



BOARD ACTION MEMORANDUM

TO: NCUA Board **DATE:** December 11, 2003
FROM: Alonzo A. Swann III **SUB:** Community Charter Conversion
Region III Director Request – University FCU #24421

ACTION REQUESTED: Approval of University Federal Credit Union's field of membership conversion to "persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, in Alabama" a single well-defined local community, under standards of Interpretive Ruling and Policy Statement (IRPS) 03-1.

DATE ACTION REQUESTED: December 18, 2003

OTHER OFFICES CONSULTED: Office of General Counsel and Office of Examination and Insurance

VIEWS OF OTHER OFFICES CONSULTED: Both offices concur

REVIEWED BY INSPECTOR GENERAL: Not applicable; requested action does not involve a proposed regulation relating to agency programs and operations.

BUDGET IMPACT, IF ANY: None

RESPONSIBLE STAFF MEMBERS: Regional Director Alonzo A. Swann III and Insurance Analyst Rita Woods

SUMMARY: University Federal Credit Union located in Birmingham, Alabama has requested conversion from a multiple group to a community-based field of membership to serve Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, in Alabama.

The requirements as set forth in the Chartering and Field of Membership Manual have been met as follows:

1. Geographical area boundaries are clearly defined. The credit union is proposing to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, in Alabama. The boundaries of the seven-county are clearly defined.
2. The total population of the proposed service area based on 2002 Census Data estimates is 1,068,177.
3. Data provided to support the conversion to a community field of membership demonstrate that Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, in Alabama is one local community where residents have common interests or interact.


4. University Federal Credit Union is a well-capitalized credit union with low delinquency and loan losses. The supervision contact, effective April of 2003, disclosed no major concerns.
5. The community residents will benefit greatly from the wide-ranging line of products and services offered by University Federal Credit Union. Current staffing and facility locations are sufficient to serve the entire community. It is estimated that over 80 percent of the community population is within a 20 to 35 mile commute of an existing service facility.
6. There are no newly chartered single or multiple common bond credit unions within the community that have been in existence less than two years.

The credit union has met the requirements of IRPS 03-01 and has provided sufficient support to demonstrate that the proposed service area represents a single well-defined local community where residents have common interests or interact. The credit union is well operated, and management has the intent and ability to effectively serve the entire community.

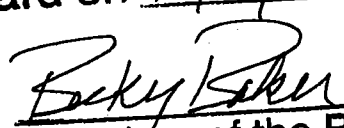
REASON FOR COMING TO THE BOARD WITH THIS ITEM: The population exceeds the Regional Director's delegated authority and therefore, the NCUA Board must approve the request.

RECOMMENDED ACTION: Approve University Federal Credit Union's request to convert its field of membership to serve the community of Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, in Alabama.

ATTACHMENTS: Regional Summary and supporting documents



Alonzo A. Swann III
Regional Director

Approved by the NCUA
Board on 12/18/03


Secretary of the Board

TABLE OF CONTENTS

1. Regional Summary
2. Written Proposed Community Field of Membership and Current Field of Membership
3. Maps of the Proposed Community
4. Evidence that the Proposed Community is Well Defined Local Community
5. Business Plan and Marketing Plan
6. Financial Data
7. Most Recent Examination Report and September & June 2003 Call Report and FPR
8. Concurrence (General Counsel and E&I)

**REGIONAL SUMMARY TO CONVERT FROM A MULTIPLE-GROUP
TO A COMMUNITY CHARTER**

University Federal Credit Union # 24421

Current Members	48,517	Assets	\$182,219,287
Potential Mbr. Current	69,000	Loans	\$90,406,894
Penetration Rate	70%	Shares	\$160,206,829
Potential Mbr. (Proposed based on most recent census data if available)	1,068,177	Earnings	1.51%
Date Application Received	10/06/2003	Delinquency	0.36%
Date of Last On-Site	6/10/03	Net C/Os	0.83%
CAMEL	(b)(8)	Net Worth	11.08%

1. GENERAL BACKGROUND

History of the credit union:

The credit union (UFCU) was chartered in 1956 by the State of Alabama. Originally chartered to serve the University of Alabama employees and students, along with the University Hospital employees and related entities. The credit union converted to a federal charter in 1992. They continue to add select employee groups and presently serve over 380 select groups and associations. They also currently serve two low-income communities approved in 1995. These communities are located in the Smithfield and Titusville neighborhoods in Jefferson County with 27,300 primary potential members.

