

## FEDERAL COMMUNITY CHARTER APPROVAL REPORT

(Action: CE=Community Expansion; CC = Community Conversion; LI = Low Income Community Expansion)

<b>From 1/1/2013 to 12/31/2013</b>								
<b>Region</b>	<b>CU #</b>	<b>Name of FCU</b>	<b>Action</b>	<b>State</b>	<b>Effect. Date</b>	<b>Potential Mbrs.</b>	<b>Duplicate Comm.</b>	<b>FOM Wording Approved</b>
1	22883	ALLEGANY COUNTY SCHOOLS	CC	NY	1/16/2013	48,946	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Allegany County, New York.
1	8709	LAKESHORE	CC	MI	1/29/2013	172,188	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Muskegon County, Michigan.
1	11470	SWEET HOME	CE	NY	3/18/2013	195,933	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Amherst or Tonawanda in Erie County, New York.
1	7219	ST. FRANCIS X	CC	MI	5/15/2013	84,773	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Charlevoix, Cheboygan, or Emmet Counties, Michigan.
1	12	FRANKLIN TRUST	CC	CT	6/21/2013	894,014	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hartford County, Connecticut.
1	5742	SIR	CE	MI	7/16/2013	254,211	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Alger, Baraga, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Marquette, Menominee, Ontonagon, or Schoolcraft Counties, Michigan.
1	11979	NORTHLAND AREA	CE	MI	7/30/2013	182,343	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Alcona, Alpena, Arenac, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego and Roscommon Counties, Michigan.
1	6870	FINANCIAL TRUST	CE	NY	9/24/2013	919,086	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, New York.

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1	19776	BAY WINDS	CE	MI	9/25/2013	289,985	NO	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Charlevoix, Antrim, Emmet, Grand Traverse, Cheboygan, Otsego, Crawford, Kalkaska, Benzie, or Leelanau Counties, Michigan.
2	13601	SHREWSBURY	CE	MA	2/13/2013	333,756	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Worcester and the Towns of Shrewsbury, Boylston, West Boylston, Sterling, Clinton, Berlin, Northborough, Westborough, Grafton, Millbury, or Holden, Massachusetts.
2	10362	NORTHERN REDWOOD	CE	CA	7/11/2013	133,058	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Humboldt County, California.
2	24542	SAN FRANCISCO	CE	CA	7/26/2013	1,523,686	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in San Francisco or San Mateo Counties, California.
2	17464	PEOPLES ADVANTAGE	CE	VA	9/12/2013	1,258,251	NO	Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in the Richmond, VA Metropolitan Statistical Area consisting of Amelia County, Caroline County, Charles City County, Chesterfield County, Cumberland County, Dinwiddie County, Goochland County, Hanover County, Henrico County, King and Queen County, King William County, Louisa County, New Kent County, Powhatan County, Prince George County, Sussex County, Colonial Heights city, Hopewell city, Petersburg city, and Richmond city, Virginia.
2	17395	IRCO COMMUNITY	CE	NJ	9/25/2013	694,739	NO	Persons who live, work, regularly conduct business in, worship, or attend school in, and businesses and other legal entities located in the Town of Phillipsburg, Borough of Alpha, the Townships of Harmony, Franklin, Lopatcong, Greenwich, or Pohatcong, New Jersey, and Lehigh and Northampton Counties, Pennsylvania.
2	11150	RIVER TRACE	CC	VA	10/10/2013	949,765	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Chesterfield, Hanover, or Henrico Counties, VA, or the City of Richmond, Virginia.

