- The Mall at Robinson
- Station Square
- Galleria
- South Hills Mall
- Ross Park Mall
- The Waterfront
- Monroeville Mall
- Century III Mall

The following provides a breakdown of residents that visit the above malls:

Mall	Total # of Shoppers	Shoppers from the Proposed Community	Percentage from the Proposed Community
The Mall at Robinson	411,870	404,725	98%
Station Square	226,675	219,960	97%
Galleria	107,590	106,490	99%
South Hills Mall	410,535	388,125	95%
Ross Park Mall	414,845	405,755	98%
The Waterfront	463,960	463,960	100%
Monroeville Mall	485,240	469,330	97%
Century III Mall	499,620	481,885	96%

The above table illustrates that a large percentage of shoppers in the major trade area are residents of the proposed community.

Employment

Residents in the proposed community have significant opportunities for interaction through their place of employment. According to 2000 U.S. census data, 97 percent of the community's 1,179,218 person labor force works in the community. Of those who are employed in the proposed community, 57 percent work in the community hub located in Allegheny County. Although the majority of the residents who work in Allegheny County are residents of that county, 20 percent of the workforce commutes to Allegheny County for employment from the outlying counties. This demonstrates a significant portion of residents commuting into the community hub for employment. In addition, while a large portion of the population works in the Allegheny County, there is also evidence that the proposed area's labor force work throughout the proposed community, thus fostering interaction, as depicted in the chart below:

8

- Pittsburgh Regional Champions – The Champions are more than 1,100 individuals volunteering their skills and enthusiasm in support of the region's marketing and economic development efforts.

Allegheny Conference on Community Development

The Allegheny Conference on Community Development also serves all ten counties within the proposed community. This is a private, non-profit organization with the unique ability to convene government and corporate leaders to frame, discuss, and implement civic initiatives. The conference develops strategies that are:

- Regional – building on the assets of all ten counties in SP, and improving the economic status and quality of life for citizens in every county.
- Inclusive – promoting opportunities for women, minorities, and the international community in the regional economy.
- Collaborative – working in partnership with other civic organizations, supporting the leadership efforts of public officials at the local, state, and federal levels, and involving the general public as appropriate.
- Cost-effective – helping to make SP a competitive region for businesses, workers, and visitors.

This organization also has three-long range objectives to fulfill its mission of improving the regional product:

- Ensuring that all children in SP can read, write, and compute by the age of 10.
- Promoting the growth of businesses and jobs based on new technologies.
- Developing amenities that will make SP one of the top regions in the country for attracting young, skilled mobile workers.

Community Events

Residents of the proposed community participate in numerous activities within the community, promoting interaction among the residents. The largest of these events are the Three Rivers Arts Festival and the Three Rivers Regatta which are held in Allegheny County. The Three Rivers Art Festival is a 17-day long event that over 600,000 people attend each year. They mount public art exhibitions and present over 100 performances by musical, dance and spoken word artists on five different stages. The Three Rivers Art Festival was founded in 1959 by the Carnegie Women's Group. According to Scarborough research, forty percent of the visitors were of the proposed community.

The Pittsburgh Three Rivers Regatta is a non-profit 501 (c) community celebration established in 1977. As a premier regional festival of 26 years, the land, air, and water event is one of the top festivals in the country. The largest inland regatta in the United States is host to over 20 daily events, including powerboat racing, fireworks, water ski shows, extreme sports, and national-act concerts. The estimated attendance for the four day event is 200,000-400,000 visitors. According to Scarborough research, 155,390 adults from the proposed community attended this festival last year. This means that 78 percent of the attendees at the regatta came from the proposed community using the lowest attendance estimate, and 39 percent when using the highest attendance estimate.

Newspapers/Media

The *Pittsburgh Post-Gazette* and the *Tribune Review* are SP's main newspapers. Over 43 percent of the proposed community reads the daily edition of either the *Pittsburgh Post Gazette* or the *Tribune Review*. The majority of the population of the proposed community, 65 percent, reads the Sunday edition of one of these newspapers. Both these newspapers daily and Sunday circulation are from the proposed community. For the *Pittsburgh Post Gazette*, 97 percent of the daily circulation and 94 percent of the Sunday circulation are residents of the proposed community. For the *Tribune Review*, 98 percent of the daily circulation and 90 percent of the Sunday circulation are residents of the proposed community.

In addition, the proposed community has two weekly publications, the *Pittsburgh Business Times* and the *Pittsburgh City Paper*. It also has a monthly publication, the *Pittsburgh Magazine*. Supporting documentation depicts that the proposed community accounts for 82 percent of the magazine subscribers for *Pittsburgh Business Times* and 60 percent for the *Pittsburgh City Paper* and *Pittsburgh Magazine*.

Sports

The proposal indicates there is community interaction through sporting events on the professional level as represented by the following four major sports teams who are located in Pittsburgh metro area:

- Pittsburgh Steelers – Professional football team that plays downtown in Heinz Field. The most popular team in Pittsburgh who sell out every game in a season. Sold out seasons have been recorded since the early 1970's. The proposal states that 72 percent of the attendees are from the proposed community.

- Pittsburgh Penguins – The area's professional men's hockey team that plays downtown in the Mellon Arena. The proposal states that 46 percent of the attendees are from the proposed community.

- Pittsburgh Pirates – A professional men's baseball team that plays downtown at PNC Park. The Pirates have won a total of five World Series titles and have a rich historical background that surround the team which attracts area residents. The proposal states that 38 percent of the attendees are from the proposed community.

- Pittsburgh Riverhounds – Professional Soccer team who play downtown at the Bethel Park Stadium. As a new sporting event to watch, the Riverhounds have appealed to a fan base of all ages because of their friendly and entertaining game atmosphere. Because the sport is popular among children and teens, the Riverhounds have attracted many young boys and girls to play soccer as a career. The proposal states that 44 percent of the attendees are from the proposed community.

Airport

Pittsburgh International Airport (PIA) is the primary airport serving the residents of the proposed community. Currently, PIA is served by more than twenty air carriers as well as being US Airways largest hub. PIA has more than 600 flights per day to 118 destinations. PIA is within a 90-minute flight to seventy percent of North America's population.

Healthcare

Residents of the proposed community frequently use two major healthcare providers, the University of Pittsburgh Medical Center (UPMC) and the West Penn Allegheny Health System (WPAHS). UPMC has thirteen of their twenty hospital facilities and WPAHS has five of six hospitals facilities located in Allegheny County.

Ninety percent of the residents in the proposed community who attended a hospital in the last three years went to either a UPMC or WPAHS hospital facility. This is broken down by sixty-two percent attended UPMC hospital facility, while twenty-eight percent attended a WPAHS facility.

Low-Income Analysis

Since each municipality has its own median household income, we used the weighted average median household income to assess whether the community meets NCUA's low-income criteria. The chart below shows the factors used in determining the area's average median household income based on 2000 census data.

Estimated Median Household Income for Proposed Community

Municipality	[illegible]	[illegible]
Allegheny County	537,150	$38,329
Armstrong County	29,005	$31,557
Beaver County	72,576	$36,995
Butler County	65,862	$42,308
Fayette County	59,969	$27,451
Greene County	15,060	$30,352
Indiana County	23,283	$30,233
Lawrence County	37,091	$33,152
Washington County	81,130	$37,507
Westmoreland County	149,813	$37,106
Total	1,070,939	$36,997*

*Weighted average for all areas in the proposed community

As indicated in the above chart, the weighted average median household income is $36,997. The area's weighted average median household income is greater than NCUA's 2000 median household income standard of $33,595. Thus, the proposed area is not a low-income community.

However, a review of 2000 CDFI data indicates that 716,107, or 27 percent of the proposed community, meets the underserved standards. Approximately 51 percent of the underserved area resides in community hub of Allegheny County where the majority of USAFCU's branch offices, shared service centers, and ATMs are located.

CONCLUSION

The proposal contains sufficient information supporting Southwestern Pennsylvania is a local community where residents have common interests or interact as prescribed in Chapter 2, Section V.A.2 of the *Chartering and Field of Membership Manual*. The community has a hub, a major trade area, several shared facilities and organizations, a community newspaper, airport, and cultural/recreational events.

3. BUSINESS AND MARKETING PLAN

USAFCU features a comprehensive package of favorably priced products and services, as shown in the following table:

[illegible]	[illegible]	[illegible]
• Regular savings	• Automobiles/Recreational	• Direct Deposit
• Christmas club	• Personal/Signature/Vacation	• Money Orders / Travelers Checks
• Share Drafts	• Visa/Debit	• Notary Services
• IRAs	• 1st and 2nd Mortgages/HELOC	• Indirect Loan Program
• Youth	• Overdraft	• Shared Branching
• Certificates	• Student	• Surcharge Free ATMs
• Money Markets	• Micro/Payday	• Financial Seminars

In addition, the credit union offers a variety of electronic delivery services including home banking with bill payer, loans-by-phone, an audio response system, toll-free call center, and wire transfers.

Service to the Underserved

USAFCU looked into financial institutions currently available in the proposed community. The review disclosed there are primarily two types of financial service providers; banks who almost exclusively cater to the lending needs of commercial customers and alternative financial providers including pawn shops, finance companies, rent-to-own retailers, payday loan companies, and check cashing outlets.

Since a high percentage, 27 percent of the community qualifies as underserved and U.S. Census Bureau data of 2000 indicates that 25 percent of the residents of the proposed community did not graduate from high school, these individuals are more likely to be victimized by the high cost alternative financial providers. Therefore, USAFCU believes there is a need in the community for a low-cost provider that the credit union believes it can fulfill. Below provides the products and services USAFCU offers to meet the needs of this segment of the community:

- No-fee share draft accounts;
- Small saver certificate program;
- No consumer loan fees;
- Micro loans starting at $500;
- No-fee VISA card;
- Personal computer loans;
- Education loans;
- Used auto loans;
- Reward-based lending (a risk-based lending program) ;

- Positive space program (Free services for senior citizens including wire transfers, traveler's checks, money orders, and stop payments);
- Free financial seminars (Home buying seminars, Investing for Your Retirement, Investing for Education Purposes, Women and Investing, Long Term Care Insurance);
- Financial planning (Free annual financial analysis to members with no obligation);
- Member debt/financial education and counseling (Money Management, Home & Family Finance Online Newsletter, Financial Counseling for One-on-One Meetings, Budget Sessions, Debt Management); and
- Electronic Credit Union (ECU) stations (Free internet access in branch lobbies).

The credit union has performed a demographic analysis of the underserved segment of the community and has determined there are four unique groups that could benefit from their many products and services. These groups include: Hispanic, African American, Senior Citizens, and Single Parents. In addition to offering the services listed above, the credit union also plans to implement the following new services in 2005 to improve the economic and social well being of these members:

- Payday loans at reasonable rates;
- First time home buyers programs;
- "Start Over" packages (designed to help re-establish credit with checking accounts and various plastic accounts);
- Voluntary Income Tax Assistance (VITA);
- International Remittance Network (IRnet); and
- Bi-lingual audio response system.

Business Products and Services

(b)(4)

The credit union conducted a survey of their existing membership that revealed that 25 percent of the respondents have small businesses. Also, 13 percent of the respondents plan to have a small business in the future. This would equate to 38 percent of the existing membership demonstrating a need for this type of service. The

(b)(4)

Facilities

The credit union already serves numerous select groups throughout the proposed community and has considerable familiarity with the area. USAFCU currently operates two full-service facilities and is a member of five shared service branches. In addition, the credit union has access to 11 credit union owned and 410 other surcharge-free ATMs throughout the proposed community.

(b)(4)

In addition, the credit union also offers the following low-cost or free financial service access through the following channels:

- Call Center – Provides a wide array of account information via a toll free number 24 hours a day.
- Web Site – Offers numerous on-line services including new accounts and loan applications.
- PC Banking – Convenient financial services via the internet including electronic statements, bill payer, and check imaging services.
- Onsite Community/Company visits – Dedicated business development and sales team professionals conduct membership drives and information sessions throughout the community and at various employer locations.

The proposal indicates the existing and proposed office locations, ATMs, and shared service centers are strategically located on major highways and are also accessible by public transportation for easy accessibility to the proposed area's residents. A map

under Tab 3 indicates the credit union's closest facility to the two farthest edges is 57 miles from Fayette County and 50 miles from Indiana County.

Although these are significant distances, these farthest edges are rural in nature. Residents in these areas are accustomed to traveling large distances to the major trade area to work, shop, and attend cultural/recreational events. Furthermore, the credit union has numerous electronic services as discussed above to assist in adequately serving the membership in the entire proposed area. Nonetheless, the credit union is

(b)(4)

Also, as noted above approximately 51 percent of the underserved area resides within the community hub in Allegheny County. Since the majority of USAFCU's branch offices, shared service centers, and ATMs are located in this area, the credit union's service facilities are accessible to a large portion of the underserved community.

(b)(4)

(b)(4)

County Lived In	County Worked In										
	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	10 County Total
Allegheny	536,655	635	5,235	7,868	732	146	395	736	9,211	12,048	573,662
Armstrong	4,582	16,279	106	2,609	12	7	1,526	44	68	2,719	27,952
Beaver	23,946	14	47,074	4,885	28	9	25	2,003	467	291	78,742
Butler	21,403	1,013	1,372	51,572	35	2	63	1,013	267	831	77,571
Fayette	5,151	25	136	168	35,915	1,204	117	25	3,051	8,965	54,777
Greene	707	7	33	24	780	9,337	2	7	1,942	119	12,958
Indiana	960	817	8	138	21	12	27,934	13	146	2,735	32,784
Lawrence	2,043	12	2,717	2,366	25	11	23	27,536	53	103	34,889
Washington	27,645	22	556	370	1,317	922	63	69	53,268	2,718	89,950
Westmoreland	43,536	2,197	561	1,231	2,391	230	1,745	165	3,473	106,015	161,544
Total	**666,628**	**21,021**	**57,798**	**71,231**	**41,256**	**11,880**	**31,893**	**31,611**	**71,946**	**136,565**	**1,141,829**

Source: 2000 U.S. Census

Higher Education

The community's higher education needs are served by University of Pittsburgh (Pitt), Robert Morris University (RMU), and Allegheny Community College (ACC). Residents of the proposed community represent 49 percent of the students at Pitt, 81 percent of the students at RMU, and 97 percent of the students at ACC. All three schools are located in the major trade area and have a significant portion of students enrolled at each institution. Pitt enrolls 34,003, RMU enrolls 4,816, and ACC enrolls 19,271 students thus supporting that a large percentage of students are drawn to the three schools located in the community hub.

Organizations

Pittsburgh Regional Alliance (PRA)

PRA is a non-profit economic development organization, working in concert with public, private, and civic organizations to generate and serve business creation, expansion, relocation, and to aid employers in the growth of skilled talent pool in the SP area. The PRA serves the entire ten county area of the proposed community. The PRA has one mission: To generate and serve customers of SP. Their services and initiatives include:

- Confidential Project Management – their network of state and local economic development partners ensure that expanding or relocating companies receive the support they need to be successful.
- Comprehensive Information and Resources – PRA provides data, demographics, information, and resources that help companies learn about SP.
- Education and Workforce Training – INDEX, the Industry and Education Exchange, connects businesses with education and workforce training programs, helping employees to obtain the specific skills that their company requires.
- Career Resources – The Career Resource Center provides links to job sources, workforce and industry data, networking groups and internship data.

(b)(4)

(b)(4)

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

20

(b)(8)

Conclusion

USAFCU is a well managed financial institution that has a proven track record for developing and implementing effective strategic plans. Management has the financial resources, expertise, marketing plan, services, and track record to effectively serve the entire community.

(b)(8)

USAFCU has a capable management team with a proven track record based on sound strategic planning. Staff is highly competent, well-trained, and there is a well-developed strategic plan. A strong internal audit department and thorough outside audit provide excellent oversight. Therefore, the credit union is financially capable of handling the community conversion.

5. FIELD RECOMMENDATION

SE Reuter and EX Williams recommend approval.

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6. REGIONAL RECOMMENDATION

Approve.

Insurance Analyst Kerry Murphy	Date
Director of Insurance Antoinette St. Clair	9/16/04 Date
ARD-Operations Scott A. Hunt	9/16 Date
Regional Director Edward P. Dupcak	9/16 Date

i:\ins1\commconv\US Airways\Reg Sum 7 04

Current Field of Membership

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

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

1. Employees of the following wholly-owned subsidiaries of ~~USAir, Group~~ *US Airways*, Incorporated, who work in or are paid from the locations named: *Sponsor Name Cg. 2/13/97*

~~USAir~~ *US Airways*, Incorporated, Washington, D. C.
~~US Air Leasing and Services~~ *US Airways Trading Company*, Incorporated, Washington, D. C.
USAir Fuel Corporation, Washington, D. C.
Allegheny Commuter Airlines, Reading, Pennsylvania
Henson Aviation, Salisbury, Maryland
Jetstream International Airlines, Dayton, Ohio
Pennsylvania Commuter Airlines, Harrisburg, Pennsylvania

2. Employees of the following independently-owned operators that provide ~~USAir~~ *US Airways* Express service under marketing agreements with ~~USAir Group~~ *US Airways*, Incorporated, who work in or are paid from the locations named:

Air Midwest, Wichita, Kansas
CCAir, Charlotte, North Carolina
Chautauqua Airlines, Jamestown, New York
Commutair, Plattsburgh, New York
Crown Airways, Dubois, Pennsylvania
StatesWest Airlines, Phoenix, Arizona
FloridaGulf Airlines, Jacksonville, Florida added 1/19/95
Liberty Express Airlines, Falls Creek, Pennsylvania added 06/30/95
~~Paradise Island Airlines, Inc., Ft. Lauderdale, Florid, added 10/23/95~~ (see clause #10)
MESA Airlines, Inc., Farmington, New Mexico added 6/10/98

3. Employees of ~~USAir~~ *US Airways* Shuttle, Inc., 100% managed by ~~USAir~~ *US Airways*, Inc., who work in Boston, Massachusetts, Washington, D. C., Long Island, New York, or Miami, Florida, and are paid from Jackson Heights, New York;

~~4. Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision: Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; SEP 10/10/95~~ Suspended 10/25/96

5. Employees of Aerolink International who work in or are paid from Pittsburgh, Pennsylvania; 2/9/96

6. Employees of Wilma Boyd Career Schools, Inc., who work in Moon Township, Pennsylvania; students enrolled in a program leading to a certificate or associate degree at the above school, provided, however, membership shall be limited to 2,500 of such persons; 6/13/96

7. Employees of Allegheny Plastics, Inc., who work in or are paid from Leetsdale, Pennsylvania; 6/24/96

8. Employees of Atrium I who work in Pittsburgh, Pennsylvania; 7/10/96

9. Employees of WRS Motion Picture and Video Laboratory who work in or are paid from Pittsburgh, Pennsylvania; 9/27/96

10. Employees of Paradise Island Airlines, Inc. (an independently-owned operator, that formerly provided USAir Express Service under marketing agreements with USAir Group, Inc.), who work in Ft. Lauderdale, Florida; added 10/23/95 moved from clause #2 10/24/96

11. Employees of ADVO, Inc., who work at the Pittsburgh Production Facility, Pittsburgh, Pennsylvania, or its satellite sales offices in Independence or Cuyahoga Falls, Ohio; 10/24/96

12. Employees who work regularly at the Parkway Center office buildings at 875 Greentree Road, Greentree (Pittsburgh), Pennsylvania, except employees of the following:

CableAdnet/TCI
Corning Clinical Laboratories
Cutler Hammer

it is understood that these office buildings are added to the field of membership without protection from overlaps with other credit unions; 10/24/96

13. Employees of Martinair Holland N. V., who work in or are paid from Boca Raton, Florida, and work regularly under contract with the ~~USAir~~ *US Airways*, Inc.; 1/17/97

14. Employees of the following who work in or are paid from the Pennsylvania locations named: 2/5/99

Premier Technologies, Inc., Oakdale
Babco Fabricating, Inc., Oakdale
Omnicare Pharmacy Services of Pittsburgh, Pittsburgh

15. Employees of Operating Engineers Combined Funds, Inc., who work in Monroeville; 3/3/99

16. Employees of Microlite Corporation, who work in or are paid from Aliquippa; 3/3/99

17. Employees of the following who work in the Pennsylvania locations named: 4/19/99

W. M. Mohr Co., Inc., Pittsburgh
Roos-Mohan, Inc., Warrendale

18. Employees of *Per-Se Technologies (formerly* Medaphis Physician Services) who work ~~in or are supervised from~~ *at or report to the Parkway Center office building* in Pittsburgh, Pennsylvania; 4/19/99 *sponsor name cg. 12/21/99*

19. Employees of The Associated Group, Inc., who work in or are headquartered from Pittsburgh, Pennsylvania; 4/19/99

20. Employees of TruePosition, Inc., a wholly-owned subsidiary of The Associated Group, Inc., who work in or are paid from Vienna, Virginia; 4/19/99

21. Employees of the following who work in the Pennsylvania locations named: 5/27/99

Moon Township Municipal Authority, Moon Township
Process Development & Control, Inc., Coraopolis

22. Employees of Pittsburgh Lubes, Inc., a wholly-owned subsidiary of Lucor, who work in or are supervised from Edgewater, Pennsylvania; 5/27/99

23. Employees of the following who work in the Pennsylvania locations named: 7/6/99

Pierce Design, Inc., Pittsburgh
Hidden Valley Animal Clinic, P.C., McMurray or Washington

24. Employees of L. B. Foster Company who work in or are paid from Pittsburgh, Pennsylvania; 8/16/99

25. Employees of Chrysler Plymouth West, Inc., who work in Coraopolis, Pennsylvania; 8/16/99

26. Employees of Day Apollo, Inc., who work in Moon Township, Pennsylvania; 9/8/99

27. Employees of Dick's Sporting Goods, Inc., who work in or are paid from Pittsburgh, Pennsylvania; 3/9/00

28. Employees of Moon Transportation Authority who work in Moon Township, Pennsylvania; 3/24/00

29. Employees of Contact Pittsburgh, Inc. who work in or are paid from Pittsburgh, Pennsylvania; 5/10/00

30. Employees, professional and affiliate members of the Pittsburgh Human Resources Association in Pittsburgh, Pennsylvania who qualify for membership in accordance with its bylaws as of May 2000; 5/12/00

31. Active members of the National Air Traffic Controllers Association AFL-CIO, Charlotte Local, in Charlotte, North Carolina, who qualify for membership in accordance with its bylaws as of December 2000; 12/13/00

32. Employees of Lender's Service, Inc. who work in Coraopolis, Pennsylvania; 01/08/01

33. Employees of Atlas America, Inc.who work in, or are headquartered from Moon Township, Pennsylvania; 01/08/01

34. Employees of AssetLink Financial Corp. who work in Coraopolis, Pennsylvania; 5/23/01

35. Employees of Home Healthcare Staffing & Services, Inc. who work in or are paid from Pittsburgh, Pennsylvania; 6/28/01

36. Employees of Potomac Air who work in or are paid from Arlington, Virginia; 6/28/01

37. Employees of Holy Family Institute headquartered in Pittsburgh, Pennsylvania; 2/01/02

38. The following has been added effective January 1, 2002, as a result of the merger of OVGH Federal Credit Union: 02/15/02

> Employees, doctors, medical staff, and technicians who work at the Ohio Valley General Hospital in McKees Rocks, Pennsylvania; medical employees of staff doctors of the above hospital;
>
> Members of record of the OVGH Federal Credit Union as of the effective date of this merger;

39. Employees of GCA International, Inc., - BWI who work at the satellite office at Baltimore Washington International Airport, Maryland; 03/11/02

40. Employees of KTA-Tator, Inc. who work in or are paid from Pittsburgh, Pennsylvania; 03/28/02

41. Employees of ~~Staff & Lancia Painting~~ Steffan and Lancia Painting who work in or are paid from Pittsburgh, Pennsylvania; 06/04/02

DOI/KAM:kam
SSIC 1041

BOARD ACTION MEMORANDUM

TO: NCUA Board

DATE: September 1, 2004

FROM: Edward P. Dupcak
Regional Director

SUBJ: US Airways Federal Credit Union
Application to Convert from
Multi-Group to Community Charter

ACTION REQUESTED: Approve application for conversion to a community charter for US Airways Federal Credit Union (USAFCU) in Moon Township, Pennsylvania, under Section 109 of the Federal Credit Union Act, and Interpretive Ruling and Policy Statement (IRPS) 03-1, as amended.

DATE ACTION REQUESTED: September 23, 2004

OTHER OFFICES CONSULTED: General Counsel and Examination and Insurance

VIEWS OF OTHER OFFICES CONSULTED: Concur

BUDGET IMPACT, IF ANY: None

RESPONSIBLE STAFF MEMBERS: Regional Director Edward P. Dupcak, Director of Insurance Antoinette St. Clair, and Insurance Analyst Kerry Murphy

SUMMARY: US Airways FCU, assets $607 million, was chartered in 1953, and serves multiple groups in the vicinity of Pittsburgh, Pennsylvania.

US Airways FCU proposes to convert to a community charter to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland counties in Pennsylvania. The area's population is 2,656,007 according to the 2000 Census. The community is comprised of multiple political jurisdictions with well-defined geographic boundaries in the southwestern region of Pennsylvania.

Most of the workforce, 97 percent, is employed within the community. It has a community hub, the Pittsburgh metro region, which is centrally located and easily accessibility by major routes including I-76, I-79, and I-70 and comprises of 48 percent of the total population of the community. The Pittsburgh metro region draws residents from throughout the proposed community for business, shopping, employment, and entertainment. The entire proposed community interacts through two major newspapers, an airport, shared facilities and organizations, and cultural and recreational events.

Our analysis shows the applicant has met all the requirements to convert to a community charter, including the Special Documentation Requirements to establish the community common bond based on a well-defined, local community with fixed geographic boundaries and residents having common interests or interaction.

42. Employees of Convergent Lending Services, LLC who work or are headquartered in Coraopolis, Pennsylvania; 8/8/02

43. Employees of Allegheny County Airport Authority who work in or are paid from Pittsburgh, Pennsylvania; 8/8/02

44. Employees of Township of Moon who work in, or are paid or supervised from Moon Township, Pennsylvania; 10/10/02

45. Employees of Don Vith Contracting wh owork in or are paid or supervised from Kennedy Township, Pennsylvania; 10/31/02

46. Employees of Colgan Air, Inc., who work in or are headquartered from Manassas, Virginia; 11/21/02

47. Employees of Moon Township Public Library who work in or are paid from Moon Township, Pennsylvania; 1/10/03

48. Employees of Allegheny & Chesapeake Physical Therapists, Inc., who work in or are headquartered in Ebensburg, Pennsylvania; 1/29/03

49. Employees of ~~Techint Technologies~~ **CORE Furnace Systems Corp.** who work in or are paid from Corapolis, Pennsylvania; 02/05/03 **Sponsor name cg. 07/21/03**

50. Employees of the following who work in or are paid or supervised from the locations named:

Jon Alan Associates, Inc., Gibsonia, Pennsylvania 01/31/03
Charlotte Air Traffic Control Tower, Charlotte, North Carolina 02/05/03
Kvaerner E+C- Pittsburgh Operations, Pittsburgh, Pennsylvania 02/06/03

51. Employees of SMS Demag, Inc., who work in or are paid from Pittsburgh, Pennsylvania; 02/05/03

52. Employees of Civic Automotive Group who work in or are paid from Moon Township, Pennsylvania; 02/27/03

53. Employees of Island Sports Center who work in Pittsburgh, Pennsylvania; 5/15/03

54. Employees of NASCAR Productions, LLC who work in Charlotte, North Carolina; 5/15/03

55. The following has been added effective April 1, 2003 as a result of the merger of B K Pittsburgh Employees Federal Credit Union: 05/19/03

Employees of Blaw Knox Foundry and Mill Machinery, Inc., a wholly-owned subsidiary of White Consolidated Industries, who work at One Oliver Plaza Building, Pittsburgh, Pennsylvania;

Members of record of the B K Pittsburgh Employees Federal Credit Union as of the effective date of this merger;

56. Employees of Online Resources who work in or are paid from McLean, Virginia; 06/03/03

57. Employees of 171st Air Refueling Wing, Pennsylvania Air National Guard who work in or are supervised from Coraopolis, Pennsylvania; 06/24/03

58. Employees of Service Link who work in Aliquippa, Pennsylvania; 08/29/03

59. Employees of XiTech who work in or are paid from Carnegie, Pennsylvania; 08/29/03

60. Employees of Nursefinders who work in or are paid from Carnegie, Pennsylvania; 11/17/03

61. Employees of Timothy M. Dornin, D.M.D. who work in Moon Township, Pennsylvania; 11/17/03

62. Employees of Gateway Clipper Fleet who work in Pittsburgh, Pennsylvania; **12/8/03**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons; corporate and other legal entities (added 08/29/03);

Provided, however, that this field of membership shall not include foreign nationals at foreign locations."

December 12, 2003
Date of Approval

Edward P. Dupcak
Regional Director

Proposed Field Of Membership

US Airways Federal Credit Union
Proposed Field of Membership

1. Persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington and Westmoreland Counties, Pennsylvania.

2. Persons within the immediate family or household of a member.

3. Spouses of persons who died while within the field of membership of this credit union.

4. Organizations of such persons.

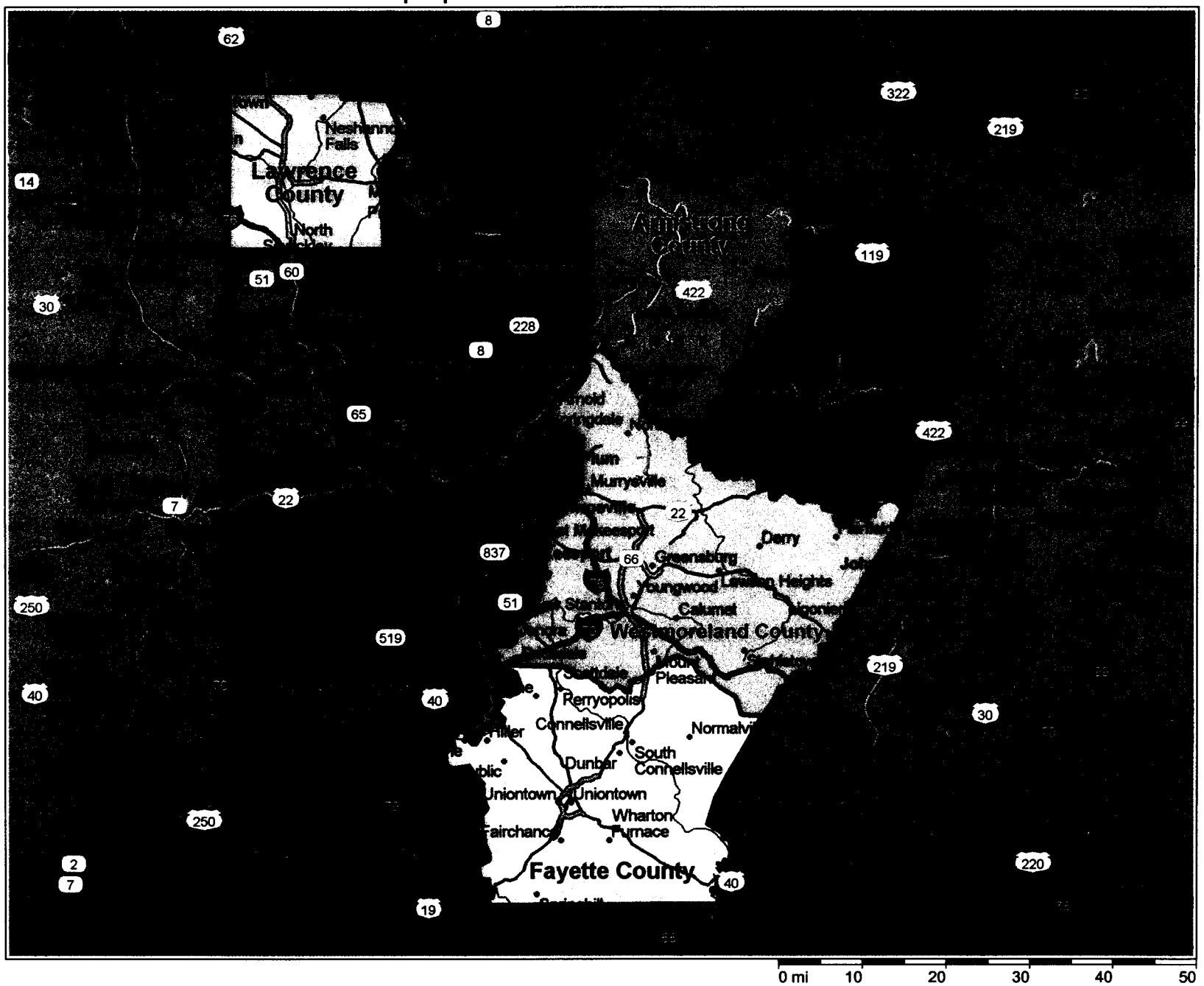
proposed area

Custom Territories

- Allegheny County
- Armstrong County
- Beaver County
- Butler County
- Fayette County
- Greene County
- Indiana County
- Lawrence County
- Washington County
- Westmoreland County

Pushpins

- My Pushpins



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(b)(4)

(b)(4)

US Airways FCU has prepared a sound business plan, including a detailed marketing plan and reasonable financial projections. The credit union also has the facilities, staff, and other infrastructure needed to offer its services to the entire community.

RECOMMENDED ACTION: Approve the application for conversion to community charter for US Airways Federal Credit Union.

Regional Director Edward P. Dupcak

Attachments

TAbs 1-9, Board Members only

US AIRWAYS FEDERAL CREDIT UNION
COMMUNITY CONVERSION
REGION II - CAPITAL

TABLE OF CONTENTS

- TAB 1 - Regional Summary
- TAB 2 - Current and Proposed Field of Membership
- TAB 3 - Maps
- TAB 4 - Evidence Proposed Community is Well Defined Area
- TAB 5 - Marketing Plan
- TAB 6 - Business Plan
- TAB 7 - Financial Data
- TAB 8 - Examination Report
- TAB 9 - Concurrence (E&I & OGC)

COMMUNITY CHARTER CONVERSION
US Airways FCU #09007
Assets: $607 million
Moon Township, PA

Current Members:	79,092	**Assets:**	$607 million
Potential Mbrs (Current)	84,092	**Loans:**	$292 million
Penetration:	94.05%	**Shares:**	$521 million
Pot. Mbrs. (Proposed):	2,656,007	**Earnings:**	0.68%
Date App Received:	7/06/04	**Delinquency:**	1.01%
Date of Last On-site:	3/25/04 Exam	**Net C/Os:**	1.45%
CAMEL:	(b)(8)	**Net Worth:**	13.67%

Data as of June 30, 2004 Call Report

1. GENERAL BACKGROUND

US Airways Federal Credit Union (USAFCU) was originally chartered as the Allegheny Airlines FCU in 1953 to serve employees of Allegheny Airlines in Washington, D.C. In 1966, the credit union relocated to Pittsburgh, PA at the Allegheny Airlines hangar facility. Due to sponsor mergers, the credit union changed its name several times over the years to their current name. Upon approval of a community charter, USAFCU plans (b)(4) Over the years, USAFCU expanded its FOM to include over 60 Select Employee Groups (SEGs), including groups acquired in mergers.

As of June 30, 2004, USAFCU had 79,092 members and estimated its potential at 84,092 members, for a penetration ratio of 94.05 percent.

The four primary reasons USAFCU seeks to covert to a community charter are:

1. To bring its many services to the underserved people in the proposed community.
2. To serve the needs of the proposed community.
3. To broaden its membership base and expand financial service, to maintain and build on its solid financial position, and to ensure its long-term viability.
4. To provide for future viability as US Airways, Inc., their primary sponsor is in a very precarious financial position and may not survive. 5+5

Proposal

The proposed community consists of persons who live, work, worship, or attend school in, and businesses and other legal entities in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland counties in Pennsylvania.

Delegated Authority

The population of the proposed community is 2,656,007 per the 2000 U.S. Census Bureau data. Because the proposed community consists of multiple political jurisdictions and has a current population of more than 500,000, GC and E&I concurrence and NCUAB approval is required under Delegated Authority CHA 3B.

SEGs

The proposal indicates that USAFCU currently serves 21 SEGs located outside the proposed community. The credit union provided a draft letter that will be sent to the SEGs notifying them they will only be able to continue to serve members of record.

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

A. Geographic Boundaries

The proposed community consists of the following recognized political jurisdictions including their populations:

County	Population
Allegheny	1,281,666
Armstrong	72,392
Beaver	181,412
Butler	174,083
Fayette	148,644
Greene	40,672
Indiana	89,605
Lawrence	94,643
Washington	202,897
Westmoreland	369,993
Total	**2,656,007**

The proposed area covers approximately 7,200 square miles and has the following boundaries:

North	Mercer, Venango, Clarion and Jefferson County, Pennsylvania
South	West Virginia and Maryland
East	Clearfield, Cambria, and Somerset County, Pennsylvania
West	Ohio and West Virginia

USAFCU provided a map of the proposed community. The map sufficiently identifies the boundaries and the geographical characteristics.

B. Evidence of Resident Interaction and/or Common Interests in the Local Community[1]

The proposed community is located in the southwestern portion of Pennsylvania and is comprised of ten contiguous counties that are recognized political jurisdictions. The majority of the proposed population (92 percent) is part of the Pittsburgh, Pennsylvania Metropolitan Statistical Area (MSA). The three outlying counties excluded from the MSA are Lawrence, Indiana, and Greene counties. They are rural in nature and frequently interact with residents of the Pittsburgh MSA.

Commonly Defined Region

The proposed community is contained within a commonly defined region as designated by the Southwestern Pennsylvania Commission (SPC) as Southwestern Pennsylvania (SP). The SPC is the regional planning agency serving the SP area providing essential services to the region. It is a 60 member governing body comprised of representatives from all ten counties (5 members each), the City of Pittsburgh (5 members), and other state and federal agencies. Not only is the SPC the official Metropolitan Planning Organization, but it is also the region's designated Local Development District and Economic Development District by the US Appalachian Regional Commission and the US Department of Commerce. In this role, the SPC establishes regional economic development priorities and provides a wide range of services to the region including:

- Developing, monitoring, and updating the region's Comprehensive Economic Development Strategy (CEDS). These plans are used as a guide in granting awards for water and sewer infrastructure systems, technology training centers, telecommunications facilities, research parks, and other major public-works projects.

[1] A large portion of the third party documentation supporting the information regarding residential interaction comes from Scarborough Research Company, a marketing research company in business for twenty-five years and serving major customers such as Coca-Cola, Wells Fargo Bank, Goodyear Tire & Company, and others. The company collects data on 75 markets in the United States and provides it to end users who wish to purchase it. Therefore, the information is independent and was not for credit union purposes only.

- Encouraging businesses and residents to locate in economically distressed areas by offering them a tax holiday until 2013 to improve economically distressed areas within the region.
- Acting as a public partner to reduce risk for local lenders while creating business opportunities for entrepreneurs through low-interest loans for real-estate, machinery, equipment, and working capital needs related to increasing their job production capacity and operating efficiency.
- Helping local government officials solve, prioritize, and anticipate problems based on a self-assessment of their organization, functions, and processes. They also offer real estate, finance, and business deal expertise to local governments in order to help them move projects forward.
- Educating hundreds of small companies about the complex process of doing business with the federal government, focusing on the contract process that enables small businesses to compete in the government market place.
- Providing and creating opportunities for SP businesses to expand their business internationally in order to increase export sales and employment opportunities for the region.

In addition, the SPC website recently became the region's portal for accessing information about public planning in SP.

Community Hub

Pittsburgh is the largest city in the proposed community which is located in Allegheny County. The Pittsburgh metro region, which encompasses Allegheny County, is the hub which draws residents from throughout the proposed community and serves as the focal point for shopping, employment, higher education, healthcare, sporting events, and other entertainment. It is centrally located and easily accessibility by major routes including I-76, I-79, and I-70 and comprises 48 percent of the total population of the community.

Major Trade Area

The community's major trade area lies within Allegheny County (Pittsburgh metro region), which contains the concentration of trade. Residents of the community can satisfy their shopping needs at any of the eight malls in the Pittsburgh metro trade area. These malls offer a wide range of shopping opportunities and are within a 10 mile radius of the city of Pittsburgh. The malls are as follows:

(b)(4)

(b)(4)

households

Households (2002) by County

600,000

94,868

15,000

Pushpins

My Pushpins

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population

Population (2002) by County

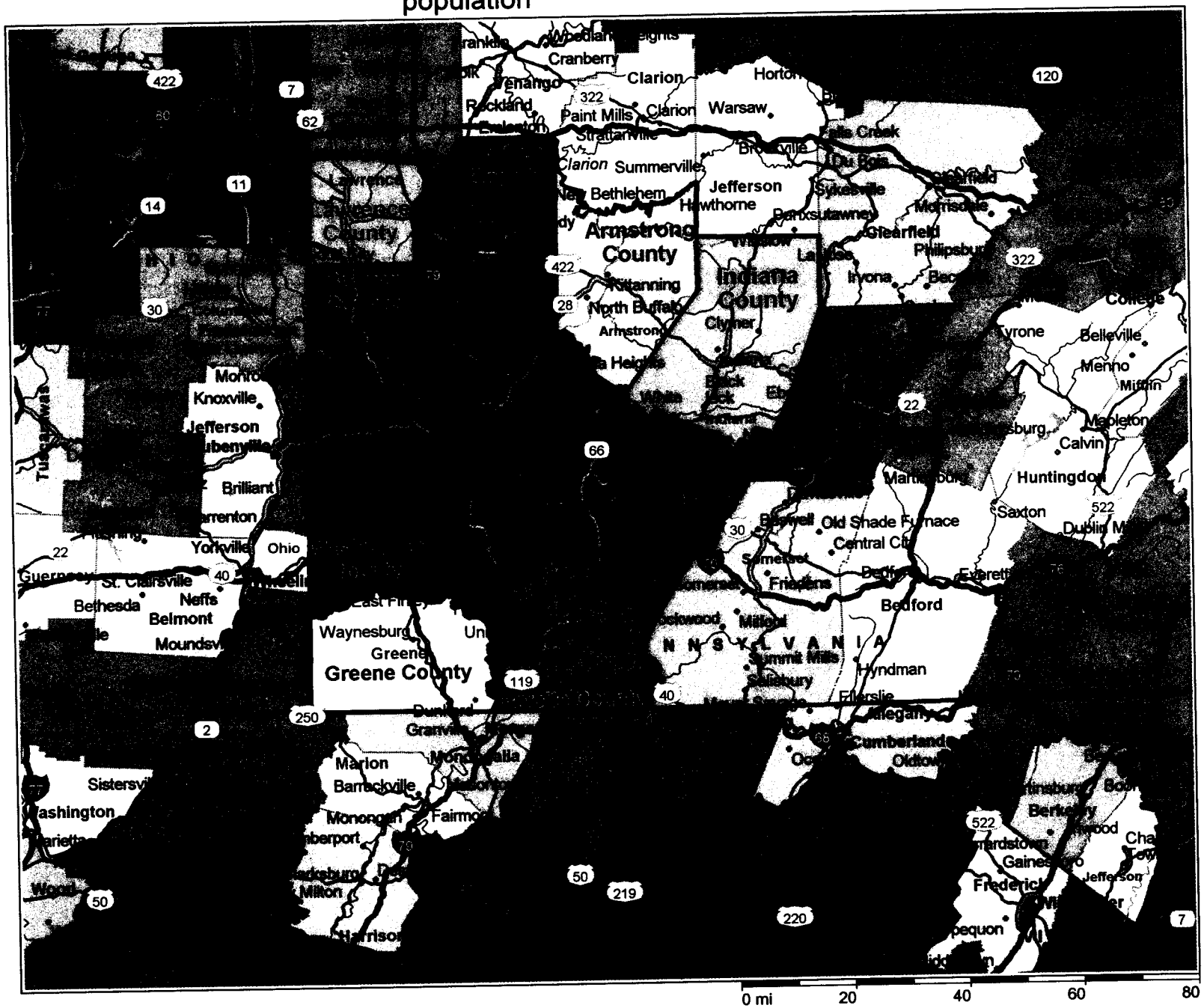
1,300,000

228,035

40,000

Pushpins

My Pushpins



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Households (2002) by ZIP Code

Pushpins

My Pushpins

Households (2002) by ZIP Code

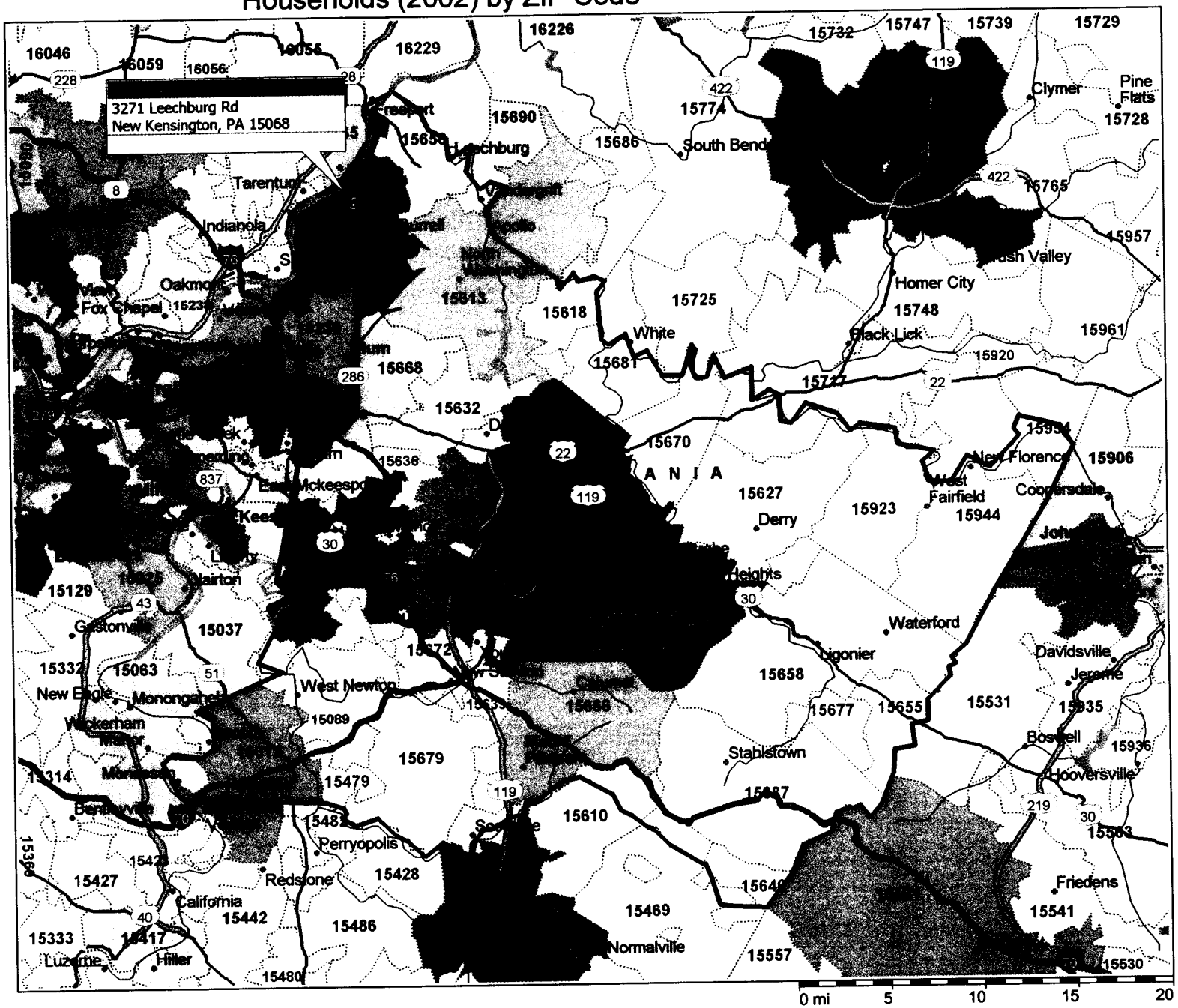
25,000

12,500

0

Custom Territories

Westmoreland County



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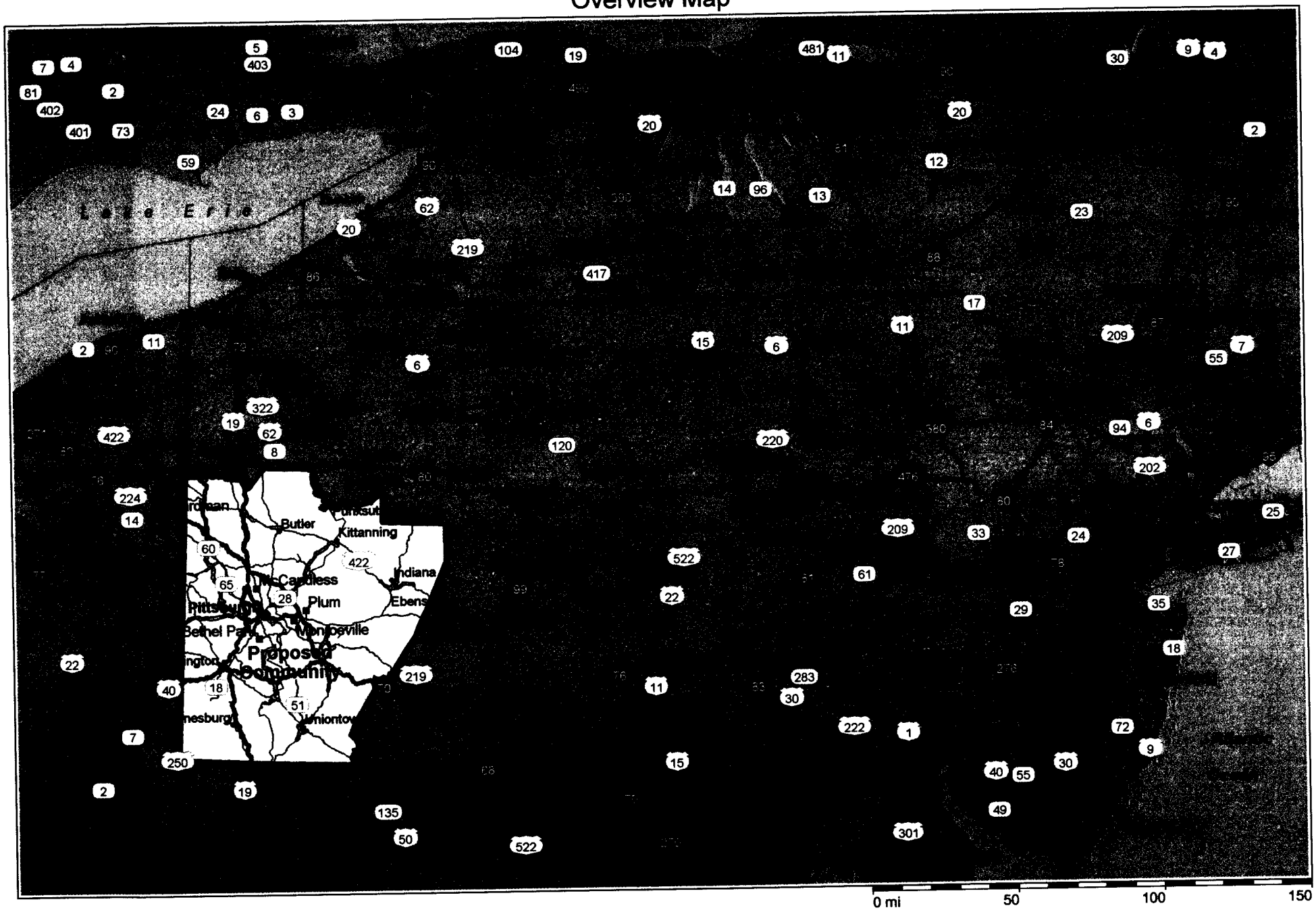
40

Overview Map



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U·S AIRWAYS

FEDERAL CREDIT UNION

Joseph C. Cirelli
President / CEO

April 21, 2004

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

Dear Mr. Dupcak:

We are pleased to present this proposal as our request for US Airways Federal Credit Union to convert to a community charter to serve the Southwestern Pennsylvania Community (SPC) consisting of Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington and Westmoreland Counties, Pennsylvania. This charter conversion would allow those persons who live, work, worship, volunteer or go to school in, businesses and other legal entities located in those counties to have the benefit of our many services.

US Airways Federal Credit Union is not seeking a community charter for the sole purpose of becoming a community charter. We are seeking a community charter in order to survive and remain a viable credit union for our current and future members.

US Airways, Incorporated (US Airways), our primary sponsor, is in a very precarious financial position and may not survive. US Airways has already reduced employment from a high of 55,000 to 29,000 presently with more layoffs anticipated. Those employees who remain have experienced significant reductions in pay and benefits. While our credit union has worked diligently during recent years to diversify our field of membership by including select employee groups, US Airways, their Subsidiaries and Affiliates presently represent 56% of shares and 89% of loans of US Airways Federal Credit Union.

In the meantime, a review of the National Credit Union Administration's (NCUA) Examination Reports and 5300 Call Report data going back to December 1999 reveals that US Airways Federal Credit Union has operated quite satisfactorily in spite of US Airways, Inc.'s situation.

(b)(8)

US Airways Federal Credit Union Operating Data

Capital Still Strong and Growing –
US Airways Federal Credit Union staff is quite proud of the fact that in spite of absorbing high loan losses and a declining loan volume, our Net Worth/Total Assets increased from 12.56% to 13.09%, 25% higher than our peer. In other words our credit union is financially stronger today even after absorbing several years of layoffs and pay cuts at our primary sponsor.

1453 Beers School Road, P.O. Box 1289, Moon Township, PA 15108-6289 1-412-269-3011

Bankruptcies Have Impact –
Due to many laid off employees and those whose pay has been substantially reduced declaring bankruptcy, our credit union absorbed significant loan losses equaling 2.5 times our peer. In the last three years delinquency increased from .42% to 1.10%, double peer. Charge offs in the last two years went from .69% to 1.25%. Charge offs drove our provision for loan loss expenses to .70%, almost triple peer.

Loan Activity Diminished –
Unemployed employees or those concerned about their future job status have quit borrowing. Our best income producing asset, loans declined as a percentage of shares from 66% to 57%. In spite of our significant marketing efforts, our total outstanding loans declined in 2002 and 2003.

Return on Assets Declining –
Loan losses and declining loan volume have impacted our return on assets. As high yield loans declined they were replaced by very low yield investments which, coupled with loan losses 2.5 times our peer, caused our return on assets to decline from a peer return of 1.03% in 1999 to .35% in 2003.

To survive, US Airways Federal Credit Union like all other credit unions needs to make loans. To make loans we need a community field of membership consisting of people who have jobs and represent a cross section of our population in age and borrowing needs. Those people remaining at US Airways are not only so fearful for their jobs that they do not borrow, but they are older workers with the highest seniority who, even in the best of times, have diminished borrowing needs.

At the risk of repeating ourselves, US Airways Federal Credit Union needs our requested community charter to survive and remain a viable credit union.

Our proposal contains a full description of the community showing how people in the proposed community interact and share common goals and interests. Enclosed third party documentation fully supports that the area is a single well-defined community. We strongly believe that our documentation clearly shows that the proposed Southwestern Pennsylvania Community (SPC) meets National Credit Union Administration (NCUA) requirements.

In the proposal you will find our business plan with financial projections that show US Airways Federal Credit Union can handle the proposed community financially and administratively without a negative impact on our operations or financial condition. Commitments are in place to build or lease facilities to supplement the electronic delivery of services.

The proposal also contains a comprehensive marketing plan and significant marketing budget that demonstrates our commitment and how we plan to serve the requested area.

Our credit union is a proud corporate citizen as shown by our participation in many community activities. In addition, we encourage our individual employees to participate in various activities to make our community a better place to live and raise a family. A listing of our corporate and employee community activities, that goes back many years, is enclosed for your edification.

We strongly believe that approval of this request will be beneficial not only for our credit union, but for the entire Southwestern Pennsylvania Community (SPC) and its citizens as well.

We sincerely believe that we have complied with all National Credit Union Administration regulations, Interpretive Ruling and Policy Statements and policies.

Regarding our name, it is our intention to amend Section 1 of our charter by seeking a new credit union name to better represent our emerging membership. Eighteen months ago NCUA reserved the name Clearview Federal Credit Union for us. Our attorneys have researched and trademarked the name for our use. We will forward the necessary documentation in the near future.

We would like to meet with you in your office sometime during May, 2004, to talk more specifically about our situation and the community proposal. Perhaps prior to that meeting your staff will have had time to briefly review our proposal. I will have someone contact you to arrange a mutually convenient meeting time.

In conclusion, we specifically authorize and give you permission to contact and correspond with our agent, Allen Carver of O'Rourke Consulting at (770) 587- 6910, if you need additional information or have any questions.

Sincerely,

Joseph C. Cirelli

Joseph C. Cirelli
President/CEO

JCC:jem

Enclosure

U·S AIRWAYS

FEDERAL CREDIT UNION

Joseph C. Cirelli
President

June 30, 2004

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

Dear Mr. Dupcak:

I want to take this opportunity to again thank you for taking your time and the time of your staff to meet with us on June 1, 2004, to assist us in preparing our community proposal.

Enclosed is our comprehensive response to your letter dated May 26, 2004, in which you detailed issues that needed additional information and clarification. For your staff's convenience, we responded to the subject areas in the exact order as presented in your letter.

While preparing our response, our additional analysis and data gathering further reinforced our belief that the requested ten-county Southwestern Pennsylvania Community represents a single, well-defined community as required by the National Credit Union Administration.

Please let us know if you need additional information.

Thanks for your continued support and assistance.

Sincerely,

Joseph C. Cirelli

Joseph C. Cirelli
President/CEO

JCC:jem

Enclosures

1453 Beers School Road, P.O. Box 1289, Moon Township, PA 15108-6289 1-412-269-3003 Email cirellij@aol.com

US Airways Federal Credit Union
Community Charter Conversion Request

US Airways Federal Credit Union (USAFCU), charter 09007, respectfully requests permission to amend our charter in order to serve **all** persons who live, work, worship, volunteer or attend school in, businesses and other legal entities located in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington and Westmoreland Counties, Pennsylvania, which will be referred to in this proposal as the Southwestern Pennsylvania Community (SPC).

USAFCU's Board of Directors submits this proposal in support of its request, in accordance with the National Credit Union Administration's (NCUA's) Chartering and Field of Membership Manual and amended policies. This proposal includes USAFCU's current financial statements, which indicate that our credit union has performed well financially and has built a strong capital and reserve base. USAFCU has a long history of being guided by competent and committed employees and volunteers. This proposal includes a description of the community, as well as details about community interaction, that we believe clearly demonstrates our conviction that the SPC is a single, well-defined, unified, closely-knit community as required by NCUA.

In addition, we have included a business and marketing plan for implementing the proposed conversion, allowing for expenditures, to serve the entire SPC area.

We believe that USAFCU can make a difference in the lives of individuals and families within the SPC and would welcome the opportunity to offer them reasonably priced and needed financial products and services.

Reasons For Conversion Request

Reasons For Conversion Request -

USAFCU is proposing this community charter conversion for four primary reasons:

1. First, USAFCU would like to bring its many services to the underserved people in the SPC community. We firmly believe there is a need for the products and services offered by USAFCU to this portion of the community. Additionally USAFCU has a well-conceived plan to assist members in building wealth through free educational seminars held at the credit union and else ware in the community.

2. Second, USAFCU is seeking this conversion based on the needs of the SPC. The citizens of the SPC deserve a financial institution that is member/consumer owned, and is focused and available to serve the needs of all individuals. By amending its charter, USAFCU will be able to offer the same outstanding level of member services and products currently enjoyed by our existing members to the entire SPC community.

3. Third, to allow USAFCU to broaden its membership base and expand financial services, to maintain and build on its solid financial position, and to ensure its long-term viability.

4. Lastly, to provide for USAFCU's future viability as US Airways, Incorporated (US Airways), our primary sponsor, is in a very precarious financial position and may not survive. US Airways has already reduced employment from a high of 55,000 to 29,000 presently with more layoffs anticipated. Those employees who remain have experienced significant reductions in pay and benefits. While our credit union has worked diligently during recent years to diversify our field of membership by including select employee groups, US Airways and their related companies presently represent 56% of shares and 89% of loans of USAFCU.

US Census Data

U.S. Census Bureau

population estimates

Estimates Data | Analysis | Graphics Gallery | Estimates Topics | Geographic Topics | Archives | Related Topics

census > population estimates > counties > CO-EST2002-01 | text menu

county table

Pennsylvania County Population Estimates: April 1, 2000 to July 1, 2002						
County	State	July 1, 2002 Population	July 1, 2001 Population	July 1, 2000 Population	April 1, 2000 Population Estimates Base	Census 2000 Population
	Pennsylvania	12,335,091	12,303,104	12,286,107	12,281,054	12,281,054
Adams	Pennsylvania	94,437	92,831	91,610	91,292	91,292
Allegheny	Pennsylvania	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Armstrong	Pennsylvania	[illegible]	[illegible]	[illegible]	72,392	72,392
Beaver	Pennsylvania	179,551	180,070	181,151	181,412	181,412
Bedford	Pennsylvania	49,944	49,928	50,035	49,984	49,984
Berks	Pennsylvania	382,108	377,950	374,482	373,638	373,638
Blair	Pennsylvania	127,840	128,564	129,049	129,144	129,144
Bradford	Pennsylvania	62,810	62,771	62,788	62,761	62,761
Bucks	Pennsylvania	610,440	604,385	599,417	597,632	597,635
Butler	Pennsylvania	178,078	176,168	174,571	174,083	174,083
Cambria	Pennsylvania	150,452	151,346	152,233	152,598	152,598
Cameron	Pennsylvania	5,843	5,895	5,942	5,974	5,974
Carbon	Pennsylvania	59,688	59,166	58,831	58,802	58,802
Centre	Pennsylvania	138,524	137,070	135,969	135,758	135,758
Chester	Pennsylvania	450,160	442,608	435,767	433,501	433,501
Clarion	Pennsylvania	41,316	41,544	41,740	41,765	41,765
Clearfield	Pennsylvania	83,203	83,163	83,378	83,382	83,382
Clinton	Pennsylvania	37,680	37,842	37,921	37,914	37,914
Columbia	Pennsylvania	64,134	64,188	64,107	64,151	64,151
Crawford	Pennsylvania	89,856	90,148	90,377	90,366	90,366
Cumberland	Pennsylvania	217,743	215,522	213,980	213,674	213,674
Dauphin	Pennsylvania	252,933	251,673	251,812	251,798	251,798
Delaware	Pennsylvania	553,435	552,500	551,051	550,864	550,864
Elk	Pennsylvania	34,454	34,815	35,035	35,112	35,112
Erie	Pennsylvania	280,370	280,699	280,727	280,843	280,843
Fayette	Pennsylvania	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Forest	Pennsylvania	4,888	4,987	4,939	4,946	4,946
Franklin	Pennsylvania	131,598	130,406	129,549	129,313	129,313
Fulton	Pennsylvania	14,365	14,267	14,265	14,261	14,261
Greene	Pennsylvania	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Huntingdon	Pennsylvania	45,707	45,631	45,598	45,586	45,586
Indiana	Pennsylvania	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Jefferson	Pennsylvania	45,818	45,834	45,939	45,932	45,932
Juniata	Pennsylvania	22,760	22,743	22,855	22,821	22,821
Lackawanna	Pennsylvania	210,711	211,862	212,915	213,295	213,295

Lancaster	Pennsylvania	478,561	474,608	471,670	470,658	470,658
Lawrence	Pennsylvania	94,104	94,228	94,612	94,648	[illegible]
Lebanon	Pennsylvania	121,199	120,775	120,418	120,327	120,327
Lehigh	Pennsylvania	317,533	315,131	312,566	312,090	312,090
Luzerne	Pennsylvania	314,643	316,224	318,595	319,250	319,250
Lycoming	Pennsylvania	119,000	119,263	119,933	120,044	120,044
McKean	Pennsylvania	44,884	45,282	45,799	45,936	45,936
Mercer	Pennsylvania	119,514	119,968	120,190	120,293	120,293
Mifflin	Pennsylvania	46,435	46,505	46,490	46,486	46,486
Monroe	Pennsylvania	148,839	143,933	139,818	138,687	138,687
Montgomery	Pennsylvania	766,517	759,736	752,081	750,097	750,097
Montour	Pennsylvania	18,214	18,258	18,252	18,236	18,236
Northampton	Pennsylvania	273,324	269,555	267,470	267,069	267,066
Northumberland	Pennsylvania	93,371	93,863	94,471	94,556	94,556
Perry	Pennsylvania	43,876	43,763	43,611	43,602	43,602
Philadelphia	Pennsylvania	1,492,231	1,501,777	1,514,029	1,517,550	1,517,550
Pike	Pennsylvania	50,095	48,267	46,650	46,302	46,302
Potter	Pennsylvania	18,217	18,118	18,146	18,080	18,080
Schuylkill	Pennsylvania	148,505	149,310	150,122	150,336	150,336
Snyder	Pennsylvania	37,828	37,738	37,542	37,546	37,546
Somerset	Pennsylvania	79,456	79,596	80,023	80,023	80,023
Sullivan	Pennsylvania	6,482	6,537	6,561	6,556	6,556
Susquehanna	Pennsylvania	42,082	42,258	42,251	42,238	42,238
Tioga	Pennsylvania	41,461	41,488	41,360	41,373	41,373
Union	Pennsylvania	42,006	42,063	41,661	41,624	41,624
Venango	Pennsylvania	56,810	57,089	57,472	57,565	57,565
Warren	Pennsylvania	43,290	43,685	43,788	43,863	43,863
Washington	Pennsylvania	204,110	203,646	203,013	202,897	202,897
Wayne	Pennsylvania	48,889	48,276	47,920	47,722	47,722
Westmoreland	Pennsylvania	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Wyoming	Pennsylvania	27,801	28,012	28,024	28,080	28,080
York	Pennsylvania	389,209	385,640	382,738	381,751	381,751

Note: The April 1, 2000 Population Estimates Base reflects modifications to the Census 2000 Population as documented in the Count Question Resolution program, updates from the Boundary and Annexation Survey, and geographic program revisions. Dash (-) represents zero or rounds to zero.

terms & definitions
methodology

printer-friendly version (*.pdf)
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Suggested Citation:
Table CO-EST2002-01-42 - Pennsylvania County Population Estimates: April 1, 2000 to July 1, 2002
Source: Population Division, U.S. Census Bureau
Release Date: April 17, 2003

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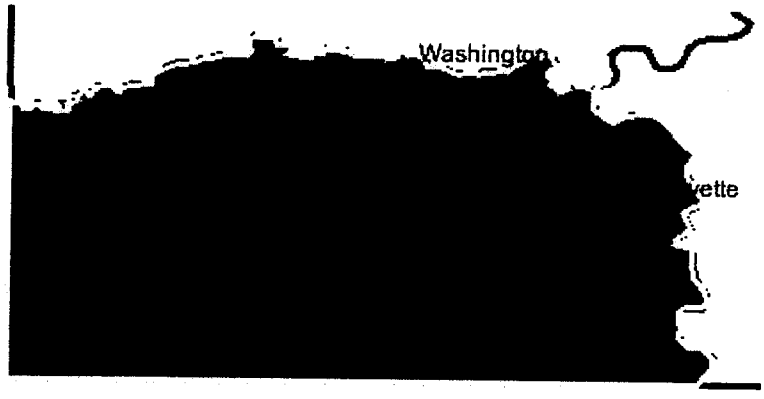
source: U.S. Census Bureau, Population Division
maintained by: Laura K. Yax
last revised: April 10, 2003 07:25:42.

CDFI Fund Online Help Desk - CDFI Program

○ Zoom In ○ Zoom Out ○ Pan ○ Identify ◉ Add ○ Deselect



○ Tract ◉ County County ID: Show ID here

DO NOT DESIGNATE ANY NON-CONTIGUOUS TRACTS OR COUNTIES WITHIN A SINGLE INVESTMENT AREA: YOU MUST SAVE NON-CONTIGUOUS TRACTS OR COUNTIES AS TWO OR MORE SEPARATE INVESTMENT AREAS.

CLEAR | CDFI Test | Submit | ✓ Qualified

Define Another Investment Area in :
Same State : Another State

Empowerment Zone/Enterprise Community Map

How do I use 'Rectangle Select' ?

Why do my Hot Zones disappear when I switch betwee county views ?

CDFI Investment Area Designation Instructions

1. Select **ADD** button, click on the desire tract/county
2. Once you have selected the census tra the **CDFI Test** button.
3. If your area qualifies, press the **Subm**
4. If your area does not qualify, you can your selection and click **CDFI Test** a

Geographic Unit Meets CDFI Investment Area Crit

Economic Develpment and Housing Hot Zone (Also Qualifies as an Investment Area)

Housing Hot Zone Criteria (Also Qualifies as an Investment Area)

Economic Develpment Hot Zone Criteria (Also Qualifies as an Investment Area)

(Because Hot Zones in nonmetropolitan areas are des county level only, they will not appear when the map from the county-level view to the tract-level view.)

Geographic Unit Does Not Meet CDFI Investment A

Selected Area

Deselected Area

Please refer to Federal Register at *12 CFR Part 1806* for the requirements to designate a Distressed Community/Investment Area.

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CDFI Form

Stacy
Brogden

FA Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Lawrence County	10300	2459	0.156	1.366	0.096	1.66	Yes	No	No
Total: 1					2459	0.156	1.366	0.096	1.66	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

Stacy
Brogden

F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Lawrence County	400	2559	0.404	0.447	0.117	2.02	Yes	Yes	Yes
2	PA	(Non-metropolitan Area)	Lawrence County	800	4641	0.129	0.883	0.108	1.86	Yes	No	No
3	PA	(Non-metropolitan Area)	Lawrence County	200	2319	0.189	0.662	0.128	2.21	Yes	Yes	Yes
4	PA	(Non-metropolitan Area)	Lawrence County	300	4152	0.252	0.731	0.128	2.21	Yes	Yes	Yes
5	PA	(Non-metropolitan Area)	Lawrence County	900	2109	0.303	0.632	0.12	2.07	Yes	Yes	Yes
6	PA	(Non-metropolitan Area)	Lawrence County	600	1571	0.397	0.454	0.052	0.9	Yes	No	Yes
7	PA	(Non-metropolitan Area)	Lawrence County	700	2349	0.177	0.864	0.091	1.57	Yes	No	No
Total 7					19700	0.264	0.626	0.106	1.834	7	4	5

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	5
Hot Zones as a percentage of Investment Area tracts/counties	71.43%
Hot Zones population as a percentage of Investment Area population	64.52%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Butler County	910400	2742	0.421	0.915	0.2	3.45	Yes	No	No
2	PA	Pittsburgh, PA MSA	Butler County	910500	2194	0.432	0.823	0.192	3.31	Yes	No	No
Total 2					4936	0.427	0.869	0.196	3.38	2	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Butler County	902300	3694	0.237	0.664	0.073	1.26	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Butler County	902400	2698	0.241	0.684	0.044	0.76	Yes	No	Yes
3	PA	Pittsburgh, PA MSA	Butler County	902500	4117	0.181	0.716	0.071	1.22	Yes	No	Yes
4	PA	Pittsburgh, PA MSA	Butler County	902700	2146	0.102	0.744	0.03	0.52	Yes	No	Yes
5	PA	Pittsburgh, PA MSA	Butler County	902200	2065	0.168	0.717	0.011	0.19	Yes	No	Yes
Total 5					14720	0.186	0.705	0.046	0.79	5	0	5

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	5
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Armstrong County	980200	2471	0.154	0.8	0.07	1.21	Yes	No	No
2	PA	(Non-metropolitan Area)	Armstrong County	980300	3792	0.125	0.888	0.102	1.76	Yes	No	No
Total 2					6263	0.14	0.844	0.086	1.485	2	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	Ratio of Income to Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Armstrong County	981100	4787	0.164	0.742	0.055	0.95	Yes	No	Yes
Total 1					4787	0.164	0.742	0.055	0.95	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Armstrong County	981000	3451	0.134	0.743	0.048	0.83	Yes	No	Yes
Total 1					3451	0.134	0.743	0.048	0.83	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

CSAV	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Armstrong County	981700	3929	0.117	0.92	0.1	1.72	Yes	No	No
2	PA	(Non-metropolitan Area)	Indiana County	961800	1744	0.136	0.933	0.104	1.79	Yes	No	No
Total 2					5673	0.127	0.927	0.102	1.755	2	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Indiana County	960400	3995	0.141	0.779	0.102	1.76	Yes	Yes	No
2	PA	(Non-metropolitan Area)	Indiana County	961300	4389	0.113	0.941	0.087	1.5	Yes	No	No
3	PA	(Non-metropolitan Area)	Indiana County	960200	5018	0.25	0.755	0.065	1.12	Yes	No	Yes
4	PA	(Non-metropolitan Area)	Indiana County	960300	2845	0.185	0.784	0.078	1.34	Yes	No	No
Total: 4					16247	0.172	0.815	0.085	1.46	4	1	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	2
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	55.47%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Indiana County	961000	2352	0.325	1.206	0.05	0.86	Yes	No	No
2	PA	(Non-metropolitan Area)	Indiana County	961101	4893	0.536	1.079	0.123	2.12	Yes	Yes	No
3	PA	(Non-metropolitan Area)	Indiana County	961102	5078	0.797	3.021	0.204	3.52	Yes	Yes	No
Total 3					12323	0.553	1.769	0.126	2.167	3	2	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	2
Hot Zones as a percentage of Investment Area tracts/counties	66.67%
Hot Zones population as a percentage of Investment Area population	80.91%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	808300	5703	0.149	0.744	0.106	1.83	Yes	No	Yes
Total: 1					5703	0.149	0.744	0.106	1.83	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

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Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	808200	2991	0.124	0.79	0.084	1.45	Yes	No	Yes
Total: 1					2991	0.124	0.79	0.084	1.45	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	800900	2928	0.134	0.715	0.11	1.9	Yes	No	No
Total: 1					2928	0.134	0.715	0.11	1.9	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

CDFI Income

Stacy
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FA Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	802600	3895	0.142	0.786	0.044	0.76	Yes	No	No
2	PA	Pittsburgh, PA MSA	Westmoreland County	802800	2774	0.209	0.636	0.144	2.48	Yes	Yes	Yes
Total 2					6669	0.176	0.711	0.094	1.62	2	1	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	41.60%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	801500	2689	0.163	0.634	0.062	1.07	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Westmoreland County	801600	1440	0.204	0.904	0.101	1.74	Yes	No	No
Total 2					4129	0.184	0.769	0.082	1.405	2	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	65.12%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies Under Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	804000	1527	0.186	0.679	0.109	1.88	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Westmoreland County	804100	3049	0.176	0.62	0.085	1.47	Yes	No	Yes
3	PA	Pittsburgh, PA MSA	Westmoreland County	804801	1922	0.124	0.761	0.034	0.59	Yes	No	Yes
Total 3					6498	0.162	0.687	0.076	1.313	3	0	3

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	3
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component, CDFI Program: Investment Area/ Hot Zone Worksheet

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Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Economic Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	806600	3054	0.149	0.759	0.082	1.41	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Westmoreland County	806800	1623	0.082	0.773	0.054	0.93	Yes	No	No
3	PA	Pittsburgh, PA MSA	Westmoreland County	806900	4068	0.129	0.707	0.047	0.81	Yes	No	Yes
Total 3					8745	0.12	0.746	0.061	1.05	3	0	2

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	2
Hot Zones as a percentage of Investment Area tracts/counties	66.67%
Hot Zones population as a percentage of Investment Area population	81.44%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Westmoreland County	800600	2824	0.184	0.65	0.091	1.57	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Westmoreland County	800700	2643	0.318	0.52	0.097	1.67	Yes	Yes	Yes
3	PA	Pittsburgh, PA MSA	Westmoreland County	800100	1398	0.365	0.44	0.169	2.91	Yes	No	No
4	PA	Pittsburgh, PA MSA	Westmoreland County	800200	1644	0.167	0.575	0.101	1.74	Yes	No	Yes
Total 4					8509	0.259	0.546	0.116	1.973	4	1	3

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	3
Hot Zones as a percentage of Investment Area tracts/counties	75.00%
Hot Zones population as a percentage of Investment Area population	83.57%
Are all geographic units in Investment Area contiguous?	True

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Stacy Brogden

F A Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Fayette County	260300	4062	0.118	0.697	0.072	1.24	Yes	No	No
2	PA	Pittsburgh, PA MSA	Fayette County	260500	6827	0.154	0.763	0.058	1	Yes	No	No
3	PA	Pittsburgh, PA MSA	Fayette County	260600	4828	0.132	0.754	0.044	0.76	Yes	No	No
4	PA	Pittsburgh, PA MSA	Fayette County	260700	4376	0.268	0.636	0.069	1.19	Yes	No	Yes
5	PA	Pittsburgh, PA MSA	Fayette County	260800	4752	0.295	0.561	0.075	1.29	Yes	No	Yes
6	PA	Pittsburgh, PA MSA	Fayette County	261000	2628	0.138	0.808	0.098	1.69	Yes	No	No
7	PA	Pittsburgh, PA MSA	Fayette County	261200	2811	0.343	0.687	0.056	0.97	Yes	No	Yes
8	PA	Pittsburgh, PA MSA	Fayette County	261300	5452	0.171	0.744	0.07	1.21	Yes	No	No
9	PA	Pittsburgh, PA MSA	Fayette County	261400	6390	0.199	0.667	0.084	1.45	Yes	No	Yes
10	PA	Pittsburgh, PA MSA	Fayette County	261700	3471	0.237	0.657	0.056	0.97	Yes	No	Yes
11	PA	Pittsburgh, PA MSA	Fayette County	261800	3898	0.243	0.645	0.129	2.22	Yes	Yes	No
12	PA	Pittsburgh, PA MSA	Fayette County	261900	4057	0.282	0.698	0.157	2.71	Yes	Yes	Yes
13	PA	Pittsburgh, PA MSA	Fayette County	262100	2778	0.219	0.63	0.145	2.5	Yes	Yes	Yes
14	PA	Pittsburgh, PA MSA	Fayette County	262200	4025	0.214	0.733	0.085	1.47	Yes	No	Yes
15	PA	Pittsburgh, PA MSA	Fayette County	262300	4336	0.297	0.494	0.144	2.48	Yes	Yes	Yes
16	PA	Pittsburgh, PA MSA	Fayette County	262500	3644	0.186	0.652	0.1	1.72	Yes	No	No
17	PA	Pittsburgh, PA MSA	Fayette County	262600	3454	0.183	0.638	0.081	1.4	Yes	No	No
18	PA	Pittsburgh, PA MSA	Fayette County	262700	7231	0.153	0.735	0.111	1.91	Yes	No	No
19	PA	Pittsburgh, PA MSA	Fayette County	262800	7494	0.178	0.664	0.088	1.52	Yes	No	Yes
20	PA	Pittsburgh, PA MSA	Fayette County	262900	5595	0.199	0.682	0.086	1.48	Yes	No	No
21	PA	Pittsburgh, PA MSA	Fayette County	263000	3456	0.252	0.581	0.086	1.48	Yes	No	Yes
22	PA	Pittsburgh, PA MSA	Fayette County	263100	6296	0.238	0.666	0.103	1.78	Yes	Yes	Yes
23	PA	Pittsburgh, PA MSA	Fayette County	263200	2497	0.165	0.765	0.068	1.17	Yes	No	No
24	PA	Pittsburgh, PA MSA	Fayette County	263300	1821	0.134	0.673	0.086	1.48	Yes	No	No
25	PA	(Non-metropolitan Area)	Greene County	970700	2943	0.129	0.9	0.095	1.64	Yes	No	No
26	PA	(Non-metropolitan Area)	Greene County	970800	4367	0.173	0.8	0.067	1.16	Yes	No	No
27	PA	(Non-metropolitan Area)	Greene County	970100	7120	0.187	0.873	0.094	1.62	Yes	No	No
28	PA	(Non-metropolitan Area)	Greene County	970400	4877	0.215	0.803	0.095	1.64	Yes	Yes	No
29	PA	Pittsburgh, PA MSA	Washington County	792200	2669	0.312	0.92	0.353	6.09	Yes	No	No

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F A Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U S Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	493000	581	0.155	0.684	0.055	0.95	Yes	No	No
2	PA	Pittsburgh, PA MSA	Allegheny County	494000	1609	0.102	0.77	0.097	1.67	Yes	No	Yes
Total 2					2190	0.129	0.727	0.076	1.31	2	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	73.47%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Locality U S Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	450800	2719	0.124	0.764	0.077	1.33	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Allegheny County	451102	5573	0.055	1.36	0.116	2	Yes	No	No
Total 2					2292	0.09	1.062	0.097	1.665	2	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	32.79%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	496101	3257	0.101	1.061	0.122	2.1	Yes	No	No
2	PA	Pittsburgh, PA MSA	Westmoreland County	805100	2913	0.096	0.757	0.053	0.91	Yes	No	Yes
Total 2					6170	0.099	0.909	0.088	1.505	2	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	47.21%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	492700	2466	0.124	0.738	0.074	1.28	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Allegheny County	492800	3184	0.222	0.653	0.079	1.36	Yes	No	Yes
3	PA	Pittsburgh, PA MSA	Allegheny County	492900	2841	0.222	0.655	0.047	0.81	Yes	No	No
4	PA	Pittsburgh, PA MSA	Allegheny County	499400	3211	0.115	0.773	0.067	1.16	Yes	No	No
5	PA	Pittsburgh, PA MSA	Allegheny County	488600	5689	0.111	0.998	0.092	1.59	Yes	No	No
Total 5					17331	0.159	0.763	0.072	1.24	5	0	2

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	2
Hot Zones as a percentage of Investment Area tracts/counties	40.00%
Hot Zones population as a percentage of Investment Area population	32.49%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	448000	1232	0.128	0.789	0.033	0.57	Yes	No	No
2	PA	Pittsburgh, PA MSA	Beaver County	604300	2556	0.152	0.804	0.091	1.57	Yes	No	No
3	PA	Pittsburgh, PA MSA	Beaver County	604500	3531	0.406	0.413	0.141	2.43	Yes	Yes	Yes
4	PA	Pittsburgh, PA MSA	Beaver County	604000	2832	0.2	0.637	0.088	1.52	Yes	Yes	Yes
5	PA	Pittsburgh, PA MSA	Beaver County	604100	3160	0.213	0.767	0.052	0.9	Yes	No	Yes
Total 5					13211	0.22	0.682	0.081	1.386	5	2	3

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	3
Hot Zones as a percentage of Investment Area tracts/counties	60.00%
Hot Zones population as a percentage of Investment Area population	71.54%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Distressed Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Beaver County	602000	613	0.098	0.746	0.047	0.81	Yes	No	No
2	PA	Pittsburgh, PA MSA	Beaver County	603500	1769	0.145	0.799	0.069	1.19	Yes	No	No
Total:2					2382	0.122	0.773	0.058	1	2	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Beaver County	602800	3137	0.203	0.671	0.101	1.74	Yes	Yes	Yes
Total 1					3137	0.203	0.671	0.101	1.74	1	1	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Beaver County	600300	715	0.123	0.763	0.024	0.41	Yes	No	No
Total :					715	0.123	0.763	0.024	0.41	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Beaver County	600400	856	0.068	0.762	0.054	0.93	Yes	No	No
Total 1					856	0.068	0.762	0.054	0.93	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Beaver County	601100	3562	0.175	0.743	0.139	2.4	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Beaver County	601200	3351	0.246	0.534	0.122	2.1	Yes	Yes	Yes
3	PA	Pittsburgh, PA MSA	Beaver County	601300	3007	0.245	0.654	0.094	1.62	Yes	Yes	No
4	PA	Pittsburgh, PA MSA	Beaver County	601400	3754	0.133	0.801	0.112	1.93	Yes	No	No
5	PA	Pittsburgh, PA MSA	Beaver County	601500	3194	0.198	0.564	0.118	2.03	Yes	No	Yes
6	PA	Pittsburgh, PA MSA	Beaver County	601600	1674	0.141	0.7	0.074	1.28	Yes	No	Yes
Total: 6					18542	0.13	0.666	0.11	1.933	6	2	4

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	5
Hot Zones as a percentage of Investment Area tracts/counties	83.33%
Hot Zones population as a percentage of Investment Area population	79.75%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

Community Profile
Southwestern Pennsylvania Community
(SPC)

10

Community Interaction Overview – Where individuals work and play together

The City of Pittsburgh is the center of the 10 county area for work, residence, entertainment and community interaction in southwestern Pennsylvania (SPC). Specifically, the ten county SPC is bound together by their countless interactions with and reliance upon Pittsburgh and the community. As you will see, the individuals of these counties shop together, work together, attend school together, play sports together, and spend their leisure time together. Both a strong economy and a high quality of life attract people to this community; a sense of belonging and community filled with opportunities keep people here.

