmile Creek Road and Niles Ferry Road, then along Niles Ferry Road in a northeasterly direction to the intersection of Niles Ferry Road and Corn Tassel Road, then along Corn Tassel Road in a southeasterly direction to the intersection of Corn Tassel Road and McClung Road, then along McClung Road in a southerly direction to the intersection of McClung Road and Old Federal Road, then along Old Federal Road in a southeasterly direction to the intersection of Old Federal Road and Povo Road, then along Povo Road in a south southwesterly direction to the intersection of Povo Road with Griffith Branch Road, then along Griffith Branch Road in a southerly direction to the intersection of Griffith Branch Road and Ballplay Road, then along Ballplay Road in a southeasterly direction to the intersection of Ballplay Road and White Plains Road, then along White Plains Road in a northeasterly direction to the intersection of White Plains Road and Antioch Road, then along Antioch Road in an easterly direction to the intersection of Antioch Road and Antioch Church Road, then along Antioch Church Road in an east northeasterly direction to the intersection of Antioch Church Road and Citico Road, then along Citico Road in a south southeasterly direction to the intersection of Citico Road and Indian Boundary Road, then along Indian Boundary Road in a southeasterly direction to the intersection of Indian Boundary Road and a foot trail that runs along the bank of a creek known as North Fork Creek, then following the foot trail to the county boundary of Monroe County, Tennessee and Graham County, North Carolina.

The Southern Boundary of the area follows the Monroe County, Tennessee county line from the termination of the eastern boundary as listed above and goes in a westerly direction to the intersection of the Monroe County, Tennessee, Polk County, Tennessee and McMinn County, Tennessee county boundaries and follows the county boundary line between McMinn County, Tennessee and Monroe County, Tennessee to the intersection of this county boundary line and Red River Road, then along Red River Road in an east northeasterly direction to the intersection of Red River Road and Wilson Station Road, then along Wilson Station Road in an easterly direction to the intersection of Wilson Station Road and State Highway 68, then along State Highway 68 in a northerly direction to the intersection of State Highway 68 and County Farm Road, then along County Farm Road in a northwesterly direction to the intersection of County Farm Road and County Farm No 2 Road, then along County Farm No 2 Road in a northeasterly direction to the intersection of County Farm No 2 Road and County Farm No 1 Road, then along County Farm No 1 Road in an easterly direction to the intersection of County Farm No 1 Road and State Highway 68, then along State Highway 68, then along State Highway 68 in a northerly direction to the intersection of State Highway 68 and Tellico Street, then along Tellico Street in a north northeasterly direction to

The Western Boundary of the area, begins at the intersection of the Monroe County, Tennessee, Polk County, Tennessee and McMinn County, Tennessee county boundaries and follows the county boundary line between McMinn County, Tennessee and Monroe County, Tennessee to the intersection of this county boundary line and Red River Road, then along Red River Road in an east northeasterly direction to the intersection of Red River Road and Wilson Station Road, then along Wilson Station Road in an easterly direction to the intersection of Wilson Station Road and State Highway 68, then along State Highway 68 in a northerly direction to the intersection of State Highway 68 and County Farm Road, then along County Farm Road in a northwesterly direction to the intersection of County Farm Road and County Farm No 2 Road, then along County Farm No 2 Road in a northeasterly direction to the intersection of County Farm No 2 Road and County Farm No 1 Road, then along County Farm No 1 Road in an easterly direction to the intersection of County Farm No 1 Road and State Highway 68, then along State Highway 68, then along State Highway 68 in a northerly direction to the intersection of State Highway 68 and Tellico Street, then along Tellico Street in a north northeasterly direction to

the intersection of Tellico Street and Oak Street, then along Oak Street in a westerly direction to the intersection of Oak Street and College Street, then along College Street in a northwesterly direction to the intersection of College Street and Old State Highway 68, then along Old State Highway 68 in a north westerly direction to the intersection of Old State Highway 68 and Camps Road.

The Northern Boundary of the area begins at the intersection of Old State Highway 68 and Camps Road following Camps Road in a northeasterly direction to the intersection of Camps Road and Sands Road, then along Sands Road in a northeasterly direction to the intersection of Sands Road and Sweetwater-Vonore Road, then along Sweetwater-Vonore Road in an east northeasterly direction to the intersection of Sweetwater-Vonore Road and Acorn Gap Road, the point of the beginning of the Eastern Boundary.

460. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed community in Monroe County, Tennessee an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Charters and FOM Manual;

Prescribed underserved community: The part of Monroe County, Tennessee bounded by the following:

The Southern Boundary of the area begins at the intersection of U. S. Highway 11 at the Monroe County – Loudon County, Tennessee boundary and extends westerly until U. S. Highway 11 intersects the Monroe County – McMinn County, Tennessee boundary line.

The Western, Northern, and Eastern Boundary of the area, follows the Monroe County, Tennessee boundary line from the intersection of U. S. Highway 11 at the Monroe – McMinn County, Tennessee boundary line to the intersection of U. S. Highway 11 at the Monroe County – Loudon County, Tennessee boundary line.

461. Employees of Loudon County Baptist Association who work in or are paid from Lenoir City, Tennessee; (App. 02/13/02)

462. Employees of Morgan County Medical Center who work in or are paid from Wartburg, Tennessee; (App. 02/13/02)

463. Employees of Knights Inn who work in or are paid from Knoxville, Tennessee; (App. 02/13/02)

464. Employees of Tennessee Valley Winery who work in or are paid from Loudon, Tennessee; (App. 3/5/02)

465. Employees of Marty's Eagle Motors who work in or are paid from Clinton, Tennessee; (App. 3/5/02)
466. Employees of Gary M. Chesney, DDS who work in or are paid from Knoxville, Tennessee; (App. 3/5/02)
467. Employees of Melton Heating and Air Conditioning, Inc. who work in or are paid from Clinton, Tennessee; (App. 3/5/02)
468. Employees of Garde Bien who work in or are paid from Knoxville, Tennessee; (App. 3/25/02)
469. Employees of Cohan's Carpet Cops who work in or are paid from Loudon, Tennessee; (App. 3/25/02)
470. Employees of Chick-fil-A of Oak Ridge who work in or are paid from Oak Ridge, Tennessee; (App. 3/25/02)
471. Employees of Business Resources & Services who work in or are paid from Knoxville, Tennessee; (App. 3/25/02)
472. Employees of Kyker Funeral Homes who work in or are paid from Kingston, Tennessee; (App. 3/25/02)
473. Employees of C R Barger and Sons who work in or are supervised from Harriman, Tennessee; (App. 3/25/02)
474. Employees of Richard K. Evans, Attorney at Law who work in, or are paid from Kingston, Tennessee; (App. 4/1/02)
475. Employees of F. L. Lay Masonry Contractors, Inc. who work in, or are paid from Knoxville, Tennessee; (App. 4/1/02)
476. Employees of Texaco Xpress Lube who work in, or are paid from Knoxville, Tennessee; (App. 4/1/02)
477. Employees of West Knox Supplies who work in or are paid from Knoxville, Tennessee; (App. 04/11/02)
478. Employees of L.P. Financial Advisors Inc., who work in or are paid from Knoxville, Tennessee; (App. 04/11/02)
479. Employees of Richard K. Evans, Attorney at Law who work in or are paid from Kingston, Tennessee; (App. 04/11/02)

480. Employees and members of Rocky Top Chapter (TN-1) Women's Marine Association; located in Knoxville, Tennessee who qualify for membership in accordance to their charter and bylaws in effect on January 19, 2002; (App. 04/11/02)
481. Employees of Legal Video Solutions who work in or are paid from Farragut, Tennessee; (App. 4/18/02)
482. Employees of S & ME who work in or are paid from Knoxville, Tennessee; (App. 4/18/02)
483. Employees of Computer Support Group who work in or are paid from Knoxville, Tennessee; (App. 4/18/02)
484. Employees of WindowCraft, Inc. who work in or are paid from Knoxville, Tennessee; (App. 4/18/02)
485. Employees of Beginning Point Plan Service who work in or are paid from Lenoir City, Tennessee; (App. 4/18/02)
486. Employees of Body In Balance who work in or are paid from Lenoir City, Tennessee; (App. 4/18/02)
487. Employees of Ken Waytho who work in or are paid from Clinton, Tennessee; (App. 4/18/02)
488. Employees of Access Systems, Inc. who work in or are paid from Knoxville, Tennessee; (App. 5/7/02)
489. Employees of Bargains By Teresa who work in or are supervised from Sweetwater, Tennessee; (App. 5/7/02)
490. Employees of Counter-Terrorism, Inc. who work in Oak Ridge, Tennessee; (App. 5/7/02)
491. Employees of Environmental Regulatory Solutions (EnRegs) who work in or are supervised from Lenoir City, Tennessee; (App. 5/7/02)
492. Employees of For His Glory International Ministries who work in Clinton, Tennessee; (App. 5/7/02)
493. Employees of Forward Developments, Inc. who work in or are supervised from Knoxville, Tennessee; (App. 5/7/02)
494. Employees of MyMatchmaker.com who work in or are paid from Knoxville, Tennessee; (App. 5/7/02)

495. Employees of Stephen A. Martinson who work in or are paid from Knoxville, Tennessee; (App. 5/7/02)
496. Employees of and members of the Better Business Bureau of Greater East Tennessee, Inc. located in Knoxville, Tennessee, who qualify for membership in accordance with its bylaws in effect on November 18, 1987; (App. 5/9/02)
497. Employees of Graham Development Corporation who work in or are paid from Knoxville, Tennessee; (App. 5/15/02)
498. Employees of Merchants I-75 who work in or are paid from Knoxville, Tennessee; (App. 5/15/02)
499. Employees of Murray Grand, Inc. who work in or are paid from Knoxville, Tennessee; (App. 5/15/02)
500. Employees of Bruce Home Builders Inc. who work in or are paid from Knoxville, Tennessee; (App. 5/15/02-INT)
501. Employees of nSequence Corporation who work in or are paid from Knoxville, Tennessee; (App. 5/15/02-INT)
502. Employees of Perfections Cleaning Service who work in or are paid from Kingston, Tennessee; (App. 5/15/02-INT)
503. Employees of ITT Technical Institute who work in or are paid from Knoxville, Tennessee; (App. 05/21/02-INT)
504. Employees of Oak Hill Companies who work in or are paid from Knoxville, Tennessee; (App. 05/21/02-INT)
505. Employees of Technology InRoads, Inc. who work in or are paid from Kingston, Tennessee; (App. 05/21/02-INT)
506. Employees of Coal Creek Construction who work in, or are paid or supervised from Lake City, Tennessee; (App. 5/23/02-INT)
507. Employees of Flatt Plumbing Company who work in, or are paid or supervised from Knoxville, Tennessee; (App. 5/24/02-INT)
508. Employees of Smoky Mountain Animal Clinic who work in, are paid from or supervised from Seymour, Tennessee; (App. 5/29/02-INT)
509. Employees of Abstract Security Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 05/31/02-INT)

510. Employees of HXS Contracting Services, Inc. who work in, or are paid or supervised from Hartman, Tennessee; (App. 05/31/02-INT)
511. Employees of Midtown Storage, LLC who work in, or are paid or supervised from Hartman, Tennessee; (App. 05/31/02-INT)
512. Employees of Abstract Security Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 6/3/02-INT)
513. Employees of HXS Contracting Services, Inc. who work in, or are paid or supervised from Hartman, Tennessee; (App. 6/3/02-INT)
514. Employees of Midtown Storage, LLC who work in, or are paid or supervised from Hartman, Tennessee; (App. 6/3/02-INT)
515. Employees of Susan's Comfort Meals who work in, or are paid or supervised from Knoxville, Tennessee; (App. 6/4/02-INT)
516. Employees of D + R Lawn Care who work in, or are paid or supervised from Lenoir City, Tennessee; (App. 6/7/02-INT)
517. Employees of Karns Title Agency who work in, or are paid or supervised from Knoxville, Tennessee; (App. 6/11/02-INT)
518. Employees of Gaddie and Associates, LLC who work in, or are paid or supervised from Knoxville, Tennessee; (App. 6/12/02-INT)
519. Employees of Jed's Country Kitchen who work in, or are paid or supervised from Kingston, Tennessee; (App. 6/12/02-INT)
520. Employees and members of Presbytery of East Tennessee located in Knoxville, Tennessee; (App. 6/19/02)
521. Employees of Raven Research who work in, or are paid or supervised from Lenoir City, Tennessee; (App. 6/20/02-INT)
522. Employees of Robert James Home Inspection, LLC who work in, or are paid or supervised from Knoxville, Tennessee; (App. 6/20/02-INT)
523. Employees of T.C. Tahoe who work in, or are paid or supervised from Clinton, Tennessee; (App. 6/24/02-INT)
524. Employees of Neal's Kar Kare who work in, or are paid or supervised from Maryville, Tennessee; (App. 6/25/02-INT)

525. Employees of New Fancy Nails who work in, or are paid or supervised from Powell, Tennessee; (App. 6/25/02-INT)
526. Employees of Roane Transportation Services, LLC who work in, or are paid or supervised from Rockwood, Tennessee; (App. 7/5/02-INT)
527. Employees of Johnson's Roofing who work in, or are paid or supervised from Lenoir City, Tennessee; (App. 7/8/02-INT)
528. Employees of Sterling Life Insurance Company who work in, or are paid or supervised from Knoxville, Tennessee; (App. 7/9/02-INT)
529. Employees of Welcome Wagon of Farragut, TN who work in, or are paid or supervised from Knoxville, Tennessee; (App. 7/9/02-INT)
530. Members of the Oak Ridge Woman's Club in Oak Ridge, TN, who qualify for membership in accordance with its charter and bylaws in effect on November 18, 1998; (App. 07/09/02)
531. Employees of Bell Plumbing who work in, or are paid or supervised from Knoxville, Tennessee; (App. 7/15/02-INT)
532. Employees of Kelso Regen Associates, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 7/15/02-INT)
533. Employees of Sun-Tech Roofing who work in, or are paid or supervised from Knoxville, Tennessee; (App. 7/15/02-INT)
534. Employees of Common Ground Coffee, Sandwich, & Pastry Shop who work in, or are paid or supervised from Kingston, Tennessee; (App. 07/23/02-INT)
535. Employees of Diversified Product Inspection who work in, or are paid or supervised from Oak Ridge, Tennessee; (App. 7/29/02-INT)
536. Employees of Marshall Enterprises who work in, or are paid or supervised from Loudon, Tennessee; (App. 8/13/02-INT)
537. Employees of Michael L Chadwell, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 8/13/02-INT)
538. Employees of Sandy's Surplus Goods who work in, or are paid or supervised from Maryville, Tennessee; (App. 8/13/02-INT)
539. Employees of Xtreme Imports & Street Machines who work in, or are paid or supervised from Oak Ridge, Tennessee; (App. 8/13/02-INT)

540. Members of the Oak Ridge Woman's Club in Oak Ridge, Tennessee, who qualify for membership in accordance with its charter and bylaws in effect on August 14, 2002; (App. 08/14/02)
541. Employees of Clinch Valley Literacy Council who work in or are paid from Clinton, Tennessee; (App. 8/19/02)
542. Employees of Allen & Hoshall who work in, or are paid or supervised from Knoxville, Tennessee; (App. 08/20/02-INT)
543. Employees of Card Construction and Stone who work in, or are paid or supervised from Andersonville, Tennessee; (App. 08/20/02-INT)
544. Employees of Kidz Stuff who work in, or are paid or supervised from Kingston, Tennessee; (App. 08/20/02-INT)
545. Employees of Baker Gifts & Antiques who work in, or are paid or supervised from Lenoir City, Tennessee; (App. 08/29/02-INT)
546. Employees of Beginning Point Plan Service, LLC who work in, or are paid or supervised from Lenoir City, Tennessee; (App. 08/29/02-INT)
547. Employees of Clinch River Home Health who work in, or are paid or supervised from Clinton, Tennessee; (App. 08/29/02-INT)
548. Employees of Manny's Catering who work in, or are paid or supervised from Oak Ridge, Tennessee; (App. 08/29/02-INT)
549. Employees of Paramount Sales Company, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 08/29/02-INT)
550. Employees of Pinkerton Security who work in, or are paid or supervised from Knoxville, Tennessee; (App. 08/29/02-INT)
551. Employees of Simonie Car Wash who work in, or are paid or supervised from Knoxville, Tennessee; (App. 08/29/02-INT)
552. Employees of You Design It! who work in, or are paid or supervised from Madisonville, Tennessee; (App. 08/29/02-INT)
553. Employees of Books are Fun who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/10/02-INT)
554. Employees of Butler, Vines + Babb who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/10/02-INT)

555. Employees of Comfortable Directions who work in, or are paid or supervised from Maryville, Tennessee; (App. 9/10/02-INT)
556. Employees of Knoxville Symphony Orchestra who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/10/02-INT)
557. Employees of Melton Heating + Air who work in, or are paid or supervised from Clinton, Tennessee; (App. 9/10/02-INT)
558. Employees of Total Contracting Services who work in, or are paid or supervised from Powell, Tennessee; (App. 9/10/02-INT)
559. Employees of Wilburn Hardware who work in, or are paid or supervised from Lenoir City, Tennessee; (App. 9/10/02-INT)
560. Employees of Wilson Trucking Corporation who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/10/02-INT)
561. Employees of Whirlpool Corporation Customer Interaction Center who work in Knoxville, Tennessee; (App. 09/17/02)
562. Employees of Applebee's Restaurant who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/17/02-INT)
563. Employees of Digi-Tek who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/17/02-INT)
564. Employees of R+R Associates Property Group, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/17/02-INT)
565. Employees of White's Mining Supplies who work in, or are paid or supervised from Tellico Plains, Tennessee; (App. 9/17/02-INT)
566. Employees of Century 21 AAIM of Farragut who work in, or are paid or supervised from Knoxville, Tennessee; (App. 09/24/02-INT)
567. Employees of Designer Rug & Accents who work in, or are paid or supervised from Knoxville, Tennessee; (App. 09/24/02-INT)
568. Employees of House of Thaller, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 09/24/02-INT)
569. Employees of Home Lan Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 9/30/02-INT)

570. Employees of 1st Cash Advance who work in, or are paid or supervised from
Maryville, Tennessee; (App. 10/1/02-INT)
571. Employees of ASG, Inc. who work in, or are paid or supervised from Knoxville,
Tennessee; (App. 10/1/02-INT)
572. Employees of Bard Coffeehouse who work in, or are paid or supervised from
Maryville, Tennessee; (App. 10/1/02-INT)
573. Employees of Bi-Lo of Maryville who work in, or are paid or supervised from
Maryville, Tennessee; (App. 10/1/02-INT)
574. Employees of Camelot Care Centers, Inc. who work in, or are paid or supervised
from Oak Ridge, Tennessee; (App. 10/1/02-INT)
575. Employees of Cameras + Images who work in, or are paid or supervised from
Maryville, Tennessee; (App. 10/1/02-INT)
576. Employees of Comstock who work in, or are paid or supervised from Oak Ridge,
Tennessee; (App. 10/1/02-INT)
577. Employees of Feezell Funeral Supplies who work in, or are paid or supervised
from Maryville, Tennessee; (App. 10/1/02-INT)
578. Employees of Little Caesar's Pizza of Maryville who work in, or are paid or
supervised from Maryville, Tennessee; (App. 10/1/02-INT)
579. Employees of Parker Vision Center who work in, or are paid or supervised from
Maryville, Tennessee; (App. 10/1/02-INT)
580. Employees of Quizno's Subs who work in, or are paid or supervised from
Maryville, Tennessee; (App. 10/1/02-INT)
581. Employees of Sidney Ray + Associates, LLC who work in, or are paid or
supervised from Knoxville, Tennessee; (App. 10/1/02-INT)
582. Employees of Yoke Youth Ministries who work in, or are paid or supervised from
Knoxville, Tennessee; (App. 10/1/02-INT)

- 583. Employees of A&B Construction who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/07/02-INT)
- 584. Employees of American Screen Art who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/07/02-INT)
- 585. Employees of DockSmiths of Tennessee, Inc. who work in, or are paid or supervised from Powell, Tennessee; (App. 10/07/02-INT)
- 586. Employees of Southern Stucco, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/07/02-INT)
- 587. Employees of Three Pines Enterprise who work in, or are paid or supervised from Kingston, Tennessee; (App. 10/07/02-INT)
- 588. Employees of Willow Ridge Garden Center who work in, or are paid or supervised from Oak Ridge, Tennessee; (App. 10/07/02-INT)
- 589. Employees of Culinary Resources Group who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/11/02-INT)
- 590. Employees of Hill's Service who work in, or are paid or supervised from Madisonville, Tennessee; (App. 10/11/02-INT)
- 591. Employees of Industrial Ceramic Solutions who work in, or are paid or supervised from Oak Ridge, Tennessee; (App. 10/11/02-INT)
- 592. Employees of Tennessee Conservatory of Fine Arts who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/11/02-INT)
- 593. Employees of Uniway of Knoxville who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/11/02-INT)

594. Employees of A Plus Plumbing who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/21/02-INT)

595. Employees of East Tennessee School of Preaching who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/21/02-INT)

596. Employees of H & R Mullins Excavating who work in, or are paid or supervised from Oak Ridge, Tennessee; (App. 10/21/02-INT)

597. Employees of Ionix, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/21/02-INT)

598. Employees of The Pouch Place, Inc. who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/21/02-INT)

599. Employees of The Rushi Fitness Complex who work in, or are paid or supervised from Knoxville, Tennessee; (App. 10/21/02-INT)

600. 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; volunteers (App. 4/21/99); non-employee students assigned full-time work or trainee association of at least one year in some division organization of ORNL; members of the immediate family or household; and organizations of such persons;

601. and the following corporate entities:

- Kirby Manufacturing Company, Inc. (App. 4/19/99)
- Home Improvements "R" Us, LLC; (App. 4/19/99)
- N.O.W.C. Corp. (App. 4/19/99)
- National Association of Credit Management; (App. 4/19/99)
- 21st American Drivers, L.L.C.; (App. 4/19/99)
- Blue Mountain, Inc. (App. 4/19/99)
- Sheet Metal Workers Local 192; (App. 4/19/99)
- Lyon Technical Consulting; (App. 4/19/99)
- Kermit Everett Construction, L.L.C.; (App. 4/19/99)
- Bentley Trucking, Inc; (App. 4/30/99)
- Reed Advertising (App. 4/30/99)
- Landon Electric Company, Inc. (App. 6/9/99)
- ESAU, Inc. (App. 6/9/99)
- Ward Fluid Power, L.L.C. (App. 6/9/99)
- National Book Warehouses, Inc. (App. 6/28/99)
- CATAHOULA (App. 6/28/99)
- Dryad Woodworks, Inc. (App. 6/28/99)
- 21st Century Home Theater (App. 6/28/99)

A&M Enterprises, Inc. (App. 6/28/99)
J.G.A.M., Inc. (App. 6/28/99)
Performance Design Technology, LLC (App. 7/26/99)
Law Office of Joyce, Meredith, Filtcroft & Normand (App. 7/26/99)
Advanced Office Systems, Inc. (App. 7/26/99)
Advanced Designs & Technologies, LLC. (App. 7/26/99)
Roane Church of Christ from Kingston (App. 7/26/99)
Knox Title (App. 7/26/99)
84 Lumber Company (App. 8/3/99)
Jones & Sons Heating & Air (App. 8/3/99)
Enterprise Logistics (App. 8/3/99)
J.W. Gibson Company (App. 8/3/99)
Fleenor Security Systems (App. 8/3/99)
Roden Electrical Supply Company (App. 9/2/99)
Tennessee Trust Title Company (App. 9/2/99)
System Outsourcing Solutions, LLC (App. 9/2/99)
Creative Nails (App. 9/13/99)
Woodward Automotive Products (App. 9/13/99)
DeBORD Construction & Development Corp. (App. 9/13/99)
E.L. Duncan Builders, Inc. (App. 9/28/99)
Instrument & Technical Systems, Inc. (App. 9/28/99)
Eddie Hair Firestone, LLC (App. 9/28/99)
Advanced Transport Consulting, LLC (App. 9/28/99)
Cherokee Rental, Inc. (App. 9/28/99)
Custom Cycle Corner (App. 9/28/99)
Mitchell G. Meredith, CPA (App. 9/28/99)
Hidden Hills Property Owner's Association (App. 10/4/99)
exitto.com, Inc. (App. 10/4/99)
GSGB, LLC d.b.a. Ham 'n Goody's (App. 10/4/99)
Cyber Pictures, LLC (App. 10/4/99)
Arrowood Construction (App. 10/4/99)
Peoples Development Company (App. 10/4/99)
Allied Title Company (App. 10/4/99)
D&M Minerals & Jewelry (App. 10/4/99)
Tennessee Tool & Engineering (App. 10/25/99)
Geotek Engineering Company, Inc. (App. 10/25/99)
Southern Horizons (App. 10/25/99)
U. S. Aerial, LLC (App. 10/25/99)
Engineering Construction Services, Inc. (App. 10/25/99)
Heartland Mortgage Corporation (App. 10/25/99)
PrSM Corporation (App. 10/25/99)
TTE Diecasting, Inc. (App. 10/25/99)
Rocky Top Motors, Inc. (App. 10/25/99)
Evans Enterprises (App. 10/25/99)
Chapman Grove Baptist Church (App. 11/2/99)
Creekside Rentals, Inc. (App. 11/2/99)

About Faces (App. 11/2/99)
 Lovely Lawns and Landscaping Company (App. 11/2/99)
 Omega Plastics Corporation (App. 11/5/99)
 BatterCorp, Inc. (App. 12/14/99)
 Ross Computer Systems, Inc. (App. 12/14/99)
 W. M. Vaughn, Inc. (App. 12/14/99)
 Knoxville Wholesale Furniture (App. 12/14/99)
 David F. Anthony (App. 12/14/99)
 APEx Canvas Co. (App. 12/14/99)
 Catalyst Air Management, Inc. (App. 12/14/99)
 Faithway Baptist Church (App. 12/14/99)
 Piney Creek Builders, LLC (App. 12/20/00)
 Hillside Plumbing (App. 1/20/00)
 Stryker Enterprises, Inc. (App. 1/20/00)
 Lloyd's Electric Service (App. 1/20/00)
 Knoxville Instructional and Developmental Services, Inc. (App. 1/20/00)
 Sachchindanand Inns, Inc., dba Best Western, dba Day's Inn, dba Hampton Inn,
 and dba Comfort Inn (App. 1/20/00)
 Myers and Myers Consultants (App. 1/31/00)
 St. Mary's Church/School (App. 1/31/00)
 Ray's BP Service, Inc. (App. 1/31/00)
 Evergreen Environmental, LLC (App. 1/31/00)
 Landmark Trailers Parts & Service, Inc. (App. 1/31/00)
 The Auto Place (App. 2/18/00)
 Mark's Painting and Decorating (App. 2/18/00)
 Best Sewing and Vacuum (App. 2/18/00)
 Ntown (App. 2/18/00)
 Knoxville Heart Center, PLLC (App. 2/18/00)
 Richard Fitner Construction (App. 2/18/00)
 L & M Papermill Partnership (App. 2/18/00)
 Nanocom, Inc. (App. 3/3/00)
 Oldham Insurance, Inc. (App. 3/3/00)
 Southeast Professional Health Services, Inc. (App. 3/3/00)
 Hats Off Salon, Inc. (App. 3/3/00)
 TSG Design, Inc. (App. 3/3/00)
 Lewis Construction Management (App. 3/3/00)
 The Auction Barn (App. 3/9/00)
 Shamrock Group, Inc. (App. 3/9/00)
 Realty Center (App. 3/9/00)
 Clinton Shell & Service Center (App. 3/9/00)
 HomeLAN, Inc. (App. 3/9/00)
 Markosoft, Inc. (App. 3/9/00)
 Jerry C. Taylor Builder, Inc. (App. 3/9/00)
 Edgemoor Baptist Church (App. 3/9/00)
 Arrowhead Resort & Marine (App. 3/22/00)
 Handy Home Services Co. (App. 3/22/00)

