

## Insurance Report of Activity

For More Information Contact the Appropriate Regional Director or the Office of Public and Congressional Affairs (703) 518-6330

# **DECEMBER 2008**

Office of Examination and Insurance

12/1/2008 THRU 12/31/2008

	SINGLE COMMON BOND EXPANSION								
Region	Approved	Denied	Deferred	# of FCU	Pot Mem				
1	0	0	0	0	0				
2	0	0	1	0	0				
3	2	0	1	2	3,100				
4	1	0	0	1	7,200				
5	3	0	0	1	21,916				
Total	6	0	2	4	32,216				
%	75.0%	0.0%	25.0%	_	·				

COMMUNITY EXPANSION										
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.				
1	0	0	0	0	0	0				
2	0	0	0	0	0	0				
3	0	0	0	0	0	0				
4	0	0	0	0	0	0				
5	0	0	1	0	0	0				
Total	0	0	1	0	0	0				
%	0.0%	0.0%	100.0%							

	LOW INCOME COMMUNITY EXPANSION									
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.				
1	0	0	0	0	0	0				
2	0	0	0	0	0	0				
3	0	0	0	0	0	0				
4	0	0	0	0	0	0				
5	0	0	0	0	0	0				
Total	0	0	0	0	0	0				
%	0.0%	0.0%	0.0%	_						

	MULTIPLE COMMON BOND EXPANSION								
Region	Approved	Denied	Deferred	# of FCU	Pot Mem				
1	61	0	4	35	12,280				
2	221	1	6	53	36,215				
3	146	0	1	61	18,404				
4	49	0	0	19	8,034				
5	178	0	7	31	16,817				
Total	655	1	18	199	91,750				
%	97.2%	0.1%	2.7%						

	COMMUNITY CONVERSION									
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.				
1	0	0	0	0	0	0				
2	0	0	1	0	0	0				
3	1	0	0	1	8,392	0				
4	2	0	0	2	164,639	0				
5	0	0	0	0	0	0				
Total	3	0	1	3	173,031	0				
%	75.0%	0.0%	25.0%							

	UNDERSERVED AREA									
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.				
1	0	0	0	0	0	0				
2	0	0	0	0	0	0				
3	0	0	0	0	0	0				
4	0	0	0	0	0	0				
5	0	0	0	0	0	0				
Total	0	0	0	0	0	0				
%	0.0%	0.0%	0.0%							

Prepared by NCUA 1/15/2009

12/1/2008 THRU 12/31/2008

	Charter Conversions						
	FIS	CU to FCU	FC	U to FISCU			
Region	Number	Assets	Number	Assets (millions)			
1	0	0	0	0			
2	0	0	0	0			
3	1	177,516,331	0	0			
4	0	0	0	0			
5	0	0	1	122			
Total	1	177,516,331	1	122			

Insurance Applications								
		NICU to	Non CU	Non CU				
	NICU to FCU	FISCU	to FCU	to FISCU				
Region	Number	Number	Number	Number				
1	0	0	0	0				
2	0	0	0	0				
3	0	0	0	0				
4	0	0	0	0				
5	0	0	0	0				
Total	0	0	0	0				

				Insuran	ce Conversi	on		
	FC	U to NICU	FCU	to Non CU	FIS	CU to NICU	FISC	U to Non CU
Region	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

12/1/2008 THRU 12/31/2008

	CHARTER APPLICATIONS							
	F	CU Charter	'S	FI	SCU Charte	ers		
	Number	Number	Potential	Number	Number	Potential		
Region	Denied	Approved	Members	Denied	Approved	Members		
1	0	0	0	0	0	0		
2	0	0	0	0	0	0		
3	0	0	0	0	0	0		
4	0	0	0	0	0	0		
5	0 0 0			0	0	0		
Total	0	0	0	0	0	0		

12/1/2008 THRU 12/31/2008

HOUSEKEEPING								
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs				
1	6	0	0	4				
2	31	1	0	7				
3	22	0	1	4				
4	5	0	0	3				
5	3	0	0	4				
Total	67	1	1	22				

	TIP								
Region	Number Approved	Number Denied	Number Deferred	Number of Duplicates					
1	0	0	0	0					
2	0	0	1	0					
3	1	0	0	0					
4	0	0	0	0					
5	0	0	0	0					
Total	1	0	1	0					