Location: Birmingham, AL

Assets: \$182,219,287

Current field of membership: Employees of the Birmingham Regional Hospital Council, d.b.a. the Alabama Hospital Association in Birmingham, Alabama and over 380 select employee groups.

Amendment requested: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, Alabama.

Population of Proposed Community: The population of the Birmingham-Hoover, MSA, Alabama is 1,068,177 per 2002 Census Data.

Number of residents that are already Members of the Credit Union: 38,772

Current SEG Groups outside the Community: UFCU has a total of 36 select employees groups that are outside the proposed community. These groups represent a total of 1,371 potential members. Management believes that the loss of these groups will have a minimum financial impact on their credit union.

Is action on this application within the delegated authority of the Regional Director? No. The proposed community is within a recognized Metropolitan Statistical Area (MSA), and the MSA population exceeds 1,000,000 people. Therefore the request must be approved by the Board.

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

A. Clearly defined geographic boundaries

The Birmingham-Hoover MSA is bounded by Winston, Cullman, Marshall and Etowah Counties to the north, Calhoun, Talladega and Coosa Counties to the east, Elmore, Autauga, Dallas, and Perry Counties to the south and Tuscaloosa, Fayette, Hale and Marion Counties to the west.

B. Recognized as a Distinct Community

Political Jurisdiction

The proposed community consists of seven contiguous political jurisdictions, Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, and Walker Counties in Alabama.

The population distribution by county below evidences the concentration of the residents within the proposed community.

County	County Seat	2002 Population / % of Community
Jefferson	Birmingham	661,153 / 62%
Shelby	Columbiana	153,832 / 14%
Walker	Jasper	70,655 / 7%
St. Clair	Ashville	67,215 / 6%
Blount	Oneonta	52,968 / 5%
Chilton	Clanton	40,516 / 4%
Bibb	Centreville	21,838 / 2%
Total Population		1,068,177

Major Trade Area

Residents throughout the proposed community consider the city of Birmingham, located in the central metropolitan area of Jefferson County as their primary major trade center. The city of Birmingham is no doubt the retail hub where residents go to shop, work, study, and seek medical attention. Additionally, it is the primary transportation hub and the host to many civic and community organizations. Therefore, residents of the proposed community look to Jefferson County, rather than their respective counties, as the major trade center. Below is a synopsis of the Birmingham-Hoover MSA (seven-county area):

- ❖ The major shopping facility in the community is located in the city of Birmingham, Alabama and over 65 percent of the retail sales are derived from the proposed community. See the narrative section below for more detail.
- ❖ 72 percent of the proposed community workforce commutes to city of Birmingham, Alabama located in Jefferson County to work. In fact the area is known as the "Job Connector" where more people travel to work than in any other county within the MSA. See the narrative section below for more detail.
- ❖ The eight largest medical facilities are located in the city of Birmingham, Alabama. See the narrative section below for more detail.
- ❖ The two primary educational facilities in the proposed community are located in the city of Birmingham, Alabama. See the narrative section below for more detail.
- ❖ All of the interstate/major highway systems running through the community meet in the city of Birmingham, Alabama. See the narrative section below for more detail.

Shopping

The Riverchase Galleria is unquestionably the dominant retail facility in the proposed community. The mall draws residents from all over the seven-county area. According to statistics provided by the mall's director of marketing, 65% of sales are derived from the proposed community residents.

Statistics compiled by the Center for Business and Economic Research (CBER) clearly demonstrates the migration of retail shoppers to the city of Birmingham for shopping opportunities. CBER reflects a total retail sales figure of \$9.3 billion in 2001 for the entire Birmingham-Hoover MSA and of that total \$7.3 billion or 78 percent was transacted in Jefferson County (Birmingham).

The table below shows the per capita retail sales for each county.