Container Technologies Industries, LLC (App. 3/22/00)
 Construction Design and Management, Inc. (App. 3/22/00)
 Fast Forward Devices, LLC (App. 3/22/00)
 Church of Christ of Lenoir City (App. 3/22/00)
 Swafford Building (App. 4/3/00)
 Farragut Storage (App. 4/3/00)
 Middle School Kids Connection, Inc. (App. 4/3/00)
 Metals Manufacturing, Processing, and Control Technology, Inc. (App. 4/13/00)
 Kountry Klean (App. 4/13/00)
 Franklin Square, Ltd. (App. 4/13/00)
 Building Systems Technology, Inc. (App. 5/3/00)
 Richard Winstead, Sr., dba, Tri-Rich Development (App. 5/3/00)
 The Joyful Sounds (App. 5/19/00)
 Christ Covenant Presbyterian Church (App. 5/19/00)
 Heads & Tails (App. 5/19/00)
 Matrix Tool & Mold Company (App. 5/19/00)
 New Hope Presbyterian Church (App. 5/19/00)
 Oak Ridge Civic Music Association (App. 5/19/00)
 Personnel Technology Group (App. 5/19/00)
 Peaceful Kingdom (App. 5/23/00)
 Balloon World (App. 6/1/00)
 ProServe Professional Project Services, Inc. (App. 6/1/00)
 Adrenaline, Inc. dba Adrenaline Motorsports (App. 6/1/00)
 D & W Woodworking, Inc. (App. 6/1/00)
 Volunteer Paving & Construction Company, Inc. (App. 6/1/00)
 David H. Childers, D.D.S., P.C. (App. 6/1/00)
 J.K.I., LLC (App. 6/19/00)
 Stonebridge Builders, LLC (App. 6/19/00)
 Husband & Associates (App. 6/19/00)
 Crockett Mountain Concessions, LLC (App. 6/19/00)
 Summit Pest Control (App. 7/5/00)
 Fellowship Church (App. 7/7/00)
 Rhett Stone Trucking (App. 7/14/00)
 American Choice Products, Inc. (App. 7/24/00)
 ASMI TECH Corporation (App. 7/24/00)
 Dry Valley Realty, LLC (App. 7/24/00)
 Jan Nielson Development (App. 7/24/00)
 Hideaway Village Community Management Association, Inc. (App. 7/26/00)
 East Tennessee Public Communications Corporation (App. 7/26/00)
 Professional Honda Repair (App. 8/23/00)
 AMAC Construction, Inc. (App. 8/23/00)
 Tellico Area Services System (App. 8/23/00)
 Precision Machine & Tool (App. 8/23/00)
 RBM Services, L.L.C. (App. 8/23/00)
 Genomix Corporation (App. 8/23/00)
 Lay's Essential Care, L.L.C. (App. 8/23/00)

Birlin Enterprises (App. 8/23/00)
 Plasma Applications Group, L.L.C. (App. 8/23/00)
 Personal Painting, Inc. (App. 8/23/00)
 Realty Executives Lakeway (App. 8/23/00)
 Concord Associates, Inc. (App. 9/11/00)
 Concord Personnel Services (App. 9/11/00)
 EPRI PEAC Corporation (App. 9/11/00)
 Farragut Medical Center (App. 9/11/00)
 Handyman Connection (App. 9/11/00)
 Kennel Haven (App. 9/11/00)
 Mobile Diagnostics, Inc. (App. 9/11/00)
 Renaissance Ceiling Domes (App. 9/21/00)
 Tonya Ellis, Inc. (App. 9/21/00)
 Priority Title Company, Inc. (App. 9/21/00)
 Ft. Loudon Valley Title Company (App. 9/21/00)
 Cook Construction Company (App. 9/21/00)
 Starcom Satellite, Inc. (App. 9/21/00)
 The Plastic Source, LLC (App. 10/02/00)
 Time Savers Lawn Management, LLC (App. 10/02/00)
 Volunteer Cable Systems, Inc. (App. 10/02/00)
 U.S.A. Security, Inc. (App. 10/02/00)
 Aid to Distresses Families of Appalachian Counties, Inc. (App. 10/17/00)
 One Main.com (App. 10/17/00)
 Knox Rail Salvage (App. 10/17/00)
 Lenoir City First Church of God (App. 10/17/00)
 Component Fabricators Inc. (App. 11/01/00)
 KS Customs Framers, Inc. (App. 11/01/00)
 National Kilma-GO (App. 11/01/00)
 Oak Ridge Utility District (App. 11/13/00)
 Elegance in Upholstery Accessories (App. 11/13/00)
 Tennessee Urology Associates (App. 11/13/00)
 International Mammalian Genome Society, Inc. (App. 12/1/00)
 Kilma-Gro USA (App. 12/1/00)
 Swan Pond Utility District (App. 12/4/00)
 Telsa Technologies, Inc. (App. 12/15/00)
 Q Enterprise Solutions & Technology, Inc. (App. 12/15/00)
 The Cashmere Investment Club (App. 12/21/00)
 Department of the Army, 107th Reinforcement Training Unit (App. 12/21/00)
 Environmental Safety & Health, Inc. (App. 12/21/00)
 A+ Homework, LLC (App. 12/21/00)
 Lynn Builders (App. 12/21/00)
 Tribomaterials Investigative Systems, LLC (App. 12/21/00)
 Real Estate Rentals and Renovation, LLC (App. 01/12/01)
 Quality Waste Solutions, LLC (App. 01/12/01)
 Noteworthy Enterprises, LLC (App. 01/12/01)
 Seartes Wood Restorations (App. 01/12/01)

H&H Body Shop (App. 01/12/01)
 Aware Entertainment, Inc. (App. 2/6/01)
 Cambridge Copy Equipment, Inc. (App. 2/6/01)
 Central Baptist Church (App. 2/6/01)
 Chapman Learning Center (App. 2/6/01)
 HealthSlide (App. 2/6/01)
 Liberty Waste Services of Tennessee, Inc. (App. 2/6/01)
 Revelz Custom Homes (App. 2/6/01)
 Tellico Lake Properties, LP (App. 2/7/01)
 Adrian's Catering & Café (App. 2/7/01)
 PSK, Inc. (App. 2/7/01)
 DLM Construction, LLC (App. 3/2/01)
 American Eagle Security (App. 3/2/01)
 KEM, Inc. (App. 3/2/01)
 Volunteer Iron Works, LLC (App. 3/2/01)
 Michael L. Norman Construction, LLC (App. 3/2/01)
 The Daily Grind (App. 3/15/01)
 Entech Engineering Services Corporation (App. 3/15/01)
 Development Solutions (App. 3/15/01)
 PC's? Moe Problem, Inc. (App. 3/15/01)
 Meadow View Greenhouse & Garden Center (App. 3/15/01)
 National Canopy Care (App. 04/03/01)
 Interdisciplinary Solutions for Environmental Sustainability, Inc., ISESI (App. 04/03/01)
 Tiskets, Taskets and Baskets (App. 04/03/01)
 CLC Corporation (App. 04/03/01)
 Mild to Wild (App. 04/03/01)
 Visionary Solutions, LLC (App. 04/03/01)
 G&C Excavation Co., Inc. (App. 4/25/01)
 SERVPRO West Knoxville (App. 4/25/01)
 Cove Creations, Inc. (App. 4/25/01)
 Image Arts, Inc. (App. 4/25/01)
 Procyet dba Direct Integration Specialists (App. 4/25/01)
 Old Mill Bread Company (App. 4/25/01)
 Kid's Place, Inc. (App. 4/25/01)
 Aerotek (App. 05/01/01)
 TNT Laundry Partnership (App. 5/23/01)
 PSK, Inc. (App. 5/23/01)
 Tracey Mills Insurance Agency (App. 5/23/01)
 Smoky Mountain Harmony Show Chorus (App. 5/23/01)
 First United Methodist Church (App. 5/23/01)
 AK Company LLC, dba Cerebral Seasonings (App. 06/04/01)
 Humphrey Management Properties, Inc. (App. 06/04/01)
 ZeTek Power Corp. (App. 06/04/01)
 Knoxville Collision Center (App. 06/04/01)
 Fidelity Fire Protection (App. 06/04/01)

Fidelity Franchise Services, Inc. (App. 06/04/01)
 Premier Medical Associates of E. TN (App. 06/04/01)
 Fireside Essentials (App. 6/20/01)
 Home Scenes, Inc. (App. 6/20/01)
 Downey Oil Company, Inc. (App. 6/20/01)
 Chestnut Street Wrecker Service (App. 6/20/01)
 United Graphics Incorporated (App. 6/20/01)
 Farragut/Parkwest, L.P. (App. 6/20/01)
 Robert M. Poteat, P.C. (App. 6/20/01)
 Knoxville Collision Center (App. 6/20/01)
 R.L.H. Enterprises, Inc. (App. 6/20/01)
 G and R Performance Marine (App. 07/11/01)
 Holdaway Appraisal Service (App. 07/11/01)
 Tony's Pizza and Grill (App. 07/18/01)
 Creative Mortgage Solutions (App. 07/18/01)
 Aubrey's, Inc., dba Aubrey's of Farragut, Aubrey's of Powell, Little City of
 Farragut, and Sunspot of Knoxville, (App. 07/18/01)
 Layman P1, LLC (App. 07/18/01)
 All Crane Rental of TN, LLC (App. 7/23/01)
 Donna's Hair Design (App. 7/23/01)
 Hounddogs (App. 7/23/01)
 Hounddogs of Tennessee, LLC (App. 7/23/01)
 Regis Corporation dba Smart Styles (App. 7/23/01)
 Wade and Debby Hughes dba The Ink Well (App. 7/23/01)
 Marble Slab Creamery (App. 08/01/01)
 Healthfirst Sports Medicine (App. 08/01/01)
 Sally's Beauty Supply (App. 08/01/01)
 Broadway Insurance Agency (App. 08/01/01)
 Cars Etc. (App. 08/01/01)
 Ridgeview Center (App. 08/01/01)
 James Wade Hughes and Deborah Hughes dba Crick Enterprises (App.
 08/09/01)
 North Physicians Group (App. 08/20/01)
 Samlip America, Inc. (App. 08/20/01)
 Patriot Motors, Inc. (App. 08/20/01)
 W. C. Jordan Enterprises, Inc. (App. 08/20/01)
 Kalamed Corporation (App. 8/30/01)
 Sears-Oak Ridge (App. 8/30/01)
 Ocean West Funding (App. 8/30/01)
 Oak Express, Bedroom Expressions and Big Sur Waterbeds, Inc. (App. 09/17/01)
 Computech Electronics (App. 09/17/01)
 Oak Ridge Nursery School (App. 09/17/01)
 Calvary Chapel of Knoxville (App. 9/26/01)
 Formative Software, Inc. (App. 9/26/01)
 Beacon Hill Consulting, Inc. (App. 10/16/01)
 Knoxville Speed, LLC (App. 10/16/01)

Integrity Automotive (App. 10/16/01)
MATTEC (App. 10/16/01)
Malone's Coffee Service, Inc. (App. 10/16/01)
Select Engineering Consultants, Inc. (App. 10/18/01)
Concrete Wall Systems, Inc. (App. 10/18/01)
United Used Cars (App. 10/18/01)
Mountain Funding Corporation (App. 10/24/01)
Home Radio, L.L.C. (App. 10/24/01)
Lexington Cartage Co. (App. 10/24/01)
Superior Dedicated Services, Inc. (App. 10/29/01)
Superior Logistics Inc. (App. 10/29/01)
Curb Appeal (App. 10/29/01)
Smoky Bones BBQ (App. 10/29/01)
Panache Hair and Body (App. 10/29/01)
Continental Aerial Surveys, Inc. (App. 11/7/01)
Comfort Keepers (App. 11/7/01)
Salon FX (App. 11/7/01)
Marshall's Transmissions & Sales (App. 11/7/01)
DML Enterprises (App. 11/7/01)
Realty Executives (App. 11/7/01)
T. J. Grinding (App. 11/7/01)
Lynn E. Rechkemmer Trucking (App. 11/7/01)
Clinton Church of God (App. 11/15/01)
Psychological Counseling Services (App. 11/15/01)
Primary Care Associates, P.C. (App. 11/15/01)
Thress Nursery Gardens, L.L.C. (App. 12/03/01)
LaMode Alterations (App. 12/03/01)
US Coastguard Auxiliary (App. 12/11/01)
Maryville Title Agency, Inc. (App. 12/28/01)
Thompson's Yamaha, Inc. (App. 1/15/02)
Rarity Bay Community Association, Inc. (App. 1/15/02)
Fourmacs, LLC (App. 01/16/02)
Standing Ovation (App. 01/29/02)
Saturn of Knoxville (App. 02/08/02)
New Edition Hairstyles (App. 02/08/02)
Steel Visions, Inc. (App. 02/08/02)
EQfields, LLC (App. 02/08/02)
Morgan County Medical Center (App. 02/13/02)
Knights Inn (App. 02/13/02)
Marty's Eagle Motors (App. 3/5/02)
Gary M. Chesney, DDS (App. 3/5/02)
Melton Heating and Air Conditioning, Inc. (App. 3/5/02)
Business Resources & Services (App. 3/25/02)
Kyker Funeral Homes (App. 3/25/02)
C R Barger and Sons (App. 3/25/02)
West Knox Supplies (App. 04/11/02)

L.P. Financial Advisor's Inc. (App. 04/11/02)
Richard K. Evans, Attorney at Law (App. 04/11/02)
Legal Video Solutions (App. 4/18/02)
Computer Support Group (App. 4/18/02)
WindowCraft, Inc. (App. 4/18/02)
Forward Developments, Inc. (App. 5/7/02)
For His Glory International Ministries, Inc. (App. 5/7/02)
Environmental Regulatory Solutions (EnRegs) (App. 5/7/02)
Bargains By Teresa (App. 5/7/02)
Counter-Terrorism, Inc. (App. 5/7/02)
MyMatchmaker.com (App. 5/7/02)
Bruce Home Builders Inc. (App. 5/15/02)
nSequence Corporation (App. 5/15/02)
Perfections Cleaning Service (App. 5/15/02)
Oak Hill Companies (App. 05/21/02-INT)
Technology InRoads, Inc. (App. 05/21/02-INT)
Coal Creek Construction (App. 5/23/02)
Flatt Plumbing Company (App. 5/24/02)
Smoky Mountain Animal Clinic (App. 5/29/02)
Abstract Security Inc. (App. 6/3/02)
HXS Contracting Services, Inc. (App. 6/3/02)
Midtown Storage, LLC (App. 6/3/02)
Susan's Comfort Meals (App. 6/4/02)
Karns Title Agency (App. 6/11/02)
Gaddie and Associates, LLC (App. 6/12/02)
Jed's Country Kitchen (App. 6/12/02)
Presbytery of East Tennessee (App. 6/19/02)
Raven Research (App. 6/20/02)
Robert James Home Inspection, LLC (App. 6/20/02)
New Fancy Nails (App. 6/25/02)
Roane Transportation Services, LLC (App. 7/5/02)
Welcome Wagon of Farragut, TN (App. 7/9/02)
Oak Ridge Woman's Club (App. 07/09/02)
Bell Plumbing (App. 7/15/02)
Kelso Regen Associates, Inc. (App. 7/15/02)
Sun-Tech Roofing (App. 7/15/02)
Common Ground Coffee, Sandwich, + Pastry Shop (App. 07/23/02)
Oak Ridge Woman's Club (App. 08/14/02)
Clinch Valley Literacy Council (App. 8/19/02)
Manny's Catering (App. 08/29/02)
You Design It! (App. 08/29/02)
Beginning Point Plan Service, LLC (App. 08/29/02)
Digi-Tek (App. 9/17/02)
R+R Associates Property Group, Inc. (App. 9/17/02)
White's Mining Supplies
Designer Rug & Accents (App. 09/24/02)

cc: PE Valovich

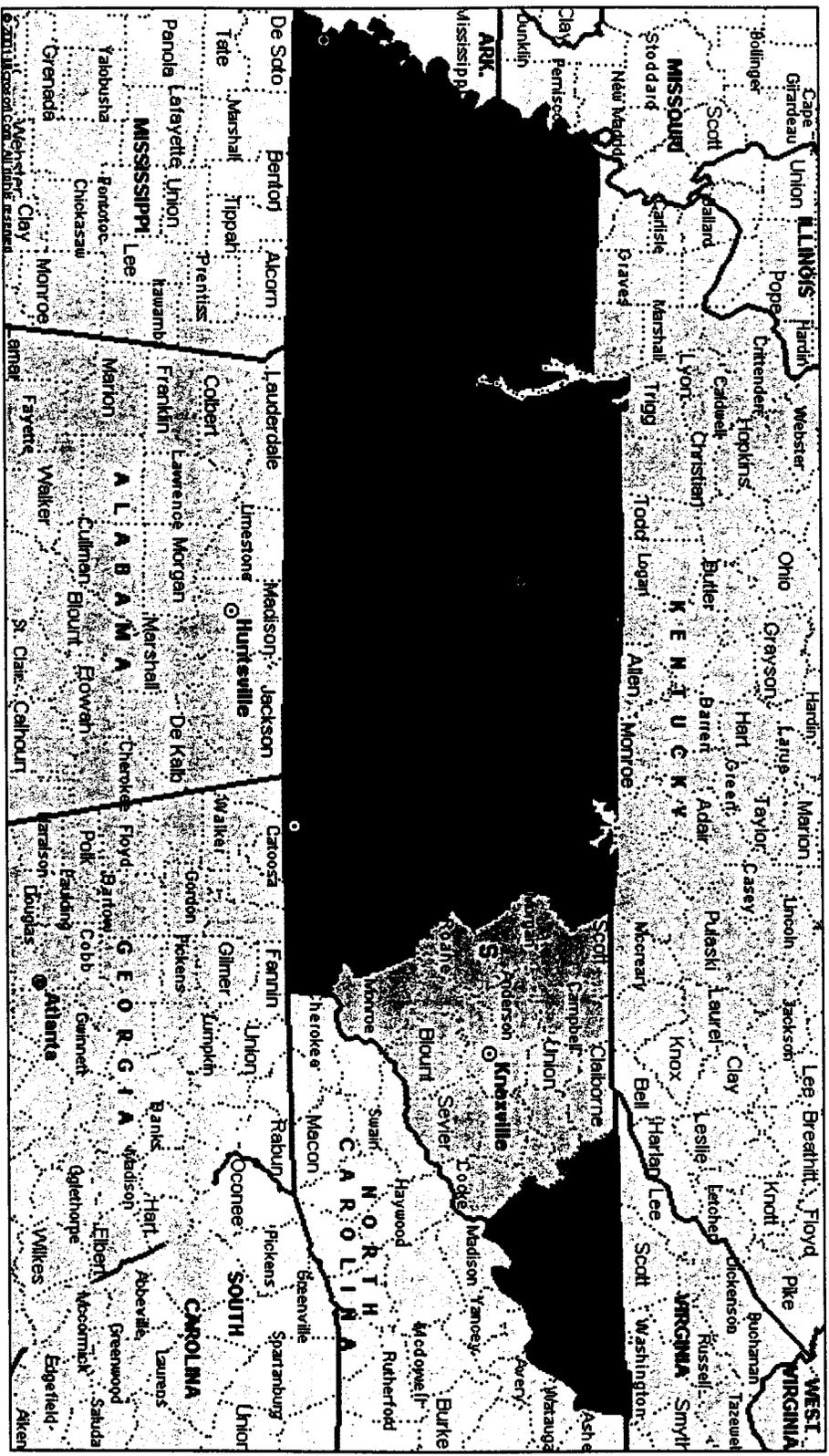
DOI/DG:dg
FCU #05797

Alonzo A. Swann III
Regional Director

Sincerely,

Any questions on the enclosed amendment form or instructions should be directed to the Division of Insurance in this office.

- Home Lan Inc. (App. 9/30/02)
- Three Pines Enterprise (App. 10/07/02)
- A+B Construction (App. 10/07/02)
- DockSmiths of Tennessee, Inc. (App. 10/07/02)
- Hill's Service (App. 10/11/02)
- A Plus Plumbing (App. 10/21/02)
- East Tennessee School of Preaching (App. 10/21/02)
- H & R Mullins Excavating (App. 10/21/02)
- Ionix, Inc. (App. 10/21/02)
- The Pouch Place, Inc. (App. 10/21/02)
- The Rushi Fitness Complex (App. 10/21/02)





Community Charter Application

Central East Tennessee Introduction

Throughout the fifty-four years since receiving our federal charter, ORNL Federal Credit Union carefully built a tradition of service, value and convenience.....starting with our ten founding members and their \$50 in deposits and continuing to today's 78,000 members and the \$630 million in assets they own.

From our roots...serving employees at Oak Ridge National Laboratory.....till today....serving thousands of companies, businesses, and organizations across the central area of East Tennessee, we've risen to embrace our responsibilities as we grew from serving the men and women who won World War II to serving their children and grandchildren, their friends and neighbors.....all those who share a common heritage, who have common needs, and who dream for the common good of everyone within their community....the Central East Tennessee Community.

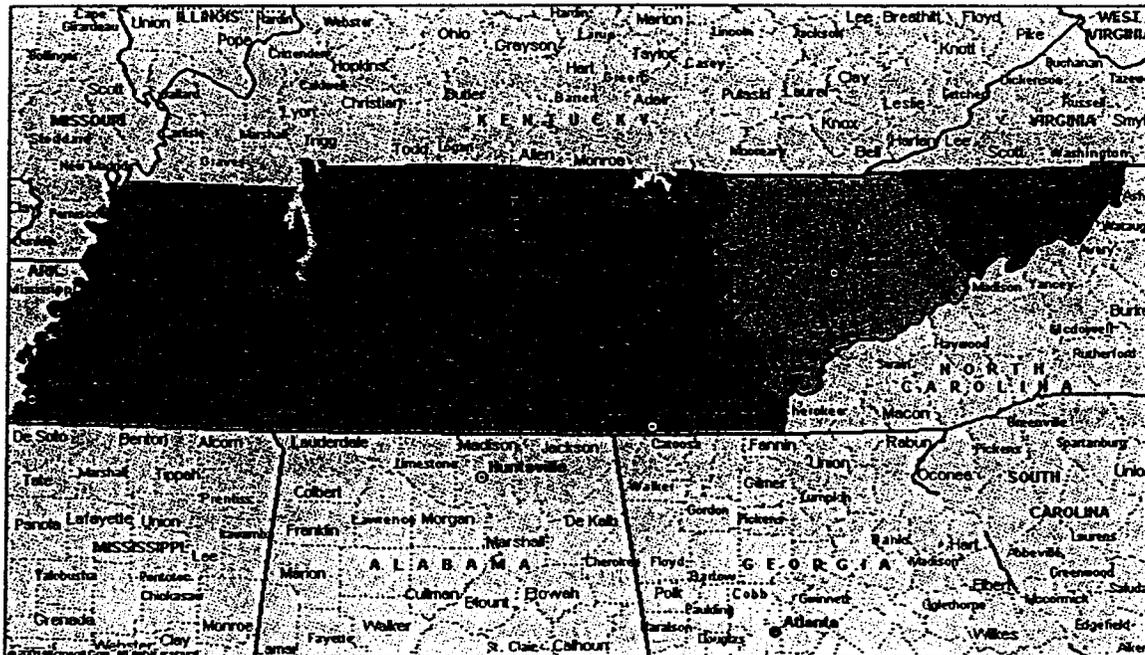
A community can be many things, but the key ingredient is commonality....common history, common social, economic, and political interest....a common location. All these factors of commonality and more can be found and documented in Central East Tennessee...an area...a people...we serve today and an area....a people...we want to serve better in the years ahead as their Community Credit Union.

Central East Tennessee is a distinct area of the Volunteer State that is easily defined geographically, geologically, economically, historically, and

socially. Bordered to the East by the Great Smoky Mountains and to the West by the Cumberland Plateau, the 16-county area is occupied by slightly more than 1,000,000 inhabitants who interact day-in and day-out, all year long and who recognize the benefits gained by planning and working together for their common good. As we will demonstrate, the area meets a variety of definitions of the word "community" and then some.

But, what about those 1 million inhabitants, how do they feel? What do they think? In February, 1997, we commissioned a survey by an independent researcher. (Exhibit A) Targeting the 16 counties of Central East Tennessee, our survey found a strong sense of community existed among residents. The study found a feeling of "kinship" throughout the community. Respondents in the survey thoroughly understand their shared interests with their friends, neighbors and family, whether they live across the street or across a couple of county lines.

The Community Within The State



Proposed Charter Change

ORNL Federal Credit Union proposes to change from an occupational to a community charter. The community area, recognized as *Central East Tennessee*, includes the Tennessee Counties of Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier and Union.

Area Background

The term *Central East Tennessee* is used for describing a geographical area of Tennessee that is specifically defined by the state in their efforts to provide aid and assistance to the citizens of Tennessee. This sixteen county area is located in the Eastern Grand Division of the State of Tennessee and has a combined population of 1,045,366 according to the 2000 U.S. Census.

The area consists of both urban and rural counties with Anderson, Knox and Blount being predominately urban. The population distribution for the Central East Tennessee area is 53.49% urban and 46.51% rural.

The current membership of ORNL Federal Credit Union comprises approximately 7% of the population of the community.