The SPC includes the state's second largest city, also ranked the nation's 54th largest city – Pittsburgh. Pittsburgh and its surrounding area have evolved dramatically during the last two decades. What was once a region dependent on steel manufacturing has re-invented itself as a diverse economic center with expertise across a wide variety of new and emerging fields. As the region has re-invented its economy, it has also re-energized its lifestyle to create a community recognized nationally for its high quality of life, cultural energy, rich ethnic diversity and low cost of living according to Ronnie Bryant, President and COO of the Pittsburgh Regional Alliance. (Enc. 7)

Today, the mix and interaction of SPC residents is documented in migration patterns. According to census data, Pittsburghers tend to stay where they are. Ninety-two percent (92%) of residents lived in Pittsburgh in both 1995 and 2000 with only 8% moving outside the SPC. The majority (66% of all residents) were living in the same house, and the rest (26% of all residents) were living in a different house within the Pittsburgh MSA. (Enc. 8) In fact, more residents of Pittsburgh stayed in the same house between 1995 and 2000 than in any other large metropolitan area. (Enc. 9) Pittsburgh is not a transient community; residents grow up and grow old together. When SPC residents decide to move, they are prone to relocate within the ten-county SPC area. As the following chart demonstrates, migration flow is from Allegheny County to the surrounding counties to a great extent, but there is also significant migration from the suburbs to Allegheny County. (Enc. 10)

From this data, we find early SPC residents continually moved from Pittsburgh to create an ever-expanding community and now are continuing the expansion and interaction of the population through their current migration patterns, both in and out of Pittsburgh.

The Pittsburgh region is 7,200 square miles of people, industry and heritage. It is 10 dynamic counties and the vibrant city of Pittsburgh. It combines urban centers and rural landscapes that stretch over hills and valleys. (Enc. 11)

According to the Pittsburgh Regional Alliance's web site, "the 2.6 million people that live and work here are connected by more than the region's famous rivers. They share a history of innovation, the work ethic to get things done and an affordable high quality of life". (Enc. 12)

Key facts about the SPC that contribute to the bonds and common interaction of the community include:

- The SPC is home to seven "Fortune 500" corporations including: Alcoa, H.J. Heinz, PPG Industries, PNC Bank Corporation, Mellon Bank Corporation, United States Steel Corporation and Wesco International, Inc. (Enc. 12) Additionally, 84 Lumber, American Eagle Outfitters, Bayer Corporation, Cutler-Hammer (Eaton Corporation), Dick's Sporting Goods, DQE, Inc., General Nutrition Company, Giant Eagle, Inc., Koppers Industries, Inc., GlaxoSmithKline, Federated Investors, Kennamental, Inc., and Mylan Laboratories are also headquartered in the SPC. (Enc. 13)
- Pittsburghers have a heritage of valuing education. No wonder the SPC region is rich in educational opportunities, with 32 post-secondary institutions and 79 trade schools. (Enc. 14)
- The Cathedral of Learning, the University of Pittsburgh's main education complex, is 42 stories, which makes it the second tallest educational building in the world. (Enc. 15)
- In southwestern Pennsylvania, more than 250,000 people are employed by technology-related companies. (Enc. 15)
- Numerous organizations such as the Pittsburgh Urban Magnet Project, Pittsburgh Young Professionals, Ground Zero, Fay-Penn, Washington County Council on Economic Development and the Allegheny Conference on Community Development provide networking opportunities and opportunities for involvement in community development. (Enc. 15)
- The University of Pittsburgh Medical Center ranked 16th out of 17 hospitals recognized on the honor roll by U. S. News and World Report for quality and depth of expertise. Also noteworthy, Allegheny General ranked 35th in digestive disorders and 47th in cancer treatment; Children's Hospital ranked 6th in pediatrics, and Magee Women's Hospital ranked 18th in gynecology. (Enc. 16)
- Pittsburgh is ranked 4th among the top 25 arts destinations in the nation, according to American Style magazine in 2002. Pittsburgh is among New York, Santa Fe and San Francisco for best arts destinations. (Enc. 17) Through a collaboration of community organizations, the UltraViolet Loop, a weekend bussing service through various Pittsburgh neighborhoods, encourages people to check out the thriving art, music and nightlife scenes. (Enc. 15)
- City, county and state parks cover 26,000 acres of the Pittsburgh region, and 6.5 million people visit southwestern Pennsylvania state parks annually. (Enc. 16)
- There are 63 trail sites where it is possible to hike at least one mile within a 40-minute drive of the city in the surrounding counties. (Enc. 18)

- In the city alone, Pittsburgh has rails to trails, golf, hiking and boating, while the region is home to all of that plus skiing, rafting and fishing. (Enc. 16) The three major rivers include the Allegheny, Monongahela and Ohio, the confluence of which forms "The Point" a major attraction in downtown Pittsburgh, and the site of the Three Rivers Regatta, the largest inland regatta in the United States. (Enc. 19)
- The SPC hosts a number of professional sports teams including the Pittsburgh Steelers football team, Pittsburgh Pirates baseball team and the Pittsburgh Penguins hockey team.
- Pittsburgh was the home to everyone's favorite neighbor, Mister Rogers. For more than 30 years, Mister Roger's Neighborhood was produced at WQED. (Enc. 19)

Detailed Community Interaction Categories

30	PA	Pittsburgh, PA MSA	Washington County	793700	1075	0.135	0.771	0.059	1.02	Yes	No	No
31	PA	Pittsburgh, PA MSA	Washington County	795700	2524	0.186	0.615	0.072	1.24	Yes	No	No
32	PA	Pittsburgh, PA MSA	Westmoreland County	806400	2671	0.064	0.891	0.115	1.98	Yes	No	No
Total 32					134435	0.2	0.713	0.087	1.671	32	9	12

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	14
Hot Zones as a percentage of Investment Area tracts/counties	43.75%
Hot Zones population as a percentage of Investment Area population	46.88%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

CDFI Home

Stacy
Brogden

FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	(Non-metropolitan Area)	Greene County	970600	4184	0.13	1.034	0.199	3.43	Yes	No	No
Total 1					4184	0.13	1.034	0.199	3.43	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Median Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Fayette County	260100	6386	0.144	0.793	0.14	2.41	Yes	No	No
Total: 1					6386	0.144	0.793	0.14	2.41	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U S Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Washington County	782700	1409	0.087	0.76	0.055	0.95	Yes	No	No
2	PA	Pittsburgh, PA MSA	Washington County	783200	2829	0.227	0.658	0.098	1.69	Yes	Yes	No
3	PA	Pittsburgh, PA MSA	Washington County	783300	2042	0.193	0.682	0.098	1.69	Yes	No	No
4	PA	Pittsburgh, PA MSA	Westmoreland County	805200	2398	0.107	0.769	0.176	3.03	Yes	No	No
5	PA	Pittsburgh, PA MSA	Westmoreland County	805400	2060	0.413	0.53	0.11	1.9	Yes	Yes	Yes
Total 5					10738	0.205	0.68	0.107	1.852	5	2	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	2
Hot Zones as a percentage of Investment Area tracts/counties	40.00%
Hot Zones population as a percentage of Investment Area population	45.53%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Washington County	775200	2947	0.21	0.793	0.07	1.21	Yes	No	No
2	PA	Pittsburgh, PA MSA	Washington County	775300	2710	0.122	0.775	0.119	2.05	Yes	No	No
Total 2					5657	0.166	0.784	0.095	1.63	2	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Washington County	772700	2262	0.095	0.747	0.048	0.83	Yes	No	Yes
2	PA	Pittsburgh, PA MSA	Washington County	773100	3194	0.147	0.755	0.068	1.17	Yes	No	No
Total 2					5456	0.121	0.751	0.058	1	2	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	50.00%
Hot Zones population as a percentage of Investment Area population	41.46%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Year	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Income of Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Washington County	764000	3717	0.19	0.748	0.082	1.41	Yes	No	No
Total 1					3717	0.19	0.748	0.082	1.41	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Washington County	754200	3212	0.128	0.94	0.088	1.52	Yes	No	No
2	PA	Pittsburgh, PA MSA	Washington County	754500	2838	0.171	0.791	0.061	1.05	Yes	No	Yes
3	PA	Pittsburgh, PA MSA	Washington County	704100	1418	0.454	0.371	0.088	1.52	Yes	No	No
4	PA	Pittsburgh, PA MSA	Washington County	751200	3435	0.187	0.742	0.048	0.83	Yes	No	Yes
5	PA	Pittsburgh, PA MSA	Washington County	754600	1770	0.211	0.61	0.049	0.84	Yes	No	Yes
6	PA	Pittsburgh, PA MSA	Washington County	754300	3908	0.201	0.674	0.096	1.66	Yes	Yes	Yes
7	PA	Pittsburgh, PA MSA	Washington County	754400	2166	0.215	0.701	0.073	1.26	Yes	No	No
Total 7					18747	0.224	0.69	0.072	1.24	7	1	4

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	4
Hot Zones as a percentage of Investment Area tracts/counties	57.14%
Hot Zones population as a percentage of Investment Area population	63.75%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distrass Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	454000	420	0.024	0.798	0	0	Yes	No	No
Total: 1					420	0.024	0.798	0	0	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local / U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	470400	3461	0.052	1.144	0.102	1.76	Yes	No	No
Total: 1					3461	0.052	1.144	0.102	1.76	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	470600	3379	0.109	0.735	0.041	0.71	Yes	No	Yes
Total 1					3379	0.109	0.735	0.041	0.71	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	280500	506	0.295	0.747	0.145	2.5	Yes	No	No
Total 1					506	0.295	0.747	0.145	2.5	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component, CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	280800	1054	0.551	0.247	0.288	4.97	Yes	No	No
Total 1					1054	0.551	0.247	0.288	4.97	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	281400	2578	0.201	0.681	0.036	0.62	Yes	No	Yes
Total: 1					2578	0.201	0.681	0.036	0.62	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component: CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	202100	618	0.139	0.742	0.15	2.59	Yes	No	No
Total 1					618	0.139	0.742	0.15	2.59	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F.A. Component: CDFI Program: Investment Area: Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	524000	3124	0.141	0.767	0.098	1.69	Yes	No	Yes
Total: 1					3124	0.141	0.767	0.098	1.69	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	401200	3458	0.249	0.657	0.095	1.64	Yes	Yes	Yes
Total 1					3458	0.249	0.657	0.095	1.64	1	1	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U S Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	403500	4993	0.156	0.674	0.067	1.16	Yes	No	Yes
Total 1					4993	0.156	0.674	0.067	1.16	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	526102	2066	0.129	0.93	0.121	2.09	Yes	No	No
Total 1					2066	0.129	0.93	0.121	2.09	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

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F A Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

County	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Bronzeville Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	522000	3689	0.12	0.72	0.071	1.22	Yes	No	Yes
Total: 1					3689	0.12	0.72	0.071	1.22	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component CDFI Program Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	505000	25	1	0.342	0	0	Yes	No	No
Total: 1					25	1	0.342	0	0	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	502000	338	0.089	0.894	0.134	2.31	Yes	No	No
Total 1					338	0.089	0.894	0.134	2.31	1	0	0

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	0
Hot Zones as a percentage of Investment Area tracts/counties	0.00%
Hot Zones population as a percentage of Investment Area population	0.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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F A Component CDFI Program: Investment Area/ Hot Zone Worksheet

Organization Name: Stacy Brogden

Investment Area Name: New Map 7/22/2004 6:45:06 PM

Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	501000	1730	0.166	0.761	0.024	0.41	Yes	No	Yes
Total 1					1730	0.166	0.761	0.024	0.41	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

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1	PA	Pittsburgh, PA MSA	Allegheny County	424000	3594	0.166	0.641	0.059	1.02	Yes	No	Yes
Total :					3594	0.166	0.641	0.059	1.02	1	0	1

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	1
Hot Zones as a percentage of Investment Area tracts/counties	100.00%
Hot Zones population as a percentage of Investment Area population	100.00%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

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FA Component: CDFI Program: Investment Area/ Hot Zone Worksheet

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Count	State	Metropolitan Area Name	County	Unit	Total Population	Poverty Rate	% of Benchmark Median Family Income	Unemployment Rate	Ratio of Local to U.S. Unemployment Rates	Qualifies Under Investment Area Criteria?	Qualifies as Economic Development Hot Zone?	Qualifies as a Housing Hot Zone?
1	PA	Pittsburgh, PA MSA	Allegheny County	10300	4221	0.586	0.357	0.151	2.6	Yes	Yes	Yes
2	PA	Pittsburgh, PA MSA	Allegheny County	20100	4874	0.338	1.453	0.292	5.03	Yes	No	No
3	PA	Pittsburgh, PA MSA	Allegheny County	20300	315	0.365	0.337	0.153	2.64	Yes	No	No
4	PA	Pittsburgh, PA MSA	Allegheny County	30500	2693	0.333	0.527	0.126	2.17	Yes	Yes	Yes
5	PA	Pittsburgh, PA MSA	Allegheny County	40200	2242	0.296	0.515	0.158	2.72	Yes	Yes	Yes
6	PA	Pittsburgh, PA MSA	Allegheny County	40300	4335	0	3.724	0.678	11.69	Yes	No	No
7	PA	Pittsburgh, PA MSA	Allegheny County	40400	2488	0.383	1.456	0.104	1.79	Yes	No	No
8	PA	Pittsburgh, PA MSA	Allegheny County	40500	3105	0.571	0.772	0.083	1.43	Yes	No	No
9	PA	Pittsburgh, PA MSA	Allegheny County	40600	2237	0.529	0.546	0.096	1.66	Yes	Yes	Yes
10	PA	Pittsburgh, PA MSA	Allegheny County	40900	3007	0.29	0.626	0.095	1.64	Yes	Yes	Yes
11	PA	Pittsburgh, PA MSA	Allegheny County	50100	2122	0.335	0.484	0.24	4.14	Yes	Yes	Yes
12	PA	Pittsburgh, PA MSA	Allegheny County	50600	2267	0.171	0.766	0.076	1.31	Yes	No	No
13	PA	Pittsburgh, PA MSA	Allegheny County	50700	3034	0.427	0.432	0.081	1.4	Yes	No	No
14	PA	Pittsburgh, PA MSA	Allegheny County	50900	2137	0.623	0.155	0.26	4.48	Yes	Yes	Yes
15	PA	Pittsburgh, PA MSA	Allegheny County	51000	1205	0.549	0.217	0.103	1.78	Yes	No	No
16	PA	Pittsburgh, PA MSA	Allegheny County	51100	1398	0.675	0.22	0.382	6.59	Yes	No	No
17	PA	Pittsburgh, PA MSA	Allegheny County	60300	2607	0.285	0.666	0.064	1.1	Yes	No	Yes
18	PA	Pittsburgh, PA MSA	Allegheny County	60500	1466	0.211	0.508	0.102	1.76	Yes	No	No
19	PA	Pittsburgh, PA MSA	Allegheny County	70300	2214	0.227	2.047	0.029	0.5	Yes	No	No
20	PA	Pittsburgh, PA MSA	Allegheny County	70500	3148	0.202	0.772	0.053	0.91	Yes	No	Yes
21	PA	Pittsburgh, PA MSA	Allegheny County	70900	4748	0.245	1.325	0.161	2.78	Yes	No	No
22	PA	Pittsburgh, PA MSA	Allegheny County	80200	1869	0.185	0.697	0.058	1	Yes	No	No
23	PA	Pittsburgh, PA MSA	Allegheny County	80400	1372	0.242	0.64	0.036	0.62	Yes	No	No
24	PA	Pittsburgh, PA MSA	Allegheny County	80700	1850	0.242	0.698	0.066	1.14	Yes	No	Yes
25	PA	Pittsburgh, PA MSA	Allegheny County	80900	1903	0.162	0.799	0.03	0.52	Yes	No	Yes
26	PA	Pittsburgh, PA MSA	Allegheny County	90100	1881	0.126	0.779	0.042	0.72	Yes	No	No
27	PA	Pittsburgh, PA MSA	Allegheny County	90200	3058	0.246	0.575	0.083	1.43	Yes	No	Yes
28	PA	Pittsburgh, PA MSA	Allegheny County	90300	1977	0.116	0.754	0.042	0.72	Yes	No	No
29	PA	Pittsburgh, PA MSA	Allegheny County	101100	2726	0.227	0.631	0.098	1.69	Yes	Yes	No
30	PA	Pittsburgh, PA MSA	Allegheny County	101600	1937	0.671	0.227	0.156	2.69	Yes	Yes	Yes
31	PA	Pittsburgh, PA MSA	Allegheny County	101700	1946	0.262	0.582	0.066	1.14	Yes	No	Yes

32	PA	Pittsburgh, PA MSA	Allegheny County	111300	3146	0.224	0.62	0.117	2.02	Yes	Yes	Yes
33	PA	Pittsburgh, PA MSA	Allegheny County	111400	1501	0.248	0.656	0.128	2.21	Yes	Yes	Yes
34	PA	Pittsburgh, PA MSA	Allegheny County	111500	3791	0.354	0.458	0.106	1.83	Yes	Yes	Yes
35	PA	Pittsburgh, PA MSA	Allegheny County	120100	1699	0.391	0.661	0.391	6.74	Yes	Yes	Yes
36	PA	Pittsburgh, PA MSA	Allegheny County	120200	1643	0.182	0.766	0.092	1.59	Yes	No	No
37	PA	Pittsburgh, PA MSA	Allegheny County	120300	2208	0.239	0.502	0.161	2.78	Yes	Yes	Yes
38	PA	Pittsburgh, PA MSA	Allegheny County	120400	1323	0.338	0.402	0.168	2.9	Yes	No	No
39	PA	Pittsburgh, PA MSA	Allegheny County	120700	991	0.144	0.557	0.14	2.41	Yes	No	No
40	PA	Pittsburgh, PA MSA	Allegheny County	120800	1402	0.232	0.543	0.135	2.33	Yes	No	No
41	PA	Pittsburgh, PA MSA	Allegheny County	130100	2706	0.405	0.439	0.173	2.98	Yes	Yes	Yes
42	PA	Pittsburgh, PA MSA	Allegheny County	130200	1914	0.338	0.631	0.162	2.79	Yes	Yes	Yes
43	PA	Pittsburgh, PA MSA	Allegheny County	130300	1855	0.374	0.455	0.232	4	Yes	Yes	Yes
44	PA	Pittsburgh, PA MSA	Allegheny County	130400	1694	0.393	0.331	0.224	3.86	Yes	Yes	Yes
45	PA	Pittsburgh, PA MSA	Allegheny County	130600	3951	0.367	0.462	0.16	2.76	Yes	Yes	Yes
46	PA	Pittsburgh, PA MSA	Allegheny County	140100	5531	0.154	2.813	0.409	7.05	Yes	No	No
47	PA	Pittsburgh, PA MSA	Allegheny County	140200	2442	0.214	2.333	0.005	0.09	Yes	No	No
48	PA	Pittsburgh, PA MSA	Allegheny County	150100	1968	0.176	0.679	0.132	2.28	Yes	No	Yes
49	PA	Pittsburgh, PA MSA	Allegheny County	150400	874	0.605	0.291	0.269	4.64	Yes	No	No
50	PA	Pittsburgh, PA MSA	Allegheny County	151500	3366	0.276	0.579	0.102	1.76	Yes	Yes	Yes
51	PA	Pittsburgh, PA MSA	Allegheny County	151600	2539	0.076	0.935	0.096	1.66	Yes	No	No
52	PA	Pittsburgh, PA MSA	Allegheny County	160300	1965	0.26	0.76	0.064	1.1	Yes	No	No
53	PA	Pittsburgh, PA MSA	Allegheny County	160400	290	0.207	0.447	0.203	3.5	Yes	No	No
54	PA	Pittsburgh, PA MSA	Allegheny County	160600	1435	0.55	0.247	0.202	3.48	Yes	No	No
55	PA	Pittsburgh, PA MSA	Allegheny County	160700	672	0.324	0.629	0	0	Yes	No	No
56	PA	Pittsburgh, PA MSA	Allegheny County	160900	2111	0.249	0.716	0.054	0.93	Yes	No	Yes
57	PA	Pittsburgh, PA MSA	Allegheny County	170200	3540	0.207	0.8	0.059	1.02	Yes	No	Yes
58	PA	Pittsburgh, PA MSA	Allegheny County	170600	2051	0.161	0.723	0.056	0.97	Yes	No	No
59	PA	Pittsburgh, PA MSA	Allegheny County	180300	3220	0.242	0.634	0.099	1.71	Yes	Yes	Yes
60	PA	Pittsburgh, PA MSA	Allegheny County	180900	2831	0.26	0.636	0.087	1.5	Yes	Yes	Yes
61	PA	Pittsburgh, PA MSA	Allegheny County	191400	3060	0.173	0.778	0.05	0.86	Yes	No	No
62	PA	Pittsburgh, PA MSA	Allegheny County	191500	2310	0.185	0.79	0.072	1.24	Yes	No	No
63	PA	Pittsburgh, PA MSA	Allegheny County	192100	73	0.603	0.237	0	0	Yes	No	No
64	PA	Pittsburgh, PA MSA	Allegheny County	210700	2482	0.231	0.709	0.116	2	Yes	Yes	Yes
65	PA	Pittsburgh, PA MSA	Allegheny County	210800	41	0.512	0	0	0	Yes	No	No
66	PA	Pittsburgh, PA MSA	Allegheny County	220400	836	0.474	0.424	0.157	2.71	Yes	No	No
67	PA	Pittsburgh, PA MSA	Allegheny County	220600	1885	0.279	0.662	0.186	3.21	Yes	Yes	Yes
68	PA	Pittsburgh, PA MSA	Allegheny County	230400	2747	0.321	0.552	0.178	3.07	Yes	Yes	Yes

106	PA	Pittsburgh, PA MSA	Allegheny County	513800	2912	0.35	0.435	0.155	2.67	Yes	Yes	Yes
107	PA	Pittsburgh, PA MSA	Allegheny County	514000	2315	0.45	0.392	0.139	2.4	Yes	Yes	Yes
108	PA	Pittsburgh, PA MSA	Allegheny County	515100	3118	0.183	0.675	0.073	1.26	Yes	No	Yes
109	PA	Pittsburgh, PA MSA	Allegheny County	515300	1960	0.181	0.675	0.086	1.48	Yes	No	Yes
110	PA	Pittsburgh, PA MSA	Allegheny County	515400	1727	0.112	0.793	0.028	0.48	Yes	No	Yes
111	PA	Pittsburgh, PA MSA	Allegheny County	517000	1998	0.131	0.852	0.099	1.71	Yes	No	No
112	PA	Pittsburgh, PA MSA	Allegheny County	550900	2676	0.295	0.513	0.155	2.67	Yes	Yes	Yes
113	PA	Pittsburgh, PA MSA	Allegheny County	551200	4353	0.296	0.566	0.134	2.31	Yes	Yes	Yes
114	PA	Pittsburgh, PA MSA	Allegheny County	551900	1696	0.355	0.452	0.223	3.84	Yes	Yes	Yes
115	PA	Pittsburgh, PA MSA	Allegheny County	552000	3079	0.13	0.764	0.104	1.79	Yes	No	No
116	PA	Pittsburgh, PA MSA	Allegheny County	552100	1654	0.573	0.305	0.418	7.21	Yes	Yes	Yes
117	PA	Pittsburgh, PA MSA	Allegheny County	552200	1332	0.143	0.65	0.047	0.81	Yes	No	No
118	PA	Pittsburgh, PA MSA	Allegheny County	552300	3180	0.287	0.526	0.159	2.74	Yes	Yes	Yes
119	PA	Pittsburgh, PA MSA	Allegheny County	560400	1827	0.243	0.46	0.095	1.64	Yes	Yes	Yes
120	PA	Pittsburgh, PA MSA	Allegheny County	560600	1679	0.443	0.38	0.127	2.19	Yes	Yes	Yes
121	PA	Pittsburgh, PA MSA	Allegheny County	561000	1869	0.257	0.511	0.13	2.24	Yes	Yes	Yes
122	PA	Pittsburgh, PA MSA	Allegheny County	561100	1467	0.258	0.562	0.188	3.24	Yes	No	No
123	PA	Pittsburgh, PA MSA	Allegheny County	561200	1738	0.22	0.703	0.059	1.02	Yes	No	Yes
Total 123					234286	0.278	0.08	0.123	2.128	123	43	68

Details:

Total population of tracts/counties that do not meet Investment Area criteria(if any)	0
Percent of total population in tracts/counties not meeting Investment Area criteria	0%
Total number of Hot Zone tracts/counties(any type)	69
Hot Zones as a percentage of Investment Area tracts/counties	56.10%
Hot Zones population as a percentage of Investment Area population	61.83%
Are all geographic units in Investment Area contiguous?	True

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development,2003. The above data is not rounded in order to prevent errors in the computation of Distress Criteria.

Presented in the following pages are eight general categories of community interaction. Each category strives to document how and why the SPC is much more than ten contiguous counties. Evidence of extraordinary interaction depicts the true story behind the SPC.

Southwestern Pennsylvania Commission -

At the heart of the SPC is the Southwestern Pennsylvania Commission that bonds its inhabitants into a community with common interests and goals. Defined geographically and geologically on the west by the Ohio and West Virginia borders, to the north and east by county lines, and to the south by the West Virginia and Maryland borders, this community-of-counties shares a vested interest in working together to serve the basic needs of all its citizens.

The Commission is the regional planning agency serving the SPC and provides essential services to the region. Not only is the Commission the official Metropolitan Planning Organization, but it is also the region's designated Local Development District and Economic Development District by the US Appalachian Regional and the US Department of Commerce. In this role, the SPC establishes regional economic development priorities and provides a wide range of services to the region. (Enc. 20)

In addition, the Commission's Web site recently became the region's portal for accessing information about public planning in the SPC. The site includes information about regional economic development and transportation planning, photos, maps, statistics and direct links to all member government homepages for quick access to government information in each county in the SPC. Not only will the site assist English-speaking individuals, but the SPC is the first region to have use of instant translation technology in this country. This technology will allow information on the SPC to be available in eight different languages. The site opens up regional planning information to a much wider local and international audience, allowing business owners from around the world to learn what the SPC has to offer in their own language. (Enc. 21)

The Commission is the 60 + member governing body for the Corporation comprised of representatives from all 10 counties (5 members each), the City of Pittsburgh (5 members), and other state and federal agencies. (Enc. 20) The Commission is the region's forum for collaboration, planning and public decision-making. The Commission establishes regional economic development priorities and provides a wide range of public services to the region. (Enc. 22)

Please refer to Enclosure 23 for a list of the Commission's Officers, Executive Committee, Federal Members, State Members and County Representatives (Enc. 23)

The Southwestern Pennsylvania Commission is responsible for overseeing several committees and programs, each responsible for issues and projects directly affecting the residents of the 10 county SPC. Specifically, these include:

- The Transportation Technical Committee (TTC), which deals exclusively with technical issues and makes recommendations to the Commission on a range of Transportation subjects that include the Transportation Improvement Program, transportation-related air quality plans, and other transportation matters referred to the committee.

- The Transit Operators Committee whose primary responsibilities include:
  - recommending the annual allocation of federal and state funding for transit operations and capital assistance in the SPC;
  - drafting the transit portion of the Transportation Improvement Program (TIP);
  - tracking the use of federal transit funds on the TIP; and
  - addressing other common transit issues of regional interest. (Enc. 24)

Appalachian Regional Commission Area Development Program

In addition, the Commission has been designated the "Local Development District" by the Appalachian Regional Commission (ARC). – Area Development Program. In this capacity, the Commission plays a lead role in identifying priority needs of local communities by working with board members and local citizens to foster economic development, to target and meet the most pressing needs, and to build community unity and leadership. The Commission undertakes projects through the Area Development Program that address the five goals identified by ARC in its strategic plan.

1. Developing a knowledgeable and skilled population
2. Strengthening the Region's physical infrastructure
3. Building local and regional capacity
4. Creating a dynamic economic base
5. Fostering healthy people

The Commission seeks to fund such projects as education and workforce training programs, highway construction, water and sewer system construction, leadership development programs, small business start-ups and expansions, and development of health-care resources to meet the area development goals. In addition to technical assistance and grant assistance, the Commission operates a revolving loan fund targeted to small manufacturing and industrial businesses employing 100 or fewer people. (Enc. 25)

Comprehensive Economic Development Strategy

As the federally designated Economic Development District (EDD), the Commission is also responsible for developing, monitoring, and updating the region's Comprehensive Economic Development Strategy (CEDS). A well-planned, coordinated strategy for public priorities in economic development is critical at local, state and federal levels for sound use of public dollars. For these reasons, the Economic Development Administration (EDA) of the US Department of Commerce appointed the Commission the region's EDD. With the endorsement of member governments, the EDA designates regional districts across the country to create and maintain CEDS. These public-sector, EDA-approved plans for economic development are used as a guide in grant awards for water and sewer infrastructure systems, technology training centers, telecommunications facilities, research parks, and other major public-works projects.

The EDA provides grants for infrastructure development local capacity building, and business development to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions. The Commission receives planning funds from the EDA for economic development projects in the Southwestern Pennsylvania Community. (Enc. 26)

Keystone Opportunity Zones (KOZs)

The Commission is the regional manager of the state's Keystone Opportunity Zone (KOZ) program, which encourages businesses and residents to locate in economically distressed areas by offering them a tax holiday until 2013. The Commission partnered and contracted with the Cornerstone Development Group to create an enhanced marketing program to drive business to available KOZ sites. Currently nearly 6,000 acres in nine counties of the SPC have been identified as areas where businesses can take advantage of local and state tax abatements to spur economic development and increase employment opportunities. One highlight of the Commission's KOZ program last year was the opening of the Mon Valley Care Center, a 101-bed, long-term care facility built on the site of a former high school in Washington County. This project created approximately 80 jobs. (Enc. 27) The following map shows the KOZs by County. (Enc. 28)

Business Finance/ Loans

In many communities within the SPC, finding capital to create or expand businesses is a challenge. The Commission acts as a public partner to reduce risk for local lenders while creating business opportunities for entrepreneurs. The Commission plays a complementary role in putting together comprehensive loan packages in concert with industrial development corporations and community-based development departments.

Small businesses come to the Commission to obtain low-interest rate loans for real estate, machinery, equipment and working capital needs related to increasing their production capacity and operating efficiency, all of which encourage creation of additional job opportunities.

In the current turbulent economy, the Commission's business loans are in great demand. The current loan portfolio contains more than 120 loans totaling a principal balance of $12 million, and drawing on funds from 10 different state and federal business finance programs. In 2002, the Commission used these funds to leverage matching investments to the SPC of more than $24 million, resulting in 27 loans. This investment helped small businesses retain 469 jobs and create 360 new positions in the region. (Enc. 29)

Community Assistance

Community Assistance helps local government officials solve, prioritize, and anticipate problems based on a self-assessment of their organization, functions and processes. Community Assistance also offers real estate, finance and business deal expertise to local governments in order to help them move projects forward.

Through collaboration with county officials, the Commission identifies specific training topics in staff development and financial management. The Commission locates consulting professionals in these areas who work with the counties directly. For example, the Commission offers a workshop on the county budgeting process for SPC member county finance directors and staff.

The Commission makes municipalities in the region aware of the considerable cost savings available by sharing equipment through membership in a federal surplus depot located in Indiana County, one of only two such facilities in the country. This depot makes federal surplus heavy equipment and standard supplies available on a low-cost basis to municipalities, state agencies and other qualified nonprofit organizations within the SPC. The program enables small communities and nonprofits to make civic improvements that might otherwise be unaffordable. (Enc. 30)

In addition, Community Assistance has developed award-winning support tools and manuals to help train local officials in the many smaller communities who may lack technical, financial or human resources to improve professionalism. Examples include:

- The Municipal Hiring Manual – the first municipal reference guide of its kind ever offered in Pennsylvania
- The Problem Solving Guide for Public Officials
- Standards for Effective Local Government (Enc. 31)

Government Procurement

The Commission's Government Procurement Assistance program educates hundreds of smaller companies about the complex process of doing business with the federal government, focusing on the contract process that enables small businesses to compete in the government marketplace.

By collaborating with other business development organizations in 2002, the Commission was able to maximize its resources and provide greater service to over 300 individual businesses. For example, the Commission worked in cooperation with Indiana University of Pennsylvania and the Private Industry Council of Westmoreland/Fayette and shared in the Cooperative Agreement Grant. Last year the following organizations participated in the Government Procurement Assistance Program:

- Department of Defense
- U. S. Small Business Administration
- U. S. Department of Energy
- U. S. Army Corps of Engineers
- Minority Purchasing Council
- Minority Business Opportunity Committee
- Military Affairs Council
- Pennsylvania Departments of General Services, Community and Economic Development and Transportation
- Local Small Business Development Centers

Some of the most impressive results include:

- 42 businesses with no prior experience in government marketing began doing business with the federal government in one year (2002).
- 44 businesses received individual procurement assistance, educating them on the dynamics of the government marketplace, the bid process to win government opportunities, and matching their products and services with government needs.
- 169 businesses received free technical assistance, such as a briefing on federal regulations and specifications as well as detailed individual assistance in preparing proposals.
- Total awards for 2002 were 309 with a value of more than $50 million. (Enc. 32)

Export Development

The goal of the Commission's Export Development Program is to provide and create opportunities for SPC businesses to expand their business internationally in order to increase export sales and employment opportunities for the region. The program provides customized, hands-on export developing counseling service to small and medium-sized businesses in the SPC.

Services include export readiness assessment, informatio[illegible]h, market identification, market access strategies, and business pla[illegible] implementatio[illegible] Development also sponsors or co-sponsors educational semi[illegible]ars and trainin[illegible] for exporters or potential exporters in the SPC. In 2002, the Commission [illegible]ed with six regional partners to provide export assistance to more than 300 co[illegible] the region. (Enc. 33)

Natural Infrastructure

The Commission is partnering with The Heinz Endowments and the Pennsylvania Environmental Council to lead a regional initiative to develop a Natural Infrastructure Inventory and Plan. To enhance economic vitality and the quality of life, the Plan will suggest ways to take advantage of our natural amenities and recreational opportunities for the benefit of the entire SPC. The goal is to develop an accurate depiction of the region's assets utilizing the Commission's Geographic Information System (GIS) in order to determine how to best advantage the region nationally in using and conserving its resources.

In 2002, the Commission launched a revolutionary, collaborative effort to upgrade GIS data and operations across the SPC. Not only will this Unified GIS Plan establish a single, regional data set representing the geography, topography and land use for the entire region, but it also establishes a strong, working relationship with local government. This cooperative process involves the Commission's GIS staff and activities collaborating with counties and municipalities to establish the following:

- Technical standards
- Consistent information categories
- Protocols for data development
- Data sharing agreements to reflect the consensus of participants at every level of government

In the past year, the Commission assisted 41 municipalities with GIS and mapping activities, provided data to four member counties for their comprehensive plans and supplied data for numerous high-profile projects, such as the Maglev high speed rail, Mon-Fayette Expressway, the Laurel Valley Transportation Improvement Project, Route 228 Corridor Study and the All-Risk Connector.

GIS based information systems help make transportation, including highways, railways, bridges, waterways, tunnels, airports and others, more efficient and effective. Municipalities' ability to access all the best current data and future projections in a single place enables them to make more informed decisions about their future residential and commercial development potential. (Enc. 34)

Business Calling

As the regional coordinator for the Pennsylvania Business Retention and Expansion Program, the Commission coordinates and facilitates the Business Calling Program across nine counties in the region. This program identifies critical needs through personal, confidential interview; refers businesses to specific service providers; and follows up with both the business and the service provider to ensure a satisfactory solution. In 2002, The Business Calling Program completed 513 calls. (Enc. 35)

Airport Planning

The Commission's active participation in the Federal Aviation Administration's Continuous Airport Systems Planning Program (CASPP) ensures that the SPC will sustain its network of strong regional airports. Through CASPP, the Commission works to identify the immediate and future air transportation needs of the region and to develop a regional airport system plan. Aviation facilities will be required to meet the SPC's immediate and future air transportation needs. The system also:

- Defines the role of existing airports in the region
- Makes recommendations for airport expansions or new airport development
- Identifies threats to the preservation of existing aviation resources.

Through an annual FAA grant, the Commission maintains an inventory of all airport facilities in the region, administers an Aircraft Operations Counting Program at general aviation airports, and provides technical assistance to airports. (Enc. 38)

The following map shows the locations of the regional airports in the SPC. (Enc. 39) Additional information on the airports within the SPC may be found in the section titled "Transportation".

20/20 Vision

The Commission and the Port Authority of Allegheny County have partnered with the Heinz Endowments, Port of Pittsburgh Commission, Steel Industry Heritage Corporation, along with the region's public transit agencies and a variety of other community partners to develop a regional vision to identify transportation needs and recommend transportation improvements for the SPC. The Study is incorporating the ideas and suggestions of residents, community leaders, employers and workers from the SPC. Public participation and input has resulted in an extensive set of comments about the status of transportation and development in the region, needed regional improvements and suggestions pertaining to the role pubic transit can play in shaping the region. Studies are currently ongoing and are scheduled to conclude in the summer of 2004. (Enc. 40)

Southwestern Pennsylvania Corporation

The Corporation is the administrative arm of the Southwestern Pennsylvania Commission. Taking its direction from the Commission, the Corporation executes the three program areas:

- Transportation
- Planning and Development
- Information Systems

The 50+ staff members are responsible for conducting extensive and necessary work and research to provide important services to local governments and their planning departments. (Enc. 41) The Corporation enters into contracts, manages staff and is the owner of the Regional Enterprise Tower – a catalyst for regional development. The Corporation assumed ownership of the Regional Enterprise Tower in August 1998. Dedicated solely to regional development, it is one of the first buildings of its kind in the nation. (Enc. 42)

A non-profit 501 (c) (3) organization, the Corporation's operations are funded through a combination of member contributions, state and federal grants, in-kind donations, and sale of specialized information services. (Enc. 43)

Regional Enterprise Tower (RET)

In August 1998, Alcoa transferred the deed to its 360,000 square foot former headquarters building to the Southwestern Pennsylvania Corporation.

The building, located in downtown Pittsburgh, has been renamed the Regional Enterprise Tower and is the first of its kind in the nation: a 31-story skyscraper fully dedicated to the economic, cultural and educational development of its 10 county region. The RET provides "one-stop shopping" for those persons and businesses interested in learning more about the region and its opportunities. (Enc. 44)

The RET remains true to its vision of consolidating resources and a unified regional development effort. The building provides top-notch office space in the heart of downtown with the following impressive facilities and convenient services: (Enc. 45)

- Conference center with state-of-the-art technology, breakout rooms and catering
- A 62 seat theater
- 24 hour access and security
- Lobby restaurant

Today, approximately 90 businesses and non profit organizations inhabit the RET. Occupying approximately 360,000 square feet of office space, the Tower is a hub of activity. Nearly 1,200 meetings were held last year in the center's state of the art meeting facilities. Given the unique mission of the building, the comparison of nonprofit to for-profit tenants is 85% vs. 15%, respectively. (Enc. 46)

Tenants of interest include:

- Community Leadership Development Institute
- Women's Center & Shelter of Greater Pittsburgh
- RIDC
- Strategic Investment Fund
- Greater Pittsburgh Chamber of Commerce
- Pittsburgh Regional Alliance
- Allegheny County Department of Economic Development
- Action Housing
- University of Pittsburgh
- African-American Chamber of Commerce
- Hispanic Chamber of Commerce
- League of Women Voters of Greater Pittsburgh
- Pittsburgh Human Resources Association (current SEG of US Airways FCU)

A complete listing of tenants may be found on the following pages. (Enc. 47)

Pennsylvania's Small Town Environmental Program (PennSTEP)

The critical nature of Pennsylvania's water and sewage problem has led the Commission to take an active role in improving the water and sewer infrastructure in the SPC. The Commission is mapping the region's existing infrastructure, assisting communities seeking to address infrastructure issues cooperatively, and working closely with local and research organizations such as the National Research Council. PennSTEP is a two-year-old program whose primary focus is self-help. By using volunteer labor and/or machinery at reduced market costs, communities can build small projects or finish older ones. While other initiatives are underway to assess the regional status of water and sewer concerns, PennSTEP is helping communities complete specific projects using public equipment, volunteer labor, donated materials and public funding. Examples of projects completed in 2002 include:

- A rural water connection and a security fence project in Fayette County to protect a drinking water reserve system
- A sewer and water renovation project in Indiana County which helped maintain and improve the existing systems for over 900 residents
- A storm drainage project and a recycled wastewater program in Armstrong County, using a local volunteer fire department as labor
- Installation of a water fountain in a formerly abandoned lot in Allegheny County, now revitalized as a public park. (Enc. 36)

Municipal Technology Assistance Program (MTAP)

The Commission's MTAP serves local governments in more than 500 municipalities by offering training, tools and assistance in areas ranging from police regionalization to fiscal management. As regional coordinator for electronic government under the MTAP, the Commission assists local governments with computer training, Internet access, website development and computer purchasing.

In 2003, the Commission successfully implemented the following 4 MTAP initiatives:

1. Computer Purchase Program – the Commission facilitated the purchase of new computers by contributing funds toward the purchase price for municipalities that currently did not have a computer or for municipalities that had less than 4 computers. So far, 33 computers have been purchased through this program.
2. Internet Access Grant – In 2003, the Commission offered up to $300 to local municipalities that did not have Internet access.
3. Website Development Assistance – Last year, the Commission selected local municipalities who needed assistance in developing their first municipal web site.
4. Free Computer Training – the Commission contracted with a computer learning center to offer free, on-site computer training courses. Approximately 75 municipal workers attended the training. (Enc. 37)

Pittsburgh Metropolitan Statistical Area (MSA) -

The MSA is a statistical measurement designated by the White House Office of Management and Budget. There are 370 MSAs in the United States. The Pittsburgh MSA had previously been defined as Allegheny, Beaver, Butler, Fayette, Washington and Westmoreland counties. In 2003, the MSA was expanded to include Armstrong county according to the Pittsburgh Tribune Review (June 11, 2003). (Enc. 59) Jim Scahill, Armstrong's commissioner's chairman said, "It means we're one step closer to building a solid 10-county southwestern Pennsylvania region." (Enc. 59) Adding, "We have fought long and hard to ensure that Armstrong County is recognized as part of the southwestern Pennsylvania region". (Enc. 60)

Armstrong made it into the MSA based on a calculation of the number of the county's residents that commute to the other counties of the MSA for work. The Office of Management and Budget sets the threshold at 25%. More than 25% of Armstrong's resident commute to surrounding counties to work. (Enc. 59)

"That's good news for the entire region. Armstrong County is already a vital part of the (region)", said Allegheny County Executive Jim Roddey. (Enc. 59)

Jim Hassinger, executive director of the Southwest Pennsylvania Commission, said Indiana and Lawrence also will be reported as a combined MSA. That leaves Greene County as the only county considered by regional leaders to be part of the 10 county SPC that is not officially counted as part of the region. "We're working on getting Greene County included," Hassinger said in the Tribune Review article. (Enc. 59)

The changes in the MSA reflect the increasing economic interdependence of the counties in the region. "From an economic standpoint, the region (SPC) has a common labor market, which means there are strong linkages between the economic trends across different counties," said Chris Briem of the Center for Social and Urban Research at the University of Pittsburgh. (Enc. 59)

This announcement confirms what the Southwestern Pennsylvania Commission has been saying all along, that the region is bigger than previously recognized. A map of the combined statistical area may be found on Enclosure 60.

Ronnie Bryant, President/COO of the Pittsburgh Regional Alliance went on to say, "This is a great boost for regional marketing. It will make it much more obvious that the region is larger and more dynamic than previously reported." (Enc. 60)

The following articles include projects initiated and financially supported by the Southwestern Pennsylvania Commission. These projects benefit the SPC and help demonstrate the Commission's positive impact on the SPC providing further proof of a well-defined community.

Supporting articles – *Pittsburgh Post-Gazette* (February 2002-September 2003)

- $4 billion for the Mon-Fayette Expressway/Southern Beltway project was approved. The 100 mile project from West Virginia north to Pittsburgh and a westward leg to the airport will benefit the struggling Mon Valley, as well as, Pittsburgh and the Parkway East area. (February 26, 2002) (Enc. 77)
- The end of 2004 is the projected completion date for a project to convert a one-time railroad tunnel into a high occupancy vehicle roadway connecting Route 51 under Mount Washington into the city of Pittsburgh. (November 16, 2002) (Enc. 78)
- The Southwestern Pennsylvania Commission approved an additional $6.7 million for a construction project to build ramps to alleviate congestion to and from the Pittsburgh International Airport. The project is set to begin in 2005. (December 10, 2002). (Enc. 79)
- Cranberry's push for public transit in southern Butler County is picking up speed. The idea is to relieve local congestion and improve access among the area communities, and then to link them with other mass transit services in Beaver and Allegheny counties. (September 28, 2003). (Enc. 80)

Supporting articles – *Pittsburgh Tribune-Review* (September 2002-January 2004)

- A commuter rail system linking Greensburg (Westmoreland County) to downtown Pittsburgh is one of several options being considered by a regional planning group to improve transportation in western Pennsylvania. The Port Authority of Allegheny County has hired STV Inc. to complete the $1 million study with recommendations for potential projects. (September 20, 2002) (Enc. 81)
- A project to build a crucial link between Route 28 and Interstate 279 is on the fast track. A $3 million study will review possible locations for a ramp allowing motorists to drive nonstop from southbound Route 28 onto southbound Interstate 279 along a section knows as the North Shore Expressway. (July 19, 2003) (Enc. 82)
- A public transit study in southwestern Butler County will move forward with combined funds from Butler County, Cranberry and the federal government. The study will look at public transit in the southwestern corner of Butler County and could spill over into Allegheny and Beaver counties. (January 8, 2004) (Enc. 83)

Supporting articles – *Valley News Dispatch* (May 2002-January 2003)

- The Southwestern Pennsylvania Commission, an agency that helps small businesses find funding, presented the new owner of a small business with a $106,000 low-interest, revolving loan. "We act as a middleman between the state and federal governments and regional businesses," said Sarah Francis, a loan administrator with the Commission. "We want to keep businesses in the region that will promote job creation and retention." (May 18, 2002) (Enc. 84)
- Southwestern Pennsylvania Commission members vote to put $12 million in federal money toward the widening of a part of Route 28. The Commission is the regional planning agency that distributes billions of federal dollars for transportation projects in southwestern Pennsylvania. The widening of Route 28 is critical for the millions of shoppers who are expected to travel to a new mall set to open in late 2004 in southern Frazer (Allegheny County). (January 28, 2003) (Enc. 85)

Supporting article – *Daily Courier*

- Westmoreland County has received a $100,000 grant to complete the final phase of the county's first-ever comprehensive development plan. The plan is expected to take three years and involve 65 municipalities. (December 29, 2003) (Enc. 86)

Awards

The 2001 Governor's Award for Environmental Excellence in the category of land use was presented to the Port Authority of Allegheny County. The Southwestern Pennsylvania Commission initiated planning efforts to replace an abandoned railroad with a modern, rapid transit bus facility connecting downtown Pittsburgh with western Allegheny County neighborhoods and the airport corridor. In September 2000, the West Busway opened its doors to the public. Owned and operated by the Port Authority of Allegheny County, the busway is a five-mile long, two-lane road built exclusively for bus traffic and provides a rapid transit connection for commuters. (Enc. 87)

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Further evidence also demonstrates that the Galleria is an upscale mall located in the South Hills (**Enclosure 3**). The upscale nature of this mall contributes to the lower number of shoppers when compared to other, more mainstream malls.

In addition, Strabane Mall (locally referred to as Strabane Square) experiences significantly less traffic than other malls located within the Pittsburgh Metro region. Scarborough Research combines shopping statistics from Strabane Square with shopping statistics from Trinity Point when conducting their research. Trinity Point is a small strip mall located across the street from Strabane Square, also in Washington County. As demonstrated in Scarborough Research, only 82,790 shoppers from the SPC indicated that they had visited one or both of these two strip malls within the past 3 months (**Enclosure 4**).

Summary

Looking at these shopping statistics in the SPC, it is evident that residents of the SPC shop at the same malls. This data also proves that additional malls outside of the trade area do not detract from the community hub, as their number of shoppers is relatively low when compared to the "mega-malls".

In addition, the enclosed Scarborough Research documentation better demonstrates that the Base population surveyed is from the 10 County Aggregate (Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington and Westmoreland counties). This support was discussed on pages 56-58 of our original proposal and contained in enclosures 180-188.

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Attached you will find additional evidence to support the requested area is a well-defined, local community as required by Chapter 2, Section V.A.2 of the Chartering and Field of Membership Manual. This compelling information, along with documentation, supports the existence of a single, local community where residents have common interests and interact. The Pittsburgh metro region is the community hub, and residents travel to Pittsburgh and the surrounding area to work, shop, etc. Additional information necessary to support this community hub follows.

(1) Major Trade Area

In addition to the six major malls in the Pittsburgh metro region discussed in the proposal, the following five malls are also in the proposed community:

- Station Square
- Galleria
- South Hills Mall
- Clearview Mall
- Strabane Mall

Scarborough Research indicates that residents of the 10 county Southwestern Pennsylvania Community (SPC) shop at these five malls in addition to the six major malls discussed in the original proposal. The number of adults 18 or older who reported shopping at these malls in the past 3 months is as follows:

Name of Mall	Total Shoppers	Shoppers from the SPC	
Station Square	226,675	219,960	97%
Galleria	107,590	106,490	99%
South Hills Mall	410,535	388,125	95%
Clearview Mall	157,930	135,705	86%
Strabane Mall/Trinity Point	82,790	82,790	100%

Two of these malls, Clearview and Strabane/Trinity, are located outside the trade area. As evidenced above, these malls experience significantly less traffic than the "mega-malls" located within the Pittsburgh Metro region that were included in our original proposal. In the past 3 months, only 135,705 adults from the SPC shopped at Clearview Mall. SPC shoppers represented only 86% of the total shoppers as reported by Scarborough Research (**Enclosure 1 and 2**). Although this number is slightly higher than the number of SPC residents who reported shopping at the Galleria (106,490), it is significantly lower than the number of SPC residents who reported shopping at the "mega-malls" Century III (481,885), Monroeville Mall (469,330) and The Waterfront (453,950) just to name a few (**Enclosure 1**).

Shopping -

Third party documentation regarding shopping habits within the SPC. The intent is to demonstrate that residents of all 10 counties interact while shopping at various malls throughout the SPC. The intent is to further demonstrate that the largest shopping areas are located within Allegheny County. These areas draw in a number of residents from the surrounding SPC counties for shopping.

Century III Mal
l

Century III Mall is located in West Mifflin (Allegheny County). It is conveniently located 20 minutes south of Pittsburgh on Route 51. Anchor stores include JC Penney, Sears, and Kaufmann's, as well as, Wickes Furniture and Kaufmann's Home Store. In addition, 180 other specialty stores are located in Century III. The Mall offers 1,281,000 square feet of gross leasable area for shoppers to enjoy. (Enc. 180) According to Scarborough research, 499,620 individuals shopped at Century III Mall in the past 3 months. (Enc. 181) Of those, 481,885 shoppers (96%) came from the SPC. (Enc. 182) Nearly one-fourth (23.4%) of all adults over the age of 18 within the SPC shopped at Century III Mall in the past 90 days. (Enc. 182) This proves that residents of the SPC rely on the same mall(s) for their shopping needs.

Monroeville Mall

This large shopping mall, located on Business Route 22 in Monroeville, boasts over 180 stores, including Kaufmann's, Lazarus, JC Penney, a food court and a day-care center. In 1969, Turnberry Associates acquired a 300 acre site in the eastern section of Pittsburgh and developed the 1.3 million square foot Monroeville Mall Shopping Complex. The mall spurred further construction including a state of the art indoor athletic facility, four hundred luxury apartments, a 350 room Radisson Hotel and a 210,000 square foot Regional Conference Center. (www.monroevillemall.com) (Enc. 183)

According to Scarborough research, 485,240 adults over the age of 18 shopped at the Monroeville Mall in the past 3 months. (Enc. 184) Of those, 469,330 shoppers were from the SPC. As is the case with Century III Mall, nearly one-fourth (22.8%) of all adults over the age of 18 living in the SPC have shopped at Monroeville Mall within the past 3 months. (Enc. 185) This shows that 97% of all shoppers at the Monroeville Mall in the past 3 months live in the SPC. This gives further evidence that residents from all 10 counties interact while shopping.

The Waterfront

Thriving along the Monongahela River between Pittsburgh's Squirrel Hill neighborhood and Homestead, The Waterfront is Pittsburgh's newest destination for shopping, dining and nightlife. Large department stores such as Target, Filene's Basement, Michael's and Marshall's share parking space and scenic walkways with more intimate boutiques such as Barnes and Noble, Abercrombie and Fitch, Victoria's Secret and The Gap. A total of 43 stores along with Loews Waterfront Theatre and multiple restaurants attract residents of the SPC for shopping, dining and entertainment. (www.fallinpa.com) (Enc. 186)

According to Scarborough research, 463,960 adults over the age of 18 have shopped at the Waterfront in the past 3 months. (Enc. 187) All of these adults, fully 100% (463,960) are from the SPC. In total, 22.5% of all adults in the SPC have shopped at the Waterfront in the past 3 months. (Enc. 188) The fact that 100% of the shoppers are from the SPC proves that individuals from the SPC interact to such an extent that large shopping complexes are developed solely for their use.

The Mall at Robinson and Robinson Town Centre

The Mall at Robinson is a 1.2 million square-foot, two-level, regional retail, dining and lifestyle complex, specializing in family-oriented activities, customer service, fashion, convenience and community accessibility. (Enc. 189) The $130 million state-of-the-art regional mall is anchored by a 199,000 square-foot Kaufmann's Department Store, which opened in 1998 as a free-standing store. Other anchors include a 141,000 square-foot Sears, a 147,000 square-foot JC Penney store and a 75,000 square-foot Dick's Sporting Goods. (Enc. 190-191) An additional 100+ tenants also occupy the space. (Enc. 192) The Mall is located at Parkway West and Highway 60 in Robinson Township (Allegheny County) only five minutes east of the Pittsburgh International Airport. (www.shoprobinsonmall.com)

Scarborough Research reports that 411,870 shoppers visited the Robinson Mall in the past 90 days. (Enc. 193) Of these shoppers, 404,725 were from the SPC. (Enc. 194) The fact that 98% of the shoppers were from the SPC further demonstrates that residents of the SPC interact while shopping.

Robinson Town Centre is an additional shopping mecca located next to the Robinson Mall. This strip mall was visited by 435,125 shoppers from the Pittsburgh market area in the past 3 months. (Enc. 193) Of these, 427,120 (98%) were residents of the SPC. (Enc. 194)

The Pointe at North Fayette is also located within walking distance of The Mall at Robinson and Robinson Town Centre. This shopping complex attracted 190,895 shoppers from the SPC in the past 90 days according to Scarborough Research. (Enc. 194)

Downtown Pittsburgh

Downtown Pittsburgh is also a popular shopping destination. In the past 3 months, 418,110 individuals over the age of 18 in the Pittsburgh market area reported to Scarborough research that they had shopped in Downtown Pittsburgh. (Enc. 193) Of these shoppers, 409,695 were residents of the SPC. (Enc. 194) This means 98% of the individuals in the Pittsburgh market area who shop Downtown are from the SPC.

One popular destination near Downtown Pittsburgh is The Strip District. "The Strip", as it is familiarly known, is just that – a narrow strip of land in a flood plain confined by natural boundaries: the Allegheny River to the north and the extension of Grant's Hill to the south. Throughout the 19th century, the Strip's location and access to transportation made it ideal for industrial development. As early as the 1820s and 1830s, the Strip District was home to iron mills, foundries and glass factories. After the Civil War, industrial development flourished and new construction continued to move east, with factories lining the Allegheny River. The Strip District was the location for a number of significant "firsts". Andrew Carnegie got his start in the iron and steel industries in the Strip, ALCOA began commercial production of aluminum, and George Westinghouse built his first factory to produce air brakes. Today the Strip District is best known for its retail produce and ethnic food stores, restaurants and coffee shops. (www.neighborsinthestrip.com) (Enc. 195)

Residents of the SPC interact in Downtown Pittsburgh, not only for work, but also for shopping.

Ross Park Mall

Anchored by Kaufmann's, JC Penney, Lazarus and Sears, Ross Park Mall makes shopping fun. In addition to the four major department stores, Media Play, DSW and nearly 150 specialty stores make up this 1,235,000 square-foot, multi-level shopping center. Ross Park Mall is accessible from any of the surrounding suburbs. (Enc. 196) The Ross Park Mall trade area includes Cranberry (Butler County), the highest growth area in Western Pennsylvania. This premier shopping center is located off of McKnight Road, approximately 9 miles/15 minutes north of Pittsburgh. (Enc. 197) The Mall hosted more than 10 million shopper visits in 1999. (www.simon.com) (Enc. 198)

Within the Pittsburgh Designated Market Area, 414,845 adults shopped at Ross Park Mall in the past 3 months (Scarborough Research). (Enc. 199) Of these shoppers, 405,755 adults (98%) came from the SPC. Scarborough Research reports that 19.7% of all adults in the SPC shopped at Ross Park Mall in the past 3 months. (Enc. 200) This further demonstrates that residents from all 10 counties co-mingle while shopping.

Additional shopping complexes: (Enc. 199-200)

Name	Total PIT shoppers	Shoppers from the SPC	
South Hills Village	410,535	388,125	95%
Westmoreland Mall	319,015	317,430	99%
Waterworks Mall	275,305	267,935	97%
North Hills Village	268,865	258,430	96%
Northway Mall	261,415	250,980	96%
Cranberry Mall	267,465	230,280	86%
Century Square	221,040	221,040	100%
Station Square	226,675	219,960	97%

Summary

Looking at the multiple examples of shopping tendencies in the SPC, it is evident that residents of the SPC shop at the same locations. It is also worthy to note that the malls in the SPC are more than shopping destinations, they are entertainment and dining destinations. This proves that residents of the SPC interact as one community while shopping, dining and enjoying the entertainment provided by these large mall complexes.

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(2) Employment

According to the Southwestern Pennsylvania Commission's Profile of General Demographic Characteristics – 2000, there were 2,656,007 total residents living within the SPC (**Enclosure 5**). According to the census.gov Web site **(Enclosure 6)** a total of 1,179,218 aged 16 years and older were employed and of the total employed, 1,141,829 (or 97%) residents worked within the SPC and 37,389 (or 3%) residents worked outside of the SPC.

In addition, a total of 666,628 (or 57%) of employed residents within the SPC worked in the Pittsburgh metro region (Allegheny County). Please refer to the table below for more detail (Also **Enclosure 6**).

County	Population	Employed	Employed in Allegheny County
TOTAL	2,656,007	1,179,218	666,628

Shared Educational Facilities -

Third Party Documentation

There are multiple educational facilities throughout the SPC, ranging from public and private universities to technical and community colleges. We profiled one of the largest public universities, the University of Pittsburgh – Pittsburgh, one of the largest private universities, Robert Morris University – Moon Township and one of the largest community colleges, Community College of Allegheny County (CCAC).

University of Pittsburgh

The University of Pittsburgh is located in Pittsburgh (Allegheny County). Founded in 1787, it is considered one of the nation's oldest educational institutions. (Enc. 147) With more than 392 degree programs, the university is most known for their medical programs and their affiliation with the University of Pittsburgh Medical Center (UPMC). (Enc. 148) They are also ranked among the top ten universities nationally in terms of annual research support by the National Institutes of Health. Part of the Big East Conference, the university has won national championships in football and conference titles in many sports. The University of Pittsburgh also has campus locations in Bradford, Greensburg, Johnstown and Titusville, Pennsylvania. (Enc. 147)

According to the University of Pittsburgh Institutional Research and Reporting, there were 34,003 total students enrolled during the Fall of 2002. (Enc. 148) Of the 34,003 enrolled, 16,641 or 49% were from the Southwestern Pennsylvania Community. (Enc. 149)

Allegheny	10,625
Armstrong	219
Beaver	609
Butler	591
Fayette	431
Greene	65
Indiana	240
Lawrence	226
Washington	811
Westmoreland	2,824
Total	[illegible]

r3.5

69	PA	Pittsburgh, PA MSA	Allegheny County	240600	2633	0.111	0.796	0.078	1.34	Yes	No	No
70	PA	Pittsburgh, PA MSA	Allegheny County	241200	1161	0.186	0.696	0.05	0.86	Yes	No	No
71	PA	Pittsburgh, PA MSA	Allegheny County	250300	1225	0.332	0.397	0.116	2	Yes	No	No
72	PA	Pittsburgh, PA MSA	Allegheny County	250700	936	0.399	0.49	0.311	5.36	Yes	No	No
73	PA	Pittsburgh, PA MSA	Allegheny County	250900	1825	0.346	0.48	0.172	2.97	Yes	Yes	Yes
74	PA	Pittsburgh, PA MSA	Allegheny County	260900	2565	0.701	0.215	0.316	5.45	Yes	Yes	Yes
75	PA	Pittsburgh, PA MSA	Allegheny County	261400	3278	0.312	0.559	0.122	2.1	Yes	Yes	Yes
76	PA	Pittsburgh, PA MSA	Allegheny County	261500	1966	0.251	0.818	0.077	1.33	Yes	No	No
77	PA	Pittsburgh, PA MSA	Allegheny County	262000	3040	0.232	0.589	0.072	1.24	Yes	No	Yes
78	PA	Pittsburgh, PA MSA	Allegheny County	270300	2258	0.109	0.672	0.052	0.9	Yes	No	Yes
79	PA	Pittsburgh, PA MSA	Allegheny County	270400	2897	0.185	0.676	0.072	1.24	Yes	No	Yes
80	PA	Pittsburgh, PA MSA	Allegheny County	271500	3925	0.144	0.717	0.095	1.64	Yes	No	No
81	PA	Pittsburgh, PA MSA	Allegheny County	290100	2184	0.116	0.766	0.04	0.69	Yes	No	No
82	PA	Pittsburgh, PA MSA	Allegheny County	300100	4432	0.178	0.626	0.117	2.02	Yes	No	Yes
83	PA	Pittsburgh, PA MSA	Allegheny County	310100	461	0.156	0.567	0.072	1.24	Yes	No	No
84	PA	Pittsburgh, PA MSA	Allegheny County	320400	2212	0.122	0.998	0.087	1.5	Yes	No	No
85	PA	Pittsburgh, PA MSA	Allegheny County	427000	4028	0.132	0.641	0.08	1.38	Yes	No	Yes
86	PA	Pittsburgh, PA MSA	Allegheny County	432400	2919	0.128	0.777	0.047	0.81	Yes	No	Yes
87	PA	Pittsburgh, PA MSA	Allegheny County	462100	2730	0.151	0.746	0.077	1.33	Yes	No	Yes
88	PA	Pittsburgh, PA MSA	Allegheny County	463900	2892	0.166	0.743	0.064	1.1	Yes	No	Yes
89	PA	Pittsburgh, PA MSA	Allegheny County	464400	3730	0.319	0.502	0.125	2.16	Yes	Yes	Yes
90	PA	Pittsburgh, PA MSA	Allegheny County	481000	3970	0.193	0.681	0.102	1.76	Yes	No	Yes
91	PA	Pittsburgh, PA MSA	Allegheny County	483800	3569	0.266	0.596	0.11	1.9	Yes	Yes	Yes
92	PA	Pittsburgh, PA MSA	Allegheny County	484300	3389	0.206	0.796	0.049	0.84	Yes	No	No
93	PA	Pittsburgh, PA MSA	Allegheny County	486700	2835	0.398	0.488	0.159	2.74	Yes	Yes	Yes
94	PA	Pittsburgh, PA MSA	Allegheny County	486800	2240	0.221	0.774	0.07	1.21	Yes	No	No
95	PA	Pittsburgh, PA MSA	Allegheny County	486900	2257	0.406	0.445	0.117	2.02	Yes	Yes	Yes
96	PA	Pittsburgh, PA MSA	Allegheny County	488200	4051	0.201	0.848	0.1	1.72	Yes	No	No
97	PA	Pittsburgh, PA MSA	Allegheny County	500300	4228	0.105	0.785	0.08	1.38	Yes	No	No
98	PA	Pittsburgh, PA MSA	Allegheny County	504100	5746	0.135	0.663	0.078	1.34	Yes	No	Yes
99	PA	Pittsburgh, PA MSA	Allegheny County	506000	740	0.167	0.684	0.079	1.36	Yes	No	No
100	PA	Pittsburgh, PA MSA	Allegheny County	507000	2337	0.083	0.799	0.064	1.1	Yes	No	No
101	PA	Pittsburgh, PA MSA	Allegheny County	508000	2145	0.166	0.666	0.056	0.97	Yes	No	Yes
102	PA	Pittsburgh, PA MSA	Allegheny County	510000	2017	0.22	0.674	0.057	0.98	Yes	No	Yes
103	PA	Pittsburgh, PA MSA	Allegheny County	512000	2733	0.186	0.76	0.076	1.31	Yes	No	No
104	PA	Pittsburgh, PA MSA	Allegheny County	512800	1966	0.29	0.632	0.103	1.78	Yes	Yes	Yes
105	PA	Pittsburgh, PA MSA	Allegheny County	512900	1711	0.221	0.5	0.072	1.24	Yes	No	Yes

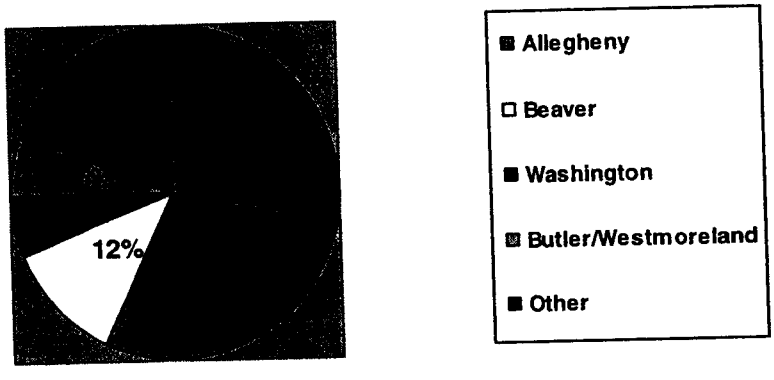
Robert Morris University

Robert Morris University is one of the largest private universities located in Moon Township (Allegheny County). This university offers over 30 undergraduate academic majors and 13 masters and doctoral degree programs. (Enc. 150-151) Robert Morris University is nationally known for its strong business, technology and communications programs. The university also has 17 intercollegiate men's and women's sports teams, all of which compete in the Northeast Conference. (Enc. 152)

According to the Director of Institutional Research at Robert Morris University, there were 4,816 total students (3,735 undergraduate and 1,081 graduate students) enrolled during the Fall 2003 term. (Enc. 153)

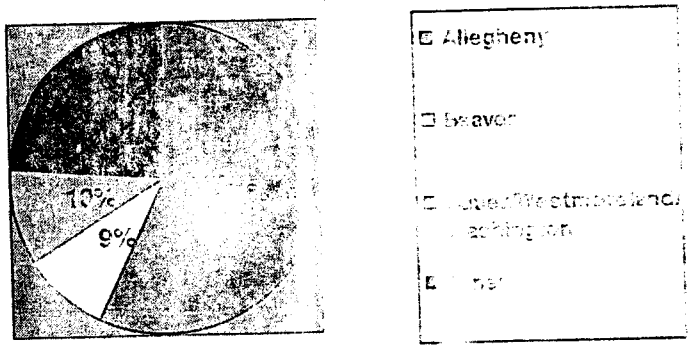
Of the 3,735 undergraduates enrolled, 81% came from the following five counties from the Southwestern Pennsylvania Community: (Enc. 153)

Undergraduate Student Enrollment by County



Out of the 1,081 graduate students enrolled, 76% came from the following five counties from the Southwestern Pennsylvania Community: (Enc. 153)

Graduate Student Enrollment by County



Community College of Allegheny County (CCAC)

CCAC is one of the largest community colleges in the SPC. The college offers 2-year degrees in fields such as health care, business and industry, human relations and information technology. According to their Web site, 94% of their career program students remain in western Pennsylvania after graduation. (Enc. 154) With 19,271 students enrolled in the 2003 Fall Term, 97% of the students were from the SPC. This data is documented in the Community College of Allegheny County Geographic Analysis Report. (Enc. 155) The following chart is a breakdown of CCAC students by SPC county:

Allegheny	16,218
Armstrong	135
Beaver	141
Butler	198
Fayette	175
Greene	33
Indiana	42
Lawrence	33
Washington	1,130
Westmoreland	510

Summary

It is apparent from this documentation from three typical institutions of higher education that residents of the SPC interact while attending institutions of higher education located within the SPC further supporting our contention that the SPC is a single well-defined community.

Pittsburgh Regional Alliance (PRA) –

(Third Party Documentation for PRA may be found under Enclosure 50)

The PRA is a non-profit economic development organization, working in concert with public, private and civic organizations to generate and serve business creation, expansion and relocation, and to aid employers in the growth of skilled talent pool in the 10-county SPC.

The PRA has one mission: To generate and serve customers of Southwestern Pennsylvania. Their services and initiatives include:

- Confidential Project Management – Their network of state and local economic development partners ensures that expanding or relocating companies receive the support they need to be successful.
- Comprehensive Information and Resources – the PRA provides data, demographics, information and resources that help companies learn about the SPC.
- Education and Workforce Training – INDEX, the Industry and Education Exchange, connects businesses with education and workforce training programs, helping employees obtain the specific skills that their company requires.
- Career Resources – The Career Resource Center provides links to job sources, workforce and industry data, networking groups and internship data.
- Pittsburgh Regional Champions – The Champions are more than 1,100 individuals volunteering their skills and enthusiasm in support of the region's marketing and economic development efforts.

Because of the far-reaching nature of their mission, the PRA's strategy recognizes that economic development is a regional effort, one where success can only be accomplished by working with many others – including public, private, civic and economic development organizations within the SPC and those beyond the region, such as the Governor's Action Team and federal partners. (Enc. 51)

The PRA's success in accomplishing this mission has resulted in the organization being recognized by Site Selection magazine as a Top 10 Economic Development Group for 2001. (Enc. 51)

The PRA has three major areas of focus. First is business attraction – working with businesses that are considering expanding their operations in the region or relocating here from another market. Second is the expansion of existing businesses by ensuring that they receive assistance and resources required to foster new jobs and growth. And third is workforce development, which serves to ensure that the growing industries of the SPC have an adequate supply of workers with the skills and knowledge needed for the future.

As a vital part of all these roles, the PRA [illegible] as a clearinghouse for information about the region, maintaining regional data [illegible] graphics and real estate databases. In addition, it provides strategic counsel on [illegible] regional trends to business executives who are investing in the Pittsburgh Regio[illegible] 51)

The PRA also heads the regional branding initiative for the SPC. The vision of the initiative is to convey the reality that this region possesses a unique combination of community focus and civic/economic resources – coupled with an unparalleled ease of access to both – that can lead to individual fulfillment and a high quality of life.

The goals of the Pittsburgh branding initiative are:

1. Align perceptions of the Pittsburgh region with its positive "realities" and promising vision for the future
2. Be considered as part of the competitive set of mid-tier fast growing regions as measured by increased tourism, talent and business growth
3. Provide a blueprint for integrated messaging and a focused strategy for future investments and marketing of the region

In order to achieve the brand vision, the region must:

- Set high standards and commit to innovative initiatives that will transform, enhance and sustain our product offering
- Provide a critical mass of choices and resources leading to opportunity and fulfillment, all within the environment that balances the needs of the community with the needs of the individual
- Build our capacity for greater collaboration and diversity, and stimulate increased interaction between separate entities both within the SPC and on the global stage (Enc. 52)

Pittsburgh's uniqueness is derived from a distinct set of brand strengths. It is the combination of all of these strengths, not any one individually, that serves to differentiate the Pittsburgh brand and define the region.

- World Class Urban Setting.....Small Town Feel
- A Genuine Opportunity to Make an Impact
- Heritage and Current Home of Innovation and Transformation
- Pride in Working, Making & Creating
- Rivers, Mountains & Outdoor Adventure Surrounding Unique Urban Beauty (Enc. 53)

The PRA's branding initiative translates the region's brand strengths into a single core concept that defines the SPC. Pittsburgh's brand strengths all stem from a core concept that is based on the region's history of connected individuality. In reality, Pittsburgh was first branded 200 years ago when it was called "Gateway to the West", connecting East to West at the Forks of the Ohio. Later, our region connected immigrants to opportunity by forging entire new industries, based on the confluence of capital and innovation, and ultimately, the individuality of diverse leaders who brought vitality and a strong work ethic to the SPC.

Today, the Pittsburgh region offers connections of a new and different kind, but they remain based on the same premise that historically made Pittsburgh vital and innovative. In an age where people can choose to work and live virtually anywhere in the world, Pittsburgh provides the connections that are essential to achieving success, not only in our own backyards but also on a global stage if so desired. (Enc. 53)

The Pittsburgh region is, after all, Mister Roger's Neighborhood. Fred Rogers was one of the SPC's most beloved sons and he put simple words to the idea of connected individuality. On the one hand, he celebrated the "specialness" of each individual person. Simultaneously, he reinforced the importance of our connections with family, friends, and the community, our neighborhood.

Ultimately, the underlying theme of the SPC's brand is "accomplishment through connected individuality – linking vital individuals, vital communities and vital resources". (Enc. 54)

Several organizations within the SPC have already taken the underlying theme of the brand to develop taglines. For example:

1. The Pittsburgh Regional Alliance uses the phrase, "No Barriers, Just Bridges"
2. WQED Multimedia adopted the tagline, "Stay Connected"
3. The Greater Pittsburgh Chamber of Commerce is producing its first regional membership directory titled, "Connections: Pittsburgh Region 2003". (Enc. 54)

The PRA has developed the Pittsburgh Region Marketing ToolKit. This toolkit is designed to help people all over the world understand that the Pittsburgh region is "where it all comes together". (Enc. 55)

The fact that the Pittsburgh region has its own brand is especially compelling proof that this region is a unique, well-defined community. The unique challenges of "location branding" further demonstrate this fact. Challenges include:

1. Location branding must cover the gamut of economic development, investment, talent, tourism, higher education, political interests, trade, etc.
2. The lack of a single guardian of the brand. It's easy to see by looking at the many groups of the SPC that there are many interdependent stakeholders. The goal of the branding initiative is to help these groups share a common and cohesive agenda and strategy, and ultimately make more effective use of marketing dollars.
3. The branding can't stand alone but is part of many other initiatives. What it can do is provide a strategic framework for future action and communication strategies.
4. Collaboration and consensus building will be key to success. All of the various groups marketing the region must "buy-in" so the message can remain consistent across multiple and varied audiences.
5. The brand must be real and built on tangible and unified strengths. (Enc. 56)

The Pittsburgh branding message targets several different audiences to show the desired brand image of the entire SPC. Three of these audiences include talent, business and visitors.

Branding aimed at Talent (Enc. 57)

The Pittsburgh region is an incredibly vibrant place where people can create their own definition of success and have access to the means to achieve it – for a life that is both professionally and personally fulfilling.

Messages:

- It's a safe, friendly, manageable, comfortable and affordable place that is conducive to balancing work and life outside work.
- Here individuals can make an impact, get involved in their communities and produce significant accomplishments.
- Job opportunities abound.
- Recreational opportunities abound. The region offers a diverse array of cultural, urban, sports and outdoor activities.
- There is ready access to the resources that fuel success.
- There is a sense of belonging and connectedness – by neighborhoods, by technology, by the sharing of ideas.
- It's physically beautiful and refreshingly authentic – truly one-of-a-kind.

Branding aimed at Business (Enc. 57)

The Pittsburgh region is a highly attractive, one-of-a-kind place to locate a business because it has an exciting convergence of people and resources that create opportunities for success, and a real commitment to forging the links that help businesses thrive.

Messages:

- It is centrally located in the prime Northeast business corridor; connected by direct flight to America's commerce centers.
- There is ready access to resources (quality workforce, tax incentives, real estate, intellectual capital, funding, economic development support, etc.)
- Employees will feel welcome and "connected" to the community
- Employees will be impressed by the choice of affordable options for living, whether they desire an urban, suburban or rural setting.
- The quality of life here is unparalleled, and the city is real, genuine and natural.

Branding aimed at Visitors (Enc. 57)

For a memorable vacation gateway, the Pittsburgh region offers a rich and diverse array of cultural, family-oriented, heritage and outdoor experiences to ensure a good time is had by all.

Messages:

- Natural beauty and topological diversity.
- A wide variety of opportunities for intellectual, cultural and physical stimulation and excitement.
- Critical mass of affordable attractions; some one-of-a-kind and several world-class. (The Warhol Museum, Fallingwater)
- Ease of getting here and getting around.
- Safe.
- Not intimidating – the people and the region are genuine and authentic.
- Truly an original region, like no other.
- Feeling of togetherness, with each family member having a choice of attraction to visit.

Please see the advertisement that demonstrates the branding currently taking place for the Pittsburgh region. This advertisement appeared in the November 2003 issue of Fortune Magazine. (Enc. 58)

Pennsylvania Economy League

The Pennsylvania Economy League, Inc., Western Division is a nonprofit, civic organization whose mission is to provide the research and analysis for the business, civic and governmental leadership of western Pennsylvania in efforts to effectuate change to make the SPC a better place to live, work and do business. To fulfill its mission, the Pennsylvania Economy League/Western Division maintains a network of private leadership and staff throughout the region to identify problems and opportunities. (Enc. 71) The Western Division's area includes the 10 county SPC in addition to three other western counties. For a map of the Western Division's area, please refer to Enclosure 72.

Allegheny Conference on Community Development (Enc. 73)

The Allegheny Conference is a private, non-profit organization with the unique ability to convene corporate government and community leaders to frame, discuss and implement civic initiatives. In carrying out its objectives, the Conference will develop strategies that are:

- Regional: building on the assets of all 10 counties in the SPC and improving the economic status and quality of life for citizens in every county
- Inclusive: promoting opportunities for women, minorities and the international community in the regional economy
- Collaborative: working in partnership with other civic organizations, supporting the leadership efforts of public officials at the local, state and federal levels, and involving the general public as appropriate
- Cost-effective: helping to make the SPC a competitive region for businesses, workers and visitors.

In July 2000, the Conference Board adopted a new set of objectives in order to continue to fulfill its mission of improving the regional product. Three long-range visionary objectives were adopted and will be pursued in partnership with others:

1. Ensuring that all children in southwestern PA can read, write and compute by the age of 10
2. Promoting the growth of businesses and jobs based on new technologies
3. Developing amenities that will make southwestern PA one of the top regions in the country for attracting young, skilled, mobile workers. (Enc. 73)

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(3) Community Events

Community Events were used to document that residents from throughout the SPC have much in common and interact at events such as fairs and festivals located throughout the region. The largest of these events are the Three Rivers Arts Festival and the Three Rivers Regatta.

The following enclosures provide additional information supporting the statistical information for these events. These enclosures better demonstrate that the Scarborough Research survey included residents from the entire proposed community, not just Pittsburgh. The information provided states the respondents are from the 10 county aggregate of Allegheny, Armstrong, Beaver, Butler, Fayette, Green, Indiana, Lawrence, Washington and Westmoreland (**Enclosure 8**).

Summary

As noted in the original proposal, according to Scarborough Research, 237,985 adults from the SPC reported attending the Three Rivers Arts Festival last year (**Enclosure 8**). Additionally, 155,390 adults from the SPC reported attending the Three Rivers Regatta last year (**Enclosure 8**). The following enclosures prove the population surveyed includes residents from the entire proposed community. This information was discussed on pages 67-68 of our original proposal and documented in enclosure 241.

Festivals and Fairs

In addition to amusement park entertainment, residents of the SPC interact at fairs and festivals located throughout the region. Two of the larger events are the Three Rivers Arts Festival and the Three Rivers Regatta.

Three Rivers Arts Festival

The Three Rivers Arts Festival is a Pittsburgh tradition in its 44th year downtown that bridges artistic style and expression, mixing the contemporary visual arts, painting, sculpture, crafts and photography and new media, with live music, theater and dance performances. The Festival is a 17 day long event that over 600,000 people attend each year. They mount public art exhibitions, including sculpture in Point State Park, exhibitions at the Three Rivers Arts Festival Gallery, Wood Street Gallery and other settings. They present over 100 performances by musical, dance and spoken work artists on five different stages in Point State Park and downtown Pittsburgh. The Festival also has programming for children and their families. (Enc. 240)

The Three Rivers Arts Festival was incepted in 1959 by the Carnegie Women's Group. It started as a small outdoor venue to exhibit local artwork and performances. Since then the festival has grown in numbers and expanded its mandate to bring the City of Pittsburgh a celebration of the arts in our city. (www.volunteersolutions.org) (Enc. 240)

Over one-third of all of the visitors to the Festival are from the SPC. According to Scarborough research, 237,985 adults from the SPC reported attending the Festival last year. (Enc. 241)

Three Rivers Regatta

The Pittsburgh Three Rivers Regatta is a non-profit 501 (c) 3 community celebration established in 1977. As a premier regional festival of 26 years, the land, air and water event is one of the top festivals in the country. The largest inland regatta in the United States is host to over 20 daily events, including powerboat racing, fireworks, water-ski shows, extreme sports and national-act concerts. The Regatta generates a $32 million economic impact on the City's business volume. It generates a $24 million economic impact on Allegheny County's business volume. Additionally, it generates a $13 million economic impact on Pennsylvania's business volume. (Enc. 242)

According to the Regatta's web site (www.threeriversregatta.com), the estimated attendance for the 4 day event is 200,000 – 400,000 people. (Enc. 242) According to Scarborough research, 155,390 adults from the SPC reported attending the Regatta last year. (Enc. 241) This means approximately 78% of the attendees at the Regatta came from the SPC if the lowest attendance estimate (200,000) is used. When using the highest attendance estimate (400,000), adults from the SPC still account for 39% of the total attendees.

Because Scarborough research does not track attendees under the age of 18, and the Regatta reports total estimated attendance, these percentages can both be assumed to be larger when attendees under the age of 18 are added. Based on this information, it can be concluded that between 50% and 90% of the total attendees at the Regatta are residents of the SPC. The Regatta is therefore, another avenue for residents of the SPC to interact with one-another socially within their well-defined community.

Looking at the multiple examples given throughout this section, there is ample evidence proving that residents from the SPC have much in common with regards to museums, zoos, amusement parks, fairs, festivals and events. The figures provided show direct interaction among the residents of the SPC, thus proving the SPC acts as a single well-defined community.

Media -

Third-party documentation regarding the circulation estimates of the *Pittsburgh Post-Gazette* and the *Tribune Review* are from the Audit of Bureau Circulation (ABC), the *Tribune Review* and Scarborough Research. The television station viewer totals are from individual television stations based on the Nielson Ratings. The radio station listener totals are from Scarborough Research. The intent is to demonstrate that residents of the Southwestern Pennsylvania Community (SPC) rely on the same media outlets for news, advertising, etc.

Third-Party Documentation

Newspapers

There are two major newspapers in Southwestern Pennsylvania: the *Pittsburgh Post-Gazette* and the *Tribune Review*.

According to Scarborough Research, there are 2,059,615 adults ages 18 or older in the SPC. (Enc. 100) Of this population, 596,630 adults (29% of the population) read the daily edition of the *Pittsburgh Post-Gazette*. (Enc. 101) Scarborough Research also reports that 915,495 adults (44.4% of the population) read the Sunday edition of the *Pittsburgh Post-Gazette*. (Enc. 102)

Scarborough Research further reports that 309,130 adults (15% of the population in the SPC) read the daily edition of the *Tribune Review*. (Enc. 103) Additionally, 428,210 adults (20.8% of the population in the SPC) read the Sunday edition of the *Tribune Review*. (Enc. 104)

Over 43% of the population in the SPC reads the daily edition of either the *Pittsburgh Post-Gazette* or the *Tribune Review*. The majority of the population in the SPC, over 65% of the population, reads the Sunday edition of one of these newspapers. This shows the direct correlation between the ten counties and on whom they rely for news and advertising.