12/1/2008 THRU 12/31/2008

**Mergers Approved (Count)** 

	FCU into	FCU into	FCU into	FISCU into	FISCU into	FISCU into	NFICU into	NFICU into	
Region	FCU	FISCU	NFICU	FCU	FISCU	NFICU	FCU	FISCU	TOTAL
1	1	0	0	1	0	0	0	0	2
2	5	0	0	0	0	0	0	0	5
3	2	0	1	0	1	0	0	0	4
4	1	0	0	1	7	0	0	0	9
5	0	1	0	0	5	0	0	0	6
TOTAL	9	1	1	2	13	0	0	0	26

**Merging Credit Union Assets** 

	FCU into	FCU into	FCU into	FISCU into	FISCU into	FISCU into	NFICU into	NFICU into	
Region	FCU	FISCU	NFICU	FCU	FISCU	NFICU	FCU	FISCU	TOTAL
1	5,879,507	0	0	189,285	0	0	0	0	6,068,792
2	4,259,328	0	0	0	0	0	0	0	4,259,328
3	10,243,705	0	620,839	0	47,976,035	0	0	0	58,840,579
4	62,989	0	0	12,866,404	90,223,810	0	0	0	103,153,203
5	0	3,346,553	0	0	26,339,999	0	0	0	29,686,552
TOTAL	20,445,529	3,346,553	620,839	13,055,689	164,539,844	0	0	0	202,008,454

Wednesday, December 31, 2008

#### FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

## **Single Common Bond Expansion**

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
20990	4	ALCON EMPLOYEES FORT WORTH, TX	Occupational	\$24,998,162.00	5,579	7,200
FIELD OF N	<b>MEMBERSHI</b>	P: employees of Alcon Holdings Holdings, Inc., working on te			nited States; internationa	l employees of Alcon
1817	5	MAUI TEACHERS COUNTY OF MAUI, HI	Occupational	\$20,364,551.00	7,000	21,716

FIELD OF MEMBERSHIP: Students attending public schools within the Department of Education, County of Maui, State of Hawaii.

## **Multiple Common Bond Expansion**

(3,000 or Greater)

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
23279	1	MICHIGAN STATE UNIVERSITY	Occupational	\$1,538,389,471.00	150,000	4,600
		LANSING. MI				

FIELD OF MEMBERSHIP: Employees of and students attending Thomas M. Cooley Law School in Lansing, Grand Rapids or Auburn Hills, MI.

### Wednesday, December 31, 2008

2551 2 POLICE & FIRE Associational \$2,870,634,773.00 225,000 17,629

PHILADELPHIA, PA

FIELD OF MEMBERSHIP: Members of Calvary Chapel of Philadelphia in Philadelphia, Pennsylvania.

## **Community Conversion**

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
21853	3	LABOR MANAGEMENT LEWISPORT, KY	Community	\$13,437,395.00	4,000	8,392
FIELD OF N	<b>IEMBERSHII</b>	P: Persons who live, work, worsh County, Kentucky (IRPS 03-1	* '		esses and other legal enti	ties located in Hancock
8858	4	PAMCEL PAMPA, TX	Community	\$12,742,465.00	3,500	22,744
FIELD OF N	<b>MEMBERSHII</b>	P: persons who live, work, worsh	nip or attend school in, n	d businesses and other	er legal entities located i	n Gray County, Texas
5198	4	RAPID CITY TELCO RAPID CITY, SD	Community	\$42,197,646.00	16,563	141,895
FIELD OF M	<b>IEMBERSHII</b>	P: Persons who live, work, worsh Meade or Pennington Countie	•	nd businesses and other	her legal entities located	in Custer, Lawrence,

### TRADE, INDUSTRY OR PROFESSION

Charter No. Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	<b>Duplicate TIP</b>

#### Wednesday, December 31, 2008

11746 3 BROWARD HEALTHCARE Healthcare \$31,877,432.00 NO

FORT LAUDERDALE, FL Broward County

**FIELD OF MEMBERSHIP:** Employees, independent contractors, or self-employed persons, who work regularly in the health care industry in Broward County, Florida, meaning they work at or provide the following services or products:

Assisted living facilities that provide health care services;

Birthing centers;

Blood, organ and tissue banks;

Emergency medical care;

Health clinics;

Health maintenance organization (HMO) medical facilities;

Home health care;

Hospices;

Hospitals;

Medical and diagnostic labs;

Medical transcription services;

Nursing homes;

Nursing services;

Offices of chiropractors, dentists, licensed therapists, optometrists, physicians, podiatrists, psychologists;

Pain centers:

Paramedic services;

Pharmacy services; and

Rehabilitation centers providing medical treatment or licensed psychological or physical therapy.