The state of Tennessee recognizes our community as the *East Tennessee Development District (ETDD)*. Similar to the approved community defined for Robins Federal Credit Union in Georgia, our community was established through an enactment of the Tennessee General Assembly that created districts throughout the state for the purpose of furthering the Appalachian Regional Development Act of 1965. The State Planning Commission in making the determination of the districts boundaries stated that there were six factors employed:

- (1) commuting patterns
- (2) highway systems
- (3) distribution of population
- (4) geographic barriers
- (5) homogeneity – the existence of common socio-economic features
- (6) location of core cities.

From mutually beneficial economic development (and the jobs it creates) flows the furthering of all the other elements of a vibrant, interactive community: meeting transportation needs; providing educational opportunities; offering quality medical care accessible to all; meeting a variety of housing needs; serving the informational and communication needs; meeting the social and charitable demands; and creating recreational and entertainment opportunities. All the elements of community interaction and common needs are abundantly present in Central East Tennessee.

1. 1. Economic

Economic and Industrial Development Agencies

Several quasi-governmental agencies have been formed as a response to the needs of the people of the Southern Appalachian East Tennessee area. These agencies organize community events, distribute grants, provide central planning, and offer other needed services such as transportation, utilities, and industrial development. It is important to note that one advantage they offer is that they are fluid, unlike city and state government agencies, and can adapt quickly as needed by the people they serve. These quasi-governmental agencies offer an accurate example of defining and serving a community.

A. East Tennessee Development District

The ETDD is one of the development districts organized in 1965 to encourage regional planning and cooperation. All of the development districts were formed because of a great need for multi-county cooperation and resource pooling on a variety of issues. The mission of the ETDD today concerns economic growth of the area in an environmentally sound manner, land use, transportation, public infrastructure, industrial infrastructure, industrial development, small business development, utilities, recreation, and solid waste.

Membership in the ETDD is voluntary but all the governments throughout the community recognize the value of participation. Currently ETDD's board of directors is composed of Mayors from 56 cities and towns plus County Executives from within the 16-county community. Each county appoints a "Development Representative," a citizen in that county, to serve on the Board. The Tennessee General Assembly also has representation; both the State Senate and House have one member on the Board.

The mission of the ETDD is **to encourage planning and cooperation across the 16-county area and to promote economic development.** Funding for ETDD comes from local, state and federal governments.

General examples of ETDD projects are:

- • Compile and maintain an annual inventory of the area's needed public infrastructure
- • Review suggested projects seeking project funding through the Review and Comment System
 - ○ Seek to find programs in line with regional comprehensive plans
 - ○ Encourage the most effective arrangements for public funds and provision of public services
- • Research subjects of concern to the entire area and provide information to local officials, businesses and other agencies

- ○ Aid counties with applications for recreation grants by doing research required by LPRF
- ● Assist local governments in water projects and solid waste management

Specific examples of actions by ETDD to foster community-wide cooperation are:

- ● ETDD facilitates the East Tennessee Regional Council of Fire Chiefs. Formed in 1982, the Council's quarterly meetings are held to deal with such matters as legislation, mutual aid, training, communications, information and technical assistance.
- ● ETDD staff along with other agencies work to develop and nurture the Recycling Marketing Cooperative for East Tennessee, a non-profit organization that assists in finding the best markets available for recycled products.
- ● ETDD is involved in tourism development for the area through the Middle East Tennessee Tourism Council. The Council is a non-profit organization with the goal of encouraging and stimulating tourism in the area. The most recent statistics from the U. S. Travel Data Center shows that travel expenditures in the sixteen counties were \$1.3 Billion in 1993. These expenditures created over 25,600 travel-related jobs. They generated over \$80 million in state tax revenues and \$39 million in local tax revenues.

B. East Tennessee Economic Development Agency (ETEDA)

Another agency serving the Central East Tennessee Community is the **East Tennessee Economic Development Agency (ETEDA)**. In January 2001, the Tennessee Resource Valley merged with the East Tennessee Industrial Development Association to promote the area as a desirable location for business and to advocate initiatives that impact the creation of quality job opportunities for the area. One major advantage this agency offers to prospective businesses, as a reason for locating in the area, is the considerable willingness for residents to commute within the area. See **Exhibit 1-1** for details on commuting within the community.

C. Community Reuse Organization of East Tennessee (CROET)

The Community Reuse Organization of East Tennessee (CROET) aides the entire community area, but its most immediate impact is on the areas of Oak Ridge and Anderson, Roane, Knox, and Loudon Counties. CROET serves as the central point of contact between the U.S. Department of Energy (DOE), local communities, and businesses. CROET has taken responsibility for underutilized resources in the Oak Ridge area, specifically sites on the Oak Ridge National Laboratory (ORNL), the Y-12 Nuclear Weapons Complex, and the East Tennessee Technology Park, in order to promote the use and economic viability of these sites.

Examples of work performed by CROET

- • Foster economic improvements through the region
 - ○ Regional Economic Grants are passed out to assist communities in bringing outside industry to the region
 - ○ Regional Workforce Development grants are passed out to educate and retrain displaced workers
- • Manage the Small Business Development Program (SBDP) to strengthen small business development efforts
- • Use the Financial Assistance Fund to provide technology based services that provide jobs for the region

D. Clinch-Powell Resource Conservation and Development

The Clinch-Powell Resource Conservation and Development area includes Claiborne, Grainger, Hancock, Hawkins, and Union Counties. This organization works with AmeriCorp in local schools. Their programs are often dedicated to protecting the environment such as the Clinch River Community project, designed to protect the river's biodiversity. They also work with Envirothon's Conservation Camp that is designed to teach 5th graders from the 5 counties about environmental concerns.

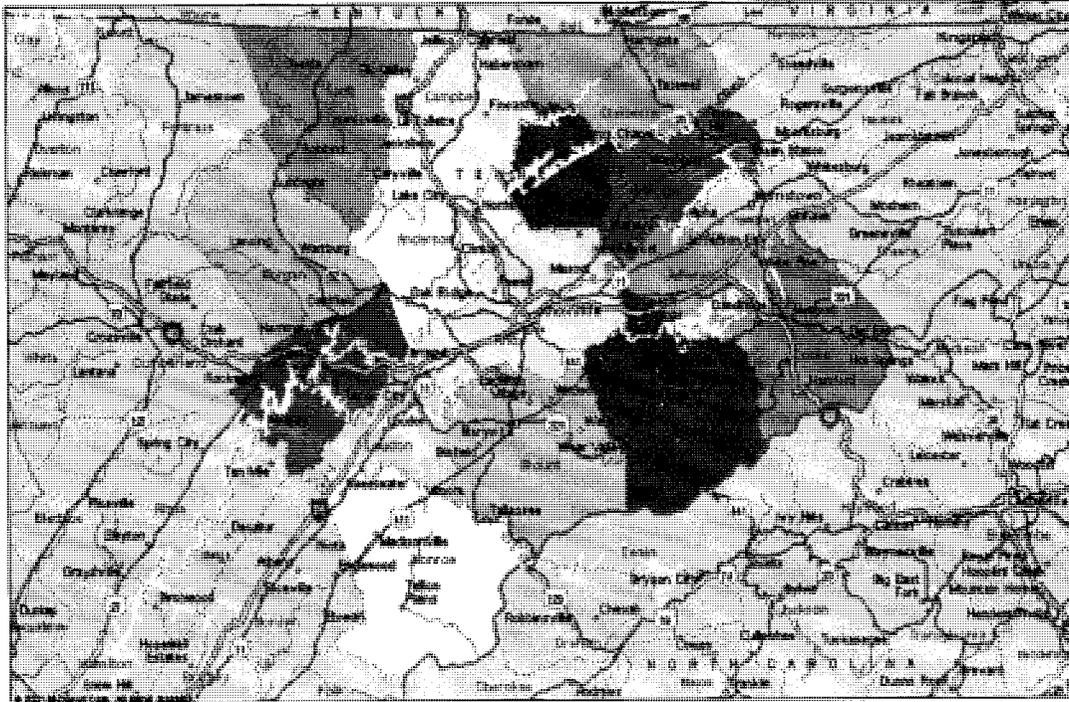
2. 2. Transportation

Transportation is a key economic and social element bonding Central East Tennessee into a true community. Our transportation infrastructure is made up of an extensive highway system that facilitates travel within all areas of our community. A centrally located regional airport is located in Knoxville and is easily accessible to business and pleasure travelers. A number of rail lines provide shipping options to industries and businesses located in the community. And several river ports add another dimension to the transportation infrastructure of the central Tennessee valley.

A. Highway System

Our community's transportation infrastructure is made up of two major cross-country interstates, I-40 running the entire width of the U.S. from the Atlantic to the Pacific and I-75 running the entire depth of the country from Canada to Florida. This creates an intersection of major Eastern U.S. travel corridors in the very center of our community. A third interstate highway (I-81) serves Central East Tennessee as a corridor to the Northeastern part of the state and to the Northeastern region of the U.S. A significant number of federal and state highways permit quick and safe travel from county to county. This highway system makes it possible for citizens to easily move about within the

community for employment, shopping, school events, entertainment, dining, recreation, medical services, and all the other elements of community interaction.



Commuting Within the Community

Significant numbers of residents in the community work in counties other than the ones in which they live. The well-developed highway system facilitates an enormous amount of job-related cross-county commuting. **Exhibit 2-1** lists the number of residents in each of the 16 counties who commute to jobs outside their county of residence and illustrates the extensiveness of commuting from each county to all other counties within the community.

B. Air Travel

McGhee Tyson Airport is the hub for air travelers into and out of Central East Tennessee. Passengers traveling through the airport are composed of residents of all sixteen counties of the Central East Tennessee Community. **(Exhibit 2-2)** McGhee Tyson supports frequent and convenient commercial air service to nearly every major city in the United States and, in some cases, abroad. A recently built air cargo handling infrastructure positions the community for the most rapidly growing segment in aviation - air freight. Knoxville-McGhee Tyson supports the following passenger airlines and freight carriers: American, American Eagle, Continental, Continental Express, Comair, Delta, KLM, Northwest, Trans World, United, USAir, USAir Express, Airborne Express, Burlington, Air Express, Emery Worldwide, Corporate Express, Federal Express, and United Parcel Service.

C. Railway Service

CSX and Norfolk Southern Railway Systems provide the main rail services to Central East Tennessee. Knoxville serves as the main junction for the Southern railway system lines. Gulf and Ohio Railways operates the Knoxville and Holston River Railroad, a short-line hauling railroad, which offers 20 miles of track to Knoxville's industries.

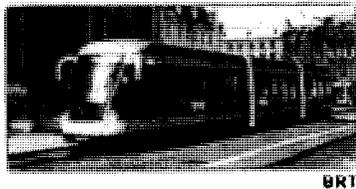
D. River System

Three active river terminals handle barge shipments in Knoxville. The extensive reach within Central East Tennessee of the Tennessee River system makes river transport accessible throughout the community. Dams and locks permit freight shipment and recreational travel the entire length of the river. In addition, the Tennessee-Tombigbee Waterway in Alabama provides a crucial link for East Tennessee to 13 other states and the Gulf of Mexico. **(Exhibit 2-3)** The waterway shortens shipping between Tennessee and the Gulf of Mexico by 882 miles and enables East Tennessee products to arrive at their Gulf destination from eight to nine days earlier. **Exhibit 2-4** presents a full map of the river navigation system created by the locks and dams operated by the Tennessee Valley Authority.

E. Future Transportation Plans for the Community

Future plans are relevant when understanding the community involvement of this area, because the plans illustrate that the underlying motivation for cross-county interaction already exists. The current population of the area is too small to support the full plans that the Regional Transportation Alternatives Committee (RTAC) would like to see.

RTAC has been able to identify some significant corridors that it labels as options for mass transit in the future. **(Exhibit 2-5)**



The transportation styles included in the Exhibit 2-5 map show three distinct types of transportation: rail, express bus, and bus rapid transit (BRT). Rail transits are generally designed for distances that would be greater than the East Tennessee Development District. However, bus systems generally are within the area's parameters. Currently, the population cannot support a rail system, and transportation patterns are not expected to be able to in the next 30 years. Recent studies have indicated, however that BRT should be examined for implementation. Some of the key areas the express buses will originate and end are Oak Ridge, Maryville/Alcoa, Lenoir City, Knoxville, Sevier County, Sevierville, and Pigeon Forge.

3. Education

Colleges and Universities

There are numerous academic institutions located within the Central East Tennessee Community and serving the needs of its residents. The educational opportunities provided to all community residents permit them to increase their knowledge in

technological as well as non-technological fields, thereby allowing them to build qualifications for employment in higher paying jobs attracted to the area. Residents from every county of the community avail themselves of the educational opportunities provided by these accessible institutions.

A. The University of Tennessee

The University of Tennessee (UTK) is the largest academic establishment in the state of Tennessee and is located in the heart of the Central East Tennessee Community. The University of Tennessee has an enrollment of approximately 26,000 students at its main campus in Knox County. Students from our 16-county Community comprise 56.1% of the UTK's in-state student body. **Exhibit 3-1** shows UTK enrollment patterns for Community counties from 1990 to 2000 for each fall semester. The University of Tennessee also has a large number of alumni living in all counties within our Community as evidenced in **Exhibit 3-2**. These alumni are active participants in various UTK activities. Along with providing educational services to individuals in the Community, UTK is its largest employer with approximately 9,300 employees.

B. Carson Newman College

Carson Newman College is a Christian liberal arts college located in Jefferson County. Based on information as of fall 2001, 78% of Carson Newman students reside in the sixteen counties. **Exhibit 3-3** shows the enrollment patterns for Carson Newman from 1991 to 2001 for each fall semester.

C. Roane State Community College

Roane State Community College is one of the largest academic institutions in East Tennessee. Roane State has approximately one-fifth the enrollment of the University of Tennessee and has campuses in eleven counties throughout Tennessee. Eight of these campuses are in Central East Tennessee Community (Anderson, Campbell, Knox, Loudon, Morgan, Roane, Scott, and Sevier). With campuses throughout the area, Roane State's academic services are conveniently accessible to virtually anyone living in the Community. **Exhibit 3-4** displays the percentage of student enrollment by counties in the 16-county area. Anderson, Campbell, Knox, Loudon, Roane, and Scott Counties each contribute more than 6.0% of Roane State's student enrollment.

D. Walters State Community College

Walters State Community College has four campuses in East Tennessee. Three of these are located in the Community, Claiborne, Hamblen, and Sevier. Walters State's main campus is located in Hamblen County. While Walters State provides individuals across the Community an opportunity to improve their academic knowledge it also enables them to progress educationally through transfers to four year universities, such as UT, or to obtain skill sets to improve their work opportunities. **Exhibit 3-5** displays the percentage of student enrollment by counties in the Central East Tennessee Community.

E. Pellissippi State Technical Community College

Rapidly growing Pellissippi State Technical Community College draws a wide range of students from Central East Tennessee. It is a two-year college that offers associate

degrees with many specialties in the fast growing technology sector. Located on the Pellissippi Parkway between Knoxville and Oak Ridge, it is at the center of a quickly developing area of technology related business parks. Many of its students go on to the University of Tennessee after receiving an Associates Degree.

4. Medical Services

Knox County is home to several major medical centers including St. Mary's Health System, Baptist Hospital of East Tennessee, Covenant Health System, East Tennessee Children's Hospital, University of Tennessee Medical Center and several home health and mental care facilities. According to data collected, residents from the sixteen Central East Tennessee counties frequently visit Knox County to receive medical care. Also, the medical centers, while headquartered in Knox County, have multiple branches across the sixteen counties. Their networks of satellite offices and clinics are vital to the health and well-being of all Central East Tennessee residents.

Major Medical Centers

Children's Hospital

Exhibit 4-1 shows the geographic area served by Children's Hospital and, more specifically, the number of patients served in each of the counties of our Community. Although Knox County is the main source of patients (53%), many citizens of the other fifteen counties rely on Children's Hospital for medical services. In 2001, Children's Hospital served 109,388 patients with East Tennesseans making up 94.5% of that total. Excluding Knox County, 42% of Children's Hospital patients come from East Tennessee.

Baptist Hospital

Baptist Hospital of East Tennessee, headquartered in Knox County, specifically addresses the need to serve East Tennessee. The following is an excerpt from its mission statement: "... meet the identified health needs of the community. The unparalleled objective of the program is to measurably impact East Tennesseans by providing access to services...". **Exhibit 4-2** shows the counties served by Baptist Hospital. Residents from Knox County make up half of the patients served (50%). However, the remaining fifteen counties of East Tennessee make up 42% of the total patients served. In all, 92% of Baptist's patients come from East Tennessee. Finally, Baptist Hospital has branches in 10 of the 16 counties in East Tennessee. Additionally, Baptist Hospital's "Reach Program" utilizes a medical truck to deliver free medical care to patients in all sixteen Central East Tennessee counties.

ST. Mary's Health System (SMHS)

SMHS is an important health care provider for East Tennessee residents and serves patients in twelve East Tennessee counties. Knox County residents make up 68% of the total patient load and the remaining 32% of patients come from the following East Tennessee counties: Blount, Anderson, Hamblen, Sevier, Roane, Campbell, Loudon, Jefferson, Claiborne, Grainger, and Union (**Exhibit 4-3**). SMHS served approximately 6,800 patients in East Tennessee during FY2000.

Covenant Health

Covenant Health System, headquartered in Knox County, offers medical services to residents of East Tennessee and has branch facilities located in Knox, Blount, Loudon, Sevier, and Anderson counties. Covenant has made a testimonial that it serves patients in all sixteen counties of East Tennessee.

UT Medical Center

University of Tennessee Medical Center serves 11 counties in East Tennessee through its Breast Health Outreach Program (BHOP) and plans on extending service to all sixteen counties. Also, UT's home health care project "Rural Health Care Through Telemedicine" currently provides vital care to residents in Grainger County. These residents would otherwise have no access to medical care due to geographic conditions and lack of physicians in the surrounding area.

Special Medical Needs

National Kidney Foundation of East TN

During 2001, the NKF of East TN gave direct assistance 1,783 times to 651 different persons with kidney disease by providing the following services:

- An average of 85 patients assisted monthly with funds to help them get to their life-saving dialysis treatments.
- Kidney patients helped with much needed items such as medication, blood pressure monitors, medical supplies, nutritional supplements, medical bills, phone payments, utility payments, dental work, eyeglasses and eye exams.
- The NKF of ET made available emergency identification jewelry to every dialysis and transplant patient in East Tennessee, at no cost to the patient or his/her family.
- Dialysis clinics in East Tennessee given funds to host holiday parties for their patients.
- Kidney patients and their families attended the NKF of ET Annual Patient Picnic which included a lunch, entertainment and a visit to the Knoxville Zoo. All of this for no charge to the patient or their families.

Helen Ross McNabb Center, Inc.

The Helen Ross McNabb Center is a private, not-for-profit regional system of health, behavioral health, and social services serving children and adults with emotional, behavioral, and psychiatric disorders. The Center offers many services to the region including: youth services, psychosocial support, geriatric services, and alcohol and drug support.

Michael Dunn Center

The Michael Dunn Center is dedicated to helping disabled adults have a productive and fulfilling life. The center assists people, age 22 or older with disabilities, in finding jobs, attaining employment training, and getting involved with the community.

Patricia Neal Foundation

The Patricia Neal Foundation is located in Fort Sanders Medical Center is dedicated to aiding persons with recoverable disabilities through rehabilitation techniques. Patients include people who have sustained strokes, spinal cord injuries, brain injuries and have general rehabilitation needs.

Peninsula

Peninsula Lighthouse provides a large number of mental health and alcohol/drug programs. As well as hospitalization, Peninsula offers outpatient care such as a halfway house and transitional living facilities.

5. Community Communications

Mass media transmissions and circulations surpass the physical boundaries of the Central East Tennessee Community. The Knoxville Designated Market Area (DMA) includes all of the counties of our Community as well as several counties along the perimeter of our Community (**Exhibit 5-1**). In other words, as far as the local media is concerned, our Community extends across the 16 counties and slightly beyond. Their news departments cover newsworthy events and occurrences throughout the DMA as local news. They promote festivals and other celebrations throughout the 16 counties because they have local interest. They solicit and run advertising from all across the 16-county community because it represents a single trade area.....a community.

Television

Common media outlets blanket the area. Five commercial television stations and two public broadcasting television stations all of which originate productions through facilities located in Knoxville serve the entire area. The television stations are:

WBIR – TV	NBC Affiliate
WVLT – TV	CBS Affiliate
WATE – TV	ABC Affiliate
WTNZ – TV	Fox Affiliate
WBXX – TV	Warner Brothers Affiliate
WSJK/WKOP – TV	Public Broadcasting System

All of the stations have powerful enough transmission signals to reach the sixteen counties without the residents being required to gain access through satellite or cable. (**Exhibit 5-2**)

Each television station has a commitment to the entire market area they serve to provide public service programming and community support.

- ➤ The Jefferson Award and the American Institute for Public Service were founded in 1972, to honor the highest ideals and achievements in the field of public service in the United States. Through its annual Jefferson Awards, the Institute recognizes the dedication, sacrifice, and

accomplishments of individuals serving the American people and strives to develop new leadership.

WBIR – TV awards the Jefferson Awards for outstanding public service benefiting the local community. This award is designed to recognize the countless private individuals across the country that performs extraordinary public services in their local communities. Some are paid, others are volunteers; most are unrecognized. Each year the American Institute selects five national winners in “outstanding Public Service Benefiting Local Communities” category.

In 2001 WBIR’s awards went to Jerry Sharp of LaFollette (Campbell County), Debbie Boles, Thomas Walker, and George Anderson of Knoxville (Knox County) and Hobe Williams of Morristown (Hamblen County). Nominations are accepted from anyone in the viewing area for the station.

- ➤ WATE – TV employs Don Dare as a Consumer Protection Correspondent. Among Don’s assignments is to investigate conflicts that arise from time to time between businesses and the consumers they serve. If there are injustices brought to light in the course of his investigation, he is able to get the problem resolved because no business would want to see an investigative report on their business practices aired on television.

Radio

Among the radio stations, WIVK (107.7) is the most dominant. It reaches 1,340,500 people in 37 counties and four states. The radio stations of the Journal Broadcast group, including the Bone 104.5, Oldies 93.1, and Star 102.1, each has between 60,700 and 170,100 listeners. The five radio stations of the South Central Radio Group include B97.5, Classic Rock 103.5, Extreme 94.3, the Team 95.7, and Mix 106.7. This group of stations has between 60,000 and 110,500 listeners each. **(Exhibit 5-3)**

Newspapers

The *Knoxville News-Sentinel* is circulated to the households of twenty-three counties throughout Eastern Tennessee. Between .04% and 56.5% households per county received delivery according to its 2000-2001 circulation audit. During the auditing year there was a gross distribution of 125,702 daily morning papers and a gross distribution of 164,830 Sunday papers. **(Exhibit 5-4)**

Aside from the *Knoxville News Sentinel* there is a network of smaller papers that provide news to people living in the Central East Tennessee Community. These include: *The Newport Plain Talk* (Cocke County), *Monroe County Advocate & Democrat*, *The Morristown Citizen Tribune* (Hamblen County), *The LaFollette Press* (Campbell County), *The Roane County News*, *The Morgan County News*, *The Maryville Daily Times*

(Blount County), *The Clinton Courier* (Anderson County), *The Lenoir City News Herald* (Loudon County), and *The Oak Ridger* (Anderson County).

Community/Niche Publications

There are several publications that target niche customers in region. *The Metro Pulse* is one such newspaper. It is centered around the Knoxville metropolitan area. 27,815 of its free newspapers are distributed weekly in Knoxville, Farragut, Oak Ridge, and Maryville. *The Daily Beacon*, the University of Tennessee newspaper, is distributed throughout the campus to students and to residents of the Community in many venues off campus.

(Exhibit 5-5)

Outdoor Advertising Companies

The entire Central East Tennessee community is served by the Lamar Outdoor Advertising company to provide advertising and communication through outdoor poster boards, bulletins, rotating bulletins, and transit advertising.

6. Religious Activities, Social and Charitable Services

Religious activities and social and charitable services for the people of Central East Tennessee cut across county and other boundaries. Most religious organizations operating in Tennessee are divided into three districts, East, Middle, and West. Most often activities in the East are centered in Knoxville. There are many organizations that act as a cohesive unit to instill a greater sense of community.

Religious Activities

The Presbytery of East Tennessee of the Presbyterian Church (USA) includes 15,695 people, 74.9% of whom reside in the community. The jointly funded activities of the Presbytery, all of which are located in the community, include the John Knox Center – a family retreat, a campus ministry at the University of Tennessee, and the operation of Maryville College. **(Exhibit 6-1, Exhibit 6-2)**

The Holston Conference of the United Methodist Church is headquartered in Knoxville. The Conference is made up of 12 districts that extend from southwest Virginia to Chattanooga. Four of the districts overlay the community completely and account for approximately 40% of the 155,937 members served by the Conference. Through the Conference a number of outreach programs serve the entire community. Asbury Centers provide retirement living arrangements. The Conference's Appalachia Service Project is designed to improve housing and targets disadvantaged areas of the community. The Wesley House Community Center works with inner-city children to instill values that are often not naturally cultivated in their home environment. Each of these projects is funded from across the conference and thereby across the community. **(Exhibit 6-3)**

Similarly, the Jewish Community has established the Knoxville Jewish Alliance with congregations covering the entire community. Services offered by the Alliance include (a) Eldercare planning for short and long term needs, (b) Assisted living, nursing homes, home health care, (c) Individual and family counseling that is confidential and low cost, (d) Support groups for caregivers and single parents, (e) Assistance with parenting concerns and finding ways to cope with developmental change, from preschoolers to adolescents, and (f) providing volunteer visits, telephone reassurance, and transportation assistance to nursing home residents.

The Catholic and Episcopalian Churches have a Knoxville Diocese (East), Nashville Diocese (Middle), and a Memphis Diocese (West). The Tennessee Baptist Convention's over 3,000 churches are also divided into Eastern, Middle, and Western Associations. Because of the breadth of the work of these organizations it is difficult to distinguish between community-oriented programs and those of a more regional scope.

Social and Charitable Services

The people of Central East Tennessee depend upon and support their neighbors. This collaboration of efforts and services is seen most notably through the American Red Cross, the Knoxville Legal Aid Society, Second Harvest, the East Tennessee Human Resources Agency and Nine Counties One Vision.

American Red Cross Knoxville Area

The Knoxville Area Red Cross provides a number of key services in the community. This includes disaster services, armed services emergency services, youth services, community volunteer services, health and safety services, and health education and nursing services. The Red Cross educates people on health care and provides relief in emergencies to those in need. Although this agency specifically covers nine counties contained within the community, in times of dire need their reach is greater.