County	Per Capita Retail Sales
Jefferson	\$11,026
Shelby	\$9,327
Walker	\$8,921
Chilton	\$6,692
Blount	\$5,379
St. Clair	\$4,632
Bibb	\$3,724

The table above is significant because, the CBER researchers concluded that higher per capita retail sales figures in a particular county are representative of the ability to draw shoppers from other counties, while conversely, the lower figures represent counties whose residents are traveling to adjacent counties to shop.

When considered in context with the fact that the median income in Jefferson County is the lowest of the seven-counties, it is only logical to assume that higher per capita sales must be the result of community residents from the other counties shopping in the central metropolitan area of Birmingham.

Shared/Common Facilities

Employment

Perhaps the most striking statistic when considering the interaction of the seven-county area is the large numbers of residents that travel into Jefferson County each day to work. The University of Alabama is the largest single employer in the area. The following table illustrates the number and percentage of employed residents in the civilian labor force in each county in the Birmingham-Hoover MSA that travel into work daily in the central metropolitan area (Jefferson County).

County	Total Workers	Resident Traveling into Major Trade Area	Percent of Total
Jefferson	297,123	265,661	89.4
Shelby	74,604	37,119	49.8
St. Clair	28,213	12,870	45.6
Blount	22,701	9,669	42.6
Bibb	7,967	2,956	37.1
Chilton	17,437	4,858	27.9
Walker	27,911	7,034	25.2
Total	475,956	340,167	71.5

Based on the table above, over 72 percent of the proposed community workers commute to Jefferson County to work. This clearly demonstrates in terms of employment, that the city of Birmingham (Jefferson County) is a highly interactive area where residents go to work. In fact, it is known to some as the "Job Connector".

Medical Facilities

The MSA's commercial center of Birmingham (Jefferson County) is home to eight major hospitals and numerous specialty clinics and physicians offices which attract patients from throughout the seven-county area. This, too, helps forge bonds of community among the residents of the seven counties. It is also important to note, that Walker and Shelby Counties each have smaller branch hospitals of the Baptist Health System, headquartered in the city of Birmingham. Additionally, Blount, Chilton and St. Clair Counties have small community hospitals operated by another Birmingham hospital network. There is only one very small independent hospital in Bibb County. The bed counts of the smaller medical facilities range from 35 to 192, and the bed counts of the larger facilities range from 300 to 908 which clearly indicates that many of the residents travel to the city of Birmingham for their major medical and critical care needs.

Education Facilities

The University of Alabama Birmingham (UAB) and Jefferson State Community College are the major educational facilities within the seven-county area.

The UAB is located in the heart of Birmingham. Its national reputation, association with qualified medical facilities, and convenient access makes a popular choice among the proposed community residents for post secondary education. Jefferson State Community College is located in a suburban area Northeast of Birmingham and for years has been another frequent selection for college-bound students who wish to begin their college education in a smaller school closer to home. The table below illustrates the total enrollment of each school that originates in the seven-county area.

School	Total Students	Students Residing in the Birmingham MSA	Percent of Total Enrollment
UAB	14,695	9,057	61.6
Jefferson State	7,114	6,525	91.7

While the above statistics show an obviously high percentage of attendees at each school that come from the seven-county area, it also important note that there are no college level educational facilities in Blount, Bibb, Chilton or St. Clair Counties and only one small private college in Shelby County. Walker County has a small junior college named Walker College, which was formerly affiliated with UAB and operated until recently as an extension of the Birmingham school. Therefore, the proposed community residents are drawn to the two major educational facilities located in Jefferson County for post-secondary education.

Transportation

The residents of the proposed community rely heavily on the *Birmingham International Airport*, the only major airport in the area. Considering that there are limited commercial flights from any other airport in the state, there is a large inflow of travelers from adjacent counties, particularly those included in the proposed community.

There is also a confluence of major U.S. Interstate and secondary highways, which includes Interstates 20, 59, 65, and 459, and US Highways 31, 280, 75, 78, and 79. These major arteries cross over the community and enhance transportation for purposes of commuter traffic, commerce, and recreational travel.