Further evidence can be found by examining additional documentation. The ABC's Audit Report for the *Pittsburgh Post-Gazette* listed the average projected paid circulation for the *Pittsburgh Post-Gazette*, showing there are 239,742 daily papers and 390,054 Sunday papers delivered to households in the SPC. (Enc. 105) The circulation totals are 244,969 daily papers and 410,879 Sunday papers. (Enc. 106)

In an email from the *Tribune Review*, a representative noted the circulation numbers for the daily and Sunday newspaper distribution in the SPC. This showed that 118,913 daily papers and 164,518 Sunday papers were delivered to households in the SPC. (Enc. 107) The circulation totals are 120,318 daily papers and 182,805 Sunday papers. (Enc. 108)

With over 97% of the *Pittsburgh Post-Gazette* daily circulation and over 94% of the Sunday circulation coming from the SPC, it is evident that residents of all 10 counties in the SPC rely on the same media publications for news, advertising, etc. Likewise, with over 98% of the *Tribune Review* daily circulation and 90% of the Sunday circulation coming from the SPC, this also shows the correlation between the residents of the ten counties and on whom they rely for news, advertising, etc. The extremely high percentage of SPC residents reading the same newspapers helps support the facts that the SPC is a well-defined community

Other Periodicals

Pittsburgh Magazine

Pittsburgh Magazine, a monthly publication from WQED, has been serving the Southwestern Pennsylvania Community for over 30 years. According to Scarborough research, 97,910 adults in the SPC read *Pittsburgh Magazine* each month. (Enc. 109) The total readership of *Pittsburgh Magazine* each month is 120,000. (Enc. 110) 82%

Pittsburgh Business Times

The *Pittsburgh Business Times* is a weekly publication that is read by 36,850 adults in the SPC each week, according to Scarborough Research. (Enc. 111) The total readership of the *Pittsburgh Business Times* is 61,000 each week. (Enc. 112) 60%

Pittsburgh City Paper

Pittsburgh City Paper, a weekly publication, was first published in November 1991. (Enc. 113) Since then, *Pittsburgh City Paper*, has grown to become the leading alternative publication in the region. It has extensive arts and entertainment coverage, local news coverage, unique columns and comprehensive event and dining listings. According to Scarborough Research, each month 215,148 adults in the SPC read the *Pittsburgh City Paper*. (Enc. 114) The total readership of the *Pittsburgh City Paper* is 359,000 each month. (Enc. 115) 60%

With over 81% of *Pittsburgh Magazine*'s monthly readership, over 60% of *Pittsburgh Business Times*' weekly readership, and over 59% of *Pittsburgh City Paper*'s monthly readership coming from the SPC, it is evident that all 10 counties in the SPC rely on the same periodicals for news, advertising, and other information.

The extremely high percentage of SPC residents reading the same periodicals helps further support the facts that the SPC is a well-defined community

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(4) Sporting Events

Sporting Events were used to document that residents from the SPC have much in common and interact at various football, baseball, hockey and soccer games located throughout the region.

The largest of these events are Pittsburgh Steelers football games and Pittsburgh Penguins hockey games. 72% of the attendees at Pittsburgh Steelers football games are from the SPC. 46% of the attendees at Pittsburgh Penguins hockey games are from the SPC.

The University of Pittsburgh football team attracts 355,183 attendees to their football games annually (**Enclosure 174 – original proposal**). Of which, 38% of the attendees are from the SPC (**Enclosure 9**). We have reason to believe that if the University of Pittsburgh students whose permanent residence is outside of the SPC were included, this percentage would be much higher.

Additional information is enclosed to support statistical information for sporting events (**Enclosure 9**). The supporting documentation obtained from Scarborough Research better indicates the population pool being reported to support these statements. The information provided states the respondents are from the 10 county aggregate of Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland.

Summary

By examining the statistics of attendance at professional and college sporting events, it is evident that SPC residents depend on the same types of events for their sporting entertainment, thus proving there is community interaction among the SPC residents. This information is contained on page 52 of our original proposal summarized from enclosures 157 and 160-161.

Sporting Events -

Third-party documentation providing evidence of community interaction through professional sporting events.

Pittsburgh and the surrounding communities are rich in athletic activities. As a result, many people from the counties of Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington and Westmoreland attend various professional Pittsburgh sporting events.

Professional Teams

Pittsburgh Steelers

The Pittsburgh Steelers are the professional men's football team that plays in downtown Pittsburgh at Heinz Field (Allegheny County). Probably the most popular team in the City of Pittsburgh, the Steelers typically sell-out every game in a season. Sold out seasons have been recorded since the early 1970s. This is due to a history of winning seasons and Super Bowl appearances that have helped the team become popular. The Steelers have built a strong fan base, resulting in long waiting lists for the purchase of season tickets.

The Steelers host many premier players including Jerome Bettis (a running back), Heinz Ward (a wide receiver), Joey Porter (a linebacker) and Tommy Maddox (the quarterback). According to the Pittsburgh Steelers organization, 477,584 people attended a Steelers game in the past year. (Enc. 156) Of the total attendees, Scarborough Research reported that 345,585 people (18 years and older) came from the SPC. (Enc. 157) **This shows that 72% of the attendees came from the SPC and proves that SPC residents rely on the same types of sporting events for entertainment.**

Pittsburgh Penguins

The Pittsburgh Penguins are the professional men's hockey team that plays in the Mellon Arena, located in downtown Pittsburgh (Allegheny County). The Penguins have become a popular hockey team because of their winning history and back-to-back Stanley Cup Championship wins in 1991 and 1992. (Enc. 158) They sell-out almost every game due to fan interest in their premier players Mario Lemieux (a center), and Jean-Sebastian Aubin (a goaltender).

The Mellon Arena is the oldest arena in the National Hockey League. (Enc. 159) According to the Pittsburgh Penguins organization, 604,728 people attended a Penguins game in the past year. (Enc. 160) Out of that number, Scarborough Research reported that 278,540 people (18 years and older) came from the SPC. (Enc. 161) This shows that **46% of the attendees came from the SPC and proves that SPC residents rely on the same types of sporting events for entertainment.**

150

Pittsburgh Pirates

The Pittsburgh Pirates are the professional men's baseball team that plays in downtown Pittsburgh at PNC Park (Allegheny County). The Pirates have won a total of five World Series titles and have a rich historical background that surrounds the team. Few cities can match Pittsburgh's 115 year relationship with the same ball club. (Enc. 162)

In 2000, a crowd of 55,351, the largest ever to see a regular season baseball game in Pittsburgh, watched the final baseball game between the Pirates and Chicago Cubs at Three Rivers Stadium, the former home of the Pirates. (Enc. 163) In 2001, the Pirates moved to their new and exciting home, PNC Park. PNC Park drew an impressive first game opening attendance of 36,954 fans to its inaugural game on April 9, 2001. (Enc. 164)

It is quite possible to see 30,000+ fans at any given game. According to the Pittsburgh Pirates organization, 1,636,751 people attended a Pirates game in the past year. (Enc. 165) Out of that number, Scarborough Research reported that 625,855 people (18 years and older) came from the SPC. (Enc. 166) **This shows that 38% of the attendees came from the SPC and proves that SPC residents rely on the same types of sporting events for entertainment.**

Pittsburgh Riverhounds

The Pittsburgh Riverhounds are the Professional Men's A-League Soccer Franchise that plays outdoors at the Bethel Park Stadium in Pittsburgh PA (Allegheny County). (Enc. 167) Awarded to Alliance Soccer Resources, Inc. on March 11, 1998, the Riverhounds are the first professional outdoor soccer team to play in the Pittsburgh area in the last 30 years. (Enc. 168) As a new sporting event to watch, the Riverhounds have appealed to a fan base of all ages because of their friendly and entertaining game atmosphere. Because the sport is popular among children and teens, the Riverhounds have attracted many young boys and girls aspiring to play soccer as a career.

For the 2004 season, the Riverhounds will play all home games at the Moon High School Stadium located in Moon Township, PA (Allegheny County). The new stadium was chosen in an effort to provide easier accessibility and attract more fans to the Riverhound games. The Moon Area High School Stadium seats approximately 4,300 fans (Enc. 169) The Riverhounds are still in the process of gaining fans, and based on seating capacity at their new Stadium, less than 64,500 people attended a Riverhounds home game in the past year. (Enc. 170 shows that 15 games were played at home) Out of that number, Scarborough Research reported that 28,120 people (18 years and older) came from the SPC. (Enc. 171) **This shows that 44% of the attendees were from the SPC and proves that SPC residents rely on the same sporting events for entertainment.**

Air Travel

The Pittsburgh International Airport (PIT) is a world-class facility that accommodates nearly 20 million travelers in nearly 450,000 aircraft operations per year. With more than 600 non-stop flights per day to 118 destinations, PIT is served by more than 20 air carriers as well as being US Airways largest hub. PIT has been frequently recognized for its quality in meeting traveler's needs. PIT is within a 90-minute flight to 70% of North America's population. (Enc. 96)

The SPC also has numerous regional airports located in each of its counties. The individual airports are listed below. See the following documentation for a map and detailed listing of these regional airports. (Enc. 97)

County	Airport Name
Allegheny	Allegheny County Airport (AGC) Culmerville Airport (G04) Inter County Airport (31D) Pittsburgh Monroeville Airport (4G0) Rock Airport of Pittsburgh (9G1)
Armstrong	McVille Airport (P37)
Beaver	Beaver County Airport (BV1) Zelienople Municipal Airport (8G7)
Butler	Butler County/K.W. Scholter Field Airport (BTP) Butler Farm Show Airport (3G9) Lakehill Airport
Fayette	Connellsville Airport (2G3) Mt. Pleasant –Scottsdale Airport (P45) Seven Springs Airport (7SP) Nemacolin Airport W.P.H.S. Airport (P99)
Greene	Greene County Airport (WAY)
Indiana	Indiana County/Jimmy Stewart Airport (IDI)
Lawrence	New Castle Municipal Airport (UCP)
Washington	Bandel Airport (22D) Washington County Airport (AFJ) Finleyville Airport (G05) Miller Airport (P64)

Westmoreland	Arnold Palmer Regional Airport (LBE) Greensburg-Jeannette Regional Airport (5G8) Rostraver Airport (P53)

Traveling between counties is even faster if you fly. There are daily flights between Westmoreland County (Latrobe, PA) and Pittsburgh International Airport. (Enc. 98)

Future Transportation Plans for the SPC

Looking into the future is important when discussing both a community and its transportation. The SPC region's four-year Transportation Improvement Program (TIP) is the backbone of successful, short-term transportation planning. Correlated with the Long-Range Transportation Plan, the TIP determines the top-priority transportation projects and enhancements that can be advanced with available resources. The TIP contains about 400 highway projects and anticipates the investment of $1.5 billion. TIP also contains 150 transit projects with an anticipated investment of $1 billion. Regional transit projects range from better signage, improved shelters and fleet maintenance and replacement to substantial capital projects such as an intermodal center, maintenance facilities, the Martin Luther King, Jr. East Busway expansion and the North Shore Connector. The development of the 2005-2008 TIP is currently underway and is scheduled for June 2004 adoption. (Enc. 99)

Current and future means of transportation cover residents throughout the SPC helping to prove that the SPC is a single well-defined community were people interact and share common goals.

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(2) Healthcare

Additional information is enclosed to support the statistics provided for the percentage of SPC residents age 18 or older who visited either a University of Pittsburgh Medical Center (UPMC) or West Penn Allegheny Health System (WPAHS) hospital. The total number of SPC residents age 18 or older who visited a hospital in the past three years and who visited a UPMC or WPAHS healthcare facility was obtained from Scarborough Research and calculated as evidenced below (**Enclosure 10**).

SPC residents age 18 or older	2,059,615
SPC residents age 18 or older who did not use a hospital in the past 3 years	- 425,210
SPC residents age 18 or older who visited a hospital in the past 3 years	1,634,405

Summary

It is significant to note that 90% of persons ages 18 or older in the SPC who attended a hospital in the last 3 years went to a UPMC or WPAHS hospital facility as shown by the following. The number (1,634,405) was the basis for the statistics in our original proposal demonstrating that 62% of the SPC patients (or 1,019,340 people ages 18 or older) visited a UPMC hospital facility. This number was also used to demonstrate that 28% of the SPC patients (or 460,090 people ages 18 or older) visited a WPAHS hospital facility. This information is detailed on pages 43-44 of our original proposal and contained in enclosures 130 and 141.

Shared Medical Facilities -

Third Party Documentation

Within the SPC, there are two major healthcare providers that serve the community as a whole. The largest is the University of Pittsburgh Medical Center (UPMC) with 13 of their 20 hospital facilities located in Allegheny County. The other major healthcare provider is the West Penn Allegheny Health System (WPAHS) with 5 of 6 hospital facilities in Allegheny County.

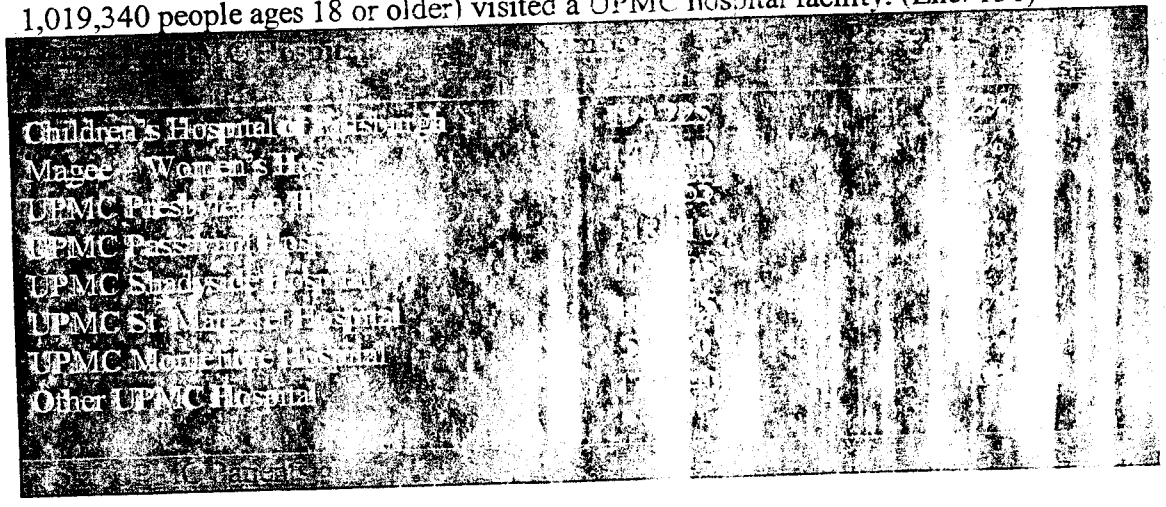
The University of Pittsburgh Medical Center (UPMC)

The University of Pittsburgh Medical Center (UPMC) is the largest healthcare provider and one of the largest nonprofit integrated health care systems in the United States. Of their 20 hospital facilities, the following 13 are located in Allegheny County: (Enc. 129)

- UPMC Presbyterian – Pittsburgh
- UPMC Shadyside – Pittsburgh
- UPMC Braddock – Braddock
- UPMC McKeesport – McKeesport
- UPMC Montefiore – Pittsburgh
- UPMC Passavant – Pittsburgh
- UPMC South Side – Pittsburgh
- UPMC St. Margaret – Pittsburgh
- Children's Hospital of Pittsburgh of UPMC - Pittsburgh
- Eye and Ear Institute – Pittsburgh
- Magee – Women's Hospital – Pittsburgh
- UPMC Rehabilitation Hospital – Pittsburgh
- Western Psychiatric Institute and Clinic – Pittsburgh

UPMC also has other healthcare sites, such as assisted living facilities, throughout the SPC. There is at least one site in each of the 10 counties of the SPC as evidenced on the map in Enclosure 129.

According to a study by Scarborough Research, a total of 1,634,405 people visited a hospital in the past three years throughout the SPC. 62% of these SPC patients (or 1,019,340 people ages 18 or older) visited a UPMC hospital facility. (Enc. 130)



According to their Web site, www.upmc.com, (Enc. 131-132) UPMC's annual patient activity includes more than: (Enc. 132)

- 4,000 licensed beds,
- 150,000 inpatient admissions,
- 3 million outpatient visits,
- 350,000 emergency visits,
- 115,000 total surgeries and
- 1 million home care visits

UMPC is also the largest employer in western Pennsylvania with more than 35,000 employees, generating an additional 80,000 jobs within a range of sectors. Employed are more than: 5,000 physicians, 200 behavioral health physicians, psychologists and professionals, 75 affiliated oncologists, 1,300 medical residents in 82 specialty areas and 1,200 nurses-in-training. (Enc. 131-132)

Serving 29 western Pennsylvania counties, including all of the SPC, UPMC locations put 90% of the western Pennsylvania and eastern Ohio populations within 30 minutes of UPMC treatment. (Enc. 133) UPMC has more than 400 doctors' offices and specialized outpatient centers throughout the primary service area. Other facilities include more than 50 rehabilitation hospital and outpatient facilities for physical, occupational, speech and specialty therapies, 14 freestanding retirement and long-term care facilities, more than 50 behavioral health locations and more than 40 cancer centers. (Enc. 131)

Also according to their Web site, UPMC was recently cited as one of the top 15 hospitals in the nation, earning a place in the U.S. News & World Report's hospital Honor Roll. The Health System offers internationally ranked programs in a number of specialties, including: (Enc. 134)

- Oncology
- Psychiatry
- Transplantation
- Cardiology
- Neurosurgery
- Orthopedics and Sports Medicine
- Arthritis
- Genetics
- Geriatrics
- HIV Care

At the heart of UPMC is the region's only academic medical center. Through its affiliation with the University of Pittsburgh School of Medicine (also located in Allegheny County) and other schools of the health sciences – the schools of Dental Medicine, Pharmacy, Nursing, Health and Rehabilitation Sciences and the Graduate School of Public Health – UPMC shares in the academic mission of the university of providing a broad range of programs in education, biomedical research, training, health promotion, diagnosis and treatment of disease and disability. (Enc. 134)

UPMC has an international clinical and research reputation, drawing patients from across the United States and more than 30 countries across the globe. The health system's academic partner, the University of Pittsburgh, is among the top recipients of National Institutes of Health research funding. (Enc. 135)

As a regional hub of medicine, education and research, UPMC attracts patients, students and scientific investment. Each dollar UPMC spends generates an additional $1.25 in the region. Therefore, with an annual budget of more than $4 billion, UPMC's regional economic impact is more than $5 billion each year. (Enc. 136)

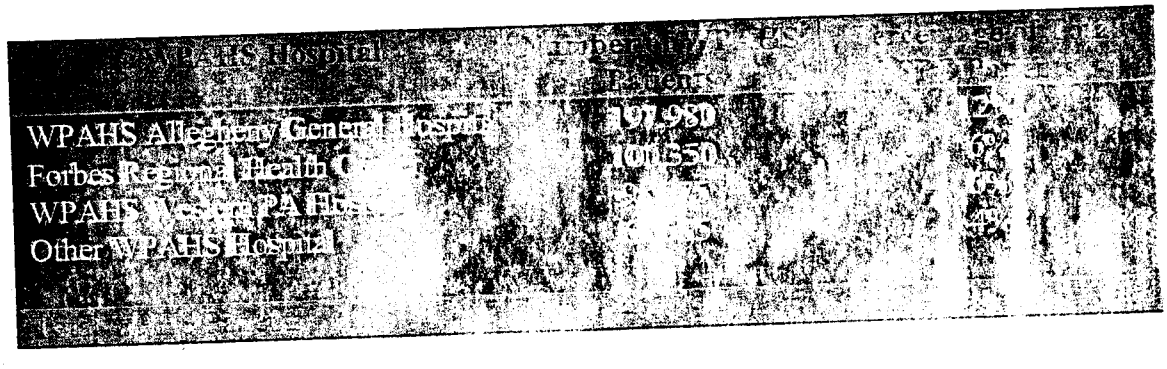
Their community impact is also overwhelming. UPMC is forging new partnerships in addition to the more than 3,000 community initiatives currently in place. Its varied programs help prevent and treat disease, develop the workforce, support business, protect vulnerable populations, enhance populations, enhance surrounding and generally improve the quality of life. (Enc. 137)

West Penn Allegheny Health System (WPAHS)

West Penn Allegheny Health System was Pittsburgh's first chartered public hospital since its incorporation in 1848. (Enc. 138) The WPAHS provides care to the people of Pittsburgh and the tri-state area, including the SPC. WPAHS has over 12,700 employees including more than 3,000 medical staff. (Enc. 139) They have 6 hospital facilities; 5 of which are located in Allegheny County and 1 in Washington County: (Enc. 140)

- Allegheny General Hospital in Pittsburgh – Pittsburgh
- Alle-Kiski Medical Center in Natrona Heights – Pittsburgh
- Forbes Regional Hospital in Monroeville – Monroeville
- Suburban General Hospital in Bellevue – Pittsburgh
- The Western Pennsylvania Hospital in Pittsburgh – Pittsburgh
- Canonsburg General Hospital in Washington County – Canonsburg

According to a research study by Scarborough Research, there were a total of 1,634,405 people who visited a hospital in the past three years throughout the SPC. As demonstrated in the following chart, 28% of these SPC patients (or 460,090 people ages 18 or older) visited a WPAHS hospital facility. (Enc. 141)



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According to their Web site, www.westpennhospital.com, WPAHS's annual patient activity for each hospital includes: (Enc. 142)

Allegheny General	675	27,917	41,950	25,740
Alle-Kiski Medical	250	11,951	42,641	9,299
Canonsburg General	104	4,201	18,998	2,638
Forbes Regional	340	13,532	39,237	11,693
Suburban General	154	4,112	13,054	2,374
Western Pennsylvania	532	18,514	25,103	14,189

As a clinical campus for Philadelphia-based Temple University and as an affiliate of Clarion University, Indiana University of Pennsylvania, and Pennsylvania State University, West Penn Hospital provides distinguished undergraduate and graduate medical and health sciences education programs. The hospital is also committed to advancing medicine through clinical and basic research and is currently conducting studies in numerous areas, including breast cancer, bone marrow transplantation, cardiovascular diseases, cervical cancer, neuro-oncology, orthopedics and pain medicine. (Enc. 143)

WPAHS has earned national recognition for its bone marrow transplant program, which is the largest in Pennsylvania. It is also the only hospital in the region to be designated a Center of Excellence by the Myelodysplastic Syndromes Foundation. WPAHS's Burn Trauma Center is the largest burn care center in the tri-state area, and the first and only burn center in Pittsburgh to receive verification honors by the American College of Surgeons and the American Burn Association. (Enc. 144)

For more than 150 years, the West Penn Allegheny Health System has provided Pittsburgh and the tri-state area, including the SPC, with medical services through floods, flu epidemics, wars, depression, industrial prosperity and the renaissance. (Enc. 145) The WPAHS has a very rich history and many "firsts" in the Pittsburgh medical field. Below is their history timeline: (Enc. 146)

1848
First public hospital chartered in Pittsburgh

1862
First to build a hospital for the insane in the area

1863
First in the area to serve as a veterans hospital

1883
First in the area to sponsor a medical college

Conclusion -

We believe the above narrative, along with the enclosed supporting information, provides overwhelming evidence that the SPC is a single, separate, geographically well-defined community where citizens interact on a frequent basis, as well as share common goals and interests.

SPC residents share common resources, including major medical and educational facilities, and government. The overwhelming majority of SPC residents work, shop, worship, volunteer or attend school within the boundaries of the SPC. This has been demonstrated by transportation and shopping statistics as well as information supporting the fact that residents of the SPC rely on the same media outlets for news and information.

There are numerous community-based facilities, organizations, and special events in the SPC, which offer residents an opportunity to interact with one another. These organizations are an integral part of the Southwestern Pennsylvania community and represent a variety of interests within the SPC. These organizations range from the Carnegie Museums to the amusement park facilities located within the SPC.

Based on the documentation provided in this proposal, we believe USAFCU has provided ample evidence that the SPC is a separate, well-defined, local community, whose residents interact on a regular basis and share common interests and goals as required by NCUA.

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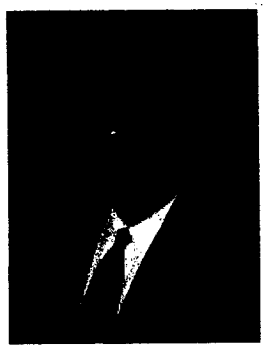

Dave Coder
Chairman

The Southwestern Pennsylvania Commission, or SPC, is the region's forum for collaboration, planning, and public decision-making. As the official Metropolitan Planning Organization (MPO) for the ten-county region including the City of Pittsburgh and the counties of Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland, SPC is responsible for planning and prioritizing the use of all state and federal transportation funds allocated to the region. The Commission has the authority and responsibility to make decisions affecting the 10-county region. Click a menu selection on the right to view a complete or partial Commission Member listing.

As the Local Development District (LDD) and Economic Development District for southwestern Pennsylvania (as designated by the U.S. Appalachian Regional Commission and the U.S. Department of Commerce), SPC establishes regional economic development priorities and provides a wide range of public services to the region.

Normally, the Commission meets every other month, generally the last Monday of the month. Members serve multi-year terms and may be reappointed. The chair and vice-chair, elected by voting members, serve one-year terms.

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State Govt Members
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Regional Policy Advisory Committee
Transportation Technical Committee
Transit Operators Committee
ARC Area Development

The Southwestern Pennsylvania Commission & Corporation hosted the 2003 NARC Conference in Pittsburgh, PA.

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TRANSPORTATION

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Airport Planning
CommuteInfo.org
Congestion Management
Freight Forum
Highway Performance Monitoring System
Intelligent Transportation
Pedestrian/Bike Committee
Public Participation Panels
Transportation Enhancements Program
Transportation Studies
Walkable Communities
Contact Transportation

Department Director:
Chuck DiPietro
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2030 Transportation & Development Plan Executive Summary

SPC is a forum where the people and local governments of Southwestern Pennsylvania can come together to discuss our region's economic development and transportation needs, prioritize goals and objectives, evaluate available resources and alternatives, and develop the most effective and realistic approach to building the foundation for our region's future.

The 2030 Regional Plan is the blueprint for this foundation: a collaborative design coordinating the region's economic development and transportation infrastructure investments to help enable Southwestern Pennsylvania to fully harness the benefits of the global economy and realize its vision of being recognized as one of the best places in the world to live, work, play and invest.

A broad range of local representatives grappled with the issue of balancing the quest for new development and prosperity with protecting the environment and achieving the desired quality of life. These deliberations produced the regional vision statement and set the major priorities, goals and objectives needed to achieve the vision.

The 2030 Regional Plan outlines an integrated program of projects and policy actions that are guided by the principle that the relationship between economic development and the region's transportation system is fundamental.

This Plan focuses on achieving balanced, cost effective growth and development by targeting population centers with existing infrastructure and integrating economic development and transportation system priorities.

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GOALS AND OBJECTIVES

The adopted vision statement of the 2030 Transportation and Development Plan for Southwestern Pennsylvania is supported by twenty-one goal statements. They are significant in that they articulate the common

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(e)

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aspirations of SPC's members and partners for the future of the region.

1. Land use and community development throughout the region will be well planned to protect our natural amenities and to strengthen communities, offering a variety of living environments, good public services, a well-balanced economy, and family-sustaining jobs, accessible from comfortable, affordable homes.

[top]

2. The region's quality of life will be a competitive advantage to attract and retain businesses and residents, and regional prosperity will produce sustainable and manageable population growth.

[top]

3. Local governments throughout southwestern Pennsylvania will cooperate and will deliver services fairly and efficiently.

[top]

4. Citizens will be actively involved in local and regional policy making.

[top]

5. Residents of the region will have access to an adequate and diverse supply of affordable, well maintained housing.

[top]

6. The region will have world-class cultural, heritage, historic, recreational, and entertainment assets, visited by local residents and visitors to the area.

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7. The region will have clean air.

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8. The region will have clean water.

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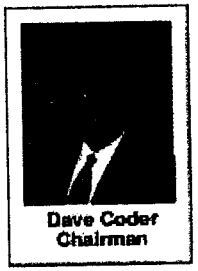
Welcome To SPC!

The Southwestern Pennsylvania Commission, or SPC, is the regional planning agency serving the Pittsburgh 10-county area and providing essential services to the region. The official Metropolitan Planning Organization (MPO), SPC directs the use of all state and federal transportation and economic development funds allocated to the region---approximately $33 billion through 2030. For example, SPC helps counties, cities, municipalities, and townships use federal transportation funds in a timely way.

SPC is also the region's designated Local Development District and Economic Development District by the US Appalachian Regional Commission and the US Department of Commerce. In this role, SPC establishes regional economic development priorities and provides a wide range of services to the region.
[more . . .]

THE COMMISSION


Dave Coder
Chairman

The Southwestern Pennsylvania Commission (SPC) is the 60+-member governing body for the Corporation comprised of representatives from all 10 counties (5 members each), the City of Pittsburgh (5 members), the Governor's office (one member), and other state and federal agencies.

The Commission is the regional forum for collaboration, planning and public decision-making regarding transportation and land use issues in southwestern Pennsylvania. [more . . .]

THE CORPORATION

James Hassinger
President, CEO

The Southwestern Pennsylvania Corporation is the administrative arm of the Southwestern Pennsylvania Commission. Taking its direction from the Commission, the Corporation executes the three program areas: Transportation, Planning and Development, and Information Systems.The 50+ staff members (see staff directory) are responsible for conducting the extensive and necessary work and research to provide important services to local governments and their planning departments. The Corporation also owns and manages the Regional Enterprise Tower.
[more . . .]

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Press Room

New Web Portal Brings Southwestern PA Plans to the World

For further information contact:
Shannon O'Connell, Communications Coordinator
Southwestern Pennsylvania Commission
412-391-5590 x334
soconnell@spc9.org

2004 Press Release Archive:
- New Web Portal Brings Southwestern PA Plans To The World

2003 Press Release Archive:
- SPC Promotes Commuter Alternatives
- American Society of Civil Engineers Rates Infrastructure Needs at $1.6 Trillion
- Businesses: Show Us Your Numbers
- Pittsburgh Metro Area Grows!

PITTSBURGH - The Southwestern Pennsylvania Commission (SPC) is the region's forum for collaboration, planning and public decision-making in Southwestern Pennsylvania, and now www.spcregion.org is the region's portal for accessing information about public planning in Southwestern Pennsylvania. At its annual meeting yesterday, SPC launched the new www.spcregion.org, an online gateway to all SPC member governments and related government agencies in Southwestern Pennsylvania. The site includes information about regional economic development and transportation planning, photos, maps, statistics and direct links to all member government homepages for quick access to government information in each county in the region.

The new www.spcregion.org not only enhances overall public access, but also helps those who are not native speakers of English or who perhaps do not speak English at all to find information about all of SPC's planning functions and services in eight languages. The site incorporates AltaVista's new Babel Fish instant translation technology and provides one-click translation of not only www.spcregion.org, but also all websites directly accessed through SPC's gateway. This is the first such regional use of instant translation technology in the country.

This site opens up regional planning information to a much wider local and international audience, as non-English speakers from Southwestern Pennsylvania and around the world can access the websites of SPC member governments and regional partners and a wealth of resources in eight different languages. SPC is the state's coordinator for international export development programs and works with the Department of Commerce and other agencies locally to improve international business access. Now, business owners from around the world can also visit Southwestern Pennsylvania through www.spcregion.org and learn about what our region has to offer in their own language.

As the official Metropolitan Planning Organization (MPO) for the region, including the City of Pittsburgh and the counties of Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland, SPC is responsible for planning and prioritizing the use of all state and federal transportation funds allocated to the region. The Commission has the authority and responsibility to make decisions affecting the region.

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Transit Operators Committee

The primary responsibilities of the Southwestern Pennsylvania Commission's Transit Operators Committee include:

- recommending the annual allocation of federal and state funding for transit operations and capital assistance in the Region;
- drafting the transit portion of the Transportation Improvement Program (TIP);
- tracking the use of federal transit funds on the TIP; and
- addressing other common transit issues of regional interest.

For more information on the Transit Operators Committee, contact Chuck Imbrogno at imbrogno@spc9.org.

Agencies and organizations represented on the Transit Operators Committee include:

Transit Operators

Beaver County Transit Authority
Butler City-Township Transit Authority
Fayette Area Coordinated Transit
GG&C Bus Company
Indiana County Transit Authority
Mid-County Transit Authority
Mid-Mon Valley Transit Authority
New Castle Area Transit Authority
Port Authority of Allegheny County
Westmoreland County Transit Authority

Associations

Airport Corridor Transportation Association
Oakland Transportation Management Association
Pittsburgh Downtown Partnership

For more information on the Transit Operators Committee, contact Chuck Imbrogno at imbrogno@spc9.org.

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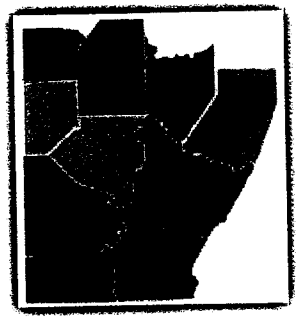

[Visit Our Region!]

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SPC Appalachian Regional Commission - Area Development Program

Click here for a list of ARC Committee Members.

Designated the Local Development District by the Appalachian Regional Commission, SPC plays a lead role in identifying priority needs of local communities by working with board members and local citizens to foster economic development, to target and meet the most pressing needs, and to build community unity and leadership.

SPC undertakes projects through the Area Development Program that address the five goals identified by ARC in its strategic plan.

1. Developing a knowledgeable and skilled population
2. Strengthening the Region's physical infrastructure
3. Building local and regional capacity
4. Creating a dynamic economic base
5. Fostering healthy people

SPC seeks to fund such projects as education and workforce training programs, highway construction, water and sewer system construction, leadership development programs, small business start-ups and expansions, and development of health-care resources to meet the area development goals.

Eligible projects:

- Technical assistance that provides basic services to enhance business development
- Industrial site development
- Local access road
- Acquisition and development of incubator facilities
- Commercial area revitalization.

The agency is key to project development and review, providing technical assistance to local project sponsors and sending priority recommendations to the State. All area development projects must be completed in close

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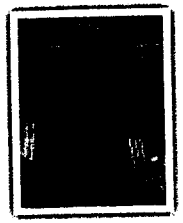

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consultation with SPC.

In addition to technical assistance and grant assistance, the SPC operates a revolving loan fund targeted to small manufacturing and industrial businesses employing 100 or fewer people.

Click here for a list of ARC Committee Members.

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PLANNING & DEV

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Community Assistance
Export Development
Government Procurement
Keystone Opportunity Zones (KOZs)
MTAP (Municipal Technology Assistance Program)
Contact Planning & Development

Department Director:
Lew Villotti
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Comprehensive Economic Development Strategy

A well-planned, coordinated strategy for public priorities in economic development is critical at local, state, and federal levels for sound use of public dollars. As the federally designated Economic Development District (EDD), SPC is responsible for developing, monitoring, and updating the region's Comprehensive Economic Development Strategy (CEDS).

The Economic Development Administration (EDA) of the US Department of Commerce appointed SPC the region's EDD. With the endorsement of member governments, the EDA designates regional districts across the country to create and maintain CEDS.

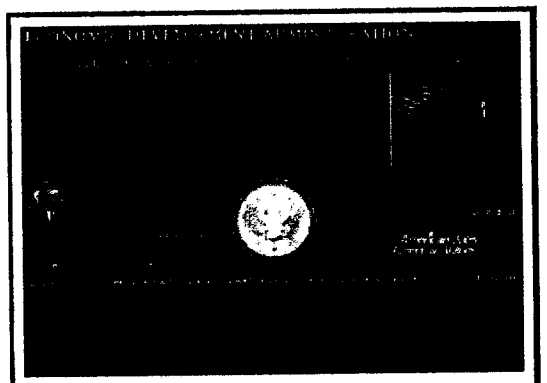
These public-sector, EDA-approved plans for economic development are used as a guide in grant awards for water and sewer infrastructure systems, technology training centers, telecommunications facilities, research parks, and other major public-works projects.

The EDA provides grants for infrastructure development, local capacity building, and business development to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions. SPC receives planning funds from the EDA for economic development projects in southwestern Pennsylvania.

[top]

Visit the CEDS section of the 2030 Transportation & Development Plan for Southwestern Pennsylvania!

Aerial view of University Technology Park.



Visit the Economic Development Administration (EDA) of the US Department of Commerce

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Keystone Opportunity Zones (KOZs)
MTAP (Municipal Technology Assistance Program)
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Keystone Opportunity Zones (KOZs)

Visit a Map of KOZ Sites!

SPC is the regional manager of the state's Keystone Opportunity Zone (KOZ) program, which encourages businesses and residents to locate in economically distressed areas by offering them a tax holiday until 2013. We partnered and contracted with the Cornerstone Development Group to create an enhanced marketing program to drive business to available KOZ sites.

Currently, we have identified nearly 6,000 acres in nine counties as areas where businesses can take advantage of local and state tax abatements to spur economic development and increase employment opportunities.

One highlight of SPC's KOZ program last year was the opening of the Mon Valley Care Center, a 101-bed, long-term care facility built on the site of a former high school in Washington County. This project is expected to create approximately 80 jobs.

Visit a Map of KOZ Sites!

For more information on Keystone Opportunity Zones, contact **Kelly Hunt at (412) 391-5590 x343** or e-mail kellyhunt@spc9.org.

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SOUTHWESTERN PENNSYLVANIA COMMISSION

PLANNING & DEV

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Community Assistance
Export Development
Government Procurement
Keystone Opportunity Zones (KOZs)
MTAP (Municipal Technology Assistance Program)
Contact Planning & Development

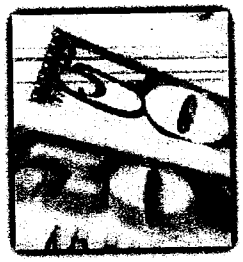
Department Director:
Lew Villotti
(412) 391-5590 x302

SPC
425 Sixth Avenue
Suite 2500
Pittsburgh, PA
15219-1852
(412) 391-5590
comments@spc9.org
Directions

Business Finance (Loans)

In many of our communities, finding capital to create or expand businesses is a challenge. SPC acts as a public partner to reduce risk for local lenders while creating business opportunities for entrepreneurs. SPC plays a complementary role in putting together comprehensive loan packages in concert with industrial development corporations and community-based development departments.

Small businesses come to SPC to obtain low-interest rate loans for real estate, machinery, equipment, and working capital needs related to increasing their production capacity and operating efficiency, all of which encourage creation of additional job opportunities.



In the current turbulent economy, SPC business loans are in great demand. SPC's current loan portfolio contains more than 120 loans totaling a principal balance of $12 million, and drawing on funds from 10 different state and federal business finance programs. In 2002, SPC used these funds to leverage matching investments to this region of more than $24 million, resulting in 27 loans. This investment helped small businesses retain 469 jobs and create 360 new positions in the region.

SPC carefully reviews every business applying for assistance. Last year, SPC reviewed nearly 40 business plans. Where we spot cash-flow problems, as we did in 12 cases last year, our Business Renewal and Turnaround Assistance program can recommend solutions. This program offers companies affordable access to experts who can help them with strategic and tactical planning, reorganizations, debt restructuring, and crisis management.

For more information about SPC's Small Business Finance Program, contact **Donna Costantino-Riling** at **(412) 391-5590 x350** or dcostantino@spc9.org.

Loan Resources by County/City:

Allegheny County Business Expansion Network

Armstrong County Business Resource Center

Greene Co Small Business Development

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SOUTHWESTERN PENNSYLVANIA COMMISSION

PLANNING & DEV

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Community Assistance

SPC has broadened its Local Government Assistance program—now called Community Assistance—with a broader focus dealing with government and economic development issues.

Community Assistance helps local government officials solve, prioritize, and anticipate problems based on a self-assessment of their organization, functions and processes. Community Assistance also offers real estate, finance, and business deal expertise to local governments in order to help them move projects forward.

Financial Training

Through collaboration with county officials, SPC identifies specific training topics in staff development and financial management. SPC locates consulting professionals in these areas who work with the counties directly.

In 2002, SPC offered a workshop on the county budgeting process for SPC member county finance directors and staff. The workshop focused on forecasting, fiscal analysis, and capital improvement planning. Due to overwhelming success and increased demand, a repeat-performance is scheduled for 2003.

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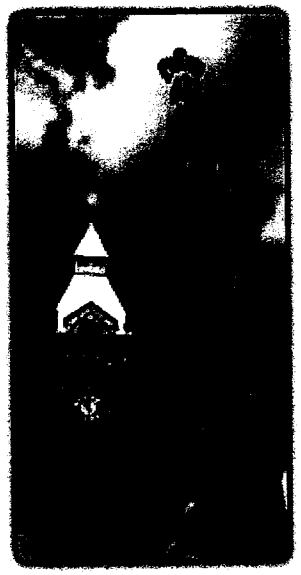
Sharing Equipment

SPC makes municipalities in the region aware of the considerable cost savings available by sharing equipment through membership in a federal surplus depot located in Indiana County, one of only two such facilities in the country.

This depot makes federal surplus heavy

Community Assistance
Government Manuals
Financial Training
Equipment Sharing
Recognizing Excellence
MS4 Compliance Documents
MS4 Compliance Links



For more information about SPC's Community Assistance Program, contact **Rich DePietress at (412) 391-5590 x308.**

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Note: Babel Fish is a third-party resource and a computer translation of the original webpage. It is provided for general information only and should not be regarded as complete or accurate.

equipment and standard supplies available on a low-cost basis to member municipalities, state agencies and other qualified nonprofit organizations. The program enables small communities and nonprofits to make civic improvements that might otherwise be unaffordable.

For questions about Community Assistance, contact **Rich DePietress** at **(412) 391-5590 x308** or e-mail depietress@spc9.org.

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SOUTHWESTERN PENNSYLVANIA COMMISSION

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Government Procurement

SPC's Government Procurement Assistance program educates hundreds of smaller companies about the complex process of doing business with the federal government, focusing on the contract process that enables small businesses to compete in the government marketplace.

By collaborating with other business development organizations in 2002, SPC was able to maximize its resources and provide greater service to over 300 individual businesses. For example, SPC worked in cooperation with Indiana University of Pennsylvania and the Private Industry Council of Westmoreland/Fayette and shared in the Cooperative Agreement Grant. Last year the following organizations participated in our Government Procurement Assistance Program:

- Department of Defense
- U.S. Small Business Administration
- U.S. Department of Energy
- U.S. Army Corps of Engineers
- Minority Purchasing Council
- Minority Business Opportunity Committee
- Military Affairs Council
- Pennsylvania Departments of General Services, Community and Economic Development, and Transportation
- Local Small Business Development Centers

The results were most impressive:

- 42 businesses with no prior experience in government marketing began doing business with the federal government in 2002.
- 44 businesses received individual procurement assistance, educating them on the dynamics of the government marketplace, the bid process to win government opportunities, and matching their products and services with government needs.
- 168 businesses received free technical assistance, such as a briefing on federal regulations and specifications as well as detailed individual assistance in preparing proposals.
- Total awards for 2002 were 309 with a value of $50,149,070.00.

For more information about our Government Procurement program, contact Gil Lutz at **(412) 391-5590 x325** or glutz@spc9.org.

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Export Development: 1-888-PA-EXPORT

The goal of SPC's Export Development Program is to provide and create opportunities for southwestern Pennsylvania businesses to expand their business internationally in order to increase export sales and employment opportunities for the region. The program provides customized, hands-on export developing counseling service to small and medium-sized businesses in the region.

Services include export readiness assessment, information research, market identification, market access strategies, and business plan implementation. Export Development also sponsors or co-sponsors educational seminars and training programs for exporters or potential exporters in the region.

Last year was a banner year for SPC's Export Development program: for the first time ever, the funding agency gave SPC a bonus grant for exceeding its performance goals. SPC coordinated with six regional partners within the Pennsylvania Export Network to provide export assistance to more than 300 companies in the region.

The collaborative efforts of SPC's Export Development program offers businesses access to international market research, business expertise, and practical tools to help with every step of the export development process. Click to read more about our successes.

For more information on the Export development program, contact **Rena Liu-Belshe**, Manager, at **(412) 391-5590 x320** or e-mail renabelshe@spc9.org.

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Export Development:
Why Export?
Success Stories
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Airport Planning
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Congestion Management
Freight Forum
Highway Performance Monitoring System
Intelligent Transportation
Pedestrian/Bike Committee
Public Participation Panels
Transportation Enhancements Program
Transportation Studies
Walkable Communities
Contact Transportation

Department Director:
Chuck DiPietro
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Airport Planning

View an Airport Map!

SPC's active participation in the Federal Aviation Administration's Continuous Airport Systems Planning Program (CASPP) ensures that southwestern Pennsylvania will sustain its network of strong regional airports.

Through CASPP, SPC works to identify the immediate and future air transportation needs of the region and to develop a regional airport system plan. Aviation facilities will be required to meet the region's immediate and future air transportation needs. The system also:

- Defines the role of existing airports in the region
- Makes recommendations for airport expansions or new airport development
- Identifies threats to the preservation of existing aviation resources

SPC communicates this information to individual airports, who use this valuable information in their planning efforts, and to local decision-makers, who use this information in land-use and ground transportation planning.

Through an annual FAA grant, SPC maintains an inventory of all airport facilities in the region, administers an Aircraft Operations Counting Program at general aviation airports, and provides technical assistance to airports.

For more information on the Airport Planning program, contact **Sara Walfoort** at **(412) 391-5590 x339** or e-mail swalfoort@spc9.org.

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SOUTHWESTERN PENNSYLVANIA COMMISSION

TRANSPORTATION

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Freight Forum
Highway Performance Monitoring System
Intelligent Transportation
Pedestrian/Bike Committee
Public Participation Panels
Transportation Enhancements Program
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20/20 Vision

The Port Authority of Allegheny County and the Southwestern Pennsylvania Commission (SPC), in partnership with the Heinz Endowments, Port of Pittsburgh Commission, Steel Industry Heritage Corporation, along with the region's public transit agencies and a variety of other community partners, are developing a regional vision to identify transportation needs and recommend transportation improvements for Southwestern Pennsylvania.

The Strategic Regional Transit Visioning Study, entitled "20/20 Vision," is incorporating the ideas and suggestions of residents, community leaders, employers and workers from Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Washington and Westmoreland counties. Public participation and input, a critical component of this study, has resulted in an extensive set of comments about the status of transportation and development in our region, needed regional improvements, and suggestions pertaining to the role public transit can play in shaping the region.

In addition to the 20/20 Vision's public participation process and study objectives, the study team is also incorporating public input, transit analysis and transportation recommendations resulting from the Pennsylvania High-Speed Maglev Environmental Impact Statement (EIS), Eastern Corridor Transit Study and Airport Multimodal Corridor Study into the 20/20 Vision Study. Work and associated analysis related to these initiatives are still underway. These three major studies are scheduled to conclude by Summer 2004.

Types of Transit Service

With such diverse land uses within the southwestern Pennsylvania region, several types of transit services will need to be part of the region's transit vision to accommodate the region's overall transportation needs and improve county-to-county connections. Click here to read about the characteristics of various transit services. Click here to view a map that shows the area's existing transit service and the transit operator

20/20 Vision
Overview Presentation, PDF (7.3M, large download)
Fast Facts (PDF)
Types of Transit Service
Map of Transit Service Area
Cranberry and Clairton Design Charrettes
Fall 2001 Newsletter (PDF)
Spring 2002 Newsletter (PDF)
Contact 20/20
Transportation Studies Home

To download the above materials, you must have Adobe Acrobat Reader installed. If you don't have Acrobat Reader, it's available as a free download from Adobe.

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The Southwestern Pennsylvania Corporation's resources are applied to three main purposes: SPC's day-to-day administrative operations; management of the Regional Enterprise Tower; and the agency's Work Program, which includes numerous technical planning and economic development studies and projects.

SPC's administrative arm is the Southwestern Pennsylvania Corporation, a non-profit 501(c)(3) organization with a staff of 51, which supports the Commission's work. Its operations, based at SPC's Regional Enterprise Tower in downtown Pittsburgh, are funded through a combination of member contributions, state and federal grants, in-kind donations, and sale of specialized information services.

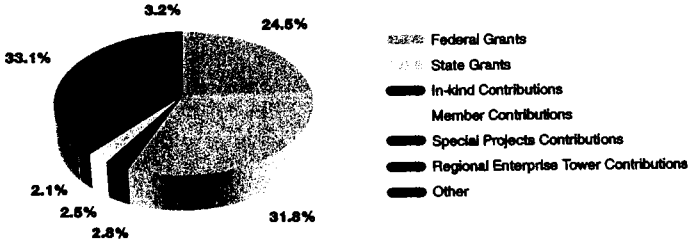
State and federal governments are the largest sources of support for SPC's work. Excluding revenues associated with the Regional Enterprise Tower's Showcase Project and the HYP-Pittsburgh Club Project, SPC's primary operating revenues amounted to approximately $7.3 million in FY2002.

The ratio of income to expenditures for the Regional Enterprise Tower is in keeping with financial projections in the five-year pro forma developed for the building. All cash flow projections have been positive.

The fiscal year for SPC runs from July 1 through June 30. The accompanying financial figures are those for the fiscal year ending June 30, 2002. The agency's financial records are kept on an accrual basis, and the summary figures shown here have been audited and accepted without qualification by Maher Duessel, an independent public accounting firm.

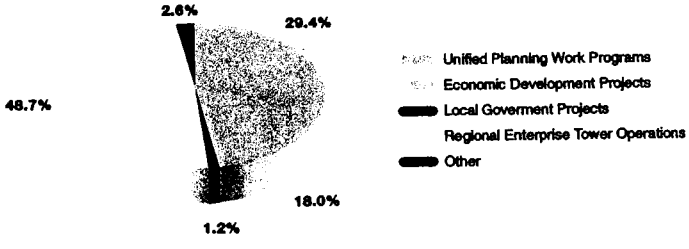
REVENUES:

Federal Grants	$3,751,849.00
State Grants	$4,857,976.00*
In-Kind Contributions	$433,384.00
Member contributions	$379,583.00
Special Projects contributions	$323,999.00
Regional Enterprise Tower Operations	$5,058,328.00
Other	$483,742.00
Total	**$15,288,861.00**



PROGRAM EXPENDITURES:

Unified Planning Work Programs	$4,195,112.00
Economic Development Projects	$2,573,788.00
Local Government Projects	$173,892.00
Regional Enterprise Tower Operations	$6,947,283.00**
Other	$372,160.00
Total	**$14,262,235.00**



**Includes annual depreciation and amortization expense of $1,549,101.

*Includes $2,683,461 in state redevelopment assistance grant funds

Other Shared Resources

(b)(4)

(b)(4)

County	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Allegheny	536,655	635	5,235	7,868	732	146	[illegible]	736	9,211	12,049	573,662	582,362	[illegible]700
Armstrong	4,582	16,279	106	2,609	12	7	1,	44	68	2,719	27,952	29,788	[illegible]36
Beaver	23,946	14	47,074	4,885	28	9	25	2,003	467	291	78,742	81,203	2,461
Butler	21,403	1,013	1,372	51,572	35	2	63	1,013	267	831	77,571	81,104	3,533
Fayette	5,151	25	136	168	35,915	1,204	117	25	3,051	8,985	54,777	57,946	3,169
Greene	707	7	33	24	780	9,337	2	7	1,942	119	12,958	14,878	1,920
Indiana	960	817	8	138	21	12	27,934	13	146	2,735	32,784	36,913	4,129
Lawrence	2,043	12	2,717	2,366	25	11	23	27,536	53	103	34,889	40,285	5,396
Washington	27,645	22	556	370	1,317	922	63	69	53,268	2,718	86,950	89,534	2,584
Westmoreland	43,536	2,197	561	1,231	2,391	230	1,745	165	3,473	106,015	161,544	165,205	3,661
TOTAL	666,628	21,021	57,798	71,231	41,256	11,880	31,893	31,611	71,946	136,565	1,141,829	1,179,218	37,389

*These are the number of workers who WORK outside the 10-county southwestern Pennsylvania region but RESIDE inside

Percentage of Workers That Work in Each Area

Resident County	Work County										10-county Total	ALL Workers (in & out of 10-county region)	Workers out of 10-county region
	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland			
Allegheny	92.15%	0.11%	0.90%	1.35%	0.13%	0.03%	0.07%	0.13%	1.58%	2.07%	98.51%	100.00%	1.49%
Armstrong	15.38%	54.65%	0.36%	8.76%	0.04%	0.02%	5.12%	0.15%	0.23%	9.13%	93.84%	100.00%	6.16%
Beaver	29.49%	0.02%	57.97%	6.02%	0.03%	0.01%	0.03%	2.47%	0.58%	0.36%	96.97%	100.00%	3.03%
Butler	26.39%	1.25%	1.69%	63.59%	0.04%	0.00%	0.08%	1.25%	0.33%	1.02%	95.64%	100.00%	4.36%
Fayette	8.89%	0.04%	0.23%	0.29%	61.98%	2.08%	0.20%	0.04%	5.27%	15.51%	94.53%	100.00%	5.47%
Greene	4.75%	0.05%	0.22%	0.16%	5.24%	62.76%	0.01%	0.05%	13.05%	0.80%	87.10%	100.00%	12.90%
Indiana	2.60%	2.21%	0.02%	0.37%	0.06%	0.03%	75.68%	0.04%	0.40%	7.41%	88.81%	100.00%	11.19%
Lawrence	5.07%	0.03%	6.74%	5.87%	0.06%	0.03%	0.06%	68.35%	0.13%	0.26%	86.61%	100.00%	13.39%
Washington	30.88%	0.02%	0.62%	0.41%	1.47%	1.03%	0.07%	0.08%	59.49%	3.04%	97.11%	100.00%	2.89%
Westmoreland	26.35%	1.33%	0.34%	0.75%	1.45%	0.14%	1.06%	0.10%	2.10%	64.17%	97.78%	100.00%	2.22%
TOTAL	56.53%	1.78%	4.90%	6.04%	3.50%	1.01%	2.70%	2.68%	6.10%	11.58%	96.83%	100.00%	3.17%

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Population Living In:	Population Working In:										
County Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	10 County Total
Allegheny	536,655	635	5,235	7,868	732	146	395	736	9,211	12,049	573,662
Armstrong	4,582	16,279	106	2,609	12	7	1,526	44	68	2,719	27,952
Beaver	23,946	14	47,074	4,885	28	9	25	2,003	467	291	78,742
Butler	21,403	1,013	1,372	51,572	35	2	63	1,013	267	831	77,571
Fayette	5,151	25	136	168	35,915	1,204	117	25	3,051	8,985	54,777
Greene	707	7	33	24	780	9,337	2	7	1,942	119	12,958
Indiana	960	817	8	138	21	12	27,934	13	146	2,735	32,784
Lawrence	2,043	12	2,717	2,366	25	11	23	27,536	53	103	34,889
Washington	27,645	22	556	370	1,317	922	63	69	53,268	2,718	86,950
Westmoreland	43,536	2,197	561	1,231	2,391	230	1,745	165	3,473	106,015	161,544
10 County Total	**666,628**	**21,021**	**57,798**	**71,231**	**41,256**	**11,880**	**31,893**	**31,611**	**71,946**	**136,565**	**1,141,829**

F:\A. Carver\Transportation\WorkLiveCountytoCounty

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The University of Pittsburgh

A Place to Discover

Founded in a log cabin in 1787, the University of Pittsburgh is among the oldest institutions of higher education in the United States. The University has nearly 169,000 alumni living in all 54 states and territories and 117 foreign countries whose accomplishments range from winning Olympic gold medals to unlocking the secrets of DNA. From University laboratories have come Jonas Salk's polio vaccine and the identification of Vitamin C. Today, this former frontier University is an internationally recognized center of learning and research, strong in the arts and sciences and the professions.

Campuses

The University's Pittsburgh campus consists of more than 90 buildings on 132 acres in Oakland, the city's cultural and medical center. Pitt also has four regional campuses in Bradford, Greensburg, Johnstown, and Titusville, Pennsylvania.

Enrollment

Pitt's total enrollment for its five campuses is 32,107 students. Of this total, 23,598 are full-time and 8,509 are part-time: 22,471 are undergraduates and 9,634 are graduate students. More than 26,000 of the students are enrolled at the Pittsburgh campus. Click here to go to the University of Pittsburgh web site.

Faculty

The Pitt faculty totals 3,154 full-time and 677 part-time. The University has 38 endowed chairs and professorships. Each year the University honors faculty excellence with Chancellor's Distinguished Teaching, and Research, and Public Service Awards.

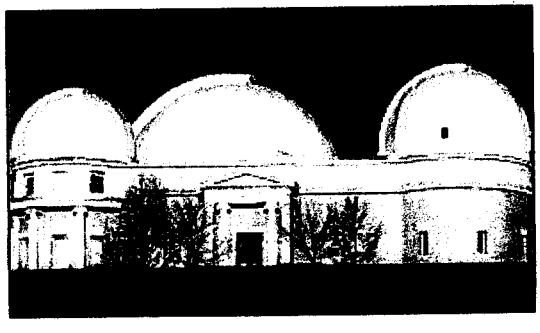
Governance

The University is a state-related institution serving the Commonwealth of Pennsylvania, the nation and the international community through its missions of instruction, research, and public service. Its Board of Trustees has 50 members, 12 of whom are appointed by the state. Mark A. Nordenberg was named Pitt's 17th chancellor on June 20, 1996. Nordenberg, 48, previously held positions as dean of Pitt's Law School, and interim provost and senior vice chancellor. He served as the interim chancellor from Aug. 1, 1995, until his current appointment.

Research

Pitt was selected to membership in the Association of American Universities (AAU), in acknowledgement of its position as one of the top research universities in North America. University researchers bring in more than $232 million annually for sponsored research and other sponsored programs, and Pitt ranks in the top ten nationally in terms of research funds received from the National Institute of Health.

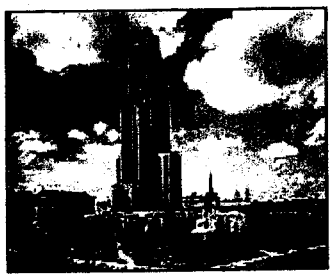
Pitt Facts



Pitt is 215 years old, making it one of the nation's oldest educational institutions, established in 1787, just after the original colonial colleges.

Pitt has several programs ranked in the top 26 in their field nationally including anthropology, art history, history and philosophy of science, industrial engineering, and linguistics. Pitt also has many other highly ranked programs including chemistry, economics, English language and literature, music, pharmacology, physics, political science and psychology, among others.

The University Honors College allows highly motivated undergraduate students to pursue exceptionally challenging honors courses and degrees and to conduct independent research. Pitt students have won a number of prestigious awards in recent years, including Rhodes, Marshall, and Truman scholarships, and National Mellon Fellowships in the Humanities.



Pitt athletes have won national championships in football, conference titles in many sports, national rankings in basketball, wrestling and volleyball, and individual national championships in gymnastics, swimming and track and field. Former Pitt track and field star Roger Kingdom is a two-time Olympic gold medalist.

Pitt's University Center for International Studies offers an extensive study-abroad program, and the opportunity to spend an entire semester aboard the SS Universe, the world's only floating campus. UCIS also offers area studies programs in Asian, East Asian, Latin American, East European, Russian, Soviet Studies and West European Studies. Pitt was ranked as one of the 100 "best college values" in higher education among national universities in a 1996 Money Magazine report.

Fact Book Highlights

General Information

- The University of Pittsburgh (Pitt) comprises five campuses: the Pittsburgh Campus and four regional campuses. Pitt's regional campuses are located in western Pennsylvania at Johnstown, Greensburg, Titusville, and Bradford.

- In addition to institutional accreditation by the Middle States Association, Pitt holds numerous specialized accreditations among its various schools and programs in, but not limited to, such areas as business, education, engineering, law, nursing, pharmacy, psychology, and medicine.

Student Information

- In Fall Term, 2002, Pitt enrolled 34,003 students, including 27,190 students at the Pittsburgh Campus and 6,813 students at the regional campuses.

- Of the students enrolled at the University in Fall Term, 2002, 81 percent were full-time, 73 percent were undergraduates, 12 percent were minorities, 54 percent were female, 82 percent were from Pennsylvania, and five percent were non-resident aliens (international students).

- Pitt students originate from all 50 states, the District of Columbia, and three U.S. territories, as well as from 126 foreign countries. The top five countries of origin are: China, India, Republic of Korea, Japan, and Taiwan.

Degree and Certificate Programs

- The University includes the Pittsburgh Campus, wherein are housed 16 undergraduate, graduate, and first professional schools, and four undergraduate regional campuses. In addition to numerous certificate and degree program options, Pitt offers 392 distinct degree programs, including: 14 associate, 180 baccalaureate, 120 master's, 73 doctoral, and five first professional programs.

- Pitt conferred 7,257 degrees in fiscal year 2002. At the Pittsburgh Campus, there were 3,470 baccalaureate, 1,873 master's, 336 doctoral, and 577 first professional degrees conferred. At the regional campuses, there were 59 associate and 942 baccalaureate degrees conferred.

Faculty and Staff Information

- Employed at the University in Fall Term, 2002 were 4,411 faculty. Of the 3,641 full-time faculty, 18 percent were minorities, 35 percent were female, and 88 percent had the doctorate or first professional degree as their highest earned degree.

Faculty and Staff Information (continued)

- In Fall Term, 2002, 23 percent of the full-time faculty were professors, 25 percent were associate professors, and 38 percent were assistant professors.

- There were 6,565 staff employed at the University in Fall Term, 2002. Of the 6,178 full-time staff, 16 percent were minorities and 63 percent were female.

Financial Information

- Pitt's fiscal year 2002 expenses in instruction, research, public service, and various other expense categories totaled $1.1 billion.

Research Information

- Research activities are conducted at the University in its schools and in its 200 centers, institutes, laboratories, and clinics.

- Pitt is a member of the Association of American Universities (AAU), a select group of institutions which collectively perform a major share of university-based research in the U.S. and Canada.

Library Collections and Services

- In fiscal year 2002, the University's 29 libraries and collections housed nearly 4.7 million volumes. Additionally, there were more than 4.4 million pieces of microforms, more than 24,700 print subscriptions, and approximately 8,100 electronic journals.

Computing Services and Systems Development

- Computing Services and Systems Development (CSSD) maintains the University's World Wide Web services that showcases the University to the international community via the Internet. Pitt's website can be accessed at www.pitt.edu.

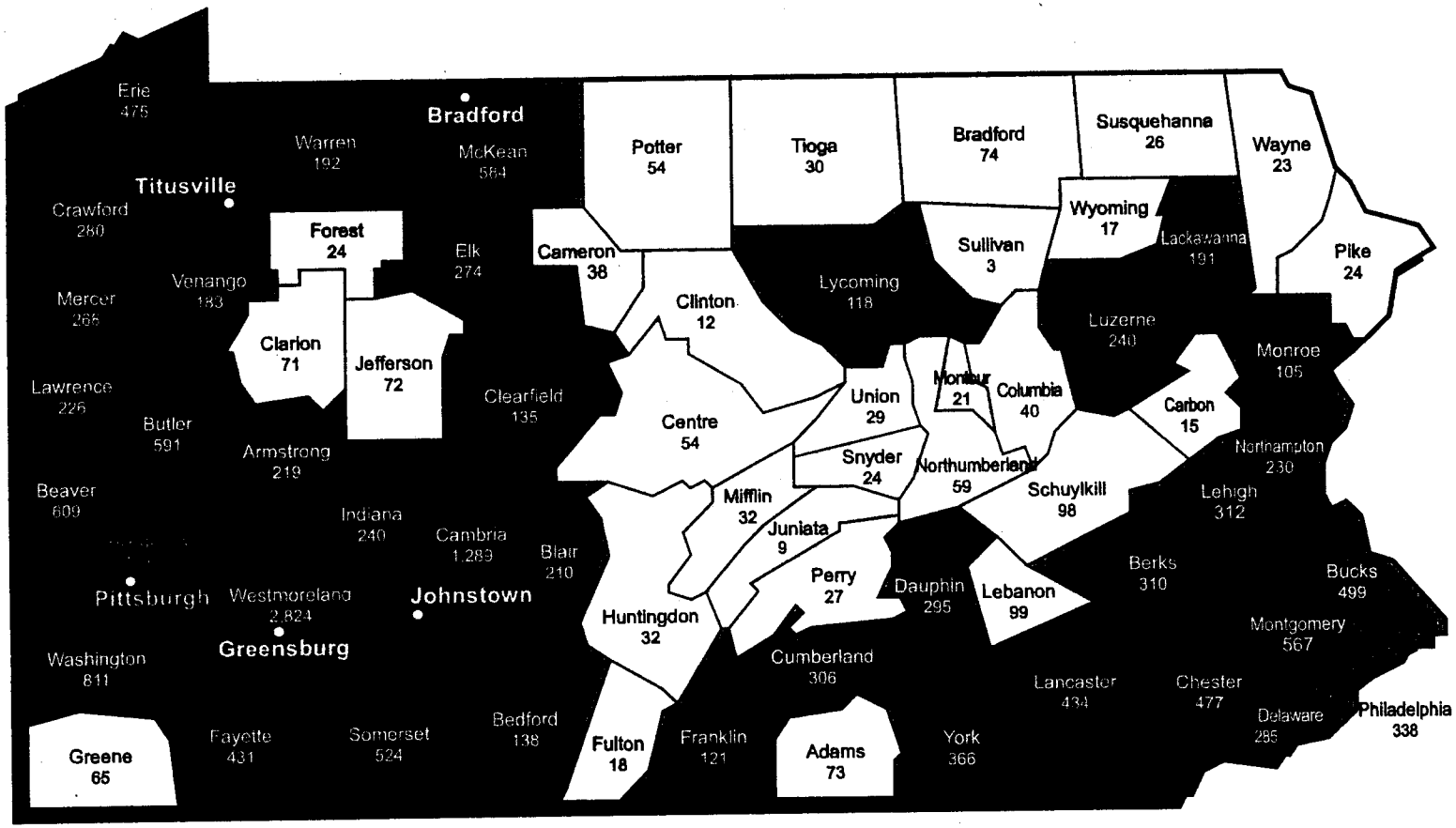
- Students have access to six public computing labs at the Pittsburgh Campus. CSSD maintains more than 600 personal computers in the labs, which are equipped with 200 of the latest software applications and tools.

Institutional Advancement

- In fiscal year 2002, Institutional Advancement programs raised $75.4 million in contributions from private sources.

- More than 209,000 Pitt alumni reside throughout all 50 states, three U.S. territories, and in 160 countries.

Headcount Enrollment by Pennsylvania County
Total University
Fall Term, 2002



Pennsylvania Total *(Includes 232 Unclassified)*	27,717
Other U.S. Students	4,550
Non-Resident Alien Students	1,736
TOTAL	34,003

- 5,000 or more
- 100 - 4,999
- 25 - 99
- 0 - 24

Note: Figures include undergraduate, graduate, and first professional students.

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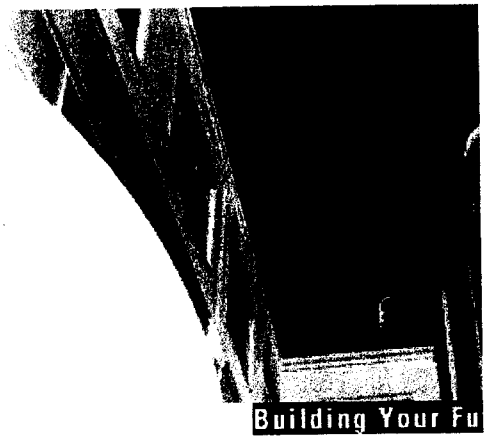

Academics

Education that Works

The university you select will make a real difference in your life. It can teach you the habits of success, show you how to lay the groundwork for a great career and lead you to lifelong friendships. Robert Morris University offers a wide range of programs designed to help you make a difference--in your career, in your community and in your life.

Robert Morris University offers over 30 undergraduate academic majors from which to choose. We have a practical focus and help you look at contemporary business and professional issues in some very creative ways. Most of our faculty have worked in the area they teach and many of them retain close contacts in business and industry. Our small class size allows our professors to work very closely with students on an ongoing basis.

Caree
proce
time t
intere
value

Building Your Future, A
Guide for Students, outl
activities you should co
in each year in order to
path and develop the sk
seek.

Academics Links:

- Academic Calendar
- Academic Services
- Catalog
- Course offerings
- Study Abroad Programs
- Schools & Departments
- Undergraduate Majors
- Administration, Faculty, and Staff of RMU Academic Areas

Enrollment Office: Robert Morris University, 6001 University Boulevard, Moon Township, PA 15108
Phone: 800-762-0097 • 412-262-8206 Fax: 412-299-2425 enrollmentoffice@rmu.edu

Schools
- PNC Financial Services Corporation

Relevant

Robert Morris University's graduate offerings - including 13 master's and doctoral degree programs - are uniquely pragmatic. Each program deals with a specific set of issues in a focused way that invites critical thinking and encourages strong, effective communication. We train you to analyze and resolve today's problems with an eye on tomorrow.

Rewarding

According to U.S. Department of Labor statistics, employees with a graduate degree earn up to 50 percent more than those with only an undergraduate degree. A graduate degree will give you a wider range of employment options and more control over your own future. Additionally, while attending RMU, you will have the opportunity to build relationships with faculty, fellow students and local business leaders that will follow you throughout your career.

Flexible

RMU's graduate programs are ready whenever you are. Our flexible course offerings allow you to work your class schedule around a busy professional and personal life. We offer evening and Saturday classes in eight-week accelerated sessions. Attending part time, you can complete a master's degree

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Continuing Education

412-227-6472 phone
412-281-5539 fax

Robert Morris University
Main Campus
6001 University Boulevard
Moon Township, PA 15108
412-262-8200 phone

Pittsburgh Center
412-227-6800 phone

Intercollegiate Sports and Recreation: There are 17 intercollegiate men's and women's sports teams. All teams compete in the Northeast Conference with an NCAA Division I affiliation, with the exception of the football team, which competes in Division I-AA. The University also offers five club sports and an extensive intramural sports program. Visit Athletics.

Success: You'll find Robert Morris University graduates at AT&T, Bayer Corp., the Pittsburgh Steelers, FedEx, Ketchum Advertising, the MGM Grand Hotel, Dick's Clothing & Sporting Goods, the Pittsburgh Penguins, the Pittsburgh Pirates, Oracle Corp., Goodyear, Morgan Stanley, Sony, UPS, Walt Disney Co., US Airways and Xerox, as well as the Big 5 accounting firms.

Campus Security: A full-time around-the-clock security force ensures the safety of Robert Morris University students.

Robert Morris University
6001 University Boulevard
Moon Township, PA 15108

Legal Statements

Christianne M. Gribben

From: Joseph J. Macala
Sent: Friday, February 13, 2004 8:59 AM
To: Christianne M. Gribben
Subject: FW: RMU Student Data

-----Original Message-----
From: David Majka [mailto:Majka@rmu.edu]
Sent: Friday, February 13, 2004 8:52 AM
To: macalaj@usairwaysfcu.org
Subject: RMU Student Data

Joe,

Here are some enrollment stats for RMU. These are our fall 2003 numbers as spring 2004 is not yet complete:

Total students: 4,816 (3,735 undergrads, 1,081 grad students)

76% of our grad students came from the 5 county western PA region (Allegheny, Beaver, Butler, Washington & Westmoreland counties). 57% came from Allegheny County, 9% from Beaver County and remaining balance is scattered among the other 3 counties. The 24% who come from outside the 5 county area are scattered among outlying PA counties, OH, WV, and foreign lands.

81% of our undergrad students came from the 5 county region. 57% came from Allegheny County, 12% from Beaver County, 6% from Washington County and the rest are scattered between the other two counties. The 19% who come from outside the 5 county area are distributed as per the grad students above.

The number of students that we attract from each of the PA counties outside the 5 county area is not consequential and I don't think that factoring them in will add much to your analysis.

I hope that this information is helpful to your project. Please call me if you have any questions.

Regards,

Dave Majka

David R. Majka
Director of Institutional Research
Robert Morris University
6001 University Boulevard
Moon Township, PA 15108-1189
(412) 262-8489 (phone)
(412) 262-5958 (FAX)
majka@rmu.edu

"He passionately sought an idea, inspired, graspable, which in its movement would clearly point the way toward change, an idea
like a flash of lightning or a roll of thunder capable of speaking even to a child or an illiterate. He thirsted for something new."
(Pasternak)

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COMMUNITY COLLEGE OF ALLEGHENY COUNTY

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< About CCAC

CCAC HIGHLIGHTS

More highlights

ABOUT CCAC
NEW STUDENTS
CURRENT STUDENTS
PROFESSIONAL DEVELOPMENT
LIFETIME LEARNING
DISTANCE LEARNING
CAMPUSES & CENTERS
FOR FACULTY & STAFF
EDUCATIONAL FOUNDATION

REAL PEOPLE - SMART CHOICES

CCAC Highlights

What makes CCAC so special?

Here are just a few highlights worthy of mention:

- CCAC's union apprenticeship program with the International Brotherhood of Electrical Workers has grown to be international in scope and now includes an exchange program with European partners.
- CCAC is the third largest provider of associate's degree health care program graduates in the country.
- Its Distance Learning program has grown by 200 percent in the past three years. It's now possible to earn an entire associate's degree online.
- Annually, CCAC provides strategic tools and techniques to more than 2,000 students with disabilities to enable them to reach their educational goals.
- Twenty-two percent of all Allegheny County residents attended CCAC in the last five years.
- More than 90,000 credit and noncredit students were enrolled at CCAC during the last academic year.
- Among Allegheny County college students, CCAC enrolls about 37 percent of all African Americans, 29 percent of all female students, and 35 percent of all first-time freshmen.
- With 94 percent of its career program students remaining in western Pennsylvania after graduation, CCAC provides powerful fuel for the region's economic development engine.

Department of Planning
and Institutional Research

Geographic Analysis Report:

A Date to Date Comparison of Student Residency

Fall 2002 12/19/2002 - Fall 2003 12/18/2003
Community College of Allegheny County

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Geographic Student Analysis
Fall 2002 to Fall 2003
College

Enrollment Comparison	2002FA 12/19/2002	2003FA 12/18/2003	Chg	%Chg
TOTAL	18556	19271	715	3.9%

Residency Comparison	2002FA 12/19/2002	2003FA 12/18/2003	Chg	%Chg
County Resident	15636	16340	704	4.5%
County w/o CC	1639	1711	72	4.4%
Out of State	290	295	5	1.7%
County with CC	871	832	-39	-4.5%
New to Region	107	93	-14	-13.1%
TOTAL	18543	19271	728	3.9%

County Comparison	2002FA 12/19/2002	2003FA 12/18/2003	Chg	%Chg
Out-of-State	290	295	5	1.7%
Allegheny	15636	16218	582	3.7%
Armstrong	131	135	4	3.1%
Beaver	150	141	-9	-6.0%
Bedford	2	2	0	0.0%
Berks	1	5	4	400.0%
Blair	15	15	0	0.0%
Bucks	1	1	0	0.0%
Butler	204	198	-6	-2.9%
Cambria	44	42	-2	-4.5%
Cameron	1	0	-1	-100.0%
Carbon	0	2	2	na
Centre	2	1	-1	-50.0%
Chester	2	1	-1	-50.0%
Clarion	13	10	-3	-23.1%
Clearfield	20	14	-6	-30.0%
Clinton	1	0	-1	-100.0%
Crawford	15	9	-6	-40.0%
Cumberland	3	3	0	0.0%
Dauphin	2	4	2	100.0%
Delaware	1	0	-1	-100.0%
Elk	11	8	-3	-27.3%
Erie	39	30	-9	-23.1%
Fayette	159	175	16	10.1%
Forest	2	2	0	0.0%
Franklin	2	2	0	0.0%
Greene	34	33	-1	-2.9%
Huntingdon	4	1	-3	-75.0%
Indiana	47	42	-5	-10.6%
Jefferson	16	15	-1	-6.3%

County Comparison	2002FA 12/19/2002	2003FA 12/18/2003	Chg	%Chg
Lackawanna	0	1	1	na
Lancaster	0	1	1	na
Lawrence	36	33	-3	-8.3%
Lebanon	0	1	1	na
Lehigh	0	1	1	na
Luzerne	1	0	-1	-100.0%
Lycoming	3	4	1	33.3%
Mckean	9	4	-5	-55.6%
Mercer	30	22	-8	-26.7%
Mifflin	1	0	-1	-100.0%
Monroe	2	2	0	0.0%
Montgomery	2	0	-2	-100.0%
Montour	0	2	2	na
Northumberland	2	2	0	0.0%
Philadelphia	1	3	2	200.0%
Potter	1	0	-1	-100.0%
Somerset	25	22	-3	-12.0%
Tioga	1	0	-1	-100.0%
Union	1	0	-1	-100.0%
Venango	21	10	-11	-52.4%
Warren	7	4	-3	-42.9%
Washington	916	1130	214	23.4%
Westmoreland	448	510	62	13.8%
York	1	2	1	100.0%
Unknown	200	113	-87	-43.5%
TOTAL	18556	19271	715	3.9%

NEW OPPORTUNITIES

The Pittsburgh Regional Alliance has been designated a Top 10 Economic Development Group for 2001 by *Site Selection* magazine.

"Having access to a highly educated workforce was of critical importance in the selection process. The work ethic and commitment to quality found in West Mifflin is a perfect match for Precision Response Corporation."

Precision Response Corporation

Enc. 2

Your Gateway to the New Pittsburgh Region: The Pittsburgh Regional Alliance

Ready to discover more about the New Pittsburgh Region? We're ready to help. Let the Pittsburgh Regional Alliance (PRA) be your gateway to discovering the new opportunities and new momentum of our region. Our team is ready to listen carefully to your needs and work hard to find the best opportunities for your business.

Our Mission Makes Us Different

Formed in 1995 as a non-profit organization, the PRA's mission is to serve business creation, expansion and relocation, and to aid in the growth of a skilled local talent pool across the entire 10-county Pittsburgh region. Because of the far-ranging nature of this mission, the PRA's strategy recognizes that economic development is a regional effort, one where success can only by accomplished by working with many others—including public, private, civic and economic development organizations within our region, and those beyond our region, such as the Governor's Action Team and federal partners.

The PRA's success in accomplishing this mission has resulted in our organization being recognized by *Site Selection* magazine as a Top 10 Economic Development Group for 2001.

The PRA has three major areas of focus. First is business attraction—working with businesses that are considering expanding their operations to the region or relocating here from another market. Second is the expansion of existing businesses by ensuring that they receive the assistance and resources required to foster new jobs and growth. And third is workforce development, which strives to ensure that the growing industries of the region have an adequate supply of workers with the skills and knowledge needed for the future.

As a vital part of all these roles, the PRA also acts as a clearinghouse for information about the region, maintaining regional data, demographics and real estate databases. In addition, it provides strategic counsel on emerging regional trends to business executives who are investing in the New Pittsburgh Region.

MOMENTUM

www.pittsburghregion.org

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[redacted]

[redacted]

industries in focus

life in the region

how can we help you?

media center

market research & analysis

xplorion regional showcase

The Pittsburgh Regi

The Pittsburgh [illegible] and heritage. It is 10 dynamic counties and the vibrant city of Pittsburgh. It combines urban centers and rural landscapes that stretch over hills and valleys.

The 2.6 million people that live and work here are connected by more than the region's famous rivers. They share a history of innovation, the work ethic to get things done and an affordable high quality of life.

Countless opportunities exist for your business to grow here. And a day's drive or 90-minute flight is all you need to connect with more than 20 states and Canada.

alleghenyconference
ON COMMUNITY DEVELOPMENT

Contact our Business Resource Center: brc@regionalalliance.org or 877-392-1300 (toll-free).
Regional Enterprise Tower 425 Sixth Avenue - 11th Floor Pittsburgh, PA 15219-1811

Enc. 11

On behalf of the Pittsburgh Regional Alliance, I would like to introduce you—or perhaps re-introduce you—to one of the most dynamic regions of our country: The New Pittsburgh Region.

Pittsburgh and its surrounding area have evolved dramatically during the last two decades. What was once a region dependent on steel manufacturing has re-invented itself as a diverse economic center with expertise across a wide variety of new and emerging fields—including life sciences, advanced manufacturing, information technology, financial services/insurance, back office operations and warehousing and distribution. As the region has re-invented its economy, it has also re-energized its lifestyle to create a community recognized nationally for its high quality of life, cultural energy, rich ethnic diversity and low cost of living.

In short, the Pittsburgh region is a great place not only to work and invest, but also to live and play.

In the following pages, you will read about all that the New Pittsburgh Region has to offer, as well as the many advantages of doing business in our area. You'll also be introduced to the organization I lead, the Pittsburgh Regional Alliance, created specifically to help businesses like yours discover our region and to achieve success here. I hope you will take advantage of the many services we offer by calling (877) 392-1300 or by visiting www.pittsburghregion.org.

We look forward to working with you.

Sincerely,

Ronnie L. Bryant, CEcD
President and Chief Operating Officer

NEW MOMENTUM

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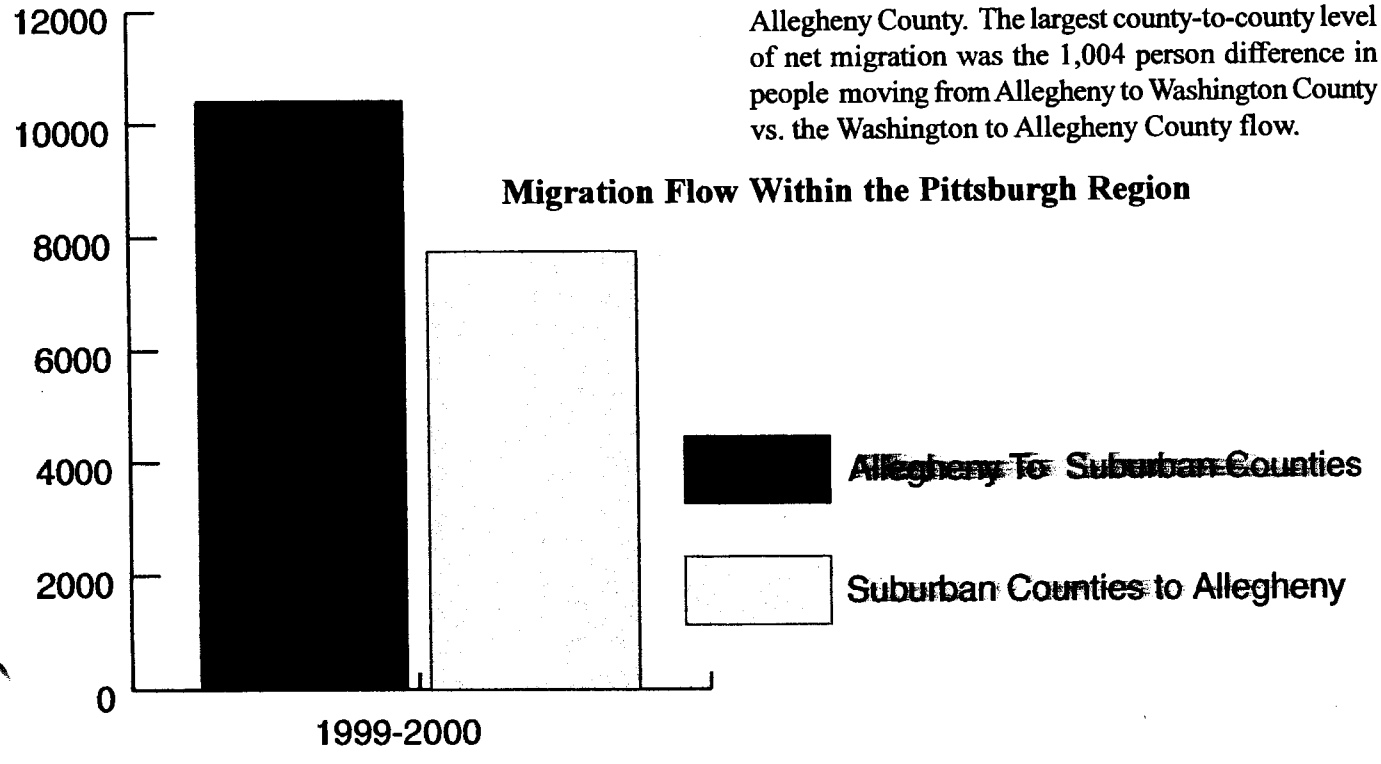
County to County Migration within the Pittsburgh Region: 1999-2000

Originating County \ Destination County	Allegheny	Beaver	Butler	Fayette	Washington	Westmoreland
Allegheny		1,438	2,362	418	2,781	3,497
Beaver	1,346		378	*	92	77
Butler	1,462	343		*	38	149
Fayette	360	20	27		388	875
Washington	1,777	92	73	425		275
Westmoreland	2,552	81	193	700	335	

* fewer than 10 IRS filings

Internal Migration Within the Pittsburgh Metropolitan Region

Internal migration is defined here as the movement of people between counties within the Pittsburgh Region. The general pattern of movement out of Allegheny County continues in the latest year. The table below highlights the overall difference in the movement of people to and from the suburban counties compared to the core of the region: Allegheny County. The table above details the specific county to county movement within the region between 1999 and 2000. Overall, all counties have a net out-migration with respect to Butler County and a net in-migration with respect to Allegheny County. The largest county-to-county level of net migration was the 1,004 person difference in people moving from Allegheny to Washington County vs. the Washington to Allegheny County flow.



about the PRA

staff

senior management team bios

PRA capabilities brochure

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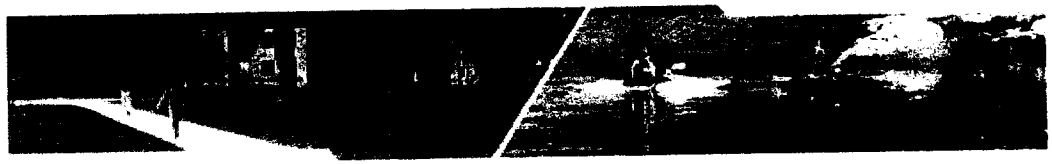
faq

press releases



About the PRA

The Pittsburgh Regional Alliance (PRA) has one mission: To generate and serve customers of Southwestern Pennsylvania. Our services and initiatives include:

Confidential Project Management
Our network of state and local economic development partners ensures that expanding or relocating companies receive the support they need to be successful, including:

- Connections to international trade and investment opportunities
- Introductions to peer executives and companies doing business here
- Guidance pursuing incentives and funding
- Intelligence regarding local real estate options, including more than 1,100 available properties

Comprehensive Information and Resources

- The PRA provides data, demographics, information and resources that help companies learn about Southwestern Pennsylvania. Click on the following links to begin your search:
- Business Resource Center
- Market Research and Analysis Center
- Xplorion Regional Showcase

Education and Workforce Training

- INDEX, the Industry and Education Exchange, connects businesses with education and workforce training programs, helping employees obtain the specific skills that their company requires.