Knoxville Legal Aid Society

In 2001, the Knoxville Legal Aid Society serviced only four counties within the community. A total of 4,291 cases were closed in Blount county (14%), Knox county (72%), Loudon county (5%), and Sevier county (9%). Now after a restructuring of the program, the Knoxville Legal Aid Society provides service to people in 26 counties of East Tennessee, covering the entire community. (**Exhibit 6-4**)

Second Harvest Food Bank

Second Harvest Food Bank collects and distributes food to underprivileged residents of the community. Distributions are made in eighteen counties of Eastern Tennessee, which more than covers the entire community. As of January 25, 2002, 95% of Second Harvest's 403 active clients were from within the community. Fifteen percent of the population in Central Eastern Tennessee live in or are marginally above the government's definition of poverty. In 2001, individuals, corporations, foundations, and religious organizations donated 5.7 million pounds of food to their community through the Second Harvest Food Bank. (**Exhibit 6-5**)

Nine Counties One Vision

Nine Counties One Vision is an initiative to plan and develop elements of a shared community vision. Input into the process was solicited from and was provided by citizens of Knox County, and the contiguous counties of Union, Grainger, Jefferson, Sevier, Blount, Loudon, Roane, and Anderson. It is recognition of the common interest in and benefits from planning and developing all resources as a single entity. A sampling of their projects is listed below.

The Environmental Preservation Action Plan coordinates existing organizations and the general public in order to identify environmental values and strategies on a regional level.

The Waste Management Action Plan aims to:

1. 1. Create an incentive for households, businesses and institutions to reduce waste, increase recycling and increase materials re-use.
2. 2. Generate public support for shifting from the current general tax-supported waste collection/transportation/disposal system to a system that charges only for solid waste that is discarded.
3. 3. Create a Task Force with representation from each of the nine counties that will
 - o o determine the true cost of solid waste collection/transportation/disposal.
 - o o demonstrate how citizens are taxed for solid waste services whether or not they use those services.
 - o o educate the public about the magnitude of potential savings that results when wastes are reduced.
 - o o teach all citizens (adults and youths) about ways to reduce waste and promote implementation of variable rate or user fee waste-collection programs in each county.

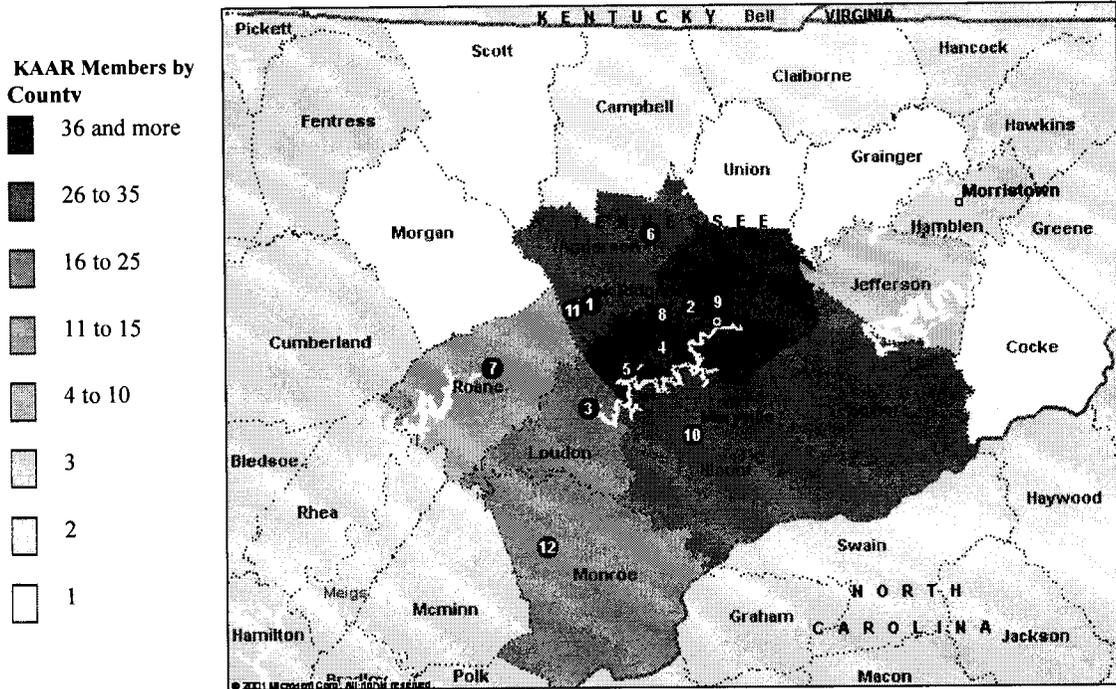
Additional, there are more than twenty other action plans that are listed on their web site. (**Exhibit 6-6**)

7. Housing

Housing:

Central East Tennessee is considered a single housing market. This is largely demonstrated through the manner in which the Realtors target advertising to consumers in the entire area. The Knoxville Area Association of Realtors is comprised of 465 firms that cover the entire community with the exception of four of the most rural counties. The Association has 94.6% of its membership from within the community. Knox County members make up only 57.6% of the total

membership with the remaining counties in the community making up 37%. The map below depicts the density of the Association's Membership. (**Exhibit 7-1**)



The locations marked above with numbers are our existing branch locations.

Knoxville REALTORS® MLS

The Knoxville REALTORS® Multiple Listing Service considers the Eastern Tennessee region to be a single community in terms of advertising. The area targeted by Knoxville area realtors includes all the counties in the community. They may segment the community to aid potential buyers in finding a property where they prefer to locate, but they are reaching out to the entire community. (**Exhibit 7-2**)

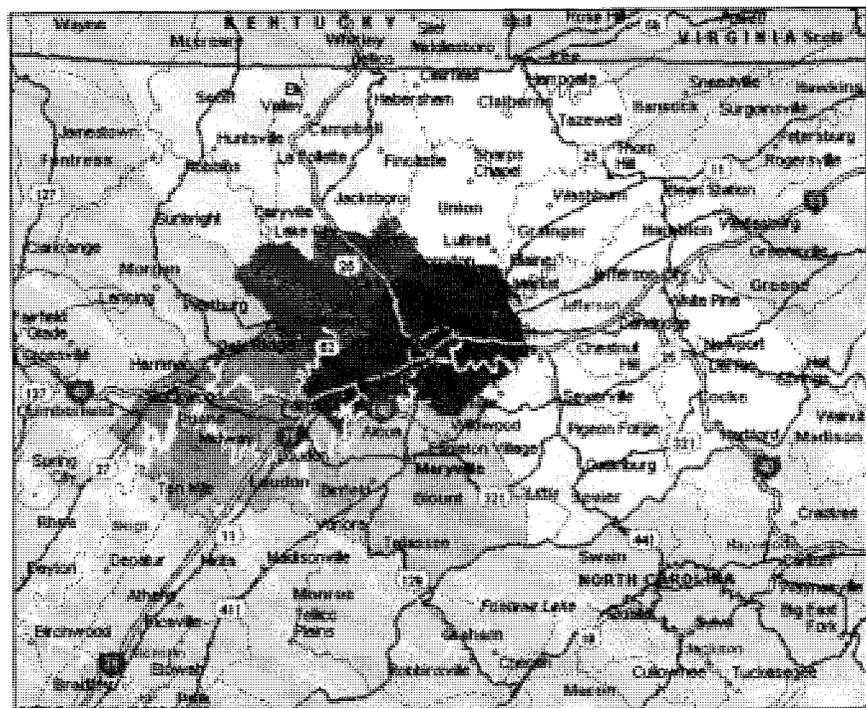
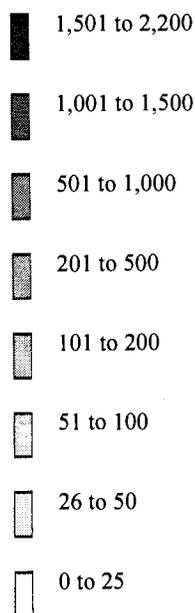
Multiple Publication Area

The housing guides published within the region include listings in multiple counties. Some of the main housing guides in the region include: *The Original Homes – Greater Knoxville Real Estate Listing Magazine*, *The Original Homes-Clinch Valley Real Estate Listing Magazine*, *For Sale by Owner Monthly*, *Distinctive Homes*, and *Home Tour - Knoxville, TN*. These housing guides are available at multiple outlets within the community and have listings that cover at least the majority of the counties. There should be little surprise that the counties most covered are those counties where the participation in the Knoxville Area Association of Realtors is strongest. (**Exhibit 7-3**)

ORNL FCU's Mortgage Lending

ORNL Federal Credit Union has been a major mortgage lender in the area for more than 20 years. In addition to having a substantial portfolio of second mortgages and home equity lines of credit, the credit union also holds considerable loans that are first mortgages, both fixed rate and adjustable rate. In the early 1990s it became evident that we could only afford to take on limited amounts of fixed rate long-term mortgages. To deal with this Asset/Liability Management concern, we did two things. First, we established a relationship with the Federal National Mortgage Association (Fannie Mae) so we could originate fixed rate long-term mortgages, selling them to Fannie Mae, but retaining the servicing. Second, we established a relationship with the Federal Home Loan Bank of Cincinnati so we could match the fixed rate mortgages that we wished to hold with sources of funds that were more stable in rate. As a result of these steps, we offer terms that meet or beat market across a broad area surrounding our current employee group locations. Today, ORNL Federal Credit Union owns or services first mortgages in every county within the community. The map below shows the density of those mortgages by county.

ORNL FCU Mortgages
by County



Not surprisingly, the density closely correlates with the location of existing branch locations within the community. (Exhibit 7-4)

8. Sports, Entertainment, and Recreation

The Central East Tennessee community shares common recreational opportunities. *The Eastern Tennessee Vacation Guide* designates Central East Tennessee as a separate and distinct vacation area. *Fodor's 2001 Tennessee Travel Guide* refers to the area as the Tennessee Valley and calls Knoxville, "the largest city in the Southern Appalachians . . . the economic and cultural capital of East Tennessee." The community residents are united through the teams they cheer for, where they go to relax, and what they do in their spare time. (Exhibit 8-1)

Sports

University of Tennessee

The Central East Tennessee community is referred to as Vol country. Everywhere you go in Central East Tennessee you see the University colors of orange and white. Year after year thousands of football fans religiously come to campus on football weekends clamoring for a seat in the always "sold-out" Neyland Stadium. There also are a number of other university athletics, which draw large crowds. Most notable are the Lady Vols Basketball team. These six-time national champions regularly pack a large crowd of enthusiastic fans into the vast Thompson-Boling Arena. Lindsey Nelson Stadium on campus attracts large crowds to see the Vol Baseballers who recently have moved up to the status of national contender. Tom Black Track is home to the University of Tennessee's talented track and field team. Owners of several national championships, the UT Track team hosts world-class athletes from around the world. Other regular national champions include the UT Swimming and Diving Teams who compete in the University of Tennessee Aquatic Center.

Minor League Sports

The area minor league sports teams emphasize community unity not only through their players but also through their fans. These teams include the Knoxville Ice Bears (Ice Hockey), the Tennessee Thundercats (Indoor Football), and the Tennessee Smokies (Baseball). Automobile racing is popular throughout the community and supports semi-professional racers at such facilities as the 411 Speedway in Sevier County, the Newport Speedway in Cocke County, the Atomic Speedway in Roane County, and the Knoxville Dragway.

High School Sports

High school sports unite the community as family members and friends attend events in support of young athletes. Inter-school play in football, basketball, baseball, softball, soccer, volleyball, track, golf, tennis and swimming send residents of the community into a frenzy of interaction. Schools are classified into districts and regions according to the size of a school's enrollment. These divisions erase county lines and boundaries as the entire community competes from one end to another.

Entertainment

Attractions

Sevier County

Tourism accounts for a large amount of income generation in Central East Tennessee. Many people come to the area to visit the growing number of tourist destinations in Sevier County including: Dollywood, Ober Gatlinburg (for ice skating and snow skiing), Ripley's Aquarium, and the Louise Mandrell Theater. The Sevier County Demographic report, including much of Eastern Tennessee, shows tourism to be the main industry in the region. As of 1999, there were \$963,810,000 total travel expenditures in the region. The Great Smoky Mountain National Park was visited by over 9.9 million people in 1998.

Women's Basketball Hall of Fame

Interactive exhibits and memorial displays on the history of women's basketball are featured in this 30,000 square-foot facility. It is the first Hall of Fame to be devoted entirely to women. Collegiate, Olympic, and professional competition are all included in the displays. Induction events each year attract the largest names in women's sport to the site along with throngs of fans.

Star of Knoxville Riverboat

An authentic sternwheeler, the Star of Knoxville offers sightseeing and theme cruises down the Tennessee River. The boat regularly travels to other waterfront towns along the river in the Central East Tennessee community as a feature attraction for special fundraising events or for participation in local community festivals and celebrations.

Knoxville Zoo

Community interaction is clearly evident in the data supplied by the Knoxville Zoo. The Zoo exhibits more than 800 wild and exotic animals in natural habitats. The Zoo is known for its large collection of big cats and for its successful breeding programs. The Knoxville Zoo's monthly visitation reports from May of 2000 to January of 2002 show the community-wide nature of its appeal. As much as 68.9% of the visitors during this time period came from the community. When breaking down the 11,256 Knoxville Zoo donor patrons, 61.8% are from Knox County with a total of 91.8% from the Central East Tennessee community. (**Exhibit 8-2**)

Universe Knoxville

Universe Knoxville, a major planetarium and exhibition center planned as a destination attraction recently received funding approval. It plans to attract school children and

adults regularly from throughout the community as well as visitors who pass through Knoxville by the millions every year. Its planned location is in Downtown Knoxville adjacent to the Old City Historic District. Construction is expected to begin within the next year.

Events

Dogwood Arts Festival

The Dogwood Art Festival is an annual, springtime, community-wide celebration with over 350 events ranging from art shows to sporting events to the popular Dogwood Trails that feature the namesake of the event on miles of residential trails splashed with the white and pink blossoms of the tree. The festival uses over 8,000 volunteers each year and attracts a total attendance to all events of over 250,000 people, mostly from within the Central East Tennessee community.

TVA&I Fair

Each Fall the Tennessee Valley Agricultural and Industrial Fair attracts attendance from throughout the Central East Tennessee community. Livestock competition among the chapters of the 4-H Clubs coordinated by the University of Tennessee College of Animal Science is a centerpiece of the activities at the Fair. The Fair itself recognizes the existence of the community. In advertising for business partners on its website, Fair promoters make the following statements: *"The Tennessee Valley Fair is forming partnerships with businesses as sponsors. The benefits are great! By becoming a sponsor, businesses are assured of maximum exposure that will allow them to optimize their advertising and marketing dollars. Businesses will be able to introduce new products, expand use of current products, distribute coupon advertising, heighten visibility, shape consumer attitudes and engage in many other activities to increase sales and gain visibility in the East Tennessee. Always beginning on the first Friday after Labor Day, the Tennessee Valley Fair is one of the largest community events held in the East Tennessee area, and promises to bring a sense of excitement, exuberance and fun for the whole family. It offers a combination of education and recreation in a positive, fun, family-oriented atmosphere. We urge businesses to step up and become a sponsor of one of the largest community events in East Tennessee - make your dollars work for you."*

Knoxville Venues

There are many venues in the Knoxville area that bring events to the people of the community. All depend on drawing attendance from the entire Central East Tennessee community in order to be profitable. Independent production and promotion firms as well as organizations within the University of Tennessee bring in events and attractions to these venues.

The **Knoxville Civil Auditorium** often brings ballets and such famous acts as Riverdance. The **Knoxville Civic Coliseum** plays home to The Tennessee ThunderCats professional indoor football team and the Knoxville Ice Bears professional minor league hockey team. It also books touring professional ice shows and the circus as regular events. The **Jacob Building in Chilhowee Park** is regularly the site of events such as boat shows and gun shows. The newly constructed **Tennessee Smokies Baseball Stadium** in Sevierville is home to the community's AA minor league team and is used on occasion as a venue for concerts by nationally known artists. The **Thompson Bowling Arena** on the University of Tennessee Campus is home to the Volunteers men's and women's basketball teams. Its 25,000 seat capacity makes it a profitable venue for large entertainment events such as concerts, monster truck shows, and even rodeos. **Neyland Stadium** on the University of Tennessee campus is the third largest college football stadium in the nation with a seating capacity of 108,000. Other than serving as home to the nationally ranked UT Football Vols, it is used on occasion for NFL exhibition games and for large evangelical gatherings. Historical area theaters include the **Tennessee Theater** and the **Bijou Theater Center**, both located in downtown Knoxville. Each plays hosts to play productions and mini-concerts for lesser known performing artists. The **World's Fair Park Amphitheater** is the site of a variety of concerts ranging from popular and rock bands to the Knoxville Symphony. The **Knoxville Convention and Exhibition Center** regularly hosts a variety of events including car shows, boat shows, and home shows that attract participants and visitors from every county in the Central East Tennessee community. Additionally, expositions are brought to the region through the **I-40 Merchants Exposition Center**. A new **\$90 million Convention Center** recently opened in Downtown Knoxville adjacent to the World's Fair Park. It is expected to attract very large events and conventions to the community. Its first official event was hosting the 2002 AAU Junior Olympics in July, 2002.

The Arts

There are a number of larger and smaller arts organizations within the region. The Knoxville Arts communities interact with people throughout the Central East Tennessee community. Like the newspapers, the arts societies may have smaller, more localized organizations. For instance, the Knoxville Symphony Orchestra and Oak Ridge Symphony Orchestra is the same thing on a smaller scale serving a portion of the overall community. Analysis of the information provided by the Knoxville Symphony also shows that 98.2% of donor patrons are from the Central East Tennessee community.

(Exhibit 8-3)

Music Arts

Other than the Knoxville Symphony Orchestra and the Knoxville Chamber Orchestra, other music arts groups in the community include the East Tennessee Jazz Society, Jubilee Community Arts Center, Knoxville Children's Choir, Knoxville Choral Society, Knoxville Community Chorus, Knoxville Opera Company, Smoky Mountain Harmony Chorus, Sweet Adelines International, University of Tennessee School of Music, and the Young Pianist Series.

Dance Arts

Dance organizations across the Central East Tennessee community include: the Appalachian Ballet Company, the City Ballet of Knoxville, the Tennessee Children's Dance Ensemble, the University of Tennessee Dance Company, as well as dozens of dance schools across the sixteen counties.

Theatre Arts

Several community theatre companies serve the interests of theatre patrons from across the Central East Tennessee community. Included are the Actors Co-op that performs at the Black Box Theatre, the Cumberland County Playhouse Troupe that is currently contracting for performances in the Bijou Theatre, the Carousel Theatre on the University of Tennessee campus hosts performances by university players in a theatre-in-the-round setting, and the Clarence Brown Theatre, also on the UT campus, hosts professional performances of musicals, comedies, drama, and dance.

Museums

The Ewing Gallery of Art and Architecture on the campus of the University of Tennessee regularly features works of artists and architects of international stature. The Knoxville Museum of Art in the World's Fair Park in Downtown Knoxville features permanent collections, traveling exhibits, lectures, concert performances and art workshops for children and adults from all across East Tennessee. The American Museum of Science and Energy in Anderson County draws students and other visitors from well outside the Tennessee Valley. Visitors may explore, experiment, and discover energy forms and their uses in one of the world's largest energy exhibits. Also located in Anderson County is the Museum of Appalachia. It is a living mountain village replicating a pioneer village of the early nineteenth century. It features thousands of artifacts left by early settlers in the area.

Recreation

Main Recreational Activities

The Tennessee tourism website has identified the main recreational activities in the area as golfing, fishing, boating, hunting, hiking, and camping. Citizens of the Central East Tennessee community enjoy a vast abundance of all these activities because of the beautiful and abundant resources found in the rivers, mountains and valleys.

Parks and Lakes

The lakes in the community include Douglas, Cherokee, Fort Loudon, Norris, Melton Hill, Tellico, and Watts Barr. All are managed and maintained by The Tennessee Valley

Authority (TVA). All TVA lakes include extensive development of camping and boating facilities that are heavily used by citizens of the community for hiking, fishing, and water skiing. The National Park Service also manages a number of facilities in the community. Examples are the Appalachian National Scenic Trail, Big South Fork National River and Recreation Area, Natchez Trace Parkway, Obed Wild and Scenic River, the Cherokee National Forest and, of course, the most visited national park in the United States, the Great Smoky Mountain National Park. A network of state parks is conveniently located throughout the entire community. In addition, scores of city and county parks can be found in every town and county in the Central East Tennessee community.

Business Plan

2002

ORNL Federal Credit Union

VISION STATEMENT

Exceeding Our Members' Expectations, One Member at a Time.

MISSION STATEMENT

*Enabling our members to achieve their financial goals by being there when,
where and how they need us.*

INDEX

1. 1. *Executive Summary*

2. 2. *Strategic Goals*

3. 3. *Current Financial Statements*

(as of June 30, 2002)

4. 4. *2002 – 2006 Financial Plan*

5. 5. *Branch Projections*

Executive Summary

2001 in Review

-

During 2001 ORNL Federal Credit Union continued on its course of improving the quality of service to members and increasing service delivery venues. Some highlights from 2001 include:

- ➤ ***Opened the Wal-Mart Branch***
- ➤ ***Moved the Farragut Branch into its new building from storefront***
- ➤ ***Renovated the North Knoxville Branch***
- ➤ ***Opened the e-Branch Contact Center***
- ➤ ***Assisted in the formation of the Easy Street Surcharge Free ATM Cooperative***
- ➤ ***Opened the Accounting and Operations Center***
- ➤ ***Enhanced our Home Banking product with***
 - ○ ***Copies of Canceled Checks***
 - ○ ***E-Billing***
 - ○ ***More user friendly version of Web Bill Pay***

Economic Outlook for 2002

The national economy is heading into a recessionary period. The question is not how severe the period will be, but will the recession be a “double dip” recession and how long will it last.

Interest rates are expected to remain low and stable for at least the first three quarters of the year with as much as a 50 basis point increase in the Federal Funds rate occurring in the fourth quarter.

The stock market will not surge forward strongly and will result in a continued inflow of funds from members seeking a safe place to invest their funds.

Loan growth will be challenging, but we hope to overcome the trend by offering new products on a pre-approved basis.

-

-

-

-

☐

(b) 4

]

15

ORNL Federal Credit Union

Products

Share Accounts

A \$5.00 deposit into a base share account establishes membership. Other share accounts are provided at no charge to members desiring to save for a specific purpose. These share accounts include: Special Share Account (any purpose); Escrow Account (for tax and insurance payments); Vacation Savings Account; Christmas Savings Account; Looney Tunes Savings Account for Kids; and Student Money Management Account for Teens.

Money Market Accounts

A \$2,500 deposit opens a Money Market Account that earns interest daily and may be accessed by check, at the member's option. Dividends vary according to the account balance (i.e. a higher rate is paid on balances exceeding \$25,000)

Share Certificates

Minimum deposits range from \$500 to \$2,500 (\$100,000 for a Jumbo Certificate) and terms are available up to 60 months. Custom certificates may offer options such as "Double Play" which allows members to adjust their rate to a current rate one time during the certificate's term, or an "Add On" option that permits additional deposits to a certificate without affecting the rate or term. Jumbo Certificates provide a premium rate for deposits exceeding \$100,000.

Individual Retirement Accounts

An accumulation IRA share account is offered for a minimum deposit of \$500. Members are also given the option to select any share certificate with a term of 24 months or greater and designating it as their IRA.

Checking Accounts

A variety of checking accounts is provided to members to meet their differing lifestyles and needs. A Basic Account is offered at no monthly service charge and limits on number of checks written. A Classic Account is an interest bearing account that provides unlimited check writing at no charge if a \$300 minimum

balance is maintained; otherwise there is a \$4.00 per month service charge. A Deluxe Account provides a host of extra benefits and unlimited checking for a monthly charge of \$6.50. Our e-Checking Account is a check-less account that permits unlimited debits at no charge if the member uses ATMs, check cards, ACH, web bill pay and other electronic payment systems. Our Senior Checking Account (for members ages 50 and greater) provides unlimited check writing at no charge if the member maintains a \$5,000 deposit relationship.

16

Business Deposit and Demand Accounts

We provide essentially a basic share account, money market account, and checking account to member owned and operated businesses. In addition, a more complex analysis (checking) account is offered.

Consumer Loans

A variety of secured and unsecured loans is offered to meet the borrowing needs of members. During 3rd quarter 2002, we will begin providing a risk-based program to make loans available to greater numbers of members who currently cannot qualify under existing guidelines.

Consumer loans include:

- Personal Loans (unsecured)
- Credit Cards
- New and Used Automobiles
- New and Used Boats & RVs
- Motorcycles
- Share/Certificate Secured
- Stock/Bond Secured
- Aircraft
- Personal Property
- Power Farm Equipment
- Youth Loans
- Educational Assistance

Members have several options when applying for a consumer loan. Applications are taken by mail, by phone (Contact Center and Automated), by fax, in person, and online at www.ornlfcu.com.

Mortgage Loans

A selection of first and second mortgage products is offered to meet a variety of member needs. Fixed and adjustable rate loans provide additional choices for members.

Mortgage loans include:

- Construction to Permanent Financing
- Adjustable Rate Mortgages (3-year and 5-year)
- FHA and VA Loans
- Fixed Rate Mortgages (10 to 30 years)
- Home Improvement Loans
- Conventional Second Mortgage Loans
- Home Equity Loans (Conventional, Lines-of-credit and credit cards)

Mortgage Loan applications are generally taken over the phone or in person at one of our offices. Growing numbers of members are now applying through our online application process located within CyberBranch: Computer Access, our secure online transaction service.

17

ORNL Federal Credit Union Services

Automated Teller Machines (ATMs)

ORNL FCU provides all members with the opportunity to access their funds at no charge through a large number of teller machines. ATM cards may also be used at machines across the nation and throughout the world.

Cheque Mate VISA Check Card

Members may request and receive, at no charge, a VISA Check Card (debit card) that may be used, instead of a check, at merchants worldwide displaying the VISA symbol. The card doubles as an ATM access card.

CyberBranch: Computer Access

Using a personal computer, members can enroll in and use our online transaction service, CyberBranch. Access to CyberBranch is provided at no charge to members. They may perform account inquiries, make transfers, pay loans, request withdrawals and do much more 24 hours a day, every day of the year. A web bill pay service is also provided for a per use charge. Members who choose to pay bills through CyberBranch Web Bill Pay are charged 50 cents per item paid.

CyberBranch: Telephone Access

Using a touch tone telephone, members may access information on their accounts and perform a variety of transactions 24 hours a day, 7 days a week. This audio response service also permits members to obtain an extensive amount of account information.

Online Services

Through ORNL FCU's web site at www.ornlfcu.com, members can access an incredible amount of information and apply for a number of credit union services such as Seniority Club, check cards, CyberBranch, consumer loans, credit cards, mortgage loans, and web bill pay. The web site includes a kid's section, a consumer magazine (Home and Family Finance), car buying assistance, and MEMBERS Financial Services Network (including their transactional services). Also included throughout the site are buttons that establish secure, one-on-one live person connections with an ORNL FCU Contact Center agent. These agents (available during regular business hours only) assist members with all the same services and issues that are addressed over the telephone.