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2	12643	CORRY	CC	PA	12/30/2013	56,226	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities in the following Erie County, Pennsylvania city, boroughs, and townships: City of Corry, Boroughs of Elgin, Mill Village, Union City, Wattsburg, or Waterford, or Townships of Amity, Concord, LeBoeuf, Union, Venango, Waterford, or Wayne; or the following Crawford County, Pennsylvania boroughs and township: Boroughs of Centerville or Spartansburg; or Townships of Athens, Bloomfield, Rockdale, Rome, or Sparta; or the following Warren County, Pennsylvania boroughs and townships: Boroughs of Bear Lake, Sugar Grove, or Youngsville, or Townships of Brokenstraw, Columbus, Freehold, Pittsfield, Spring Creek, or Sugar Grove; or the following Chautauqua County, New York towns: Clymer, French Creek, Harmony, Mina, North Harmony, or Sherman.
3	21930	CINFED	CC	OH	3/18/2013	1,171,241	NO	Persons who live, worship, work (or regularly conduct business in) or attend school in, and businesses and other legal entities located in Boone, Campbell and Kenton Counties, Kentucky, and Hamilton County, Ohio.
3	24078	ADVANCE FINANCIAL	CE	IN	3/22/2013	660,348	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lake or Porter Counties, Indiana.
3	6859	ARTESIAN CITY	CC	GA	9/3/2013	144,542	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Dougherty, Lee, or Worth Counties, Georgia.
3	23949	SIGNET	CE	KY	9/6/2013	223,541	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Ballard, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Marshall, or McCracken Counties, Kentucky.
3	15942	LAKE COMMUNITY	CE	OH	9/30/2013	375,087	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio.
3	24720	DIEBOLD	CC	OH	10/16/2013	375,586	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Stark County, Ohio.

**From 1/1/2013 to 12/31/2013**

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3	19508	QUEST	CE	OH	11/8/2013	100,531	NO	Persons, who live, work, worship, or attend school in, and businesses and other legal entities located in Hardin, Logan, or Wyandot Counties, Ohio, a rural district.
3	616	NEW HORIZON	CE	OH	11/22/2013	541,786	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Summit County, Ohio.

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4	13762	DIAMOND LAKES	CC	AR	2/13/2013	196,619	NO	<p>Persons who live, worship, work (or regularly conduct business in), or attend school in, and businesses and other legal entities located in the rural district of Clark, Garland, Hot Spring, Montgomery, Pike, and Grant Counties or a portion of Saline County, Arkansas, bounded by the following prescribed area:</p> <p>Starting the north by Nisa west to Ault, De Vaca west to Gomara, left on Jarandilla, left on Minorca, left on Soltar, left on Viajero, north on Gerante, left on Viajero, left on Merced, left on Sobrar; bordered on the north by Danville, left on Encantado, left on Ecuestre, north on Fenix; right on Fenix, left on Binefar; bordered on the north by Terlingua, left on Ponce De Leon, left on Escuadron, left on Pertusa, bordered on the northwest by Pertusa; south on Ponce De Leon, left on Perfecto, bordered on the west by Perfecto; east on Perfecto, left on Ponce De Leon, left on De Soto, left on Maderas, left on Terreno, right on Alabanza, bordered on the northwest by Suave; left on Terreno, left on Alteza, left on Recinto, left on Rocos, bordered on the northwest by Moreno; south on Rocos, left on Largo, bordered on the west by Largo; south on Solaz, left on Alteza, left on Tranquilo, bordered on the west by Tranquilo; east on Alteza, south on Maderas, left on Elcano, left on Asombroso, bordered on the west by Asombroso; south on Elcano, left on Amable, bordered on the west by Amable; south on Elcano, left on Manzanares, bordered on the southwest by Manzanares; east on Manzanares, left on Elcano, left on Campana, west on Highway 5, left on Burk, bordered on west by Burk; east on Highway 5, left on Tillery, bordered on the south by Tillery; north on Tillery, left on Highway 5, left on Regie, bordered on the south by Regie; north on Regie, east on Highway 5, left on Riverside, bordered on the south by Riverside; north on Riverside, west on Highway 5, north on Risco, left on Pizarro, bordered on the east by Pizarro; west on Pizarro, left on Risco, left on Temerario, bordered on the east by Temerario; north on Temerario, left on Risco, left on Campana, bordered on southeast by Campana; west on Campana, left on Risco, left on Pacifica, bordered on the southeast by Pacifica; east on Risco, left on Herradura, bordered on the southeast by Herradura; north on Herradura, left on Risco, left on Bosque, bordered on the south by Bosque; north on Bosque, left on</p>