Career Resources

- The Career Resource Center provides links to job sources, workforce and industry data,

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networking groups and internship information.

Pittsburgh Regional Champions

- The Champions are more than 1,100 individuals volunteering their skills and enthusiasm in support of the region's marketing and economic development efforts.

The PRA is a non-profit economic development organization, working in concert with public, private and civic organizations to generate and serve business creation, expansion and relocation, and to aid employers in the growth of a skilled talent pool in the 10-county region.

The Allegheny Conference on Community Development and its affiliates (PRA, Greater Pittsburgh Chamber of Commerce and Pennsylvania Economy League - Western Division) are advancing 3 Rivers: One Future, a regional initiative to stimulate growth in Southwestern Pennsylvania's economy and improve its quality of life.

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ON COMMUNITY DEVELOPMENT

chamber of commerce

Contact our Business Resource Center: brc@regionalalliance.org or 877-392-1300 (toll-free).
Regional Enterprise Tower 425 Sixth Avenue - 11th Floor Pittsburgh, PA 15219-1811
Hours: Monday - Friday 8:30 a.m. to 5:00 p.m. EST

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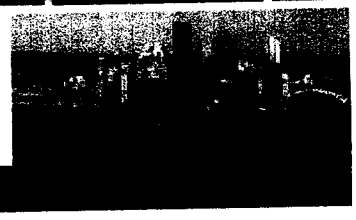
PITTSBURGH REGION MARKETING TOOLKIT

GOALS, VISION & SCOPE



What are the goals of the Pittsburgh branding initiative?

- Align perceptions of the Pittsburgh region with its positive "realities" and promising vision for the future
- Be considered as part of the competitive set of mid-tier fast growing regions as measured by increased tourism, talent and business growth
- Provide a blueprint for integrated messaging and a focused strategy for future investments and marketing of the region

What is the vision of this initiative?
The Pittsburgh branding initiative will convey the reality that this region possesses a unique combination of community focus and civic/economic resources - coupled with an unparalleled ease of access to both - that can lead to individual fulfillment and a high quality of life. The clear understanding of that proposition will place our "brand" among the nation's fast-growth mid-tier regions, and will result in an increase in the rate of attraction to talent, business locations, and visitors to this region by 2010.

What is the scope of the Pittsburgh brand?
The Pittsburgh "brand", encompassing the 13-county region of Southwestern Pennsylvania, will compete with other mid-tier, fast growth American regions as a destination for:

- Visitors
- Talent
- Business

What must we do as a region to achieve our brand vision?
The Pittsburgh region will provide dynamic opportunities and personal fulfillment for talent, businesses and visitors seeking a unique environment:

- We will set high standards and commit to innovative initiatives that will transform, enhance and sustain our product offering
- We will provide a critical mass of choices and resources leading to opportunity and fulfillment, all within an environment that balances the needs of the community with the needs of the individual
- We will build our capacity for greater collaboration and diversity, and stimulate increased interaction between separate entities both within the region and on the global stage

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What differentiates the Pittsburgh "brand"?
Pittsburgh's uniqueness is derived from a distinct set of brand strengths. It is the combination of all of these strengths, not any one individually, that serves to differentiate the Pittsburgh brand and define the region.

- World Class Urban Setting . . . Small Town Feel
- A Genuine Opportunity to Make an Impact
- Heritage and Current Home of Innovation and Transformation
- Pride in Working, Making & Creating
- Rivers, Mountains, & Outdoor Adventure Surrounding Unique Urban Beauty

How do we translate our brand strengths into a single core concept that defines the region?
Pittsburgh's brand strengths all stem from a core concept that is based on the region's history of connected individuality. In reality, Pittsburgh was first branded 200 years ago when it was called "Gateway to the West," connecting East to West at the Forks of the Ohio. Later, our region connected immigrants to opportunity by forging entire new industries, based on the confluence of capital and innovation ... and ultimately the individuality of diverse leaders who brought vitality and a strong work ethic to our region.

Today, the Pittsburgh region offers connections of a new and different kind, but they remain based on the same premise that historically made us vital and innovative. In an age where people can choose to work and live virtually anywhere in the world, Pittsburgh provides the connections that are essential to achieving success, not only in our own backyards but also on a global stage if so desired.

The Pittsburgh region, after all, is Mister Roger's Neighborhood! Fred Rogers is one of our most beloved sons, and in his own inimitable way, he put simple words to the idea of connected individuality. On the one hand, he celebrated the specialness of each individual person: "I like you, just the way you are." Simultaneously, he reinforced the importance of our connections with family, friends, and community, our neighborhood.

So ultimately, what is the underlying theme of our brand?
Accomplishment through connected individuality - linking vital individuals, vital communities and vital resources.

And what is the "promise" each of us can make to the customers (tourists, talented individuals, and businesses) we hope to attract?
We will connect you to the people, resources and communities you need to accomplish your goals.

How might such a theme translate into advertising copy and other forms of communication?
Although it was not the mission of the initial phase of the regional branding initiative to develop a slogan or a tagline for the region, it is easy to see how the theme might be adapted in a variety of creative ways.

Already, the Pittsburgh Regional Alliance uses the phrase, "No Barriers, Just Bridges" in its international marketing. WQED Multimedia recently adopted the tagline, "Stay Connected." The first regional membership directory produced under the guidance of the Greater Pittsburgh Chamber of Commerce will be called "Connections: Pittsburgh Region 2003." Others might urge prospects to "get connected," "make connections," even "make an impact."

Each organization participating in the Image Gap Project, through its communications professionals and agencies, will seek to bring the theme to life for its own customers

For more information on the region, visit:

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See What Medicare Covers
Diabetes and Respiratory Supplies, Find Out if Your Costs Are Covered.

Medicaid Medicare info
Free consumer site to answer your medicaid medicare questions.

Ads by Google

PITTSBURGH TRIBUNE-REVIEW

Back to headlines
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Armstrong Co. added to region

By Michael Yeomans
TRIBUNE-REVIEW
Wednesday, June 11, 2003

Congratulations, Armstrong County. You're now one of the club.

In what the chairman of the Armstrong County board of commissioners calls the, "Sweetest little victory for this county in a long time," the Pittsburgh Metropolitan Statistical Area has been adjusted to include Armstrong and its 71,673 people.

Indiana and Lawrence counties also will be included in a combined statistical district.

"It means we're one step closer to building a solid 10-county southwestern Pennsylvania region," said Jim Scahill, Armstrong's commissioners chairman and a vocal proponent of regionalism. "We're no longer on the outside looking in."

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Valley Independent
Leader Times
The Herald
Blairsville Dispatch
KQV Radio

BBBOnLine RELIABILITY PROGRAM

The MSA is a statistical measurement designated by the White House Office of Management and Budget. There are 370 MSAs in the United States. Local officials were notified of the change by the OMB Tuesday.

The Pittsburgh MSA had previously been defined as Allegheny, Beaver, Butler, Fayette, Washington and Westmoreland counties.

Although compiled strictly for statistical purposes, the MSA is used by the federal and state government to base its program and funding decisions and calculations.

Scahill said that while the designation is largely symbolic for Armstrong County, it also will have the practical effect of increasing the Medicare and Medicaid compensation formulas used for reimbursing its county-run nursing home.

"We're talking a $20-per-day, per-bed increase. That's a good jolt," he said.

Perhaps more importantly, it means that when corporate site selection professionals receive information on the Pittsburgh MSA, it includes Armstrong County.

"A lot of businesses will only consider locating in MSAs, so the inclusion of Armstrong county in the Pittsburgh MSA could open up site selection opportunities," said Chris Briem of the Center for Social and Urban Research at the University of Pittsburgh. "It's sort of like a master list which if you are not on, you can not compete for many projects.

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Armstrong made it into the MSA by a margin thinner than its glancing contact with Allegheny County's northeastern border, based on a calculation of the number of the county's residents that commute to the other counties of the MSA for work.

The Office of Management and Budget sets the threshold at 25 percent. It said that 25.1 percent of Armstrong's residents commute to surrounding counties to work.

"It's good news for the entire region. Armstrong County is already a vital part of the (region)," said Allegheny County Executive Jim Roddey.

Jim Hassinger, executive director of the Southwest Pennsylvania Commission, a federally designed transportation planning agency, said Indiana and Lawrence, also will be reported, together with the seven counties of the Pittsburgh MSA, as a "Combined MSA," pending congressional approval.

He said that leaves Greene County as the only county considered by regional leaders to be part of the 10-county southwestern Pennsylvania region to not be officially counted as part of the region.

"We're working on getting Greene County included," Hassinger said.

Briem said the changes in the MSA reflect the out-migration from Allegheny County and the increasing economic interdependence of the region.

"From an economic standpoint, the region has a common labor market, which means there are strong linkages between the economic trends across different counties," he said. "Bottom line: the larger definition of the MSA may provide greater impetus for the counties of southwestern Pennsylvania to work together on economic development projects."

Michael Yeomans can be reached at myeomans@tribweb.com or (412) 320-7908.

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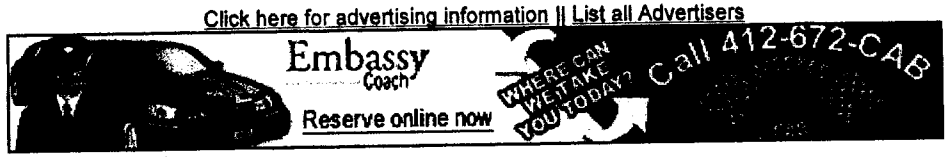
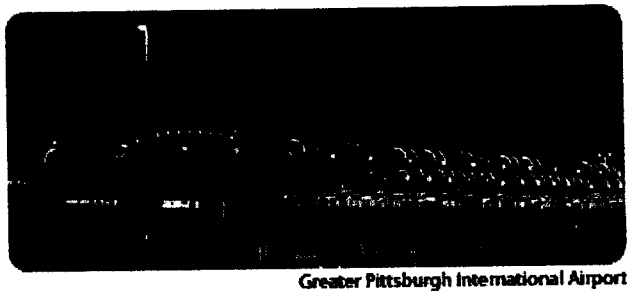


Overview

Allegheny Conference
On Community Development



Greater Pittsburgh International Airport

The Allegheny Conference is a private, non-profit organization with the unique ability to convene corporate, government, and community leaders to frame, discuss, and implement civic initiatives.

Conference Operating Principles

A number of unwritten "operating principles" have typified the activities and agenda of the Conference since its founding in 1944.

- The Conference recognizes that the primary decision-makers in the public arena are those officials who have been elected to serve the public. The Conference works in partnership with elected public officials while remaining nonpartisan in the electoral process itself, inviting elected officials of all parties to call upon the Conference in developing and implementing their initiatives.

- The Conference avoids competition or duplication of effort with other groups or programs in the civic and public sectors. The Conference either becomes involved where no existing organization seems able to address a particular problem, or it acts as a partner in helping other organizations address problems and issues. The Conference accepts both leadership and "followership" roles in its efforts to improve the region.

- The Conference often helps set in motion programs or organizations that are needed to improve the region's quality of life, maintaining its commitment until they became self-supporting. However, the Conference avoids operating or financing programs on a permanent basis. Rather, it restricts its permanent activity to its roles of conferring and guiding.

- Reasoned, informed, and strategic action is the

The Region Is a Product

Ideas Into Realities

Strengthening Our Regional Assets

Making Government More Competitive

Building A Regional Destination Center

Redeveloping Our Industrial Sites

Investing to Stimulate Job Growth

Preparing Workers for Jobs of the Future

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hallmark of Conference activity. To that end, its agenda is based on the research, analysis and studies completed by its own staff and those commissioned by task forces, study groups, government agencies and others. The Conference's affiliation with the Pennsylvania Economy League provides a formal mechanism for the Conference to obtain research and analysis on key regional issues.

Conference Guiding Principles

In carrying out its objectives, the Conference will develop strategies that are:

- Regional; building on the assets of all ten counties in southwestern PA, and improving the economic status and quality of life for citizens in every county
- Inclusive; promoting opportunities for women, minorities, and the international community in the regional economy
- Collaborative; working in partnership with other civic organizations, supporting the leadership efforts of public officials at the local, state and federal levels, and involving the general public as appropriate
- Cost-effective; helping to make southwestern PA a competitive region for businesses, workers and visitors.

Fallingwater, Fayette County

The Governance of the Conference

The Conference is governed by its Board of Directors. There are currently 39 voting members of the Board, and eight non-voting emeritus members. Board members are the top executives of local corporations and nonprofit institutions. There are no public officials on the Board. While members represent the companies or organizations that they head, they serve on the Board as individuals, and are not permitted to send representatives.

To support the Board leadership, the Executive Director

manages a small professional staff. The Executive Director also oversees the Pennsylvania Economy League/Western Division.

The Strategic Approach of the Conference

The Conference operates on two concurrent strategic paths:

- It helps implement change through a combination of idea generation, research, analysis, and planning using its affiliate, the Pennsylvania Economy League/Western Division, on many of the significant research challenges to help bring ideas into realities.

- It provides leadership to groups of other civic and public organizations to achieve common agenda items. The Conference maintains the ability to create and manage partnership efforts. In exercising leadership, the Conference stands ready to contribute intellectual ability, organization and financial resources, and strategies to build consensus.

Types of Conference Projects

The projects in which the Allegheny Conference is engaged to improve our region - our product - are ones that: need private sector leadership in order to succeed; provide civic leadership with the opportunity to give back to their community; are done in partnership with other organizations; and are frequently bigger, riskier and longer term in scope. To accomplish results, we use leadership; research and analysis; expertise; organization; communications; and funding.

To complete the Allegheny Conference is 1991 agenda, we are currently involved in the following major areas:

- *Regional Development* - Improving the physical infrastructure and development of the region
- *Education and Workforce Development* - Improving the systems and methods that develop human potential
- *Public Governance* - Making local government more productive and fiscally sound
- *Civic Organization* - Making the civic sector more productive through reorganization and leadership
- *Working Together* - Promoting action on the "Working Together to Compete Globally" recommendations

Conference Agenda 2000+

In July 2000, the Conference Board adopted a new set of objectives in order to continue to fulfill its mission of improving the regional product. Three long-range visionary objectives were adopted and will be pursued in partnership with others:

- Ensuring that all children in southwestern PA can read, write and compute by the age of 10
- Promoting the growth of businesses and jobs based on new technologies
- Developing amenities that will make southwestern PA one of the top regions in the country for attracting young, skilled, mobile workers.

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VOLUNTEER OPPORTUNITIES — Pittsburgh

United Way of Allegheny County

a service provided by Volunteer Solutions

Three Rivers Arts Festival ☆

Last updated on April 23, 2003

The Three Rivers Arts Festival is a Pittsburgh tradition in it's 44th year downtown that bridges artistic style and expression, mixing the contemporary visual arts, painting, sculpture, crafts and photography, installation and new media, with live music, theater and dance performances.

Agency Listing
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Description:
The festival is a 17 day long event that over 600,00 people attend each year. We mount public art exhibitions, including sculpture in Point State Park, exhibitions at the three Rivers Arts Festival Gallery, Wood Street Gallery and other settings. We present over 100 performances by musical, dance and spoken word artists n five different stages in Point State Park and downtown Pittsburgh. We also have programming for children and their families.

History:
The Three Rivers Arts festival was incepted in 1959 by the Carnegie Women's Group. It started as a small outdoor venue to exhibit local artwork and performances. Since then the festival has grown in numbers and expanded it's mandate to bring the city of Pittsburgh a celebration of the arts in our city.

Contact people:
Jane Schilling, Juried Visual Arts Coordinator, 412-281-8723 ext. 21, (email this person)
Elizabeth Reiss, Executive Director, 412-281-8723 ext. 29, (email this person)
Samatha Roth, Volunteer Coordinator, 412-281-8723 ext 24, (email this person)

Office fax number: 412-281-8722

Address:
707 Penn Ave.
Pittsburgh, PA 15222
(See a map)

Enc. 240

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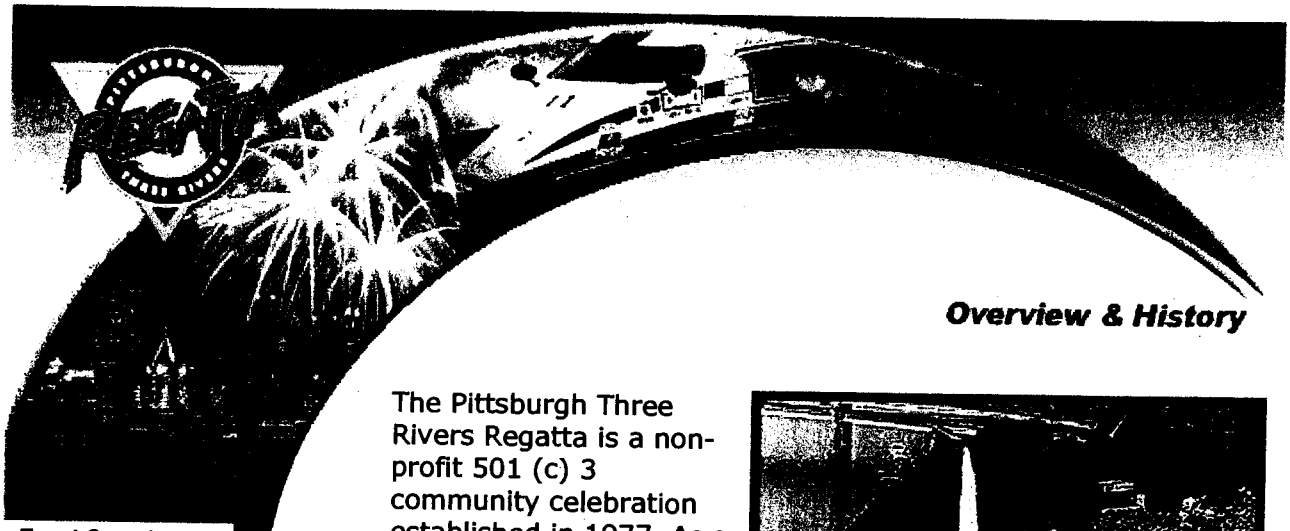
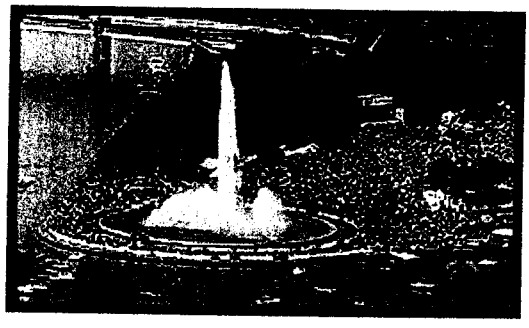


Overview & History

Event Overview
2003 Schedule of Events
2003 Sponsors
2003 Press Kit
Anything That Floats
Board of Directors
Map & Directions
Sponsorship Opportunities
Contact Us



The Pittsburgh Three Rivers Regatta is a non-profit 501 (c) 3 community celebration established in 1977. As a premier regional festival of 26 years, the land, air, and water event is one of the top festivals in the country. The largest inland regatta in the United States is host to over 20 daily events, including powerboat racing, fireworks, water-ski shows, extreme sports and national-act concerts.

- Generates $32 million economic impact on the City's business volume.
- Generates $24 million economic impact on Allegheny County's business volume.
- Generates $13 million economic impact on Pennsylvania's business volume.

Estimated attendance: 200,000-400,000 people/4 days.

Economic Impact Study conducted by Tripp, Umbach and Associates, Inc. in 2002

Comedy club	158,595	7.7%
Country music concert	153,140	7.4%
Dance or ballet performance	109,460	5.3%
Disney World (Orlando)	138,900	6.7%
Disneyland (Anaheim)	#15,605	0.8%
Gateway Clipper	237,955	11.6%
High school sports eent	517,895	25.1%
Historical society museum	138,530	6.7%
Idlewild	325,470	15.8%
Indy Racing/IRL	#1,395	0.1%
Islands of Adenture	#17,560	0.9%
Job fair/recruitment fair	*60,865	3.0%
Kennywood	845,940	41.1%
Lie theater	407,775	19.8%
The Meadows	81,705	4.0%
Mountaineer Race Track & Gaming Resort	213,190	10.4%
NASCAR	*72,250	3.5%
The National Aiary in Pittsburgh	183,030	8.9%
Natural history museum	189,905	9.2%
Phipps Conseratory	199,020	9.7%
Pittsburgh Penguins hockey game	278,540	13.5%
Pittsburgh Pirates baseball game	625,855	30.4%
Pittsburgh Rierhounds soccer game	#28,120	1.4%
Pittsburgh Steelers football game	345,585	16.8%
Pittsburgh Zoo and Aquarium	494,995	24.0%
Post-Gazette Pailion	244,860	11.9%
R&B/rap/hip-hop concert	*70,540	3.4%
Rock concert	271,575	13.2%
Sandcastle	207,195	10.1%
Sea World	137,585	6.7%
Six Flags	137,390	6.7%
Six Flags Worlds of Adenture	121,925	5.9%
Symphony concert, opera, etc.	246,510	12.0%
Three Riers Art Festial	237,985	11.6%
Three Riers Regatta	155,390	7.5%
Uniersal Studios (Los Angeles)	#11,160	0.5%
Uniersal Studios Florida	*52,210	2.5%
Uniersity of Pittsburgh football game	136,405	6.6%
Wheeling Downs	203,925	9.9%
Other casino	193,300	9.4%
Other college sports eent	119,205	5.8%
Other musical concert (jazz, big band, etc.)	248,285	12.1%
Other nightclub	336,290	16.3%
Other professional sports eent	138,255	6.7%
Other Sea World	#22,345	1.1%
Other Six Flags	#29,735	1.4%
Other symphony concert, opera, etc.	181,030	8.8%
Other theme park	*49,200	2.4%
Any Atlantic City casino	113,220	5.5%
Any casino	316,920	15.4%
Any professional sports eent	891,900	43.3%
Banks hhld uses:		

Scarborough Research

Study: Pittsburgh, PA 2003 Release 2
Release: Total (Sep 2002 - Aug 2003)

Base: 10 County Aggregate (Allegheny, Armstong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland)
Projected: 2059615 Respondents: 2255

Target: Age summaries: Adults 18 or older
Projected: 2059615 Respondents: 2255
Percent of Base: 100.0

Target: Within the 10 county aggregate, 199,225 adults age 18+ used Children's Hospital of Pittsburgh in the past 3 years.
Target %: Within the 10 county aggregate, 9.7% of adults age 18+ used Children's Hospital of Pittsburgh in the past 3

	Age summaries: Adults 18 or older	Target %
10 County Aggregate (Alleghany, Armstong, Seaver, Butler, Fayette, Greene, Indiana, Lawerence, Washington, Westmoreland)	2,059,615	100.0%
Hospitals hhld used past 3 years:		
Children's Hospital of Pittsburgh	199,225	9.7%
Forbes Regional Health Center	100,350	4.9%
Magee - Women's Hospital	147,010	7.1%
Mercy Hospital of Pittsburgh	119,705	5.8%
Sewickley Valley Hospital	88,710	4.3%
St. Clair Hospital	129,075	6.3%
UPMC Montefiore Hospital	*51,250	2.5%
UPMC Passavant Hospital	118,110	5.7%
UPMC Presbyterian Hospital	127,355	6.2%
UPMC Shadyside Hospital	104,105	5.1%
UPMC St. Margaret Memorial Hospital	101,345	4.9%
WPAHS Allegheny General Hospital	197,980	9.6%
WPAHS Western Pennsylvania Hospital	98,075	4.8%
Other hospital	703,335	34.1%
Other UPMC Health System hospital	170,940	8.3%
Other West Penn Allegheny Health System hospital	63,685	3.1%
Did not use hospital	425,210	20.6%
Hospital HHLD prefers to use:		
Children's Hospital of Pittsburgh	80,505	3.9%
Forbes Regional Health Center	*50,425	2.4%
Magee - Women's Hospital	*50,385	2.4%
Mercy Hospital of Pittsburgh	64,220	3.1%
Sewickley Valley Hospital	*52,305	2.5%
St. Clair Hospital	65,770	3.2%
UPMC Montefiore Hospital	#15,715	0.8%
UPMC Passavant Hospital	64,770	3.1%
UPMC Presbyterian Hospital	*51,010	2.5%
UPMC Shadyside Hospital	63,390	3.1%

Citizens Bank	311,430	15.1%
Dollar Bank	217,015	10.5%
ESB Bank	#49,400	2.4%
First National Bank	116,985	5.7%
Internet bank (such as EtradeBank, NetBank, etc.)	#3,570	0.2%
Mellon Financial	*45,735	2.2%
National City Bank	611,875	29.7%
Parkale Bank	91,455	4.4%
PNC Bank	469,055	22.8%
S & T Bank	82,065	4.0%
Other bank	551,600	26.8%
Other financial institution	220,860	10.7%
None	80,135	3.9%
Any credit union	468,960	22.8%
Financial serices hhld has/use:		
24-hour teller card (ATM)	936,955	45.5%
401-K plan	450,600	21.9%
Auto loan	503,565	24.4%
Certificates of Deposit (CDs)	334,145	16.2%
Checking account	1,800,745	87.4%
Debit card	1,045,025	50.7%
Home equity loan	336,490	16.3%
Home improement loan	82,450	4.0%
Home mortgage	556,060	27.0%
IRA (Indiidual Retirement Account)	363,870	17.7%
Keogh plan	#17,730	0.9%
Money market account	341,800	16.6%
Online banking	213,175	10.4%
Online bill paying	190,460	9.2%
Personal loan	146,165	7.1%
Saings account	1,320,450	64.1%
Professional serices used by hhld past 12 months:		
Accountant	275,715	13.4%
Check cashing	333,335	16.2%
Discount stockbroker	*53,480	2.6%
Employment agency or counselor	*50,920	2.5%
Financial planner	233,160	11.3%
Full-serice stockbroker	198,680	9.6%
Online inesting/stock trading	75,485	3.7%
Personal injury attorney	#30,630	1.5%
Real estate agent to buy or rent a home	92,745	4.5%
Real estate agent to sell a home	70,570	3.4%
Trael agent	211,355	10.3%
Other attorney	272,950	13.3%
Dally newspapers:		
Pittsburgh Post-Gazette	596,630	29.0%
Beaver County Times	98,430	4.8%
Butler Eagle	68,515	3.3%
Tribune-Review	309,130	15.0%
McKeesport Daily News	*57,125	2.8%

New Castle News	#36,105	1.8%
Uniontown Herald-Standard	98,370	4.8%
Washington Observer-Reporter	98,980	4.8%
Valley News Dispatch	83,240	4.0%
Connellsville Daily Courier	#17,205	0.8%
Kittanning Leader Times	#14,720	0.7%
Valley Independent	#30,395	1.5%
Morgantown Dominion Post	#770	0.0%
Other Daily Newspaper	*78,665	3.8%
New York Times	*38,690	1.9%
USA Today	111,000	5.4%
Wall Street Journal	*44,830	2.2%
Any Daily Newspaper	1,315,465	63.9%
Sunday newspapers:		
Pittsburgh Post-Gazette	915,495	44.4%
Beaver County Times	113,560	5.5%
Butler Eagle	72,060	3.5%
Tribune-Review	428,210	20.8%
Uniontown Herald-Standard	98,710	4.8%
Washington Observer-Reporter	115,090	5.6%
Valley News Dispatch	71,840	3.5%
Morgantown Dominion Post	#9,810	0.5%
Other Sunday Newspaper	*53,155	2.6%
New York Times	*36,795	1.8%
Any Sunday Newspaper	1,529,150	74.2%
Weekly/community newspapers		
Almanac	86,384	4.2%
City Paper	215,148	10.4%
Pittsburgh Business Times	36,850	1.8%
Pulp	38,089	1.8%
Any Gateway Star publication	138,499	6.7%
Monthly magazines		
Pittsburgh Magazine	97,910	4.8%
Whirl	#9,945	0.5%
Weekly magazines		
Newsweek	181,299	8.8%
Sports Illustrated	97,995	4.8%
Time	182,819	8.9%
TV Guide	210,261	10.2%
US News & World Report	78,056	3.8%
M-S 6am-mid aqh:		
TOTL AF 6AM - MID M-S	304,088	14.8%
KDKA AM 6AM - MID M-S	36,869	1.8%
KQV AM 6AM - MID M-S	3,348	0.2%
WAMO AM 6AM - MID M-S	#739	0.0%
WAMO FM 6AM - MID M-S	7,763	0.4%
WASP AM/WPKL FM 6A-MI M-S	*2,114	0.1%
WBGG AM 6AM - MID M-S	*2,368	0.1%
WBZZ FM 6AM - MID M-S	9,412	0.5%
WDSY FM 6AM - MID M-S	22,503	1.1%
WDVE FM 6AM - MID M-S	29,017	1.4%
WEAE AM 6AM - MID M-S	5,699	0.3%

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State County	OCCUPIED HOUSEHOLDS #1-1-01 Estimate	Morning Individually Paid Actual Gross Dist.	Morning Other Paid Actual Gross Dist.	Morning Total Paid Actual Gross Dist.	Avg. Proj. Pd. Circ.*	Hshld. Cov.	Sunday Individually Paid Actual Gross Dist.	Sunday Other Paid Actual Gross Dist.	Sunday Total Paid Actual Gross Dist.	Avg. Proj. Pd. Circ.*	Hshld. Cov.
OHIO (Cont'd)											
Miscellaneous Counties		15		15	9		146		146	82	
TOTAL IN OHIO		1,911		1,911	914		4,346	210	4,556	2,549	
PENNSYLVANIA											
ADAMS	33,913	1		1			31		31	17	0.05%
ALLEGHENY	541,519	205,738	4,343	210,081	191,940	35.44%	314,075	12,628	326,703	295,980	54.66%
ARMSTRONG	28,545	1,172	40	1,212	580	2.03%	3,997	545	4,542	2,541	8.90%
BEAVER	73,785	7,299	18	7,317	6,978	9.46%	12,604	795	13,399	11,963	16.21%
BEDFORD	19,540	173	28	201	96	0.49%	541	148	689	385	1.97%
BLAIR	51,239	308		308	147	0.29%	784	30	814	455	0.89%
BUTLER	67,651	9,818	19	9,837	9,434	13.95%	19,995	1,062	21,057	18,723	27.68%
CAMBRIA	60,162	631	25	656	314	0.52%	1,992	460	2,452	1,372	2.28%
CAMERON	2,446	20		20	10	0.41%	251		251	140	5.72%
CENTRE	48,047	307		307	147	0.31%	1,116		1,116	624	1.30%
CLARION	15,820	371	35	406	194	1.23%	2,274	120	2,394	1,339	8.46%
CLEARFIELD	33,033	388		388	186	0.56%	1,375	115	1,490	834	2.52%
CLINTON	14,699	1		1			95		95	53	0.36%
COLUMBIA	24,096						44		44	25	0.10%
CRAWFORD	34,327	379	25	404	193	0.56%	1,222	753	1,975	1,105	3.22%
CUMBERLAND	83,264	45		45	22	0.03%	148		148	83	0.10%
DAUPHIN	101,781	318		318	152	0.15%	220		220	123	0.12%
ELK	13,960	201	30	231	110	0.79%	823	620	1,443	807	5.78%
ERIE	106,492	418		418	200	0.19%	797	115	912	510	0.48%
FAYETTE	60,153	2,507	72	2,579	2,759	4.59%	5,808	753	6,561	6,197	10.30%
FOREST	1,987	39		39	19	0.96%	356	140	496	277	13.94%
FRANKLIN	50,486	2		2	1		106		106	59	0.12%
GREENE	14,770	371	20	391	187	1.27%	1,139	55	1,194	668	4.52%
HUNTINGDON	16,374	58		58	28	0.17%	364	110	474	265	1.62%
INDIANA	32,612	1,118	30	1,148	549	1.68%	2,946	295	3,241	1,813	5.56%
JEFFERSON	17,962	442		442	211	1.17%	1,483	85	1,568	877	4.88%
LANCASTER	169,186	4		4	2	0.00%	89		89	50	0.03%
LAWRENCE	37,070	2,063	15	2,078	994	2.68%	4,962	425	5,387	3,014	8.13%
LEBANON	46,728						96		96	54	0.12%
LYCOMING	46,474						62		62	35	0.08%
McKEAN	17,738	36		36	17	0.10%	577		577	323	1.82%
MERCER	47,236	1,738	40	1,778	850	1.80%	3,429	605	4,034	2,257	4.78%
MIFFLIN	18,256	10		10	5	0.03%	186		186	104	0.57%
POTTER	7,025						81		81	45	0.64%
SNYDER	13,396						33		33	18	0.13%
SOMERSET	30,493	343		343	164	0.54%	1,527	260	1,787	1,000	3.28%
VENANGO	22,196	229	5	234	112	0.50%	1,481	140	1,621	907	4.09%
WARREN	17,494	67		67	32	0.18%	457		457	256	1.46%
WASHINGTON	81,546	13,216	25	13,241	12,901	15.82%	26,376	1,135	27,511	24,638	30.21%
WESTMORELAND	151,675	13,513	78	13,591	13,420	8.85%	25,939	1,165	27,104	24,517	16.16%
YORK	147,833	2		2	1		75		75	42	0.03%
Miscellaneous Counties		57		57	28		122		122	71	
TOTAL IN PENNSYLVANIA		263,403	4,848	268,251	242,983		440,078	22,559	462,637	404,566	
WEST VIRGINIA											
BROOKE	10,072	160	89	249	119	1.18%	365		365	20	0.20%

State County	OCCUPIED HOUSEHOLDS #1-1-01 Estimate	Morning Individually Paid Actual Gross Dist.	Morning Other Paid Actual Gross Dist.	Morning Total Paid Actual Gross Dist.	Morning Avg. Proj. Pd. Circ.*	Morning Hshld. Cov.	Sunday Individually Paid Actual Gross Dist.	Sunday Other Paid Actual Gross Dist.	Sunday Total Paid Actual Gross Dist.	Sunday Avg. Proj. Pd. Circ.*	Sunday Hshld. Cov.
OHIO (Cont'd)											
Miscellaneous Counties		15		15	9		146		146	82	
TOTAL IN OHIO		1,911		1,911	914		4,346	210	4,556	2,549	
PENNSYLVANIA											
ADAMS -	33,913	1		1			31		31	17	0.05%
ALLEGHENY	541,519	205,738	4,343	210,081	191,940	35.44%	314,075	12,628	326,703	295,980	54.66%
ARMSTRONG	28,545	1,172	40	1,212	580	2.03%	3,997	545	4,542	2,541	8.90%
BEAVER	73,785	7,299	18	7,317	6,978	9.46%	12,604	795	13,399	11,963	16.21%
BEDFORD	19,540	173	28	201	96	0.49%	541	148	689	385	1.97%
BLAIR	51,239	308		308	147	0.29%	784	30	814	455	0.89%
BUTLER	67,651	9,818	19	9,837	9,434	13.95%	19,995	1,062	21,057	18,723	27.68%
CAMBRIA	60,162	631	25	656	314	0.52%	1,992	460	2,452	1,372	2.28%
CAMERON	2,446	20		20	10	0.41%	251		251	140	5.72%
CENTRE	48,047	307		307	147	0.31%	1,116		1,116	624	1.30%
CLARION	15,820	371	35	406	194	1.23%	2,274	120	2,394	1,339	8.46%
CLEARFIELD	33,033	388		388	186	0.56%	1,375	115	1,490	834	2.52%
CLINTON	14,699	1		1			95		95	53	0.36%
COLUMBIA	24,096						44		44	25	0.10%
CRAWFORD	34,327	379	25	404	193	0.56%	1,222	753	1,975	1,105	3.22%
CUMBERLAND	83,264	45		45	22	0.03%	148		148	83	0.10%
DAUPHIN	101,781	318		318	152	0.15%	220		220	123	0.12%
ELK	13,960	201	30	231	110	0.79%	823	620	1,443	807	5.78%
ERIE	106,492	418		418	200	0.19%	797	115	912	510	0.48%
FAYETTE	60,153	2,507	72	2,579	2,759	4.59%	5,808	753	6,561	6,197	10.30%
FOREST	1,987	39		39	19	0.96%	356	140	496	277	13.94%
FRANKLIN	50,486	2		2	1		106		106	59	0.12%
GREENE	14,770	371	20	391	187	1.27%	1,139	55	1,194	668	4.52%
HUNTINGDON	16,374	58		58	28	0.17%	364	110	474	265	1.62%
INDIANA	32,612	1,118	30	1,148	549	1.68%	2,946	295	3,241	1,813	5.56%
JEFFERSON	17,962	442		442	211	1.17%	1,483	85	1,568	877	4.88%
LANCASTER	169,186	4		4	2	0.00%	89		89	50	0.03%
LAWRENCE	37,070	2,063	15	2,078	994	2.68%	4,962	425	5,387	3,014	8.13%
LEBANON	46,728						96		96	54	0.12%
LYCOMING	46,474						62		62	35	0.08%
McKEAN	17,738	36		36	17	0.10%	577		577	323	1.82%
MERCER	47,236	1,738	40	1,778	850	1.80%	3,429	605	4,034	2,257	4.78%
MIFFLIN	18,256	10		10	5	0.03%	186		186	104	0.57%
POTTER	7,025						81		81	45	0.64%
SNYDER	13,396						33		33	18	0.13%
SOMERSET	30,493	343		343	164	0.54%	1,527	260	1,787	1,000	3.28%
VENANGO	22,196	229	5	234	112	0.50%	1,481	140	1,621	907	4.09%
WARREN	17,494	67		67	32	0.18%	457		457	256	1.46%
WASHINGTON	81,546	13,216	25	13,241	12,901	15.82%	26,376	1,135	27,511	24,638	30.21%
WESTMORELAND	151,675	13,513	78	13,591	13,420	8.85%	25,939	1,165	27,104	24,517	16.16%
YORK	147,833	2		2	1		75		75	42	0.03%
Miscellaneous Counties		57		57	28		122		122	71	
TOTAL IN PENNSYLVANIA		263,403	4,848	268,251	242,983		440,078	22,559	462,637	404,566	
WEST VIRGINIA											
BROOKE	10,072	160	89	249	119	1.18%	365		365	20	0.20%

220

Revised Report: To include population & household information for MSA on page 21. Underlining identifies revision.

Audit Bureau of Circulations
900 N. Meacham Rd.
Schaumburg, IL
60173-4968
accessabc.com

AUDIT REPORT:

Pittsburgh (Allegheny County), Pennsylvania

12 months ended March 31, 2002

PITTSBURGH POST-GAZETTE

	Morning (Mon. to Fri.)	Saturday	Sunday
1A. TOTAL AVERAGE PAID CIRCULATION	**244,969**	**232,900**	**410,879**
Estimated Average Issue Adult Readers (See Par. 6 for Readership Market Description) (See Separate Report for Details) DMA	**593,100**		**936,300**
MSA	**570,600**		**879,700**
1B. AVERAGE PAID CIRCULATION:			
Paid for by Individual Recipients (Sold at 50% or more of basic price)			
Home Delivery and Mail	182,093	185,618	238,162
Intermittent Subscriptions	2,976		
Single Copy Sales	52,702	44,786	157,432
Subtotal	**237,771**	**230,404**	**395,594**
Paid for by Individual Recipients (Sold at or more than 25% but less than 50% of basic price)			
Home Delivery and Mail	582	597	1,983
Single Copy Sales			
Subtotal	**582**	**597**	**1,983**
Total Average Individually Paid Circulation	**238,353**	**231,001**	**397,577**
Other Paid Circulation:			
Single Copy Sales			
Educational Programs			
Newspapers in Education	4,484	33	9,642
Registered College Student Copies	509	268	734
Employee Copies	1,608	1,598	1,641
Third Party Sales			
Social Functions — Available for patrons	15		901
Specified Geographic Locations — Available to residents			384
Subtotal	**6,616**	**1,899**	**13,302**
Total Paid Circulation	**244,969**	**232,900**	**410,879**
Other Audited Distribution (Optional)			
Total Distribution (Optional)			
Days Omitted from Averages, See Par. 6	None of record	None of record	9

This publication also participates in the ABC Reader Profile Study:
September, 2000 - August, 2001
Latest Data Available
(See Separate Report for Details)

Estimated Average Issue Adult Readers	Morning (Mon. to Fri.) DMA	Sunday DMA	Morning (Mon. to Fri.) MSA	Sunday MSA
Pittsburgh Post-Gazette	593,100	936,300	570,600	879,700
Subscriber Readers	Not reported		Not reported	
Single Copy Sales Readers	Not reported		Not reported	
Pass-Along/Other Readers	Not reported		Not reported	
Readers Per Copy	2.5	2.4	2.5	2.3

Member No.
01-4125-0

Christianne M. Gribben

From: Linda Lyndon [llyndon@tribweb.com]
Sent: Friday, February 06, 2004 12:17 PM
To: gribbenc@usairwaysfcu.org
Subject: FW: circulation by county

Christy Ann,

Follosing is the information you requested. I'm sorry it took some time to get it. I had to check with several different departments before I found someone who had it.

I hope I can help you advertise your Credit Union in the near future.

We are currently working on our Enterprise 2004 edition. It will consist of 4 sections which are business reviews and a look forward. I will fax it to you for your review.

Linda Lyndon
Pittsburgh Tribune-Review
llyndon@tribweb.com
Direct Line: 724-779-7153

Sunday Circulation by County

Allegheny	53,696	
Armstrong	8,478	
Beaver	1,702	
Butler	5,530	
Fayette	11,066	
Indiana	3,921	
Washington	1,463	
Westmoreland	78,662	164,518

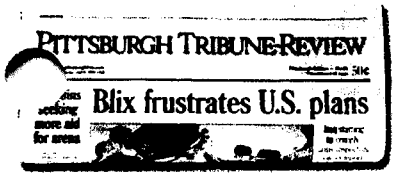
Daily Circulation by County

Allegheny	51,462	
Armstrong	488	
Beaver	1,109	
Butler	5,241	
Fayette	3,426	
Indiana	1,216	
Washington	2,788	
Westmoreland	53,183	118913

Linda Lyndon
Pittsburgh Tribune-Review
llyndon@tribweb.com
Direct Line: 724-779-7153

PITTSBURGH TRIBUNE-REVIEW

Retail Advertising Rates



Pittsburgh Tribune-Review Circulation:

Daily - 63,906 **Sunday** - 86,384

Source: ABC Audit 3/31/03 and internal analysis of ABC Audit figures.

ROP Bulk Contract Rates

	1X	2X	3X	4X	5X	6X
Open Rate/Non-Contract						
Open Daily	$47.98	$39.58	$33.59	$28.79	$26.39	$23.99
Open Sunday	$77.88	$64.25	$54.52	$46.73	$42.83	$38.94
Bulk Contracts						
100" Daily	$31.19	$25.73	$21.83	$18.71	$17.15	$15.60
100" Sunday	$50.62	$41.76	$35.43	$30.37	$27.84	$25.31
200" Daily	$28.79	$23.75	$20.15	$17.27	$15.83	$14.40
200" Sunday	$46.73	$38.55	$32.71	$28.04	$25.70	$23.37
500" Daily	$26.50	$21.86	$18.55	$15.90	$14.58	$13.25
500" Sunday	$39.09	$32.25	$27.36	$23.45	$21.50	$19.55
1000" Daily	$25.01	$20.63	$17.51	$15.01	$13.76	$12.51
1000" Sunday	$38.56	$31.81	$26.99	$23.14	$21.21	$19.28
2500" Daily	$24.50	$20.21	$17.15	$14.70	$13.48	$12.25
2500" Sunday	$38.18	$31.50	$26.73	$22.91	$21.00	$19.09
5000" Daily	$24.01	$19.81	$16.81	$14.41	$13.21	$12.01
5000" Sunday	$37.80	$31.19	$26.46	$22.68	$20.79	$18.90
10,000" Daily	$23.54	$19.42	$16.48	$14.12	$12.95	$11.77
10,000" Sunday	$37.42	$30.87	$26.19	$22.45	$20.58	$18.71
15,000" Daily	$23.06	$19.02	$16.14	$13.84	$12.68	$11.53
15,000" Sunday	$37.05	$30.57	$25.94	$22.23	$20.38	$18.53
Group/Char Daily	$28.42	$23.45	$19.89	$17.05	$15.63	$14.21
Group/Char Sunday	$39.41	$32.51	$27.59	$23.65	$21.68	$19.71

ROP Frequency Contract Rates

	1X	2X	3X	4X	5X	6X
8X Daily	$28.79	$23.75	$20.15	$17.27	$15.83	$14.40
8X Sunday	$46.73	$38.55	$32.71	$28.04	$25.70	$23.37
13X Daily	$26.50	$21.86	$18.55	$15.90	$14.58	$13.25
13X Sunday	$39.09	$32.25	$27.36	$23.45	$21.50	$19.55
26X Daily	$25.01	$20.63	$17.51	$15.01	$13.76	$12.51
26X Sunday	$38.56	$31.81	$26.99	$23.14	$21.21	$19.28
52X Daily	$24.62	$20.31	$17.23	$14.77	$13.54	$12.31
52X Sunday	$38.23	$31.54	$26.76	$22.94	$21.03	$19.12

Frequency Discounts are available on the same ad (size and content) running multiple times within a 7 day period. Pickup ad into Greensburg edition of the Tribune-Review and receive a 30% discount on both Greensburg and Pittsburgh ads. Ads must be identical and appear on the same day.

ROP Color Rates

Full Page (94" - 126")	$599	Quarter Page (31.5"-62")	$160
Half Page (63"- 93")	$300	Less Than Quarter Page (4" - 31.5)	$110

Pre-Printed Insert Rates

Priced per thousand.

Annual Frequency	(1-11)	(12-25)	(26-38)	(39-52)	(53-89)
CARD	$37.50	$36.50	$35.50	$34.50	$33.50
4 page tab	$40.50	$39.50	$38.50	$37.50	$36.50
8 page tab	$44.50	$43.50	$42.50	$41.50	$40.50
12 page tab	$48.50	$47.50	$46.50	$45.50	$44.50
16 page tab	$52.50	$51.50	$50.50	$49.50	$48.50
20 page tab	$57.50	$56.50	$55.50	$54.50	$53.50
24 page tab	$61.50	$60.50	$59.50	$58.50	$57.50
28 page tab	$65.50	$64.50	$63.50	$62.50	$61.50
32 page tab	$69.50	$68.50	$67.50	$66.50	$65.50
36 page tab	$73.50	$72.50	$71.50	$70.50	$69.50
40 page tab	$75.50	$74.50	$73.50	$72.50	$71.50
44 page tab	$76.50	$75.50	$74.50	$73.50	$72.50

Minimum: 10,000 Daily, 30,000 Sunday.
$1.00 per thousand discount given for full-run distribution. Extra page $.50/page per 1000. See Mechanical Specifications on back page for Receiving Hours, Deadlines and Delivery Address.

Print & Deliver Cards

Price per thousand; 8½" x 11"; 75# cardstock

Quantity	**1 Color 1 Side**	**1 Color 2 Sides**	**2 Color 1 Side**	**2 Colors 2 Sides**
10,000 - 15,000	$57.50	$62.50	$67.50	$72.50
16,000 - 25,000	$54.50	$59.50	$64.50	$69.50
26,000 - 45,000	$52.50	$57.50	$62.50	$67.50
46,000 - 55,000	$51.50	$56.50	$61.50	$66.50
56,000 - 65,000	$50.50	$55.50	$60.50	$65.50
66,000 - 80,000	$49.50	$54.50	$59.50	$64.50
81,000 - 100,000	$48.50	$53.50	$58.50	$63.50
Over 100,000	$46.50	$51.50	$56.50	$61.50

See your account executive for other options including Full Color Print & Deliver Cards, variations in paper size, color, stock, folding, and perforations.

Print & Deliver Tabs

Single Advertiser
4 PAGE TABS; *priced per thousand*

Quantity (thousands)	**4 Color**	**2 Color***	**1 Color***
20-50	$81.50	$78.50	$77.50
51-75	$75.50	$73.50	$72.50
76-100	$73.50	$70.50	$69.50
101-150	$72.50	$68.50	$67.50
151 +	$69.50	$65.50	$64.50

Multiple Advertisers
4 PAGE TABS; *priced per thousand*

Quantity (thousands)	**4 Color**	**2 Color***	**1 Color***
20-50	$97.50	$93.50	$92.50
51–75	$89.50	$87.50	$86.50
76–100	$87.50	$84.50	$82.50
101–150	$86.50	$81.50	$80.50
151+	$82.50	$78.50	$76.50

Single Advertiser
8 PAGE TABS; *priced per thousand*

Quantity (thousands)	**4 Color**	**2 Color***	**1 Color***
20-50	$121.50	$118.50	$116.50
51-75	$110.50	$106.50	$105.50
76-100	$108.50	$105.50	$103.50
101-150	$106.50	$103.50	$102.50
151 +	$104.50	$102.50	$101.50

Multiple Advertisers
8 PAGE TABS; *priced per thousand*

Quantity (thousands)	**4 Color**	**2 Color***	**1 Color***
20–50	$145.50	$141.50	$139.50
51-75	$132.50	$127.50	$126.50
76–100	$129.50	$126.50	$123.50
101–150	$127.50	$123.50	$122.50
151 +	$124.50	$122.50	$121.50

** Plus Black.*

Pittsburgh Trib p.m.

The Pittsburgh Tribune-Review
Pittsburgh's ONLY
Afternoon Newspaper and
is available Monday-
Friday, at select area
locations in Downtown
Pittsburgh, Southside,
Lydia's on Squirrel
Hill, Oakland,
Bloomfield, Lawrenceville,
Strip District

Distribution [illegible]

Pittsburgh Trib p.m. Advertising Rates

	1X	2X	3X	4X	5X
Contract Rates					
8 Week	$9.00	$8.00	$7.00	$6.00	$5.50
13 Week	$8.00	$7.00	$6.00	$5.00	$4.00
26 Week	$7.00	$6.50	$5.50	$4.50	$4.00
52 Week	$6.00	$5.50	$5.00	$4.50	$4.00
Open Rate	$12.00				

Pittsburgh Trib p.m. Color Rates

Full Page (43" - 57.5")	$150	Quarter Page (14" - 27")	$75
Half Page (28" - 42")	$100	Less Than Quarter Page (4" - 13")	$50

Pick Up Rate $4.00

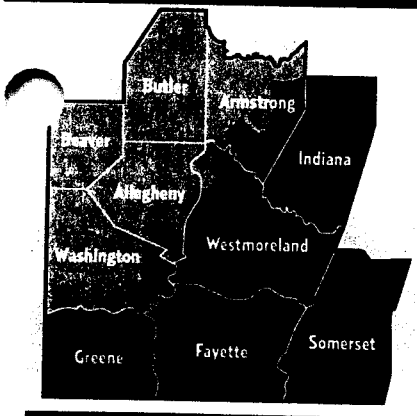
[illegible]

Deadlines

Holidays Space & Copy Due

[illegible]

Tribune-Review Retail Advertising Rates



■ Coverage Area

Circulation
Daily - 56,412*
Sunday - 96,419*

*Source: March 31, 2003 ABC Audit and internal analysis of ABC Audit figures.

ROP Bulk Contract Rates

	1X	2X	3X	4X	5X	6X
Open Rate/Non-Contract						
Open Daily	$67.33	$55.55	$47.13	$40.40	$37.03	$33.67
Open Sunday	$91.18	$75.22	$63.83	$54.71	$50.15	$45.59
Bulk Contracts						
100" Daily	$43.76	$36.10	$30.63	$26.26	$24.07	$21.88
100" Sunday	$59.26	$48.89	$41.48	$35.56	$32.59	$29.63
200" Daily	$40.40	$33.33	$28.28	$24.24	$22.22	$20.20
200" Sunday	$54.71	$45.14	$38.30	$32.83	$30.09	$27.36
500" Daily	$37.60	$31.02	$26.32	$22.56	$20.68	$18.80
500" Sunday	$45.03	$37.15	$31.52	$27.02	$24.77	$22.52
1000" Daily	$36.94	$30.48	$25.86	$22.16	$20.32	$18.47
1000" Sunday	$44.82	$36.98	$31.37	$26.89	$24.65	$22.41
2500" Daily	$36.07	$29.76	$25.25	$21.64	$19.84	$18.04
[illegible]0" Sunday	$44.61	$36.80	$31.23	$26.77	$24.54	$22.31
[illegible]00" Daily	$34.96	$28.84	$24.47	$20.98	$19.23	$17.48
5000" Sunday	$44.23	$36.49	$30.96	$26.54	$24.33	$22.12
10,000" Daily	$34.60	$28.55	$24.22	$20.76	$19.03	$17.30
10,000" Sunday	$44.05	$36.34	$30.84	$26.43	$24.23	$22.03
15,000" Daily	$34.38	$28.36	$24.07	$20.63	$18.91	$17.19
15,000" Sunday	$43.92	$36.23	$30.74	$26.35	$24.16	$21.96
Group/Char Daily	$38.92	$32.11	$27.24	$23.35	$21.41	$19.46
Group/Char Sun.	$45.61	$37.63	$31.93	$27.37	$25.09	$22.81

ROP Frequency Contract Rates

	1X	2X	3X	4X	5X	6X
6X-12X Daily	$40.40	$33.33	$28.28	$24.24	$22.22	$20.20
6X-12X Sunday	$54.71	$45.14	$38.30	$32.83	$30.09	$27.36
13X-25X Daily	$38.92	$32.11	$27.24	$23.35	$21.41	$19.46
13X-25X Sunday	$45.61	$37.63	$31.93	$27.37	$25.09	$22.81
26X-51X Daily	$37.60	$31.02	$26.32	$22.56	$20.68	$18.80
26X-51X Sunday	$45.03	$37.15	$31.52	$27.02	$24.77	$22.52
52X & Over Daily	$36.84	$30.39	$25.79	$22.10	$20.26	$18.42
52X & Over Sunday	$44.82	$36.98	$31.37	$26.89	$24.65	$22.41

Frequency Discounts are available on the same ad (size and content) running multiple times within a 7 day period. Pick-up ad into Pittsburgh edition of the Tribune-Review and receive a 30% discount on both Greensburg and Pittsburgh ads. Rates are per column inch. R.O.P. Depth Requirements: Minimum ad size is 1". Ads over 19" deep billed as 21".

Color Rates

[illegible]olor	$649.00
Two Color	$549.00
Spot Color	$499.00

Frequency Color Rates

	Full Color	Two Color	Spot Color
6X	$620.00	$525.00	$478.00
13X	$592.00	$502.00	$457.00
26X	$563.00	$478.00	$435.00
52X	$553.00	$473.00	$433.00

Pre-Printed Insert Rates

Priced per thousand. *Minimum: 10,000 Daily, 30,000 Sunday.*

Annual Frequency	(1-11)	(12-25)	(26-38)	(39-52)	(53-89)
CARD	$47.00	$46.00	$45.00	$44.00	$43.00
4 page tab	$51.00	$50.00	$48.00	$47.00	$46.00
8 page tab	$54.00	$53.00	$52.00	$51.00	$50.00
12 page tab	$58.00	$57.00	$56.00	$55.00	$54.00
16 page tab	$62.00	$61.00	$59.00	$58.00	$57.00
20 page tab	$65.00	$64.00	$63.00	$62.00	$61.00
24 page tab	$68.00	$67.00	$66.00	$65.00	$64.00
28 page tab	$70.00	$69.00	$68.00	$67.00	$66.00
32 page tab	$73.00	$71.00	$70.00	$69.00	$68.00
36 page tab	$75.00	$74.00	$72.00	$71.00	$70.00
40 page tab	$77.00	$76.00	$75.00	$73.00	$72.00
44 page tab	$78.00	$77.00	$76.00	$74.00	$73.00

$1.00 per thousand discount given for full-run distribution. Extra page $.50/page per 1000.

Pre-Print Insert Delivery Instructions

Ship pre-prints to: Pittsburgh Tribune-Review / Newsworks
Thorn Hill Industrial Park, 535 Keystone Drive
Warrendale, PA 15086

Receiving Hours: Monday - Friday, 7 a.m. - 6 p.m.

Material Deadlines: Daily - 4 days prior to insertion • Sunday - 10 days prior to insertion

Print & Deliver Cards

We offer complete programs for single sheet advertising inserts. We can handle your inserts every step of the way; design, copywriting, production and delivery. This is a cost effective way to get your advertising message to specific geographic areas.

Price per thousand; 8 " x 11"; 75# cardstock

Quantity (thousands)	1 Color 1 Side	1 Color 2 Sides	2 Color 1 Side	2 Colors 2 Sides
10 to 15	$57.50	$62.50	$67.50	$72.50
15+ to 25	$54.50	$59.50	$64.50	$69.50
25+ to 45	$52.50	$57.50	$62.50	$67.50
45+ to 55	$51.50	$56.50	$61.50	$66.50
55+ to 65	$50.50	$55.50	$60.50	$65.50
65+ to 80	$49.50	$54.50	$59.50	$64.50
80+ to 100	$48.50	$53.50	$58.50	$63.50
Over 100	$46.50	$51.50	$56.50	$61.50

See your account executive for other options including Full Color Print & Deliver Cards, variations in paper size, color, stock, folding, and perforations.

Print & Deliver Tabs

Single Advertiser
4 PAGE TABS; priced per thousand

Quantity (thousands)	Full Color	2 Color*	1 Color*
20 to 50	$81.50	$78.50	$77.50
50+ to 75	$75.50	$73.50	$72.50
75+ to 100	$73.50	$70.50	$69.50
100+ to 150	$72.50	$68.50	$67.50
150+	$69.50	$65.50	$64.50

Multiple Advertisers
4 PAGE TABS; priced per thousand

Quantity (thousands)	Full Color	2 Color*	1 Color*
20 to 50	$97.50	$93.50	$92.50
50+ to 75	$89.50	$87.50	$86.50
75+ to 100	$87.50	$84.50	$82.50
100+ to 150	$86.50	$81.50	$80.50
150+	$82.50	$78.50	$76.50

Single Advertiser
8 PAGE TABS; priced per thousand

Quantity (thousands)	Full Color	2 Color*	1 Color*
20 to 50	$121.50	$118.50	$116.50
50+ to 75	$110.50	$106.50	$105.50
75+ to 100	$108.50	$105.50	$103.50
100+ to 150	$106.50	$103.50	$102.50
150+	$104.50	$102.50	$101.50

**Plus Black*

Multiple Advertisers
8 PAGE TABS; priced per thousand

Quantity (thousands)	Full Color	2 Color*	1 Color*
20 to 50	$145.50	$141.50	$139.50
50+ to 75	$132.50	$127.50	$126.50
75+ to 100	$129.50	$126.50	$123.50
100+ to 150	$127.50	$123.50	$122.50
150+	$124.50	$122.50	$121.50

New Castle News	#36,105	1.8%
Uniontown Herald-Standard	98,370	4.8%
Washington Observer-Reporter	98,980	4.8%
Valley News Dispatch	83,240	4.0%
Connellsville Daily Courier	#17,205	0.8%
Kittanning Leader Times	#14,720	0.7%
Valley Independent	#30,395	1.5%
Morgantown Dominion Post	#770	0.0%
Other Daily Newspaper	*78,665	3.8%
New York Times	*38,690	1.9%
USA Today	111,000	5.4%
Wall Street Journal	*44,830	2.2%
Any Daily Newspaper	1,315,465	63.9%
Sunday newspapers:		
Pittsburgh Post-Gazette	915,495	44.4%
Beaver County Times	113,560	5.5%
Butler Eagle	72,060	3.5%
Tribune-Review	428,210	20.8%
Uniontown Herald-Standard	98,710	4.8%
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Morgantown Dominion Post	#9,810	0.5%
Other Sunday Newspaper	*53,155	2.6%
New York Times	*36,795	1.8%
Any Sunday Newspaper	1,529,150	74.2%
Weekly/community newspapers		
Almanac	86,384	4.2%
City Paper	215,148	10.4%
Pittsburgh Business Times	36,850	1.8%
Pulp	38,089	1.8%
Any Gateway Star publication	138,499	6.7%
Monthly magazines		
Pittsburgh Magazine	97,910	4.8%
Whirl	#9,945	0.5%
Weekly magazines		
Newsweek	181,299	8.8%
Sports Illustrated	97,995	4.8%
Time	182,819	8.9%
TV Guide	210,261	10.2%
US News & World Report	78,056	3.8%
M-S 6am-mid aqh:		
TOTL AF 6AM - MID M-S	304,088	14.8%
KDKA AM 6AM - MID M-S	36,869	1.8%
KQV AM 6AM - MID M-S	3,348	0.2%
WAMO AM 6AM - MID M-S	#739	0.0%
WAMO FM 6AM - MID M-S	7,763	0.4%
WASP AM/WPKL FM 6A-MI M-S	*2,114	0.1%
WBGG AM 6AM - MID M-S	*2,368	0.1%
WBZZ FM 6AM - MID M-S	9,412	0.5%
WDSY FM 6AM - MID M-S	22,503	1.1%
WDVE FM 6AM - MID M-S	29,017	1.4%
WEAE AM 6AM - MID M-S	5,699	0.3%

Pittsburgh Magazine
-circulation of 120,000 per issue
-April issue (best driving
vacations, story (advetorial) will highlight WPMC and featured museums in our ad and offers a reader response card)
-July issue (City Guide-100,000 extra copies are available all year long and features a special museum/arts section)
-September issue (vacation guide, story (advetorial) will highlight WPMC and featured museums in our ad and offers a reader response card)
-November issue (winter travel guide, holiday gift guide)

Carnegie Magazine
-circulation of 35,000 per issue to a very targeted museum
audience
-March/April issue
-July/August issue (features the Warhol Museum's tenth anniversary)
-September/October issue
-November/December issue (features Carnegie International)

Pittsburgh History
-circulation of 5,000 per issue to a very targeted museum
audience
-Spring issue (out in March)
-Summer issue (out in June)
-Fall issue (out in September)
-Winter issue (out in December)

Tourism Publications:

Pittsburgh Visistor's Guide 2005
-annual circulation of 250,000 issues and
includes distribution in visitor kiosks, hotels, by sales teams, universities, relocation companies and GPCVB internet and phone requests for visitor information (for free).
-will feature a pull out card where readers can request
information from the participating museums
-January 1 publication date

Event Source (replaces Art Source)
-annual circulation of 250,000 and includes
distribution in visitor kiosks, hotels, by sales teams, universities, relocation companies and GPCVB internet and phone requests for visitor information (for free).
-because the size of each page is half the size of the above
publications, the space alloted for each museum will be about 2/3 the size of a business card.
-April/May/June issue
-July/August/September issue
-October/November/December issue

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Inserts

PRE-PRINTED INSERT RATES
Inserts may be used as part of your frequency display advertising contract. Each insert counts as one ad toward fulfilling your contract. Match your frequency contract to the appropriate insert rate.

Inserts 10" x 13" max.	65x	53x	30x	14x	open
	95/m	105/m	115/m	130/m	180/m

INSERTS REQUIREMENTS
Total cost based on 2003 circulation of 16,500. Insert rates are net and non-commissionable and must be pre-paid. Inserts should be full run of circulation; smaller increments are available at a 25% additional cost. Inserts must be submitted for approval two weeks prior to publication date. Advertiser is advised to get Publisher's approval before printing piece. Any inserts resembling editorial matter must have "Paid Advertising Supplement to Pittsburgh Business Times" in 14 point type at top and bottom of each page. All prices stated for inserts weighing one ounce or less; anything heavier will be priced according to weight. The number of inserts are limited per week and sold on a first-come basis. Because of this, **cancellations for inserts will not be accepted less than four weeks prior to insert date.** No verbal cancellations accepted. Any cancellations received after the deadline of four weeks prior will be billed for the full cost of the insert. Under no circumstances will any advertiser be allowed to sell advertising into any insert or supplement being inserted into the Business Times. Postal regulations govern insert requirements; no Bulk Rate indicia permitted on finished piece. See your Account Executive for insert shipping instructions.

Circulation

61, 000
Readers each week[1]

16,500
Weekly Circulation[2]

12,500
Paid Subscribers[3]

1. International Demographics, The Media Audit 2003
2. Publishers Guarantee
3. ABC Publishers Statement

Digital SPECS

Preferred format is Adobe Acrobat PDF. Digital ad materials must be provided in PDF, QuarkXpress 4-4.11, Adobe Illustrator , or as an Illustrator, or Photoshop EPS. Only postscript fonts are acceptable. Fonts must be embedded when providing ad in PDF format. Text in vector images (Illustrator or Freehand) must be converted to paths or outlines to eliminate font problems. Save all images as EPS or TIFF only. All 4-color artwork must be saved in CMYK format. 4-color PDFs must be composite CMYK documents. Color graphics and images saved as RGB, Lab, indexed color or duotones are not acceptable. Ads with a screened image in them should be a minimum of 15% and a maximum of 30% to ensure a clean, readable rendering. All scanned halftone images should be sized at a resolution of at least 200 dpi (for 85 line screen output) at 100% of the size they are used in the file. Line art images such as logos require an image resolution of 600 dpi. A fax or laser printout of the ad should be faxed to 412-316-8519 or sent to your account executive at the address below.

We accept materials via E-mail, CD, Zip or AdSend. A publication quality proof is required for 4-color ads. **Materials are due one week prior to issue date.** The e-mail address for submitting ad materials is pghads@bizjournals.com. Contact your Account Executive for additional information regarding electronic ad submission. Due to the large volume of e-mails and to ensure proper placement, please be sure to put the Ad/Client name and issue date in the subject line of all e-mailed ads (RE: ABC Company, Dec. 20th Issue, ROP/Focus/Supplement.)

SHIPPING INSTRUCTIONS
All orders, correspondence and advertising materials must be sent to:
Pittsburgh Business Times Voice: 412.481.6397
2313 East Carson Street, Suite 200 Fax: 412.481.9956
Pittsburgh, PA 15203

PITTSBURGH BUSINESS TIMES

INSERTS SHOULD BE SHIPPED TO INDIANA GAZETTE
Attn: Bev Byers
899 Water Street
Indiana, PA 15701 Phone: 724-465-5555

Web Hosting
Global Servers

Advertising
> Free Credit Report

Murrysville Star
Weekly newspaper for Murrysville, Export, Delmont and Penn Township.

Norwin Star
This weekly papers serves the communities of Irwin, North Irwin and North Huntingdon on Wednesdays.

Oakmont Advance Leader
Weekly news for Oakmont and Verona.

Penn Hills Progress-Star
This weekly paper provides news to the Penn Hills community on Wednesdays.

Pittsburgh Business Times
Weekly in-depth coverage of Pittsburgh's business community.

Pittsburgh City Paper
The only alternative newspaper in Pittsburgh since "In Pittsburgh Weekly" ceased operations in 2001, Pittsburgh City Paper has been providing Pittsburgh news and entertainment since November, 1991.

Plum Advance Leader
Weekly news, sports and community info for the Plum community in Pittsburgh's East Hills.

Sewickley Herald Star
This weekly paper serves the communities of Aleppo, Bell Acres, Edgeworth, Glenfield, Haysville, Leet, Leetsdale, Osborne, Sewickley, Sewickley Heights and Sewickley Hills.

South Hills Record-Star
This paper comes out each Thursday and covers Brentwood, Baldwin, Whitehall, Pleasant Hills and Jefferson.

Woodland Progress-Star
A weekly paper for Wilkins Township, Churchill, Forest Hills, Turtle Creek, Chalfant, Wilkinsburg, Edgewood and Swissvale.

North Journal-Star
This weekly paper serves Pine, Richland, Marshall, Franklin Park and Bradford Woods in the North Hills of Pittsburgh. Published on Thursdays.

Back to Pittsburgh Region News Media Index

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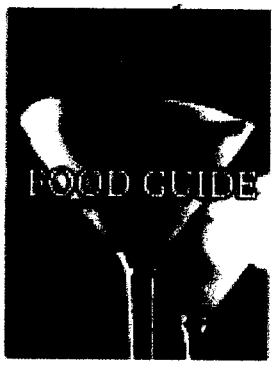
WEAE AM 6AM - MID M-S	5,699	0.3%

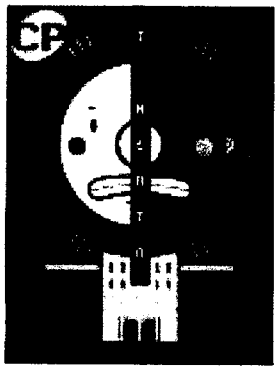
Pittsburgh City Paper

Pittsburgh City Paper, Pittsburgh's leading news and entertainment weekly, first hit the streets in November 1991. Since then, *Pittsburgh City Paper* has grown exponentially and has become **the leading alternative publication in the Pittsburgh market.**

Whether it's the extensive arts and entertainment section, local news coverage, unique columns, award winning writers and visuals or the area's most comprehensive event & dining listings, *Pittsburgh City Paper* is where people turn to find out what's going on in the Golden Triangle.

Pittsburgh City Paper delivers **77,500** papers per week to over **1,700** distribution points throughout Western Pennsylvania. More importantly, your advertising message will reach over **359,000*** people per month by advertising in *City Paper* and on the web site www.pghcitypaper.com.





* The Media Audit © International Demographics, Inc. Oct.-Nov. 2003
Cume readers of *Pittsburgh City Paper* and cume visitors of www.pghcitypaper.com.

CITY PAPER

Scarborough Research

Study: Pittsburgh, PA 2003 Release 2
Release: Total (Sep 2002 - Aug 2003)

Base: 10 County Aggregate (Allegheny, Armstong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland)
Projected: 2059615 Respondents: 2255

Target: Age summaries: Adults 18 or older
Projected: 2059615 Respondents: 2255
Percent of Base: 100.0

	Age summaries: Adults 18 or older	Target %
Pittsburgh Penguins hockey game	278,540	13.5%
Pittsburgh Pirates baseball game	625,855	30.4%
Pittsburgh Rierhounds soccer game	#28,120	1.4%
Pittsburgh Steelers football game	345,585	16.8%
Pittsburgh Zoo and Aquarium	494,995	24.0%
Post-Gazette Pailion	244,860	11.9%
R&B/rap/hip-hop concert	*70,540	3.4%
Rock concert	271,575	13.2%
Sandcastle	207,195	10.1%
Sea World	137,585	6.7%
Six Flags	137,390	6.7%
Six Flags Worlds of Adenture	121,925	5.9%
Symphony concert, opera, etc.	246,510	12.0%
Three Riers Art Festial	237,985	11.6%
Three Riers Regatta	155,390	7.5%
Uniersal Studios (Los Angeles)	#11,160	0.5%
Uniersal Studios Florida	*52,210	2.5%
Uniersity of Pittsburgh football game	136,405	6.6%
Wheeling Downs	203,925	9.9%
Other casino	193,300	9.4%
Other college sports eent	119,205	5.8%
Other musical concert (jazz, big band, etc.)	248,285	12.1%
Other nightclub	336,290	16.3%
Other professional sports eent	138,255	6.7%
Other Sea World	#22,345	1.1%
Other Six Flags	#29,735	1.4%
Other symphony concert, opera, etc.	181,030	8.8%
Other theme park	*49,200	2.4%
Any Atlantic City casino	113,220	5.5%
Any casino	316,920	15.4%
Any professional sports eent	891,900	43.3%
Banks hhld uses:		
Citizens Bank	311,430	15.1%
Dollar Bank	217,015	10.5%
ESB Bank	#49,400	2.4%

New Orleans	8	548,894	68,612
New England	8	547,488	68,436
Philadelphia	8	544,349	68,044
San Francisco	8	540,644	67,581
St. Louis	8	528,456	66,057
Tampa Bay	8	524,352	65,544
Minnesota	8	513,437	64,180
Seattle	8	512,150	64,019
Dallas	8	511,224	63,903
Chicago	8	492,821	61,603
San Diego	8	492,165	61,521
Detroit	8	490,442	61,305
Cincinnati	8	479,488	59,936
Pittsburgh	8	477,584	59,698
Indianapolis	8	454,138	56,767
Oakland	8	440,063	55,008
Jacksonville	8	428,072	53,509
Arizona	8	288,499	36,062
NFL TOTAL	**256**	**17,081,873**	**66,726**

About | Sitemap | Privacy Policy | Family | Contact
© 2004 Kenn Tomasch
spam@kenn.com
Last updated 12/29/2003 17:05:32
Keep in mind the nearest exit may be behind you.

Enc. 156

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THE OFFICIAL KENN TOMASCH WEBSITE kenn.com

BucsWeb Tampa Bay Buccaneers News & Information www.buccaneers.net

2003 NFL Attendance

2003			
Team	**G**	**Total**	**Average**
Washington	8	643,997	80,500
New York Giants	8	628,960	78,620
Kansas City	8	627,840	78,480
New York Jets	8	622,255	77,782
Denver	8	607,167	75,896
Miami	8	587,787	73,473
Cleveland	8	585,564	73,196
Buffalo	8	584,122	73,015
Carolina	8	582,566	72,821
Houston	8	563,748	70,469
Atlanta	8	563,676	70,460
Green Bay	8	562,819	70,352
Baltimore	8	556,634	69,579
Tennessee	8	550,472	68,809

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The size of the Mellon Arena floor is 200 feet x 85 feet (17,000 square feet) for hockey, and can be expanded to 250 feet x 120 feet (30,000 square feet) by pushing back the A-level seats.

In the Fall of 1967, the Mellon Arena became the home of the NHL's Pittsburgh Penguins. The Pens have since earned two Stanley Cup Championships--1991 & 1992. Other notable sporting events hosted at the Arena have been the Larry Holmes vs. Renaldo Snipes heavyweight boxing match in 1981, the 1983 World Figure Skating Championships, and the NCAA Division One Men's Basketball Championship Tournament first and second rounds in 1997.

The Mellon Arena boasts two exclusive dining clubs--The Blue Line and the Igloo Club, both of which are available for private parties and events. Other recent renovation projects include the 1993 addition of the F-level balconies, new luxury skyboxes and several privately catered club seats. In addition, the East and West Igloo seats give patrons access to the adjacent lounges. While the original capacity of the Mellon Arena was 10,500, these and other renovations over the past three decades have increased that number to over 17,000.

SMG is the management company for the Mellon Arena and is universally recognized as the world leader in the private management of public assembly buildings, operating over 120 venues worldwide. Combined, SMG facilities host more concerts than any other presenter in the world.

With Walt Disney's World on Ice, World Wrestling Federation, Harlem Globetrotters, Ringling Bros. and Barnum & Bailey, Penguins hockey and a myriad of concerts, the Mellon Arena is a fast-paced hub of entertainment for the Pittsburgh area.

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Keyword Find

One day. Three clubs. 46 cities.

Tuesday, December 21

NHL's oldest arena gets new name

Associated Press

PITTSBURGH -- The NHL's oldest arena has a new name: Mellon Arena.

The Pittsburgh Penguins signed an $18 million, 10-year agreement Monday to rename the Civic Arena after the Pittsburgh-based bank.

The downtown arena was built in 1961 and is better known throughout the NHL as the Igloo because of its signature curved steel roof.

One of the few pro sports arenas nationally that did not previously have a corporate identity, the arena became the NHL's oldest last season when Maple Leaf Gardens in Toronto closed.

The Penguins got the naming rights during owner Mario Lemieux's acquisition of the team in federal bankruptcy court earlier this year.

"This agreement is a very important step to making this franchise financially viable," Lemieux said.

The Sports and Exhibition Authority, which oversees the arena and the city's other stadiums, is expected to approve the name change

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15	Edmonton	41	682,960	16,657
16	Tampa Bay	41	678,354	16,545
17	Calgary	41	665,808	16,239
18	Washington	41	647,272	15,787
19	Carolina	41	642,973	15,682
20	Florida	41	632,552	15,428
21	Boston	41	616,197	15,029
22	NY Islanders	41	612,154	14,930
23	New Jersey	41	609,218	14,858
24	Chicago	41	606,580	14,794
25	Pittsburgh	41	604,728	14,749
26	Anaheim	41	573,524	13,988
27	Buffalo	40	549,402	13,735
28	Atlanta	41	552,535	13,476
29	Phoenix	41	542,404	13,229
30	Nashville	41	542,367	13,228
	NHL TOTAL	**1,229**	**20,390,908**	**16,591**

Source: ESPN.com.

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Keep in mind the nearest exit may be behind you.

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THE OFFICIAL KENN TOMASCH WEBSITE kenn.com

2002-2003 NHL Attendance

2002-2003				
Rk	Team	G	Total	Average
1	Montreal	41	847,586	20,672
2	Detroit	41	822,378	20,058
3	Philadelphia	41	792,333	19,325
4	Toronto	41	788,847	19,240
5	St. Louis	41	761,388	18,570
6	Dallas	41	759,812	18,532
7	Minnesota	41	758,536	18,500
8	Vancouver	41	754,247	18,396
9	NY Rangers	41	744,068	18,148
10	Colorado	41	738,287	18,007
11	Columbus	41	727,522	17,744
12	Los Angeles	41	720,366	17,569
13	San Jose	41	711,386	17,350
14	Ottawa	41	705,124	17,198

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the first World Series in 1903, the Bucs moved to Forbes Field in Oakland on June 30, 1909. The club spent 61 seasons at Forbes, its longest tenure at any facility, before moving to Three Rivers Stadium on July 16, 1970.

Perhaps the strongest inspiration for PNC Park's design is the legacy of the Pirates themselves. Few cities can boast of a 115-year relationship with the same Major League ballclub. Pittsburgh deserves nothing less than a ballpark classic that will enthrall fans for generations to come.

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1976 April 10 -- LLanny Frattare makes his major league broadcast booth debut as the Pirates defeat the Philadelphia Phillies, 5-4, at Veterans Stadium.

August 9 -- The 500th game in Three Rivers Stadium history turns out to be one of the most memorable as John Candelaria throws the first-ever no-hit, no-run game by a Pirates' pitcher in Pittsburgh, a 2-0 win over the Los Angeles Dodgers.

1979 October 17 -- In Game Seven at Baltimore, Willie Stargell's third World Series homer lifts the Pirates to a 4-1 win and their fifth World Championship. Stargell is named Series MVP after the Pirates erase a three-games-to-one deficit and ground the Orioles.

1982 July 21 -- Willie Stargell hits his club record 475th home run, an eighth-inning, game-winning, pinch-hit solo shot at Cincinnati's Riverfront Stadium.

1990 September 21 -- Barry Bonds becomes the first Pirates' player (and just the second major leaguer) in history to hit 30 or more homers and steal 50 or more bases in the same season.

1994 July 12 -- The largest crowd in Pittsburgh baseball history, 59,568, turns out as Three Rivers Stadium plays host to baseball's 65th All-Star Game. In a Midsummer Classic that is truly a classic Tony Gwynn leads off the 10th with a single and comes around to score the game-winning run in dramatic fashion on a double by Moises Alou as the National League posts an 8-7 victory.

1996 February 14 -- Kevin McClatchy and his financial partners purchase the Pirates and save the franchise from a move out of Pittsburgh by other potential buyers.

1997 July 12 -- In front of a sellout crowd at Three Rivers, Mark Smith's pinch-hit, three-run homer in the bottom of the 10th caps off a no-hitter by Francisco Cordova (nine innings) and Ricardo Rincon (one inning), the first combined, extra-inning no-hitter in major league history.

1999 April 7 -- PNC Park ceremonial groundbreaking takes place and the Sixth Street Bridge is renamed the Roberto Clemente Bridge.

2000 October 1 -- A crowd of 55,351, the largest ever to see a regular season baseball game in Pittsburgh, watches the Pirates fall to the Chicago Cubs, 10-9, in the final game at Three Rivers Stadium.

2001 April 9 -- PNC Park, the fifth home of the Pittsburgh Pirates since their inception in 1887, opens along the shore of the Allegheny River and adjacent to Federal Street.

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offices in Baltimore, MD. The Architect of Record was L.D. Astorino & Associates of Pittsburgh.

April 14, 1999

Cost:
$216 Million

PNC Park is the first ballpark with a two-deck design to be built in the United States since Milwaukee's County Stadium was completed in 1953. Because of its intimate design, the highest seat is just 88 feet from the field, giving every fan in the park an ideal sight line.

PNC Park Firsts:

Game... April 9, 2001 (Reds 8, Pirates 2)
Pitch... Todd Ritchie, ball to Barry Larkin
Hit... Sean Casey, 2-run HR in first inning
Pirates Batter... Adrian Brown, strikeout
Pirates Hit... Jason Kendall, first-inning 1B
Pirates HR... John Vander Wal (4/11/01)

Inaugural Game - April 9, 2001

Reds	2	0	0	0	0	1	0	1	4	8	12	1
Pirates	0	0	0	0	0	0	2	0	0	2	6	0

WP: Chris Reitsma **LP:** Todd Ritchie **SV:** None
HR: Sean Casey **ATT:** 36,954

Among the features of the beautiful facility are 69 suites with their own concourse level, club seating at both the field and mezzanine levels with their own respective lounges, an outfield barbecue run by former Pirate Manny Sanguillen, an outdoor river terrace and river walk.

PNC Park also features Outback in the Outfield, a steakhouse restaurant with a party deck that overlooks both the playing field and the city.

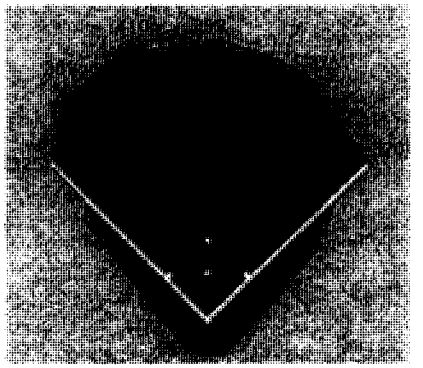
The ballpark houses retail areas along the Federal Street and General Robinson Street corridor, including Vincent's Pizza, Atria's Restaurant, Seattle's Best Coffee, Ben and Jerry's Ice Cream, a sports art gallery, PNC Bank, and the Pirates administrative and ticket offices.

PNC Park is approachable and pedestrian in scale. Designed to fit within the existing city grid, it is also orientated to allow a great majority of spectators a spectacular view of the Clemente Bridge and the downtown skyline beyond.

The home of the Pirates is instantly recognizable as a ballpark, with architectural flourishes of Forbes Field lending a touch of nostalgia. The series of masonry archways extending along the entry level facade and decorative terra cotta tiled pilasters exude the charm of the club's former home of 61 years.

The irregularly shaped, natural grass playing field measures 325 feet down the left foul line and 389 feet through the left field power alley. The park reaches its greatest distance of 410 feet at a nook located just left of center field.

PNC Park Dimensions



The distance down the right field foul line is 320 feet, 375 feet down the power alley, and 399 feet to center field.

The outfield wall rises up to 21 feet behind right field (in honor of the Pirates legendary right fielder #21, Roberto Clemente) and drops down to just six feet in front of the left field bleachers.

From home plate to the Allegheny River is 443 feet, 4 inches.

PNC Park is the fifth home of the Pittsburgh Pirates since their inception in 1887. The fledgling National League franchise first began play at Recreation Park, located at the corners of Grant and Pennsylvania Avenues along the Fort Wayne railroad tracks on the North Side. The club then moved to Exposition Park in 1891, which was situated along the Allegheny River between the new

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By team
Indy by team
Indy by league
Combined overall

2002 Attendance
By league
By average
By team
Indy by team
Indy by league
Combined overall

Features
Fearless Predictions for 2004
9 to watch in 2003:
Minors
Majors
Players

Ballparks Visits

Current (by team)
Albuquerque Isotopes
Alexandria Beetles
Arizona Diamondbacks
Arkansas Travelers
Beloit Snappers
Billings Mustangs
Boston Red Sox
Brevard County Manatees
Cedar Rapids Kernels
Chicago Cubs
Daytona Cubs
Duluth Huskies
Dunedin Blue Jays
Fargo-Moorhead

Oakland	81	2,216,596	27,365	63	2,169,816	26,788	2.15%
Texas	81	2,094,394	25,856	53	2,352,397	29,042	-10.97%
San Diego	81	2,030,084	25,062	39	2,221,230	27,423	-8.61%
Minnesota	81	1,946,011	24,024	49	1,924,345	23,757	1.12%
Chicago White Sox	81	1,939,524	23,944	54	1,675,591	20,686	15.75%
Kansas City	78	1,779,895	22,819	56	1,323,036	16,334	39.70%
Toronto	81	1,799,458	22,215	44	1,638,170	20,224	9.84%
Cleveland	81	1,730,002	21,358	49	2,621,940	32,370	-34.02%
Milwaukee	81	1,700,354	20,992	50	1,969,153	24,311	-13.65%
Pittsburgh	78	1,636,751	20,983	55	1,784,970	22,312	-5.96%
Detroit	80	1,368,245	17,103	43	1,503,353	18,792	-8.99%
Florida	80	1,303,215	16,290	45	813,127	10,039	62.27%
Tampa Bay	81	1,058,695	13,070	29	1,065,742	13,157	-0.66%
Montreal	81	1,025,639	12,662	32	812,536	10,031	26.23%

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2006 Ballparks
St. Louis NEW!