Payroll Deduction/Direct Deposit

ORNL FCU supports all employers who are able and willing to provide either payroll deduction or direct deposit of net check. Our payroll department handles all types of payroll methods (manual or electronic).

CarFacts Libraries and Auto Advisors

ORNL FCU maintains comprehensive car buying and selling information in its CarFacts Libraries in every branch. The same information is also available online through ORNL FCU's web site. In addition, our Auto Advisors provide one-to-one assistance to members needing help with the car buying process.

MEMBERS Financial Services (MFS)

Provided through CUNA Mutual Insurance Society, MFS offers personal financial planning and related services including brokerage services and insurance products. Their representatives conduct regular financial seminars on topics related to the services they provide.

19

Market Position Assessment

ORNL Federal Credit Union currently possesses a strong membership penetration of the proposed 16-county community. Of the approximate 1.04 million residents of the community, approximately 7% are currently members. Membership is concentrated toward the southern portion of the area, primarily due to the presence of physical facilities (branches) in the southern counties of Knox, Anderson, Blount, Roane, Loudon, and Monroe. However, current eligibility for membership is extensive throughout the total East Tennessee area due to an extremely high penetration of employers acquired through our select employee group (SEG) recruitment. Additionally, a large number of individuals are eligible through their family relationships to existing members.

While we continue to experience strong growth in the use of our remote access services (Checking Accounts, ATMs, CyberBranch, Cheque Mate, Credit Cards, ACH, and Contact Center), membership growth has a high correlation with ease of access to our physical facilities. Therefore, achieving our growth goals over the next three to five year period is linked closely with our continued development of a wide-reaching branch infrastructure. Continued growth in the penetration levels for key services is linked with ongoing efforts to: price aggressively (focus on value); promote ease of access (focus on convenience); provide 5-star service; and maintain our lead in providing "cutting edge" financial services.

Competition in our marketplace continues to grow in both the number of traditional financial institutions and in the number of retailers and others who provide an increasing number of financial services (i.e. credit cards, captive financing, etc.) Continued monitoring of competitors reveals that ORNL Federal Credit Union maintains a competitive pricing structure.

The product line offered by ORNL Federal Credit Union is extensive and accurately reflects the expression of wants and needs by our membership according to results from our ongoing research efforts.

Expansion of our products and services continues to focus primarily on remote access; supporting our effort to serve a growing membership while controlling expenses for service delivery.

Promotion of the ORNL Federal Credit Union brand is aggressive and extensive. Media currently in use, per our advertising plan, carry our name and product messages well beyond our existing service area, extending into and beyond the area of our proposed community expansion. This positions us to expand into a broader service area with a recognizable name. At the same time, direct mail and other targeted media, allow us to focus on increased penetration of our existing membership in terms of both family membership and number of services used by member households.

<< BACK TO MENU

EAST TENNESSEE COMMUNITY SURVEY

Conducted for

ORNL Federal Credit Union

Conducted by

Patricia Amick, Ph.D.

February 21, 1997



A M I C K R E S E A R C H

East Tennessee Community Survey

Table of Contents

	Page
EXECUTIVE SUMMARY.....	i
SECTION ONE: INTRODUCTION.....	1
SECTION TWO: METHOD.....	2
2.1 The Survey Instrument.....	2
2.2 The Sample.....	2
2.3 Data Collection.....	2
2.4 Data Analysis.....	3
2.5 Statistical Confidence Intervals.....	3
SECTION THREE: CHARACTERISTICS OF THE SAMPLE.....	4
3.1 Respondent Age.....	4
3.2 Respondent Sex.....	4
3.3 Respondent Household Income.....	4
3.4 Employment Status.....	5
3.5 Percent of Respondents Who Know What a Credit Union Is.....	5
3.6 Percent of Respondents Who Know Currently Belong to a Credit Union.....	6
SECTION FOUR: DETAILED RESULTS.....	9
4.1 Percent of Respondents Who Consider East Tennessee To Be a Community.....	9
4.2 Frequency and Nature of Interactions Among Residents Within the East Tennessee Community.....	10
4.3 Degree of Support Within the East Tennessee Community for Having ORNL Federal Credit Union Available to All Its Residents.....	30
APPENDIX A: The Survey Instrument	
APPENDIX B: Geographic Distribution of the Responding Sample	
APPENDIX C: Crosstabulations by Respondent Age	
APPENDIX D: Crosstabulations by Respondent Sex	
APPENDIX E: Crosstabulations by Respondent Income	
APPENDIX F: Crosstabulations by Respondent Employment Status	

Executive Summary

The following is a presentation of the results of a telephone survey of 500 residents of the East Tennessee community which was conducted for ORNL Federal Credit Union during January and February of 1997. The main objective of the study was to obtain unbiased and statistically reliable measures of (a) the pervasiveness of a sense of community within East Tennessee, (b) behavioral evidence that the East Tennessee area functions as a community as measured by the salience of intra-community travel and communication, and (c) the degree of support for having ORNL Federal Credit Union as a financial institution option available to all residents of the East Tennessee community.

The survey data were collected by five upper-level telephone interviewers who conducted approximately 80% of the interviews during evening and weekend hours to avoid over-representation of the elderly and unemployed in the final respondent sample.

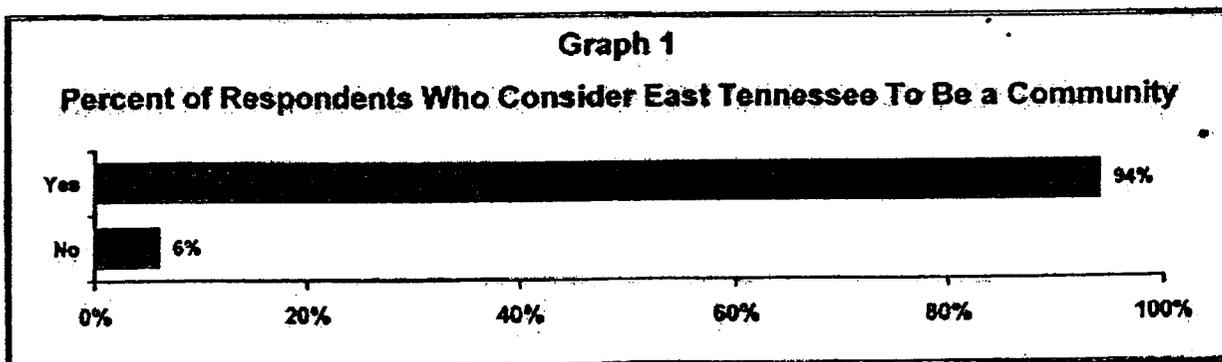
Extremely precise sampling quotas were established to ensure that the respondent sample was proportionately representative of the entire residential population of the East Tennessee community. Quotas were set and achieved for the 108 residential zip codes in East Tennessee, which included the sixteen counties of Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, and Union.

Statistical crosstabulations were performed on the response data on the basis of four demographic variables: respondent age, sex, income, and employment status. The analysis procedures were performed using SPSS™ (Statistical Package for the Social Sciences) software.

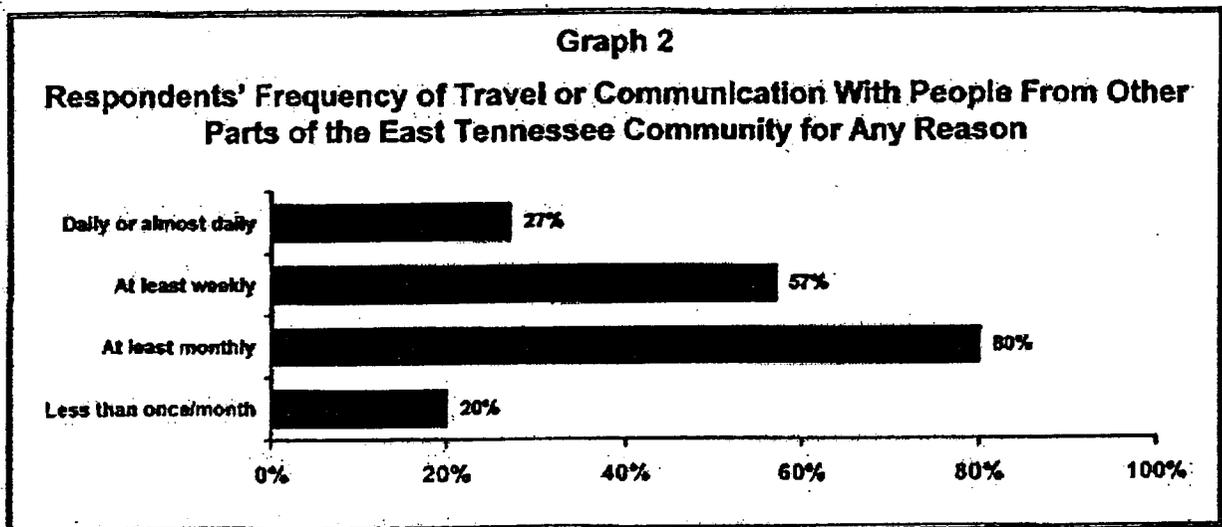
Regarding the statistical confidence intervals, or error rates, for the results obtained in this study, binomial questions administered to a sample of 500 respondents yield error rates ranging from approximately plus or minus 1.25% to plus or minus 4.47%.

The following are highlights from the results of the study:

- Regarding the demographics of the responding sample, there was an appropriate distribution across all demographic variables tracked. Specifically, all age, income, and employment status brackets were well represented and 62% of the respondents were female, while 38% were male.
- The majority of the respondents (88%) said that they know what a credit union is, and 51% reported that they currently belong to a credit union. There were highly significant differences in levels of credit union membership with the lowest levels (around 23%) being observed among people 18-24 years old, the unemployed, the disabled, students, and those with annual household incomes of less than \$10,000.
- In order to investigate whether residents of East Tennessee consider themselves to be members of a cohesive community, the respondents were asked the following question, *"In your view, do residents of the East Tennessee area, in general, share common characteristics and common interests that foster a sense of community?"* Of the 441 respondents who voiced an opinion, 94% (414 people) said they do view East Tennessee as a community while only 6% (twenty-seven people) said they do not.



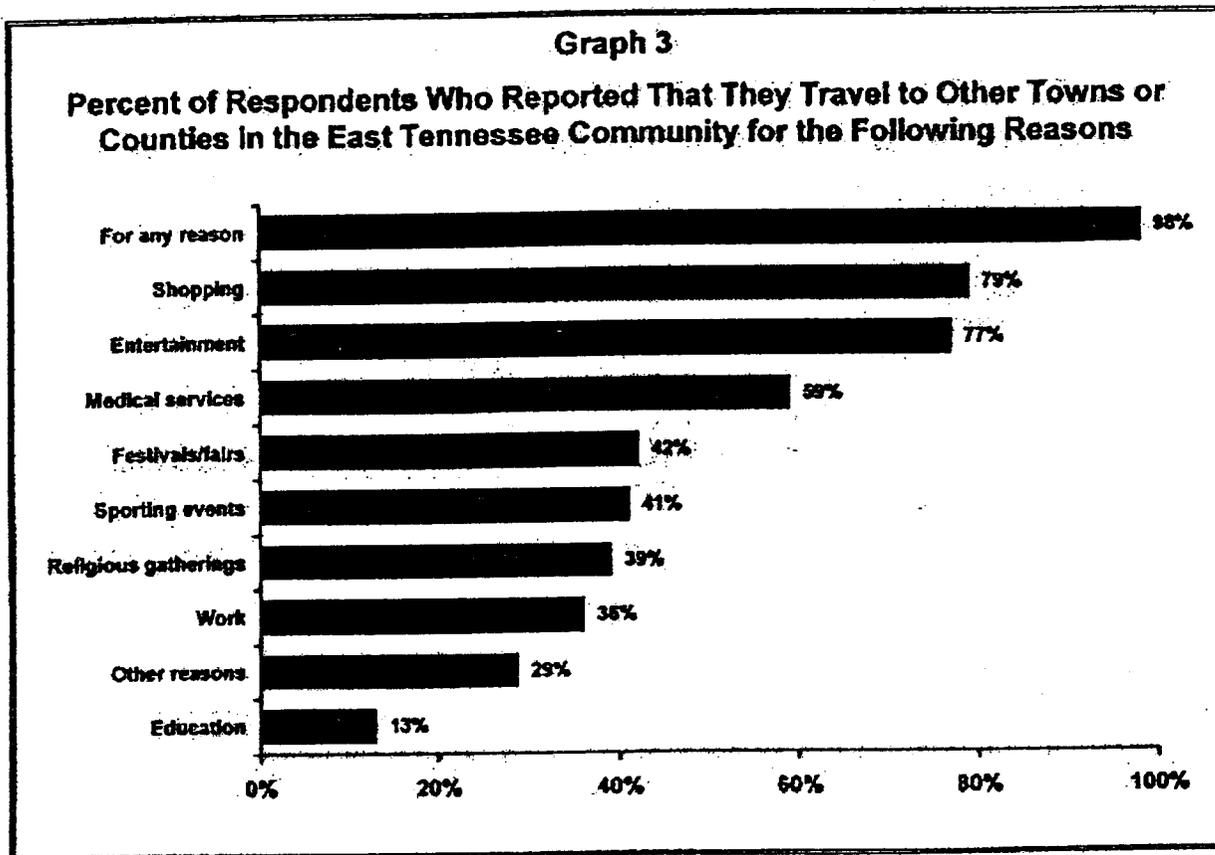
- This research additionally sought to provide empirical behavioral evidence that the area does indeed function as a cohesive community by investigating levels of interactions among members of the East Tennessee community. To accomplish this, the respondents were asked, "How often do you travel to, or communicate with, people from other parts of East Tennessee for any reason?" As Graph 2 below shows, of the overall sample, 27% travel to or communicate with people from other parts of East Tennessee on a daily or almost daily basis, 57% do so at least weekly, 80% do so at least monthly, while 20% do so less than once per month.



- To investigate some of the primary reasons for interactions within the East Tennessee community, the respondents were also asked the following: "Please tell me if you ever travel to towns or counties in the East Tennessee community for any of the following:
 - a. shopping
 - b. medical services
 - c. sporting events
 - d. festivals or fairs
 - e. entertainment
 - f. religious gatherings
 - g. work
 - h. education
 - i. any other reason (please specify)

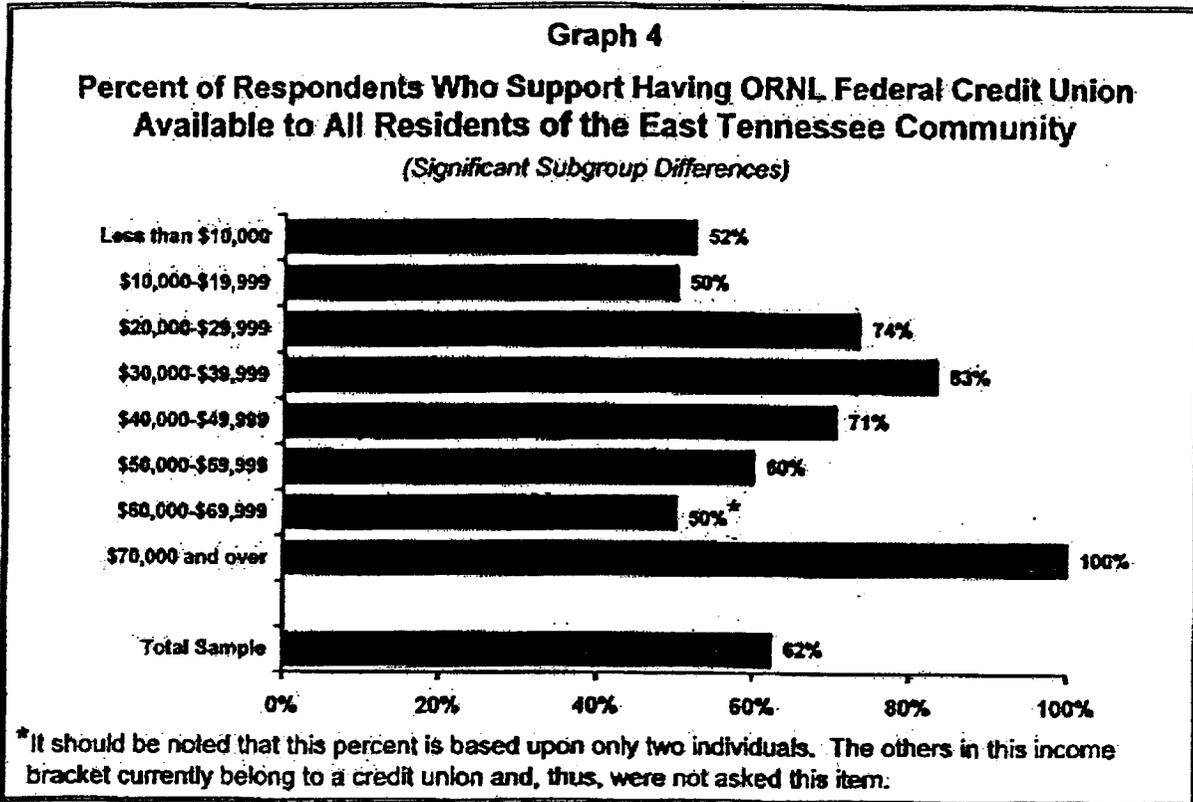
As Graph 3 shows, of the overall sample, an extremely high percent of 98% (490 people) said they do travel to other towns or counties in East Tennessee for at least one of the above reasons. This high percentage of physical travel

within the East Tennessee community is all the more striking when one considers the representative diversity of the sample which included both elderly and disabled respondents.



- Finally, the 247 respondents who said that they do not currently belong to a credit union were asked, "Would you like to have the choice of ORNL Federal Credit Union as another financial institution where you can conduct your personal business?" As Graph 4 shows, of the 242 people who responded to this question, 62.4% said that they would like to have ORNL Federal Credit Union as a financial institution choice. It is noteworthy that support for having ORNL Federal Credit Union available as an option for personal financial business was less strong among the two lowest income brackets which also were significantly less likely to know what a credit union is. This suggests the possibility that support for having ORNL Federal Credit Union as a financial institution option could be even higher than the observed 62.4% if certain

segments of the population were aware of the nature and advantages of credit union institutions.



* * *

SECTION ONE

Introduction

The following report presents the results of a telephone survey of 500 residents of the East Tennessee community which was conducted for ORNL Federal Credit Union during January and February of 1997. The main objective of the study was to obtain unbiased and statistically reliable measures of (a) the pervasiveness of a sense of community within East Tennessee, (b) behavioral evidence that the East Tennessee area functions as a community as measured by the salience of intra-community travel and communication, and (c) the degree of support for having ORNL Federal Credit Union as a financial institution option available to all residents of the East Tennessee community.

Regarding the organization of this report, Section Two contains an in-depth description of the methods used to collect and analyze the data. Section Three describes the characteristics of the responding sample both in terms of its demographics and its understanding of credit unions as financial institutions. Section Four presents the detailed results of the survey, utilizing graphs and tables where appropriate. Appendix A contains a copy of the survey instrument, while Appendix B presents the precise geographic distribution of the responding sample. Finally, Appendix C through Appendix F contain the computer printouts of the crosstabulations conducted for the study.

Exhibit 1-1
Commuting Across County Lines

County	Percentage of Residents Commuting Across County Lines
Anderson	21%
Blount	33%
Campbell	21%
Claiborne	32%
Cocke	25%
Grainger	57%
Hamblen	18%
Jefferson	43%
Knox	11%
Loudon	39%
Monroe	40%
Morgan	48%
Roane	45%
Scott	13%
Sevier	32%
Union	69%

Exhibit 2-1

Individuals who live in particular counties and where they work

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Anderson	Anderson	71.0%	Blount	Anderson	1.2%
Anderson	Blount	0.4%	Blount	Blount	63.4%
Anderson	Campbell	0.8%	Blount	Campbell	N/A
Anderson	Claiborne	0.0%	Blount	Claiborne	N/A
Anderson	Cocke	N/A	Blount	Cocke	0.0%
Anderson	Grainger	N/A	Blount	Grainger	0.0%
Anderson	Hamblen	0.0%	Blount	Hamblen	0.2%
Anderson	Jefferson	0.1%	Blount	Jefferson	0.1%
Anderson	Knox	19.5%	Blount	Knox	28.5%
Anderson	Loudon	0.3%	Blount	Loudon	1.3%
Anderson	Monroe	0.1%	Blount	Monroe	1.2%
Anderson	Morgan	0.7%	Blount	Morgan	0.0%
Anderson	Roane	5.1%	Blount	Roane	0.1%
Anderson	Scott	0.1%	Blount	Scott	N/A
Anderson	Sevier	0.1%	Blount	Sevier	1.3%
Anderson	Union	0.1%	Blount	Union	N/A

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Campbell	Anderson	11.8%	Claiborne	Anderson	0.6%
Campbell	Blount	0.2%	Claiborne	Blount	0.1%
Campbell	Campbell	69.2%	Claiborne	Campbell	3.1%
Campbell	Claiborne	1.8%	Claiborne	Claiborne	68.2%
Campbell	Cocke	0.1%	Claiborne	Cocke	N/A
Campbell	Grainger	N/A	Claiborne	Grainger	1.5%
Campbell	Hamblen	0.2%	Claiborne	Hamblen	2.0%
Campbell	Jefferson	0.0%	Claiborne	Jefferson	0.1%
Campbell	Knox	9.4%	Claiborne	Knox	2.2%
Campbell	Loudon	0.0%	Claiborne	Loudon	0.0%
Campbell	Monroe	0.0%	Claiborne	Monroe	N/A
Campbell	Morgan	0.4%	Claiborne	Morgan	N/A
Campbell	Roane	0.5%	Claiborne	Roane	0.1%
Campbell	Scott	1.2%	Claiborne	Scott	N/A
Campbell	Sevier	0.1%	Claiborne	Sevier	N/A
Campbell	Union	N/A	Claiborne	Union	1.8%

Individuals who live in particular counties and where they work

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Cocke	Anderson	0.0%	Grainger	Anderson	1.2%
Cocke	Blount	0.1%	Grainger	Blount	0.4%
Cocke	Campbell	N/A	Grainger	Campbell	0.1%
Cocke	Claiborne	N/A	Grainger	Claiborne	1.6%
Cocke	Cocke	65.5%	Grainger	Cocke	0.3%
Cocke	Grainger	0.0%	Grainger	Grainger	40.8%
Cocke	Hamblen	11.6%	Grainger	Hamblen	22.5%
Cocke	Jefferson	4.9%	Grainger	Jefferson	7.8%
Cocke	Knox	1.0%	Grainger	Knox	19.9%
Cocke	Loudon	0.0%	Grainger	Loudon	0.2%
Cocke	Monroe	N/A	Grainger	Monroe	N/A
Cocke	Morgan	N/A	Grainger	Morgan	N/A
Cocke	Roane	N/A	Grainger	Roane	0.1%
Cocke	Scott	N/A	Grainger	Scott	N/A
Cocke	Sevier	12.1%	Grainger	Sevier	0.3%
Cocke	Union	N/A	Grainger	Union	2.3%

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Hamblen	Anderson	0.2%	Jefferson	Anderson	0.4%
Hamblen	Blount	0.2%	Jefferson	Blount	0.5%
Hamblen	Campbell	0.1%	Jefferson	Campbell	N/A
Hamblen	Claiborne	0.2%	Jefferson	Claiborne	0.1%
Hamblen	Cocke	0.6%	Jefferson	Cocke	2.7%
Hamblen	Grainger	1.0%	Jefferson	Grainger	0.5%
Hamblen	Hamblen	85.0%	Jefferson	Hamblen	19.5%
Hamblen	Jefferson	5.1%	Jefferson	Jefferson	51.5%
Hamblen	Knox	3.3%	Jefferson	Knox	18.4%
Hamblen	Loudon	N/A	Jefferson	Loudon	0.1%
Hamblen	Monroe	N/A	Jefferson	Monroe	0.1%
Hamblen	Morgan	N/A	Jefferson	Morgan	0.1%
Hamblen	Roane	N/A	Jefferson	Roane	0.2%
Hamblen	Scott	N/A	Jefferson	Scott	N/A
Hamblen	Sevier	0.1%	Jefferson	Sevier	3.8%
Hamblen	Union	N/A	Jefferson	Union	0.1%

Individuals who live in particular counties and where they work

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Knox	Anderson	6.4%	Loudon	Anderson	7.1%
Knox	Blount	1.7%	Loudon	Blount	3.9%
Knox	Campbell	0.1%	Loudon	Campbell	N/A
Knox	Claiborne	0.0%	Loudon	Claiborne	N/A
Knox	Cocke	0.0%	Loudon	Cocke	N/A
Knox	Grainger	0.1%	Loudon	Grainger	N/A
Knox	Hamblen	0.2%	Loudon	Hamblen	0.0%
Knox	Jefferson	0.2%	Loudon	Jefferson	N/A
Knox	Knox	86.4%	Loudon	Knox	25.6%
Knox	Loudon	0.5%	Loudon	Loudon	53.4%
Knox	Monroe	0.2%	Loudon	Monroe	4.5%
Knox	Morgan	0.0%	Loudon	Morgan	N/A
Knox	Roane	0.8%	Loudon	Roane	1.8%
Knox	Scott	0.0%	Loudon	Scott	N/A
Knox	Sevier	0.7%	Loudon	Sevier	0.0%
Knox	Union	0.2%	Loudon	Union	0.0%