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								DeSoto, left on Balboa, south on Balboa, left on Cresta, bordered on the south by Cresta; north on Balboa, left on Jubileo, left on
								Gandesa, south on Balboa, left on Capricho, bordered on the south by Capricho; north on Balboa, left on Ferdinand, left on Fabulosa, south on Fabulosa, bordered on the south by Fabulosa; north on Fabulosa, left on Ferdinand, left on San Juan, left on Calderon, bordered on the south by Calderon; left on San Juan, left on Espectro, left on Brujo, bordered on the south by Brujo; left on Espectro, bordered on the east by Espectro; left on Hechizo, left on Espectro, left on Balearic, left on Monterrey, bordered on the east by Monterrey; north on Monterrey, right on Balearic, left on Romano, left on Fineza, bordered on the east by Fineza; west on Fineza, right on Romano, left on Balearic, north on Parejo, left on Coronado, left on Balearic, bordered on the east by Balearic; north on Balearic, left on Coronado, bordered on the east by Coronado; west on Coronado, north on Balearic, left on DeSoto, bordered on the east by DeSoto; west on DeSoto, left on Fresno, right on Santistaban, bordered on the east by Santistaban; left on Fresno, west on DeSoto, north on Cortez, bordered on the northwest by Cortez; east on Cortez, left on Jarandilla, left on Nisa west to Ault.
4	17999	KEARNEY	CC	NE	2/19/2013	144,712	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Rural District consisting of Buffalo, Dawson, Hall, Kearney, and Phelps Counties, Nebraska.
4	14734	LA JOYA AREA	CE	TX	5/1/2013	774,769	NO	Persons who live or work in, and businesses and other legal entities located in the Hidalgo County, Texas.
4	8715	1ST COMMUNITY	CE	TX	5/14/2013	510,809	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tom Green, Irion, Reagan, Sterling, Coke, Runnels, Schleicher, Concho, Crockett, Kimble, McCulloch, Mason, Menard, Sutton, Pecos, Brewster, Ector, Midland, Glasscock, Andrews, Martin, Loving, Winkler, Ward, Crane, Upton, and Terrell Counties, Texas.

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4	11067	NASCOGA	CE	TX	7/11/2013	120,877	NO	Persons who live, work, worship, or attend school in, and business and other legal entities located in Cooke or Grayson Counties, Texas.
4	12697	COMPLEX COMMUNITY	CE	TX	7/26/2013	400,913	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Ector, Midland, Gaines, Pecos, Reeves, Crane, Winkler, Ward, Andrews, Martin, Upton, and Howard Counties, Texas.
4	12890	ROLLA	CE	MO	10/29/2013	94,480	NO	Persons who live, work, worship, or attend school in Crawford, Dent, Maries, or Phelps Counties, Missouri.
4	11678	TIMBERLINE	CE	AR	11/4/2013	154,624	NO	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Ashley, Bradley, Calhoun, Chicot, Cleveland, Dallas, Desha, Drew, Lincoln, and Union Counties, Arkansas.
4	4122	HIGHMARK	CE	SD	11/4/2013	240,062	NO	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in Butte, Custer, Fall River, Harding, Lawrence, Meade, and Pennington Counties, South Dakota, and Campbell, Crook, Niobrara, and Weston Counties, Wyoming, a rural district.
4	5029	RED RIVER EMPLOYEES	CC	TX	12/23/2013	746,618	NO	Persons who live, worship, work (or regularly conduct business in), or attend school in Lamar, Delta, Hunt, Hopkins, Franklin, Camp, Marion, Harrison, Red River, Titus, Morris, Cass and Bowie Counties, Texas, and Garland, Hot Spring, Clark, Pike, Howard, Sevier, Little River, Hempstead, Nevada, Lafayette and Miller Counties, Arkansas.
5	11030	MCCONE COUNTY	CE	MT	1/10/2013	23,848	NO	Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located in McCone, Dawson, Prairie, Garfield, Richland, and Wibaux Counties, Montana.
5	9644	CIT-CO	CC	WY	1/30/2013	37,881	NO	Persons who live, work, worship, or attend school in and businesses and other legal entities located in Johnson and Sheridan Counties, Wyoming.
5	644	NORTHWEST RESOURCE	CC	OR	3/19/2013	748,031	NO	Persons who live, work or regularly conduct business in, worship, or attend school in, and businesses and other legal entities located in Multnomah County, Oregon.