2008 Ballparks
Minnesota NEW!

Ballparks of the Past
Colt Stadium
Ebbets Field
Huntington Avenue Grounds
Jack Russell
Jarry Park
L.A. Coliseum
Metropolitan Stadium
Sicks' Stadium
Tinker Field

Photo Galleries
Piedmont League

Book Excerpts
The Last Good Season

Essays
Bringing Back the Piedmont League
Balles, Prises & Retraits
Bud Barlett
September Playoffs
Rites of Spring

2003 Attendance
MLB attendance
By league
League overview
By average

(or good riddance) to the Vet, which closed at the end of the season. Also up significantly: the Kansas City Royals, where a 40 percent attendance boost was fueled by the team being in the midst of a pennant race, and the Montreal Expos, where 22 "home" games in San Juan and better attendance at Olympic Stadium boosted the average by 26 percent.

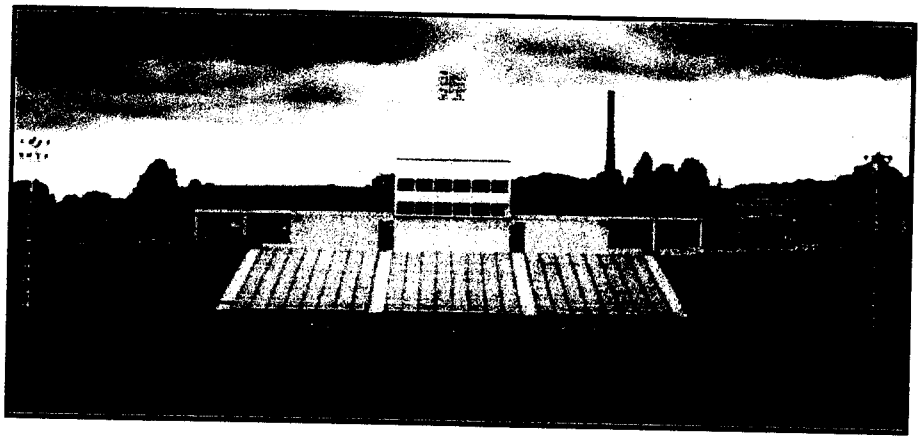
- It's a safe bet that the Cincinnati Reds were expecting a bigger attendance boost after moving into a new ballpark in 2003. Attendance at Reds game was up 27 percent, but the team sold only 69 percent of available tickets.
- The Anaheim Angels benefited greatly from their World Series win in 2002, enjoying a 32.8 percent rise in attendance and breaking the 3 million mark. Despite the bump, the Angels still were out drawn by the Los Angeles Dodgers. Combine the attendance of the two teams, though, and you have the best baseball market in the county, with 6.199 million fans attending MLB games. New York (5.605 million), the Bay Area (5.481 million) and Chicago (4.902 million) trailed Los Angeles.
- The biggest loser in terms of percentage was in Cleveland, where Indians attendance plummeted by 34 percent as the team played in rebuilding mode. In response, the Indians actually dropped ticket prices for 2004; meanwhile, flush with some young talent in the minors, look for attendance to pick up in 2005 when the team is more competitive. Also suffering through some double-digit declines after their teams were not competitive: the Mets (down almost 19 percent), Colorado (down almost 15 percent), Milwaukee (down almost 14 percent) and Arizona (down 12 percent).

TEAM	GAMES	TOTAL	AVERAGE	% CAPACITY	2002	2002 AV.	2003 VS. 2002
NY Yankees	81	3,465,600	42,785	78	3,465,807	43,323	-1.24%
Seattle	81	3,268,509	40,351	85	3,539,938	43,703	-7.67%
San Francisco	81	3,264,898	40,307	97	3,253,203	40,163	0.36%
Los Angeles	81	3,138,626	38,748	69	3,131,255	38,657	0.24%
Anaheim	81	3,061,094	37,791	84	2,305,467	28,463	32.77%
Chicago Cubs	80	2,962,630	37,032	94	2,694,946	33,271	11.30%
St. Louis	81	2,910,386	35,930	71	3,011,766	37,182	-3.37%
Arizona	81	2,805,542	34,636	71	3,198,975	39,494	-12.30%
Boston	81	2,724,165	33,631	100	2,650,859	32,727	2.76%
Atlanta	79	2,401,084	30,393	61	2,568,144	32,102	-5.32%
Baltimore	81	2,454,523	30,302	63	2,655,559	32,785	-7.57%
Houston	81	2,454,241	30,299	74	2,512,357	31,017	-2.31%
Cincinnati	81	2,355,259	29,077	69	1,855,775	22,911	26.91%
Philadelphia	78	2,259,948	28,973	47	1,618,467	20,231	43.21%
Colorado	81	2,334,085	28,815	57	2,740,614	33,835	-14.84%
NY Mets	76	2,140,599	28,165	49	2,804,838	34,628	-18.66%

2-43

Stadium

Last Edited 07/16/99



Check out our Panoramic View of Bethel Park Stadium!
"Load time may differ"

The Pittsburgh RIVERHOUNDS™ are playing their 1999 soccer season at Bethel Park Stadium near South Hills Village. Bethel Park Stadium:

- Has a grass field allowing the Pittsburgh RIVERHOUNDS™ to play quality soccer.
- It seats approximately 5,400 with 2,700 seats on each side of the stadium. This seating amount has proved to be a very good number considering the amount of fans that have attended games.
- Concession stands and restrooms are located on both sides of the field making it convenient for all of our fans.

- The main concourse area is large enough to hold the Merchandise booth allowing us to sell the latest Pittsburgh RIVERHOUNDS™ t-shirts, hats, sweatshirts, fanny packs, bumper stickers, and mugs.
- There is ample parking on the stadium grounds.
- The stadium is handicapped accessible.
- The stadium is within a 30-45 minute driving time for most area residents.
- Additional space near the field has made the Pepsi Kidsfest a great area for many kids, and adults, to test their soccer abilities with various activities such as the Pepsi Speed Kick machine, Target shoot, and Skills Drill. There is also a duck pond, a MoonWalk, and much, much more to be a part of.

Season ticket packages are now available. For more information, click here!

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Timeline

March 11, 1998 – USISL Commissioner, Francisco Marcos. awarded a Professional A-League Soccer Franchise to Alliance Soccer Resources, Inc. This is the first professional outdoor soccer team to be in Pittsburgh in the last 30 years.

March 16, 1998 - Alliance Soccer Resources, Inc. hired Dave Kasper as the General Manager of Pittsburgh's new professional outdoor soccer team.

April 1, 1998 - Alliance Soccer Resources hired Melissa Ross as the Office Coordinator of Pittsburgh's A-League Team.

April 6, 1998 - Dave Kasper announced the "Name the Team" contest .

June 15, 1998 - Dave Kasper announced that the A-League team will be named Pittsburgh Riverdogs. The winner, Mike Giegel, received T-shirts, 2 season tickets, a trip to see the Pittsburgh Riverdogs play the Hershey Wildcats, and one day training with the team.

July 6, 1998 – Christina Heasley was hired as Director of Community Relations.

July 16, 1998 – Dave Kasper announced the first summer soccer camps under the Pittsburgh Riverdogs name.

July 24, 1998 – Robert R. Derda, Jr. was hired as Director of Marketing.

July 27, 1998 – The Pittsburgh Riverdogs announced their official office site at 2301 East Carson Street, Pittsburgh, PA 15203.

August 14 – 21, 1998 - The Pittsburgh Riverdogs held their first official summer soccer camps this year at Bethel Park, Upper St. Clair, and Moon Township.

September 1998 - The Pittsburgh Riverdogs released their official website.

September 21, 1998 - John Phillips was hired as Director of Media/Public Relations.

October 5, 1998 – Paul Child was hired as Director of Youth Development.

October 12, 1998 - Terri Young was hired as Sponsorship Sales Account Executive.

November 5, 1998 - GM Dave Kasper announced John Kowalski as the first Head Coach for the team. Coach Kowalski announced that he has named Paul Child as Assistant Coach.

December 1, 1998 - Jim Pappas was hired as Corporate Ticket Sales Account Executive/Box Office Manager.

December 1, 1998 - Mark Wassilchalk was hired as Team Operations Coordinator.

December 3, 1998 - The Pittsburgh Riverdogs have announced that they will now be known as the Pittsburgh Riverhounds. The Pittsburgh RIVERHOUNDS™ also announced their new website at www.riverhounds.com.

January 4, 1999 - Laurie Vanselow was hired as receptionist/secretary.

2004

SCHEDULE
DIRECTIONS
TICKETS
STADIUM

The Pittsburgh RIVERHOUNDS announced today the franchise will move all home games to Moon High School Stadium for the 2004 season. The switch in venues became official with the approval of the move by the Moon Area School Board.

"A number of venues were under consideration," said HOUNDS General Manager Mary Wilkie. "We explored all options and found Moon Area High School to be the most accessible for fans. The school district was extremely cooperative, and we really look forward to having a strong home field advantage in Moon," Wilkie added.

For the past five years, the RIVERHOUNDS played all home games at Bethel Park Stadium. "We had great co-operation from Bethel Park," Wilkie said. "However, our surveys consistently showed us that fans were having difficulty finding the field. Ultimately, we need to provide a location combines accessibility and a great playing surface so that we can continue to attract more fans", Wilkie said.

Moon Area High School Stadium seats approximately 4300 fans. The pitch is state of the art field turf. The facility is located off Beers School Road in Moon Township.

Wilkie says the franchise will continue to firm up dates for the 2004 schedule, which she says will be released after the start of the new year, pending league approval.

Directions To Moon Area Stadium

Traveling From The East:

From Pittsburgh, take the Parkway (279 South) through the Fort Pitt Tunnels. Follow signs to Airport until you pass the Robinson Town Center Area and then take Exit 3 – Moon Business Exit (Rt. 60). Go to 2 nd traffic light past new U.S. Army Center and turn right onto Beers School Road (**Now University Blvd** .). Proceed in right hand lane and the school entrance will be on the right.

Traveling From The West :

Take Beaver Valley Expressway (Rt. 60) towards Airport. Take Moon Business Exit and follow past cargo area to traffic light at intersection of Beers School Road (**Now University Blvd** .). Make a left onto Beers School Road (University Blvd.). Proceed in right hand lane and the school entrance will be on the right.

Traveling From The North :

Take I-79 South to Exit 66 - Sewickley Exit. Make left at end of ramp to Rt. 65 North. Follow signs to Sewickley and Airport. At traffic light on Rt. 65 make a left

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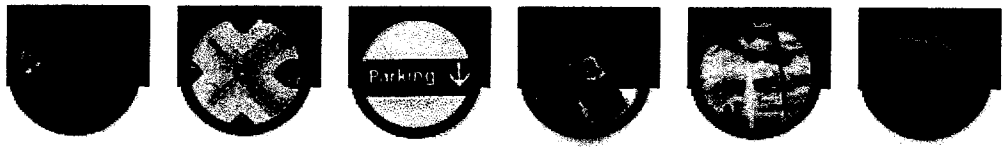

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aboutUs | Pittsburgh International Airport | background

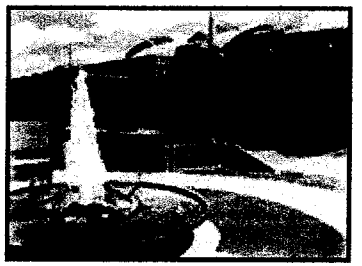
Welcome to Pittsburgh International Airport

Pittsburgh International Airport (PIT) is a world-class facility that accommodates nearly 20 million travelers in nearly 450,000 aircraft operations per year. With more than 600 non-stop flights per day to 118 destinations, PIT is served by more than 20 air carriers as well as being US Airways largest hub. PIT has been frequently recognized for its quality in meeting traveler's needs. The OAG (Official Airline Guide) Worldwide recently listed the facility to its short list of the world's best airports for the second year in a row. The market research leader, JD Power and Associates named PIT number two in mid-sized airports in its most recent customer satisfaction survey. Conde Nast Traveler's Magazine named PIT number one in the United States and number three in the world in its People's Choice Award.

Quick Facts

- Opened in October 1992
- Cost: $1billion
- Size: 2.1 million square feet
- 69 domestic gates
- 6 international gates
- 25 commuter gates
- More than 100 shops and restaurants

Opened October 1, 1992, Pittsburgh Internationa's Midfield Terminal brought a new vision to the region for domestic and international air travel. Designed to be the nation's best gateway to international commerce, PIT is within a 90-minute flight of 70 percent of North America's population. Capacity is one of PIT's most valuable assets.



The Terminal is a series of three buildings linked by a variety of people moving transportation means. With the airplanes at one end and the parking lot at the other, travelers need only take a few steps to cross more than half a mile from the landside to airside terminal. A model to other airports around the world, the design of the terminal was planned to simplify aircraft movement on the airfield and ease pedestrian traffic to the gates.

Since opening, PIT's Midfield Terminal has been recognized on numerous occasions for its efficient and creative ways to assist travelers. PIT has become a major economic generator for southwestern Pennsylvania. And it continues to grow. In the last year, airlines have launched new service from PIT, US Airways has added new routes, and development surrounding the airfield is growing.

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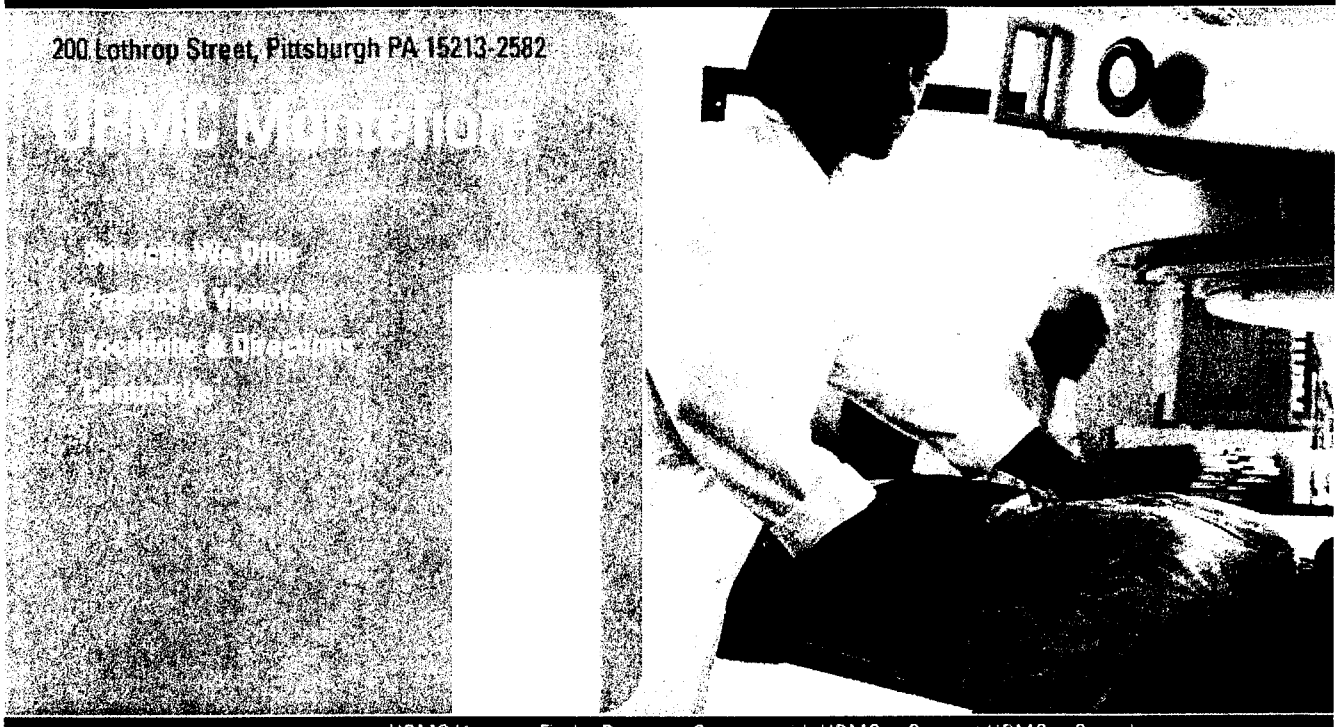

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Children's Hospital in Oakland

Primary Care Center
Children's Hospital of Pittsburgh
3705 Fifth Avenue
Pittsburgh, PA 15213
Phone: 412-692-6000
Fax: 412-692-6660

Office hours:

Monday	9 a.m. to 8 p.m.
Tuesday	9 a.m. to 8 p.m.
Wednesday	9 a.m. to 8 p.m.
Thursday	9 a.m. to 8 p.m.
Friday	9 a.m. to 5 p.m.
Saturday	10 a.m. to 4 p.m.

Phone answered 24 hours a day.

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Location

The Primary Care Center is located in Children's Hospital of Pittsburgh, on the G floor, DeSoto Wing. The closest hospital entrance is at the corner of Fifth Avenue and DeSoto Street. The Primary Care Center is also accessible from Children's parking garage; once inside the building, please follow the signs to the Primary Care Center. For directions to Children's Hospital in Oakland, please call the Directions Hot Line at 412-692-8088.

Children's Hospital of Pittsburgh also is accessible via several Port Authority bus routes.

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Services

The Primary Care Center offers complete health care services for children and adolescents from birth to 21 years of age.

Prevention

Preventing disease and promoting health are important parts of health care. During well-child visits, we will discuss important issues for your child and your family. We can answer questions you have about topics including:

- Nutrition
- Education
- Safety
- Family relationships
- Discipline
- Child care
- Behavior
- Development

UPMC | University of Pittsburgh Medical Center

Named World R Hospita

203 Lothrop Street, Pittsburgh PA 15213

Eye & Ear Institute

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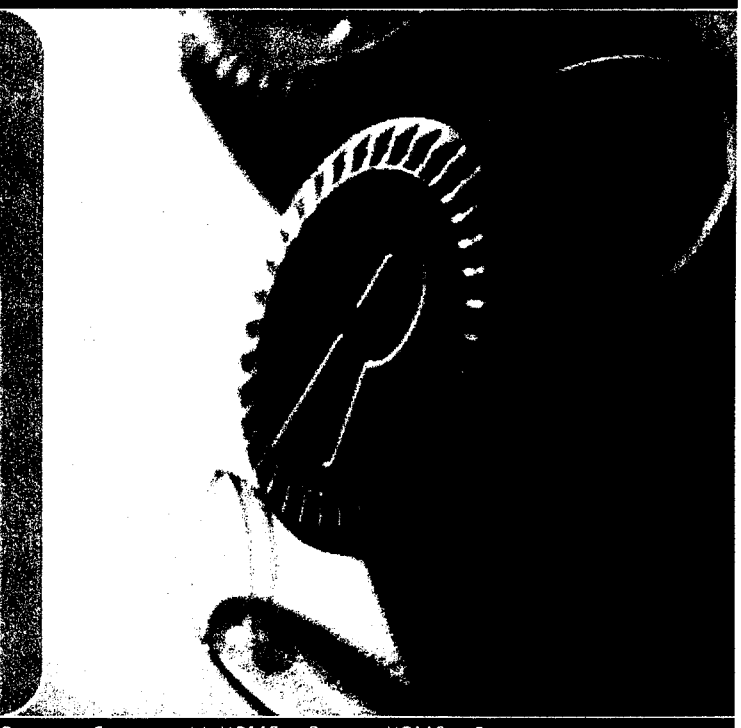

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200 Halket Street, Pittsburgh PA 15213

Magee-Womens Hospital

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1405 Shady Ave., Pittsburgh, PA 15217

UPMC Rehabilitation Hospital

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3811 O'Hara Street, Pittsburgh PA 15213

Western Psychiatric Institute & Clinic

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Scarborough Research

Study: Pittsburgh, PA 2003 Release 2
Release: Total (Sep 2002 - Aug 2003)

Base: 10 County Aggregate (Allegheny, Armstong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland)
Projected: 2059615 Respondents: 2255

Target: Age summaries: Adults 18 or older
Projected: 2059615 Respondents: 2255
Percent of Base: 100.0

Target: Within the 10 county aggregate, 199,225 adults age 18+ used Children's Hospital of Pittsburgh in the past 3 years.
Target %: Within the 10 county aggregate, 9.7% of adults age 18+ used Children's Hospital of Pittsburgh in the past 3

	Age summaries: Adults 18 or older	Target %
10 County Aggregate (Alleghany, Armstong, Seaver, Butler, Fayette, Greene, Indiana, Lawerence, Washington, Westmoreland)	2,059,615	100.0%
Hospitals hhld used past 3 years:		
Children's Hospital of Pittsburgh	199,225	9.7%
Forbes Regional Health Center	100,350	4.9%
Magee - Women's Hospital	147,010	7.1%
Mercy Hospital of Pittsburgh	119,705	5.8%
Sewickley Valley Hospital	88,710	4.3%
St. Clair Hospital	129,075	6.3%
UPMC Montefiore Hospital	*51,250	2.5%
UPMC Passavant Hospital	118,110	5.7%
UPMC Presbyterian Hospital	127,355	6.2%
UPMC Shadyside Hospital	104,105	5.1%
UPMC St. Margaret Memorial Hospital	101,345	4.9%
WPAHS Allegheny General Hospital	197,980	9.6%
WPAHS Western Pennsylvania Hospital	98,075	4.8%
Other hospital	703,335	34.1%
Other UPMC Health System hospital	170,940	8.3%
Other West Penn Allegheny Health System hospital	63,685	3.1%
Did not use hospital	425,210	20.6%
Hospital HHLD prefers to use:		
Children's Hospital of Pittsburgh	80,505	3.9%
Forbes Regional Health Center	*50,425	2.4%
Magee - Women's Hospital	*50,385	2.4%
Mercy Hospital of Pittsburgh	64,220	3.1%
Sewickley Valley Hospital	*52,305	2.5%
St. Clair Hospital	65,770	3.2%
UPMC Montefiore Hospital	#15,715	0.8%
UPMC Passavant Hospital	64,770	3.1%
UPMC Presbyterian Hospital	*51,010	2.5%
UPMC Shadyside Hospital	63,390	3.1%

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Economic Impact	More than $4 billion annual budget $5 billion additional in regional economic impact each year
Community Impact	Contributes more than $200 million annually in community services, charity, and uncompensated care
Employees	More than 35,000 creates more than 80,000 jobs beyond direct employment
Physicians	More than 5,000
Hospitals	20
Primary Service Area	29 western Pennsylvania counties
UPMC Doctors' Offices and Specialized Outpatient Centers	More than 400 sites throughout the primary service area
UPMC Rehabilitation Network	More than 50 hospital and outpatient facilities for physical, occupational, speech, and specialty therapies
Retirement and Long-Term Care	14 freestanding facilities offering independent living, assisted living, and skilled nursing options
Behavioral Health	More than 200 physicians, psychologists, and behavioral health professionals at more than 50 locations
UPMC Cancer Centers	More than 40 locations and 75 affiliated

	oncologists
Education	More than 1,300 medical residents in 82 specialty areas, the majority of the region's total 53,000 continuing medical education attendees 1,200 nurses-in-training
Research	With the University of Pittsburgh and affiliated programs, more than $326 million in National Institutes of Health funding annually, ranking among the top 10 recipients in the United States
Annual Patient Activity	More than 4,000 licensed beds More than 150,000 inpatient admissions More than 3 million outpatient visits More than 350,000 emergency visits More than 115,000 total surgeries More than 1 million home care visits

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The Health System's tertiary hospitals, UPMC Presbyterian and UPMC Shadyside, provide advanced care. At UPMC Presbyterian, medical house staff practice in state-of-the-art facilities that are constantly updated. In the past five years, UPMC has renovated the MICU, CCU, Cardiac Pavilion, Emergency Department, inpatient and outpatient dialysis units, GI laboratory, and the general medicine outpatient clinics. Specialty services are provided at Eye & Ear Institute, UPMC Rehabilitation Hospital, Western Psychiatric Institute and Clinic, and Magee-Womens Hospital.

In addition to its academic core, UPMC Health System includes community hospitals and more than 400 primary care and other treatment centers -- putting 90 percent of the population of western Pennsylvania and eastern Ohio within 30 minutes of UPMC treatment. At UPMC Shadyside, the Department of Medicine offers both a Community-Based Categorical Program and a Medicine-Pediatrics Program in conjunction with Children's Hospital of Pittsburgh.

UPMC Health System also encompasses a number of other health-related services. Through its Diversified Services Division, UPMC offers rehabilitation services, in-home services, retirement living options, a mail-order pharmacy, occupational medicine services, durable medical devices, technology transfer ventures, and international health care initiatives. Through its Physician Services Division, the Health System offers the expertise of more than 4,000 primary care and specialist physicians -- the region's top academic physicians and its finest community practitioners. And UPMC Health System's Insurance Division offers a number of new managed care products to serve the insurance needs of the citizens of the region.

With more than 30,000 employees, UPMC Health System is the largest employer in the western Pennsylvania region. A $3.6 billion a year enterprise, UPMC contributes nearly $750 million yearly in nonsalary expenditures to local businesses, helping create an additional 80,000 jobs beyond direct employment. The Health System also contributes nearly $100 million a year in charity and other uncompensated care, community services, and voluntary payments.

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UPMC
HEALTH SYSTEM

Internal Medicine Training Programs

The UPMC Health System Environment

UPMC Health System is the leading integrated delivery system for health care in western Pennsylvania, a region that includes 5 million to 6 million people. The University of Pittsburgh-affiliated Health System is dedicated to providing exemplary patient care, educating the next generation of health care professionals, and advancing biomedical research.

UPMC Health System includes 19 tertiary, specialty, and community hospitals; 12 affiliated hospitals; and more than 5,000 aligned physicians. The Health System also offers primary care and specialist physician practices, rehabilitation services, health insurance, in-home services, retirement living options, a mail-order pharmacy, durable medical devices, technology transfer ventures, and international health care initiatives.

At the heart of UPMC Health System is the region's finest academic medical center. Through its affiliation with the University of Pittsburgh School of Medicine and other schools of the health sciences, UPMC shares in the academic mission of the University by providing a broad range of programs in education, biomedical research, training, health promotion, and diagnosis and treatment of human disease and disability.

UPMC enjoys an international clinical and research reputation, drawing patients from more than 30 countries across the globe. UPMC recently was cited as one of the top 15 hospitals in the nation, earning a place in *U.S. News & World Report*'s hospital Honor Roll. The Health System offers internationally ranked programs in a number of specialties, including:

- **Oncology.** The University of Pittsburgh Cancer Institute is the region's only National Cancer Institute-designated Comprehensive Cancer Center, one of a select group of such centers in the country.

- **Psychiatry.** The University of Pittsburgh School of Medicine's Department of Psychiatry is number one in NIH funding.

- **Transplantation.** UPMC has long been an international leader in transplantation, pioneering new surgical and transplant rejection prevention techniques.

- **Cardiology.** UPMC's cardiology programs have consistently ranked among the best in the nation.

- **Neurosurgery.** The Department of Neurological Surgery has pioneered new technologies for imaging the brain both before and during surgery, operating with minimal or no incisions, and tackling the tough problem of stroke-induced disability.

- **Orthopaedics and sports medicine.** UPMC's orthopaedics program was ranked among the top 15 programs by *U.S. News & World Report.*

- **Arthritis.** UPMC's Arthritis Institute, with its multidisciplinary clinical and research programs, is at the forefront of basic, translational, and clinical research and patient care for rheumatic diseases.

- **Genetics.** UPMC's burgeoning programs in medical genetics and gene therapy promise potential breakthroughs in prevention and even cures for diseases as diverse as heart disease, cancer, and inborn genetic diseases.

- **Geriatrics.** UPMC has developed one of the most extensive networks of board-certified geriatricians at any medical center nationally. The Benedum Geriatric Center teams geriatricians with psychiatrists for the ongoing care of and research with patients with Alzheimer's.

- **HIV care.** UPMC maintains an outstanding HIV/AIDS clinical care service, which has helped develop current combination therapies and pioneered the use of viral load measurement to monitor the efficacy of therapy.

Within the Department of Medicine is a center that offers unique opportunities for clinical research: the federally funded General Clinical Research Center (GCRC). The bulwark of clinical research programs in the department since 1960, the GCRC is both an inpatient and outpatient facility that enables medical scientists to conduct clinical research in human physiology and the causes, prevention, control, and cure of human diseases. Opportunities exist for house officers to engage in clinical research projects under the supervision of department faculty.

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UPMC Presbyterian

Department of Medicine

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Internal Medicine Training Programs

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Large Map

As a regional hub of medicine, education, and research, UPMC attracts patients, students, and scientific investment. Each dollar UPMC spends generates an additional $1.25 in the region. Therefore, with an annual budget of more than $4 billion, UPMC's regional economic impact is more than $5 billion each year.

The majority of UPMC's spending benefits people and businesses rooted in western Pennsylvania: It directs nearly $2 billion to purchase goods and services, much of it to local companies. UPMC annually awards about 10% of local purchasing contracts to minority and women business owners, adding up to millions of dollars of activity each year. In comparison, some national programs target as little as 1% of expenditures to minority vendors. UPMC's initiative of developing and advancing minority businesses has drawn recognition from the Pittsburgh Regional Minority Purchasing Council (PRMPC), which has lauded the health system for its aggressive goals. UPMC regularly supports the annual PRMPC Business Opportunity Fair, bringing together vendors and potential clients from three states.

The region's largest concentration of new construction can be directly attributed to UPMC. Each year, the health system's construction activity averages about $200 million, and it supports 2,000 construction-related jobs annually.

UPMC is, by far, the largest employer in western Pennsylvania, with more than 35,000 employees. Across the region, it generates an additional 80,000 jobs across a wide range of sectors, including manufacturing, wholesale, retail, food service, government, and education.

UPMC's future is inextricably linked with the future of western Pennsylvania. Cutting-edge research in treatment technologies such as gene therapy and biopharmaceuticals will continue to advance health care, even as it contributes to the region's burgeoning biotech industry. UPMC plans investments in excess of $500 million for information systems, helping UPMC professionals to provide quality care that seamlessly follows patients wherever they need treatment.

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Community Impact

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Each year, UPMC nearly 3,000 com initiatives, repre: commitment of n 220,000 staff hou serving more tha community meml

Even with international prominence, UPMC's commitment is overwhelmingly to the communities of western Pennsylvania. For years, UPMC's individual hospitals, physicians, and other health care providers have acted impressively on their own for the well-being of the neighborhoods they serve. More recently they have joined to work collectively.

UPMC gives back to the community about $200 million each year in services, charitable contributions, and uncompensated care. In addition, the health system is developing initiatives designed to eliminate regional health care disparities – disproportionately high levels of illness among minorities. Together, UPMC's hospitals, physicians, and other health care providers participate in a collaboration of care that can lead to healthy communities and healthy lives.

Hospitals everywhere sponsor community outreach activities. UPMC stands out because its board of directors has requested and endorsed two systemwide initiatives with participation by each hospital: one to increase the number of children covered by health insurance, the other to address the high incidence of diabetes in western Pennsylvania.

In addition, each UPMC hospital has developed community-wide projects tailored to the particular needs of its area. These range from farm safety in Mercer County to dental services for residents of urban public housing. Some hospitals target school-based programs, focusing on asthma, infection control, postponing sexual involvement, and smoking prevention. Others focus on older adults, immunizations, prenatal care, fitness, weight management, CPR training, or youth recreation.

UPMC is forging new partnerships above the more than 3,000 community initiatives currently in place. Its varied programs help prevent and treat disease, develop the workforce, support business, protect vulnerable populations, enhance populations, enhance surroundings, and generally improve quality of life.

UPMC also supports a number of hospital foundations that contribute to the region's quality of life. The bulk of these maintain a community focus, funding programs that provide housing and help for chemically addicted, homeless women; prevention and educational programs; economic revitalization campaigns, which impact a wide range of issues from job creation to housing; and scholarship opportunities in the health care professions.

The Western Pennsylvania Hospital Home

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History

Since its incorporation in 1848 as Pittsburgh's first chartered public hospital, The Western Pennsylvania Hospital has had a rich history of leadership and innovation in medicine -- expanding its services and enhancing its technological capabilities to provide high-quality care to patients, educate health-care professionals and conduct research.

In 1912, the expanding needs of patients and staff led the hospital to relocate from its first site near downtown to its present location on Friendship Avenue in Bloomfield. For more than 150 years, The Western Pennsylvania Hospital has taken care of the people of Pittsburgh, through floods and flu epidemics, through wars and depression, and through this century's industrial prosperity and spirit of renaissance.

Through floods and flu epidemics, through wars and depressions, and through this century's industrial prosperity and spirit of renaissance, West Penn Hospital has provided care to the people of Pittsburgh and the tri-state area. During the mid 1840s Pittsburgh was a bustling community of 40,000 serving as a portal to the west. In 1844 Dorothea Dix, a well-known philanthropist and crusader, wrote a scathing report to the Commonwealth of Pennsylvania on the city's shocking state of health conditions and complete lack of institutional facilities. The outraged citizens held public meetings and three years later decreed that a non-sectarian hospital would be built to serve the physically and mentally afflicted in the western part of the state. They agreed on the name The Western Pennsylvania Hospital and construction began the following year.

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Statistics

Allegheny General Hospital in Pittsburgh

Fiscal Year 2000 Statistics:

Number of beds	675
Admissions	27,917
Emergency visits	41,950
Surgical procedures	25,740
Open heart procedures	1,137
Cardiac catheterizations	7,717
Births	1,858
Medical staff	1,106
Employees	4,237 (FTEs)

Alle-Kiski Medical Center in Natrona Heights

Fiscal Year 2003 Statistics:

Number of beds	250
Admissions	11,951
Emergency visits	42,641
Surgical procedures	9,299
Births	511
Medical staff	288

Employees	1112 (FTEs)

Canonsburg General Hospital in Washington County

Fiscal Year 2003 Statistics:

Number of beds	104
Admissions	4,201
Emergency visits	18,998
Surgical procedures	2,638
Cardiac catheterizations	428
Medical staff	180
Employees	373 (FTEs)

Forbes Regional Hospital in Monroeville

Fiscal Year 2003 Statistics: Forbes Regional Hospital:

Number of beds	340
Admissions	13,532
Emergency visits	39,237
Surgical procedures	11,693
Births	1,203
Medical staff	520
Employees	1,066 (FTEs)

Fiscal Year 2003 Statistics: Forbes Hospice:

Number of beds	8
Admissions	290
Outpatient Visits	14,304

Suburban General Hospital in Bellevue

Fiscal Year 2003 Statistics:

Number of beds	154
Admissions	4,112
Emergency visits	13,054
Surgical procedures	2,374
Medical staff	282
Employees	396 (FTEs)

The Western Pennsylvania Hospital in Pittsburgh

Fiscal Year 2000 Statistics:

Number of beds	532
Admissions	18,514
Emergency visits	25,103
Surgical procedures	14,189
Open heart procedures	850
Cardiac catheterizations	4,278
Births	2,092
Medical staff	918
Employees	2,263 (FTEs)

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Find a WPAHS Location Near You

The West Penn Allegheny Health System is committed to providing world-class health care in your hometown. No matter where you live in the Pittsburgh area, chances are we have a location closeby. Select a location below to find out more.

Allegheny General Hospital in Pittsburgh
320 East North Avenue
Pittsburgh, PA 15212
(412) 359-3131
Directions

Alle-Kiski Medical Center in Natrona Heights
1301 Carlisle Street
Natrona Heights, PA 15065
(724) 224-5100
Directions

Canonsburg General Hospital in Washington County
100 Medical Boulevard
Canonsburg, PA 15317
(724) 745-6100
Directions

Forbes Regional Hospital in Monroeville
2570 Haymaker Road
Monroeville, PA 15146
(412) 858-2000
Directions

Suburban General Hospital in Bellevue
100 South Jackson Avenue
Pittsburgh, PA 15202
(412) 734-6000
Directions

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- Wellness and Disease Prevention

Information For:

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The Western Pennsylvania Hospital in Pittsburgh
4800 Friendship Avenue
Pittsburgh, PA 15224
(412) 578-5000
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plastic and reconstructive surgery, psychiatry, pulmonary medicine, radiation oncology, rheumatology, urogynecology, urology, and vascular surgery.

The Hospital has specialized centers for breast diagnostic imaging, burn trauma, cancer, cardiovascular diseases, cervical cancer research, computer-assisted orthopedic surgery, diabetes, infant apnea, lung and thoracic diseases, minimally invasive surgery, neuro-oncology, pain medicine, rehabilitation, senior health services, and sleep disorders.

As a clinical campus for Philadelphia-based Temple University, and as an affiliate of Clarion University, Indiana University of Pennsylvania, and Pennsylvania State University, West Penn Hospital provides distinguished undergraduate and graduate medical and health sciences education programs. The Hospital is also committed to advancing medicine through clinical and basic research and is currently conducting studies in numerous areas, including breast cancer, bone marrow transplantation, cardiovascular diseases, cervical cancer , neuro-oncology, orthopedics and pain medicine.

Annually, The Western Pennsylvania Hospital admits approximately 19,000 patients, logs over 25,000 emergency visits, and performs nearly 18,000 surgical procedures. The knowledge and expertise of the 900 physicians and 2,300 employees contribute to the strength and diversity of the Hospital's patient care, teaching, and research programs.

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The Western Pennsylvania Hospital *in Pittsburgh*

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Welcome to The Western Pennsylvania Hospital Continued

West Penn Hospital is nationally respected as a highly sophisticated medical center, providing comprehensive patient care in all major medical and surgical specialties.

In an independent study by one of the healthcare industry's leading research organizations, West Penn Hospital was one of just 16 major teaching hospitals in the country, and the only one in Pittsburgh, to be recognized among the country's *100 Top Hospitals* for overall performance. Previously, the same organization recognized West Penn as among the best for intensive care and heart care.

West Penn's Burn Trauma Center is the largest burn care center in the tri-state area, and the first and only burn center in Pittsburgh to receive verification honors by the American College of Surgeons and the American Burn Association.

West Penn is also the only hospital in the region to be designated a Center of Excellence by the Myelodysplastic Syndromes Foundation. A provider of the most advanced diagnostic and treatment services for all types of cancer, West Penn Hospital has earned national recognition for its bone marrow transplant program, the largest in Pennsylvania.

West Penn is known throughout the region for its expertise in allergy/immunology, anesthesiology, cardiology, cardiothoracic surgery, colon and rectal surgery, critical care medicine, dermatology, diagnostic and interventional radiology, emergency medicine, endocrinology, family medicine, foot and ankle surgery, gastroenterology, general internal medicine, general surgery, geriatrics, gynecologic oncology, hematology/oncology, infectious diseases, maternal-fetal medicine, neonatology, nephrology, neurology, neurosurgery, obstetrics and gynecology, ophthalmology, oral/maxillofacial services, orthopedics, otorhinolaryngology - head and neck surgery, pathology and laboratory medicine, pediatrics, physical medicine and rehabilitation,

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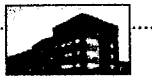

The Western Pennsylvania Hospital Home

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History

Since its incorporation in 1848 as Pittsburgh's first chartered public hospital, The Western Pennsylvania Hospital has had a rich history of leadership and innovation in medicine -- expanding its services and enhancing its technological capabilities to provide high-quality care to patients, educate health-care professionals and conduct research.

In 1912, the expanding needs of patients and staff led the hospital to relocate from its first site near downtown to its present location on Friendship Avenue in Bloomfield. For more than 150 years, The Western Pennsylvania Hospital has taken care of the people of Pittsburgh, through floods and flu epidemics, through wars and depression, and through this century's industrial prosperity and spirit of renaissance.

Through floods and flu epidemics, through wars and depressions, and through this century's industrial prosperity and spirit of renaissance, West Penn Hospital has provided care to the people of Pittsburgh and the tri-state area. During the mid 1840s Pittsburgh was a bustling community of 40,000 serving as a portal to the west. In 1844 Dorothea Dix, a well-known philanthropist and crusader, wrote a scathing report to the Commonwealth of Pennsylvania on the city's shocking state of health conditions and complete lack of institutional facilities. The outraged citizens held public meetings and three years later decreed that a non-sectarian hospital would be built to serve the physically and mentally afflicted in the western part of the state. They agreed on the name The Western Pennsylvania Hospital and construction began the following year.

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The Western Pennsylvania Hospital Home

Health Services at The Western Pennsylvania Hospital

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A Chronology of Firsts

1848
First public hospital chartered in Pittsburgh

1862
First to build a hospital for the insane in the area

1863
First in the area to serve as a veterans hospital

1883
First in the area to sponsor a medical college

1886
First area hospital to install a telephone switchboard

1937
First hospital to develop and use time-lapse photography for research purposes

1959
First in Pittsburgh to open an intensive care unit

1967
First hospital in Pittsburgh to open an intensive care unit

1967
First in the area to perform a bone marrow transplant

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Proposed Marketing Plan

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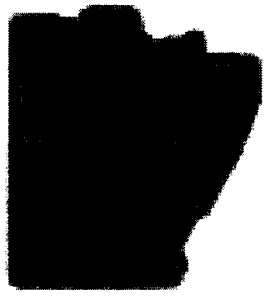
US Airways Federal Credit Union
(soon to be Clearview)

Marketing Philosophy and Strategy

AMERICA'S
CREDIT UNIONS™

Southwestern Pennsylvania Community
(SPC)



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US Airways Federal Credit Union
2003 Race and Ethnicity Report

	PA Count	PA % Comp	US Airways Underserved Count	US Airways Underserved % Comp	US Airways Underserved % Pen	US Airways Underserved Index
POPULATION						
2000 Population	12,281,054		422,522		3.44	
2003 Population	12,352,083		413,229		3.35	
2008 Population	12,476,110	101.00	398,017	96.32	3.19	95
POPULATION BY RACE						
White Alone Pop	10,487,945	84.91	300,930	72.82	2.87	86
Black/African American Alone Pop	**1,253,436**	**10.15**	**99,135**	**23.99**	**7.91**	**236**
Am Indian/Alaska Native Alone Pop	20,057	0.16	828	0.20	4.13	123
Asian Alone Pop	236,036	1.91	3,249	0.79	1.38	41
Native Hawaiian/Other PI Alone Pop	3,634	0.03	103	0.02	2.83	85
Some Other Race Alone Pop	203,073	1.64	2,004	0.48	0.99	29
2 or More Races Pop	147,902	1.20	6,980	1.69	4.72	141
NON-HISPANIC POPULATION BY RACE						
Non-Hisp/Latino White Alone Pop	10,313,525	83.50	298,848	72.32	2.90	87
Non-Hisp/Lat Black/AfrAm Alone Pop	1,229,014	9.95	98,500	23.84	8.01	240
Non-Hisp/Lat AmInd/AK Nat AlonePop	16,206	0.13	746	0.18	4.60	138
Non-Hisp/Latino Asian Alone Pop	234,422	1.90	3,221	0.78	1.37	41
Non-Hisp/Lat NatHI/OthrPI AlonePop	2,835	0.02	84	0.02	2.96	89
Non-Hisp/Lat Other Race Alone Pop	14,425	0.12	1,077	0.26	7.47	223
Non-Hispanic/Latino 2+ Races Pop	116,228	0.94	6,437	1.56	5.54	166
HISPANIC POPULATION BY RACE						
Hispanic/Latino Pop	**425,428**	**3.44**	**4,316**	**1.04**	**1.01**	**30**
Hispanic/Latino White Alone Pop	174,420	1.41	2,082	0.50	1.19	36
Hisp/Lat Black/AfricanAm Alone Pop	24,422	0.20	635	0.15	2.60	78
Hisp/Lat AmInd/AK Native Alone Pop	3,851	0.03	82	0.02	2.13	64
Hispanic/Latino Asian Alone Pop	1,614	0.01	28	0.01	1.73	52
Hisp/Lat Native HI/OthrPI AlonePop	799	0.01	19	0.00	2.38	71
Hisp/Lat Some Other Race Alone Pop	188,648	1.53	927	0.22	0.49	15
Hispanic/Latino 2+ Races Pop	31,674	0.26	543	0.13	1.71	51
HISPANIC OR LATINO ETHNICITY BY ORIGIN						
Mexican	60,908	0.49	1,491	0.36	2.45	73
Puerto Rican	245,103	1.98	1,051	0.25	0.43	13
Cuban	10,985	0.09	211	0.05	1.92	57
All Other Hispanic or Latino	108,432	0.88	1,563	0.38	1.44	43
ASIAN RACE BY ORIGIN						
Chinese (Except Taiwanese)	52,389	0.42	855	0.21	1.63	49
Filipino	15,496	0.13	220	0.05	1.42	42
Japanese	7,400	0.06	219	0.05	2.96	88
Asian Indian	62,215	0.50	560	0.14	0.90	27
Korean	33,971	0.28	298	0.07	0.88	26
Vietnamese	32,144	0.26	615	0.15	1.91	57
Cambodian	8,940	0.07	24	0.01	0.27	8
Hmong	799	0.01	0	0.00	0.00	0
Laotian	2,318	0.02	7	0.00	0.30	9
Thai	1,731	0.01	50	0.01	2.89	86
Other Asian	14,696	0.12	347	0.08	2.36	71
Two or More Asian Categories	3,937	0.03	54	0.01	1.37	41

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US Airways Federal Credit Union
2003 Household Composition Report

	PA Count	PA % Comp	US Airways Underserved Count	US Airways Underserved % Comp	US Airways Underserved % Pen	US Airways Underserved Index
POPULATION						
2003 Population	12,352,083		413,229		3.35	
2008 Projected Population	12,476,110	101.00	398,017	96.32	3.19	95
HOUSEHOLDS						
2003 Households	4,854,385		176,011		3.63	
2008 Projected Households	4,987,977	102.75	172,044	97.75	3.45	95
Est Annual HH Growth Rate	0.544		-0.472		-86.82	
MARITAL STATUS						
Pop Never Married	2,696,541	26.96	118,400	35.32	4.39	131
Females Never Married	1,276,179	12.76	59,043	17.61	4.63	138
Males Never Married	1,420,362	14.20	59,357	17.71	4.18	125
Pop Married, Spouse Present	5,185,303	51.84	123,844	36.95	2.39	71
Females Married, Spouse Present	2,586,626	25.86	61,293	18.28	2.37	71
Males Married, Spouse Present	2,598,677	25.98	62,551	18.66	2.41	72
Pop Married, Spouse Absent	500,758	5.01	20,027	5.97	4.00	119
Females Married, Spouse Absent	258,837	2.59	10,966	3.27	4.24	126
Males Married, Spouse Absent	241,921	2.42	9,061	2.70	3.75	112
Pop Widowed	813,566	8.13	36,186	10.80	4.45	133
Females Widowed	659,616	6.59	29,748	8.87	4.51	135
Males Widowed	153,950	1.54	6,438	1.92	4.18	125
Pop Divorced	806,255	8.06	36,753	10.96	4.56	136
Females Divorced	459,651	4.60	21,242	6.34	4.62	138
Males Divorced	346,604	3.47	15,511	4.63	4.48	134
HOUSEHOLD COMPOSITION						
Households w/2+ Persons, Fam, Married	2,492,318	51.34	59,610	33.87	2.39	66
Households w/2+ Persons, Family, Other	736,799	15.18	39,437	22.41	5.35	148
Households w/2+ Persons, Nonfamily	249,333	5.14	10,979	6.24	4.40	121
Income Above Poverty Fam, Married	2,399,442	74.31	54,785	55.31	2.28	74
IAP Fam,Married w/Related Child<18	1,063,271	32.93	21,988	22.20	2.07	67
IAP Fam,Married w/No Rltd Child<18	1,336,171	41.38	32,797	33.11	2.45	80
Income Above Poverty Fam, Other	573,367	17.76	25,302	25.55	4.41	144
IAP Fam,MaleHDR w/Related Child<18	84,972	2.63	2,814	2.84	3.31	108
IAP Fam,MaleHDR w/No Rltd Child<18	73,454	2.27	3,204	3.23	4.36	142
IAP Fam,Fem HDR w/Related Child<18	227,341	7.04	10,511	10.61	4.62	151
IAP Fam,Fem HDR w/No Rltd Child<18	187,600	5.81	8,773	8.86	4.68	152
Income Below Poverty Fam, Married	92,876	2.88	4,825	4.87	5.20	169
IBP Fam,Married w/Related Child<18	52,255	1.62	2,890	2.92	5.53	180
IBP Fam,Married w/No Rltd Child<18	40,621	1.26	1,935	1.95	4.76	155
Income Below Poverty Fam, Other	163,432	5.06	14,135	14.27	8.65	282
IBP Fam,MaleHDR w/Related Child<18	21,265	0.66	1,421	1.43	6.68	218
IBP Fam,MaleHDR w/No Rltd Child<18	6,506	0.20	393	0.40	6.04	197
IBP Fam,Fem HDR w/Related Child<18	**119,600**	**3.70**	**11,066**	**11.17**	**9.25**	**302**
IBP Fam,Fem HDR w/No Rltd Child<18	16,061	0.50	1,255	1.27	7.81	255
HOUSEHOLDS, BY HOUSEHOLD SIZE						
Households with 1 Person	1,375,935	28.34	65,985	37.49	4.80	132
Households with 2 Persons	1,605,163	33.07	52,529	29.84	3.27	90
Households with 3 Persons	801,727	16.52	27,045	15.37	3.37	93
Households with 4 Persons	654,706	13.49	17,906	10.17	2.73	75
Households with 5 Persons	277,748	5.72	8,132	4.62	2.93	81
Households with 6 Persons	93,631	1.93	2,916	1.66	3.11	86
Households with 7+ Persons	45,475	0.94	1,498	0.85	3.29	91

US Airways Federal Credit Union
2003 General Demographic Report

	PA Count	PA % Comp	US Airways Underserved Count	US Airways Underserved % Comp	US Airways Underserved % Pen	US Airways Underserved Index
POPULATION AND HOUSEHOLDS						
2003 Population	12,352,083		413,229		3.35	
2003 Households	4,854,385		176,011		3.63	
HOUSEHOLDS BY INCOME						
HH Income < $15,000	727,578	14.99	52,354	29.74	7.20	198
HH Income $15,000-$24,999	610,716	12.58	33,142	18.83	5.43	150
HH Income $25,000-$34,999	596,798	12.29	26,090	14.82	4.37	121
HH Income $35,000-$49,999	799,096	16.46	26,758	15.20	3.35	92
HH Income $50,000-$74,999	935,840	19.28	22,108	12.56	2.36	65
HH Income $75,000-$99,999	521,221	10.74	8,604	4.89	1.65	46
HH Income $100,000-$149,999	433,514	8.93	5,082	2.89	1.17	32
HH Income $150,000-$249,999	161,733	3.33	1,399	0.79	0.87	24
HH Income $250,000-$499,999	48,035	0.99	426	0.24	0.89	24
HH Income $500,000+	19,854	0.41	48	0.03	0.24	7
Median HH Income	44,237		26,235		59.30	
INCOME SOURCE						
Agg HH Income:Self-Employment	15,058,144,805		232,129,078		1.54	
Agg HH Income:Wages or Salary	210,336,504,581		4,202,503,992		2.00	
Agg HH Income:Int/Div/Rent/Royal	17,620,635,613		256,291,683		1.45	
HOUSEHOLDS, BY WEALTH						
HHs,Wealth < $25,000	1,301,722	26.82	73,713	41.88	5.66	156
HHs,Wealth $25,000-$49,999	380,000	7.83	16,245	9.23	4.28	118
HHs,Wealth $50,000-$74,999	300,396	6.19	11,076	6.29	3.69	102
HHs,Wealth $75,000-$99,999	359,820	7.41	13,581	7.72	3.77	104
HHs,Wealth $100,000-$149,999	504,702	10.40	16,154	9.18	3.20	88
HHs,Wealth $150,000-$249,999	687,025	14.15	18,645	10.59	2.71	75
HHs,Wealth $250,000-$499,999	850,576	17.52	18,547	10.54	2.18	60
HHs,Wealth $500,000-$749,999	287,643	5.93	5,113	2.90	1.78	49
HHs,Wealth $750,000-$999,999	90,780	1.87	1,526	0.87	1.68	46
HHs,Wealth $1,000,000+	91,721	1.89	1,411	0.80	1.54	42
Median HH Wealth	108,446		54,082		49.87	
HOUSEHOLDS, BY HOUSEHOLD SIZE						
Households with 1 Person	1,375,935	28.34	65,985	37.49	4.80	132
Households with 2 Persons	1,605,163	33.07	52,529	29.84	3.27	90
Households with 3 Persons	801,727	16.52	27,045	15.37	3.37	93
Households with 4 Persons	654,706	13.49	17,906	10.17	2.73	75
Households with 5 Persons	277,748	5.72	8,132	4.62	2.93	81
Households with 6 Persons	93,631	1.93	2,916	1.66	3.11	86
Households with 7+ Persons	45,475	0.94	1,498	0.85	3.29	91
HOUSEHOLDS, BY LENGTH OF RESIDENCE						
Moved into Unit 0-1 Years Ago	802,820	16.54	32,069	18.22	3.99	110
Moved into Unit 2-5 Years Ago	1,130,955	23.30	43,003	24.43	3.80	105

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Moved into Unit 6-10 Years Ago	729,309	15.02	24,820	14.10	3.40	94
Moved into Unit 11-20 Years Ago	815,764	16.80	24,489	13.91	3.00	83
Moved into Unit 21-30 Years Ago	571,646	11.78	18,489	10.50	3.23	89
Moved into Unit 31+ Years Ago	803,891	16.56	33,141	18.83	4.12	114
Average Length of Residence	13.4		13.4		100.07	
HOUSEHOLDS, BY NO. OF VEHICLES						
Households with No Vehicles	611,529	12.60	47,053	26.73	7.69	212
Households with 1 Vehicle	1,687,603	34.76	72,667	41.29	4.31	119
Households with 2 Vehicles	1,831,957	37.74	42,482	24.14	2.32	64
Households with 3 Vehicles	537,826	11.08	10,345	5.88	1.92	53
Households with 4 Vehicles	135,066	2.78	2,404	1.37	1.78	49
Households with 5+ Vehicles	50,404	1.04	1,060	0.60	2.10	58
OCCUPATION						
Management Occupation(Except Farm)	451,510	7.86	8,158	5.05	1.81	64
Farmers & Farm Managers	26,336	0.46	305	0.19	1.16	41
Business Operations Specialists	117,027	2.04	2,383	1.48	2.04	73
Financial Specialists	118,652	2.06	2,201	1.36	1.86	66
Computer & Mathematical Occup	127,241	2.21	2,222	1.38	1.75	62
Architecture & Engineering Occup	108,400	1.89	1,899	1.18	1.75	62
Life, Physical, & Social Sci Occup	57,235	1.00	1,042	0.65	1.82	65
Community & Social Services Occup	98,130	1.71	3,677	2.28	3.75	133
Legal Occupations	58,883	1.02	952	0.59	1.62	58
Education/Training/Library Occup	307,778	5.36	6,811	4.22	2.21	79
Art/Dsgn/Entrtnmnt/Sprts/Media Occ	93,285	1.62	2,562	1.59	2.75	98
Healthcare Practitn & Tech Occup	315,667	5.49	7,587	4.70	2.40	86
Healthcare Support Occupations	133,766	2.33	6,399	3.96	4.78	170
Protective Service Occupations	99,288	1.73	3,578	2.22	3.60	128
Food Prep & Serving Related Occup	295,554	5.14	13,158	8.15	4.45	159
Building & Gmds/Clean/Maint Occup	177,150	3.08	7,538	4.67	4.26	152
Personal Care & Service Occupation	140,683	2.45	6,041	3.74	4.29	153
Sales & Related Occupations	621,939	10.82	17,288	10.71	2.78	99
Administration Support Occupations	926,748	16.12	26,951	16.70	2.91	104
Farm/Forest/Fishing Occupations	27,280	0.47	558	0.35	2.05	73
Construction/Extractn/Maint Occup	509,631	8.87	13,743	8.52	2.70	96
Production/Trans/Matl Moving Occup	935,130	16.27	26,337	16.32	2.82	100
POPULATION BY AGE						
Pop Age 0-4	728,040	5.89	25,319	6.13	3.48	104
Pop Age 5-9	771,550	6.25	25,408	6.15	3.29	98
Pop Age 10-14	850,070	6.88	27,292	6.60	3.21	96
Pop Age 15-17	510,047	4.13	15,466	3.74	3.03	91
Pop Age 18-20	540,515	4.38	21,669	5.24	4.01	120
Pop Age 21-24	622,177	5.04	26,111	6.32	4.20	125
Pop Age 25-34	1,454,466	11.78	51,616	12.49	3.55	106
Pop Age 35-44	1,842,702	14.92	55,294	13.38	3.00	90
Pop Age 45-49	963,794	7.80	29,040	7.03	3.01	90
Pop Age 50-54	847,942	6.86	25,593	6.19	3.02	90
Pop Age 55-59	701,052	5.68	19,972	4.83	2.85	85
Pop Age 60-64	554,205	4.49	16,616	4.02	3.00	90
Pop Age 65-74	**926,227**	**7.50**	**31,945**	**7.73**	**3.45**	**103**
Pop Age 75-84	**740,625**	**6.00**	**30,164**	**7.30**	**4.07**	**122**
Pop Age 85+	**298,671**	**2.42**	**11,724**	**2.84**	**3.93**	**117**

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Females 18+	4,991,600	40.41	174,631	42.26	3.50	105
Males 18+	4,500,776	36.44	145,113	35.12	3.22	96
POPULATION BY RACE						
White Alone Pop	10,487,945	84.91	300,930	72.82	2.87	86
Black/African American Alone Pop	1,253,436	10.15	99,135	23.99	7.91	236
Am Indian/Alaska Native Alone Pop	20,057	0.16	828	0.20	4.13	123
Asian Alone Pop	236,036	1.91	3,249	0.79	1.38	41
Native Hawaiian/Other PI Alone Pop	3,634	0.03	103	0.02	2.83	85
Some Other Race Alone Pop	203,073	1.64	2,004	0.48	0.99	29
2 or More Races Pop	147,902	1.20	6,980	1.69	4.72	141
POPULATION BY EDUCATION						
Completed 0-8 Yrs Elem School	453,747	5.45	19,022	6.99	4.19	128
Attended High School, No Diploma	1,045,603	12.55	45,343	16.67	4.34	133
High School Graduate	3,167,098	38.02	114,809	42.21	3.63	111
Some College, No Degree	1,294,967	15.55	42,203	15.52	3.26	100
Associate Degree	492,175	5.91	16,152	5.94	3.28	101
Bachelor Degree	1,171,078	14.06	22,563	8.30	1.93	59
Master's Degree	457,529	5.49	7,744	2.85	1.69	52
Professional School Degree	166,697	2.00	2,674	0.98	1.60	49
Doctorate Degree	80,790	0.97	1,454	0.53	1.80	55
HOMES BY VALUE						
Home Value < $20,000	128,754	3.71	8,609	9.21	6.69	248
Home Value $20,000-$39,999	238,464	6.87	20,024	21.41	8.40	312
Home Value $40,000-$59,999	342,588	9.87	21,767	23.28	6.35	236
Home Value $60,000-$79,999	422,960	12.18	18,655	19.95	4.41	164
Home Value $80,000-$99,999	498,195	14.35	11,942	12.77	2.40	89
Home Value $100,000-$149,999	861,350	24.81	8,327	8.90	0.97	36
Home Value $150,000-$199,999	470,766	13.56	2,559	2.74	0.54	20
Home Value $200,000-$299,999	313,360	9.03	1,142	1.22	0.36	14
Home Value $300,000-$399,999	98,261	2.83	233	0.25	0.24	9
Home Value $400,000-$499,999	42,938	1.24	74	0.08	0.17	6
Home Value $500,000-$749,999	31,910	0.92	69	0.07	0.22	8
Home Value $750,000-$999,999	11,625	0.33	37	0.04	0.32	12
Home Value $1,000,000+	10,743	0.31	78	0.08	0.73	27
Median Home Value	106,095		58,067		54.73	
HOUSING UNITS, BY UNITS IN STRUCTURE						
Single Unit in Structure	3,948,496	74.00	122,842	60.73	3.11	82
2 Units in Structure	274,070	5.14	19,469	9.62	7.10	187
3-19 Units in Structure	556,901	10.44	37,426	18.50	6.72	177
20-49 Units in Structure	99,515	1.87	5,213	2.58	5.24	138
50+ Units in Structure	185,984	3.49	10,947	5.41	5.89	155
Mobile Home or Trailer	265,838	4.98	6,341	3.13	2.39	63
Boat/RV/Van/Other	4,856	0.09	51	0.03	1.05	28

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Overall Request Conclusion

Overall Request Conclusion –

USAFCU strongly believes that the long-term financial impact of this community conversion will be very positive for both the citizens of the SPC and the credit union. We are committed to accomplishing our goal of serving the entire community in a conservative and consistent manner – building upon our strong financial base and our commitment to excellent member service. We will continue to develop and refine services that will be available to all members through a variety of delivery channels. We believe that our planning and financial projections, along with our performance over the past several years confirms that we have the human and financial resources to build a credit union that will be able to effectively serve the SPC community now and well into the future. We look forward to this exciting opportunity.

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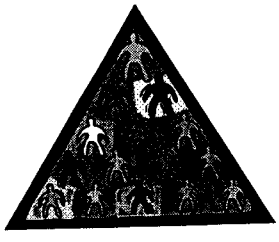
CLEARVIEW
FEDERAL CREDIT UNION

Statement of Commitment to Our Members and to Our Community



People Helping People - The Credit Union Philosophy

Clearview Federal Credit Union

(formerly US Airways Federal Credit Union)

STATEMENT OF COMMITMENT TO MEMBERS and THE SOUTHWESTERN PENNSYLVANIA COMMUNITY

As a member-owned, not-for-profit financial cooperative, Clearview Federal Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in. We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the un-served or underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in Clearview Federal Credit Union.

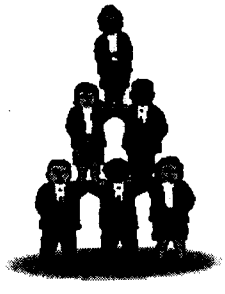
We will monitor and communicate our services to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Clearview Federal Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with our credit union principles of "Not for Profit, Not for Charity, But For Service" and our philosophy of "People Helping People". This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section I: *Service to Members*

Clearview Federal Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including our low-income and moderate-income members, and return financial value to all those who participate in our member-owned financial cooperative.

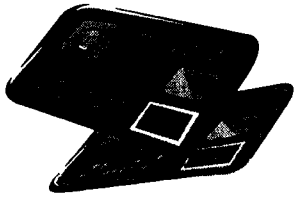


Current Services that Help Improve the Economic and Social Well Being of Members:

1. Share accounts with low minimum balance requirements
2. Specialty Savings Accounts (e.g. Christmas Club/Member's Choice) with a low minimum deposit of $5.00
3. Free Checking with no minimum balance requirement, no monthly fee or per check fee and no limits on the number of checks written per month
4. Small Saver certificate programs
5. Money Market Accounts
6. Secured and unsecured loans including new and used vehicles, motorcycles, recreational vehicles, boats, airplanes with flexible terms and competitive rates
7. Debt consolidation loans
8. Home Mortgage Programs including purchase, refinance and equity
9. Manufactured Home Loans
10. Share secured loans for members who have balances on deposit they wish to use as collateral or for members seeking to establish or re-establish credit

Mortgage Postcard

11. Vacation and holiday loans available for small dollar amounts with great rates
12. Auto Direct Lending (ADL) partnerships with local dealers offering special prices on new and used vehicles to members
13. Individual Retirement Accounts (IRAs) including Traditional, Roth and Education with minimum deposits as low as $5.00
14. Members Financial Services (MFS) offering free annual financial analysis to members with no obligation
15. Online check reorders available for members' convenience
16. Free check copies available online
17. Reward-based lending offering flexible terms, competitive rates and a variety of payment options. This program rewards members with good credit while allowing us to make loans at competitive rates to members with average and less-than-average credit
18. Government insured student loan program
19. Credit Union education loans

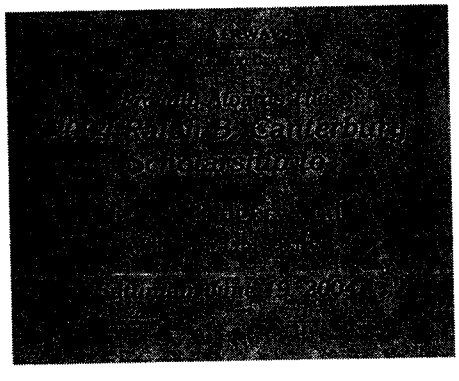


20. Low-interest VISA credit card accounts with no annual fee
21. Share-secured VISA credit cards with no annual fee and our same low interest rate for members seeking to establish or re-establish credit
22. Student VISA program
23. Clear Advantage club for members ages 49 and over offering free and discounted services
24. Direct deposit and payroll deduction services to enable members to easily and conveniently contribute to savings and build wealth
25. Convenient, 24 hour access to accounts via automated teller machines (ATM)/Debit Card with no annual fee

26. TellerPhone for touchtone telephone access to account information and transactions available 24/7 via a toll-free telephone number
27. PCU (Personal Credit Union) for free computer access to account information and transactions
28. Bill Payer services for quick and easy payment of bills
29. Fully staffed Phone Service Center providing personalized member service
30. TeleLoan automated lending service available toll-free 24/7
31. Regularly conducted member surveys to measure member satisfaction, provide insights into potential new services and improve existing member services and products
32. Direct link to credit report service on Credit Union website for consumer education
33. Monthly and quarterly newsletters filled with educational articles
34. Newsletters published specifically for the young saver (Nest Egg News) and the teenager (Teen Cents)

Youth Mascots, Nick and Nickelette

35. Yearly website access to TurboTax allowing tax preparation and tax return submittal at a reduced cost
36. CUSC (Credit Union Service Centers) allowing for account access at multiple locations nationwide
37. Free overdraft protection transfers from savings accounts to prevent "bounced" checks
38. Courtesy Pay/Overdraft protection programs preventing "bounced" checks
39. GAP Insurance to protect members' automobile investments
40. On line membership, loan and mortgage applications for members' convenience
41. NCUA Federal Insurance to $100,000
42. Notary service/Signature guarantees/official checks provided at no charge to members
43. Credit Union owned ATMs for member convenience
44. Member of multiple networks allowing surcharge-free transactions at hundreds of ATMs locally and thousands nationally



45. Credit Disability Insurance to protect members' loans
46. Credit Life Insurance to protect members' families
47. Skip-a-Pay Program allowing members to skip loan payments during the Holidays
48. Ralph B. Canterbury Scholarship Fund awarding multiple $2,500 scholarships annually
49. Wire transfers, travelers checks and money orders available at minimal cost
50. E-statements available for free
51. Personal Computer (PC) loans available in small dollar amounts for members to purchase a home computer

52. PowerLine, an unsecured line of credit that can also be used for overdraft protection
53. Communication with credit union departments via internet email
54. First time borrower discounts
55. Electronic Credit Union (ECU) stations providing members internet access in the branch

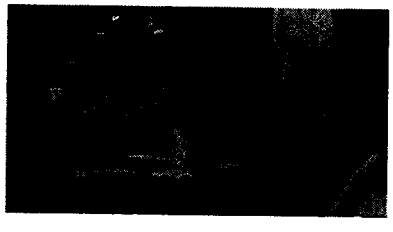
New Services Planned for the Coming Year:

1. Payday Loans at reasonable, fair rates
2. Check Cashing Service at reasonable, fair rates
3. Relationship Pricing
4. Vacation Club accounts
5. "Start over" Packages to help re-establish credit with checking accounts and various plastic products
6. Member business loans
7. Expanded VISA credit card offerings
8. Long Term Care protection provided through CUNA Mutual Group
9. New and improved Indirect Lending Program with expansion to all 10 counties in the Southwestern Pennsylvania Community (SPC)
10. Redemption of U.S. Savings bonds
11. Investigate implementing Mortgage Construction Loans

Section II: *Member Education*

Clearview Federal Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy and values.

Current Programs that Support Member Education and Advocacy:



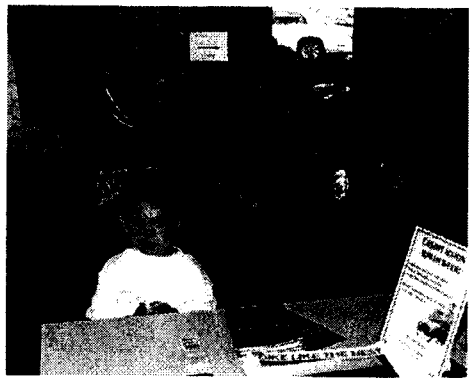
Home Buying Seminar
April 2004

1. Home buying seminars for first-time home buyers to explain the process
2. Money management education seminars conducted at local high schools
3. Clearview Federal Credit Union website with financial calculators and educational material
4. Home & Family Finance Online educational newsletter available on Credit Union website
5. Credit Union sponsored MEMBERS Financial Services (MFS) educational seminars (e.g. Investing for your retirement, Investing for educational purposes, Women and Investing, Long Term Care Insurance)
6. Monthly newsletter articles focusing on the latest financial information for members
7. Accredited financial counselor on staff available for one-on-one member meetings, budget sessions, debt management and other education
8. NADA guides/Free Lemon check from Carfax available on website

9. Educational "Lobby Days" featuring different areas such as real estate, consumer loans, MFS, Financial Education and Counseling
10. Informational Credit Union booth at trade shows
11. Website designed to aid members with auto pricing guides, financial calculators, savings and loan rates and Googolplex for providing financial education to youth

Annual Meeting 2004

12. Annual meetings held annually in conjunction with a free picnic and celebration to encourage members to meet the Board and Management Team and remain informed on Credit Union happenings
13. Statement stuffers to educate members, remind them about upcoming events and introduce to new services
14. Literature racks in lobbies with informational brochures
15. Employee Orientation provides program for new employees which includes special emphasis on the formation of credit unions and their uniqueness compared to other types of financial institutions
16. On-hold messages with informational content
17. Lobby video with Credit Union programmed educational content
18. On site visits to Community Business Partners by Credit Union financial experts
19. Electronic Credit Union (ECU) stations providing member internet access in the branch
20. Participation in International Credit Union Week
21. Tuition Reimbursement Program for employees designed to allow us to better educate our employees and permit them to provide our members with a higher level of service and expertise



Credit Union Youth Week 2004

New Programs Planned for the Coming Year:

1. Mortgage seminar to educate community residents on home buying process
2. Member seminar for completing forms necessary to obtain assistance for college tuition
3. Money management education seminars conducted at high schools located throughout the Southwestern Pennsylvania Community
4. Credit Union information booth at community events
5. Expanded library of financial education material available on Credit Union website

Section III: ***Involvement/Governance***

Clearview Federal Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that support Involvement/Governance:

1. Government Affairs Conference annual attendance by CEO and Chairman of the Board
2. Volunteer Board of Directors
3. Members of the Board serve on many volunteer committees aimed at encouraging member participation (i.e. Annual Meeting, Scholarship, etc)
4. Volunteer Supervisory Committee appointed by Board
5. Annual Membership meeting used to promote credit union participation and philosophy is advertised in the monthly and quarterly newsletters
6. Credit Union promotes member involvement in Board elections and political endeavors through monthly and quarterly newsletters
7. Credit Union employee is current President of Pittsburgh Chapter of Credit Unions
8. Credit Union senior management employee is Chairman of the Board of Pennsylvania Credit Union Service Center (PACUSC)
9. Board members attend Pennsylvania Credit Union Association (PCUA) Institute for New Directors
10. Board Director is current mayor of McDonald, PA located in Washington County
11. Community Business Partner luncheon held annually with invitation to local politicians
12. Local politicians invited to tour Credit Union facility and meet members
13. Credit Union employees attend Chamber of Commerce Economic Forum & Legislative Receptions throughout the year
14. Credit Union participates annually in Project ZipCode
15. Credit Union frequently sponsors a young employee in the Credit Union Youth Ambassador contest: employees include Credit Union Youth Ambassador (1991) and First Runner Up (2000)
16. Credit Union offers financial support to Credit Union House
17. Credit Union participates in the Filene Research Institute's Leadership Circle
18. During the AT&T lawsuit several years ago, Credit Union officials visited members of our Congressional Delegation in Washington, DC and several Congressmen hosted member informational sessions for employees and members while visiting our Credit Union headquarters

Employees "Hike the Hill"

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Section IV: ***Diversity***

Clearview Federal Credit Union recognizes the value of demographic diversity in staff as well as in volunteers and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union. The Clearview Federal Credit Union's community field of membership includes a large percentage of residents classified as "underserved" and it is the Credit Union's goal to provide products/services and programs that will benefit these residents and the entire community.

Clearview Employees
Annual Meeting 2004

Current Programs that Promote Diversity:

1. Member market segmentation using demographics available through Liberty Marketing Services Marketing Customer Information Files (MCIF)
2. Equal Employment Opportunity used to fill vacancies
3. Equal Housing Lender making mortgages available to all members
4. Bi-lingual ATMs available to members
5. Member surveys conducted regularly

6. Select Employee Groups including minority owned businesses
7. Reward based lending
8. Goal to expand diversity of membership through business development and marketing programs

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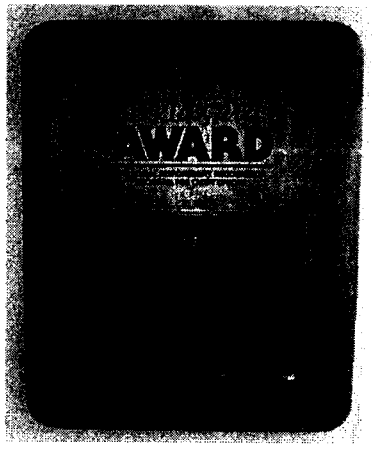
Section V: ***Commitment to the Credit Union Movement and other Cooperative Activities***

AMERICA'S
CREDIT UNIONS™

Clearview Federal Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Clearview Federal Credit Union will participate in local, state and national cooperative activities as appropriate and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:



1. Credit Union management holds leadership positions in various organizations including: Shared Branching network, Pittsburgh Chapter of Credit Unions,
2. Corporate Recognition Awards List (Dora Maxwell Award among others)
3. Claude R. Orchard Award presented by the National Credit Union Administration to former President/CEO for acting as agent for the conservator of a $26 million credit union

4. Member of Pennsylvania Credit Union Association
5. Member of Credit Union National Association
6. Member of Pittsburgh Chapter of Credit Unions
7. Member of the Filene Research Institute Leadership Circle
8. Member of the Pittsburgh Chamber of Commerce
9. Member of the Pittsburgh Airport Area Chamber of Commerce
10. Member of the Pittsburgh Technology Council
11. Member of the PA Credit Union Association Credit Union Defense Fund
12. Member of CUNA Councils to include Marketing, Human Resources, Technology, Lending and Chief Financial Officer
13. Mergers facilitated with small credit unions to ensure continued service to their members
14. Annually budgeted and approved donations
15. Celebrate International Credit Union Week and Credit Union Youth Week
16. Statewide Network of Advertising in Pennsylvania (SNAP) program donation

...And other Cooperative Activities:

1. Member of the Credit Union Shared Service Center Network that provides cash services to members on a national basis
2. Member of several credit union cooperative ATM networks providing cash to members surcharge-free nationwide
3. Employees work in political campaigns for politicians who support credit union issues

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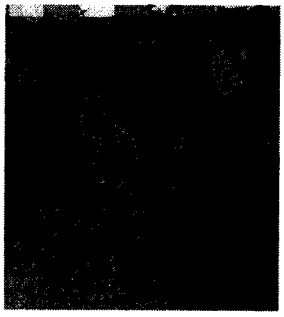
CUSC Advertisement

Section VI: ***Public Service/Corporate Citizenship***

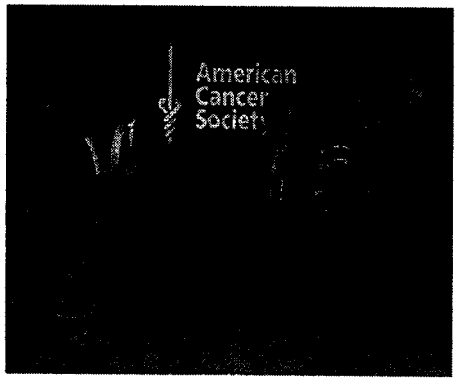
Clearview Federal Credit Union strives to be an active partner in our community through direct financial support or other in-kind contributions to worthwhile local organizations and by participating in public service activities. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People, furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community and better position us to reach out and serve – as only credit unions can – those people in greatest need of affordable financial services.

Community/FOM Groups Currently Receiving Financial or Other In-Kind Support and Current Public Service Activities:



Daffodil Days

1. 4-H
2. Alzheimer's Research/Foundation
3. Am Vets
4. American Cancer Society – Daffodil Days
5. American Cancer Society – Relay for Life
6. American Diabetes Association/Juvenile Diabetes
7. American Heart Association
8. American Lung Association
9. Animal Friends
10. Arthritis Foundation
11. Beaver County Association of Realtors Golf Tournament
12. Big Brothers and Big Sisters
13. Big Brothers and Big Sisters Annual Charity Bowling Event
14. Boy Scouts of America
15. Center Civic Club
16. Center Township Theater
17. Central Blood Bank
18. Children's Hospital of Pittsburgh
19. Christmas Works – Gifts for under privileged children and seniors
20. Coraopolis VFW
21. Credit Union sponsored blood drive
22. Dress For Success



Donation to American Cancer Society

23. Drive for the Blind
24. Girl Scouts
25. Gold Wings (Retired Flight Attendants Association)
26. Goodwill Industries
27. Greater Pittsburgh Women's Shelter
28. Habitat for Humanity
29. Independence Elementary School
30. Lions Club
31. March of Dimes
32. Mariner Health Care Center
33. Moon Area High School Blast Off (School sponsored after prom program)
34. Moon Area High School Quarterback Club
35. Moon Area High School Soccer Boosters
36. Moon Township Little League
37. Moon Township Police Department
38. Moon Township Volunteer Fire Department
39. Multiple Sclerosis
40. Muscular Dystrophy Association
41. National Ovarian Cancer Coalition
42. Ohio Valley General Hospital Auction for Elegance
43. Ohio Valley General Hospital Golf Tournament

44. PCUA Foundation (Advertising Campaign)
45. PCUA Golf Tournament
46. Pittsburgh Chapter of Credit Union's Golf Tournament
47. Project Bundle Up
48. Retired Customer Service Managers Association
49. Salvation Army
50. Saturday Afternoon Bowlers (Downes Syndrome League)
51. Seretti Golf Tournament
52. Sharing Our Best – a collection of recipes by the Credit Union employees
53. Sharon Community Presbyterian Food Drive
54. Shepherd's Heart
55. Soaring Eagles (Retired Pilots Association)
56. South Hills Chorale
57. Special Olympics
58. Sto-Rox Meals on Wheels
59. Susan B. Komen Breast Cancer Foundation/Lee National Denim Day
60. Toys for Tots
61. United Way – Books are Fun
62. United Way – US Airways FCU Annual Charity Golf Tournament
63. Washington County Manufacturers Assoc. Golf Tournament
64. West Hills Food Pantry

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US Airways FCU
10-County Area

2004 Community Analysis

Provided by
Liberty Marketing Services

LIBERTY

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1453 Beers School Road, P.O. Box 1289, Moon Township, PA 15108-6289 1-412-269-3011

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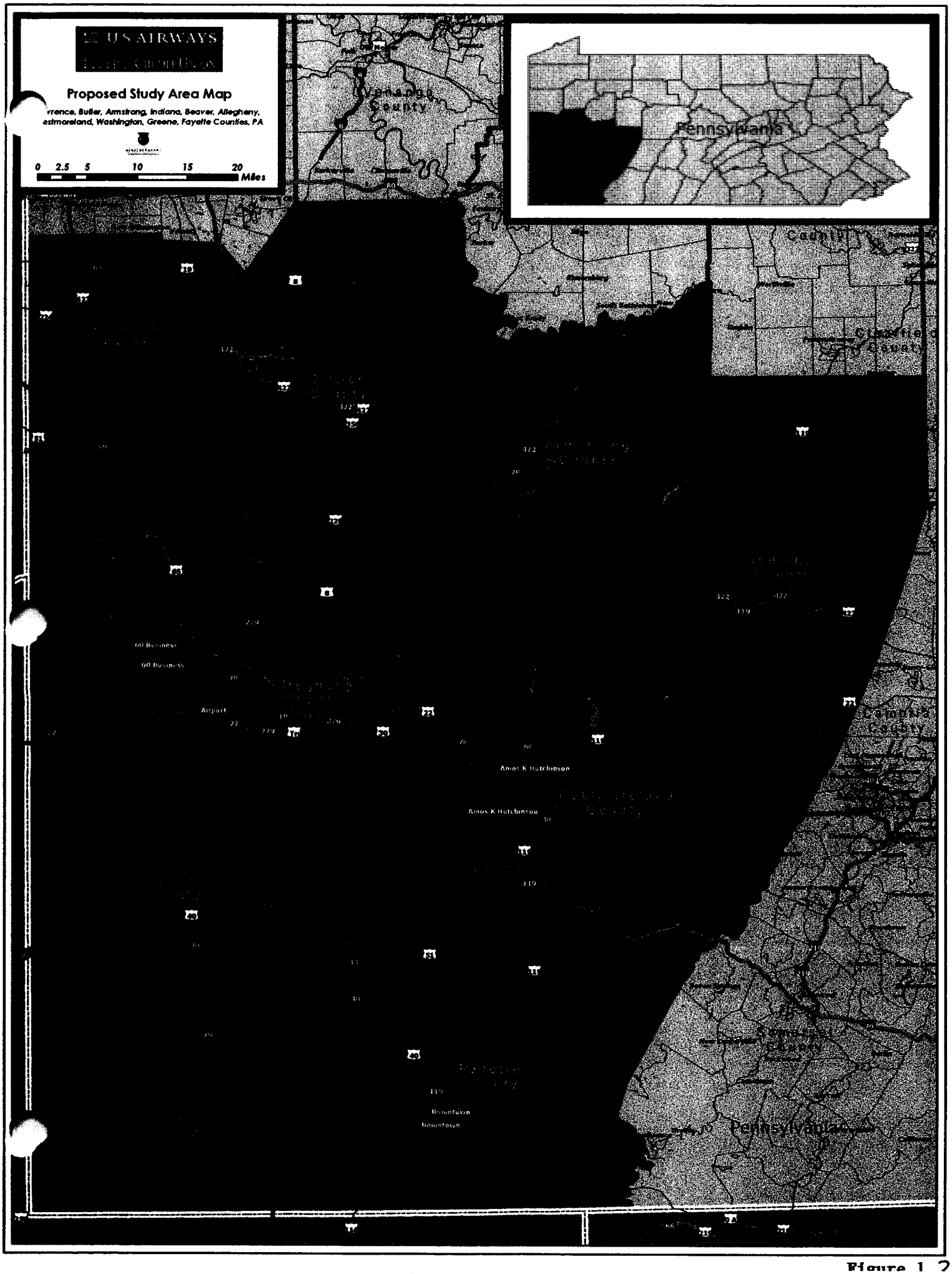
US AIRWAYS
Proposed Study Area Map
vrence, Butler, Armstrong, Indiana, Beaver, Allegheny,
estmoreland, Washington, Greene, Fayette Counties, PA
0 2.5 5 10 15 20 Miles
Venango County
Pennsylvania
County
Clearfield County
Cambria County
Somerset County
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Uniontown

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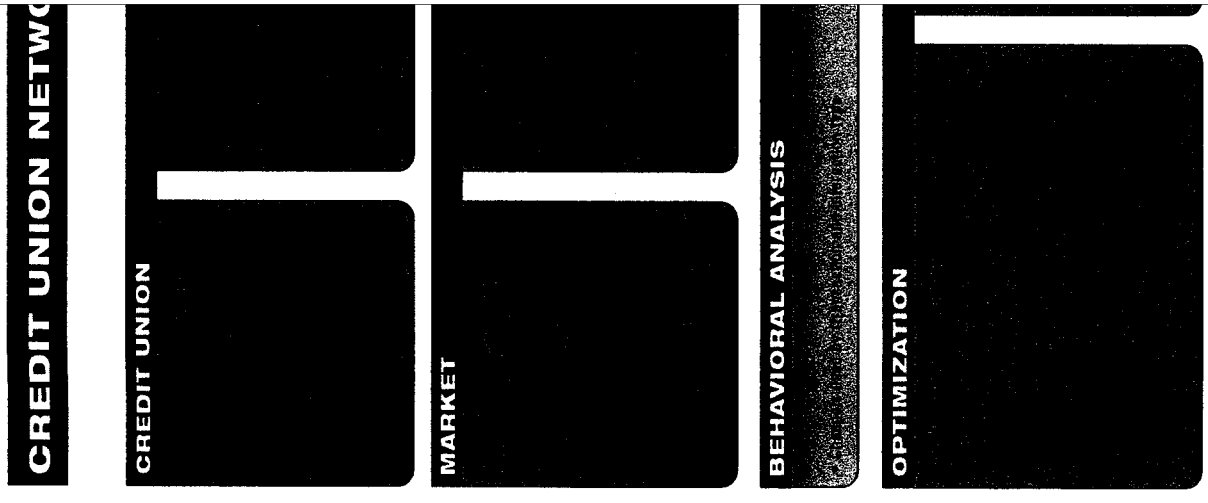
CREDIT UNION NETWO
CREDIT UNION
MARKET
BEHAVIORAL ANALYSIS
OPTIMIZATION

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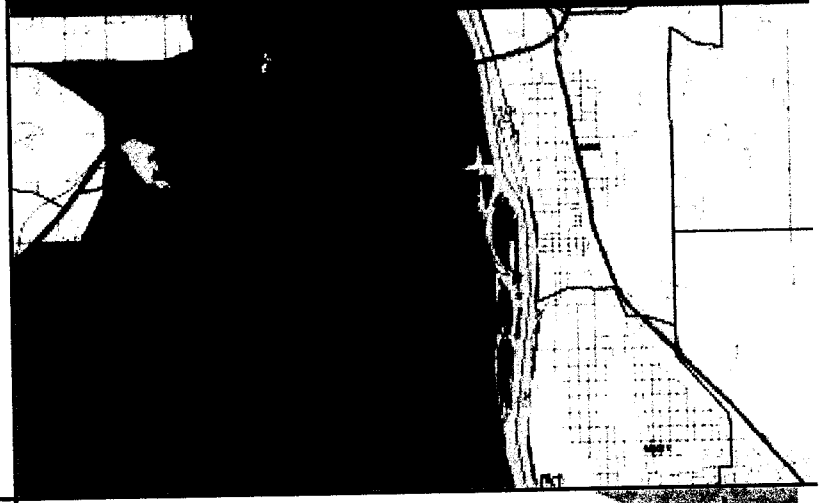
Liberty serves your needs—no matter where you are in the process of growing your membership.