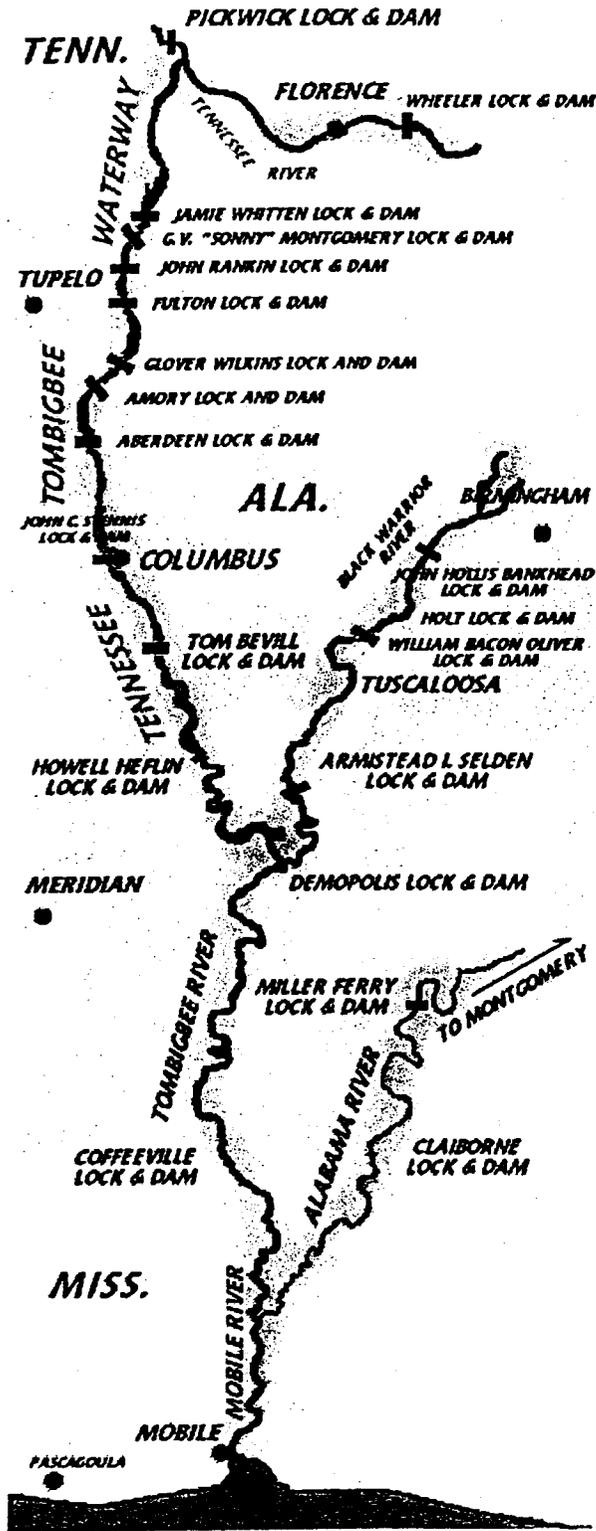
County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Monroe	Anderson	0.8%	Morgan	Anderson	19.6%
Monroe	Blount	3.1%	Morgan	Blount	0.3%
Monroe	Campbell	0.1%	Morgan	Campbell	0.2%
Monroe	Claiborne	N/A	Morgan	Claiborne	N/A
Monroe	Cocke	N/A	Morgan	Cocke	N/A
Monroe	Grainger	N/A	Morgan	Grainger	N/A
Monroe	Hamblen	0.1%	Morgan	Hamblen	0.4%
Monroe	Jefferson	N/A	Morgan	Jefferson	N/A
Monroe	Knox	3.7%	Morgan	Knox	4.6%
Monroe	Loudon	6.7%	Morgan	Loudon	N/A
Monroe	Monroe	65.0%	Morgan	Monroe	N/A
Monroe	Morgan	N/A	Morgan	Morgan	50.7%
Monroe	Roane	0.5%	Morgan	Roane	16.2%
Monroe	Scott	N/A	Morgan	Scott	1.0%
Monroe	Sevier	0.1%	Morgan	Sevier	N/A
Monroe	Union	N/A	Morgan	Union	0.1%

Individuals who live in particular counties and where they work

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Roane	Anderson	23.7%	Scott	Anderson	2.6%
Roane	Blount	0.4%	Scott	Blount	0.1%
Roane	Campbell	0.1%	Scott	Campbell	2.5%
Roane	Claiborne	N/A	Scott	Claiborne	0.3%
Roane	Cocke	N/A	Scott	Cocke	N/A
Roane	Grainger	N/A	Scott	Grainger	0.1%
Roane	Hamblen	0.1%	Scott	Hamblen	N/A
Roane	Jefferson	0.1%	Scott	Jefferson	N/A
Roane	Knox	8.8%	Scott	Knox	2.3%
Roane	Loudon	3.4%	Scott	Loudon	N/A
Roane	Monroe	1.0%	Scott	Monroe	N/A
Roane	Morgan	1.5%	Scott	Morgan	2.3%
Roane	Roane	54.2%	Scott	Roane	0.6%
Roane	Scott	0.0%	Scott	Scott	82.7%
Roane	Sevier	0.1%	Scott	Sevier	N/A
Roane	Union	N/A	Scott	Union	N/A

County of Residence	County of Employment	% of Total Commuters	County of Residence	County of Employment	% of Total Commuters
Sevier	Anderson	0.4%	Union	Anderson	3.0%
Sevier	Blount	2.3%	Union	Blount	0.5%
Sevier	Campbell	0.0%	Union	Campbell	0.1%
Sevier	Claiborne	0.0%	Union	Claiborne	3.0%
Sevier	Cocke	0.6%	Union	Cocke	0.1%
Sevier	Grainger	N/A	Union	Grainger	0.4%
Sevier	Hamblen	0.4%	Union	Hamblen	0.1%
Sevier	Jefferson	1.0%	Union	Jefferson	0.4%
Sevier	Knox	21.1%	Union	Knox	56.0%
Sevier	Loudon	N/A	Union	Loudon	N/A
Sevier	Monroe	0.0%	Union	Monroe	N/A
Sevier	Morgan	0.0%	Union	Morgan	N/A
Sevier	Roane	N/A	Union	Roane	0.2%
Sevier	Scott	N/A	Union	Scott	N/A
Sevier	Sevier	72.1%	Union	Sevier	0.6%
Sevier	Union	0.0%	Union	Union	33.5%

Exhibit 2-3



**Exhibit 2-4
Tennessee Valley Authority River Navigation System**

TVA is the leading enabler of economic growth in the region. TVA's reservoir and dam system allow for river transportation, while its power plants provide the region with an abundant source of power. The map below illustrates:

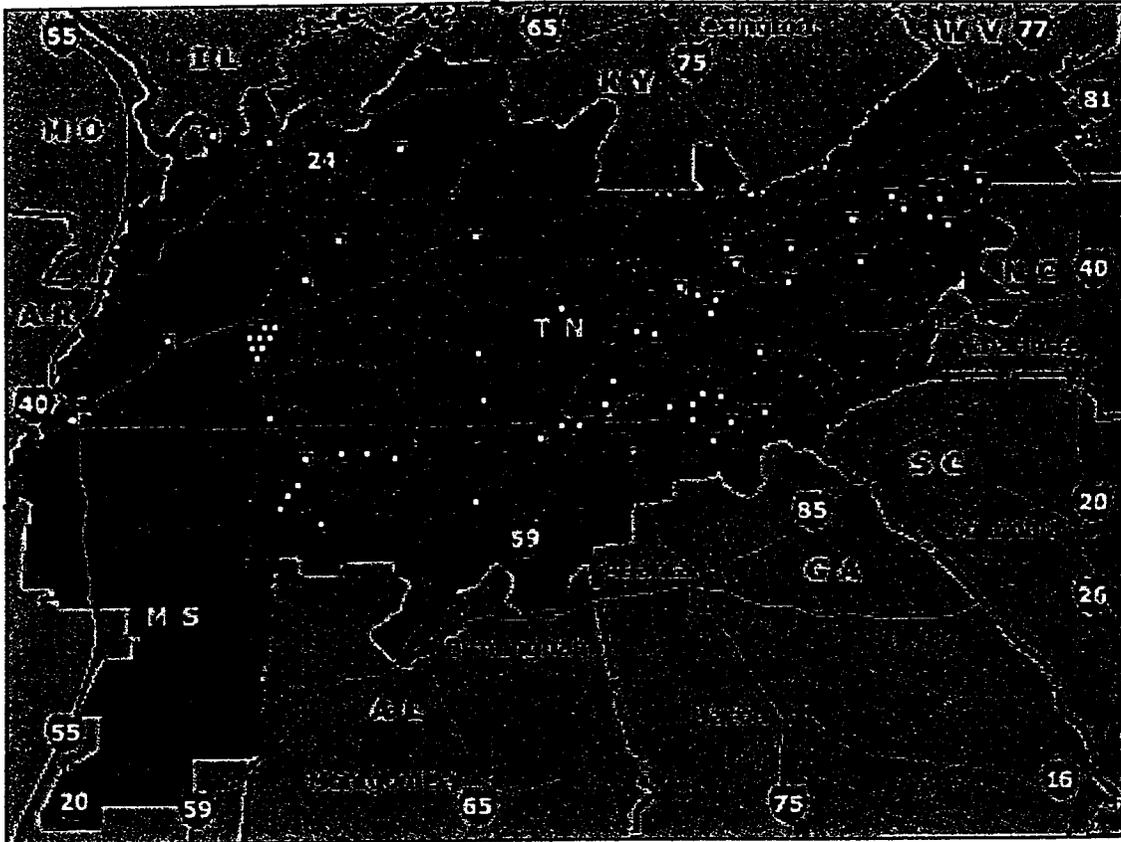


Exhibit 3-1
University of Tennessee
Student Enrollment by Tennessee Counties
Fall Semester

County	Percentage of Current In State Student Enrollment Per Year										
	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Anderson	3.5%	3.6%	3.8%	3.8%	3.8%	3.3%	3.4%	N/A	N/A	4.1%	3.9%
Blount	5.0%	5.1%	5.4%	5.4%	5.9%	5.9%	6.0%	N/A	N/A	5.9%	6.0%
Campbell	0.6%	0.6%	0.7%	0.6%	0.7%	0.6%	0.7%	N/A	N/A	0.7%	0.7%
Claiborne	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%	N/A	N/A	0.4%	0.5%
Cocke	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	N/A	N/A	0.4%	0.4%
Grainger	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	N/A	N/A	0.3%	0.4%
Hamblen	1.3%	1.2%	1.2%	1.2%	1.4%	1.1%	1.3%	N/A	N/A	1.3%	1.3%
Jefferson	1.3%	1.3%	1.2%	1.1%	1.2%	1.1%	1.0%	N/A	N/A	1.1%	1.1%
Knox	37.3%	37.9%	39.9%	40.9%	43.6%	40.8%	41.4%	N/A	N/A	41.2%	40.4%
Loudon	1.2%	1.2%	1.1%	1.2%	1.2%	1.3%	1.4%	N/A	N/A	1.3%	1.3%
Monroe	0.6%	0.7%	0.6%	0.6%	0.8%	0.7%	0.6%	N/A	N/A	0.7%	0.8%
Morgan	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	N/A	N/A	0.1%	0.1%
Roane	1.2%	1.1%	1.1%	1.1%	1.2%	1.1%	1.2%	N/A	N/A	1.2%	1.3%
Scott	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	N/A	N/A	0.3%	0.3%
Sevier	2.3%	2.3%	2.5%	2.6%	2.8%	2.9%	3.0%	N/A	N/A	2.5%	2.4%
Union	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.4%	N/A	N/A	0.3%	0.3%

562

Exhibit 3-2
 University of Tennessee Alumni by County

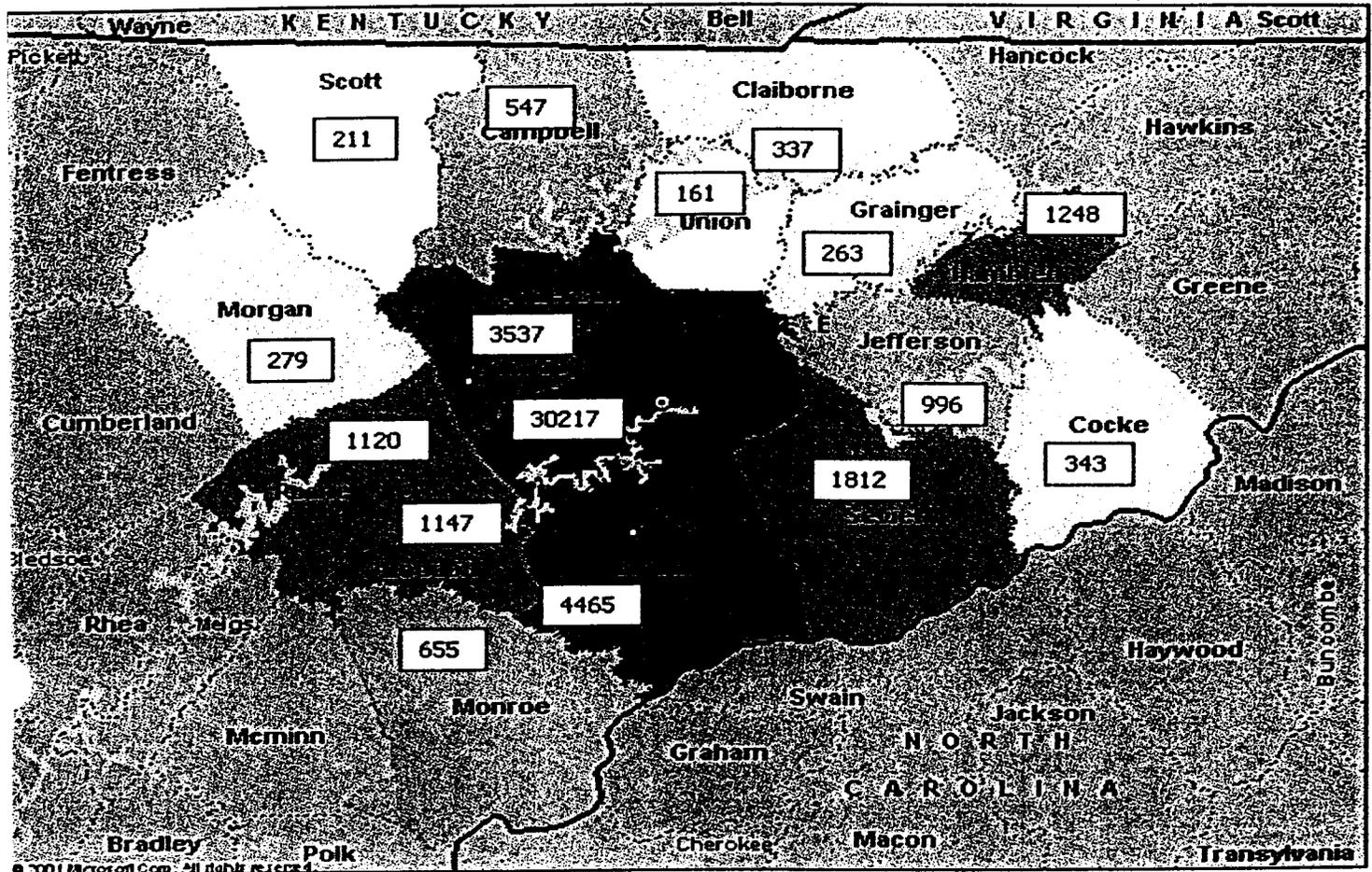


Exhibit 3-3
Carson Newman College
Student Enrollment by Tennessee Counties
Fall Semester

County	Percentage of Current Student Enrollment Per Year										
	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Anderson	1.1%	0.8%	1.2%	1.6%	1.2%	1.9%	1.3%	1.3%	1.5%	1.7%	2.2%
Blount	3.3%	3.1%	4.0%	4.2%	3.5%	3.2%	4.1%	3.2%	2.7%	4.0%	3.2%
Campbell	2.6%	2.2%	2.7%	1.6%	2.3%	3.3%	2.0%	1.6%	2.4%	2.2%	2.5%
Claiborne	0.4%	0.3%	0.5%	0.8%	1.0%	0.4%	0.8%	1.1%	1.0%	1.0%	1.3%
Cocke	3.3%	2.8%	3.1%	3.9%	3.8%	3.7%	3.5%	3.3%	4.0%	3.8%	2.7%
Grainger	2.8%	3.0%	3.5%	2.9%	2.9%	3.1%	3.2%	2.7%	2.7%	3.0%	2.6%
Hamblen	12.2%	12.8%	13.9%	14.5%	13.2%	14.4%	15.0%	14.4%	13.9%	14.8%	13.5%
Jefferson	18.8%	16.5%	16.5%	16.1%	16.9%	17.1%	15.9%	17.2%	16.5%	16.6%	17.5%
Knox	22.0%	23.8%	23.7%	21.9%	21.8%	19.1%	18.8%	19.3%	19.9%	18.9%	18.6%
Loudon	0.6%	0.8%	0.9%	1.1%	0.7%	0.8%	0.8%	0.5%	0.5%	0.6%	0.7%
Monroe	0.8%	1.5%	1.4%	1.5%	1.6%	0.8%	0.6%	0.8%	0.5%	0.5%	1.2%
Morgan	0.2%	0.0%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.3%
Roane	0.8%	1.2%	1.2%	1.2%	1.1%	1.0%	1.1%	0.8%	1.0%	1.0%	0.9%
Scott	0.1%	0.1%	0.3%	0.3%	0.2%	0.1%	0.3%	0.5%	0.5%	0.3%	0.1%
Sevier	8.8%	9.6%	7.4%	7.0%	7.6%	7.6%	6.7%	7.1%	7.1%	6.7%	7.0%
Union	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%	0.6%	0.6%	0.5%

78.1

Carson Newman Percentage of In-State Enrollment by County Fall 2001

- 0.201 to 0.25
- 0.151 to 0.20
- 0.101 to 0.15
- 0.051 to 0.10
- 0.011 to 0.05
- 0.0000 to 0.01

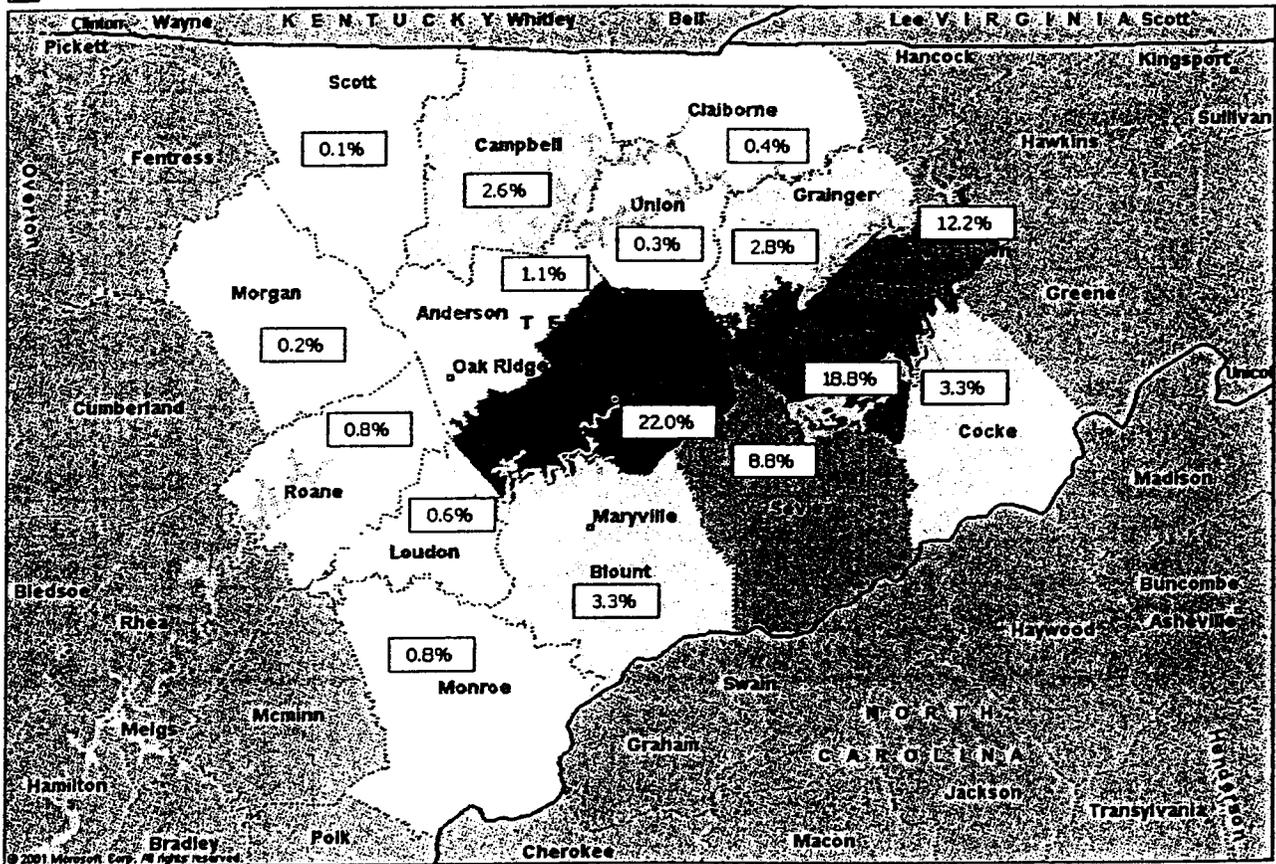


Exhibit 3-4
Roane State Community College
Student Enrollment by Tennessee Counties
Spring Semester

County	Percentage of Student Enrollment Per Year				
	2002	2001	2000	1999	1998
Anderson	18.1%	17.5%	18.0%	17.7%	18.0%
Blount	2.0%	2.4%	1.4%	1.7%	1.6%
Campbell	9.0%	8.8%	8.8%	8.0%	8.5%
Claiborne	0.1%	0.1%	0.1%	0.0%	0.2%
Cocke	0.0%	0.0%	0.0%	0.0%	0.0%
Grainger	0.0%	0.0%	0.1%	0.1%	0.1%
Hamblen	0.1%	0.1%	0.0%	0.0%	0.1%
Jefferson	0.1%	0.1%	0.1%	0.2%	0.2%
Knox	14.3%	14.1%	13.5%	12.9%	11.3%
Loudon	6.1%	5.8%	5.9%	5.2%	5.2%
Monroe	1.1%	1.1%	1.0%	1.2%	1.4%
Morgan	4.6%	4.9%	4.3%	4.7%	5.0%
Roane	15.1%	15.9%	15.1%	16.8%	17.7%
Scott	7.8%	7.6%	7.6%	7.7%	7.1%
Sevier	0.4%	0.2%	0.3%	0.3%	0.2%
Union	0.4%	0.5%	0.5%	0.4%	0.2%

782

Roane State Percentage of In-State Enrollment by County Spring 2002

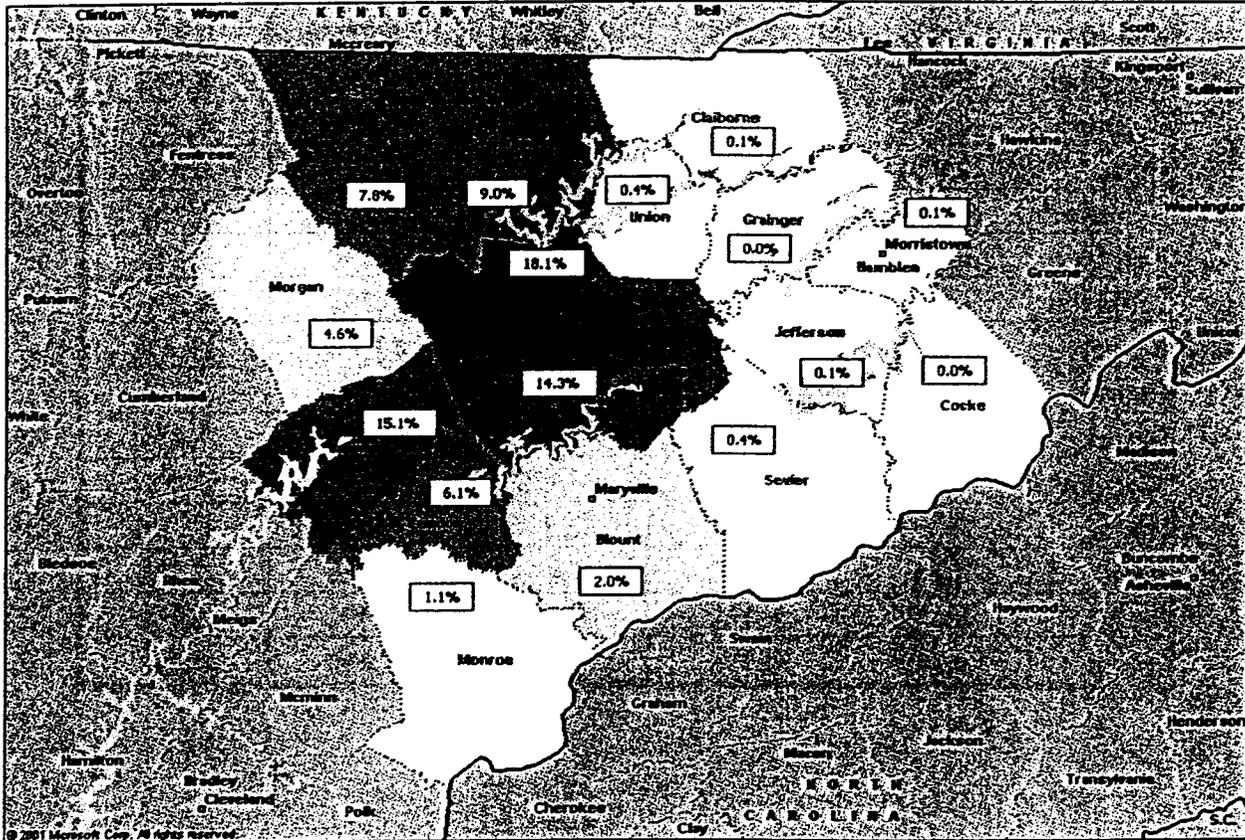
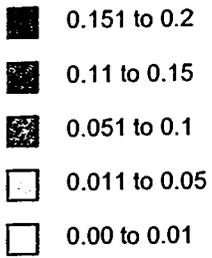
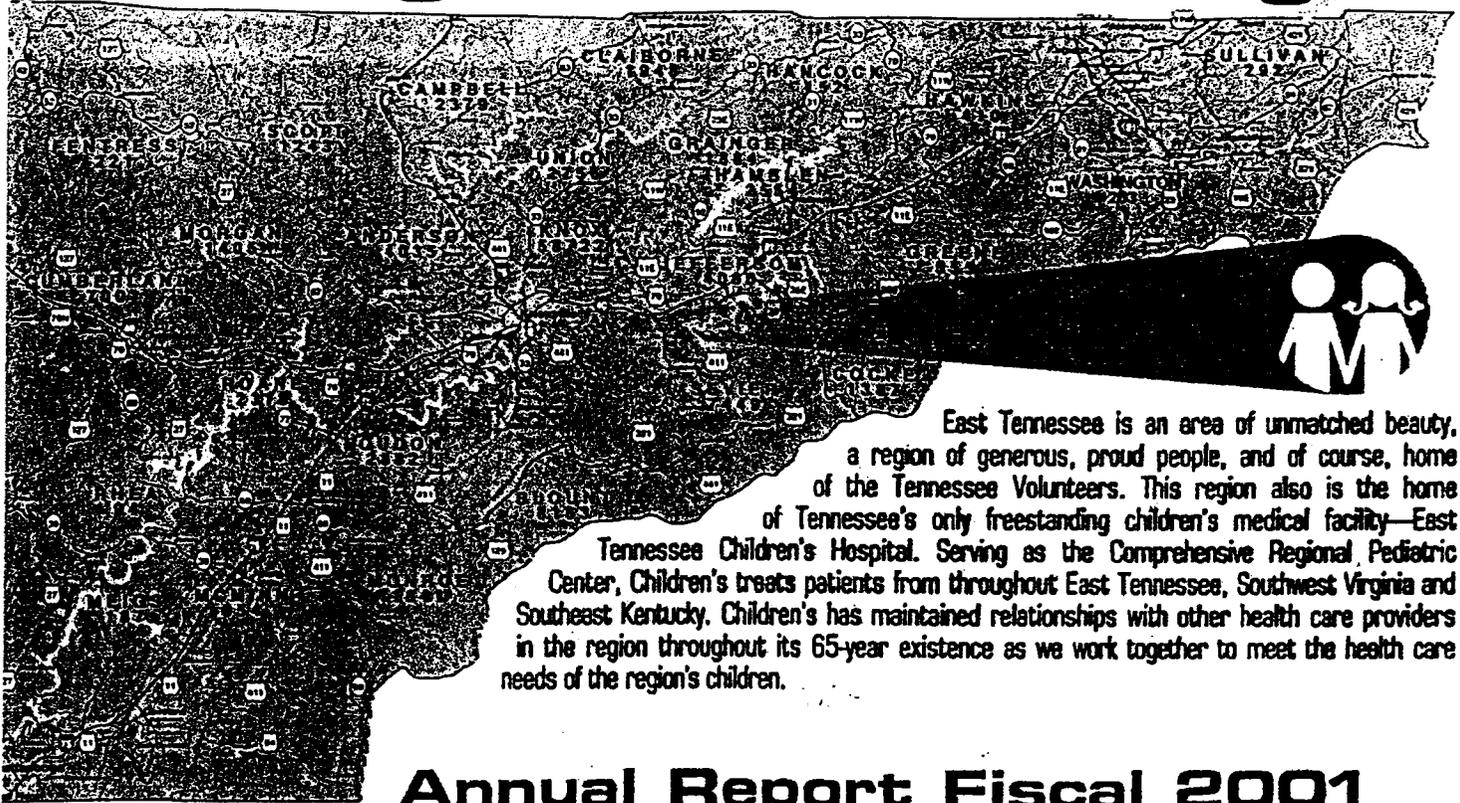