Single Common Bond Expansions	Current Month
Number of Expansions Approved	6
Number of Expansions Denied	0

## Wednesday, December 31, 2008

Number of Expansions Deferred	2
Number of FCUs Receiving Expansions	4
Number of Potential Members Added	32,216

Multiple Common Bond Expansions	<b>Current Month</b>
Number of Expansions Approved	655
Number of Expansions Denied	1
Number of Expansions Deferred	18
Number of FCUs Receiving Expansions	199
Number of Potential Members Added	91,750

Community Expansions	Current Month
Number of Expansions Approved	0
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	0
Number of Potential Members Added	0

Community Conversion Expansions	<b>Current Month</b>
Number of Expansions Approved	3

## Wednesday, December 31, 2008

Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	3
Number of Potential Members Added	173,031

<u>Underserved</u>	Current Month
Number of Expansions Approved	0
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	0
Number of Potential Members Added	0

<u>TIP</u>	<b>Current Month</b>
Number of TIPs Approved	1
Number of TIPs Denied	0
Number of TIPs Deferred	1

<u>Housekeeping</u>	<b>Current Month</b>
Number of Housekeeping Approved	67
Number of Housekeeping Denied	1

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Number of Housekeeping Deferred 1

Number of FCUs Receiving Housekeeping 22

#### **MERGERS APPROVED**

Continuing Charter No.	g Reg.	Name and L of Continu		Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
12093	1	N. P. G. EMP	LOYEES	\$44,314,768.00	7496	CANANDAIGUA V.A. EMPLOYEES	\$5,879,507.00	EXPANDED SERVICES
		SYRACUS	E, NY			CANANDAIGUA, NY		
Continui	ng Field	of Membership:		1 0		ompany, Division of Chrysler Con NY; and other groups.	rporation, and employ	rees of Local
Merging	Field of	Membership:		mployees of the Vete anandaigua, New Yo		stration who work at the Cananda other groups.	nigua Veterans Admir	nistration

10848	1	CATHOLIC	\$225,089,211.00	62132	ESSEXVILLE COLUMBUS	\$189,285.00	<b>EXPANDED</b>
		SAGINAW, MI			ESSEXVILLE, MI		SERVICES

Continuing Field of Membership: (Associational) Members, employees, and students of the Saginaw, Michigan Diocese of the Catholic Church

Merging Field of Membership: (State Charter) Members of Knights of Columbia #2740, Essexville, Michigan, The Ladies Auxiliary and JFK

Assembly No. 503.

Wednesday, December 31, 2008

2581 2 E. S. B. EMPLOYEES \$1,205,785.00 9372 STEUBEN \$696,768.00 POOR

PHILADELPHIA, PA PHILADELPHIA, PA FINANCIAL CONDITION

**Continuing Field of Membership:** MCB serving 12 select groups in the Philadelphia, PA area.

DOVER, DE

Merging Field of Membership: SCB serving Steuben Lodge No. 113, Knights of Pythias, Philadelphia, PA.

13919 2 DELAWARE \$208,114,074.00 15651 DELAWARE DEPARTMENT \$952,377.00 POOR

OF LABOR

WILMINGTON, DE CONDITION

Continuing Field of Membership: A multiple common bond credit union serving over 100 occupational and associational groups and several

underserved areas located in the State of Delaware.

Merging Field of Membership: A single occupational common bond credit union serving the employees of the Delaware Department of Labor and

Industrial Relations who work in the State of Delaware.

1476 2 ERIE \$256,271,223.00 20057 E C-2 \$970,598.00 EXPANDED

ERIE, PA ERIE, PA SERVICES

**Continuing Field of Membership:** Community serving Erie and Crawford Counties, PA.

**Merging Field of Membership:** SCB serving the Erie Association for Retarded Children, Inc., Erie, PA.

**FINANCIAL** 

Wednesday, December 31, 2008

370 2 PPG & ASSOCIATES \$17,989,163.00 23073 H R C EMPLOYEES \$417,953.00 POOR CREIGHTON, PA PITTSBURGH, PA FINANCIAL CONDITION

Continuing Field of Membership: Employees of Glass Research Laboratory and Fiber Research Center of PPG Industries who work in Harmar

Township or O'Hara Township, Allegheny Co., PA and multiple SEGs.