The Liberty Community Charter Package includes:

Community Analysis
Whether you're considering charter expansion or locating the best site for a new branch, Liberty Strategic Advisors will help you move forward by identifying the current and projected population, competitive saturation and product usage for areas relevant to the credit union.

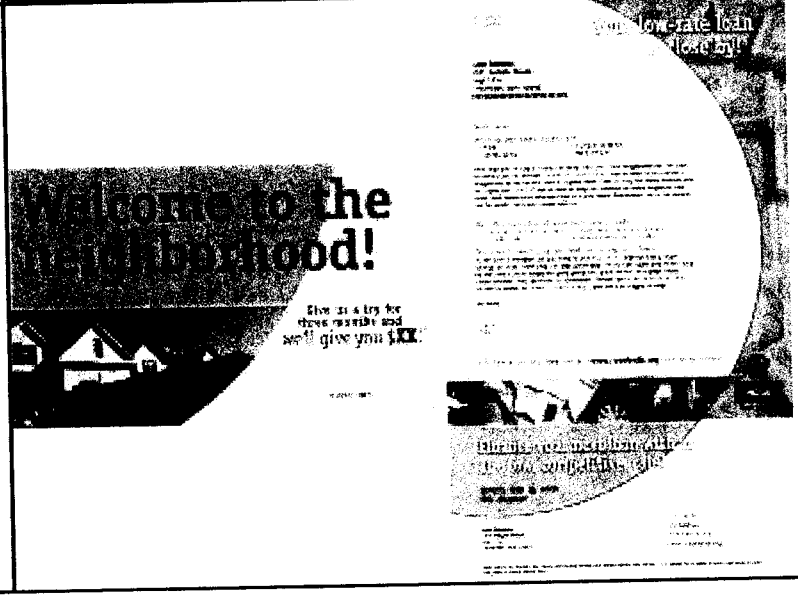
Community Charter Application
Liberty will assist you in completing a comprehensive application, which follows the NCUA requirements for a community charter conversion.

ABC Credit Union
South Saint Paul - Mapped By 2003 Population



Marketing Schedule
Maximizing growth potential with proven marketing strategies. Once the charter has been approved, Liberty will develop a marketing plan and schedule that identifies the best opportunities for maximizing growth.

Campaign and Design Fulfillment
Liberty Copywriters and Designers will develop credit union-specific, customized campaigns utilizing a variety of media, such as the postcard and letter shown here.



PRICING INFORMATION

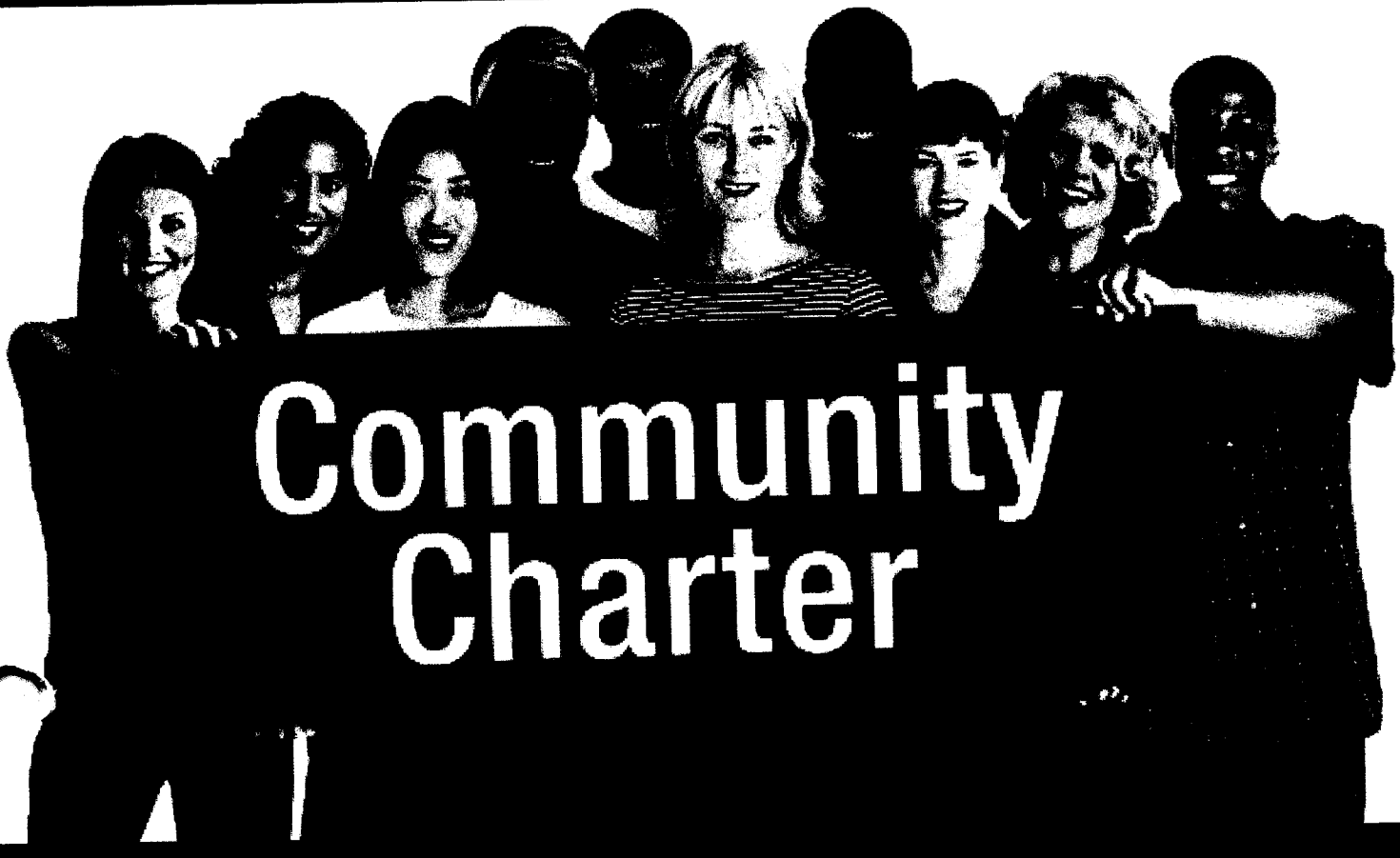
Community Analysis:	$3,295
Community Analysis with New Branch Site Analysis and Member Survey:	$11,895
Community Charter Application:	$10,495
Marketing Plan and Schedule:	$2,695
Campaign Design and Fulfillment:	Varies

Let Liberty help you expand your membership and increase your market share.
For more details on Liberty's Community Charter Strategies, call 800-607-2435 ext. 7446.

COMMUNITY CHARTER

415

Expanding your membership can be a challenge. We're with you every step of the way.



Increase your market share with Liberty Community Charter Strategies.

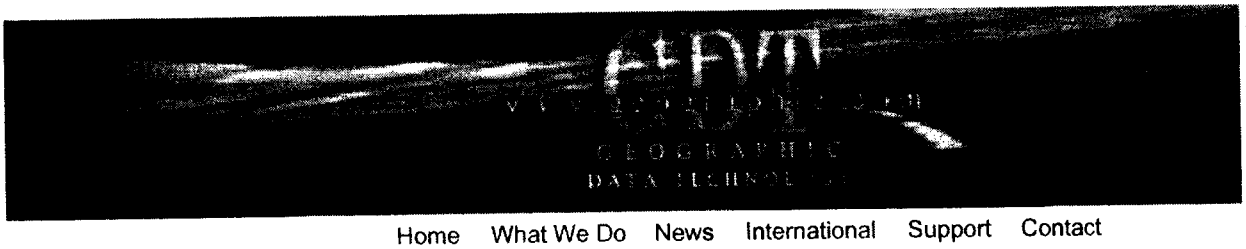
Liberty Marketing Services now provides solutions for credit unions that are exploring charter expansions or would like to increase market share in their current field of membership.

With community charter strategies, you'll benefit from:

- Defining the best area for charter expansion
- Understanding future growth opportunities
- Maximizing growth potential with proven marketing strategies
- Preparing for future branch expansion
- A dedicated Consultant to assist you through the process

Using a combination of credit union and current local market data and projected growth statistics, Liberty Marketing Services will develop a comprehensive solution for you.

COMMUNITY CHARTER



Products and Services

With more than 20 years experience in data management and compilation, GDT excels at bringing together a myriad of data resources to create spatial products and services that help businesses and consumers manage, understand and analyze geographic relationships.

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Download GDT's Corporate Brochure in Adobe's Acrobat format.

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Postal Databases
The industry standard for postal geography.

Show Products

Boundary Products
Created from GDT's core database to overlay precisely with streets and other related GDT products.

Show Products

International Products
Expanding to cover the Western Hemisphere with the quality and comprehensive coverage users have come to expect from GDT.

Show Products

Geocoding Products and Services
Built from GDT's complete and comprehensive street databases to provide the address coverage and data currency necessary to achieve high match rates.

Show Products

Custom Services
Based on GDT's current and comprehensive data products.

Show Products

Enc. 33

Telecommunications Products
The industry's most precise, up-to-date telecommunications geography products.

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Insurance Products
Powerful tools that help insurers manage risk, conduct market analysis, and provide better customer service.

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Search

11 Lafayette Street Lebanon, NH 03766
Questions? info@gdt1.com or 1-800-331-7881

Quicl

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From: Bob Schwartz [mailto:schwartz@test.spc9.org]
Sent: Monday, June 28, 2004 2:45 PM
To: Lisa Weber
Subject: RE: Requested Info

SPC can provide for free an Excel file that shows the number of work sites and the employment in these work sites, presented for EACH SPC county (there are 10) and for EACH employment-range you specify (I believe you want four ranges). Currently, SPC is putting into our pipeline to renew our subscription to D&B's zapdata database from which these data will be provided. I expect that we can provide something by next week.

Robert Schwartz
Southwestern Penna Commission
Regional Enterprise Tower
425 Sixth Ave, Ste 2500
Pittsburgh, PA 15219-1852

Phone: (412) 391-5590 ext 336
FAX: (412) 391-9160
E-mail: schwartz@spc9.org

Website: www.spcregion.org

TRACT	POPULATION	HOUSEHOLDS	PER_CAPITA INCOME
42003010300	4042	528	2212
42003020100	5496	1409	14448
42003020300	263	129	23057
42003030500	2761	1441	11726
42003040200	2285	526	6231
42003040300	4309	139	3045
42003040400	2511	1648	29623
42003040500	2991	1263	10183
42003040600	2236	1058	11460
42003040900	2960	1389	14660
42003050100	2019	935	12385
42003050600	2172	984	18950
42003050700	2827	1868	22240
42003050900	2058	951	7935
42003051000	1052	539	7894
42003051100	1341	634	6476
42003060300	2557	1251	13804
42003060500	1457	776	14115
42003070300	2192	1205	53832
42003070500	3162	1885	25456
42003070900	4776	2625	29574
42003080200	1757	911	16884
42003080400	1362	773	17744
42003080700	1748	1054	19221
42003080900	1844	991	18349
42003090100	1874	933	22206
42003090200	3068	1522	11893
42003090300	1754	866	19034
42003101100	2804	1203	15453
42003101600	1824	589	5665
42003101700	1915	717	12201
42003111300	3161	1391	13107
42003111400	1522	578	11302
42003111500	3532	1990	15990
42003120100	1636	408	7802
42003120200	1564	689	14580
42003120300	2126	853	12012
42003120400	1175	451	8498
42003120700	1063	442	16415
42003120800	1212	470	8328
42003130100	2536	998	10201
42003130200	1816	676	10722
42003130300	1792	865	10032
42003130400	1651	662	12301
42003130600	3833	1511	10731
42003140100	5529	1116	24705
42003140200	2419	1186	39717
42003150100	1837	798	14040
42003150400	790	265	4333
42003151500	3273	1408	14063
42003151600	2542	1173	18853
42003160300	1950	790	15523
42003160400	164	82	8651
42003160600	1361	411	9256
42003160700	574	212	11311
42003160900	2139	1171	21022
42003170200	3470	1943	20841
42003170600	1983	916	17582
42003180300	3131	1272	14554
42003180900	2670	1033	15568

Enc. 23

42003191400	2993	1520	17373
42003191500	2257	1054	18395
42003192100	58	31	19303
42003202100	588	231	13629
42003210700	2393	1043	14856
42003210800	44	31	6847
42003220400	820	428	13700
42003220600	1892	982	15521
42003230400	2538	1356	15150
42003240600	2487	1191	17588
42003241200	1168	485	14421
42003250300	1198	530	11026
42003250700	935	375	11202
42003250900	1712	735	12730
42003260900	2470	716	4453
42003261400	3161	1227	15497
42003261500	1907	784	16283
42003262000	2977	1255	12580
42003270300	2064	908	16714
42003270400	2911	515	5010
42003271500	3826	1566	13456
42003280500	471	180	12670
42003280800	895	319	8043
42003281400	2531	1006	14967
42003290100	2137	948	16551
42003300100	4316	1649	13399
42003310100	440	199	17662
42003320400	2198	897	19096
42003401200	3387	1532	13885
42003403500	4840	2115	15320
42003424000	3540	1740	16460
42003427000	3949	1817	14845
42003432400	2910	1382	18227
42003448000	1197	562	20289
42003450800	2646	1286	17152
42003451102	5545	2057	22345
42003454000	408	169	14612
42003462100	2532	1159	20045
42003463900	2835	1256	17187
42003464400	3599	1580	11650
42003470400	3480	1455	24104
42003470600	3434	1647	20766
42003481000	3910	1657	15937
42003483800	3441	1541	12110
42003484300	3409	1519	16857
42003486700	2764	1267	10930
42003486800	2094	901	14622
42003486900	2229	930	12012
42003488200	3804	1523	18339
42003488600	5671	2377	19080
42003492700	2418	1040	14061
42003492800	2978	1262	15850
42003492900	2868	1327	14092
42003493000	549	244	16180
42003494000	1600	671	18437
42003496101	3242	1192	19941
42003499400	3177	1420	14574
42003500300	4127	1808	16940
42003501000	1695	848	16569
42003502000	323	142	16862
42003504100	5623	2510	14960

42003505000	25	8	2233
42003506000	700	318	15611
42003507000	2269	1058	16972
42003508000	2122	1026	14793
42003510000	1978	919	13638
42003512000	2689	1159	15814
42003512800	1806	730	12347
42003512900	1766	677	13620
42003513800	2662	1048	13430
42003514000	2268	981	10212
42003515100	3039	1389	15695
42003515300	1985	990	15317
42003515400	1612	775	21845
42003517000	1981	1015	19653
42003522000	3596	1648	15258
42003524000	3079	1372	17088
42003526102	2081	783	18863
42003550900	2576	929	10156
42003551200	4363	1841	12222
42003551900	1779	797	8043
42003552000	3011	1184	14291
42003552100	1513	460	5547
42003552200	1400	577	11560
42003552300	2978	1114	12888
42003560400	1747	840	10956
42003560600	1559	706	12564
42003561000	1832	768	13713
42003561100	1360	553	11068
42003561200	1685	744	13892
42005980200	2464	958	15659
42005980300	3788	1435	17925
42005981000	3426	1569	14225
42005981100	4705	1997	13543
42005981700	3875	1499	15621
42007600300	716	304	13494
42007600400	822	363	18335
42007601100	3544	1134	12297
42007601200	3263	1456	15633
42007601300	2939	1148	12622
42007601400	3727	1480	14085
42007601500	3133	1344	13515
42007601600	1662	728	14832
42007602000	611	283	14502
42007602800	3091	1412	18162
42007603500	1729	676	17065
42007604000	2797	1246	13671
42007604100	3113	1444	14611
42007604300	2557	996	14158
42007604500	3317	1410	9285
42019902200	2025	922	17098
42019902300	3723	1552	12009
42019902400	2737	1306	17147
42019902500	4052	1780	15500
42019902700	2021	955	17845
42019910400	2707	953	14713
42019910500	2170	86	710
42051260100	6331	2715	15286
42051260300	4080	1627	14313
42051260500	6919	2612	15646
42051260600	4760	1944	16667
42051260700	4353	1825	15900

42051260800	4723	2138	13770
42051261000	2613	1019	15800
42051261200	2731	1212	13397
42051261300	5375	2207	20037
42051261400	6365	2658	14510
42051261700	3271	1344	12910
42051261800	4057	1823	16168
42051261900	4091	1858	13435
42051262100	2827	1176	13185
42051262200	3978	1851	16468
42051262300	4383	1760	12211
42051262500	3668	1408	12510
42051262600	3433	1373	12413
42051262700	7370	2571	14762
42051262800	7390	2893	15569
42051262900	5574	2145	17886
42051263000	3568	1531	14056
42051263100	6300	2498	13522
42051263200	2416	985	16195
42051263300	1799	727	13088
42059970100	7062	2891	15911
42059970400	4797	1822	14724
42059970600	4150	1617	14878
42059970700	2913	1146	15979
42059970800	4313	1762	16678
42063960200	5035	1652	12015
42063960300	2825	1039	12481
42063960400	3960	1435	13083
42063961000	2335	995	16123
42063961101	4872	2098	14731
42063961102	5024	702	2270
42063961300	4397	1708	15222
42063961800	1725	745	16005
42073000200	2233	934	15130
42073000300	4246	1725	12357
42073000400	2386	1037	9881
42073000600	1564	468	6877
42073000700	2276	857	13498
42073000800	4517	1914	14997
42073000900	2141	897	9834
42073010300	2394	581	11810
42125704100	1325	615	9440
42125751200	3334	1343	14533
42125754200	3224	1081	14557
42125754300	3870	1620	16162
42125754400	2152	876	13142
42125754500	2812	1250	17441
42125754600	1727	783	14235
42125764000	3698	1605	19225
42125772700	2269	969	16306
42125773100	3139	1485	16909
42125775200	2971	1318	22186
42125775300	2613	1135	15103
42125782700	1373	637	18713
42125783200	2798	1338	12153
42125783300	2024	896	16097
42125792200	2565	694	8064
42125793700	1052	451	16278
42125795700	2462	1027	13817
42129800100	1460	721	10142
42129800200	1531	651	14918

42129800600	2794	1131	12442
42129800700	2572	1295	10832
42129800900	2855	1225	15875
42129801500	2627	1186	14645
42129801600	1467	665	22031
42129802600	3876	1595	16579
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42129804000	1540	719	14701
42129804100	2994	1486	15714
42129804801	1787	859	17048
42129805100	2865	1172	16218
42129805200	2277	1,020	18934
42129805400	2172	960	10075
42129806400	2622	1110	19026
42129806600	3004	1265	14951
42129806800	1648	706	14646
42129806900	4032	1615	15231
42129808200	2988	1233	16441
42129808300	5663	2253	16656

262 Tracts **716,107 Total Pop**

Community Profile Report

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Population:			
Population	4,042	4,351	4,696
Persons in Families	467	694	958
Persons in Non-Family Households	548	622	724
Persons in Group Quarters	3,027	3,035	3,014
Households:			
Households	528	687	878
Family Households	135	123	106
Non-Family Households	393	564	772
Gender and Age:			
Population Age <18	145	209	283
Population Age 15+	3,915	4,168	4,450
Population Age 25+	676	881	881
Population Age 65+	166	223	287
Population Male	1,658	1,807	1,971
Population Female	2,384	2,725	2,725
Population by Age:			
0 - 4	45	56	67
5 - 9	35	54	75
10 - 13	30	47	68
14 - 17	35	52	73
18 - 20	2,488	2,547	2,595
21 - 24	733	714	697
25 - 29	74	79	85
30 - 34	55	65	74
35 - 39	86	104	125
40 - 44	75	105	142
45 - 49	59	92	133
50 - 54	69	97	133
55 - 59	49	66	86
60 - 64	43	50	56
65 - 69	37	43	49
70 - 74	45	59	74
75 - 79	37	54	71
80 - 84	25	36	50
85+	22	31	43
Median Age	19.3	19.3	19.4

Sample for one CDFI Qualified Underserved Census Tract.
Enc. 24 Refer to CD-Rom for all others.

LMC

Comprehensive Trend Report

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Population Age - Males:			
0 - 4	18	24	30
5 - 9	19	29	40
10 - 13	14	23	34
14 - 17	17	26	37
18 - 20	962	988	1,007
21 - 24	299	291	284
25 - 29	37	39	42
30 - 34	24	29	34
35 - 39	44	53	63
40 - 44	45	59	77
45 - 49	30	47	68
50 - 54	40	54	72
55 - 59	21	29	38
60 - 64	22	25	28
65 - 69	18	20	23
70 - 74	18	26	33
75 - 79	13	21	28
80 - 84	8	12	17
85+	9	12	16
Median Age	19.4	19.4	19.5
Population Age - Females:			
0 - 4	27	32	37
5 - 9	16	25	35
10 - 13	16	24	34
14 - 17	18	26	36
18 - 20	1,526	1,559	1,588
21 - 24	434	423	413
25 - 29	37	40	43
30 - 34	31	36	40
35 - 39	42	51	62
40 - 44	30	46	65
45 - 49	29	45	65
50 - 54	29	43	61
55 - 59	28	37	48
60 - 64	21	25	28
65 - 69	19	23	26
70 - 74	27	33	41
75 - 79	24	33	33
80 - 84	17	24	33
85+	13	19	27
Median Age	19.2	19.2	19.3

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Race:			
White	3,214	3,443	3,692
Black	539	570	613
American Indian, Eskimo, or Aleut	12	12	13
Asian or Pacific Islander	160	188	217
Other	117	138	161
Ethnicity:			
Non Hispanic White	3,150	3,365	3,598
Non Hispanic Black	537	567	609
Non Hispanic Amer. Indian, Eskimo, or Aleut	12	12	13
Non Hispanic Asian or Pacific Islander	159	187	216
Non Hispanic Other	44	39	32
Hispanic White	64	78	94
Hispanic Black	2	3	4
Hispanic American Indian, Eskimo, or Aleut	0	0	0
Hispanic Asian or Pacific Islander	1	1	1
Hispanic Other	73	99	129
Marital Status:			
Never Married	3,354	3,223	3,196
Now Married	214	463	646
Separated	178	225	275
Widowed	80	120	150
Divorced	88	138	183
Educational Attainment:			
Less Than 9th Grade	17	9	5
9th to 12 Grade, No Diploma	188	173	159
High School Diploma	235	350	487
Some College, No Degree	76	95	114
Associate Degree	25	34	43
Bachelor's Degree	34	48	64
Graduate or Professional Degree	101	172	249
Household Size:			
1 Person Households	251	309	383
2 Person Households	145	202	269
3 Person Households	67	89	116
4 Person Households	47	66	87
5 Person Households	12	11	10
6+ Person Households	6	10	13
Average Household Size	1.9	1.9	1.9
Average Family Size	3.5	5.6	9.0

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Households with Age of Householder:			
Age 15 - 24	191	346	528
Age 25 - 34	55	60	65
Age 35 - 44	77	74	74
Age 45 - 54	51	54	56
Age 55 - 64	44	47	51
Age 65 - 74	53	50	48
Age 75+	57	56	56
Housing Units:			
Vacant	340	331	338
Owner-occupied	122	107	95
Renter-occupied	406	580	783
Employment Status:			
Employed	1,512	1,620	1,722
Unemployed	346	362	371
In Armed Forces	0	0	0
Not in Labor Force	2,056	2,187	2,357
Occupation:			
Executive, Administrative, and Managerial	42	46	51
Professional specialty	387	411	434
Technicians & related support	83	90	95
Sales	137	148	157
Admin support, including clerical	492	517	543
Private household	0	0	0
Protective service	28	33	38
Service, except protective & household	207	227	247
Farming, forestry & fishing	0	0	0
Precision production, craft & repair	32	35	38
Machine operators, assemblers & inspectors	38	42	45
Transporation& material moving	43	46	47
Handlers, equipment cleaners, & laborers	23	25	27
% White Collar employment	61.4%	61.2%	61.2%
% Blue Collar employment	38.6%	38.9%	38.8%

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Industry:			
Agriculture, forestry & fisheries	1	1	1
Mining	1	1	1
Construction	46	48	50
Manufacturing	63	69	72
Transportation	31	34	36
Communications & other public utilities	66	73	80
Wholesale trade	31	32	33
Retail trade	230	243	252
Finance, insurance, & real estate	76	79	84
Business & repair services	113	121	129
Personal services	37	42	48
Entertainment & recreation services	48	53	58
Health services	209	223	240
Educational services	422	456	489
Other professional & related services	104	108	110
Public administration	34	37	39
Households with Household Income:			
< $10,000	249.00	298.00	319.00
$10,000-$14,999	103.00	105.00	125.00
$15,000-$19,999	36.00	44.00	61.00
$20,000-$24,999	22.00	37.00	58.00
$25,000-$29,999	19.00	24.00	37.00
$30,000-$34,999	23.00	33.00	45.00
$35,000-$39,999	10.00	24.00	39.00
$40,000-$49,999	20.00	25.00	36.00
$50,000-$59,999	8.00	13.00	16.00
$60,000-$74,999	14.00	24.00	37.00
$75,000-$99,999	10.00	23.00	43.00
$100,000-$124,999	8.00	19.00	33.00
$125,000-$149,999	1.00	8.00	14.00
$150,000-$199,999	1.00	4.00	9.00
$200,000+	4.00	6.00	6.00

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Families with Family Income:			
< $10,000	30.00	19.00	13.00
$10,000-$14,999	28.00	20.00	14.00
$15,000-$19,999	7.00	5.00	4.00
$20,000-$24,999	8.00	7.00	5.00
$25,000-$29,999	12.00	7.00	6.00
$30,000-$34,999	9.00	9.00	7.00
$35,000-$39,999	1.00	5.00	5.00
$40,000-$49,999	9.00	5.00	4.00
$50,000-$59,999	3.00	5.00	3.00
$60,000-$74,999	12.00	11.00	9.00
$75,000-$99,999	8.00	12.00	15.00
$100,000-$124,999	6.00	10.00	12.00
$125,000-$149,999	1.00	4.00	4.00
$150,000-$199,999	1.00	2.00	4.00
$200,000+	0.00	2.00	1.00
Households with Disposable Income:			
< $10,000	249.00		
$10,000-$14,999	108.00		
$15,000-$19,999	30.00		
$20,000-$24,999	26.00		
$25,000-$29,999	21.00		
$30,000-$34,999	17.00		
$35,000-$39,999	21.00		
$40,000-$49,999	5.00		
$50,000-$59,999	14.00		
$60,000-$74,999	10.00		
$75,000-$99,999	8.00		
$100,000-$124,999	2.00		
$125,000-$149,999	1.00		
$150,000-$199,999	1.00		
$200,000+	3.00		
Income:			
Per Capita Income	$2,212	$1,951	$1,768
Median Household Income	$11,455	$14,332	$19,599
Median Family Income	$26,562	$36,943	$43,999
Average Household Income	$16,934	$12,358	$9,458
Average Family Income	$26,588	$28,589	$32,515
Median Household Disposable Income	$5,416		
Aggregate Income	$8,941,240	$8,490,195	$8,304,274
Aggregate Income Families	$3,589,388	$3,516,451	$3,446,538
Aggregate Income Non-Family Hhlds	$5,351,852	$4,973,744	$4,857,736
Aggregate Income Group Quarters	$0	$0	$0

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Household Income of Householders Age <25:			
< $10,000	108.00	176.00	
$10,000-$14,999	36.00	44.00	
$15,000-$19,999	9.00	20.00	
$20,000-$24,999	10.00	22.00	
$25,000-$29,999	5.00	12.00	
$30,000-$34,999	10.00	18.00	
$35,000-$39,999	1.00	9.00	
$40,000-$49,999	1.00	9.00	
$50,000-$59,999	2.00	5.00	
$60,000-$74,999	1.00	9.00	
$75,000-$99,999	2.00	8.00	
$100,000-$124,999	2.00	7.00	
$125,000-$149,999	1.00	4.00	
$150,000-$199,999	1.00	2.00	
$200,000+	0.00	2.00	
Household Income of Householders Age 25-34:			
< $10,000	20.00	26.00	
$10,000-$14,999	17.00	14.00	
$15,000-$19,999	1.00	1.00	
$20,000-$24,999	1.00	1.00	
$25,000-$29,999	0.00	0.00	
$30,000-$34,999	6.00	6.00	
$35,000-$39,999	0.00	0.00	
$40,000-$49,999	0.00	0.00	
$50,000-$59,999	0.00	0.00	
$60,000-$74,999	9.00	9.00	
$75,000-$99,999	0.00	0.00	
$100,000-$124,999	0.00	0.00	
$125,000-$149,999	0.00	0.00	
$150,000-$199,999	0.00	0.00	
$200,000+	0.00	0.00	

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Household Income of Householders Age 35-44:			
< $10,000	39.00	26.00	
$10,000-$14,999	5.00	4.00	
$15,000-$19,999	6.00	5.00	
$20,000-$24,999	7.00	7.00	
$25,000-$29,999	1.00	1.00	
$30,000-$34,999	2.00	2.00	
$35,000-$39,999	7.00	10.00	
$40,000-$49,999	0.00	0.00	
$50,000-$59,999	2.00	2.00	
$60,000-$74,999	1.00	1.00	
$75,000-$99,999	0.00	0.00	
$100,000-$124,999	5.00	9.00	
$125,000-$149,999	0.00	4.00	
$150,000-$199,999	0.00	2.00	
$200,000+	3.00	3.00	
Household Income of Householders Age 45-54:			
< $10,000	33.00	26.00	
$10,000-$14,999	11.00	13.00	
$15,000-$19,999	2.00	3.00	
$20,000-$24,999	1.00	2.00	
$25,000-$29,999	0.00	1.00	
$30,000-$34,999	1.00	2.00	
$35,000-$39,999	1.00	2.00	
$40,000-$49,999	0.00	1.00	
$50,000-$59,999	1.00	2.00	
$60,000-$74,999	1.00	2.00	
$75,000-$99,999	0.00	1.00	
$100,000-$124,999	0.00	1.00	
$125,000-$149,999	0.00	0.00	
$150,000-$199,999	0.00	0.00	
$200,000+	0.00	0.00	

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Household Income of Householders Age 55-64:			
< $10,000	26.00	25.00	
$10,000-$14,999	3.00	4.00	
$15,000-$19,999	1.00	2.00	
$20,000-$24,999	1.00	2.00	
$25,000-$29,999	4.00	3.00	
$30,000-$34,999	1.00	2.00	
$35,000-$39,999	0.00	1.00	
$40,000-$49,999	6.00	5.00	
$50,000-$59,999	0.00	0.00	
$60,000-$74,999	1.00	2.00	
$75,000-$99,999	0.00	1.00	
$100,000-$124,999	0.00	0.00	
$125,000-$149,999	0.00	0.00	
$150,000-$199,999	0.00	0.00	
$200,000+	0.00	0.00	
Household Income of Householders Age 65+:			
< $14,999	54.00	45.00	
$15,000-$19,999	17.00	13.00	
$20,000-$24,999	2.00	3.00	
$25,000-$29,999	9.00	7.00	
$30,000-$39,999	4.00	5.00	
$40,000-$49,999	13.00	10.00	
$50,000-$74,999	4.00	5.00	
$75,000-99,999	8.00	13.00	
$100,000+	2.00	3.00	
Daytime Population by Occupation:			
Total Employees	9,986		
Executive and Managerial	514		
Professional	2,340		
Technical	2,771		
Sales	289		
Clerical	1,769		
Private Household	8		
Protective Service	488		
Services	1,057		
Agriculture, Forestry, and Fishing	35		
Production and Related	325		
Operators	207		
Materials Handlers	134		
Laborers	49		

ID: 42003010300

Demographic	2002 Estimate	2007 Projection	2012 Projection
Consumer Expenditures - $/Household:			
Total Expenditure	$23,330		
Apparel	$1,312		
Contributions	$672		
Education	$457		
Entertainment	$1,217		
Food And Beverages	$3,889		
Health Care	$1,455		
Household Furnishings And Equipment	$937		
Shelter	$3,985		
Household Operations	$710		
Personal Insurance	$270		
Personal Care	$405		
Reading	$129		
Tobacco	$212		
Transportation	$4,784		
Utilities	$1,889		
Miscellaneous Expenses	$278		
Gifts	$729		
Total Non-Retail Expenditures	$13,549		
Total Retail Expenditures	$9,781		
Crime:			
Total Crime	218.4		
Personal Crime	239.6		
Property Crime	197.4		

Notes: 1) Crime Index of 100 = National Average 2) Calculated using a non-weighted average of all values

Climate:	
Average Annual Temperature	48.0
Average Annual High Temperature	56.5
Average Annual Low Temperature	35.8
Average January Temperature	21.4
Average January High Temperature	29.0
Average January Low Temperature	13.7
Average July Temperature	67.2
Average July High Temperature	78.6
Average July Low Temperature	55.8
Annual Rainfall	44.7
Annual Snowfall	31.8
Cooling Degree Days	428
Heating Degree Days	6,581

Note: 1) Calculated using a non-weighted average of all values

Please refer to the back of this binder for the CD-ROM containing:

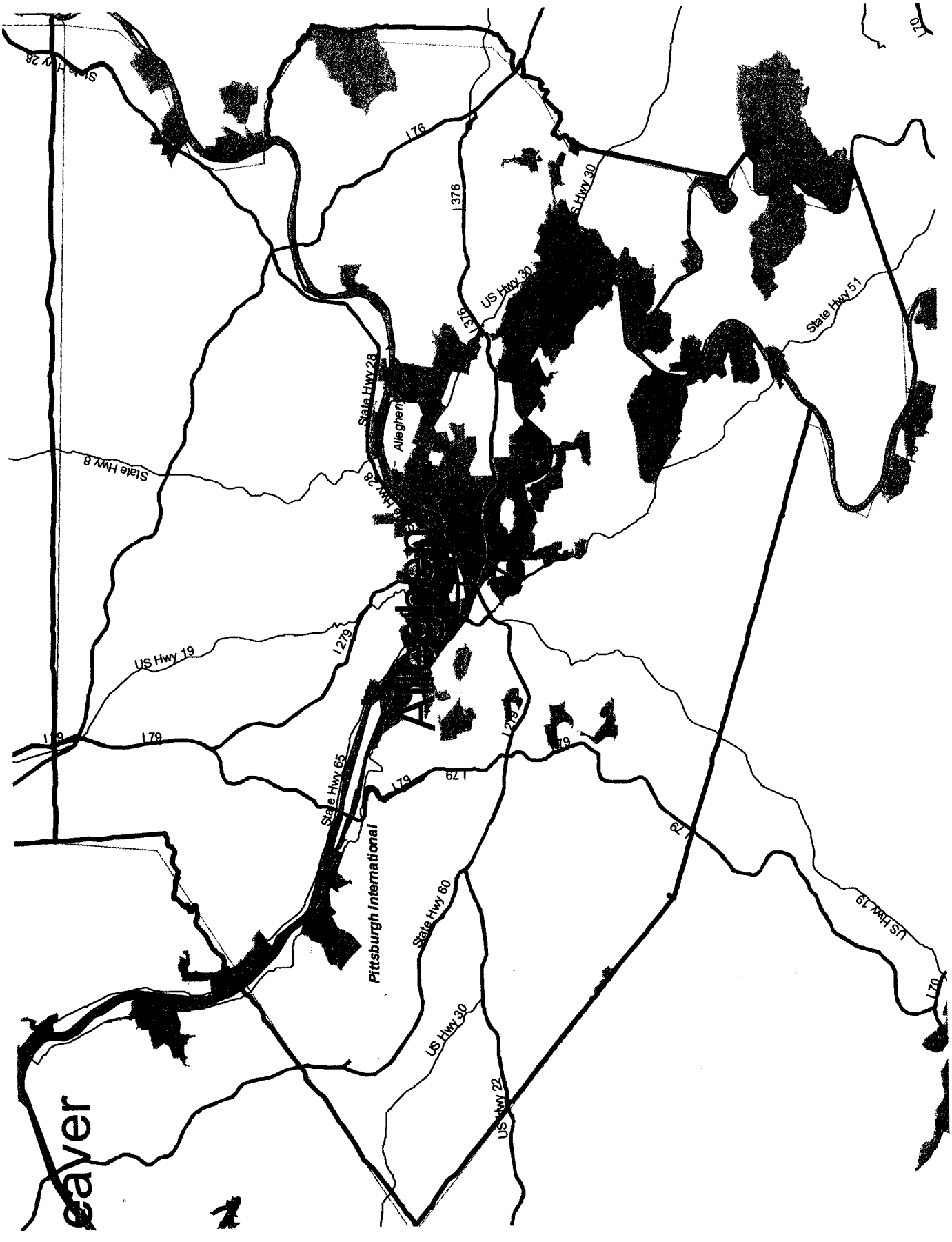
Comprehensive Trend Report

of

CDFI Qualified Underserved Census Tracts

Enc. 25

435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Beaver

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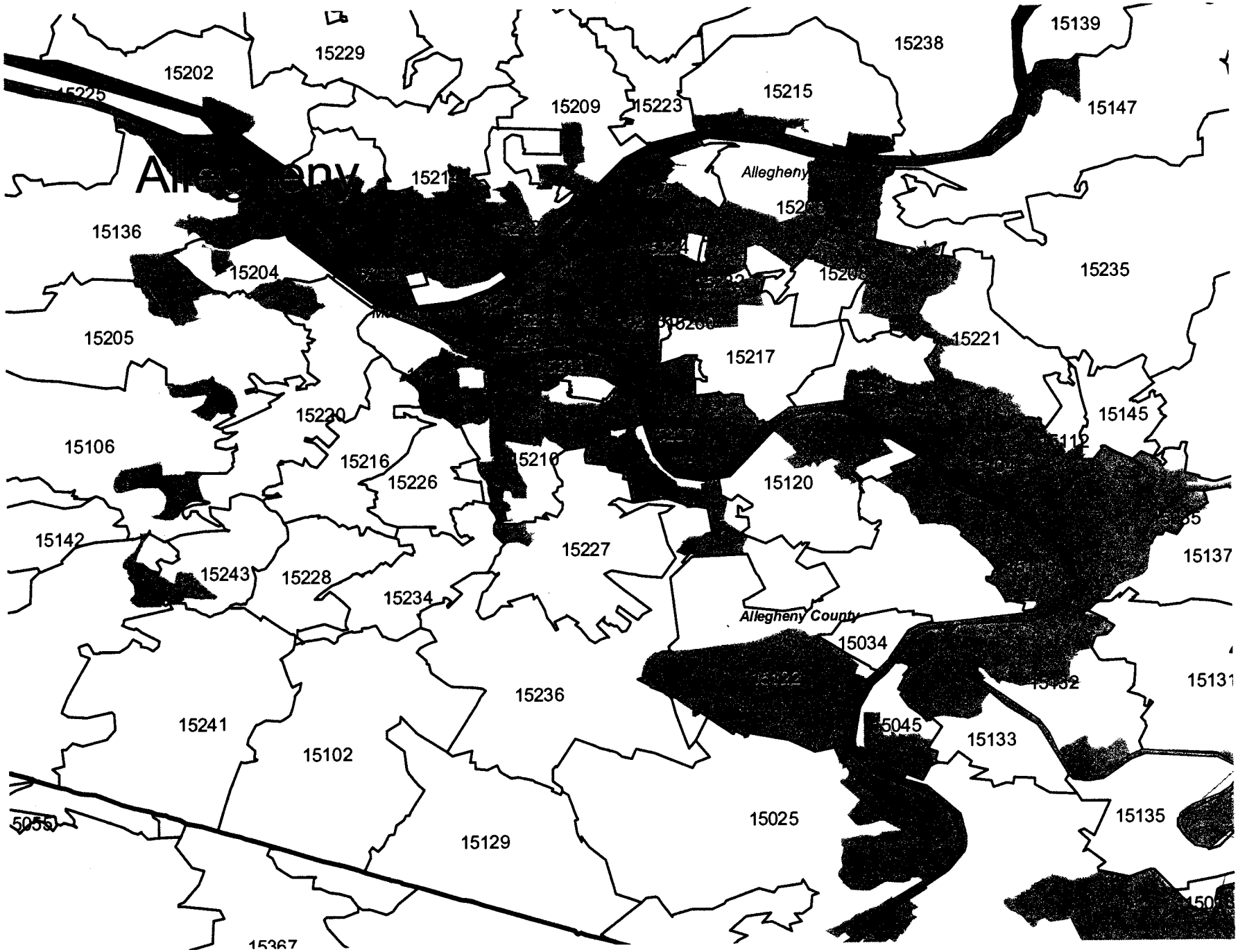
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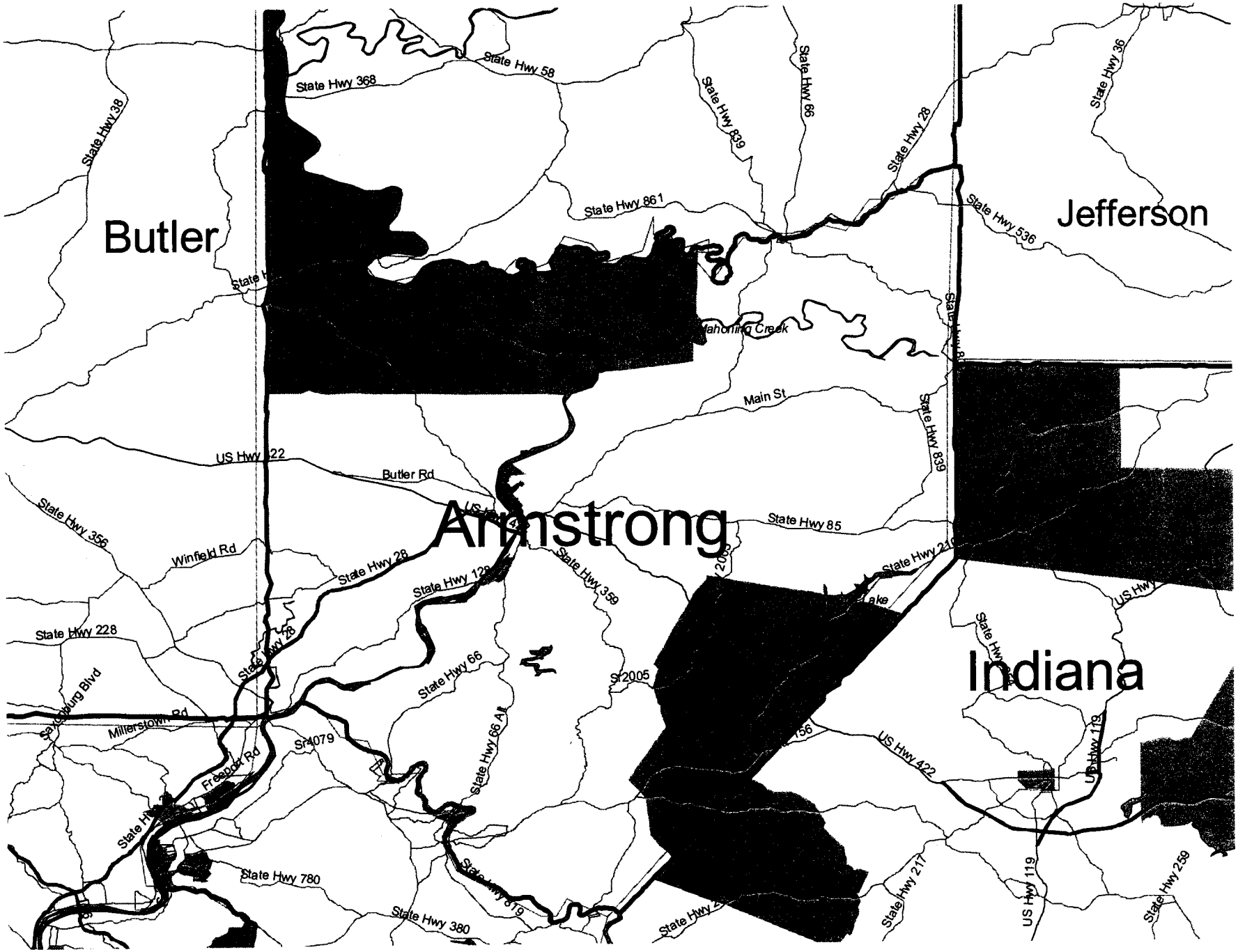
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State Hwy 536
Mahoning Creek
Main St
US Hwy 422
Butler Rd
State Hwy 356
Winfield Rd
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State Hwy 359
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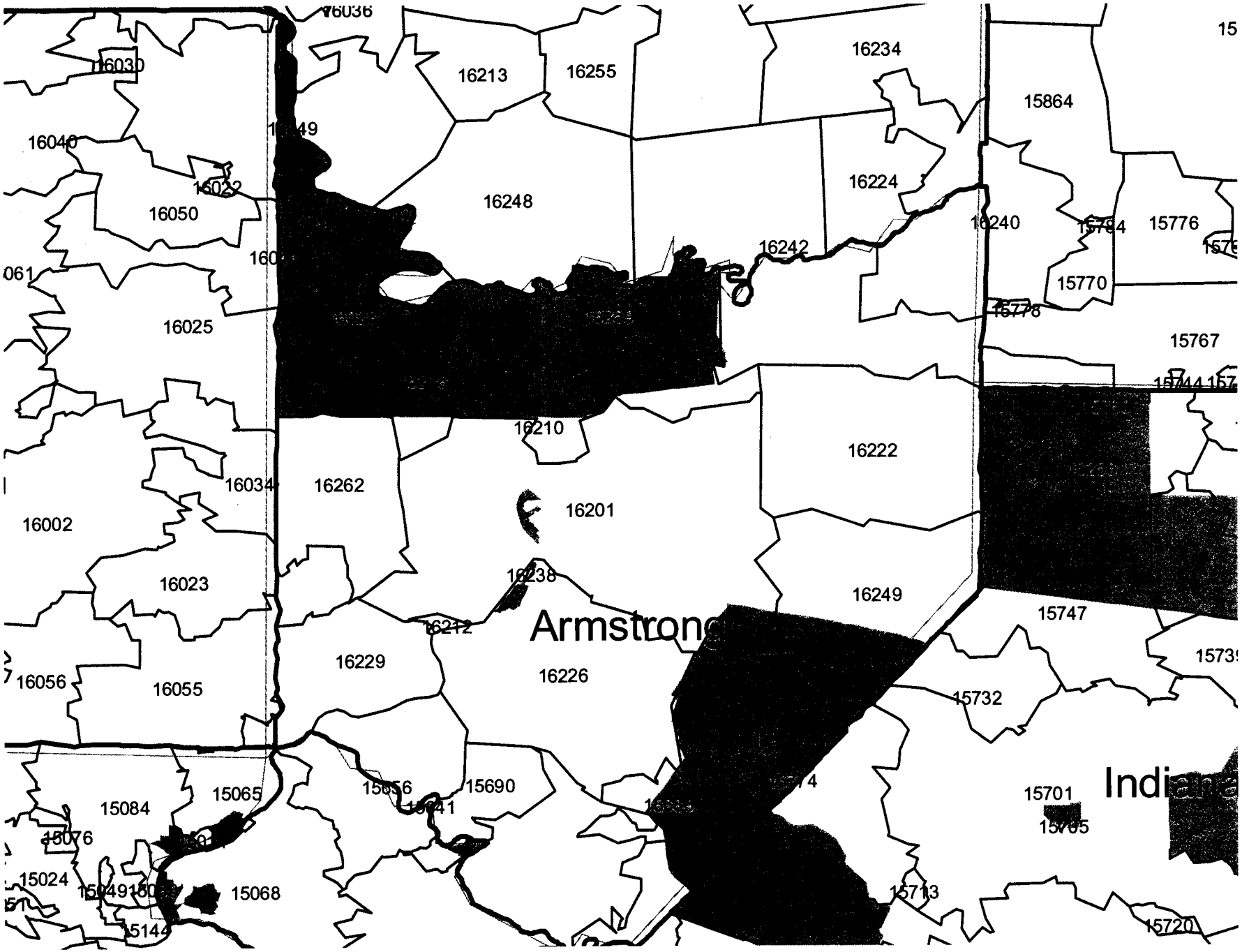
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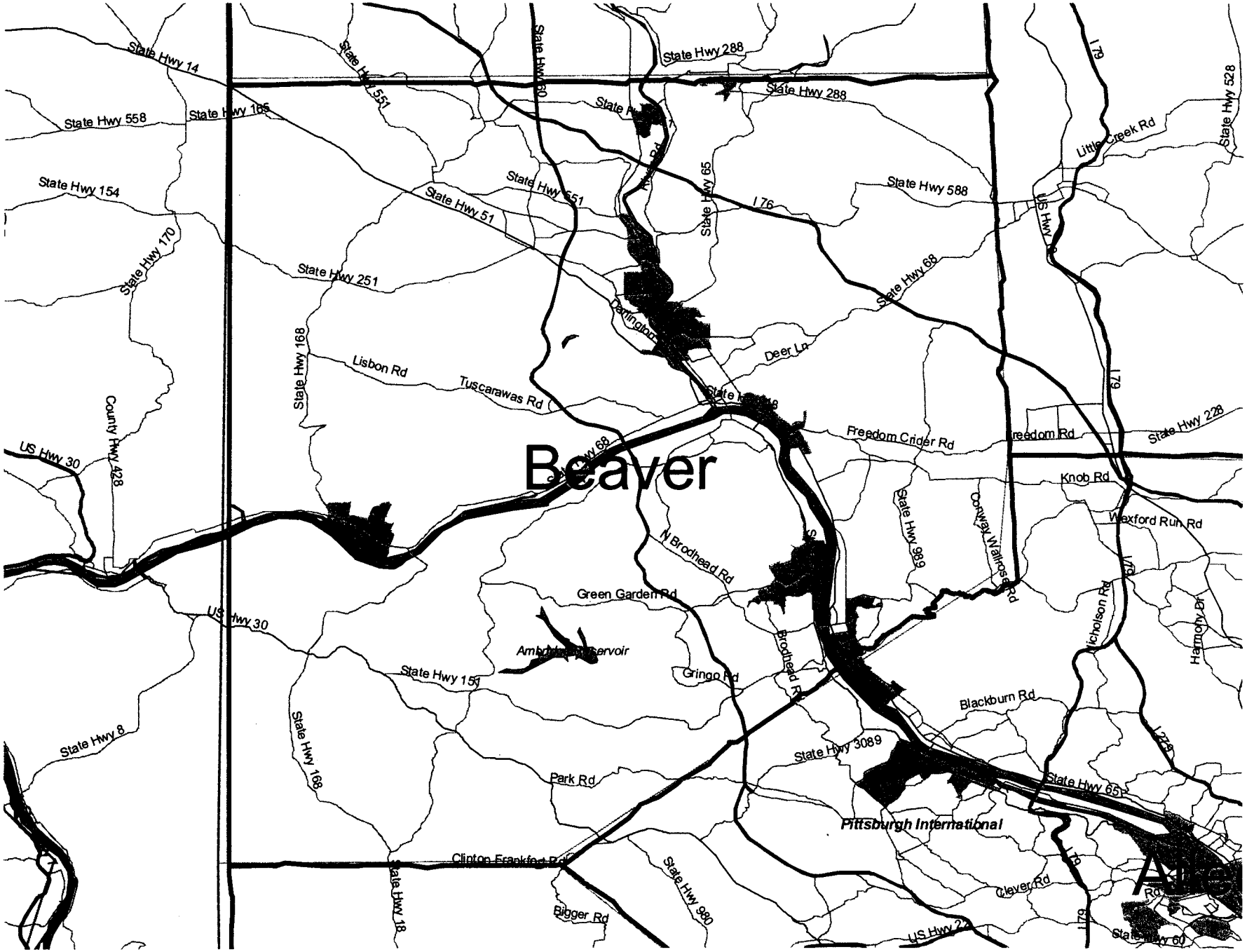
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Darlington
Deer Ln
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Lisbon Rd
Tuscarawas Rd
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County Hwy 428
US Hwy 30
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Freedom Rd
State Hwy 228
Knob Rd
Wexford Run Rd
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Conway Wallrose Rd
N Brodhead Rd
Green Garden Rd
Nicholson Rd
Harmony Dr
Brodhead Rd
Gringo Rd
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Blackburn Rd
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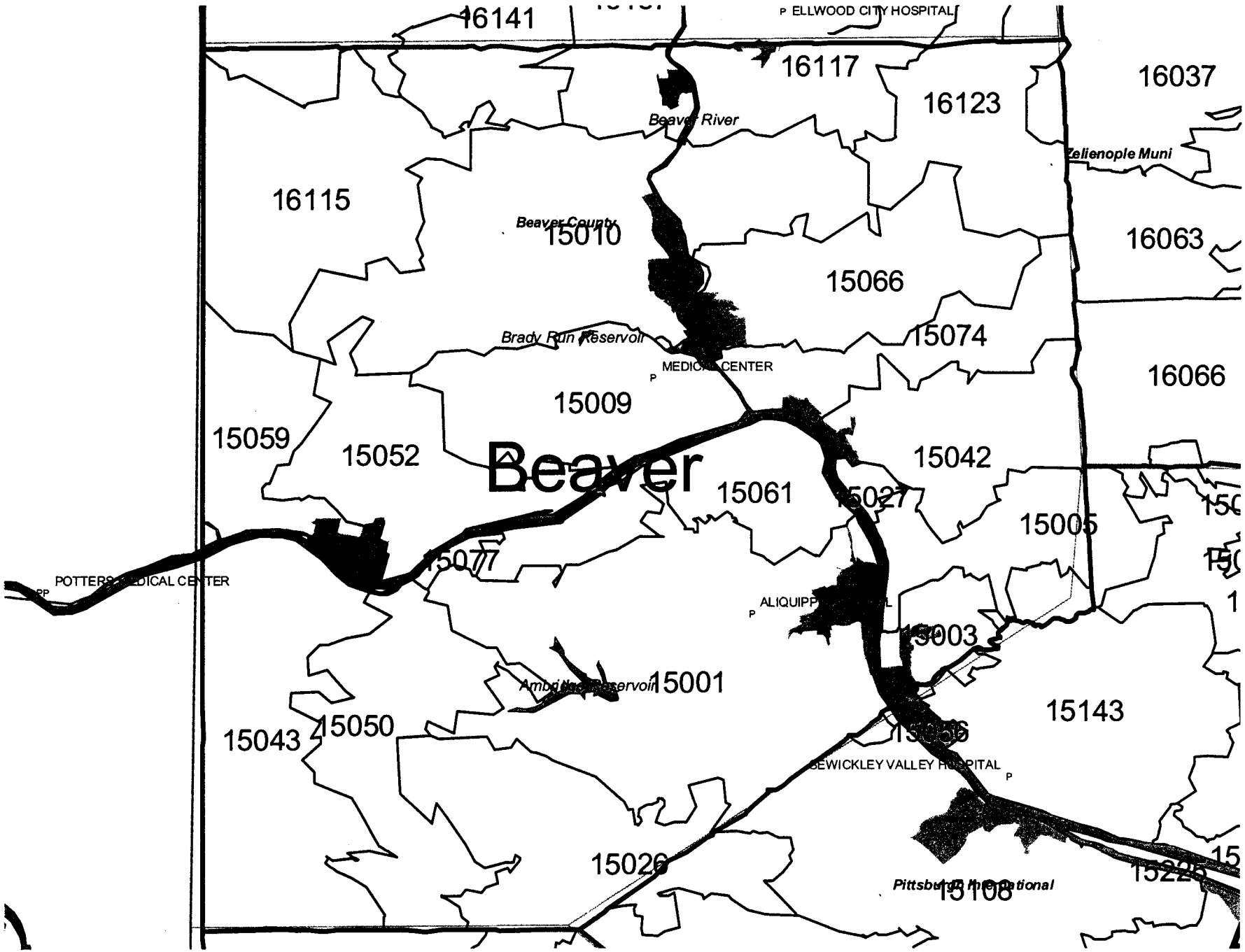
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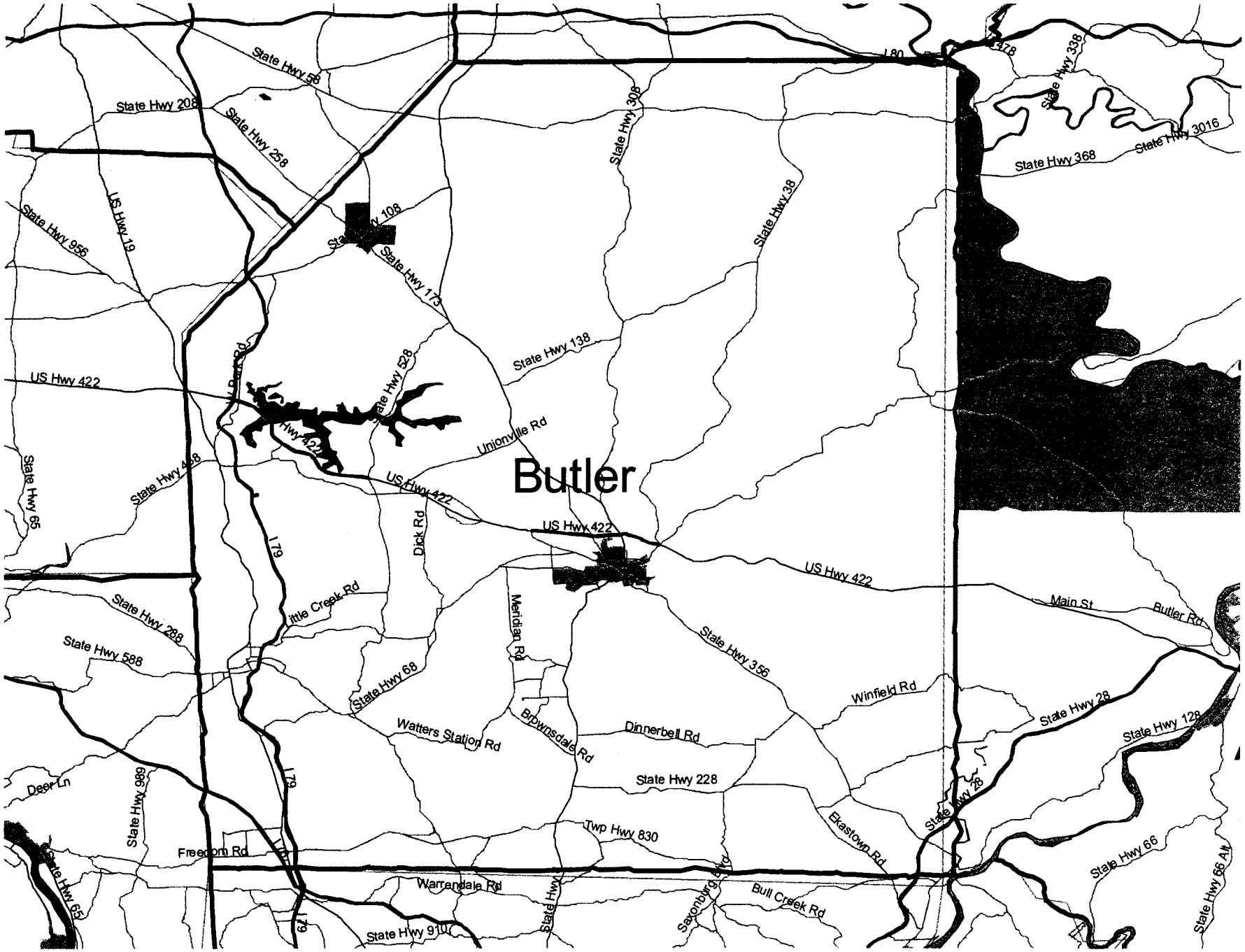
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State Hwy 65
Dick Rd
179
Little Creek Rd
State Hwy 288
State Hwy 588
State Hwy 68
Meridian Rd
State Hwy 356
Main St
Butler Rd
Winfield Rd
State Hwy 28
State Hwy 128
Watters Station Rd
Brownsdale Rd
Dinnerbell Rd
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Deer Ln
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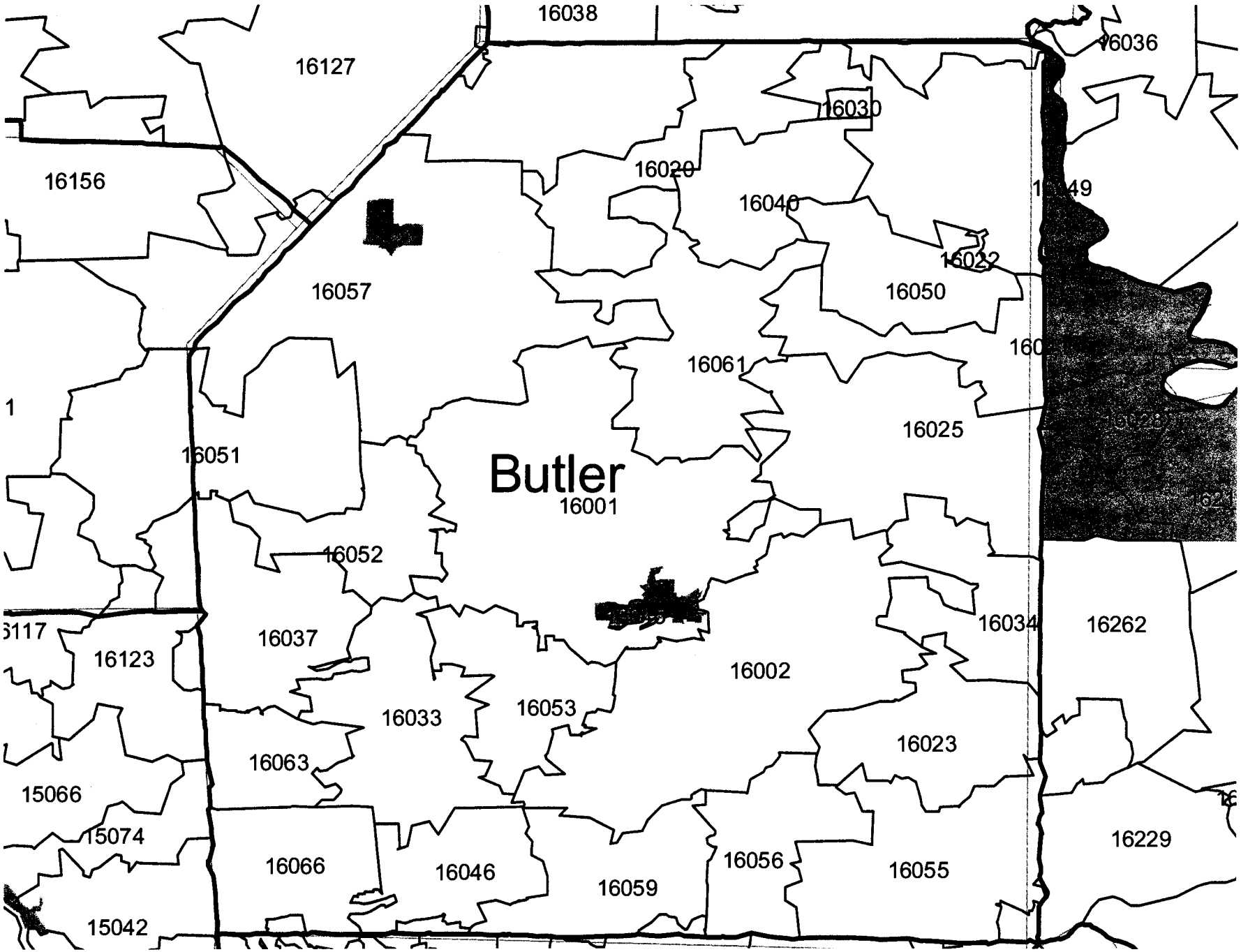
Bull Creek Rd
State Hwy 910

242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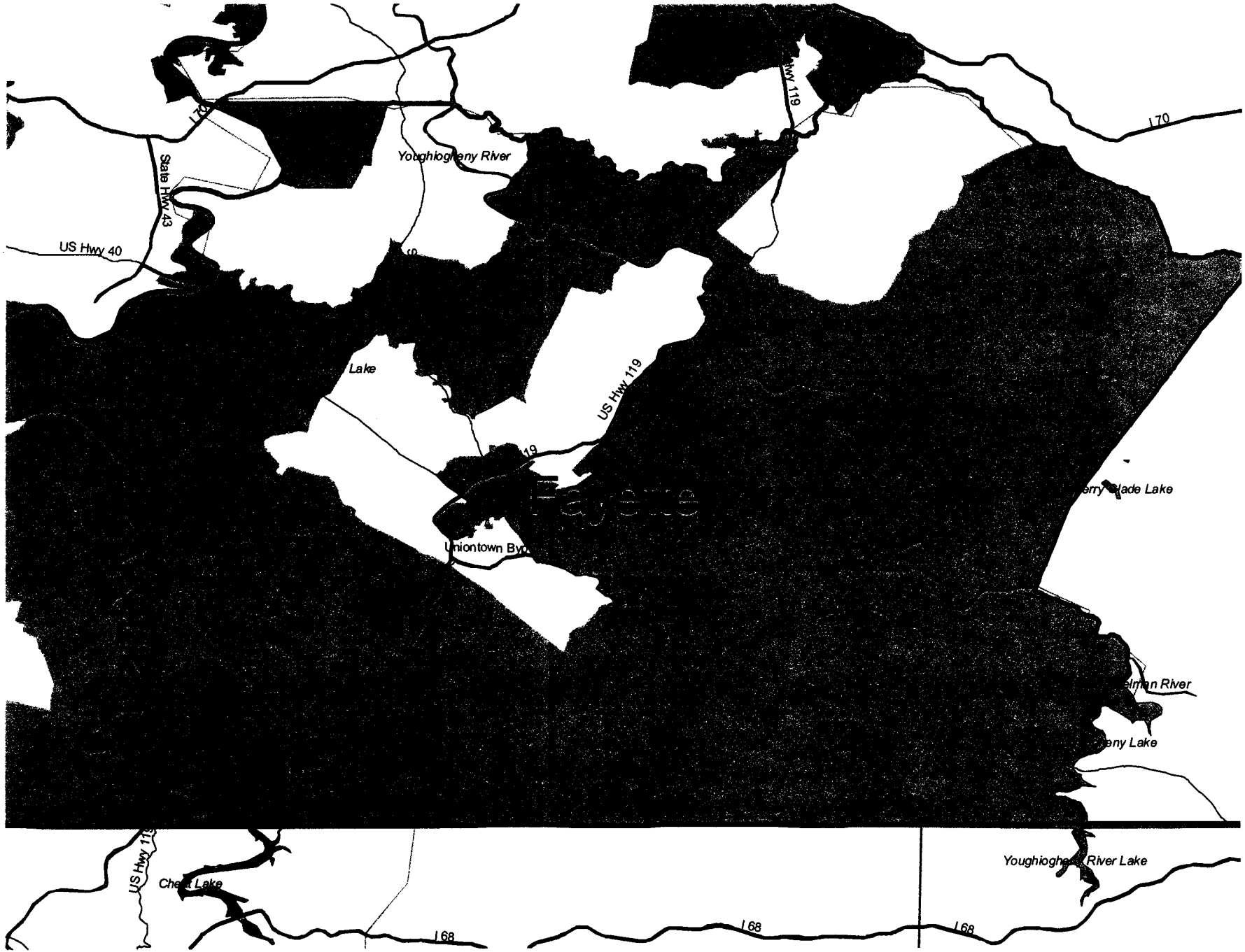

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US Hwy 40
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Lake
US Hwy 119
Uniontown Byp
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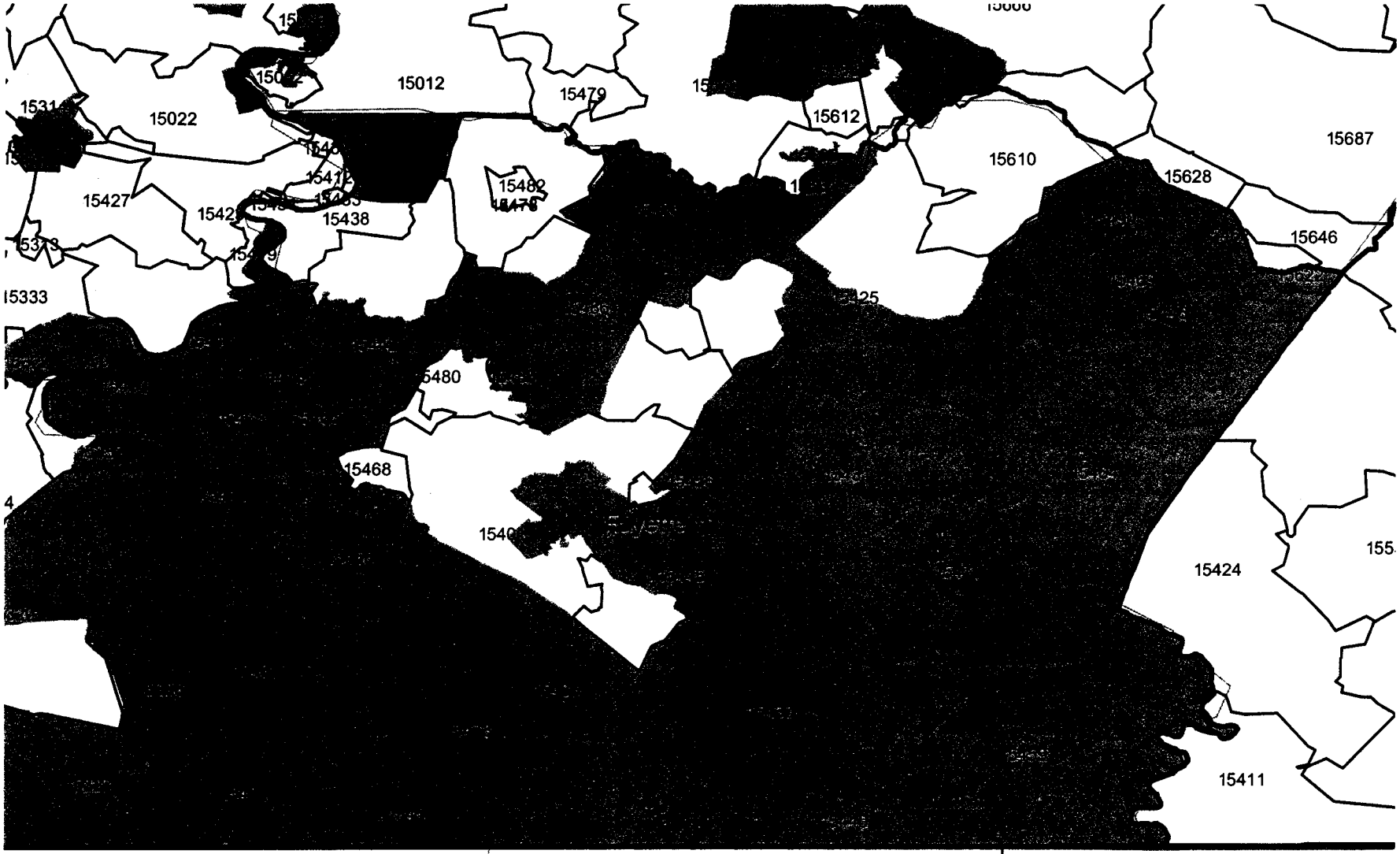
I 68

444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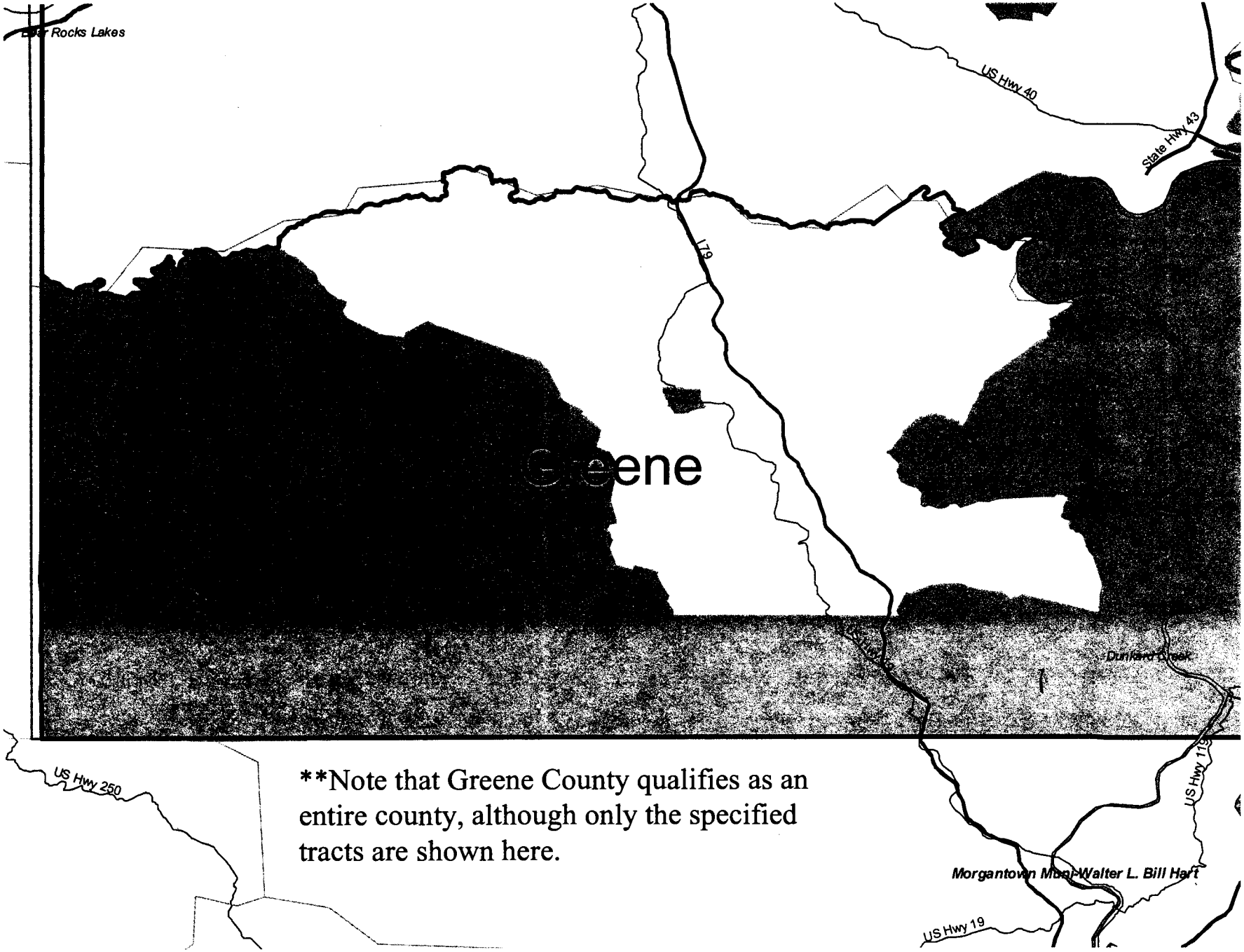
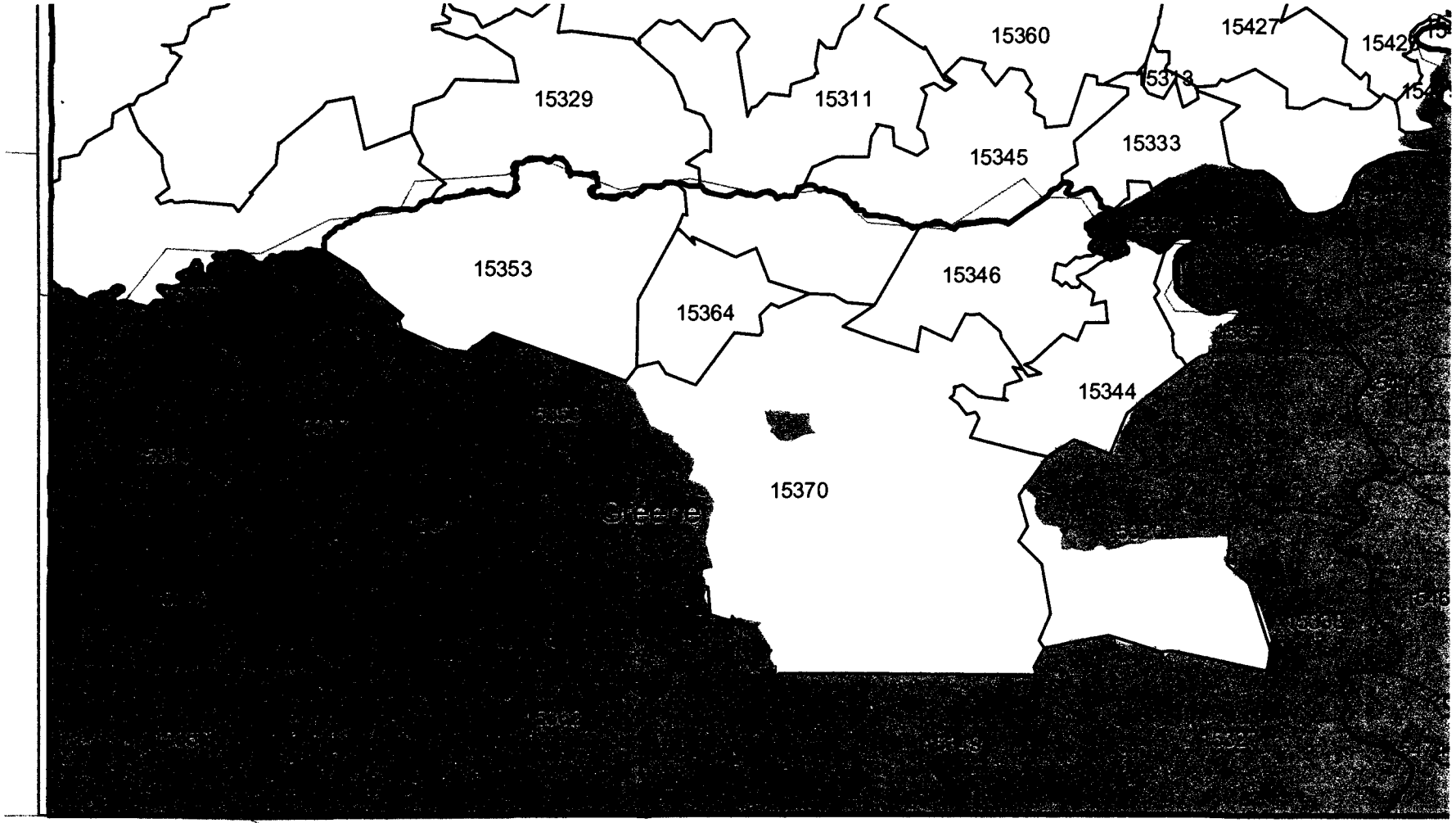