Organizations within the Community Area

There are numerous community organizations, agencies, and clubs including civic, business service and common-interest groups that provide opportunities for the proposed community residents to interact and share common interests. Following is a list of the different types of organizations and groups within the Birmingham-Hoover MSA.

Birmingham Regional Chamber of Commerce – The Chamber recently changed its name to reflect the view that Birmingham is no longer just the city itself, but the area surrounding it as well. According to the Chamber's Director of Research, it's the opinion of many that Birmingham is a regional community because of the continuing spread into the adjacent counties of Blount, Shelby, St. Clair, Walker, Bibb and Chilton and the transportation network that draw people from the seven-county area into the city.

The Metropolitan Development Board – This is an economic development group which supports the proposed community. Their scope of operation recognizes the interaction between residents and developments with the seven-county area. The organization has also defined the community in terms of the Birmingham-Hoover MSA.

Regional Planning Commission of Greater Birmingham (RPC) – The Birmingham Regional Planning Commission (BRPC) is an association of local governments within Blount, Chilton, Jefferson, Shelby, St. Clair and Walker Counties. The region includes the state's largest Metropolitan Statistical Area (MSA) and a total population of around a million people. This quasi-governmental agency primary purpose is the planning and application of Federal funds for various public projects. Evidence of the community nature of the metropolitan Birmingham area is found in the Federal Government's designation of RPC planning as a prerequisite for such projects. On February 16, 2000 the Birmingham Regional Planning Commission officially changed its name to the Regional Planning Commission of Greater Birmingham (RPC). The RPC is a resource used by member governments for a variety of purposes, some include,

- ❖ Community Planning
- ❖ Transportation and Transit Planning
- ❖ Information Management
- ❖ Economic Development

- ❖ Community Development
- ❖ Governmental Services and Special Projects

Region 2020 – Region 2020 is a volunteer citizen's group concerned with defining regional needs, points of interest, and action plans in such areas as economics, transportation, and environmental preservation. This group is completely driven by individuals from throughout the proposed community. While this region consist of twelve counties, it is important to note that, it includes the proposed community (the seven-county area).

Community Foundation of Greater Birmingham – This group is a charitable endowment organization that is led by volunteers from the business community and that provides funding for various charities in the Birmingham area. The Community Foundation is focused on needs in the proposed community and considers the entire area to be a bona fide interacting community.

Birmingham Metropolitan Planning Organization (MPO) – The MPO is another agency which works throughout the community and involves all portions of the proposed Birmingham community. Closely related to the RPC, the MPO is primarily concerned with transportation funding.

Housing and "Urban Development – The U. S. Department of Housing and Urban Development has defined the Birmingham-Hoover MSA as a community for purposes of many of its programs related to housing opportunities and assistance. One such program is the Housing Opportunities for People with AIDS or HOPWA.

Although the central area could have been identified singularly for program administration, HUD has apparently concluded that there is sufficient interaction between residents in all parts of the MSA to consider the entire area as a community.

Regional Growth Alliance – This partnership was formed in 2001 as a means to encourage growth and cooperation in central Alabama. One of the goals of the Alliance is to bypass traditional jurisdictional lines by focusing on more meaningful regional issues that accurately reflect the nature of the community. The proposed community is the primary focus of this group.

Special Events

City Stages, is an annual event that has been noted around the country for the quality musical acts performed over the course of the three-day festival. Total attendance for the festival has averaged approximately 180,000 attendees of which 110,000 represented residents from the seven-county area. This represents around 61 percent of the total attendance, according to statistics cited by the Director of Marketing for the City Stages festival.

Newspapers and Other Periodicals

The newspaper industry reflects an even more pronounced relationship to the proposed community. There are two daily newspapers, the *Birmingham News* and the *Birmingham Post Herald* distributed within the proposed community. The Birmingham News is the larger of the two and actually maintains an operating agreement with the Post Herald whereby the two papers jointly print weekend editions and the same facilities print all weekday editions. In many ways, though separately managed, the two papers operate as a single entity. There are no other major newspapers within the seven-county area, and therefore the residents are largely dependent on the Birmingham News and the Birmingham Post Herald for their coverage.