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5	7101	CHENEY	CE	WA	4/2/2013	43,413	NO	<p>Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Cheney School District or Medical Lake School District, in Spokane County, Washington, as prescribed below:</p> <p>Beginning at the intersection of West Bowie Road and North Ritchey Road, proceeding west on West Bowie Road to North Brook Road, proceeding 1 mile south on North Brook Road, proceeding 1 mile west to the intersection of North Christensen Road and West Keeble Lane, proceeding 0.50 miles south on North Chris Lane and then south, proceeding 0.50 miles west to North Christensen Road, proceeding 0.50 miles south on North Christensen Road, proceeding 1 mile east, proceeding 0.50 mile north, proceeding 0.50 miles east, proceeding 1.25 mile north, proceeding 0.25 mile east, proceeding 0.25 miles south, proceeding 0.75 miles east and then east on West Euclid Road and then east, proceeding 0.50 miles north, proceeding 1 mile east, proceeding 1 mile south, proceeding 0.50 miles east to West Euclid Road, proceeding 2.00 miles south, proceeding 1.75 miles east and then east on West Sprague Avenue and then east, proceeding 0.25 miles north, proceeding 0.50 miles east, proceeding 0.25 miles north, proceeding 1.25 miles east to W. Deno Road, proceeding 0.25 miles south, proceeding 0.50 miles east, proceeding 1.22 miles south to West Sunset Highway (Highway 2), proceeding east on West Sunset Highway (Highway 2) to South Grove Road, proceeding 0.25 miles on South Grove Road, proceeding 0.25 miles east, proceeding 0.25 miles north, proceeding 0.54 miles east to West Canyon Drive, proceeding south on West Canyon Drive to South Canyon Drive to South Assembly Road, proceeding south on South Assembly Road to West Sunset Highway (Highway 2), proceeding 300 yards east on West Sunset Highway (Highway 2), proceeding 367 yards south to Interstate 90 east bound, proceeding 0.40 miles northeast on Interstate 90, proceeding 1.84 miles south to the intersection of West 44th Avenue and South Dorset Road, proceeding 1.60 miles east on West 44th Avenue and then east and then east on West 44th Lane and then east to South Cheney Spokane Road, proceeding 200 yards south on South Cheney Spokane Road, proceeding 0.375 miles east to South Inland Empire Highway (Highway 195), proceeding</p>



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								<p>south 3.25 miles to West Taylor Road, proceeding 1 mile west on West Taylor Road, proceeding 1 mile north, proceeding 0.50 miles west, proceeding 2 miles south to the intersection of South Sherman Road and West Gibb Road, proceeding east on West Gibb Road to South Cedar Road, proceeding 0.25 mile south, proceeding 0.25 miles west to South Austin Road, proceeding 0.25 miles south on South Austin Road, proceeding east 0.25 mile, proceeding 1.5 miles south, proceeding 0.5 miles west, proceeding 0.47 miles southwest to intersection of West Paradise Road and West Smyth Road, proceeding 0.50 mile south, proceeding 0.50 miles west, proceeding 1 mile south and then south on South Sherman Road and then south, proceeding 400 yards east, proceeding 1 mile south to West Pine Meadows Lane, proceeding west on West Pine Meadows Lane to South Choctaw Road, proceeding 6.25 miles south and then south on South Wentworth Road, proceeding 0.25 miles east, proceeding 0.50 miles south, proceeding 0.25 miles west, proceeding 1 mile south, proceeding 1 mile west, proceeding 3.5 miles south, proceeding 0.50 miles west, proceeding 1 mile south, proceeding 0.50 miles east, proceeding 0.50 miles south, proceeding 0.25 miles west, proceeding 0.50 miles south, proceeding 0.30 miles west to South Wells Road, proceeding 0.25 miles southwest on South Wells Road, proceeding 0.50 miles west, proceeding 0.25 miles south, proceeding 0.50 miles west, proceeding 1.5 miles north to South Texas Ferry Road, proceeding 2.5 miles west, proceeding 2.5 miles south to the Spokane County border line, proceeding 12 miles west on the Spokane County border line, proceeding 20 miles north on the Spokane County border line, proceeding 2.5 miles east, proceeding 3 miles north to West Hallett Road, proceeding east on West Hallett Road to South Ladd Road, proceeding north on South Ladd Road to West Thorpe Road, proceeding east on West Thorpe Road to South Espanola Road, proceeding north on South Espanola Road to West McFarlane Road, proceeding 0.25 miles north on South Espanola Road, proceeding 0.25 miles east, proceeding 0.75 miles north to West Highway 2, proceeding east on West Highway 2 to South Ritchey Road, proceeding north on South Ritchey Road to West Sprague Road, proceeding 0.50 miles east, proceeding 1 mile north, proceeding 0.50 miles west to the intersection of West</p>