**Note that Greene County qualifies as an entire county, although only the specified tracts are shown here.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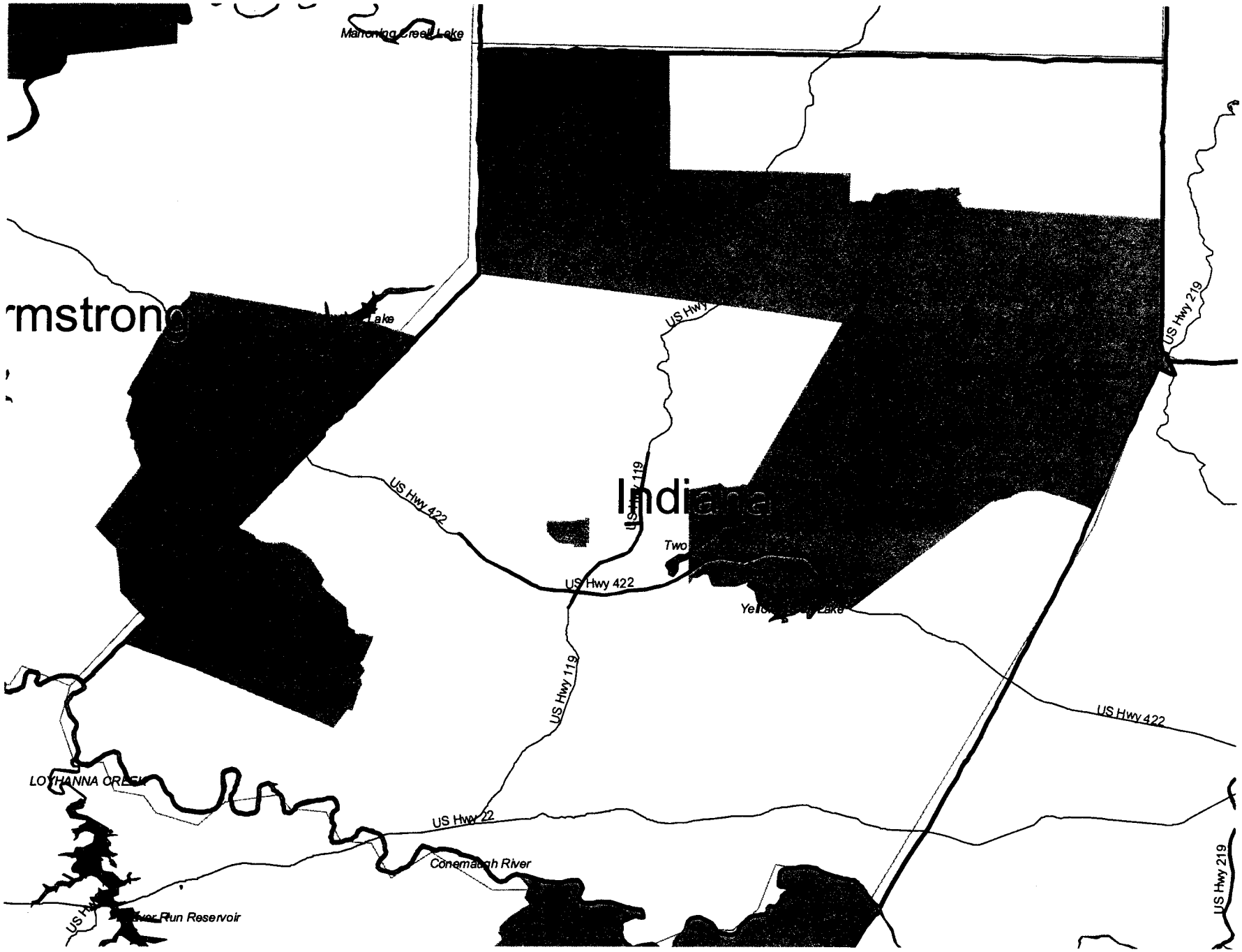
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Lake
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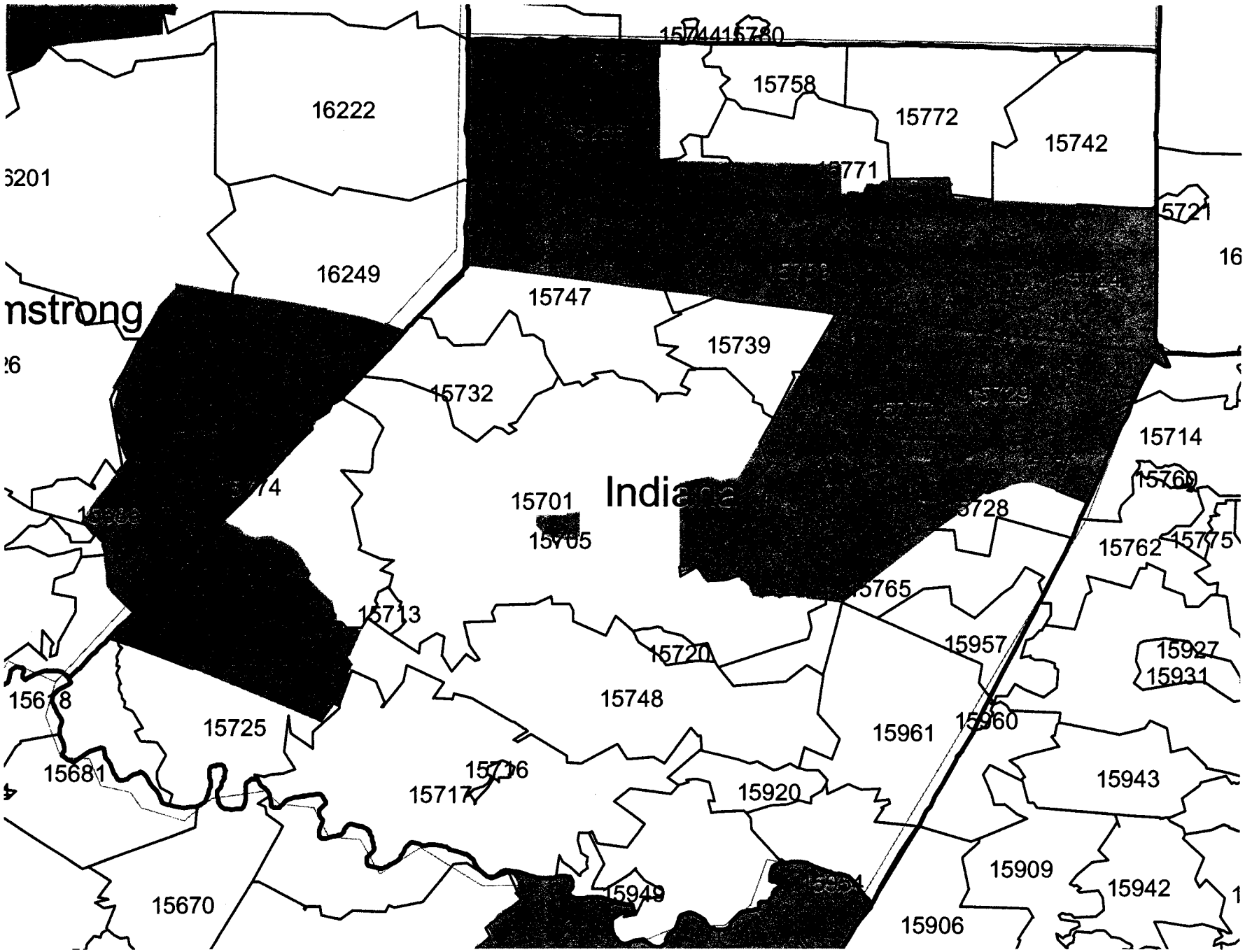
US Hwy 22
Conemaugh River
Run Reservoir

448



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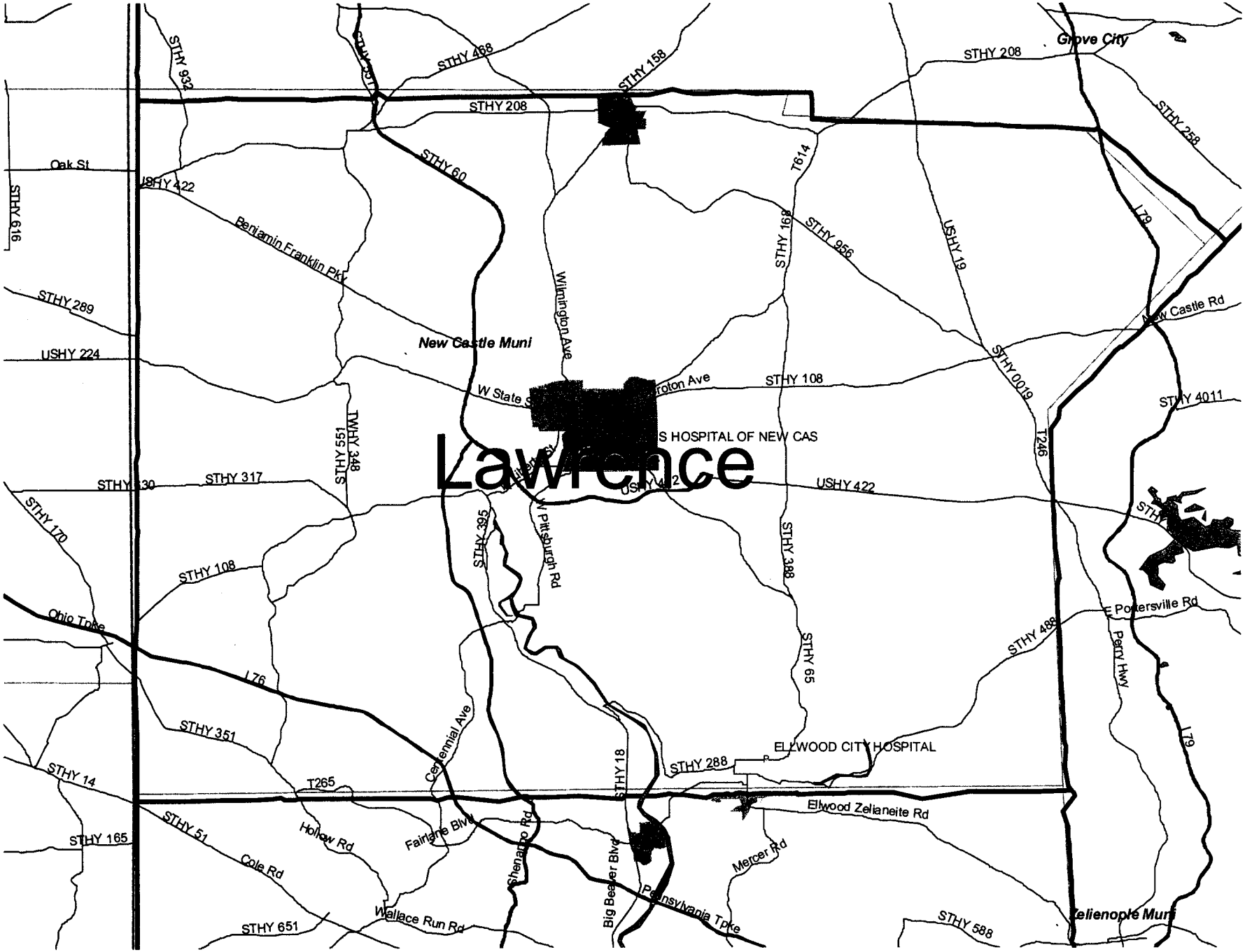
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Grove City
New Castle Muni
Zelienople Muni
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STHY 158
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STHY 60
STHY 616
USHY 422
Oak St
Benjamin Franklin Pky
STHY 289
USHY 224
Wilmington Ave
T614
STHY 168
STHY 956
USHY 19
STHY 258
I79
New Castle Rd
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STHY 4011
T246
W State St
Croton Ave
STHY 108
TWHY 348
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Centennial Ave
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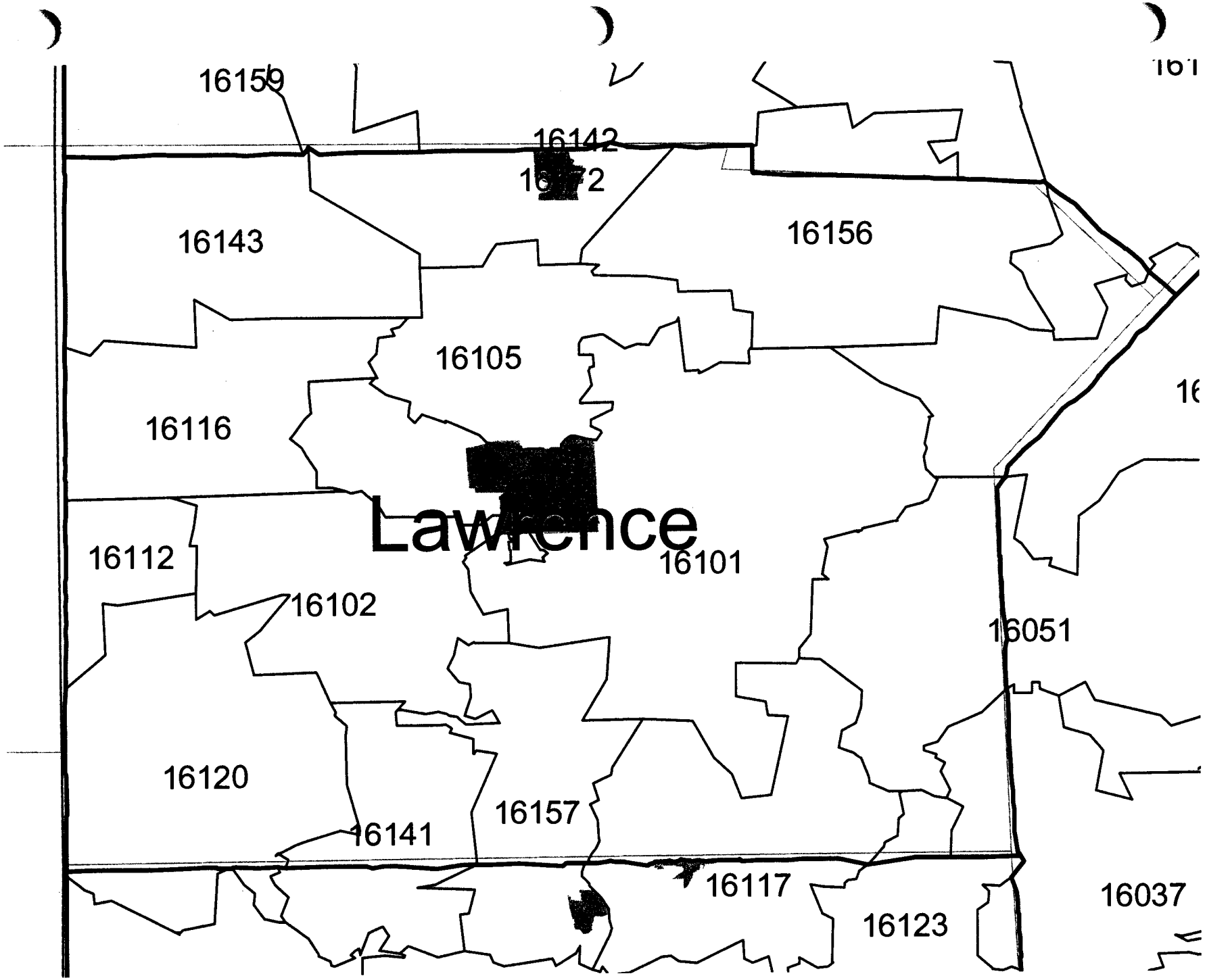
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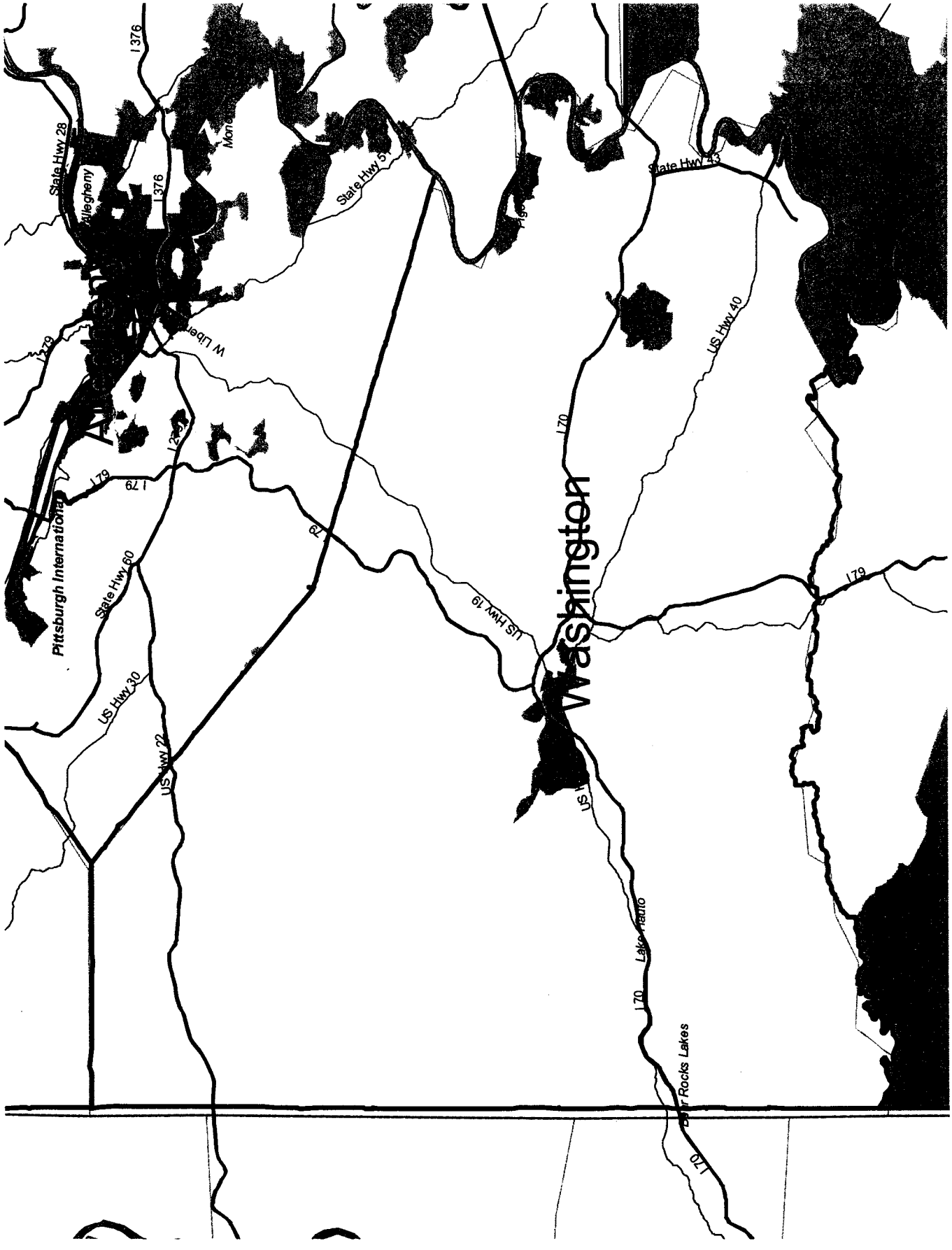

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US Hwy 30
US Hwy 22
Lake Nauto
Deer Rocks Lakes

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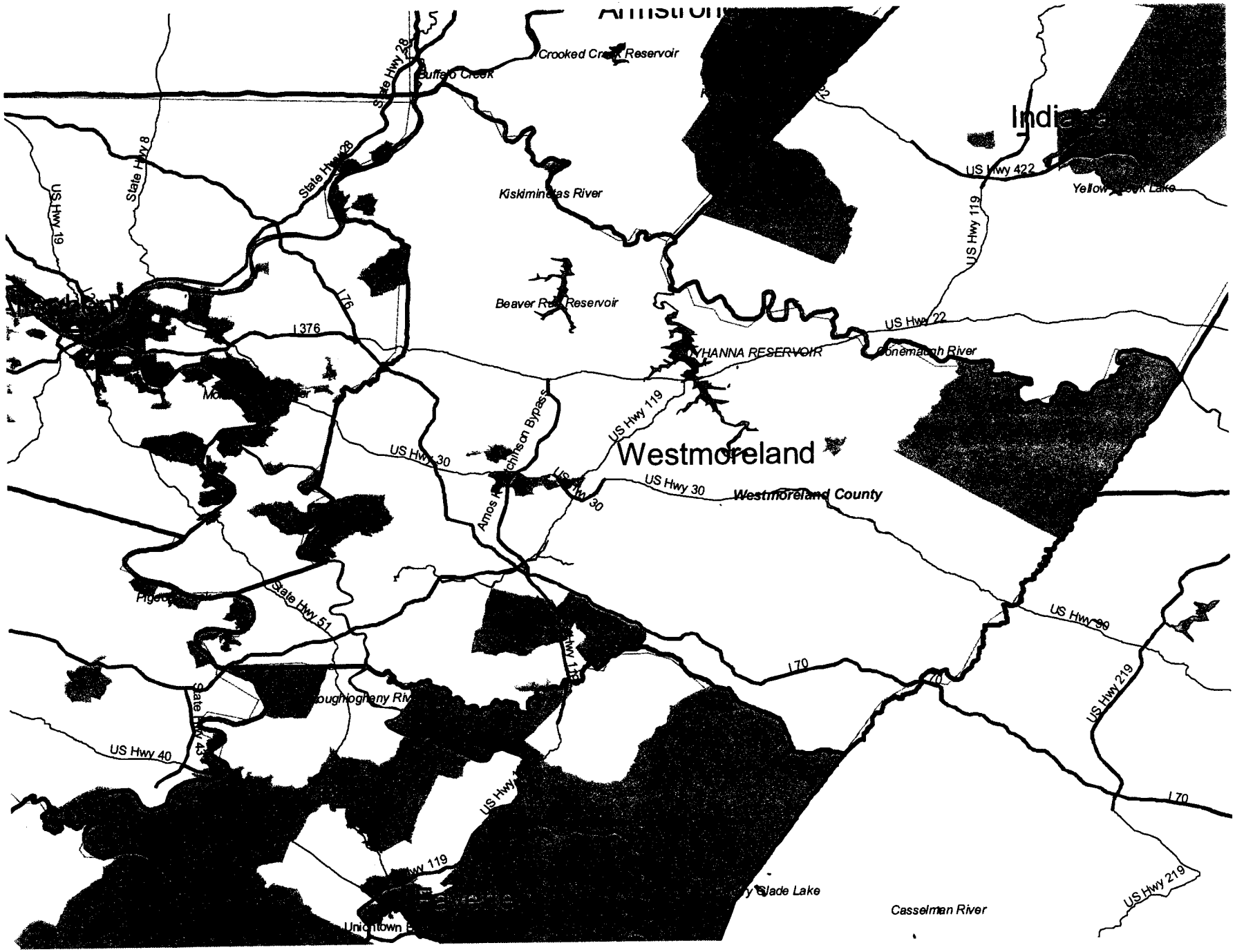
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Buffalo Creek
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Kiskiminetas River
Beaver Run Reservoir
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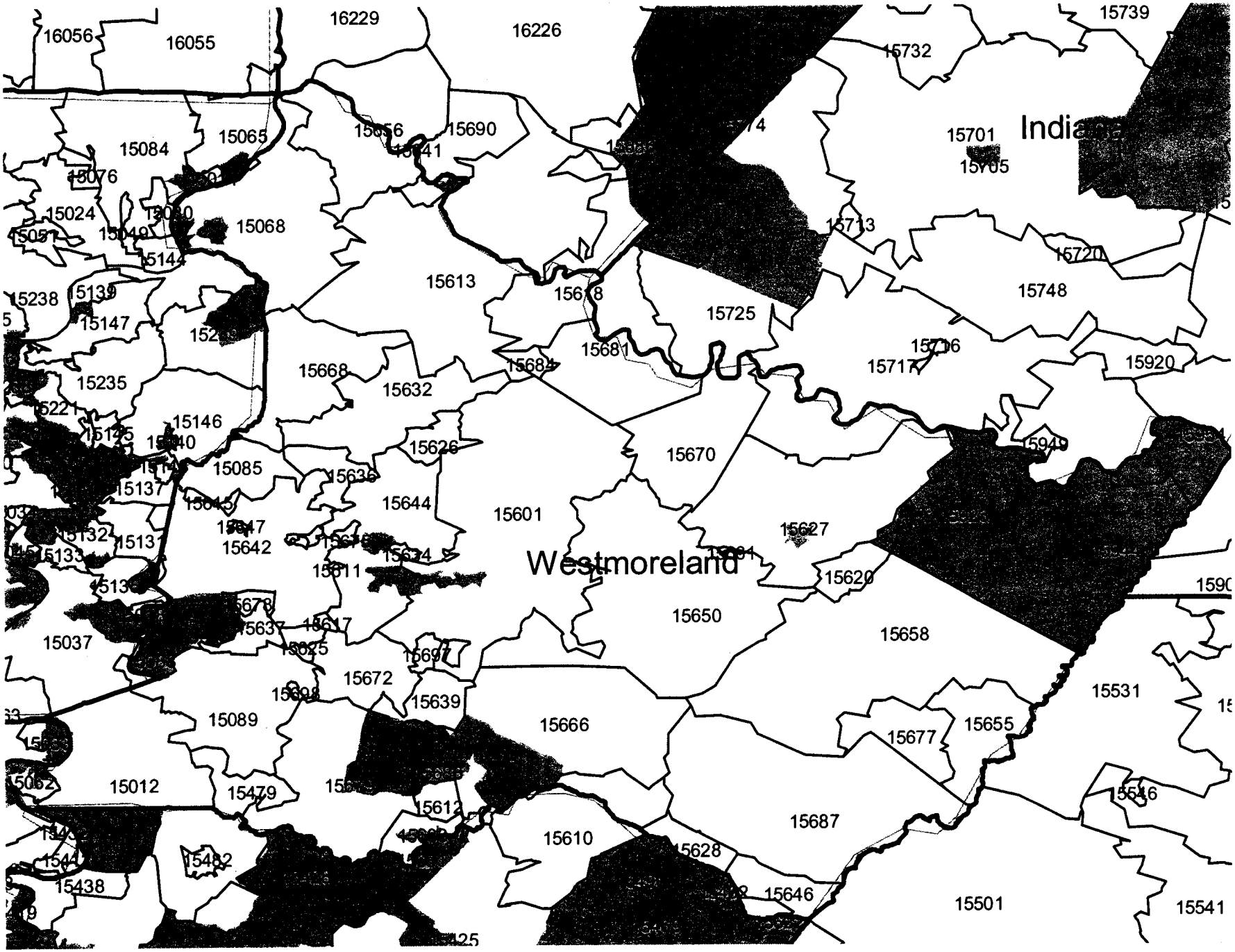
US Hwy 22
Conemaugh River
Westmoreland
Westmoreland County
US Hwy 30
Amos Hutchinson Bypass
State Hwy 51
State Hwy 43
US Hwy 40
US Hwy 119
I 70
US Hwy 219
Casselman River

454



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ArcView

- **Main**
- Desktop GIS
- ArcGIS

About ArcView

- Product Overview
- Key Features
- Demos
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Evaluate

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Purchase

- How to Buy

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- Training
- Support

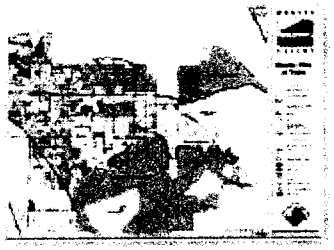
ArcView – Desktop GIS for Mapping, Data Integration, and Analysis

ArcView is full-featured GIS software for visualizing, managing, creating, and analyzing geographic data. Using ArcView you can understand the geographic context of your data allowing you to see relationships and identify patterns in new ways. ArcView helps tens of thousands of organizations make better decisions and solve problems faster.

With ArcView you can

- Leverage geographic data to make better decisions.
- View and analyze your spatial data in new ways.
- Build new geographic data sets quickly and easily.
- Create publication-quality maps.
- Manage all your file, database, and Internet data resources from a single

Showcase



- Moreno Valley, California Manages Explosive Growth With GIS

News and Events

- ArcGIS 9 Seminar Series
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- ArcGIS 9 Brochure
- ESRI International User Conference
  August 9-13, 2004

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application.

- Customize the user interface around the tasks that you need to accomplish.

ArcView is the most widely used desktop GIS software in the world because it provides an easy way for everyone to use geographic data. With a large array of symbols and cartographic capabilities, you can easily create high-quality maps. ArcView makes data management and editing a painless task that can be accomplished by anyone in your organization. Virtually any geographic data provider can make data available in ArcView compatible format. Because data can be integrated from almost any source, projects can get started right away with data that is available locally or on the Internet.

ArcView simplifies complex analysis and data management tasks by allowing you to visually model the task in a logical work flow. ArcView is easy to use by nontechnical users, and advanced users will be able to take advantage of the sophisticated tools for advanced cartography, data integration, and spatial analysis. Developers can customize ArcView using industry-standard programming languages. ArcView is an exceptional stand-alone desktop GIS as well as one of the core products in ArcGIS Desktop.

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County Code	County Name	Zip Code	# Mbrs.	# New Mbrs. Since 1/1/04	# Loan Accts	Total Loan Bal.	# Deposits	Total Deposit Bal.	Total Prof.	Avg. Prof.	Count of PFI Mbrs.
42003	Allegheny	15108	4,486	80	2,696	$19,212,217.34	11,315	$52,709,036.20	$491,932.46	$109.66	2,569
42007	Beaver	15001	2,841	42	1,908	$14,102,510.40	6,714	$23,168,830.71	$248,461.06	$87.46	1,518
42007	Beaver	15009	783	13	558	$4,263,984.27	1,813	$6,208,692.02	$65,410.93	$83.54	444
42007	Beaver	15010	721	9	518	$4,183,535.38	1,654	$4,405,087.83	$54,303.41	$75.32	396
42003	Allegheny	15126	712	11	454	$2,674,384.74	1,728	$5,791,300.87	$26,149.33	$36.73	400
42007	Beaver	15061	700	12	497	$3,243,595.44	1,694	$6,109,276.45	$60,304.61	$86.15	384
42003	Allegheny	15136	670	14	386	$2,385,948.30	1,595	$6,299,755.61	$45,165.19	$67.41	315
42003	Allegheny	15071	641	8	402	$2,865,188.26	1,583	$5,605,207.15	$42,732.56	$66.67	380
42003	Allegheny	15143	629	9	365	$3,522,937.33	1,512	$6,920,276.51	$104,453.58	$166.06	344
42003	Allegheny	15205	552	14	383	$2,619,272.09	1,293	$3,815,070.36	$36,618.62	$66.34	306
42125	Washington	15057	479	6	265	$2,070,733.07	1,015	$2,769,432.61	$16,892.50	$35.27	231
42007	Beaver	15026	479	4	275	$2,018,694.67	1,151	$4,588,404.76	$40,494.43	$84.54	242
42003	Allegheny	15106	392	3	232	$1,131,657.60	944	$2,920,273.89	$12,592.82	$32.12	191
42125	Washington	15317	354	5	224	$1,847,086.40	847	$2,730,297.80	$29,709.57	$83.93	191
42003	Allegheny	15237	348	5	205	$1,170,186.90	799	$2,992,417.63	$17,287.52	$49.68	176
42007	Beaver	15003	308	5	207	$1,253,515.14	682	$1,540,514.25	$10,222.54	$33.19	143
42003	Allegheny	15017	301	11	189	$1,447,773.62	707	$2,624,156.51	$23,251.70	$77.25	158
42003	Allegheny	15220	282	6	158	$1,077,238.46	662	$2,265,833.45	$28,698.31	$101.77	147
42019	Butler	16066	281	3	129	$1,136,430.38	593	$1,999,935.79	$25,915.33	$92.23	130
42007	Beaver	15050	279	7	190	$1,358,364.05	653	$2,109,835.49	$14,841.32	$53.19	147
42003	Allegheny	15102	275	11	188	$1,337,321.07	614	$1,932,047.80	$12,755.16	$46.38	140
42003	Allegheny	15090	254	0	112	$559,226.44	572	$2,339,954.67	$12,848.30	$50.58	129
42007	Beaver	15005	249	4	160	$1,132,609.21	570	$1,655,165.52	$14,691.11	$59.00	124
42007	Beaver	15052	241	3	179	$1,232,165.33	558	$1,264,950.72	$9,334.34	$38.73	134
42125	Washington	15021	227	4	171	$1,145,317.62	503	$1,347,177.86	$12,983.37	$57.20	125
42003	Allegheny	15216	222	4	135	$936,803.80	514	$1,691,975.79	$14,016.58	$63.14	125
42003	Allegheny	15241	221	2	95	$580,112.00	478	$1,996,358.71	$13,549.37	$61.31	100
42003	Allegheny	15228	219	5	123	$1,131,041.33	459	$1,488,977.19	$17,714.05	$80.89	109
42003	Allegheny	15243	204	3	96	$561,796.33	505	$2,276,198.13	$15,779.80	$77.35	105
42007	Beaver	15042	204	0	141	$1,019,044.11	470	$1,533,633.34	$13,034.91	$63.90	110
42003	Allegheny	15202	190	3	116	$601,103.40	406	$959,688.55	-$1,880.68	-$9.90	90
42125	Washington	15301	181	2	109	$580,271.30	415	$1,657,033.88	$16,305.31	$90.08	93
42007	Beaver	15074	162	3	99	$560,156.87	382	$885,796.55	$4,971.20	$30.69	79
42003	Allegheny	15227	161	2	106	$675,318.07	338	$1,098,279.57	$9,627.66	$59.80	81

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# Mbrs. as % of Pop.	2003 Population	2003 Households	Median HH Income	Wealth Market	Upscale Retired	Upper Affluent	Lower Affluent	Mass Market	Midscale Retired	Lower Market	Downscale Retired	Money Mkt Savings
11.76%	38,154	15,310	$55,835.00	458	1,432	4,441	2,687	3,498	1,277	852	665	3,154
8.07%	35,185	14,452	$41,492.00	350	1,490	2,593	2,291	3,470	1,822	1,269	1,167	2,619
5.33%	14,699	5,944	$48,790.00	185	773	1,426	924	1,155	785	295	401	1,217
2.46%	29,260	11,426	$42,296.00	265	1,184	1,974	1,930	3,095	1,289	906	783	2,044
11.00%	6,471	2,608	$49,179.00	60	142	595	543	785	181	141	161	483
5.20%	13,470	5,464	$44,270.00	137	525	1,047	936	1,424	674	366	355	1,015
2.99%	22,418	9,398	$38,812.00	234	816	1,691	1,248	2,550	1,140	1,008	711	1,636
5.99%	10,707	4,466	$60,277.00	115	291	1,468	909	1,064	372	135	112	912
3.53%	17,838	7,098	$67,631.00	335	845	2,586	901	1,263	690	236	242	1,771
2.35%	23,484	10,688	$42,552.00	219	713	2,064	1,784	3,251	1,153	924	580	1,772
3.75%	12,759	5,043	$46,042.00	119	424	1,050	918	1,376	505	310	341	945
16.59%	2,888	1,097	$48,469.00	26	99	238	217	323	91	59	44	210
2.11%	18,555	8,609	$39,927.00	228	927	1,380	1,192	2,454	1,154	642	632	1,508
1.10%	32,321	12,737	$57,826.00	449	1,293	4,015	1,901	2,614	1,316	558	591	2,858
0.86%	40,320	16,634	$62,071.00	647	1,994	5,383	2,874	2,793	1,619	431	893	3,855
2.43%	12,700	5,705	$34,794.00	115	511	734	780	1,509	874	583	599	907
1.87%	16,135	6,849	$50,989.00	186	615	1,753	1,189	1,678	808	264	356	1,353
1.50%	18,832	8,557	$46,669.00	224	913	1,692	1,578	2,156	850	718	426	1,544
1.09%	25,775	9,089	$78,643.00	336	661	4,286	1,669	1,407	316	216	198	2,219
10.38%	2,689	978	$49,176.00	21	54	234	196	320	69	35	49	186
0.89%	30,922	12,424	$59,868.00	454	1,619	3,949	1,917	2,223	1,366	436	460	2,865
1.32%	19,307	6,720	$96,997.00	325	535	3,634	688	934	264	184	156	1,840
2.63%	9,463	3,796	$48,362.00	109	336	938	631	837	534	177	234	778
6.00%	4,019	1,572	$44,119.00	40	136	285	278	452	235	98	48	303
2.99%	7,583	3,038	$43,187.00	74	292	471	586	809	391	219	196	557
0.89%	25,070	11,194	$44,022.00	266	858	2,108	2,003	3,408	1,108	715	728	1,914
1.08%	20,420	7,317	$96,323.00	508	1,360	3,539	687	547	408	158	110	2,266
1.27%	17,289	7,237	$65,184.00	318	930	2,451	1,044	1,348	583	303	260	1,696
1.56%	13,037	5,178	$67,068.00	277	991	1,675	721	709	524	114	167	1,370
2.41%	8,482	3,244	$52,433.00	81	237	815	675	732	387	210	107	654
0.92%	20,735	10,007	$37,385.00	175	626	1,333	1,601	3,564	1,121	866	721	1,466
0.36%	50,808	20,720	$38,874.00	454	1,698	3,328	3,290	5,796	2,335	2,055	1,764	3,490
1.75%	9,232	3,834	$37,585.00	68	312	434	662	1,261	472	333	292	603
0.56%	28,636	12,800	$40,181.00	284	1,120	2,085	2,132	3,604	1,716	988	871	2,197

CD Products (including CD IRAs)	Retirement Savings	IRA Products	Auto Loans	1st Mortgages	Credit Card	HELOC	Owner Occ Housing Units	HHs w/1 or more Age 18+
3,772	11,325	5,001	6,246	6,233	12,994	1,739	11,335	4,728
3,486	9,528	4,168	5,063	5,345	11,488	1,441	11,232	4,448
1,552	4,160	1,892	2,137	2,130	4,929	629	4,323	1,665
2,693	7,560	3,237	4,027	3,989	9,093	1,074	8,204	3,549
592	1,882	787	1,069	1,158	2,175	280	2,079	955
1,314	3,713	1,603	1,971	1,917	4,429	529	3,894	1,694
2,160	5,964	2,581	3,249	3,134	7,259	866	6,536	2,741
1,049	3,468	1,468	1,967	1,897	3,910	496	3,278	1,417
2,044	5,617	2,739	2,991	3,214	6,317	1,015	5,838	2,323
2,261	7,032	2,828	3,979	3,434	8,417	886	6,666	2,793
1,206	3,517	1,517	1,918	2,076	4,142	533	4,047	1,734
266	799	342	438	505	928	125	950	404
1,999	5,538	2,348	2,943	2,579	6,753	736	5,541	2,078
3,414	9,622	4,494	5,190	5,649	11,004	1,654	10,443	4,164
4,575	12,848	6,016	6,825	7,075	14,592	2,146	13,172	4,818
1,278	3,407	1,427	1,822	1,640	4,277	450	3,779	1,440
1,671	4,951	2,150	2,693	2,625	5,764	721	4,960	1,818
1,942	5,848	2,435	3,229	2,786	6,904	777	5,567	1,993
2,369	7,720	3,561	4,473	4,925	8,395	1,319	7,605	4,107
233	723	307	402	486	834	114	886	405
3,440	9,562	4,487	5,004	5,377	10,906	1,603	10,024	3,972
1,939	5,778	2,881	3,296	3,583	6,255	1,116	5,733	3,020
985	2,715	1,234	1,442	1,580	3,189	444	3,135	1,166
399	1,118	487	579	681	1,318	176	1,390	527
741	2,059	889	1,084	1,183	2,467	309	2,473	942
2,420	7,449	3,023	4,188	3,571	8,879	950	6,934	2,950
2,477	6,446	3,434	3,353	3,828	6,969	1,342	6,618	2,927
1,954	5,564	2,605	2,992	2,820	6,302	898	5,088	2,318
1,629	4,201	2,108	2,120	2,419	4,711	795	4,652	1,568
816	2,395	1,055	1,302	1,524	2,762	390	2,866	1,125
1,935	6,076	2,314	3,473	2,552	7,501	650	5,106	2,356
4,661	13,128	5,538	7,136	6,948	16,012	1,822	14,477	6,240
836	2,411	969	1,298	1,260	2,962	309	2,677	1,136
2,927	8,318	3,484	4,494	4,220	10,089	1,134	8,854	3,343

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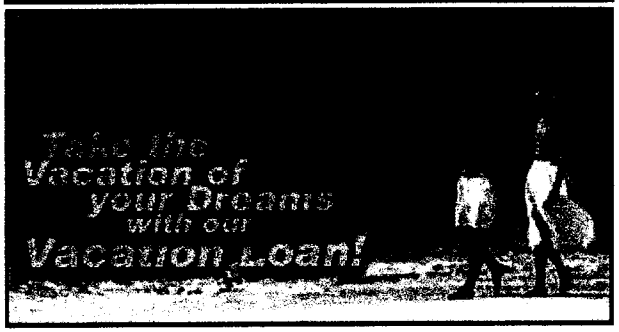
Do you own your own business?

- Yes, Home Based
- Yes, Outside the Home
- No, But plan to
- No

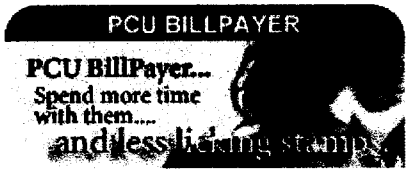
Vote Results

Vacation Loan Sale



Charity Tournament

PCU BILLPAYER



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POLL RESULTS (POLLID: 14)

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Do you own your own business?

Yes, Home Based	19.66 %	104
Yes, Outside the Home	5.67 %	30
No, But plan to	12.85 %	68
No	61.81 %	327
	Total Votes:	529

USAGE REPORT FOR POLLID: 14

Poll List | Back To Poll Results | Help

Data Settings

Date range thru 7/2/2004

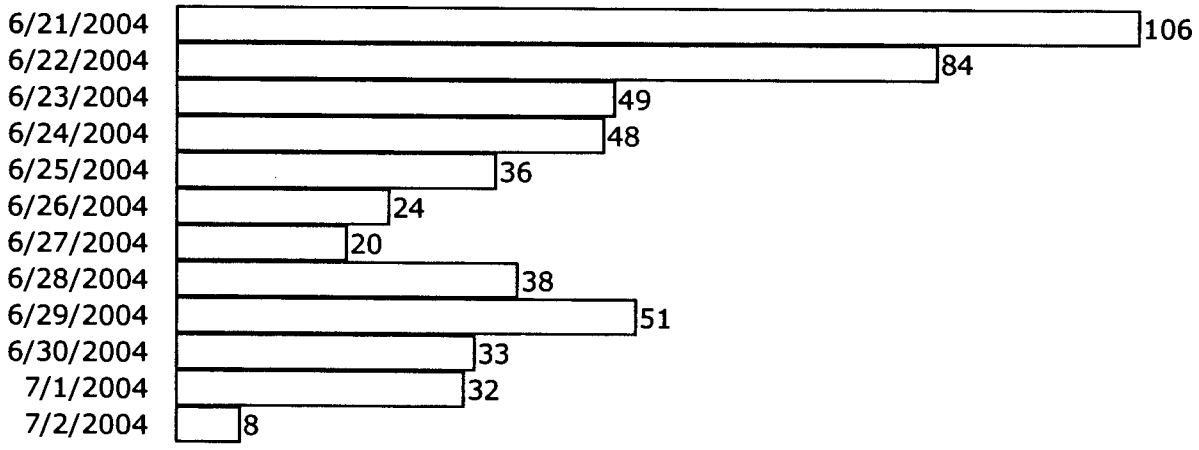
Period size 1 day

Graph formatting

Odd bar color Blue Even bar color Lime

Bar height Medium Color following a gap in the data Red

Draw The Graph



Total votes: 529
Most votes in a period: 106

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Al Jones

Director of SBA's Pittsburgh District Office

The U.S. Small Business Administration (SBA)-Western Pennsylvania Pittsburgh District Office and its resource partners are committed to serving America's small businesses throughout Western Pennsylvania. I am proud to report that our dedicated staff had a record-breaking year this past fiscal year (October 1, 2002 through September 30, 2003), approving 2,382 SBA guaranteed loans for over $155 million.

In the last several years, the SBA has streamlined its loan programs and simplified its procurement process, making it possible to provide assistance to a significantly larger group of small business owners. The Western Pennsylvania Pittsburgh District Office is particularly proud of its efforts to strengthen and build relationships with many economic development organizations to enhance services to entrepreneurs within our twenty-seven county service area. There are approximately 23 million small businesses in the United States which represent 99.7 percent of all employer firms and create 60 to 80 percent of net new jobs annually. SBA recognizes the important role that small businesses play in our economy, providing jobs and generating economic growth to enhance the quality of life for everyone.

Entrepreneurs face many challenges in the increasingly diverse global and technological world. To help entrepreneurs compete in the marketplace, we have joined with many of our partners in an effort to provide small businesses with our latest and most comprehensive Resource Guide. We thank the advertisers for making this complimentary Guide possible through their contributions and commitment to the small business community.

This Resource Guide provides detailed information on SBA's financial, procurement, and technical programs in addition to a wealth of information on various federal, state, and local services. Throughout these pages, you will find a list of SBA participating lenders, economic development organizations, Small Business Development Centers (SBDCs), SCORE Chapters, and Chambers of Commerce to assist you in your endeavors.

Prospective small business owners who are seeking start-up advice or an established business searching for financial assistance or insights into expansion will be introduced to many organizations who can offer consultation services. We encourage you to call upon these organizations to learn more about their programs.

I invite you to call our office at (412) 395-6560 or visit the SBA's web site at www.sba.gov. For local information, including a calendar of upcoming seminars and training programs, please visit the Western Pennsylvania Pittsburgh District Office's web site at www.sba.gov/pa/pitt/. Our staff is here to assist you because, "we are serious about service."

All the best,

Al Jones
District Director

As of November, our new address will be:
411 Seventh Avenue
Pittsburgh, PA 15222
(Please call ahead and verify prior to visiting.)

To better serve you

If you need extra copies of this publication or have questions about assistance available in your area contact:

U.S. Small Business Administration
Pittsburgh District Office
Federal Building, Room 1128
1000 Liberty Avenue
Pittsburgh, PA 15222-4004
(As of March 31, 2004)
Note: Please contact the District Office to determine office location
(412) 395-6560 • (412) 395-6562 Fax
TDD (412) 395-6563
www.sba.gov
www.sba.gov/pa/pitt

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Deputy District Director — donald.carter@sba.gov
Donald S. Carter — Ext. 113
Secretary — mary.sperling@sba.gov
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Economic Development Specialist/Veterans Affairs Officer — wpbic@riversidecenterforinnovation.com
Donald A. Nemchick
(412) 322-6441

Receptionist — genevieve.wilk@sba.gov
Genevieve M. Wilk — Ext. 101

Info. Resources Mgmt. — marianne.fischer@sba.gov
Marianne B. Fischer — Ext. 126

SCORE-Pittsburgh Chapter — Ext. 130

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Proposed Business Plan

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(b)(4)

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1 Omega Federal Cre

2 Omega Federal Cre

3 Pittsburgh Central F

SHARED SERVIC

1 West-Aircomm Fede

SHARED SERVIC

1 A-K Valley Federal

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Current And Proposed Facilities –

Member Service Facilities – Two full-service member service facilities and four shared branches are located in the SPC. These facilities are conveniently located throughout the SPC.

USAFCU is committed to building additional facilities as business conditions warrant

(b)(4)

ATMs – USAFCU members have access to 11 credit union owned and 410 other surcharge-free ATMs in the SPC along with nationwide funds access at thousands of additional surcharge-free ATMs.

(b)(4)

(b)(4)

(b)(4)

Service Delivery Channels –

USAFCU members in the SPC will enjoy convenient, low-cost or free financial service access and benefits through numerous delivery avenues including:

- ☑ **Member Service Facilities** – Two full-service member service facilities and four shared branches are located in the SPC. These facilities are conveniently located throughout the SPC. By the end of 2006 three additional branches will be opened. Depending upon business conditions we plan is to have at least one branch in each county by 2010.

- ☑ **ATMs** – USAFCU members have access to 11 credit union owned and 410 other surcharge-free ATMs in the SPC along with nationwide funds access at thousands of additional surcharge-free ATMs. . By the end of 2006 five additional ATMs will be deployed. Depending upon business conditions we plan is to have at least one credit union owned ATM in each county by 2010.
- ☑

- ☑ **PC Banking** – Convenient financial services via the Internet, including bill payer, statement access and check imaging services.

- ☑ **USAFCU Web Site** – Offers numerous on-line services including loan applications, savings and loan calculators and financial education for adults and youth.

- ☑ **24/7 Automated Phone Services** – Our 24 hour automated teller service (TellerPhone) provides a wide array of basic account information services and functions in addition to loan applications via a toll free phone call.

- ☑ **Phone Service Center** – Trained credit union staff is available to assist members with financial transactions or questions or take loan applications during extended hours Monday through Saturday.

- ☑ **Onsite Community/Company visits** – Dedicated Business Development and Sales Team professionals conduct membership drives and information sessions throughout the community and at various employer locations.

USAFCU is committed to continually evaluating, expanding and improving member service delivery methods.

Serving The Underserved –

USAFCU continually seeks to develop products and services that are of benefit to all members, and of exceptional value to the underserved members of our community. Rates are routinely compared to ensure loan rates are consistently lower and savings rates are consistently higher than those of our bank competition. Additionally, it is not unusual for fees to be waived if the member is below the age of 22. Also, members over the age of 49 are invited to participate in a program which offers lower or no fees for many services. Furthermore, while USAFCU consistently strives to maintain a competitive balance that is fair, the following products/services are specifically suited to offer additional benefit to members of low-to-moderate means:

Low Income Member Services -

The existing and anticipated products and services offered to USAFCU members with limited financial resources and education are numerous, and we believe will have a significant impact for a large number of residents within the SPC. The following list illustrates of some of these products and services:

Savings Products –

- Regular savings accounts with no low-balance fee
- Low-minimum recurring share deposits ($5.00)
- Christmas Club accounts
- Money market type accounts with low minimum deposit
- No minimum balance, no monthly fee regular share draft accounts
- Overdraft protection with free transfers from savings accounts
- Small saver certificate programs
- Savings Bonds
- IRA small contribution accumulation accounts
- AeroCash ATM/POS card with no annual fee
- Relationship Pricing *
- Vacation Club accounts *

* Coming soon

Loan Products –

- No Consumer Loan fees
- Signature Loans
- Micro Loans
- Used Auto loans
- Mobile Home Loans
- Share Secured Loans and VISA Credit Cards
- Debt Consolidation Loans
- No annual fee VISA Credit Card program
- First Time borrower discounts
- FFEL Student Loans
- Consumer Line of Credit
- Payday Loans *

Other Services –

- Free 24-Hour telephone teller
- 24 Hour automated telephone lending service
- Free Automated Teller Machines (ATMs)
- Non-surcharging networks (3) with hundreds of local ATMs
- Free Direct Deposit
- Courtesy Pay
- Low-cost/free insurance programs (Life Savings Insurance)
- Free Financial Seminars
- Educational Scholarships
- Full-Time Accredited Financial Counselor on staff
- Free Internet Home Banking
- Free Payroll Deductions
- Free USAFCU Website usage
- Financial Planning
- Free Annual Review performed by MEMBERS Financial Services
- Member debt/Financial Education and Counseling
- Internet access in branch locations
- Low cost Money Orders
- Free Official Checks
- Free Notary Services
- Discounted tickets to community attractions *
- "Start over" Package to help re-establish credit/financial services *
- Check Cashing Service *

* Coming soon

Financial Services Provided To The Membership

Financial Services Provided To The Membership -

Our #1 mission is to serve our members professionally and effectively by providing a superior level of products and services while maintaining and improving USAFCU's financial and operational strength. From its beginning in 1953, USAFCU has maintained a commitment to service excellence. The following is a list of current member services that would be offered to the entire SPC membership:

Member Savings Products:

- ☑ Regular Share Accounts
- ☑ Christmas Club Accounts
- ☑ Regular Share Draft Checking Accounts
- ☑ Overdraft Protection from Savings
- ☑ Regular Money Market Share Accounts
- ☑ Share Certificates – 90 days to Three Year Term
- ☑ Traditional IRA Shares – Certificate Accounts, Small Accumulation
- ☑ Roth IRA Shares – Builder Account and 1 – 3 year certificate accounts
- ☑ Education IRA Certificates and Shares

Member Loan Products:

- ☑ Vehicle Loans (new and used)
- ☑ Boat Loans (new and used)
- ☑ RV Loans (new and used)
- ☑ Motorcycle Loans (new and used)
- ☑ Airplane Loans (new and used)
- ☑ Signature Loans
- ☑ Vacation Loans
- ☑ Holiday Loans
- ☑ 30, 60, 90 day cash loans
- ☑ Debt Consolidation Loans
- ☑ Share Secured Loans and credit cards
- ☑ FFEL Student Loans
- ☑ PowerLine, Line of Credit
- ☑ Education Loans
- ☑ Computer Loans
- ☑ VISA Credit Cards
- ☑ Student VISA Credit Cards
- ☑ Pre-approved student VISA cards

Member Loan Products (Continued):

- ☑ Home Equity Line of Credit
- ☑ Home Equity Platinum Credit cards
- ☑ Home Improvement Loans
- ☑ First Mortgage Loans
- ☑ Second Mortgage Loans
- ☑ Overdraft Protection Loans
- ☑ Performance Based Loan Programs
- ☑ Manufactured Home Loans
- ☑ Land Loans
- ☑ Micro Loans
- ☑ Payday Loans *

Member Service Delivery:

- ☑ #1 Service: Seasoned, knowledgeable staff
- ☑ 24-hour online banking
- ☑ Saturday hours
- ☑ Six full-service branches (two within the SPC)
- ☑ Drive-thru lanes (eight within the SPC)
- ☑ Bill Payer – online bill payment program
- ☑ Internet access in branch
- ☑ On-Line Loan Applications
- ☑ 24-hour TellerPhone
- ☑ 11 Credit Union owned, surcharge-free ATMs within the SPC
- ☑ 410 non-USAFCU-owned, surcharge-free ATMs within the SPC
- ☑ Indirect Loan Program through dealerships
- ☑ Debit Cards
- ☑ ATM cards
- ☑ 78 Member Service Representatives
- ☑ Phone Center Representatives
- ☑ Loans-by-Phone Representatives
- ☑ Electronic Services Support Representatives
- ☑ Website

*Coming soon

Other Member Services Offered:

- ☑ Official Checks
- ☑ Club Accounts
- ☑ American Express Gift Cheques
- ☑ Money Orders
- ☑ Nick Nack Savings Pack for ages 11 and under
- ☑ Positive Space for ages 49 and older
- ☑ Savings Bonds
- ☑ Signature Guarantee
- ☑ Revocable Trust Accounts
- ☑ Teen Club for ages 12 – 17
- ☑ Wire Transfers
- ☑ Direct Deposit
- ☑ Payroll Deductions
- ☑ Courtesy Pay
- ☑ Direct Payment - ACH
- ☑ Notary Services
- ☑ American Express Traveler's Cheques
- ☑ Financial Education and Counseling
- ☑ Financial Planning and Investments through MEMBERS Financial Services
- ☑ Check Cashing Service *
- ☑ Relationship Pricing *
- ☑ "Start over" Package to help re-establish credit/financial services *
- ☑ Vacation Club accounts *
- ☑ Low-cost/free insurance programs (Life Savings Insurance)
- ☑ Free financial seminars
- ☑ Educational Scholarships

USAFCU is committed and sensitive to meeting the needs of all persons within our field of membership, and will maintain that commitment if we are approved to serve the entire SPC. Our financial services are designed to meet the needs of all of our potential members.

* Coming soon

Conversion Request Summary

Conversion Request Summary –

The enclosed financial exhibits include business and marketing plans, financial reports and budgets and other applicable financial projections and related data. We believe that these exhibits, along with our previous performance over the past several years, clearly demonstrate that USAFCU has the financial and managerial strength and commitment to effectively serve the entire SPC.

Our past financial performance is superior and our projections show that our numbers will be solid going forward. In addition, USAFCU believes that our proven track record of solid community involvement on the part of the credit union and its employees and volunteers is noteworthy. USAFCU already functions within the SPC as a community organization and looks forward to continuing our community involvement and extending our services to the entire SPC.

Report of Officials

US AIRWAYS FEDERAL CREDIT UNION
SERVICE FACILITIES
(NCUA Page Four)

Share Growth

The actual percentages for share growth in the proposal for 2004, 2005, and 2006 are 3.81%, 6.12% and 6.81% respectively. Your memo listed shared growth as 5.84%, 7.00% and 8.00%, which was the projected loan growth leading me to believe this was just a typo. The chart indicating the Estimated Growth By Percentage is attached for your review (**Enclosure 50**).

Share growth is affected by the country's economic condition, the sponsor's economic condition and the projected economic condition of the SPC; however, not as dramatically as loan growth. Many of the members had already accumulated their wealth prior to the sponsor's and general economic situations and can shift it to various financial products and sources depending on their personal needs.

Due to slow loan demand and to practice sound asset-liability management, we have steadily decreased our rates until the share growth subsided. The .58% share growth in 2003 was largely planned. Historically, we have never had difficulty attracting share growth. Even though the March 2004 FPR (**Enclosure 51**) indicates a share decline of 6.08%, this occurred due to a significant portion of our payroll deductions occurring one day after March 31st or on April 1st. We usually have between $3,000,000 and $5,000,000 per payday in check clearings; therefore, our direct deposits not posting until the day after month-end caused a large decline in our checking account balances and shares. As can be seen by the attached General Ledger Share Trial Balance as of April 1, 2004 (**Enclosure 52**), *just one day after March 31, our share balances increased by $14,774,000 which would have caused our March FPR to show a significant increase in shares of 2.77% as opposed to a decrease of 6.08%.* Once loan demand picks up, we will again raise rates to a level necessary to maintain adequate liquidity levels, in conjunction with maintaining sound asset-liability management practices, while still keeping the bottom line in mind.

Should our community charter be approved, we expect our competitive rates to attract shares from the general community. In addition, we expect share products aimed towards the moderate to low-income population to contribute to our share growth. Due to our certificate rates and money market rates being extremely competitive in the proposed community, we expect our share growth to be above average, since many people in the community will have already built their wealth and are expected to be attracted to our share products. This is the reason that we project our new member share growth to average $6,894. This is not that far above our December average shares per member of $6,567.

US AIRWAYS FEDERAL CREDIT UNION
SERVICE FACILITIES
(NCUA Page Four)

Charged-Off Loan Information

The majority of the loans charged off during 2002 and 2003 were due to bankruptcies and were directly attributed to the layoffs and terminations by our primary sponsor, US Airways, Inc. The Net Charge-Offs to Average Loans for 2003 was 1.25%. Under normal conditions, if the community charter is approved, we would anticipate that the net charge-off ratio would decrease due to the influx of new loans made primarily to non-US Airways employees. Even though we believe charge-offs will decline, we are conservatively projecting that the charge-off ratio for 2005 and 2006 will remain at 1.25%, since the sponsor related charge offs may continue during that period.

Even though the March 2004 FPR indicates the ratio to be 1.49%, we still project the ratio will level off at 1.25% in 2005 and 2006, once loan volume begins to increase and losses from US Airways begin to subside. We anticipate that the ratio will eventually decline further after 2006. The charged-off loans for 2005 and 2006 are projected to be $4,140,000 and $4,451,000 respectively.

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Budget And Projected Financial Information

- *Year 2003 Budget – Actual/variance*
- *Two -Year Financial Projections*

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December 2003 Report	Data Summary & Reports for US AIRWAYS	End of Reports

FPR Financial Analysis - March 2004

Credit Union Name: **US AIRWAYS** Federal Charter/Certificate Number: **09007**

Line Item	Mar 03	Jun 03	Sep 03	Dec 03	Mar 04	March 2004	
						PEER Avg.	Peer +/-
Capital Adequacy:							
*Net Worth / Total Assets	12.44	12.51	12.78	13.09	13.33	10.52	2.81
Total Delinquent Loans / Net Worth	3.37	4.14	4.55	4.10	3.81	2.65	1.16
Solvency Evaluation (Estimated)	114.29	114.39	114.65	115.07	115.43	112.44	3.00
Classified Assets (Est.) / Net Worth	4.48	4.82	4.98	5.20	5.07	3.97	1.10
Asset Quality:							
*Delinquent Loans / Total Loans	0.89	1.12	1.23	1.10	1.06	0.43	0.63
*Net Charge-Offs / Average Loans	1.16	1.17	1.25	1.25	1.49	0.47	1.02
Fair (Market) HTM Invest. Value / Book Value HTM Invest.	100.42	100.34	99.33	98.57	99.57	101.25	-1.88
Accum Unreal G/L on AFS / Cost of AFS	-1.28	-1.35	-1.86	-1.90	-1.80	0.80	-2.40
Delinquent Loans / Assets	0.42	0.52	0.58	0.54	0.51	0.26	0.25
Earnings:							
*Return On Average Assets	0.07	0.26	0.20	0.35	0.41	1.05	-0.63
Gross Income / Average Assets	5.60	5.55	5.53	5.54	5.43	5.53	-0.10
Yield on Average Loans	8.20	8.06	7.91	7.73	7.46	6.15	1.31
Yield on Average Investments	1.95	1.92	1.95	2.11	2.21	2.46	-0.25
Cost of Funds / Avg. Assets	1.40	1.33	1.27	1.20	0.87	1.42	-0.55
Net Margin / Avg. Assets	4.20	4.22	4.26	4.34	4.56	4.11	0.45
Operating Exp. / Avg. Assets	3.51	3.35	3.40	3.28	3.46	2.81	0.65
Provision for Loan & Lease Losses / Average Assets	0.63	0.61	0.66	0.70	0.68	0.30	0.37
Net Interest Margin / Avg. Assets	3.50	3.46	3.50	3.59	3.81	3.12	0.69
Operating Exp. / Gross Income	62.61	60.41	61.40	59.23	63.72	50.59	13.13
Fixed Assets Including FRAs/Total Assets /1	1.58	1.55	1.62	1.71	1.74	1.70	0.04
Net Operating Exp. / Average Assets	3.04	2.90	2.94	2.79	2.99	2.19	0.80
Asset / Liability Management:							
Net Long-Term Assets / Total Assets	29.52	28.21	39.10	39.65	38.78	27.56	11.22
Reg. Shares / Total Shares & Borrowings	23.40	24.16	23.51	23.80	24.90	29.86	-4.96
Total Loans / Total Shares	54.10	53.39	54.60	56.60	55.94	67.97	-12.03
Total Loans / Total Assets	46.94	46.23	47.37	48.90	48.08	58.46	-10.37
Cash + Short-Term Investments / Assets	34.40	34.92	23.41	21.61	24.10	16.73	7.36
Total Shares, Dep. & Borrs / Earning Assets	90.34	90.34	90.27	90.18	88.78	92.72	-3.97
Reg Shares + Share Drafts / Total Shares & Borrs	39.14	39.70	39.47	39.68	40.58	42.72	-2.14
Borrowings / Total Shares and Net Worth	0.00	0.00	0.00	0.00	0.00	2.28	-2.28
Productivity:							
Members / Potential Members	94.79	94.39	94.26	94.18	94.13	46.01	48.12
Borrowers / Members	52.80	56.77	57.94	58.67	59.09	56.44	2.65
Members / Full-Time Empl.	432	398	392	392	391	395	-4
Avg. Shares per Member ($)	$6,032	$6,554	$6,587	$6,597	$6,567	$9,858	$ -3,291
Avg. Loan Balance ($)	$6,161	$6,162	$6,207	$6,364	$6,217	$11,739	$ -5,521
Salary and Benefits / Full-Time Empl. ($)	$53,150	$49,628	$50,977	$50,236	$53,038	$55,676	$ -2,638
Other Ratios:							
Net Worth Growth	0.53	2.57	1.90	3.01	3.14	10.51	-7.37
Market (Share) Growth	13.17	7.48	2.50	0.58	-6.08	11.87	-17.95
Loan Growth	-12.59	-8.04	-4.81	-1.34	-10.66	4.43	-15.09
Asset Growth	12.21	7.39	2.19	0.77	-4.04	12.48	-16.52
Investment Growth	41.29	24.40	10.71	3.13	11.38	31.09	-19.71

September 2003 Report	Data Summary & Reports for US AIRWAYS	March 2004 Report

FPR Financial Analysis - December 2003

Credit Union Name: **US AIRWAYS** Federal Charter/Certificate Number: **09007**

Line Item	Dec 99	Dec 00	Dec 01	Dec 02	Dec 03	December 2003	
						PEER Avg.	Peer +/-
Capital Adequacy:							
*Net Worth / Total Assets	12.56	13.08	12.66	12.80	13.09	10.41	2.68
Total Delinquent Loans / Net Worth	4.58	1.84	2.48	3.69	4.10	2.99	1.11
Solvency Evaluation (Estimated)	113.90	114.97	114.57	114.74	115.07	112.16	2.91
Classified Assets (Est.) / Net Worth	5.64	4.75	4.18	4.35	5.20	4.03	1.18
Asset Quality:							
*Delinquent Loans / Total Loans	1.01	0.42	0.60	0.95	1.10	0.49	0.61
*Net Charge-Offs / Average Loans	1.30	0.96	0.69	1.03	1.25	0.50	0.75
Fair (Market) HTM Invest. Value / Book Value HTM Invest.	96.38	99.24	99.13	100.60	98.57	100.93	-2.35
Accum Unreal G/L on AFS / Cost of AFS	-3.78	-1.39	-0.83	-1.18	-1.90	0.25	-2.14
Delinquent Loans / Assets	0.58	0.24	0.31	0.47	0.54	0.29	0.24
Earnings:							
*Return On Average Assets	1.03	1.27	0.91	0.54	0.35	1.09	-0.74
Gross Income / Average Assets	8.36	8.67	7.83	6.41	5.54	5.97	-0.43
Yield on Average Loans	9.28	9.57	9.60	8.82	7.73	8.59	1.13
Yield on Average Investments	6.63	6.84	4.25	2.75	2.11	2.71	-0.60
Cost of Funds / Avg. Assets	3.04	3.16	3.04	1.86	1.20	1.74	-0.53
Net Margin / Avg. Assets	5.32	5.51	4.79	4.55	4.34	4.23	0.11
Operating Exp. / Avg. Assets	3.57	3.62	3.53	3.43	3.28	2.90	0.38
Provision for Loan & Lease Losses / Average Assets	0.70	0.50	0.34	0.56	0.70	0.29	0.41
Net Interest Margin / Avg. Assets	4.37	4.55	3.94	3.88	3.59	3.16	0.43
Operating Exp. / Gross Income	42.77	41.74	45.06	53.53	59.23	48.41	10.82
Fixed Assets & OREOS / Total Assets	2.07	1.91	1.69	1.65	1.71	1.74	-0.02
Net Operating Exp. / Average Assets	2.91	2.97	2.97	3.01	2.79	2.27	0.52
Asset / Liability Management:							
Net Long-Term Assets / Total Assets	38.29	40.99	35.03	30.18	39.65	27.95	11.70
Reg. Shares / Total Shares & Borrowings	21.49	20.89	21.27	22.67	23.80	29.26	-5.46
Total Loans / Total Shares	65.03	66.59	60.15	57.70	56.60	69.28	-12.68
Total Loans / Total Assets	56.80	57.50	52.13	49.95	48.90	59.66	-10.76
Cash + Short-Term Investments / Assets	15.54	10.77	26.47	33.00	21.61	15.15	6.47
Total Shares, Dep. & Borrs / Earning Assets	102.17	91.93	89.64	90.35	90.16	93.02	-2.66
Reg Shares + Share Drafts / Total Shares & Borrs	39.88	40.67	38.61	38.10	39.68	41.96	-2.28
Borrowings / Total Shares and Net Worth	0.00	0.00	0.00	0.00	0.00	2.36	-2.36
Productivity:							
Members / Potential Members	93.23	93.54	93.34	94.97	94.18	46.47	47.71
Borrowers / Members	55.09	51.77	51.07	52.30	58.67	57.95	0.72
Members / Full-Time Empl.	498	493	448	445	392	395	-3
Avg. Shares per Member ($)	$4,574	$4,561	$5,243	$5,628	$6,597	$9,571	$ -2,974
Avg. Loan Balance ($)	$5,400	$5,867	$6,175	$6,210	$6,364	$11,013	$ -4,650
Salary and Benefits / Full-Time Empl. ($)	$44,085	$41,641	$44,758	$49,689	$50,236	$52,901	$ -2,665
Other Ratios:							
Net Worth Growth	8.73	10.42	7.29	4.61	3.01	11.67	-8.66
Market (Share) Growth	3.47	4.84	11.24	3.31	0.56	11.62	-11.03
Loan Growth	7.86	7.36	0.47	-0.89	-1.34	11.90	-13.24
Asset Growth	3.79	6.06	10.81	3.44	0.77	12.09	-11.32
Investment Growth	-21.91	34.67	35.55	6.48	3.13	12.17	-9.04

September 1998 Report	Data Summary & Reports for US AIRWAYS	March 1999 Report

FPR Financial Analysis - December 1998

Credit Union Name: **US AIRWAYS** Federal Charter/Certificate Number: **09007**

Line Item	Dec 94	Dec 95	Dec 96	Dec 97	Dec 98	December 1998	
						PEER Avg.	Peer +/-
Capital Adequacy:							
*Capital / Total Assets	12.0	12.7	12.9	13.1	12.7	11.3	1.4
*Net Capital / Total Assets	11.4	12.1	12.2	12.3	11.9	10.7	1.2
Total Delinquent Loans / Capital	4.6	5.3	6.2	5.8	7.7	5.0	2.8
Solvency Evaluation (Estimated)	112.9	113.9	114.0	114.1	113.6	112.3	1.3
Classified Assets (Estimated) / Capital	5.4	4.4	5.0	5.5	6.0	5.7	0.3
Asset Quality:							
*Delinquent Loans / Total Loans	1.1	1.2	1.3	1.3	1.8	0.8	1.0
*Net Charge-Offs / Average Loans	0.7	0.7	0.7	0.8	0.9	0.6	0.3
Fair (Market) Value / Book Value (HTM Invest)	0.0	99.7	99.7	100.4	100.2	100.4	-0.2
Accum Unreal G/L on AFS / Cost of AFS	0.0	-0.7	-0.8	-0.2	-0.4	-0.4	-0.0
Delinquent Loans / Assets	0.6	0.7	0.8	0.8	1.0	0.5	0.5
Earnings:							
*Return On Average Assets	1.6	1.2	1.0	1.0	1.0	0.9	0.1
Gross Income / Average Assets	7.8	8.3	8.4	8.7	8.6	8.3	0.3
Cost of Funds / Avg. Assets	2.6	3.1	3.2	3.4	3.3	3.5	-0.2
Net Margin / Avg. Assets	5.3	5.2	5.2	5.4	5.3	4.8	0.5
Operating Exp. / Avg. Assets	3.3	3.5	3.6	3.7	3.6	3.4	0.2
Provision for Loan Losses / Average Assets	0.3	0.5	0.6	0.6	0.6	0.4	0.2
Net Interest Margin / Avg. Assets	4.7	4.6	4.6	4.6	4.4	3.9	0.5
Operating Exp. / Gross Income	42.6	42.8	42.6	42.5	42.1	41.6	0.5
Fixed Assets & OREOS / Total Assets	2.4	2.7	2.5	2.3	2.3	2.0	0.2
Net Operating Exp. / Avg. Assets	3.0	3.2	3.2	3.2	3.0	2.8	0.2
Asset / Liability Management:							
Net Long-Term Assets / Total Assets	18.6	13.5	23.1	23.7	26.3	23.0	3.3
Reg. Shares / Total Shares & Borrowings	28.8	26.2	23.0	21.7	20.4	37.6	-17.3
Total Loans / Total Shares	59.6	65.3	69.6	69.6	62.5	71.5	-9.0
Total Loans / Total Assets	52.5	57.0	60.8	60.8	54.8	63.1	-8.3
Cash + Short-Term Investments / Assets	24.8	28.2	19.3	19.8	23.5	21.7	1.9
Total Shares, Dep. & Borrs / Earning Assets	93.3	93.1	92.0	93.7	93.6	93.1	0.5
Borrowings / Total Shares and Cap.	0.0	0.0	0.0	0.0	0.0	0.3	-0.3
Est. Loan Maturity in MOS.	13.7	14.1	15.2	11.8	13.8	26.2	-12.4
Productivity:							
Members / Potential Members	94.6	91.4	92.0	92.5	92.9	56.4	36.5
Borrowers / Members	63.6	62.5	62.0	60.6	57.4	55.4	2.0
Members / Full-Time Empl.	491	441	451	464	488	430	57
Avg. Shares per Member ($)	$4,419	$4,358	$4,357	$4,400	$4,657	$5,580	$ -923
Avg. Loan Balance ($)	$4,143	$4,549	$4,886	$5,059	$5,071	$7,054	$ -1,983
Salary and Benefits / Full-Time Empl. ($)	$40,430	$38,656	$39,070	$39,671	$42,626	$36,133	$ 6,494
Other Ratios:							
Market (Share) Growth	1.3	3.7	7.7	8.5	12.5	10.2	2.3
Capital Growth	15.2	10.4	9.3	10.1	8.8	8.8	0.0
Net Capital Growth-Asset Growth	12.0	6.8	0.8	1.1	-3.7	-1.0	-2.8
Loan Growth	12.9	13.5	14.8	8.6	1.0	6.0	-5.0
Asset Growth	2.7	4.7	7.9	8.3	12.0	10.1	1.9
Investment Growth	-8.5	-8.4	0.0	2.7	35.1	25.8	9.2

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September 2003 Report	Data Summary & Reports for US AIRWAYS	March 2004 Report

SCHEDULE A
REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)

Credit Union Name: US AIRWAYS December 2003 Federal Charter/Certificate Number: 09007

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. Include member business loans secured by real estate.

REAL ESTATE LOANS AND LINES OF CREDIT	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to- Date	Acct. Code	Amount of Loans Granted Year-to- Date	Acct. Code
1. First Mortgage A. Fixed Rate	509	972	52,831,837	704	229	982	24,637,490	720
B. Adjustable Rate	1	973	475,346	705	0	983	0	721
2. Other Real Estate A. Closed End Fixed Rate	1,044	974	29,393,216	706	355	984	13,956,180	722
B. Closed-End Adjustable Rate	0	975	0	707	0	985	0	723
C. Open-End Adjustable Rate/Home Equity	665	976	17,178,269	708	367	986	16,265,200	724
D. Other	0	977	0	709	0	987	0	725
3. TOTALS (each column)	2,219	978	99,878,668	710	951	988	54,858,870	726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF December 31, 2003	Amount Fixed Rate	Acct. Code	Amount Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC A. 1 to less than 2 months delinquent	936,290	751	0	771
B. 2 to less than 6 months delinquent	35,908	752	0	772
C. 6 to less than 12 months delinquent	244,036	753	0	773
D. 12 months or more delinquent	0	754	0	774
E. TOTAL (Sum of item 4, A+B+C+D)	1,216,234	713	0	714
5. Amount of Other Real Estate Loans/LOC A. 1 to less than 2 months delinquent	430,765	755	0	775
B. 2 to less than 6 months delinquent	256,974	756	0	776
C. 6 to less than 12 months delinquent	39,100	757	0	777
D. 12 months or more delinquent	97,991	758	0	778
E. TOTAL (Sum of item 5, A+B+C+D)	824,830	715	0	716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES	Charged Off Year-to- Date	Acct. Code	Recovered Year-to- Date	Acct. Code
6. Amount of First Mortgage Loans/LOC	0	548	0	607
7. Amount of Other Real Estate Loans/LOC	26,370	549	0	608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans	138,565	731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan	0	718
~~10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date~~	~~22,918,060~~	736
11. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans	26,394,752	712

(b)(8)

(b)(8)

US AIRWAYS FEDERAL CREDIT UNION
ALLOCATION OF 30 POSITIONS AS A RESULT

Teller/Member Service

Phone Center Representatives

Branch Manager

Loan Representative

Business Loan Officer

Community Development Specialist

Regular Loan Officer

Business Services Manager

(b)(8)

(b)(8)

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Financial Information

- ***Statement Of Financial Condition***
- ***Statement Of Income And Expense***
- ***Loan Delinquency***
- ***Allowance For Loan Loss Adequacy Analysis***

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US AIRWAYS FEDERAL CREDIT UNION - - - STATEMENT OF FINANCIAL CONDITION - - - PERIOD ENDING 3/31/2004

ASSETS

LOANS	
LOANS TO MEMBERS	$137,639,750.39
REAL ESTATE LOANS TO MEMBERS	$98,939,954.30
VISA LOANS TO MEMBERS	$57,698,695.02
TOTAL LOANS	**$294,278,399.71**
LESS ALLOWANCE FOR LOAN LOSSES	$2,241,358.93
LESS ALLOWANCE FOR VISA LOSSES	$1,899,410.97
NET	**$290,137,629.81**
CASH IN BANKS	$15,118,798.48
INVESTMENTS	
FEDERAL AGENCIES - HELD TO MATURITY	$127,000,000.00
FEDERAL AGENCIES - AVAILABLE FOR SALE	$0.00
ARM FUNDS - AVAILABLE FOR SALE	$22,701,081.34
CORP. CENTRAL REGULAR SHARES	$129,876,062.15
CORP. CENTRAL PCB	$4,294,801.44
CORP. CENTRAL SETTLEMENT	$2,482,385.72
CERTIFICATES OF DEPOSIT	$682,000.00
ACCRUED INCOME	
ACCRUED INTEREST ON LOANS	$1,137,048.98
ACCRUED INCOME ON INVESTMENTS	$973,473.71
ACCRUED MISCELLANEOUS INCOME	$431,173.89
PREPAID AND DEFERRED EXPENSES	$791,546.47
FIXED ASSETS	
LAND AND LAND IMPROVEMENTS	$1,567,534.54
BUILDING	$5,916,929.69
FURNITURE AND EQUIPMENT	$1,359,132.17
LEASEHOLD IMPROVEMENTS	$61,239.21
COMPUTER SOFTWARE	$1,731,930.55
OTHER ASSETS	
PAYROLL DEDUCTION RECEIVABLE	($658.52)
COMMUTER DEDUCTION RECEIVABLE	$0.03
OTHER ACCOUNTS RECEIVABLE	$620,404.31
SHARE INSURANCE DEPOSIT - NCUSIF	$4,954,092.27
CUSO INVESTMENTS	$203,694.59
TOTAL ASSETS	**$612,040,300.83**

LIABILITIES AND EQUITY

ACCOUNTS PAYABLE	$1,756,105.31
DIVIDENDS PAYABLE	
REGULAR SHARES	$0.00
CHRISTMAS SHARES	$0.00
SHARE CERTIFICATES	$55,808.31
IRA SHARES	$0.00
IRA CERTIFICATES	$9,292.57
OTHER LIABILITIES	
ANNUAL MEETING EXPENSE	$15,000.00
OTHER ACCRUED EXPENSES	$2,491,086.20
UNAPPLIED DATA EXCEPTIONS	$615,834.54
EXCEPTION IN PROCESS - VISA	($158,761.33)
TOTAL LIABILITIES	**$4,784,365.60**
SHARES	
REGULAR SHARES	$128,085,060.02
CHRISTMAS SHARES	$2,908,940.86
AERODRAFT SHARES	$82,464,718.92
SHARE CERTIFICATES	$59,811,085.30
IRA SHARES	$44,386,651.60
IRA CERTIFICATES	$14,378,971.02
SUPER SAVER SHARES	$194,043,733.60
SHARES OF NON-MEMBERS	$0.00
TOTAL SHARES	**$526,079,161.32**
REGULAR RESERVE	$10,555,703.93
UNDIVIDED EARNINGS	$70,402,518.69
UNREALIZED GAINS (LOSSES) ON INVESTMENTS	($417,021.16)
NET INCOME (LOSS)	$635,572.45
TOTAL LIABILITIES AND EQUITY	**$612,040,300.83**

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US AIRWAYS FEDERAL CREDIT UNION - - - STATEN OF INCOME - - - PERIOD ENDING 3/31/2004

	CURRENT MONTH	CURRENT QUARTER	YEAR TO DATE
OPERATING INCOME			
INTEREST ON LOANS	$928,347.49	$2,787,400.68	$2,787,400.68
INTEREST ON REAL ESTATE LOANS	$524,025.24	$1,563,506.09	$1,563,506.09
INTEREST ON VISA LOANS	$405,030.07	$1,208,860.96	$1,208,860.96
INCOME FROM INVESTMENTS	$535,960.49	$1,626,594.77	$1,626,594.77
MISCELLANEOUS OPERATING INCOME	$308,952.17	$728,195.31	$728,195.31
MISCELLANEOUS VISA INCOME	$153,556.60	$436,018.76	$436,018.76
TOTAL OPERATING INCOME	**$2,855,872.06**	**$8,350,576.57**	**$8,350,576.57**
OPERATING EXPENSES			
COMPENSATION	$586,000.00	$2,041,000.00	$2,041,000.00
EMPLOYEE BENEFITS	$197,903.00	$677,209.00	$677,209.00
TRAVEL AND CONFERENCE EXPENSES	$17,812.00	$53,436.00	$53,436.00
ASSOCIATION DUES	$4,100.59	$12,234.81	$12,234.81
OFFICE OCCUPANCY EXPENSES	$59,822.10	$170,595.82	$170,595.82
OFFICE OPERATIONS EXPENSES	$345,150.49	$1,048,996.29	$1,048,996.29
EDUCATIONAL AND PROMOTIONAL EXPENSES	$155,463.00	$466,391.00	$466,391.00
LOAN SERVICING EXPENSES	$112,203.56	$295,713.30	$295,713.30
PROFESSIONAL AND OUTSIDE SERVICES	$83,045.47	$357,124.01	$357,124.01
PROVISION FOR LOAN LOSSES	$323,356.00	$1,038,390.00	$1,038,390.00
MEMBERS INSURANCE	$49,000.00	$147,000.00	$147,000.00
FEDERAL OPERATING FEE	$12,012.00	$36,036.00	$36,036.00
CASH - OVER/SHORT	$335.92	($290.61)	($290.61)
ANNUAL MEETING EXPENSES	$5,000.00	$15,000.00	$15,000.00
MISCELLANEOUS OPERATING EXPENSES	$70.00	$441.56	$441.56
TOTAL OPERATING EXPENSES	**$1,951,274.13**	**$6,359,277.18**	**$6,359,277.18**
INCOME (LOSS) FROM OPERATIONS	**$904,597.93**	**$1,991,299.39**	**$1,991,299.39**
NON-OPERATING GAINS (LOSSES)			
GAIN (LOSS) ON INVESTMENTS	$0.00	$0.00	$0.00
GAIN (LOSS) ON DISPOSITION OF ASSETS	($58.00)	($58.00)	($58.00)
NON-OPERATING INCOME (EXPENSES)	($21,319.70)	($25,125.70)	($25,125.70)
TOTAL NON-OPERATING GAINS (LOSSES)	**($21,377.70)**	**($25,183.70)**	**($25,183.70)**
INCOME (LOSS) BEFORE DIVIDENDS	**$883,220.23**	**$1,966,115.69**	**$1,966,115.69**
DIVIDENDS			
REGULAR SHARES	$120,611.79	$261,969.55	$261,969.55
CHRISTMAS SHARES	$2,362.07	$3,778.45	$3,778.45
SHARE CERTIFICATES	$111,147.94	$322,382.05	$322,382.05
IRA SHARES	$84,473.08	$205,800.64	$205,800.64
IRA CERTIFICATES	$32,237.01	$96,889.23	$96,889.23
SUPER SAVER	$148,310.45	$439,723.32	$439,723.32
TOTAL DIVIDENDS	**$499,142.34**	**$1,330,543.24**	**$1,330,543.24**
NET INCOME (LOSS)	**$384,077.89**	**$635,572.45**	**$635,572.45**

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US AIRWAYS FEDERAL CREDIT UNION
STATISTICAL REPORT
MARCH 31, 2004

DELINQUENT MORTGAGE AND REGULAR LOANS	REGULAR LOANS NUMBER	REGULAR LOANS AMOUNT	REAL ESTATE LOAN NUMBER	REAL ESTATE LOAN AMOUNT	TOTAL NUMBER	TOTAL AMOUNT
2 TO LESS THAN 6 MO.	128	$879,552.51	8	$284,935.38	136	$1,164,487.89
6 TO LESS THAN 12 MO.	61	$470,350.70	6	$278,482.00	67	$748,832.70
12 MONTHS AND OVER	8	$84,877.55	5	$276,871.86	13	$361,749.41
SUB TOTAL	197	$1,434,780.76	19	$840,289.24	216	$2,275,070.00
CURRENT AND LESS THAN 2 MO.	16,289	$125,246,770.83	2,198	$98,099,665.06	18,487	$223,346,435.89
TOTAL MORTGAGE & REG LOANS	16,486	$126,681,551.59	2,217	$98,939,954.30	18,703	$225,621,505.89
LOANS MADE						
YEAR TO DATE	1,523	$12,043,892.86	1,588	$8,265,307.45	3,111	$20,309,200.31
SINCE ORGANIZATION	306,622	$1,759,475,453.81	15,666	$357,962,307.22	322,288	$2,117,437,761.03
CHARGE OFFS						
YEAR TO DATE		$516,095.44		$39,100.32		$555,195.76
SINCE ORGANIZATION		$23,353,984.53		$248,540.20		$23,602,524.73
RECOVERIES						
YEAR TO DATE		$32,390.59		$0.00		$32,390.59
SINCE ORGANIZATION		$2,275,069.42		$36,367.16		$2,311,436.58

NUMBER OF ACCOUNTS

MEMBERS AND NONMEMBERS	80,107	SUPERSAVER	8,528
POTENTIAL MEMBERS	80,107	IRA SHARES	4,012
AERODRAFT	50,885	IRA CERTIFICATES	1,998
CHRISTMAS	12,082	VISA	20,890
SHARE CERTIFICATES	6,051	MAC	9,342

US AIRWAYS FEDERAL CREDIT UNION
STATISTICAL REPORT
MARCH 31, 2004

DELINQUENT LINE OF CREDIT LOANS	POWERLINE NUMBER	POWERLINE AMOUNT	VISA NUMBER	VISA AMOUNT	TOTAL NUMBER	TOTAL AMOUNT
2 TO LESS THAN 6 MO.	32	$108,340.36	106	$484,259.00	138	$592,599.36
6 TO LESS THAN 12 MO.	12	$59,687.92	25	$148,702.00	37	$208,389.92
12 MO. AND OVER	1	$7,161.15	3	$24,707.00	4	$31,868.15
SUB TOTAL	45	$175,189.43	134	$657,668.00	179	$832,857.43
CURRENT AND LESS THAN 2 MO.	7,694	$10,783,009.37	20,756	$57,041,027.02	28,450	$67,824,036.39
TOTAL LINE OF CREDIT LOANS	7,739	$10,958,198.80	20,890	$57,698,695.02	28,629	$68,656,893.82
LOANS MADE						
YEAR TO DATE		$3,443,915.65		$22,043,893.58		$25,487,809.23
SINCE ORGANIZATION		$103,803,194.24		$934,799,266.05		$1,038,602,460.29
CHARGE OFFS						
YEAR TO DATE		$126,644.05		$493,849.12		$620,493.17
SINCE ORGANIZATION		$2,362,815.25		$11,641,663.10		$14,004,478.35
RECOVERIES						
YEAR TO DATE		$7,480.64		$27,807.90		$35,288.54
SINCE ORGANIZATION		$113,319.12		$832,484.57		$945,803.69

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SUMMARY ALLOWANCE NEEDS

ALL OTHER REGULAR LOANS - FIRST MORTGAGE - SECOND MORTGAGE
LEASE LOANS - LINE OF CREDIT - HELOC - STUDENT LOANS

FOR PERIOD ENDING - MARCH 31, 2004

ALLOWANCE NEEDS

ALL REGULAR LOANS

INDIVIDUAL CLASSIFICATIONS	$	668,312
LOSS RATIO CLASSIFICATIONS	$	1,573,047
TOTAL DETERMINED ALLOWANCE NEEDS	$	2,241,359 (1)

TOTAL DETERMINED ALLOWANCE NEEDS	$	2,241,359 (1)
ALLOWANCE PRIOR TO DETERMINATION	$	2,017,160
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	224,199

(1) Same Figure

VISA LOANS

ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING - MARCH 31, 2004

TOTAL VISA LOANS	$	57,698,695	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	(564,565)	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	57,134,130	
CALCULATED LOSS RATIO	X	0.028842	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	1,647,863	(2)

ALLOWANCE NEEDS

VISA LOANS

INDIVIDUAL CLASSIFICATIONS	$	251,537	
LOSS RATIO CLASSIFICATIONS	$	1,647,863	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	1,899,400	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	1,899,400	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	1,800,254	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	99,146	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

REGULAR LOANS - ALL OTHER

ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING - MARCH 31, 2004

TOTAL OTHER LOANS	$	126,058,668	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	(724,417)	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	125,334,251	
CALCULATED LOSS RATIO	X	0.009936	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	1,245,321	(2)

ALLOWANCE NEEDS

REGULAR LOANS - ALL OTHERS

INDIVIDUAL CLASSIFICATIONS	$	432,258	
LOSS RATIO CLASSIFICATIONS	$	1,245,321	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	1,677,579	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	1,677,579	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	1,453,380	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	224,199	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

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REGULAR LOANS - FIRST MORTGAGE
ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING MARCH 31, 2004

TOTAL FIRST MORTGAGE	$	52,297,947	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	0	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	52,297,947	
CALCULATED LOSS RATIO	X	0.000000	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	0	(2)

ALLOWANCE NEEDS

REGULAR LOANS - FIRST MORTGAGE

INDIVIDUAL CLASSIFICATIONS	$	0	
LOSS RATIO CLASSIFICATIONS	$	0	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	0	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	0	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	0	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	0	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

REGULAR LOANS - SECOND MORTGAGE/LAND

ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING MARCH 31, 2004

TOTAL SECOND MORTGAGE	$	28,400,566	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	(291,827)	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	28,108,739	
CALCULATED LOSS RATIO	X	0.000556	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	15,628	(2)

ALLOWANCE NEEDS

REGULAR LOANS - SECOND MORTGAGE/LAND

INDIVIDUAL CLASSIFICATIONS	$	144,755	
LOSS RATIO CLASSIFICATIONS	$	15,628	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	160,383	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	160,383	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	160,383	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	0	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

REGULAR LOANS - LEASES

ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING MARCH 31, 2004

TOTAL LEASES	$	85,694	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	(26,065)	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	59,629	
CALCULATED LOSS RATIO	X	0.004053	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	242	(2)

ALLOWANCE NEEDS

REGULAR LOANS - LEASES

INDIVIDUAL CLASSIFICATIONS	$	26,065	
LOSS RATIO CLASSIFICATIONS	$	242	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	26,307	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	26,307	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	26,307	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	0	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

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REGULAR LOANS - LINE OF CREDIT

ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING MARCH 31, 2004

TOTAL LINE OF CREDIT	$	10,958,199	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	(94,414)	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	10,863,785	
CALCULATED LOSS RATIO	X	0.028706	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	311,856	(2)

ALLOWANCE NEEDS

REGULAR LOANS - LINE OF CREDIT

INDIVIDUAL CLASSIFICATIONS	$	65,234	
LOSS RATIO CLASSIFICATIONS	$	311,856	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	377,090	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	377,090	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	377,090	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	0	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

REGULAR LOANS - HELOC'S
ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING MARCH 31, 2004

TOTAL HELOC'S	$	18,241,441	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	0	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	18,241,441	
CALCULATED LOSS RATIO	X	0.000000	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	0	(2)

ALLOWANCE NEEDS

REGULAR LOANS - HELOC'S

INDIVIDUAL CLASSIFICATIONS	$	0	
LOSS RATIO CLASSIFICATIONS	$	0	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	0	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	0	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	0	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	0	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

STUDENT LOANS

ALLOWANCE FOR LOAN LOSSES DETERMINATION

FOR PERIOD ENDING MARCH 31, 2004

TOTAL STUDENT LOANS	$	537,189	
LESS: INDIVIDUALLY CLASSIFIED LOANS	$	0	(1)
LOANS SUBJECT TO LOSS RATIO CALCULATION	$	537,189	
CALCULATED LOSS RATIO	X	0.000000	
ALLOWANCE NEEDS BASED ON CALCULATED LOSS RATIO	$	0	(2)

ALLOWANCE NEEDS

STUDENT LOANS

INDIVIDUAL CLASSIFICATIONS	$	0	
LOSS RATIO CLASSIFICATIONS	$	0	(2)
TOTAL DETERMINED ALLOWANCE NEEDS	$	0	(3)
TOTAL DETERMINED ALLOWANCE NEEDS	$	0	(3)
ALLOWANCE PRIOR TO DETERMINATION	$	0	
TOTAL INCREASE (DECREASE) NEEDED TO THE ALLOWANCE	$	0	

(1) Actual Balances of Loans Classified
(2) Same Figure
(3) Same Figure

Consolidated Balance Sheet

For Charter: US \YS -- 9007

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
ASSETS									
CASH:									
Cash On Hand \1	N/A	14,576,355		4,059,038	-72.2	3,953,122	-2.6	4,187,912	5.9
Cash On Deposit \1	N/A	40,016,186		152,870,029	282.0	196,456,199	28.5	129,485,180	-34.1
Cash Equivalents \1	N/A	0		0		0		0	
TOTAL CASH	57,935,569	54,592,541	-5.8	156,929,067	187.5	200,409,321	27.7	133,673,092	-33.3
INVESTMENTS:									
U.S. Govt. Obligations	0	0		0		0		0	
Federal Agency Sec.	120,833,760	129,982,120	7.6	85,441,180	-34.3	58,200,000	-31.9	133,155,000	128.8
All Mutual Funds	20,421,496	21,283,211	4.2	22,049,847	3.6	22,449,535	1.8	22,609,935	0.7
Total MCSD And PIC In Corporate	3,403,613	3,532,583	3.8	3,746,812	6.1	4,152,029	10.8	4,294,801	3.4
Corp. Central (CD)	0	0		44,121		8,367	-81.0	-38,435	-559.4
Banks and S&Ls (Cert. DEP)	0	0		0		0		582,000	
DEP IN & Loans to other CUs	0	0		0		0		100,000	
All Other Investments	117,500	156,114	32.9	127,500	-18.3	127,918	0.3	0	-100.0
TOTAL INVESTMENTS	144,776,369	154,954,028	7.0	111,409,460	-28.1	84,937,849	-23.8	160,703,301	89.2
LOAN HELD FOR SALE \2	N/A	N/A		N/A		1,402,496		186,102	-86.7
LOANS AND LEASES:									
Unsecured Credit Card Loans	44,875,017	45,701,071	1.8	47,032,170	2.9	48,858,793	3.9	56,761,162	16.2
All Other Unsecured Loans	48,287,941	47,164,074	-2.3	55,320,166	17.3	52,774,339	-4.6	46,454,350	-12.0
New Auto Loans	49,763,671	54,892,557	10.3	51,294,371	-6.6	46,431,419	-9.5	42,130,376	-9.3
Used Auto Loans	49,049,076	45,400,779	-7.4	47,626,082	4.9	48,897,580	2.7	50,403,828	3.1
1st Mort. Real Estate Loans	21,125,828	33,541,472	58.8	43,783,449	30.5	56,028,318	28.0	53,307,183	-4.9
Other Real Estate Loans	41,708,211	57,402,735	37.6	49,485,295	-13.8	44,790,436	-9.5	46,571,485	4.0
Leases Receivable	3,802,534	2,690,289	-29.3	1,274,413	-52.6	581,632	-54.4	116,038	-80.0
Other Loan \3	28,040,262	20,962,233	-25.2	13,398,590	-36.1	8,087,547	-39.6	6,593,927	-18.5
All Other Loans \4	0	0		0		N/A		N/A	
TOTAL LOANS	286,652,540	307,755,210	7.4	309,214,536	0.5	306,450,064	-0.9	302,338,349	-1.3
ALLOWANCE FOR LOAN & LEASE LOSSES	3,573,440	3,327,868	-6.9	3,143,066	-5.6	3,419,003	8.8	4,210,389	23.1
Other Real Estate Owned	41,236	0	-100.0	0		0		0	
Land and BLDG (NET of DEP)	7,771,388	7,654,656	-1.5	7,555,605	-1.3	7,457,725	-1.3	7,502,357	0.6
Other Fixed Assets	2,639,597	2,591,323	-1.8	2,476,837	-4.4	2,687,124	8.5	3,084,520	14.8
Share INS CAP Deposit	4,025,670	4,387,668	9.0	4,622,751	5.4	5,143,258	11.3	5,127,213	-0.3
Other Assets	4,385,794	6,651,271	51.7	4,081,758	-38.6	8,474,229	107.6	9,875,988	16.5
TOTAL ASSETS	504,654,723	535,258,829	6.1	593,146,948	10.8	613,543,063	3.4	618,280,533	0.8
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

1/ DATA NOT COLLECTED PRIOR TO 2000. 2/ DATA NOT COLLECTED PRIOR TO 2002. 3/ OTHER LOANS TO MEMBERS PRIOR TO 2002. 4/ ALL OTHER LOANS ELIMINATED AFTER 2001.