The table below illustrates the number of households within the four of the seven counties that subscribes to the two major newspapers.

County	Households	# of Subscribers in the Birmingham MSA	% of Total
Jefferson	205,238	119,468	58.2
Shelby	47,621	28,729	60.3
St. Clair	19,078	8,962	47.0
Blount	15,018	4,075	27.1

Based on the recent addition of Bibb, Chilton and Walker counties to the MSA, the statistics were not available for these counties. However, the distribution manager, estimates high subscription levels.

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

The business plan clearly evidences the management team's intent to reach out and serve the proposed community.

Management believes that their current and proposed facilities, staff and available technology will deliver a highly satisfactory level of member service. Their structure will provide easy access to all potential members of the proposed community, with limited impact on the credit union's financial condition.

Current and Proposed Facilities

The credit union currently operates ten full service facilities along with one express drive-through facility. Nine of the ten facilities are located in Jefferson County and one is located in Shelby County. The remaining office is located in Mobile, Alabama. In

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

(b)(4) geographically positioned and easily accessible to all the residents of the seven-county area. The commute from any given direction within the proposed community to a service facility is no more than 20 to 35 miles. More importantly, the residents routinely travel to the central metropolitan area daily to work, shop or study where the majority of the credit unions facilities are located.

UFCU also operates thirteen ATM's within the proposed community area. They

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

Current and Proposed Staffing

UFCU is currently staffed with 90 full-time and 5 part-time employees (b)(4)

(b)(4)

Financial Services

UFCU offers a comprehensive line-up of services to meet the financial needs of the proposed community. Management is committed to serving the financial needs and

(b)(4)

Listed below are some of the financial products and services offered by the UFCU.

- Priority Checking
- Prime-time Checking
- Super Now Checking
- Certificates
- Club Accounts
- Business Accounts
- New and Used Auto Financing
- Risk-Based Lending
- Credit Cards
- Mortgage Loans
- Home Improvement Loans
- Equity Lines of Credit
- Personal Loans
- Financial Planning
- Brokerage Services
- Safe Deposit Boxes
- Cashiers Checks
- Money Orders
- Dealer Auto Financing
- Travelers Checks

The credit union also has a transactional website, "UFCU Connect" at www.ufcu.com where members can access their account(s) via the internet 24 hours a days, seven days a week. UFCU Connect will allow the proposed community residents to benefit from online transactions such as;

- ❖ A summary of balances in the account
- ❖ Transfer of funds from one account to another or a joint account
- ❖ View and print checks that have cleared the account
- ❖ Request a withdrawal by check
- ❖ Apply for a loan

Additionally, the credit union offers Risk-Based Lending (RBL) which may benefit the proposed community. Particularly the underserved residents that have experienced credit problems and want to establish or rebuild their credit. In 1996, UFCU initially started their RBL program by offering automobile loans which expanded to include short-term real estate loans and then intermediate-term (15 years) real estate loans. More recently, signature loans were added to the RBL line-up. Approval for "A" and "B" applications are permitted at the loan officer level. Applications that fall in the "C" or "D" categories require review and approval by the Loan Committee. Unique collateral codes are used to allow for detailed monitoring for performance, delinquency, and charge-offs.

According to the management, the RBL program was well received by the members as

(b)(4)

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

Key Ratios	12/99	12/00	12/01	12/02	06/03
Net Worth	9.89%	10.55%	10.95%	11.29%	11.08%
Delinquency	2.08%	1.79%	1.52%	0.61%	0.36%
Net Charge-Offs	1.63%	1.10%	1.37%	1.26%	0.83%
Earnings	0.77%	0.80%	0.76%	1.14%	1.51%
Loan /Shares	83.37%	92.47%	72.59%	61.70%	58.02%
Share Growth	8.53%	5.57%	7.50%	10.60%	18.38%
Loan Growth	9.90%	1.15%	12.00%	9.18%	5.95%

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

5. REGIONAL RECOMMENDATION

The credit union's application has satisfied all of the requirements for converting to a community charter as outlined in the Charter and Field of Membership Manual. UFCU has provided sufficient support to demonstrate that the proposed service area represents a local community where residents interact or share common interests. The business and marketing plans are reasonable and the UFCU will be able to provide quality financial services to residents throughout this community. Therefore, we recommend the NCUA Board approve UFCU's application to convert to a community charter.