Exhibit 3-5
Walters State Community College
Student Enrollment by Tennessee Counties
Fall Semester

County	Percentage of Student Enrollment Per Year				
	2001	2000	1999	1998	1997
Anderson	0.2%	0.3%	0.3%	0.3%	0.2%
Blount	0.7%	0.8%	0.9%	0.9%	1.3%
Campbell	0.1%	0.1%	0.2%	0.2%	0.1%
Claiborne	6.3%	6.4%	6.8%	6.6%	6.7%
Cocke	7.6%	7.6%	7.6%	7.8%	7.8%
Grainger	5.2%	3.9%	5.2%	5.2%	5.2%
Hamblen	18.2%	16.9%	18.4%	19.3%	20.8%
Jefferson	9.8%	9.1%	9.6%	9.9%	9.8%
Knox	3.3%	3.7%	3.3%	3.6%	4.0%
Loudon	0.2%	0.1%	0.1%	0.1%	0.0%
Monroe	0.1%	0.0%	0.0%	0.1%	0.0%
Morgan	0.0%	0.0%	0.0%	0.0%	0.0%
Roane	0.1%	0.1%	0.1%	0.1%	0.0%
Scott	0.1%	0.1%	0.1%	0.2%	0.1%
Sevier	17.6%	16.1%	14.9%	13.3%	12.0%
Union	1.6%	1.4%	1.8%	1.7%	1.1%

71.1

Reaching Out To The Region



East Tennessee is an area of unmatched beauty, a region of generous, proud people, and of course, home of the Tennessee Volunteers. This region also is the home of Tennessee's only freestanding children's medical facility—East Tennessee Children's Hospital. Serving as the Comprehensive Regional Pediatric Center, Children's treats patients from throughout East Tennessee, Southwest Virginia and Southeast Kentucky. Children's has maintained relationships with other health care providers in the region throughout its 65-year existence as we work together to meet the health care needs of the region's children.

Annual Report Fiscal 2001

Visits to East Tennessee Children's Hospital by State

Tennessee	Kentucky
109,388	760
Virginia	Other States
314	669

Children's Pediatric Subspecialties

Adolescent Gynecology	Pediatric Neurosurgery
Adolescent Medicine	Pediatric Ophthalmology
Neonatology	Pediatric Orthopedics
Pediatric Allergy & Immunology	Pediatric Otolaryngology
Pediatric Anesthesiology	Pediatric Psychiatry
Pediatric Cardiology	Pediatric Plastic
Pediatric Critical Care	Pediatric Psychology
Pediatric Dentistry/Pedodontics	Pediatric Pulmonology
Pediatric Emergency Medicine	Pediatric Radiology
Pediatric Endocrinology	Pediatric Surgery
Pediatric Gastroenterology	Pediatric Urology
Pediatric Hematology/Oncology	Pediatrics
Pediatric Infectious Disease	Perinatology
Pediatric Neurology	

Accreditation

The Joint Commission on Accreditation of Healthcare Organizations
Consisting of:

- American College of Physicians
- American College of Surgeons
- American Medical Association
- American Hospital Association

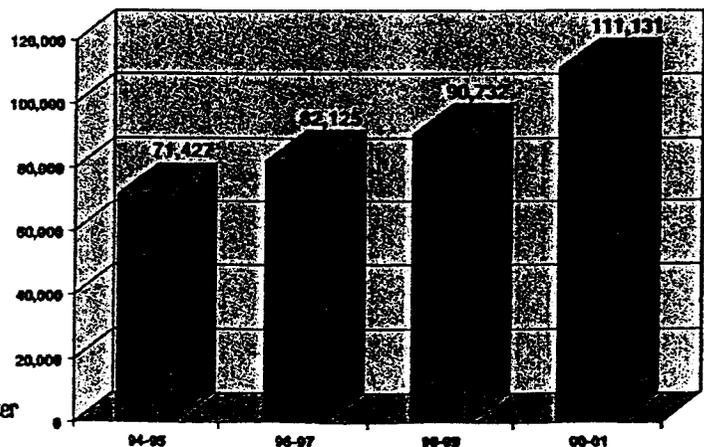
Member: National Association of Children's Hospitals & Related Institutions
Certification by the State of Tennessee: Comprehensive Regional Pediatric Center

ETCH Patient Visits By Category

ED Visits (not admitted)	37,485	37,588	38,011	46,412
ED Visits (admitted)	2,952	3,142	3,186	3,047
ED Visits (observation)	144	502	895	1,744
Ambulatory Care	4,288	4,523	4,381	5,512
Non-ED Adm. & OP Surgery	8,788	8,337	8,980	10,429
Outpatient Visits	15,805	19,633	23,702	28,915
Home Health*	1,629	2,188	3,258	4,021
Observation (not from ED)	491	578	845	813
Children's Rehab Center*		721	1,042	1,877
Reference Lab	1,864	4,904	5,842	8,581
Miscellaneous		3	2	
Totals	71,427	82,125	90,732	111,131

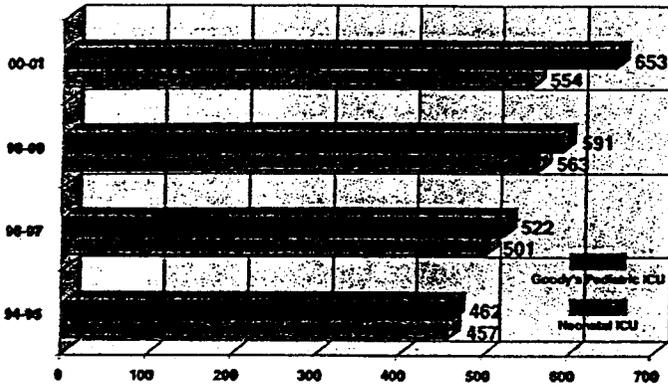
*Numbers indicate individual patients rather than patient visits.

Growth In Total Patient Visits

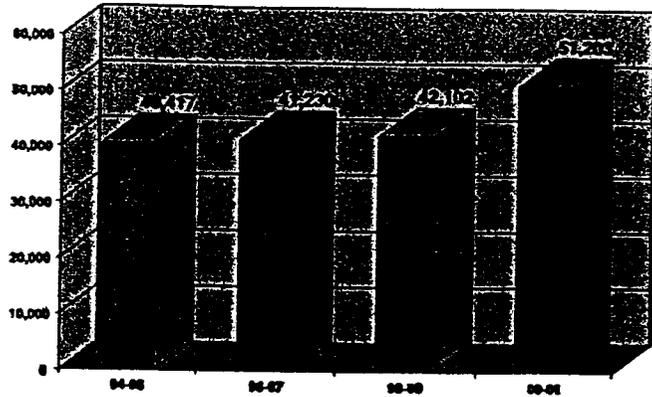


Critical Care Patients

Intensive Care Admissions By Unit



Emergency Department



Ambulatory Care Visits By Category

Beginning Year	1994-1995	1996-1997	1998-1999	2000-2001
Craniofacial	1995	23	51	
Cystic Fibrosis (chest)	1983	173	196	218
Dermatology	2000			
Diabetes	1984	219	533	
Gynecology	1995	43	73	
Hematology/Oncology	1981	2,793	3,028	
Infectious Disease	1989	177	264	
Metabolic	1995	2	32	
Multispecialty (PAC)	1995	58	85	
Physical Medicine	1995	89	148	
Rheumatology	1985	151	147	
Spasticity	1997			
Special Attention	1988			
Totals		3,809	4,629	4,504

Diagnostics

Cardiology/EKG/Echos*	937	1,041	6,911	6,696
CT Procedures	4,018	4,506	5,416	7,242
Gastroenterology	493	1,225	865	1,106
Laboratory	136,957	157,994	166,835	212,535
Neurology	1,591	2,858	2,900	2,934
Nuclear Medicine	799	1,034	1,152	879
Radiology	26,960	34,871	39,724	44,842
Respiratory Care	233,686	271,358	282,619	324,217
Ultrasound*	5,532	7,385	4,415	4,909

*In FY 1999, ETCH began counting cardiac-related ultrasounds under Cardiology

Development: Gifts By Project

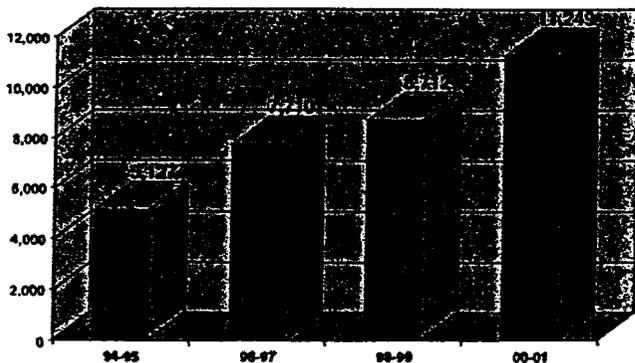
	7/1/00 6/30/01
Center Stage	208,709
Fantasy of Trees	254,299
Golf Tournament	39,564
Helton Celebrity Golf	60,000
Restricted Current	318,959
Restricted Endowment	456,440
Telethons* (not including Center Stage)	914,405
Unrestricted	55,571
Totals	\$2,305,947

*Telethon 2001 does not include Center Stage and Helton Tournament. Children's Miracle Network fiscal year change lowered 2001 total.

Volunteer Services 2000-2001

Auxiliary	
Designated gifts of equipment, pledges to Telethon and Fantasy of Trees, and other Special Needs (income from net proceeds from Gift Shop)	\$115,000
Auxiliary Services - Video and Toy Carts, and Children's Gifts for patients	
Total Auxiliary	\$118,898
Volunteers in Hospital	Hours
Adults	25,778
Juniors	5,131
CHAMPS (Employee Volunteers)	1,897
Fantasy of Trees	100,296
Total Volunteers	133,102

Home Health Total Patient Visits



Counties Served

Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union

Statement of Activities

	Fiscal Year Ended → 6/30/99	6/30/00	6/30/01
Net Patient Service Revenue	71,094,181	74,507,214	85,626,417
Other Operating Revenue	1,317,657	506,578	219,542
Investment Income	728,279	1,572,052	1,031,188
Unrestricted Donations	458,562	797,821	55,179
Net assets released from restrictions used for operations	973,049	1,080,463	1,138,135
Total Revenue and Unrestricted Donations Less:	\$74,569,728	\$78,464,128	\$88,070,461
Amounts Spent to Provide Services:	\$68,280,028	\$75,759,883	\$83,195,827
Amounts Available to Replace Equipment & Provide Additional Services:	\$6,289,700	\$2,704,245	\$4,874,634

Exhibit 4-2
Baptist Hospital of East Tennessee
Patients from within the Community

County	Total Patients	Total Encounters	Encounters per Patient	% of Total
Anderson	1,206	2,508	2.1	2.21%
Blount	2,477	5,145	2.1	4.55%
Campbell	971	1,861	1.9	1.78%
Claiborne	885	1,674	1.9	1.62%
Cocke	2,340	4,540	1.9	4.30%
Grainger	824	1,801	2.2	1.51%
Hamblen	1,883	3,504	1.9	3.46%
Jefferson	2,473	5,391	2.2	4.54%
Knox	27,173	62,584	2.3	49.89%
Loudon	718	1,427	2.0	1.32%
Monroe	410	773	1.9	0.75%
Morgan	108	236	2.2	0.20%
Roane	700	1,411	2.0	1.29%
Scott	659	1,379	2.1	1.21%
Sevier	7,171	15,525	2.2	13.17%
Union	598	1,165	1.9	1.10%
Grand Total	50,596	110,924		

**Exhibit 4-3
Saint Mary's Health System
Patients served from within Community**

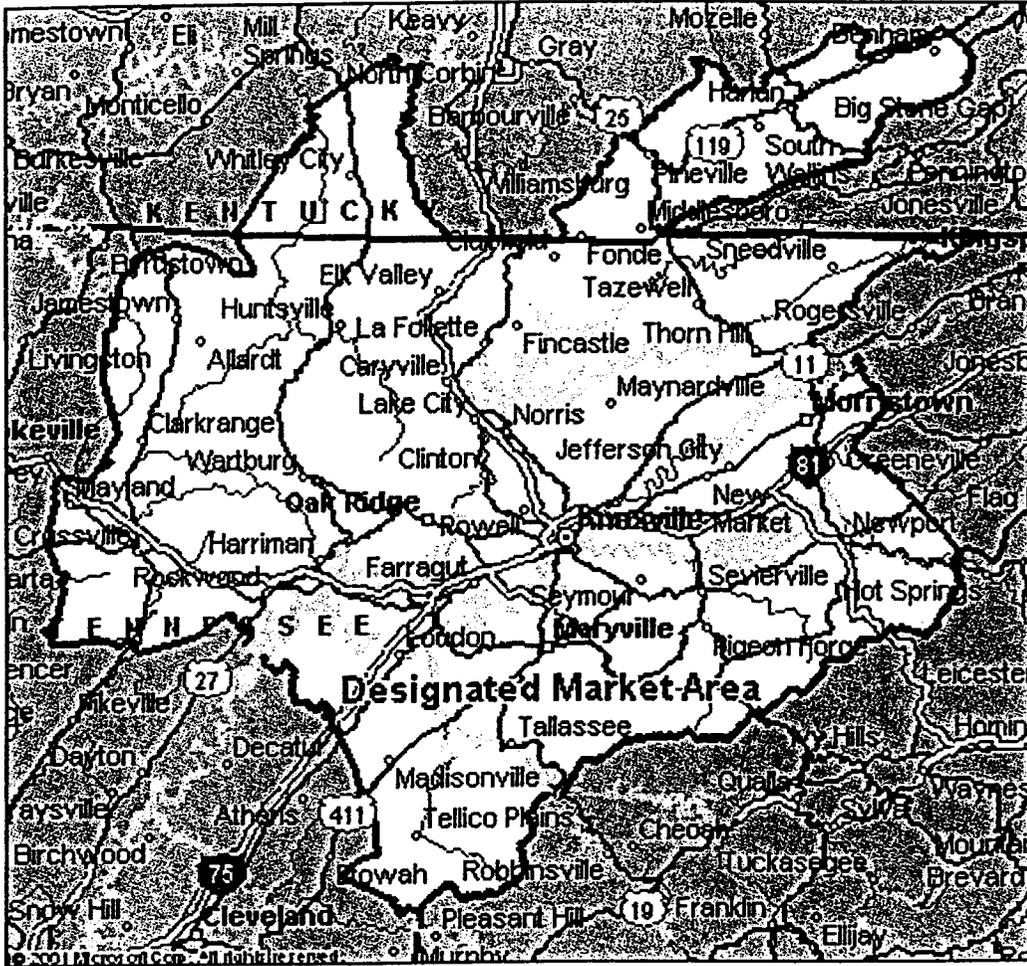
County	SMHS Discharges		Total County Discharges
Knox	4,615	68%	20,537
Bount	164	2%	5,793
Anderson	214	3%	4,055
Hamblen	193	3%	4,752
Sevier	214	3%	3,824
Roane	51	1%	3,319
Campbell	169	2%	3,351
Loudon	56	1%	2,744
Jefferson	394	6%	2,929
Claiborne	183	3%	2,237
Grainger	196	3%	1,372
Union	351	5%	860
Total	6,800	100%	55,773

Non-Knox County Served by SMHS

32.13%

Non-Knox Co Served 2,185 32%

Exhibit 5-1
Designated Market Area (DMA)