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								Mission Road and North Ritchey Road, proceeding 0.50 miles south and then south on North Ritchey Road, proceeding 0.50 miles west, proceeding 0.50 miles south to West Sprague Road, proceeding west on West Sprague Road to North Wood Road, proceeding 1.5 miles north on North Wood Road, proceeding 0.50 miles west, proceeding 0.50 miles north to West Euclid Road, proceeding 1 mile east on West Euclid Road, proceeding 0.50 miles south, proceeding 0.50 miles east to North Ritchey Road, proceeding 1.5 miles north on North Ritchey Road to the intersection of West Bowie Road and North Ritchey Road, the place of the beginning.
5	13865	ALPS	CE	AK	4/17/2013	72,913	NO	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Haines Borough, Hoonah-Angoon Census Area, Juneau City and Borough, Ketchikan Gateway Borough, Petersburg Census Area, Prince of Wales-Hyder Census Area, Sitka City and Borough, Skagway Municipality, Wrangell City and Borough, or Yakutat City and Borough in Alaska.

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5	19564	LATAH	CE	ID	5/22/2013	49,063	NO	<p>Persons who live, worship, work in, regularly conduct business in, or go to school in, and businesses and other legal entities located within Latah County, Benewah County, or the prescribed boundaries below for census tract number 21 in Koontenai County, Idaho:</p> <p>Beginning at the southwest corner where Koontenai County intersections Benewah County, proceeding north 10.6 miles on the county line of Spokane County, Washington and Koontenai County, Idaho to the intersection of East Elder Road and South Idaho Road, proceeding 145 yards north on South Idaho Road to latitude 47.52358°N and longitude 117.04051°W, proceeding east 8.7 miles to Coeur d'Alene Lake at latitude 47.52244°N and longitude 116.84939°W, proceeding south along the western border of Coeur d'Alene Lake to latitude 47.45917°N and longitude 116.85040°W (approximately 422 yards north of where South Cottonwood Bay Lane begins), proceeding east 1.12 miles across Coeur d'Alene Lake to land at latitude 47.45951°N and longitude 116.82636°W, proceeding east 0.63 miles across land to latitude 47.45989°N and longitude 116.81301°W, proceeding east 0.58 miles across Coeur d'Alene Lake to land at latitude 47.46020°N and longitude 116.80041°W, proceeding east 93.6 yards across land to latitude 47.46024°N and longitude 116.79936°W, proceeding east 93 yards across Coeur d'Alene Lake to land at latitude 47.46023°N and longitude 116.79815°W, proceeding south 134 yards on land to latitude 47.45911°N and longitude 116.79813°W, proceeding south 0.92 miles through Coeur d'Alene Lake to latitude 47.44567°N and longitude 116.79801°W, proceeding east 1 mile across Coeur d'Alene Lake to land at latitude 47.44612°N and longitude 116.77628°W, proceeding east 15 miles to latitude 47.44966°N and longitude 116.45209°W (approximately 0.32 miles west of Rochat Road), proceeding southwest 2.99 miles to the Koontenai/Benewah County Line at latitude 47.41281°N and longitude 116.48588°W, proceeding west on the Koontenai/Benewah County Line to the southwest corner where Koontenai County intersections Benewah County, the place of the beginning.</p>

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5	2191	FIBRE	CE	WA	6/14/2013	213,091	NO	Persons who live, worship, work (or regularly conduct business in), or attend school in Cowlitz, Pacific, or Wahkiakum Counties, Washington, or Clatsop or Columbia Counties, Oregon.
5	2562	MAUI	CC	HI	8/19/2013	144,444	YES	Persons who live, work, worship, or attend school in, and businesses and other legal entities located on the island of Maui in Hawaii.