I:\Comm Conv\2003\24421 Birmingham-Hoover MSA-RS.doc

Serving the "Underserved" Residents

Since 1995, UFCU has experienced and been very active in serving low to moderate income residents.

In 1995, the credit union expanded their field of membership to serve the Smithfield and Titusville neighborhoods as low-income communities, which were added based on the Field of Membership (FOM) rules in effect at that time. They currently serve 6,107 members of the 27,300 primary potential members.

They also serve 3,327 members that reside in underserved areas that qualify under the current FOM rules who were eligible to join through other means. This means, of the 48,517 credit union members, a total of 9,434 or 19.4 percent are underserved residents receiving credit union service.

To accomplish this, they put in place the facilities and services geared toward meeting the needs of people of modest means. For example, there is a full service facility and two ATM's in the heart of the low income areas. The members are eligible to take advantage of free checking accounts and free proprietary ATM service.

The credit union is also involved in several programs that provide for better housing opportunities for the underserved market. These programs include the, Titusville Housing Revitalization Plan (THRP) and the HousingPlus Program. The THRP involved Freddie Mac and the National Manufactured Housing Institute in a program to replace unsafe and unusable housing stock with modern affordable housing. The HousingPlus program is a joint venture between the University of Alabama at Birmingham Center for Urban Affairs, Fannie Mae, and local lenders.

The credit union serves as the depository and distribution point for affordable second mortgages funded through contributions of a local lender consortium. Additionally, the credit union has assisted several smaller minority owned businesses in the area with various financing arrangements for the purpose of securing buildings, equipment, and other operating needs.

Within the proposed community, there are numerous census tracts that qualify as underserved areas. Approval of this conversion allows approximately 230,000 or 22 percent of the proposed community resident's access to credit union service.

(b)(8)

(b)(8)

(b)(8)

Other Delivery Channels

UFCU has long been known among other institutions as a leader in offering innovative services and in taking advantage of available technology. UFCU was one of the first credit unions in the country to offer voice response and, more recently, a transactional Internet web site. The credit union also pioneered indirect dealer lending in Alabama. Some other delivery channels include the following:

- ❖ FlashTalk Voice Response
- ❖ UFCU Connect Home Banking
- ❖ Call Center Service and Lending
- ❖ Dealer Indirect Point of Purchase Lending

(b)(8)

(b)(8)

PROPOSED WORDING

Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, Alabama.



July 2, 2003

Joseph L. McGee, President
University Federal Credit Union #24421
P. O. Box 55377
Birmingham, AL 35255

Dear Mr. McGee:

We approved the amendment to your charter as indicated below. To facilitate processing of field of membership expansion requests, our office will no longer send a complete copy of Section 5 of your charter with each amendment. We will only send the newly approved portion of Section 5 of the charter, and the instructions for your board's adoption as set forth in the following paragraphs. A complete revised Section 5 of your charter will be provided upon request.

The amendment may be placed in effect immediately by taking the following action:

1. Adoption, within 90 days of the date of this letter, by the board of directors at a meeting held in accordance with the procedures in your credit union's bylaws which are as follows:
 - a. All directors are given prior written notice, containing a copy of the proposed amendment, of said meeting.
 - b. Two-thirds of the authorized number of board members vote in favor of the amendment.
2. Proper completion and distribution of the enclosed certification of resolution form as follows:
 - a. The date of the board meeting must be entered on the original in ink or typed, and the form must be signed (in ink) by the board chairperson and secretary.
 - b. The properly dated and signed certification of resolution form together with this letter, must be filed with your credit union's official charter. There is no need to provide an executed copy to the National Credit Union Administration.