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Consolidated Balance Sheet

For Charter: US YS -- 9007

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Promissory And Other Notes Pay	0	0		0		0		0	
Reverse Repo Agreement	0	0		0		0		0	
Subordinated CDCU Debt	0	0		0		0		0	
Uninsured Second Capital	0	0		0		0		0	
DIV / INT Payable	192,590	248,938	29.3	202,502	-18.7	104,082	-48.6	66,775	-35.8
Acct. Payable & Liabilities	2,404,266	3,667,690	52.5	3,952,784	7.8	4,034,466	2.1	3,495,864	-13.4
TOTAL LIABILITIES	2,596,856	3,916,628	50.8	4,155,286	6.1	4,138,548	-0.4	3,562,639	-13.9
SAVINGS/DEPOSITS:									
Share Drafts	81,047,774	91,425,665	12.8	89,123,093	-2.5	81,919,162	-8.1	84,812,109	3.5
Regular Shares	94,739,613	96,544,694	1.9	109,339,783	13.3	120,419,438	10.1	127,147,257	5.6
Money Market Shares	140,248,688	135,417,591	-3.4	168,867,469	24.7	195,232,372	15.6	199,925,586	2.4
Share Certificates	71,281,174	85,166,464	19.5	89,074,602	4.6	73,971,467	-17.0	62,710,987	-15.2
IRA / KEOGH Accounts	53,483,675	53,595,252	0.2	57,676,202	7.6	59,561,806	3.3	59,600,839	0.1
All Other Shares	0	0		0		0		0	
Non-Member Deposits	0	0		0		0		0	
TOTAL SAVINGS/DEPOSITS	440,800,924	462,149,666	4.8	514,081,149	11.2	531,104,245	3.3	534,196,778	0.6
EQUITY:									
Undivided Earnings	54,983,155	59,695,987	8.6	64,802,940	8.6	68,245,317	5.3	70,402,519	3.2
Regular Reserves	8,430,120	10,325,420	22.5	10,325,420	0.0	10,347,159	0.2	10,555,704	2.0
Approp For Non-Conform Invest	0	0		0		0		0	
Other Reserves	0	0		0		0		0	
Miscellaneous Equity \1	N/A	0		0		0		0	
Unrealized G/L A-F-S SEC	-2,156,332	-828,872	61.6	-217,847	73.7	-292,206	-34.1	-437,107	-49.6
Unrealized G/L CF HEDGES \2	N/A	0		0		0		0	
Other Comprehensive Income \2	N/A	0		0		0		0	
Net Income	N/A	N/A		N/A		N/A		N/A	
EQUITY TOTAL	61,256,943	69,192,535	13.0	74,910,513	8.3	78,300,270	4.5	80,521,116	2.8
TOTAL SAVINGS/EQUITY	502,057,867	531,342,201	5.8	588,991,662	10.8	609,404,515	3.5	614,717,894	0.9
TOTAL LIAB/SAVINGS/EQUITY	504,654,723	535,258,829	6.1	593,146,948	10.8	613,543,063	3.4	618,280,533	0.8
NCUA INSURED SAVINGS:									
Uninsured Shares	22,849,536	26,200,057	14.7	33,612,355	28.3	35,657,226	6.1	38,787,551	8.8
Uninsured Non-Mem Depos	0	0		0		0		0	
Tot Uninsur Shrs & Depos	22,849,536	26,200,057	14.7	33,612,355	28.3	35,657,226	6.1	38,787,551	8.8
Insured Shrs & Deposits	417,951,388	435,949,609	4.3	480,468,794	10.2	495,447,019	3.1	495,409,227	0.0

1/ CONTAINED IN OTHER RESERVES PRIOR TO 2000. 2/ CONTAINED IN UNREALIZED G/L A-F-S SEC PRIOR TO 2000.

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Consolidated Balance Sheet

For Charter: US AIRWAYS -- 9007

	December 1999		December 2000		% CHG	December 2001		% CHG	December 2002		% CHG	December 2003		% CHG
INCOME AND EXPENSE														
INTEREST INCOME:														
Interest on Loans	25,664,830	*	28,455,364	*	10.9	29,612,970	*	4.1	27,165,839	*	-8.3	23,514,758	*	-13.4
Less Interest Refund	0	*	0	*		0	*		0	*		0	*	
Income from Investments	11,056,380	*	11,622,532	*	5.1	9,757,374	*	-16.0	7,489,423	*	-23.2	6,027,876	*	-19.5
Income from Trading	0	*	0	*		0	*		0	*		0	*	
TOTAL INTEREST INCOME	36,721,210	*	40,077,896	*	9.1	39,370,344	*	-1.8	34,655,262	*	-12.0	29,542,634	*	-14.8
INTEREST EXPENSE:														
Dividends	15,055,154	*	16,436,206	*	9.2	17,156,087	*	4.4	11,240,932	*	-34.5	7,405,039	*	-34.1
Interest on Deposits	0	*	0	*		0	*		0	*		0	*	
Interest on Borrowed Money	0	*	0	*		0	*		0	*		0	*	
TOTAL INTEREST EXPENSE	15,055,154	*	16,436,206	*	9.2	17,156,087	*	4.4	11,240,932	*	-34.5	7,405,039	*	-34.1
PROVISION FOR LOAN & LEASE LOSSES	3,472,419	*	2,613,631	*	-24.7	1,937,094	*	-25.9	3,394,227	*	75.2	4,311,198	*	27.0
NET INTEREST INCOME AFTER PLL	18,193,637	*	21,028,059	*	15.6	20,277,163	*	-3.6	20,020,103	*	-1.3	17,826,397	*	-11.0
NON-INTEREST INCOME:														
Fee Income	3,276,916	*	3,363,410	*	2.6	3,143,362	*	-6.5	2,562,320	*	-18.5	3,015,198	*	17.7
Other Operating Income	1,402,209	*	1,648,002	*	17.5	1,656,720	*	0.5	1,455,590	*	-12.1	1,576,253	*	8.3
Gain (Loss) on Investments	47,752	*	0	*	-100.0	0	*		0	*		0	*	
Gain (Loss) on Disp of Assets	-79,664	*	-208,237	*	-161.4	1,646	*	100.8	-39,420	*	-2,494.9	1,067	*	102.7
Other Non-Oper INC/EXP	-44,502	*	-403,114	*	-805.8	-68,284	*	83.1	-15,391	*	77.5	-42,482	*	-176.0
TOTAL NON-INTEREST INCOME	4,602,711	*	4,400,061	*	-4.4	4,733,444	*	7.6	3,963,099	*	-16.3	4,550,036	*	14.8
NON-INTEREST EXPENSE														
EMP Comp & Benefits	8,530,382	*	8,598,311	*	0.8	9,801,945	*	14.0	10,533,966	*	7.5	10,373,727	*	-1.5
Travel, Conference Expense	155,184	*	109,962	*	-29.1	126,203	*	14.8	162,985	*	29.1	89,136	*	-45.3
Office Occupancy	757,116	*	748,661	*	-1.1	751,469	*	0.4	680,982	*	-9.4	663,775	*	-2.5
Office Operation Expense	3,634,240	*	3,682,994	*	1.3	4,084,135	*	10.9	4,008,969	*	-1.8	4,108,423	*	2.5
Educational and Promotion	803,851	*	1,091,281	*	35.8	1,116,588	*	2.3	1,233,316	*	10.5	1,076,995	*	-12.7
Loan Servicing Expense	1,437,601	*	1,856,952	*	29.2	1,185,859	*	-36.1	1,240,769	*	4.6	1,327,605	*	7.0
Professional, Outside Service	1,722,759	*	1,977,992	*	14.8	2,115,476	*	7.0	1,973,022	*	-6.7	1,722,281	*	-12.7
Member Insurance	488,667	*	551,699	*	12.9	526,600	*	-4.5	652,985	*	24.0	616,512	*	-5.6
Operating Fees	127,356	*	140,184	*	10.1	116,757	*	-16.7	133,129	*	14.0	140,152	*	5.3
Misc Operating Expense	49,071	*	61,953	*	26.3	78,622	*	26.9	82,987	*	5.6	100,625	*	21.3
TOTAL NON-INTEREST EXPENSE	17,706,227	*	18,819,989	*	6.3	19,903,654	*	5.8	20,703,110	*	4.0	20,219,231	*	-2.3
NET INCOME	5,090,121	*	6,608,131	*	29.8	5,106,953	*	-22.7	3,280,092	*	-35.8	2,157,202	*	-34.2
RESERVE TRANSFERS:														
Transfer to Regular Reserve	3,897,681	*	4,508,931	*	15.7	0	*	-100.0	0	*		0	*	

*** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet
For Charter: US AIRWAYS --

	December 1999		December 2000		% CHG	December 2001		% CHG	December 2002		% CHG	December 2003		% CHG
OTHER LOAN INFORMATION:														
DELINQUENCY AND CHARGE-OFFS:														
Amt of Delinquent Loans:														
2 to < 6 Months Delinquent	1,723,878		1,057,688		-38.6	1,600,085		51.3	2,271,046		41.9	2,146,889		-5.5
6 to 12 Months Delinquent	678,453		228,652		-66.3	228,907		0.1	496,551		116.9	853,672		71.9
12 Months & Over Delinquent	499,964		4,344		-99.1	33,795		678.0	134,131		296.9	318,826		137.7
Total Amount of Del Loans	2,902,295		1,290,684		-55.5	1,862,787		44.3	2,901,728		55.8	3,319,387		14.4
Amt of Delinquent Credit Cards:														
2 to < 6 Months Delinquent	320,168		269,581		-15.8	430,586		59.7	651,254		51.2	482,458		-25.9
6 to 12 Months Delinquent	193,770		7,843		-96.0	23,614		201.1	86,560		266.6	160,418		85.3
12 Months & Over Delinquent	386,099		3,367		-99.1	25,614		660.7	0		-100.0	80,434		
Total Amount of Del Credit Cards	900,037		280,791		-68.8	479,814		70.9	737,814		53.8	723,310		-2.0
Loans Charged Off	3,802,342	*	3,138,548	*	-17.5	2,446,254	*	-22.1	3,486,986	*	42.5	4,139,474	*	18.7
Recoveries	202,151	*	279,354	*	38.2	324,359	*	16.1	307,082	*	-5.3	337,049	*	9.8
Total Del Loans & Net Charge-Offs	6,502,486	*	4,149,878	*	-36.2	3,984,682	*	-4.0	6,081,632	*	52.6	7,121,812	*	17.1
Credit Cards Loans Charged Off	1,576,211	*	1,353,133	*	-14.2	1,017,275	*	-24.8	1,256,388	*	23.5	1,632,687	*	30.0
Recoveries On Credit Cards	49,240	*	97,143	*	97.3	82,465	*	-15.1	107,859	*	30.8	119,777	*	11.0
MISCELLANEOUS LOAN INFORMATION:														
Loans C/O Due To BK	2,380,711	*	1,751,827	*	-26.4	1,169,533	*	-33.2	1,923,972	*	64.5	2,775,268	*	44.2
Num Members Bankrupt	460		298		-35.2	230		-22.8	490		113.0	402		-18.0
Amount Loans Subj Bankrupt.	2,608,528		1,603,034		-38.5	2,097,596		30.9	1,649,627		-21.4	2,247,690		36.3
Total Amt Loans Granted	248,602,626	*	268,605,027	*	8.0	258,142,451	*	-3.9	291,815,268	*	13.0	247,521,350	*	-15.2
Total Amount Loans Purchased	0	*	0	*		0	*		0	*		0	*	
Total Amt Indirect Loans Granted. \1	N/A	*	N/A	*		N/A	*		6,472,758	*		6,376,381	*	-1.5
Number of Indirect Loans Granted. \1	N/A	*	N/A	*		N/A	*		393	*		381	*	-3.1
Participation Loans Outstanding \2	N/A		N/A			N/A			N/A			0		
Participation Loans Purchased YTD. \2	N/A	*	N/A	*		N/A	*		N/A	*		0	*	
Participation Loans Sold YTD. \2	N/A	*	N/A	*		N/A	*		N/A	*		0	*	
Loans Outstanding To CU Officials	294,914		216,247		-26.7	249,825		15.5	357,586		43.1	286,143		-20.0

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED PRIOR TO 2003.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet

For Char 'RWAYS -- 9007

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
INFORMATION SYSTEMS & TECHNOLOGY									
SHARE/LOAN SYSTEM:									
Num Manual	0	0		0		0		0	
Num Vendor Supplied In-House	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Vendor On-Line	0	0		0		0		0	
Num CU Developed In-House	0	0		0		0		0	
Num Other	0	0		0		0		0	
EFS ACCESS:									
NUM OF WWW OR INTERNET/BROWSER	0	0		1		1	0.0	1	0.0
Num of Wireless	0	0		0		0		0	
Num of Home Banking/PC	0	1		1	0.0	1	0.0	1	0.0
Num of Audio Response/Phone	0	1		1	0.0	1	0.0	1	0.0
Num of Automatic Teller Machine	0	1		1	0.0	1	0.0	1	0.0
Num of Kiosk	0	0		0		0		0	
Num of Other	0	0		0		0		0	
EFS OFFERED:									
Num of Member Applications \1	N/A	0		0		1		1	0.0
Num of New Loan \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Account Balance Inquiry \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Share Draft Orders \1	N/A	1		1	0.0	0	-100.0	1	
Num of New Share Account \1	N/A	0		0		1		1	0.0
Num of Loan Payments \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of View Account History \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Merchandise Purchase \1	N/A	1		1	0.0	0	-100.0	0	
Num of Share Account Transfers \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Bill Payment \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Download Account History \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Electronic Cash \1	N/A	1		1	0.0	0	-100.0	0	
Num of Account Aggregation \2	N/A	N/A		N/A		0		0	
Num of Internet Access Services \2	N/A	N/A		N/A		1		0	-100.0
Num of Electronic Signature \2	N/A	N/A		N/A		0		0	
Num of Other \2	N/A	N/A		N/A		0		0	
INTERNET PRESENCE:									
Num Of E-Mail Addresses Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Of Websites Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
WORLD WIDE WEBSITE TYPE/USERS:									
Num of Informational	0	0		0		0		0	
Num of Interactive	0	0		0		0		0	
Num of Transactional	0	1		1	0.0	1	0.0	1	0.0
Num of Transactional Users	0	10,908		16,821	54.2	21,804	29.6	24,830	13.9
Num Planning World Wide Website	0	0		0		0		0	
Num Planning Informational	0	0		0		0		0	
Num Planning Interactive	0	0		0		0		0	
Num Planning Transactional	0	0		0		0		0	

1/ Data not collected prior to 2000 2/ Data not collected prior to 2002

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Consolidated Balance Sheet

For Ch IRWAYS -- 9007

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
Miscellaneous Information									
Audit Type									
Supervisory Committee	0	0		0		0		0	
Supervisory Committee By State Licensed Person /1	N/A	N/A		N/A		0		0	
Supervisory Committee By Other External Auditor /1	N/A	N/A		N/A		0		0	
CPA Audit Without Opinion. \2	0	0		0		N/A		N/A	
CPA Opinion Audit. \2	1	1	0.0	1	0.0	N/A		N/A	
League Audit. \2	0	0		0		N/A		N/A	
Outside Accountant (Not CPA Or League). \2	0	0		0		N/A		N/A	
Financial Statement Audit By State Licensed Person. \1	N/A	N/A		N/A		1		1	0.0
Balance Sheet Audit By State Licensed Person. \1	N/A	N/A		N/A		0		0	
Examination of Internal Controls Over Call Report By State Licensed Person. \1	N/A	N/A		N/A		0		0	
Excess Deposit Insurance:									
No. of CU's W/Excess Share/Deposit Ins	0	0		0		0		0	
Amt Of Shr/Depo Covered by Ex Insur	0	0		0		0		0	
New Program or Services									
None. \1	N/A	N/A		N/A		1		1	0.0
Indirect Lending. \1	N/A	N/A		N/A		0		0	
Commercial Lending. \1	N/A	N/A		N/A		0		0	
Member Business Loans. \1	N/A	N/A		N/A		0		0	
Participation Loans. \1	N/A	N/A		N/A		0		0	
Real Estate Loans. \1	N/A	N/A		N/A		0		0	
Risk Based Loans. \1	N/A	N/A		N/A		0		0	
Direct Financing Leases. \1	N/A	N/A		N/A		0		0	
ATM / DEBIT Card Program. \1	N/A	N/A		N/A		0		0	
Mortgage Processing. \1	N/A	N/A		N/A		0		0	
New CUSO. \1	N/A	N/A		N/A		0		0	
Data Processing Conversion. \1	N/A	N/A		N/A		0		0	
Insurance / Investment Sales. \1	N/A	N/A		N/A		0		0	
Other. \1	N/A	N/A		N/A		0		0	
Membership:									
Num Current Members	96,371	101,325	5.1	98,046	-3.2	94,364	-3.8	80,977	-14.2
Num Potential Members	103,371	108,325	4.8	105,046	-3.0	99,364	-5.4	85,977	-13.5
Total Num Savings Accts	189,780	199,877	5.3	198,226	-0.8	191,480	-3.4	169,781	-11.3
Employees:									
Num Full-Time Employees	158	170	7.6	186	9.4	180	-3.2	177	-1.7
Num Part-Time Employees	71	71	0.0	66	-7.0	64	-3.0	59	-7.8
Branches:									
Num of CU Branches. \3	N/A	N/A		N/A		N/A		6	
Num of CUs Reporting Shared Branches. \3	N/A	N/A		N/A		N/A		1	
Reporting Method:									
Internet Filing. \4	N/A	N/A		N/A		1		1	0.0
PC 5300 System (Automated)	1	1	0.0	1	0.0	1	0.0	1	0.0
None Used (Manual Input)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED AFTER 2001. 3/ DATA NOT COLLECTED PRIOR TO 2003. 4/ DATA NOT COLLECTED PRIOR TO DECEMBER 2002.

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Consolidated Balance Sheet
For Charter: US AIRWAYS --

	December 1999		December 2000		% CHG	December 2001		% CHG	December 2002		% CHG	December 2003		% CHG
REAL ESTATE LOANS/LINES OF CREDIT														
REAL ESTATE LOANS - AMOUNT OUTSTANDING:														
First Mortgage Fixed Rate	19,180,252		31,619,491		64.9	41,917,318		32.6	55,075,808		31.4	52,831,837		-4.1
First Mortgage Adj Rate	1,945,576		1,921,981		-1.2	1,866,131		-2.9	952,510		-49.0	475,346		-50.1
Other Real Estate Fixed Rate	41,481,746		57,199,813		37.9	49,322,312		-13.8	37,681,321		-23.6	29,393,216		-22.0
Home Equity Line of Credit	226,465		202,922		-10.4	162,983		-19.7	7,109,115		4,261.9	17,178,269		141.6
Other R.E. Adj Rate (Exc. Heloc)	0		0			0			0			0		
Total R.E. Loans Outstanding	62,834,039		90,944,207		44.7	93,268,744		2.6	100,818,754		8.1	99,878,668		-0.9
REAL ESTATE LOANS - AMOUNT GRANTED:														
First Mortgage Fixed Rate	9,502,454	*	14,183,775	*	49.3	19,674,055	*	38.7	26,100,702	*	32.7	24,637,490	*	-5.6
First Mortgage Adj Rate	1,365,000	*	0	*	-100.0	0	*		0	*		0	*	
Other Real Est Fixed Rate	19,681,083	*	31,546,694	*	60.3	21,352,899	*	-32.3	18,542,096	*	-13.2	13,956,180	*	-24.7
Home Equity Line of Credit	226,465	*	192,777	*	-14.9	233,066	*	20.9	7,956,939	*	3,314.0	16,265,200	*	104.4
Other R.E. Adj Rate (Exc. Heloc)	0	*	0	*		0	*		0	*		0	*	
First Mortgage R.E. Loans Sold	3,253,828	*	2,310,209	*	-29.0	14,645,608	*	534.0	9,664,132	*	-34.0	22,918,060	*	137.1
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	321,392		1,121,828		249.1	1,549,840		38.2	7,590,245		389.7	26,394,752		247.7
R.E. Lns also Mem. Bus. Lns	0		0			0			0			0		
DELINQUENT R.E. LOANS > 2 MOS														
First Mortgage Fixed Rate	0		0			0			81,592			279,944		243.1
First Mortgage Adj Rate	0		0			0			0			0		
Other R.E. Fixed Rate	73,129		11,775		-83.9	167,389		1,321.6	367,141		119.3	394,065		7.3
Other R.E. Adj. Rate	0		0			0			0			0		
TOTAL DEL R.E. > 2 MOS	73,129		11,775		-83.9	167,389		1,321.6	448,733		168.1	674,009		50.2
DELINQUENT 1 TO < 2 MOS														
First Mortgage	347,885		539,316		55.0	342,585		-36.5	502,840		46.8	936,290		86.2
Other	144,225		272,380		88.9	369,958		35.8	317,045		-14.3	430,765		35.9
TOTAL DEL 1 TO < 2 MOS	492,110		811,696		64.9	712,543		-12.2	819,885		15.1	1,367,055		66.7
TOTAL DEL R.E. LOANS > 1 MOS	565,239		823,471		45.7	879,932		6.9	1,268,618		44.2	2,041,064		60.9
% DEL R.E. LOANS > 1 MOS	0.9		0.9		0.7	0.9		4.2	1.3		33.4	2.0		62.4
% DEL R.E. LOANS > 2 MOS	0.1		0.0		-88.9	0.2		1,286.1	0.4		148.0	0.7		51.6
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:														
1st Mortgage Charge-Offs YTD	0	*	0	*		0	*		0	*		0	*	
1st Mortgage Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
Other R.E. Charge-Offs YTD	78,996	*	35,282	*	-55.3	14,849	*	-57.9	39,208	*	164.0	26,370	*	-32.7
Other R.E. Recoveries YTD	0	*	0	*		35,282	*		0	*	-100.0	0	*	
ALLOW FOR LOSSES ON R.E. LOANS	22,732		37,466		64.8	22,146		-40.9	31,130		40.6	138,565		345.1
AMT of Mortgage Servicing Rights \1	N/A		N/A			N/A			N/A			0		

1/ Data not collected prior to 2003.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet

For Charter: US AIRWAYS -- 9007

	December 1999		December 2000		% CHG	December 2001		% CHG	December 2002		% CHG	December 2003		% CHG
MBR BUSINESS LOANS (MBL):														
Agricultural Related MBL	0		0			0			0			0		
All Other MBL	0		0			0			0			0		
TOTAL MBL	0		0			0			0			0		
MBL Granted YTD	0	*	0	*		0	*		0	*		0	*	
Ag Related MBL Del 1 to < 2 mos	0		0			0			0			0		
AG Related MBL > 2 mos Del	0		0			0			0			0		
Other MBLS 1 to < 2 mos Del	0		0			0			0			0		
Other MBLS Del > 2 mos	0		0			0			0			0		
TOTAL DEL MBL > 1 MOS DEL	0		0			0			0			0		
% DEL MBL > 1 MOS	0.0		0.0			0.0			0.0			0.0		
TOTAL DEL MBL > 2 MOS	0		0			0			0			0		
% DEL MBL > 2 MOS	0.0		0.0			0.0			0.0			0.0		
MBL CHARGE-OFFS AND RECOVERIES:														
MBL AG Loans Charge-Offs YTD	0	*	0	*		0	*		0	*		0	*	
MBL AG Loans Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
Other MBLs Charge-Offs YTD	0	*	0	*		0	*		0	*		0	*	
Other MBLs Recoveries YTD	0	*	0	*		0	*		0	*		0	*	
MISCELLANEOUS MBL INFORMATION:														
Allowance For Loss On MBLs	0		0			0			0			0		
All Concentrations Of Credit For MBLs	0		0			0			0			0		
Construction/Development MBLs	0		0			0			0			0		

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet

For Charter: US A S -- 9007

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	0	3,000,000		0	-100.0	0		0	
Held to Maturity 1-3 yrs	5,000,000	16,340,000	226.8	2,000,000	-87.8	2,000,000	0.0	0	-100.0
Held to Maturity 3-10 yrs	81,430,000	73,000,000	-10.4	79,330,000	8.7	54,176,000	-31.7	133,155,000	145.8
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	86,430,000	92,340,000	6.8	81,330,000	-11.9	56,176,000	-30.9	133,155,000	137.0
Available for Sale < 1 yr	20,421,496	0	-100.0	0		2,024,000		0	-100.0
Available for Sale 1-3 yrs	2,939,100	16,952,780	476.8	4,111,180	-75.7	0	-100.0	0	
Available for Sale 3-10 yrs	31,464,660	41,972,551	33.4	22,049,847	-47.5	22,449,535	1.8	22,609,935	0.7
Available for Sale > 10 yrs	0	0		0		0		0	
TOTAL AVAILABLE FOR SALE	54,825,256	58,925,331	7.5	26,161,027	-55.6	24,473,535	-6.5	22,609,935	-7.6
Trading < 1 year \1	N/A	N/A		0		0		0	
Trading 1-3 years \1	N/A	N/A		0		0		0	
Trading 3-10 years \1	N/A	N/A		0		0		0	
Trading > 10 years \1	N/A	N/A		0		0		0	
TOTAL TRADING	0	0		0		0		0	
Non-SFAS 115 < 1 yr	57,500	40,062,300	69,573.6	152,931,650	281.7	196,479,566	28.5	129,446,745	-34.1
Non-SFAS 115 1-3 yrs	60,000	3,642,583	5,971.0	3,856,812	5.9	4,214,947	9.3	4,782,801	13.5
Non-SFAS 115 3-10 yrs	3,403,613	0	-100.0	0		50,000		194,000	288.0
Non-SFAS 115 > 10 yrs	0	0		0		0		0	
TOTAL NON-SFAS 115	3,521,113	43,704,883	1,141.2	156,788,462	258.7	200,744,513	28.0	134,423,546	-33.0
MATURITIES :									
Total Investments < 1 yr	20,478,996	43,062,300	110.3	152,931,650	255.1	198,503,566	29.8	129,446,745	-34.8
Total Investments 1-3 yrs	7,999,100	36,935,363	361.7	9,967,992	-73.0	6,214,947	-37.7	4,782,801	-23.0
Total Investments 3-10 yrs	116,298,273	114,972,551	-1.1	101,379,847	-11.8	76,675,535	-24.4	155,958,935	103.4
Total Investments > 10 yrs	0	0		0		0		0	
Total	144,776,369	194,970,214	34.7	264,279,489	35.5	281,394,048	6.5	290,188,481	3.1

1/ DATA NOT COLLECTED PRIOR TO 2001.

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Consolidated Balance Sheet
For Charter: US AIRWAYS -- 90

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
MORTGAGE BACKED SECURITIES:									
Mort Pass-Thru Securities	0	0		0		0		0	
COLLATERALIZED MORTGAGE OBLIGATION/RE MORTG INVEST CONDUITS (CMOs/REMICs)	0	0		0		0		0	
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Securities With Embedded Options or Complex Coupon Formulas. \1	N/A	N/A		N/A		56,176,000		133,155,000	137.0
Non-Mortgage Securities With Maturities > 3 YRS. \1	N/A	N/A		N/A		0		0	
Securities Per 703.12(b)	112,894,660	93,689,340	-17.0	79,330,000	-15.3	56,176,000	-29.2	133,155,000	137.0
Market Value Deval @ 300BP	3,654,504	3,082,587	-15.6	1,966,188	-36.2	0	-100.0	1,153,730	
Dep/Shares Per 703.10(a)	0	0		0		0		0	
Fair Value of Total Investments	141,648,232	194,268,105	37.1	263,568,453	35.7	281,730,363	6.9	288,285,798	2.3
Repurchase Agreements	0	0		0		0		0	
Reverse Repo Pos. Arbitrage	0	0		0		0		0	
Non-Mortgage Derivatives	0	0		0		0		0	
Cash on Deposit in Corporate Cus. \2	N/A	N/A		N/A		N/A		112,451,237	
Cash on Deposit in Other Financial Institutions. \2	N/A	N/A		N/A		N/A		17,033,943	
Value of Investments in CUSO. \3	60,000	110,000	83.3	110,000	0.0	110,000	0.0	150,220	36.6
CUSO Loans	0	0		0		0		0	
Aggragate Cash Outlays In CUSO. \2	N/A	N/A		N/A		N/A		112,500	
CUSO Income. \4	0 *	0 *		0 *		0 *		N/A *	
INV Not Authorized By The FCU Act Or NCUA R&R (SCU Only)	0	0		0		0		0	
Outstanding Balance of Brokered CDs and SCs Purchased \5	N/A	N/A		N/A		N/A		682,000	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED PRIOR TO 2003. 3/ AMOUNT INVESTED IN CUSO PRIOR TO 2003. 4/ DATA NOT COLLECTED AFTER 2002. 5/ DATA NOT COLLECTED PRIOR TO JUNE 2003.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet

For Charter: US AIRWAYS -- 90

	December 1999	December 2000	% CHG	December 2001	% CHG	December 2002	% CHG	December 2003	% CHG
SAVING MATURITIES									
< 1 year	421,803,406	437,293,905	3.7	488,682,139	11.8	512,577,424	4.9	520,515,303	1.5
1 to 3 years	18,997,518	24,855,761	30.8	25,399,010	2.2	18,526,821	-27.1	13,681,475	-26.2
> 3 years	0	0		0		0		0	
MISCELLANEOUS SAVINGS INFORMATION									
BROKERED DEPOSITS \1	N/A	N/A		N/A		0		0	
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		0		0		0	
Other Unused MBL Commitments \2	N/A	0		0		0		0	
Revolving O/E Lines 1-4 Family	273,535	308,078	12.6	328,017	6.5	4,890,503	1,390.9	10,616,652	117.1
Credit Card Line	85,112,231	111,743,861	31.3	145,287,410	30.0	143,877,944	-1.0	163,511,677	13.6
Outstanding LOC	0	0		0		0		0	
Unsecured Share Draft LOC	0	0		0		0		0	
Other Unused Commitments	14,723,601	15,938,860	8.3	17,290,606	8.5	18,778,396	8.6	19,301,142	2.8
LOANS SOLD/SWAPPED W/RECOURSE:									
Total Dollar Amount YTD	0 *	0 *		0 *		0 *		0 *	
Total Princ Bal Outstanding	0	0		0		0		0	
Pending Bond Claims	0	0		0		0		0	
CREDIT AND BORROWING ARRANGEMENTS:									
Num CORP CU Members	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Members	0	0		0		0		0	
Num FHLB Borr. Apps.	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Pre-Pledged	0	0		0		0		0	
Num Committed Loc	0	0		0		0		0	
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Promissory Notes Outstanding To Non-Members	0	0		0		0		0	

1/ Data Not Collected Prior To 2002 2/ Data Not Collected Prior To 2000

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet

For Charter: AYS -- 9007

Ratio Description	December 1999	December 2000	December 2001	December 2002	December 2003
Capital Adequacy:					
NetWorth/Total Assets	12.56	13.08	12.66	12.80	13.09
Total Delinquent Loans/NetWorth	4.58	1.84	2.48	3.69	4.10
Solvency Evaluation (Estimated)	113.90	114.97	114.57	114.74	115.07
Classified Assets (Est)/NetWorth	5.64	4.75	4.18	4.35	5.20
Asset Quality:					
Delinquent Loans/Total Loans	1.01	0.42	0.60	0.95	1.10
Net Charge-Offs/Avg Loans	1.30 *	0.96 *	0.69 *	1.03 *	1.25 *
Fair (Market) Value/Book Value (HTM invests)	96.38	99.24	99.13	100.60	98.57
Accum Unreal G-L On AFS/CST of Invest AFS	-3.78	-1.39	-0.83	-1.18	-1.90
Delinquent Loans/Assets	0.58	0.24	0.31	0.47	0.54
Earnings:					
Return on Average Assets	1.03 *	1.27 *	0.91 *	0.54 *	0.35 *
Gross Income/Average Assets	8.36 *	8.67 *	7.83 *	6.41 *	5.54 *
Yield On Average Loans	9.28 *	9.57 *	9.60 *	8.82 *	7.73 *
Yield On Average Investments	6.63 *	6.84 *	4.25 *	2.75 *	2.11 *
Cost of Funds/Avg Assets	3.04 *	3.16 *	3.04 *	1.86 *	1.20 *
Net Margin/Avg Assets	5.32 *	5.51 *	4.79 *	4.55 *	4.34 *
Operating Exp/Avg Assets	3.57 *	3.62 *	3.53 *	3.43 *	3.28 *
Provision For Loan & Lease Losses/Avg Assets	0.70 *	0.50 *	0.34 *	0.56 *	0.70 *
Net Interest Margin/Avg Assets	4.37 *	4.55 *	3.94 *	3.88 *	3.59 *
Operating Exp/Gross Income	42.77	41.74	45.06	53.53	59.23
Fixed Assets & Oreos/Total Assets	2.07	1.91	1.69	1.65	1.71
Net Operation Exp/Avg Assets	2.91 *	2.97 *	2.97 *	3.01 *	2.79 *
Asset/Liability Management:					
Net Long-Term Assets/Total Assets	38.29	40.99	35.03	30.18	39.65
Reg Shares/Total Shares & Borrowings	21.49	20.89	21.27	22.67	23.80
Total Loans/Total Shares	65.03	66.59	60.15	57.70	56.60
Total Loans/Total Assets	56.80	57.50	52.13	49.95	48.90
Cash + Short-Term Investments/Assets	15.54	10.77	26.47	33.00	21.61
Total Shr, Dep. & Borrows/Earning Assets	102.17	91.93	89.64	90.35	90.16
Reg Shares+Share Drafts/Total Shares&Borrowing	39.88	40.67	38.61	38.10	39.68
Borrowings/Total Shares & NetWorth	0.00	0.00	0.00	0.00	0.00
Productivity:					
Members/Potential Members	93.23	93.54	93.34	94.97	94.18
Borrowers/Members	55.09	51.77	51.07	52.30	58.67
Members/ Full Time Employees	498	493	448	445	392
AVG. Shares Per Members	4,574	4,561	5,243	5,628	6,597
AVG. Loan Balance	5,400	5,867	6,175	6,210	6,364
Salary & Benefits/Full Time Employee	44,085 *	41,841 *	44,758 *	49,689 *	50,236 *
Other Ratios:					
NetWorth Growth	8.73 *	10.42 *	7.29 *	4.61 *	3.01 *
Market (Share) Growth	3.47 *	4.84 *	11.24 *	3.31 *	0.58 *
Loan Growth	7.66 *	7.36 *	0.47 *	-0.89 *	-1.34 *
Asset Growth	3.79 *	6.06 *	10.81 *	3.44 *	0.77 *
Investment Growth	-21.91 *	34.67 *	35.55 *	6.48 *	3.13 *

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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8/3/2004

Consolidated Balance Sheet

For Charter: U[illegible]AYS – 9007

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
ASSETS									
CASH:									
Cash On Hand	N/A	3,589,396		3,410,696	-5.0	3,429,318	0.5	4,168,125	21.5
Cash On Deposit	N/A	137,315,214		180,312,051	31.3	218,785,481	21.3	116,143,115	-46.9
Cash Equivalents	N/A	0		0		0		0	
TOTAL CASH	62,656,025	140,904,610	124.9	183,722,747	30.4	222,214,799	21.0	120,311,240	-45.9
INVESTMENTS:									
U.S. Govt. Obligations	0	0		0		0		0	
Federal Agency Sec.	131,749,450	78,605,680	-40.3	88,565,200	12.7	69,495,000	-21.5	151,130,000	117.5
All Mutual Funds	20,738,244	21,703,598	4.7	22,248,854	2.5	22,601,072	1.6	22,614,059	0.1
Total MCSD And PIC In Corporate	3,403,613	3,532,583	3.8	3,759,097	6.4	4,181,729	11.2	4,294,801	2.7
Corp. Central (CD)	0	0		67,680		-19,383	-128.6	87,521	551.5
Banks and S&Ls (Cert. DEP)	0	0		0		582,000		582,000	0.0
DEP IN & Loans to other CUs	0	0		0		0		100,000	
All Other Investments	150,000	231,674	54.4	127,918	-44.8	100,000	-21.8	0	-100.0
TOTAL INVESTMENTS	156,041,307	104,073,535	-33.3	114,768,749	10.3	96,940,418	-15.5	178,808,381	84.5
LOAN HELD FOR SALE	N/A	N/A		0		3,333,886		0	-100.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	41,840,949	43,441,822	3.8	45,555,498	4.9	51,160,576	12.3	58,422,533	14.2
All Other Unsecured Loans	45,938,458	54,493,488	18.6	54,927,619	0.8	48,631,498	-11.5	41,793,697	-14.1
New Auto Loans	53,402,499	54,730,333	2.5	50,167,086	-8.3	43,812,747	-12.7	36,774,143	-16.1
Used Auto Loans	46,555,825	45,830,258	-1.6	49,725,180	8.5	49,400,894	-0.7	46,078,356	-6.7
1st Mort. Real Estate Loans	27,117,509	32,834,335	21.1	54,398,226	65.7	50,896,704	-6.4	52,511,459	3.2
Other Real Estate Loans	47,091,094	56,327,375	19.6	45,675,172	-18.9	42,696,747	-6.5	50,264,189	17.7
Leases Receivable	3,348,806	1,711,561	-48.9	887,175	-48.2	217,982	-75.4	32,956	-84.9
Other Loans	25,516,459	17,377,659	-31.9	10,524,753	-39.4	7,310,757	-30.5	6,159,380	-15.7
TOTAL LOANS	290,811,599	306,746,831	5.5	311,860,709	1.7	294,127,905	-5.7	292,036,713	-0.7
ALLOWANCE FOR LOAN & LEASE LOSSES	3,370,087	3,318,861	-1.5	3,148,057	-5.1	3,835,839	21.8	4,014,209	4.7
Foreclosed and Reposessed Assets \1	41,236	0	-100.0	0		0		0	
Land and BLDG (NET of DEP)	7,717,937	7,584,324	-1.7	7,522,023	-0.8	7,383,997	-1.8	7,469,963	1.2
Other Fixed Assets	2,728,253	2,720,076	-0.3	2,642,337	-2.9	2,466,034	-6.7	3,193,618	29.5
Share INS CAP Deposit	4,179,514	4,359,496	4.3	4,814,729	10.4	4,978,653	3.4	4,954,092	-0.5
Other Assets	9,457,258	6,301,019	-33.4	8,757,320	39.0	8,600,406	-1.8	4,602,856	-46.5
TOTAL ASSETS	530,263,042	569,371,030	7.4	630,940,557	10.8	636,210,259	0.8	607,362,654	-4.5
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

1/ "Other Real Estate Owned" Prior to 2004"

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Consolidated Balance Sheet

For Charter: U[illegible]AYS – 9007

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Promissory And Other Notes Pay	0	0		0		0		0	
Reverse Repo Agreement	0	0		0		0		0	
Subordinated CDCU Debt	0	0		0		0		0	
Uninsured Second Capital	0	0		0		0		0	
DIV / INT Payable	207,659	243,558	17.3	141,822	-41.8	80,143	-43.5	64,642	-19.3
Acct. Payable & Liabilities	3,727,054	5,127,922	37.6	5,149,260	0.4	5,879,493	14.2	3,780,188	-35.7
TOTAL LIABILITIES	3,934,713	5,371,480	36.5	5,291,082	-1.5	5,959,636	12.6	3,844,830	-35.5
SAVINGS/DEPOSITS:									
Share Drafts	91,534,495	91,723,513	0.2	96,317,007	5.0	85,633,192	-11.1	82,748,558	-3.4
Regular Shares	106,508,471	105,801,935	-0.7	128,421,727	21.4	133,111,091	3.7	130,492,562	-2.0
Money Market Shares	135,853,689	147,370,623	8.5	185,034,841	25.6	202,193,715	9.3	191,375,762	-5.4
Share Certificates	75,230,834	90,743,021	20.6	80,097,288	-11.7	68,918,862	-14.0	58,643,988	-14.9
IRA / KEOGH Accounts	53,067,209	55,986,680	5.5	58,713,776	4.9	61,099,144	4.1	57,801,504	-5.4
All Other Shares	0	0		0		0		0	
Non-Member Deposits	0	0		0		0		0	
TOTAL SAVINGS/DEPOSITS	462,194,698	491,625,772	6.4	548,584,639	11.6	550,956,004	0.4	521,062,374	-5.4
EQUITY:									
Undivided Earnings	57,378,952	62,391,260	8.7	66,987,436	7.4	69,047,912	3.1	72,476,351	5.0
Regular Reserves	9,068,063	10,325,420	13.9	10,347,159	0.2	10,555,704	2.0	10,555,704	0.0
Approp For Non-Conform Invest	0	0		0		0		0	
Other Reserves	0	0		0		0		0	
Miscellaneous Equity	N/A	0		0		0		0	
Unrealized G/L A-F-S SEC	-2,313,384	-342,902	85.2	-269,759	21.3	-308,997	-14.5	-576,605	-86.6
Unrealized G/L CF HEDGES	N/A	0		0		0		0	
Other Comprehensive Income	N/A	0		0		0		0	
Net Income	0	0		0		0		0	
EQUITY TOTAL	64,133,631	72,373,778	12.8	77,064,836	6.5	79,294,619	2.9	82,455,450	4.0
TOTAL SAVINGS/EQUITY	526,328,329	563,999,550	7.2	625,649,475	10.9	630,250,623	0.7	603,517,824	-4.2
TOTAL LIAB/SAVINGS/EQUITY	530,263,042	569,371,030	7.4	630,940,557	10.8	636,210,259	0.8	607,362,654	-4.5
NCUA INSURED SAVINGS:									
Uninsured Shares	23,427,907	29,350,682	25.3	34,258,884	16.7	38,234,685	11.6	37,051,987	-3.1
Uninsured Non-Mem Depos	0	0		0		0		0	
Tot Uninsur Shrs & Depos	23,427,907	29,350,682	25.3	34,258,884	16.7	38,234,685	11.6	37,051,987	-3.1
Insured Shrs & Deposits	438,766,791	462,275,090	5.4	514,325,755	11.3	512,721,319	-0.3	484,010,387	-5.6

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Consolidated Balance Sheet

For Charter: US AIRWAYS -- 900

INCOME AND EXPENSE	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
INTEREST INCOME:									
Interest on Loans	27,563,652 *	29,629,512 *	7.5	27,503,234 *	-7.2	24,200,454 *	-12.0	21,842,182 *	-9.7
Less Interest Refund	0 *	0 *		0 *		0 *		0 *	
Income from Investments	11,439,410 *	11,116,206 *	-2.8	8,231,344 *	-26.0	5,733,248 *	-30.3	6,711,590 *	17.1
Income from Trading	0 *	0 *		0 *		0 *		0 *	
TOTAL INTEREST INCOME	39,003,062 *	40,745,718 *	4.5	35,734,578 *	-12.3	29,933,702 *	-16.2	28,553,772 *	-4.6
INTEREST EXPENSE:									
Dividends	15,709,184 *	17,764,320 *	13.1	11,924,976 *	-32.9	8,316,214 *	-30.3	5,422,880 *	-34.8
Interest on Deposits	0 *	0 *		0 *		0 *		0 *	
Interest on Borrowed Money	0 *	0 *		0 *		0 *		0 *	
TOTAL INTEREST EXPENSE	15,709,184 *	17,764,320 *	13.1	11,924,976 *	-32.9	8,316,214 *	-30.3	5,422,880 *	-34.8
PROVISION FOR LOAN & LEASE LOSSES	3,105,930 *	2,020,000 *	-35.0	2,724,540 *	34.9	3,784,942 *	38.9	3,929,622 *	3.8
NET INTEREST INCOME AFTER PLL	20,187,948 *	20,961,398 *	3.8	21,085,062 *	0.6	17,832,546 *	-15.4	19,201,270 *	7.7
NON-INTEREST INCOME:									
Fee Income	3,298,216 *	3,374,972 *	2.3	2,438,372 *	-27.8	2,803,544 *	15.0	3,874,594 *	38.2
Other Operating Income	1,516,896 *	1,567,152 *	3.3	1,377,778 *	-12.1	1,922,518 *	39.5	1,774,838 *	-7.7
Gain (Loss) on Investments	0 *	0 *		0 *		0 *		0 *	
Gain (Loss) on Disp of Assets	-20,732 *	2,654 *	112.8	-17,616 *	-763.8	2,138 *	112.1	3,880 *	81.5
Other Non-Oper INC/EXP	-79,592 *	-46,330 *	41.8	-32,878 *	29.0	-16,512 *	49.8	-67,510 *	-308.9
TOTAL NON-INTEREST INCOME	4,714,788 *	4,898,448 *	3.9	3,765,656 *	-23.1	4,711,688 *	25.1	5,585,802 *	18.6
NON-INTEREST EXPENSE									
EMP Comp & Benefits	8,285,040 *	9,036,194 *	9.1	9,944,442 *	10.1	10,471,408 *	5.3	10,124,324 *	-3.3
Travel, Conference Expense	143,672 *	154,328 *	7.4	206,076 *	33.5	163,574 *	-20.6	208,242 *	27.3
Office Occupancy	760,472 *	744,662 *	-2.1	693,078 *	-6.9	654,330 *	-5.6	690,340 *	5.5
Office Operation Expense	3,622,216 *	4,046,188 *	11.7	4,164,416 *	2.9	4,165,648 *	0.0	4,192,174 *	0.6
Educational and Promotion	1,750,006 *	2,312,194 *	32.1	1,854,840 *	-19.8	1,713,716 *	-7.6	1,660,930 *	-3.1
Loan Servicing Expense	1,512,490 *	1,208,634 *	-20.1	1,162,458 *	-3.8	1,265,464 *	8.9	1,336,372 *	5.6
Professional, Outside Service	1,832,072 *	2,036,698 *	11.2	2,015,066 *	-1.1	1,688,222 *	-16.2	1,526,298 *	-9.6
Member Insurance	696,000 *	696,000 *	0.0	518,710 *	-25.5	538,890 *	3.9	631,596 *	17.2
Operating Fees	138,024 *	124,134 *	-10.1	133,130 *	7.2	140,120 *	5.3	135,786 *	-3.1
Misc Operating Expense	95,264 *	110,270 *	15.8	114,078 *	3.5	137,670 *	20.7	133,346 *	-3.1
TOTAL NON-INTEREST EXPENSE	18,835,256 *	20,469,302 *	8.7	20,806,294 *	1.6	20,939,042 *	0.6	20,639,408 *	-1.4
NET INCOME	6,067,480 *	5,390,544 *	-11.2	4,044,424 *	-25.0	1,605,192 *	-60.3	4,147,664 *	158.4
RESERVE TRANSFERS:									
Transfer to Regular Reserve	4,381,818 *	0 *	-100.0	0 *		0 *		0 *	

*** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet

For Charter: US AIRWAYS -

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
OTHER LOAN INFORMATION:									
DELINQUENCY AND CHARGE-OFFS:									
Amt of Delinquent Loans:									
1 to < 2 Months Delinquent \2	N/A	N/A		N/A		N/A		1,482,750	
2 to < 6 Months Delinquent	1,272,617	1,146,457	-9.9	1,405,946	22.6	2,239,250	59.3	1,797,255	-19.7
6 to 12 Months Delinquent	227,355	112,692	-50.4	438,687	289.3	846,695	93.0	712,798	-15.8
12 Months & Over Delinquent	103,083	77,264	-25.0	116,703	51.0	209,705	79.7	454,104	116.5
Total Amount of Del Loans (2 or more Mo)	1,603,055	1,336,413	-16.6	1,961,336	46.8	3,295,650	68.0	2,964,157	-10.1
Amt of Delinquent Credit Cards:									
1 to < 2 Months Delinquent \2	N/A	N/A		N/A		N/A		586,751	
2 to < 6 Months Delinquent	266,541	300,101	12.6	328,590	9.5	529,162	61.0	503,565	-4.8
6 to 12 Months Delinquent	30,632	13,250	-56.7	44,015	232.2	216,058	390.9	104,035	-51.8
12 Months & Over Delinquent	23,061	5,102	-77.9	50,102	882.0	0	-100.0	34,731	
Total Amount of Del Credit Cards (2 or more Mo)	320,234	318,453	-0.6	422,707	32.7	745,220	76.3	642,331	-13.8
Loans Charged Off	3,752,806 *	2,266,854 *	-39.6	3,193,738 *	40.9	3,828,402 *	19.9	4,595,366 *	20.0
Recoveries	240,190 *	228,842 *	-4.7	355,952 *	55.5	311,906 *	-12.4	273,384 *	-12.4
Total Del Loans & Net Charge-Offs	5,115,671 *	3,374,425 *	-34.0	4,799,122 *	42.2	6,812,146 *	41.9	7,286,139 *	7.0
Credit Cards Loans Charged Off	1,865,574 *	914,868 *	-51.0	1,284,046 *	40.4	1,563,122 *	21.7	1,949,770 *	24.7
Recoveries On Credit Cards	88,904 *	80,270 *	-9.7	104,152 *	29.8	123,268 *	18.4	99,094 *	-19.6
MISCELLANEOUS LOAN INFORMATION:									
Loans C/O Due To BK	2,158,442 *	1,145,066 *	-46.9	1,714,132 *	49.7	2,472,474 *	44.2	2,827,868 *	14.4
Num Members Bankrupt	103	154	49.5	140	-9.1	194	38.6	173	-10.8
Amount Loans Subj Bankrupt.	881,042	929,657	5.5	1,699,969	82.9	1,996,477	17.4	2,114,377	5.9
Total Amt Loans Granted	250,744,620 *	248,367,446 *	-0.9	334,676,540 *	34.8	227,965,160 *	-31.9	214,442,410 *	-5.9
Total Amount Loans Purchased	0 *	0 *		0 *		0 *		0 *	
Total Amt Indirect Loans Outstanding \2	N/A	N/A		N/A		N/A		11,068,558	
Number of Indirect Loans Outstanding \2	N/A	N/A		N/A		N/A		1,049	
Participation Loans Outstanding \1	N/A	N/A		N/A		0		0	
Participation Loans Purchased YTD. \1	N/A *	N/A *		N/A *		0 *		0 *	
Participation Loans Sold YTD. \1	N/A *	N/A *		N/A *		0 *		0 *	
Loans in Process of Liquidation \2	N/A	N/A		N/A		N/A		0	
Loans Outstanding To CU Officials	316,045	270,787	-14.3	389,653	43.9	252,391	-35.2	318,598	26.2

1/ DATA NOT COLLECTED PRIOR TO 2003 2/ DATA NOT COLLECTED PRIOR TO 2004

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consc[illegible]d Balance Sheet
For Ch[illegible]IRWAYS -- 9007

INFORMATION SYSTEMS & TECHNOLOGY	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
SHARE/LOAN SYSTEM:									
Num Manual	0	0		0		0		0	
Num Vendor Supplied In-House	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Vendor On-Line	0	0		0		0		0	
Num CU Developed In-House	0	0		0		0		0	
Num Other	0	0		0		0		0	
EFS ACCESS:									
NUM OF WWW OR INTERNET/BROWSER \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Wireless \1	N/A	0		0		0		0	
Num of Home Banking/PC \1	N/A	1		1	0.0	1	0.0	0	-100.0
Num of Audio Response/Phone \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Automatic Teller Machine \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Kiosk \1	N/A	0		0		0		0	
Num of Other \1	N/A	0		0		0		0	
EFS OFFERED:									
Num of Member Applications \1	N/A	0		0		1		1	0.0
Num of New Loan \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Account Balance Inquiry \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Share Draft Orders \1	N/A	1		0	-100.0	1		1	0.0
Num of New Share Account \1	N/A	0		0		1		1	0.0
Num of Loan Payments \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of View Account History \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Merchandise Purchase \1	N/A	1		0	-100.0	0		0	
Num of Share Account Transfers \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Bill Payment \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Download Account History \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Electronic Cash \1	N/A	1		1	0.0	0	-100.0	0	
Num of Account Aggregation \2	N/A	N/A		0		0		0	
Num of Internet Access Services \2	N/A	N/A		1		0	-100.0	0	
Num of Electronic Signature \2	N/A	N/A		0		0		0	
Num of Other \2	N/A	N/A		0		0		0	
INTERNET PRESENCE:									
Num Of E-Mail Addresses Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Of Websites Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
WORLD WIDE WEBSITE TYPE/USERS:									
Num of Informational \1	N/A	0		0		0		0	
Num of Interactive	1	0	-100.0	0		0		0	
Num of Transactional \1	N/A	1		1	0.0	1	0.0	1	0.0
Num of Transactional Users \1	N/A	14,547		19,966	37.3	22,850	14.4	26,285	15.0
Num Planning World Wide Website \1	N/A	0		0		0		0	
Num Planning Informational \1	N/A	0		0		0		0	
Num Planning Interactive \1	N/A	0		0		0		0	
Num Planning Transactional \1	N/A	0		0		0		0	

1/ Data Not Collected Prior to December 2000 2/ Data Not Collected Prior to 2002

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Consolidated Balance Sheet

For C[illegible] AIRWAYS -- 9007

Miscellaneous Information	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
Audit Type									
Supervisory Committee	0	0		0		0		0	
Supervisory Committee By State Licensed Person \1	N/A	N/A		0		0		0	
Supervisory Committee By Other External Auditor \1	N/A	N/A		0		0		0	
CPA Audit Without Opinion. \2	0	0		N/A		N/A		N/A	
CPA Opinion Audit. \2	1	1	0.0	N/A		N/A		N/A	
League Audit. \2	0	0		N/A		N/A		N/A	
Outside Accountant (Not CPA Or League). \2	0	0		N/A		N/A		N/A	
Financial Statement Audit By State Licensed Person. \1	N/A	N/A		1		1	0.0	1	0.0
Balance Sheet Audit By State Licensed Person. \1	N/A	N/A		0		0		0	
Examination of Internal Controls Over Call Report By State Licensed Person. \1	N/A	N/A		0		0		0	
Excess Deposit Insurance:									
No. of CU's W/Excess Share/Deposit Ins	0	0		0		0		0	
Amt Of Shr/Depo Covered by Ex Insur	0	0		0		0		0	
New Program or Services									
None. \1	N/A	N/A		1		1	0.0	1	0.0
Indirect Lending. \1	N/A	N/A		0		0		0	
Commercial Lending. \1	N/A	N/A		0		0		0	
Member Business Loans. \1	N/A	N/A		0		0		0	
Participation Loans. \1	N/A	N/A		0		0		0	
Real Estate Loans. \1	N/A	N/A		0		0		0	
Risk Based Loans. \1	N/A	N/A		0		0		0	
Direct Financing Leases. \1	N/A	N/A		0		0		0	
ATM / DEBIT Card Program. \1	N/A	N/A		0		0		0	
Mortgage Processing. \1	N/A	N/A		0		0		0	
New CUSO. \1	N/A	N/A		0		0		0	
Data Processing Conversion. \1	N/A	N/A		0		0		0	
Insurance / Investment Sales. \1	N/A	N/A		0		0		0	
Other. \1	N/A	N/A		0		0		0	
Membership:									
Num Current Members	98,962	102,736	3.8	98,146	-4.5	84,069	-14.3	79,092	-5.9
Num Potential Members	105,962	109,736	3.6	105,146	-4.2	89,069	-15.3	84,092	-5.6
Total Num Savings Accts	196,058	202,998	3.5	198,540	-2.2	175,222	-11.7	166,131	-5.2
Employees:									
Num Full-Time Employees	160	174	8.8	183	5.2	181	-1.1	172	-5.0
Num Part-Time Employees	71	72	1.4	68	-5.6	60	-11.8	56	-6.7
Branches:									
Num of CU Branches. \3	N/A	N/A		N/A		6		6	0.0
Num of CUs Reporting Shared Branches. \3	N/A	N/A		N/A		1		1	0.0
Reporting Method:									
Internet Filing. \4	N/A	N/A		N/A		1		1	0.0
PC 5300 System (Automated)	1	1	0.0	1	0.0	1	0.0	1	0.0
None Used (Manual Input)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED AFTER 2001 3/ DATA NOT COLLECTED PRIOR TO 2003. 4/ DATA NOT COLLECTED PRIOR TO DECEMBER 2002.

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Consolidated Balance Sheet
For Charter: US AIRWAYS

REAL ESTATE LOANS/LINES OF CREDIT	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
REAL ESTATE LOANS - AMOUNT OUTSTANDING:									
First Mortgage Fixed Rate	25,183,512	30,956,441	22.9	52,621,951	70.0	49,950,949	-5.1	52,511,459	5.1
First Mortgage Adj Rate	1,933,997	1,877,894	-2.9	1,776,275	-5.4	945,755	-46.8	0	-100.0
Other Real Estate Fixed Rate	46,911,566	56,123,259	19.6	44,311,007	-21.0	30,550,144	-31.1	28,580,431	-6.4
Other R.E. - Closed End Adj Rate	0	0		0		0		0	
Other R.E. - Open End Adj Rate (HELOC)	179,528	204,116	13.7	1,364,165	568.3	12,146,603	790.4	21,683,758	78.5
Other R.E. \3	N/A	N/A		N/A		N/A		0	
Total R.E. Loans Outstanding	74,208,603	89,161,710	20.2	100,073,398	12.2	93,593,451	-6.5	102,775,648	9.8
REAL ESTATE LOANS - AMOUNT GRANTED:									
First Mortgage Fixed Rate	13,254,126 *	5,761,810 *	-56.5	33,678,570 *	484.5	21,710,860 *	-35.5	12,500,940 *	-42.4
First Mortgage Adj Rate	0 *	0 *		0 *		0 *		0 *	
Other Raal Est Fixed Rate	25,677,234 *	21,571,512 *	-16.0	19,120,448 *	-11.4	11,971,558 *	-37.4	11,530,322 *	-3.7
Other R.E. Closed End Adj Rate	0 *	0 *		0 *		0 *		0 *	
Other R.E. Open End Adj Rate (HELOC)	140,658 *	273,868 *	94.7	2,601,828 *	850.0	14,325,038 *	450.6	12,790,924 *	-10.7
Other R.E. \3	N/A *	N/A *		N/A *		N/A *		0 *	
TOTAL R.E. LOANS GRANTED	39,072,018 *	27,607,190 *	-29.3	55,400,846 *	100.7	48,007,456 *	-13.3	36,822,186 *	-23.3
First Mortgage R.E. Loans Sold	0 *	16,108,660 *		0 *	-100.0	37,847,440 *		6,263,100 *	-83.5
AMT Of Mortgage Servicing Rights \1	N/A	N/A		N/A		0		0	
Total RE Loans Sold But Serviced \2	N/A	N/A		N/A		N/A		0	
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	274,991	1,086,066	294.9	2,665,064	145.4	21,242,058	697.1	29,933,448	40.9
NMBLB Secured By Real Estate \4	N/A	N/A		N/A		N/A		0	
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate	0	0		23,903		383,493	1,504.4	373,264	-2.7
First Mortgage Adj Rate	0	0		0		0		0	
Other R.E. Fixed Rate	20,288	11,368	-44.0	125,473	1,003.7	343,715	173.9	503,227	46.4
Other R.E. Adj. Rate	0	0		0		0		0	
TOTAL DEL R.E. > 2 MOS	20,288	11,368	-44.0	149,376	1,214.0	727,208	386.8	876,491	20.5
DELINQUENT 1 TO < 2 MOS									
First Mortgage	544,833	354,163	-35.0	372,731	5.2	529,705	42.1	140,246	-73.5
Other	179,454	176,281	-1.8	307,011	74.2	263,586	-14.1	352,339	33.7
TOTAL DEL 1 TO < 2 MOS	724,287	530,444	-26.8	679,742	28.1	793,291	16.7	492,585	-37.9
TOTAL DEL R.E. LOANS > 1 MOS	744,575	541,812	-27.2	829,118	53.0	1,520,499	83.4	1,369,076	-10.0
% DEL R.E. LOANS > 1 MOS	1.0	0.6	-39.4	0.8	36.3	1.6	96.1	1.3	-18.0
% DEL R.E. LOANS > 2 MOS	0.0	0.0	-53.4	0.1	1,070.7	0.8	420.5	0.9	9.8
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
1st Mortgage Charge-Offs YTD	0 *	0 *		0 *		0 *		0 *	
1st Mortgage Recoveries YTD	0 *	0 *		0 *		0 *		0 *	
Other R.E. Charge-Offs YTD	70,564 *	0 *	-100.0	78,416 *		0 *	-100.0	78,200 *	
Other R.E. Recoveries YTD	0 *	0 *		0 *		0 *		10 *	
ALLOW FOR LOSSES ON R.E. LOANS	31,196	32,832	5.2	27,429	-16.5	61,382	123.8	120,400	96.1

1/ Data not collected prior to 2003. 2/ Data not collected prior to 2004. 3/ Part of 'Other Real Estate' prior to 2004. 4/ Data not collected prior to June 2004 - Part 723 redefined MBL in October 2003.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet
For Charter: US AIRWAYS -- 900

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
MBR BUSINESS LOANS (MBL):									
MEMBER BUSINESS LOANS (NMBLB) \1	N/A	N/A		N/A		N/A		0	
PURCHASED BUSINESS LOANS OR PARTICIPATIONS TO NONMEMBERS (NMBLB) \1	N/A	N/A		N/A		N/A		0	
TOTAL BUSINESS LOANS (NMBLB) \1	N/A	N/A		N/A		N/A		0	
UNFUNDED COMMITMENTS \1	0	0		0		0		0	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS \1	N/A	N/A		N/A		N/A		0	
CONSTRUCTION AND DEVELOPMENT(NMBLB) \1	N/A	N/A		N/A		N/A		0	
UNSECURED BUSINESS LOANS \1	N/A	N/A		N/A		N/A		0	
PURCHASED OR PARTICIPATION INTEREST TO MEMBERS (NMBLB) \1	N/A	N/A		N/A		N/A		0	
AGRICULTURAL RELATED (NMBLB) \1	N/A	N/A		N/A		N/A		0	
AMOUNT GRANTED OR PURCHASED:									
MBL (NMBLB) GRANTED YTD \1	N/A	N/A		N/A		N/A	*	0	*
PURCHASED OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB) \1	N/A	N/A		N/A		N/A	*	0	*
TOTAL DEL MBL > 1 MOS DEL	0	0		0		0		0	
% DEL MBL > 1 MOS	0.0	0.0		0.0		0.0		0.0	
TOTAL DEL MBL > 2 MOS	0	0		0		0		0	
% DEL MBL > 2 MOS	0.0	0.0		0.0		0.0		0.0	
MBL CHARGE-OFFS AND RECOVERIES:									
TOTAL MBL CHARGE OFFS	0 *	0 *		0 *		0 *		0 *	
TOTAL MBL RECOVERIES	0 *	0 *		0 *		0 *		0 *	
MISCELLANEOUS MBL INFORMATION:									
BUSINESS LOANS AND PARTICIPATIONS SOLD \2	N/A	N/A		N/A		N/A		0	
SBA LOANS OUTSTANDING \2	N/A	N/A		N/A		N/A		0	
RISK BASED NET WORTH (RBNW)									
LOANS AND PARTICIPATION INTERESTS QUALIFYING FOR RBNW (CUs >$10M) \3	0	0		0		0		0	
UNFUNDED COMMITMENTS FOR LOANS AND PARTICIPATION INTERESTS QUALIFYING FOR RBNW (CUs >$10M) \4	N/A	N/A		N/A		N/A		0	
RE LOANS ALSO REPORTED AS QUALIFYING MBLS FOR RBNW \5	0	0		0		0		0	

1/ Part 723 redefined Member Business Loans in October 2003 2/ DATA NOT COLLECTED PRIOR TO MARCH 2004 3/ TOTAL MBLs PRIOR TO 2004 4/ TOTAL MBL UNFUNDED COMMITMENTS DATA REPORTED WITH OFF-BALANCE SHEET UNFUNDED COMMITMENTS PRIOR TO 2004 5/ R.E. LNS ALSO MEM. BUS. LNS PRIOR TO JUNE 2004

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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Consolidated Balance Sheet
For Charter: US YS -- 9007

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASSIFICATION:									
Held to Maturity < 1 yr	3,000,000	0	-100.0	0		0		0	
Held to Maturity 1-3 yrs	7,000,000	5,000,000	-28.6	0	-100.0	0		0	
Held to Maturity 3-10 yrs	85,430,000	59,545,000	-30.3	86,506,000	45.3	69,495,000	-19.7	151,130,000	117.5
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	95,430,000	64,545,000	-32.4	86,506,000	34.0	69,495,000	-19.7	151,130,000	117.5
Available for Sale < 1 yr	20,738,244	0	-100.0	2,059,200		0	-100.0	0	
Available for Sale 1-3 yrs	12,706,970	4,090,660	-67.8	0	-100.0	0		0	
Available for Sale 3-10 yrs	23,612,480	31,673,618	34.1	22,248,854	-29.8	22,601,072	1.6	22,614,059	0.1
Available for Sale > 10 yrs	0	0		0		0		0	
TOTAL AVAILABLE FOR SALE	57,057,694	35,764,278	-37.3	24,308,054	-32.0	22,601,072	-7.0	22,614,059	0.1
Trading < 1 year \1	N/A	0		0		0		0	
Trading 1-3 years \1	N/A	0		0		0		0	
Trading 3-10 years \1	N/A	0		0		0		0	
Trading > 10 years \1	N/A	0		0		0		0	
TOTAL TRADING	0	0		0		0		0	
Non-SFAS 115 < 1 yr	40,000	137,436,888	#######	180,394,731	31.3	218,766,098	21.3	116,230,636	-46.9
Non-SFAS 115 1-3 yrs	60,000	3,642,583	5,971.0	3,822,015	4.9	4,669,729	22.2	4,782,801	2.4
Non-SFAS 115 3-10 yrs	3,453,613	0	-100.0	50,000		194,000	288.0	194,000	0.0
Non-SFAS 115 > 10 yrs	0	0		0		0		0	
TOTAL NON-SFAS 115	3,553,613	141,079,471	3,870.0	184,266,746	30.6	223,629,827	21.4	121,207,437	-45.8
MATURITIES :									
Total Investments < 1 yr	23,778,244	137,436,888	478.0	182,453,931	32.8	218,766,098	19.9	116,230,636	-46.9
Total Investments 1-3 yrs	19,766,970	12,733,243	-35.6	3,822,015	-70.0	4,669,729	22.2	4,782,801	2.4
Total Investments 3-10 yrs	112,496,093	91,218,618	-18.9	108,804,854	19.3	92,290,072	-15.2	173,938,059	88.5
Total Investments > 10 yrs	0	0		0		0		0	
Total	156,041,307	241,388,749	54.7	295,080,800	22.2	315,725,899	7.0	294,951,496	-6.6

1/ DATA NOT COLLECTED PRIOR TO 2001.

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Consolidated Balance Sheet
For Charter: US AIRWAYS --

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
MORTGAGE BACKED SECURITIES:									
MORTGAGE PASS-THRU SECURITIES	0	0		86,506,000		0	-100.0	0	
COLLATERALIZED MORTGAGE OBLIGATIONS/REMICS	0	0		0		0		0	
COMMERCIAL MORTGAGE RELATED SECURITIES \1	N/A	N/A		N/A		N/A		0	
OTHER INVESTMENT INFORMATION:									
NON-MORTGAGE SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS \5	N/A	N/A		0		69,495,000		151,130,000	117.5
NON-MORTGAGE SECURITIES WITH MATURITIES > 3 YRS WITHOUT EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS \5	N/A	N/A		0		0		0	
SECURITIES PER 703.12(b)	110,985,380	69,520,260	-37.4	86,506,000	24.4	69,495,000	-19.7	151,130,000	117.5
DEP/SHARES PER 703.10(a)	0	0		0		0		0	
MARKET VALUE OF INVESTMENTS PURCHASED UNDER INVESTMENT PILOT PROGRAM (703.19) \1	N/A	N/A		N/A		N/A		0	
FAIR VALUE OF TOTAL INVEST	152,561,066	241,311,619	58.2	294,910,299	22.2	315,964,760	7.1	290,340,911	-8.1
REPURCHASE AGREEMENTS	0	0		0		0		0	
REVERSE REPO POS. ARBITRAGE.	0	0		0		0		0	
CASH ON DEPOSIT IN CORPORATE Cus \2	N/A	N/A		N/A		179,701,126		110,086,503	-38.7
CASH ON DEPOSIT IN OTHER FINANCIAL INSTITUTIONS \2	N/A	N/A		N/A		39,084,355		6,056,612	-84.5
VALUE OF INVESTMENTS IN CUSO \3	110,000	110,000	0.0	110,000	0.0	137,842	25.3	210,767	52.9
CUSO LOANS	0	0		0		0		0	
AGGREGATE CASH OUTLAYS IN CUSO \2	N/A	N/A		N/A		112,500		112,500	0.0
CUSO Income. \6	0 *	0 *		0 *		N/A *		N/A *	
INV NOT AUTHORIZED BY THE FCU ACT OR NCUA R&R (SCU ONLY)	0	0		0		0		0	
OUTSTANDING BALANCE OF BROKERED CDs AND SCs PURCHASED \4	N/A	N/A		N/A		682,000		682,000	0.0

1/ DATA NOT COLLECTED PRIOR TO 2004. 2/ DATA NOT COLLECTED PRIOR TO 2003. 3/ AMOUNT INVESTED IN CUSO PRIOR TO 2003. 4/ DATA NOT COLLECTED PRIOR TO JUNE 2003. 5/ DATA NOT COLLECTED PRIOR TO 2002. 6/ DATA NOT COLLECTED AFTER 2002.

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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8/3/2004

Consolidated Balance Sheet
For Charter: US AIRWAYS -- F

	June 2000	June 2001	% CHG	June 2002	% CHG	June 2003	% CHG	June 2004	% CHG
SAVING MATURITIES									
< 1 year	444,292,414	462,475,593	4.1	526,861,254	13.9	537,121,249	1.9	507,552,305	-5.5
1 to 3 years	17,902,284	29,150,179	62.8	21,723,385	-25.5	13,834,755	-36.3	13,510,069	-2.3
> 3 years	0	0		0		0		0	
MISCELLANEOUS SAVINGS INFORMATION									
BROKERED DEPOSITS \3	N/A	N/A		0		0		0	
NUM 0FFER OVERDRAFT LOC \2	N/A	N/A		N/A		N/A		0	
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		0		0		0	
Other Unused MBL Commitments \4	0	0		0		0		0	
Revolving O/E Lines 1-4 Family	351,472	336,884	-4.2	1,715,467	409.2	8,986,484	423.9	12,440,083	38.4
Credit Card Line	90,762,206	117,252,625	29.2	146,089,761	24.6	145,095,894	-0.7	165,420,678	14.0
Outstanding Letter Of Credit	0	0		0		0		0	
Unsecured Share Draft LOC	0	0		0		0		0	
Other Unused Commitments	15,348,897	16,716,301	8.9	18,575,629	11.1	19,268,375	3.7	19,635,566	1.9
Loans Transferred with Recourse \1	0	0		0		0		0	
Pending Bond Claims	0	0		0		0		0	
CREDIT AND BORROWING ARRANGEMENTS:									
Num CORP CU Members	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Members	0	0		0		0		0	
Num FHLB Borr. Apps.	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Pre-Pledged	0	0		0		0		0	
Num Committed Loc	0	0		0		0		0	
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Promissory Notes Outstanding To Non-Members	0	0		0		0		0	
AMOUNT OF BORROWINGS SUBJECT TO EARLY REDEMPTION (PUTABLE) \2	N/A	N/A		N/A		N/A		0	

1/ LOANS SOLD/SWAPPED W/RECOURSE PRIOR TO MARCH 2004 2/ DATA NOT COLLECTED PRIOR TO MARCH 2004

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8/3/2004

Consolidat[illegible] Balance Sheet

For Charter [illegible]WAYS -- 9007

Ratio Description	June 2000	June 2001	June 2002	June 2003	June 2004
Capital Adequacy:					
NetWorth/Total Assets	12.53	12.77	12.25	12.51	13.67
Total Delinquent Loans/NetWorth	2.41	1.84	2.54	4.14	3.57
Solvency Evaluation (Estimated)	113.88	114.72	114.05	114.39	115.82
Classified Assets (Est)/NetWorth	5.07	4.56	4.07	4.82	4.83
Asset Quality:					
Delinquent Loans/Total Loans	0.55	0.44	0.63	1.12	1.01
Net Charge-Offs/Avg Loans	1.22 *	0.66 *	0.91 *	1.17 *	1.45 *
Fair (Market) Value/Book Value (HTM invests)	96.35	99.88	99.80	100.34	96.95
Accum Unreal G-L On AFS/CST of Invest AFS	-3.90	-0.95	-1.10	-1.35	-2.49
Delinquent Loans/Assets	0.30	0.23	0.31	0.52	0.49
Earnings:					
Return on Average Assets	1.17 *	0.98 *	0.66 *	0.26 *	0.68 *
Gross Income/Average Assets	8.47 *	8.27 *	6.46 *	5.55 *	5.58 *
Yield On Average Loans	9.55 *	9.64 *	8.86 *	8.06 *	7.35 *
Yield On Average Investments	7.61 *	5.09 *	2.94 *	1.92 *	2.29 *
Cost of Funds/Avg Assets	3.04 *	3.22 *	1.95 *	1.33 *	0.88 *
Net Margin/Avg Assets	5.43 *	5.06 *	4.51 *	4.22 *	4.70 *
Operating Exp/Avg Assets	3.64 *	3.71 *	3.40 *	3.35 *	3.37 *
Provision For Loan & Lease Losses/Avg Assets	0.60 *	0.37 *	0.45 *	0.61 *	0.64 *
Net Interest Margin/Avg Assets	4.50 *	4.16 *	3.89 *	3.46 *	3.77 *
Operating Exp/Gross Income	42.99	44.80	52.61	60.41	60.34
Fixed Assets Including FRAs/Total Assets \1	1.98	1.81	1.61	1.55	1.76
Net Operation Exp/Avg Assets	3.00 *	3.10 *	3.00 *	2.90 *	2.74 *
Asset/Liability Management:					
Net Long-Term Assets/Total Assets	37.92	34.07	35.06	28.21	43.20
Reg Shares/Total Shares & Borrowings	23.04	21.52	23.41	24.16	25.04
Total Loans/Total Shares	62.92	62.39	56.85	53.39	56.05
Total Loans/Total Assets	54.84	53.87	49.43	46.23	48.08
Cash + Short-Term Investments/Assets	4.48	24.77	29.46	34.92	19.82
Total Shr, Dep. & Borrows/Earning Assets	103.43	89.69	90.39	90.34	88.77
Reg Shares+Share Drafts/Total Shares&Borrowing	42.85	40.18	40.97	39.70	40.92
Borrowings/Total Shares & NetWorth	0.00	0.00	0.00	0.00	0.00
Productivity:					
Members/Potential Members	93.39	93.62	93.34	94.39	94.05
Borrowers/Members	52.69	49.70	49.81	56.77	58.44
Members/ Full Time Employees	506	489	452	398	395
AVG. Shares Per Members	4,670	4,785	5,589	6,554	6,588
AVG. Loan Balance	5,578	6,008	6,379	6,162	6,318
Salary & Benefits/Full Time Employee	42,379 *	43,029 *	45,827 *	49,628 *	50,622 *
Other Ratios:					
NetWorth Growth	9.57 *	7.70 *	5.87 *	2.57 *	5.12 *
Market (Share) Growth	9.71 *	12.78 *	13.42 *	7.48 *	-4.92 *
Loan Growth	2.90 *	-0.66 *	1.71 *	-8.04 *	-6.81 *
Asset Growth	10.15 *	12.75 *	12.74 *	7.39 *	-3.53 *
Investment Growth	15.56 *	47.62 *	23.31 *	24.40 *	3.28 *

1/ FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS/TOTAL ASSETS formally FIXED ASSETS & OREOS/TOTAL ASSETS prior to 2004

*** Annualized data, Annualization factor - March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

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NCUA Examination Report
December 31, 2003

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BALANCE, JANUARY 1, 200

COMPREHENSIVE INCOME
Net income
Other comprehensive inc
Transfers, net
Change in unrealized gai
on securities available

Total comprehens

BALANCE, DECEMBER 31,

COMPREHENSIVE INCOME
Net income
Other comprehensive inc
Change in unrealized gai
on securities availabl

Total comprehens

BALANCE, DECEMBER 31,

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(b)(8)

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(b)(8)

585

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(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

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

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

597

(b)(5)

598

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

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

600

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

601