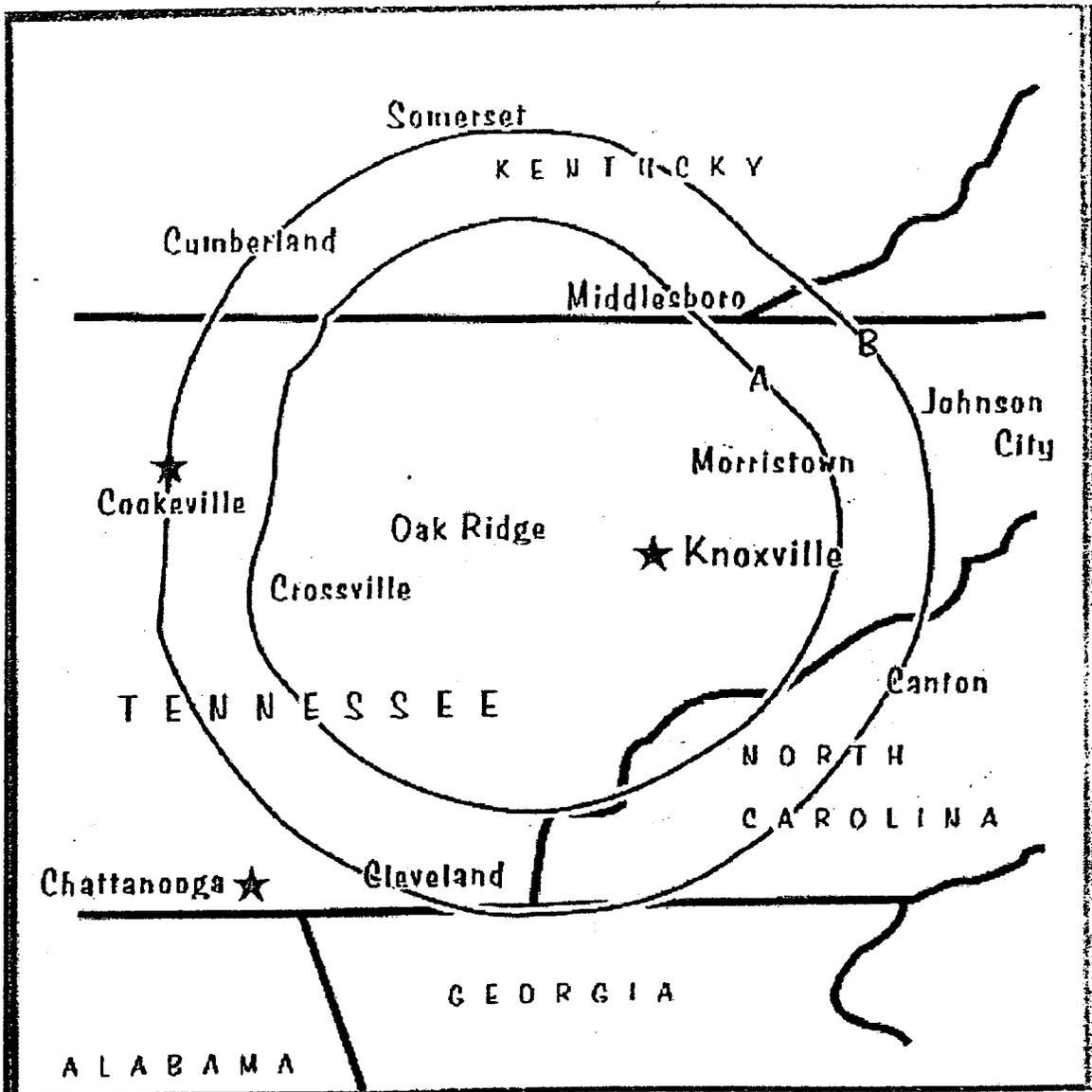


**Exhibit 5-2
Television Market Coverage Maps**

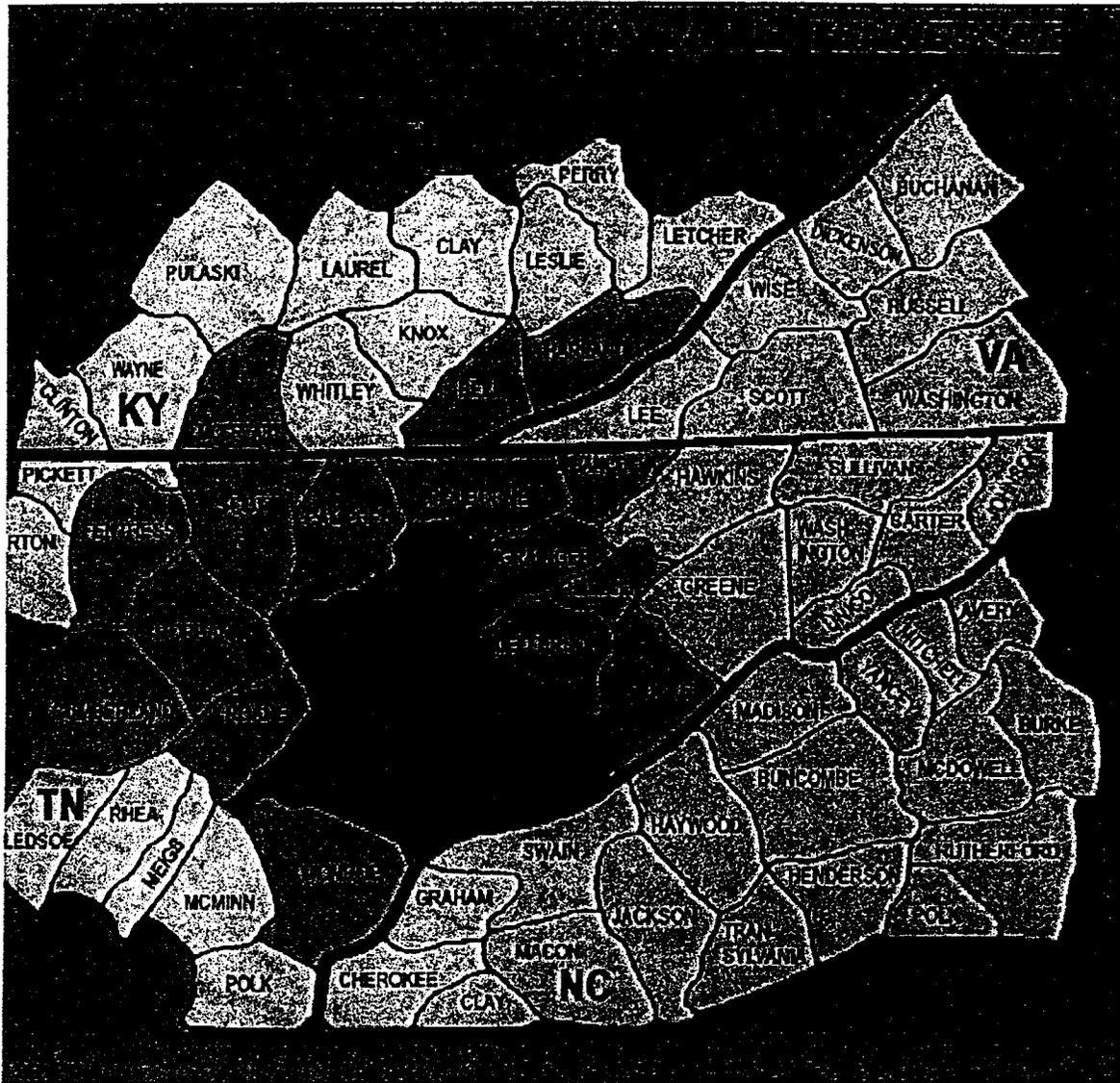
**WATE Coverage Area
ABC Affiliate**



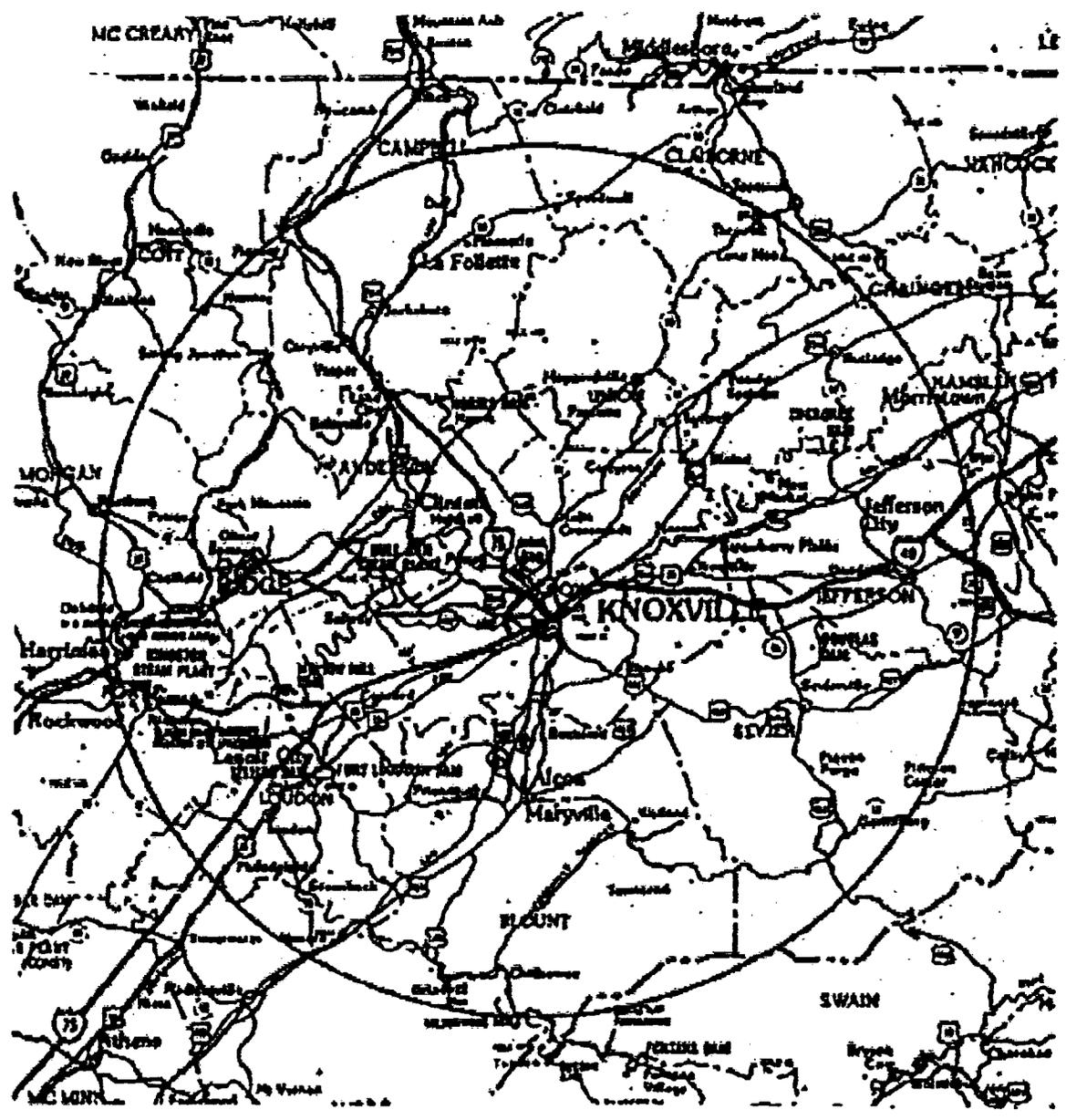
WBBX TV Coverage Area
WB Affiliate



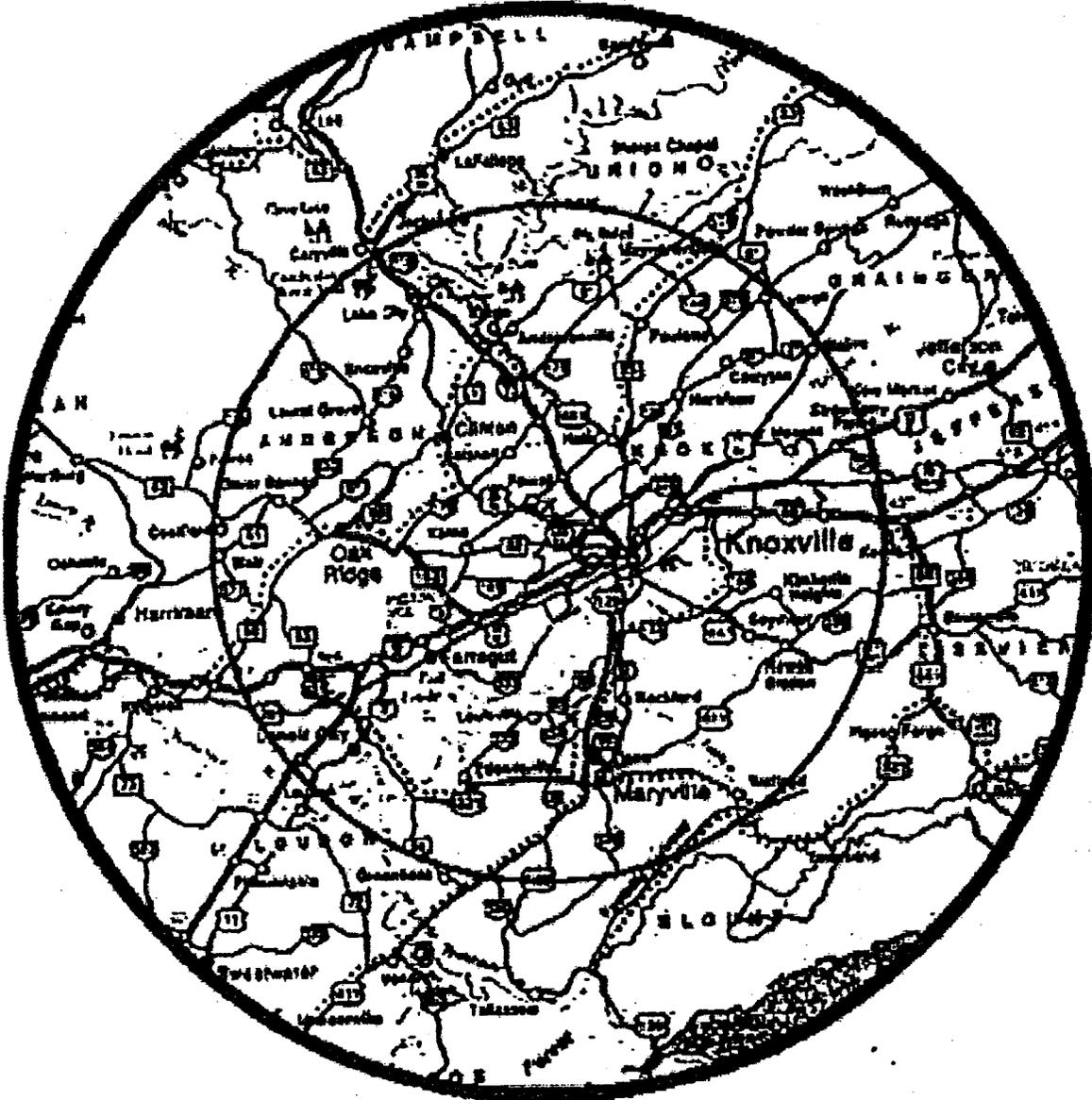
WVLT TV Coverage Area
CBS Affiliate



**WBON Coverage Area
Classic Rock Music**



WMYU Coverage Area
Oldies Music

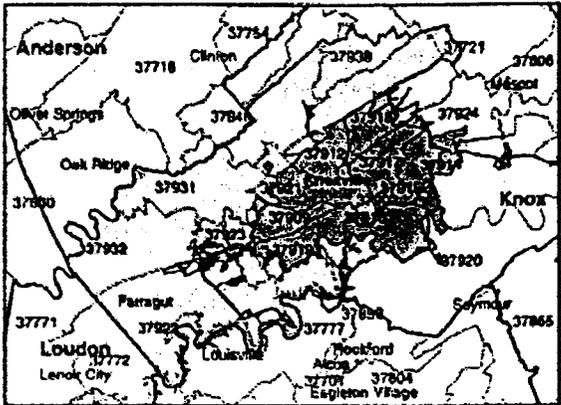
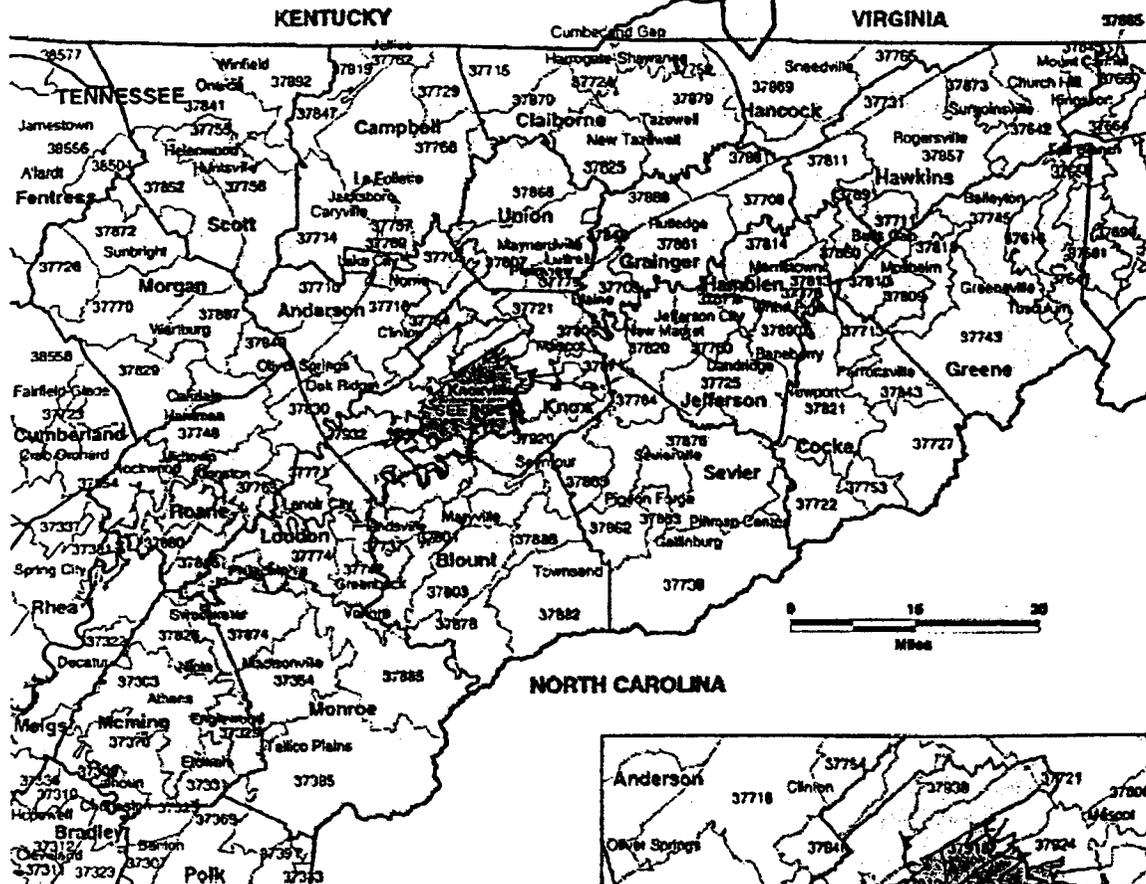


**WWST Coverage Area
Contemporary Music**

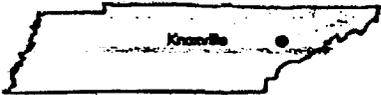


Exhibit 5-4 Knoxville News Sentinel Coverage Map and Statistics

CITY AND RETAIL TRADING ZONES / KNOXVILLE, TENNESSEE



- LEGEND**
- STATE BOUNDARY
 - COUNTY BOUNDARY
 - KNOXVILLE CORPORATE LIMITS
 - ZIP CODE BOUNDARY
 - BALANCE OF CITY ZONE
 - ABC RETAIL TRADING ZONE



Audit Bureau of Circulations
C660-F01

ABC Circulation Audit Showing Retail Trade Zone



Audit Bureau
of Circulations

900 N. Meacham Road
Schaumburg, IL 60173-4968

AUDIT REPORT: Newspaper

THE KNOXVILLE NEWS-SENTINEL (Morning & Sunday)
Knoxville (Knox County), Tennessee

TOTAL AVERAGE PAID CIRCULATION FOR 12 MONTHS ENDED JUNE 30, 2001:

	Morning (Mon. to Thu.)	Friday Morning	Saturday Morning	Sunday
1A. TOTAL AVERAGE PAID CIRCULATION (BY INDIVIDUALS AND FOR DESIGNATED RECIPIENTS):	118,035	133,424	131,187	157,764
1B. TOTAL AVERAGE PAID CIRCULATION (BY INDIVIDUALS AND FOR DESIGNATED RECIPIENTS) BY ZONES:				
(See Par. 1B for description of area)				
CITY ZONE				
	Population	Occupied Households		
1990 Census:	271,121	109,764		
#1-1-01 Estimate:	300,739	125,886		
Home Delivery	41,842	49,714	49,654	47,776
Single Copy Sales	12,029	12,072	12,670	26,952
Mail Subscriptions				
Newspapers in Education	1,238	809	31	91
Employee Copies	1,034	1,034	1,033	1,050
TOTAL CITY ZONE				
RETAIL TRADING ZONE				
	Population	Occupied Households		
1990 Census:	768,753	293,287		
#1-1-01 Estimate:	930,970	370,115		
Home Delivery	39,269	47,364	47,365	47,261
Single Copy Sales	13,177	13,583	13,563	27,135
Mail Subscriptions	1,925	1,897	1,897	149
Newspapers in Education	2,405	1,574	66	572
TOTAL RETAIL TRADING ZONE				
	Population	Occupied Households		
1990 Census:	1,039,874	403,051		
#1-1-01 Estimate:	1,231,709	496,001		
TOTAL CITY & RETAIL TRADING ZONES	112,919	128,047	126,279	150,986
ALL OTHER				
Home Delivery	3,238	3,502	3,501	4,099
Single Copy Sales	1,163	1,155	767	1,738
Mail Subscriptions	642	640	640	941
Newspapers in Education	73	80		
TOTAL ALL OTHER			4,908	6,778
TOTAL AVERAGE PAID CIRCULATION (BY INDIVIDUALS AND FOR DESIGNATED RECIPIENTS)	118,035	133,424	131,187	157,764
Days Omitted from Averages, See Par. 9	None of record	None of record	None of record	2
1C. THIRD PARTY (BULK) SALES:				
Hotels, Motels — Available for guests	9	8	10	5
TOTAL AVERAGE THIRD PARTY (BULK) SALES				

#Source: Claritas Inc., See Par. 9(a).

Household Penetration of Counties in Community

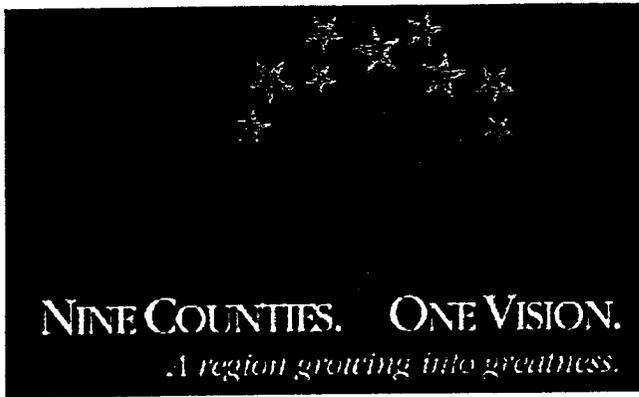
State County	OCCUPIED HOUSEHOLDS		Morning		Sunday		Household Coverage
	#1-1-01 Estimate	Actual Gross Dist.	Avg. Proj. Pd. Circ.*	Household Coverage	Actual Gross Dist.	Avg. Proj. Pd. Circ.*	
KENTUCKY							
BELL	11,423	195	192	1.68%	357	352	3.08%
Miscellaneous Counties		41	40		36	35	
TOTAL IN KENTUCKY							
TENNESSEE							
ANDERSON	29,891	7,716	7,061	23.62%	10,211	9,304	31.13%
BLOUNT	43,423	7,375	6,749	15.54%	10,684	9,735	22.42%
BRADLEY	34,356	255	251	0.73%	273	269	0.78%
CAMPBELL	15,510	2,123	1,943	12.53%	3,024	2,755	17.76%
CLAIBORNE	11,668	960	878	7.52%	1,454	1,325	11.36%
COCKE	13,558	1,351	1,236	9.12%	1,477	1,346	9.93%
CUMBERLAND	19,475	1,866	1,837	9.43%	3,213	3,164	16.25%
GRAINGER	8,239	820	750	9.10%	518	472	5.73%
GREENE	25,511	822	752	2.95%	1,098	1,000	3.92%
HAMBLEN	23,982	2,194	2,008	8.37%	1,527	1,391	5.80%
HANCOCK	2,639	44	40	1.52%	2	2	0.08%
HAWKINS	22,050	185	169	0.77%	168	153	0.69%
JEFFERSON	17,903	4,838	4,427	24.73%	6,633	6,044	33.76%
KNOX	158,278	68,700	65,512	41.39%	90,387	89,427	56.50%
LOUDON	15,835	6,499	5,947	37.56%	7,511	6,844	43.22%
McMINN	20,042	813	744	3.71%	1,045	952	4.75%
MEIGS	4,477	89	88	1.97%	100	98	2.19%
MONROE	15,653	2,034	1,861	11.89%	2,328	2,121	13.55%
MORGAN	7,106	1,710	1,565	22.02%	2,457	2,239	31.51%
ROANE	21,535	3,821	3,497	16.24%	5,330	4,857	22.55%
SCOTT	8,057	872	799	9.92%	1,094	998	12.39%
SEVIER	28,417	6,932	6,343	22.32%	10,128	9,228	32.47%
SHELBY	336,802				126	124	0.04%
SULLIVAN	63,879	902	888	1.39%	856	843	1.32%
UNICOI	7,490	112	110	1.47%	137	135	1.80%
UNION	6,704	697	638	9.52%	870	793	11.83%
WASHINGTON	44,750	485	478	1.07%	450	443	0.99%
Miscellaneous Counties		456	449		337	332	
TOTAL IN TENNESSEE							
All Other		795	783		999	983	
GRAND TOTAL							
		125,702	118,035		164,830	157,764	

Exhibit 6-5**Second Harvest Active Customers by Location as of January 25, 2002**

	Active customers	Percentage
OTHER TOTAL	20	5.0%
ANDERSON	44	10.9%
BLOUNT	24	6.0%
CAMPBELL	6	1.5%
CLAIBORNE	2	0.5%
COCKE	12	3.0%
GRAINGER	2	0.5%
HAMBLÉN	13	3.2%
JEFFERSON	7	1.7%
KNOX	212	52.6%
LOUDON	3	0.7%
MONROE	7	1.7%
MORGAN	3	0.7%
ROANE	13	3.2%
SCOTT	11	2.7%
SEVIER	20	5.0%
UNION	3	0.7%
TOTAL	402	100%

Source: Second Harvest Food Bank - Clients by Zip Code listing

Exhibit 6-6



- Nine Counties One Vision - Description**
- Nine Counties One Vision - Strategic Plan**
- Nine Counties One Vision - Background**
- Nine Counties One Vision - News**

It's Becoming More Natural to Think Regionally

What's happening with the vision?

The vision is alive and well. A total of 500 people representing all the counties in the region are hard at work on *Nine Counties. One Vision.* task forces, and those task forces are remaining true to the visions the public gave us in February 2000.

The task forces are scheduled to go out of business in 2004, and some already have because their work is done.

In this column, we've talked before about how the current work is not as glamorous as the initial vision meetings with the public.

But guess what? While this phase is under way, we've noticed another positive development we think came about in large part because of the climate created by *Nine Counties. One Vision.*

Without losing our individual county identities, we're thinking more regionally and seeing the benefits of cooperating on a more regional basis.

Here are a few examples:

Fourteen Chambers of Commerce in the area are developing unified legislative agendas to promote economic progress.

Social service agencies are sharing ideas and successes. *Nine Counties. One Vision.* is working with area United Way organizations to facilitate more cooperation in a way intended to enhance and not dilute local fund-raising efforts.

The *Nine Counties. One Vision.* Youth Task Force has reported that a 15-county region in East Tennessee, including our nine counties, has been selected as the second pilot site of a new regional coalition, the Friendly Access Coalition. The coalition is dedicated to improving maternal and child health.

Due to our task force creating the Education Foundation for East Tennessee, all nine counties are now eligible to apply for Tennessee's Three-Star Program, which is designed to help communities take full advantage of economic development opportunities. Three-Star communities receive extra consideration by the state loan committee when requesting funding for community programs and may be eligible for up to \$3,000 in matching grants if they meet certain criteria.

The East Tennessee Economic Development Agency is marketing a 16-county area of East Tennessee to prospective businesses throughout the United States and internationally.

Nine Counties. One Vision. is putting together a coalition of regional arts organizations. And through the Environmental Preservation Task Force we are working with environmental organizations to highlight this area's pressing environmental needs.

Nine Counties. One Vision. set up a regional commission for greenways, parks and trails.

In addition to these concrete steps, what we're doing is making a place (not a literal location, but more of a symbolic gathering site) where we can meet as a region.

Our nine-county family can accomplish more as a unified whole than we ever could on our own.

We are putting ourselves in a position to learn valuable lessons from our individual county experiences. When one of us struggles, we all feel the pinch. When one of us triumphs, we all win.

Our family "conversation" is just now beginning. The work of the task forces represents a crucial step: at last, there is a place at the table for everyone in this big family. Our experience is richer, our legacy more significant because we're all there.

As the task forces begin to work toward implementing the goals articulated by the public, we are starting to learn a new regional vocabulary with which to convey our points of view. We've got things to work out (and yes, voices will occasionally be raised!) but the dialogue has begun.

Because so many of the accomplishments resulting from the vision will be intangible (very few will actually be realized as "bricks and mortar"), progress may seem slow at times. But we need to remember that this is profoundly important work and it is, by its very nature, often incremental. We are establishing a framework with which great things will be accomplished for our region.

Many aspects of the vision may not show up "on the ground" for decades to come.

Exhibit 7-1

Knoxville Area Association of Realtors

County	Members
Anderson	35
Blount	30
Campbell	2
Claiborne	2
Cocke	1
Hamblen	3
Jefferson	10
Knox	268
Loudon	21
Monroe	23
Roane	14
Sevier	31
Morgan	0
Scott	0
Grainger	0
Union	0

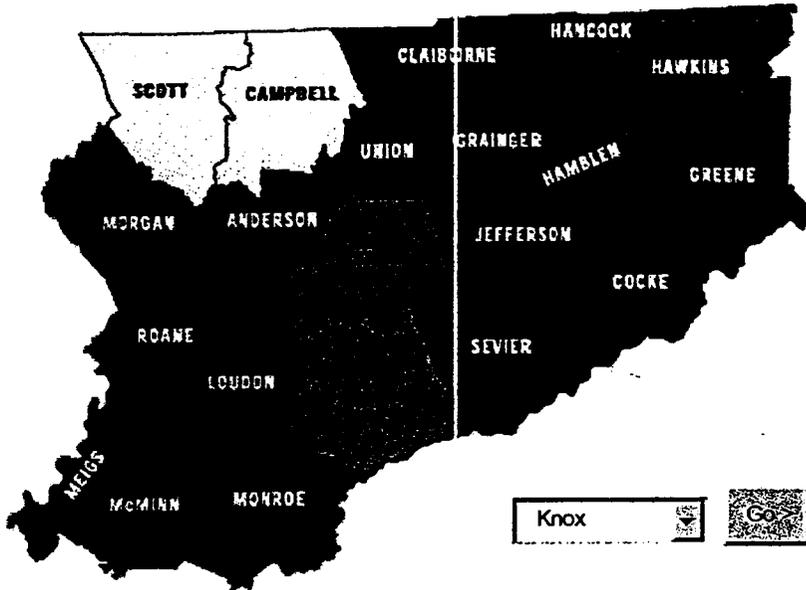
Source: www.knoxvilleareaassociationofrealtors.com



Search For Homes By County

HomeTourOnline

Please Choose a County Below



Other Searches: [City](#) | [Zip Code](#) | [Address](#) | [MLS ID](#)

Information on this site is deemed reliable, but not guaranteed.
Please read our [disclaimer](#) for more information.

[Member Access](#)

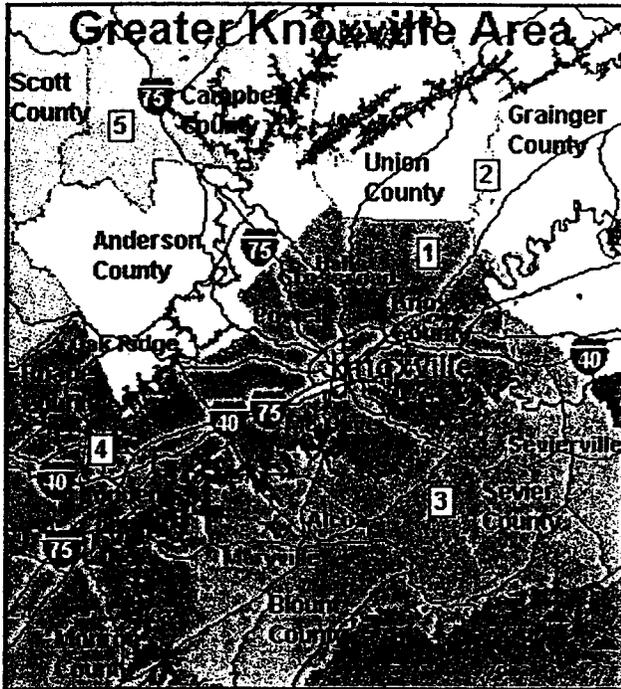
<http://www.hometouronline.com/index.cfm?fa=homes.search.county>

Exhibit 7-2

Select an area of Knoxville, Tennessee

Almost 6,500 homes for sale are listed from Knoxville's REALTOR® Multiple Listing Service

1. Knoxville County
2. Northern Knoxville Area
3. Southern Knoxville Area
4. Western Knoxville Areas
5. Outlying Counties



<http://www.realtor.com/knoxville/nbregion.asp?gate=reassociates&nnv=on&poe=realtor>

Exhibit 8-2

Knoxville Zoo Membership as of January 2002

County	Members in County	Percentage
Anderson	565	5.0%
Blount	741	6.6%
Campbell	88	0.8%
Claiborne	43	0.4%
Cocke	80	0.7%
Grainger	63	0.6%
Hamblen	187	1.7%
Jefferson	337	3.0%
Knox	6955	61.8%
Loudon	331	2.9%
Monroe	37	0.3%
Morgan	97	0.9%
Roane	168	1.5%
Scott	216	1.9%
Sevier	348	3.1%
Union	79	0.7%
Other	921	8.2%
Total	11256	100%

Exhibit 8-3

Knoxville Symphony Subscribers as of
March 6, 2002

County	Pops Series Subscribers	Masterworks Series Subscribers	Chamber Series Subscribers	Total Subscribers	% of Total
Anderson	58	46	19	123	6.3%
Blount	59	102	27	188	9.6%
Campbell	5	1	0	6	0.3%
Claborn	2	0	0	2	0.1%
Cocke	5	2	5	12	0.6%
Granger	1	1	1	3	0.2%
Hamblen	7	8	2	17	0.9%
Jefferson	7	12	3	22	1.1%
Knox	440	685	214	1339	68.7%
Loudon	42	39	9	90	4.6%
Monroe	15	4	1	20	1.0%
Morgan	0	0	0	0	0.0%
Roane	18	12	4	34	1.7%
Scott	2	2	0	4	0.2%
Sevier	13	27	9	49	2.5%
Union	1	2	1	4	0.2%
Other	12	16	8	36	1.8%
Total	687	959	303	1949	100.0%