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

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

1. Employees of organizations which are members of the Birmingham Regional Hospital Council, d.b.a. the Alabama Hospital Association in Birmingham, Alabama; (Approved as designated "Core Common Bond" 3/27/98)
2. Employees and physicians of Alabaster Internal Medicine who work in Alabaster, Alabama;
3. Employees and medical staff of Shelby Medical Center who work in Alabaster, Alabama;
4. Employees of Andalusia Health Care who work in Andalusia, Alabama;
5. Employees of Andalusia Manor Nursing Home who work in Andalusia, Alabama;
6. Employees of Atmore Nursing Center who work in Atmore, Alabama;
7. Employees of Southgate Village who work in Bessemer, Alabama;
8. Employees of Livingston Nursing Home who work in Bessemer, Alabama;
9. Physicians and employees of Baker and Bell, M.D., P.C. who work in Bessemer, Alabama;
10. Faculty, staff, employees, students, and alumni of the University of Alabama at Birmingham located in Birmingham, Alabama;
11. Employees and medical staff of the University of Alabama at Birmingham Medical Center who work in Birmingham, Alabama;
12. Employees of and physicians and medical staff affiliated with UAB Health Services Foundation who work in Birmingham, Alabama;
13. Employees and medical staff who work at the Baptist Medical Center Montclair in Birmingham, Alabama;
14. Employees and medical staff who work at the Baptist

Medical Center Princeton in Birmingham, Alabama;

15. Employees who work at the Baptist Medical Center Corporate and General Offices in Birmingham, Alabama;

16. Employees of Blue Cross and Blue Shield of Alabama, headquartered in Birmingham, who work in the state of Alabama;

17. Employees and medical staff of AMI Brookwood Medical Center and its affiliates who work in Birmingham, Alabama;

18. Employees and medical staff of St. Vincents Hospital who work in Birmingham, Alabama;

19. Employees and medical staff who work at the Children's Hospital of Alabama located in Birmingham, Alabama;

20. Employees and medical staff who work at Health South Medical Center in Birmingham, Alabama;

21. Employees of Health South Rehabilitation who work in the corporate office in Birmingham, Alabama;

22. Employees and medical staff who work at the Veterans Administration Hospital in Birmingham, Alabama;

23. Employees and medical staff who work at the Eye Foundation Hospital in Birmingham, Alabama;

24. Employees and medical staff who work at Hillcrest Sunrise Hospital in Birmingham, Alabama;

25. Employees and volunteers who work at the Birmingham Area Chapter of the American Red Cross in Birmingham, Alabama;

26. Employees who work in the facilities of Roche Biomed (Formerly MedLab Associates) located in Birmingham, Alabama;

27. Employees and physicians who work at Cunningham Pathology in Birmingham, Alabama;

28. Employees and medical staff who work at Medical Park West in Birmingham, Alabama;

29. Employees and medical staff who work at Lakeshore Hospital in Birmingham, Alabama;

30. Employees who work at Hillhaven Convalescent Center in Birmingham, Alabama;
31. Employees and medical staff who work at Longview General Hospital in Birmingham, Alabama;
32. Employees who work at Occupational Rehabilitation Center in Birmingham, Alabama;
33. Employees and medical staff who work at Jefferson Clinic in Birmingham, Alabama;
34. Employees and physicians who work at Birmingham Radiological Group in Birmingham, Alabama, or any of its affiliates also located in Birmingham: Highland Radiology, Medical Billings, Inc., Rescoe, Inc., and Independent Imaging;
35. Employees and staff of Psychiatry Associates who work in Birmingham, Alabama;
36. Employees and medical staff who work at Diabetes Hospital in Birmingham, Alabama;
37. Members of the Alabama Sight Conservation Association in the state of Alabama; employees of the Alabama Sight Conservation Association;
38. Members of the American Heart Association who work in the state of Alabama; employees of the American Heart Association;
39. Employees and staff of Neurosurgical Associates who work in or are paid from Birmingham, Alabama;
40. Employees and staff of Anesthesiology Associates who work in or are paid from Birmingham, Alabama;
41. Employees and staff of Birmingham Psychiatric Medical Services, P.C., who work in or are paid from Birmingham, Alabama;
42. Employees and staff of Anesthesia Services of Birmingham, P.C., who work in or are paid from Birmingham, Alabama;
43. Employees and staff who work at Fairview Nursing home in Birmingham, Alabama;