Merging Field of Membership: Employees, doctors, medical staff and technicians of the HealthSouth/Harmarville Rehabilitian Center, Inc., who work

in Pittsburgh, PA.

1108 2 CENTRAL JERSEY \$53,048,298.00 23149 TRICARE \$1,221,632.00 POOR WOODBRIDGE, NJ NEWARK, NJ FINANCIAL CONDITION

**Continuing Field of Membership:** Employees of the boards of education and vocational schools who work in Perth Amboy, Carteret Dunellen,

Metuchen, Middlesex, South Amboy, South Plainfield, Piscataway Township, Edison Township, and Woodbridge

Township, NJ and mutiple SEGs.

Merging Field of Membership: Employees, doctors, medical staff and technicians of St. James Hospital who work in Newark, New Jersey; volunteers

who work at the St. James Hospital under the supervision of the hospital staff; as well as employees of Saint Michael's

Medical Center who work in Newark, New Jersey.

19879 3 SEMC \$20,240,351.00 22613 SLH \$9,768,158.00 EXPANDED EDGEWOOD, KY FT THOMAS, KY SERVICES

**Continuing Field of Membership:** Employees of St. Elizabeth Medical Center and St. Luke Hospitals who work in Covington, Edgewood and Grant

County, Kentucky

Merging Field of Membership: Employees, doctors, medical staff and technicians of St. Luke Hospital who work in Fort Thomas, Kentucky.

Wednesday, December 31, 2008

96723 FIREFIGHTERS COMMUNITY \$150,392,348.42 22744 FOSECO EMPLOYEES \$620,839.00 LOSS /

CU

FIELD OF CLEVELAND, OH BROOK PARK, OH

**MEMBERSHIP** 

**Continuing Field of Membership:** Greater Cleveland Firefighters

**Merging Field of Membership:** Employees of FOSECO, Inc. who work in or are paid from Brookpark, Ohio

352 3 TAMPA BAY \$291,190,932.00 24609 BIBLE BASED FELLOWSHIP \$475,547.00 **EXPANDED SERVICES** 

TAMPA, FL TAMPA, FL

**Continuing Field of Membership:** Multiple common bond with 195 SEGs

Merging Field of Membership: 1. Members of the Bible Based Fellowship Church and its affiliates: The Bible Based Fellowship Church of Temple

Terrace (Rev. 7/20/98), The Bible Based Fellowship Christian Academy and The Bible Based Fellowship Christian

College in Tampa and Temple Terrace, Florida;

68185 3 HOPE COMMUNITY AMERICAN SAVINGS **POOR** \$63,764,989.00 68275 \$47,976,035.00

> **FINANCIAL** JACKSON, MS MEMPHIS, TN **CONDITION**

**Continuing Field of Membership:** Members of the Enterprise Corporation of the Delta; members of record of Hope Community Credit Union as of

September 1, 2002, and members of record of College Station Community FCU as of 11/1/2008.

**Merging Field of Membership:** Approximately 270 select groups and an underserved area encompassing parts of Shelby County, TN, Crittenden

County, AR, and Tunica County, MS.

**DECLINING** 

Wednesday, December 31, 2008

11624 4 ST. STEPHEN'S \$1,059,395.00 13273 BISHOP DE MAZENOD \$62,989.00 POOR HOUSTON, TX HOUSTON, TX FINANCIAL CONDITION

Continuing Field of Membership: Members of St. Stephen's Catholic Church in Houston, Texas, employees of the credit union, and members of their

immediate families.

Merging Field of Membership: Members of Our Lady of Sorrows Catholic Parish in Houston, Texas, employees of the credit union, and members of

their immediate families.

66834 4 ROYAL \$977,686,891.00 61015 REAL FINANCIAL \$28,916,429.00 POOR EAU CLAIRE, WI EDINA, MN FINANCIAL CONDITION

**Continuing Field of Membership:** Numerous SEGs and counties in Wisconsin.

Merging Field of Membership: Employees of firms and independent contractors contractually associated with such firms domiciled in Minnesota or

Wisconsin and affiliated with either the Minnesota Association of Realtors or the Western Wisconsin Realtors
Association or where such individuals are themselves a member of either the Minnesota Association of Realtors or the
Western Wisconsin Realtors Association, and employees of individuals listed in this section and employees of

board/association members of this section and employees of this credit union.

1251 4 NEW CENTURY \$33,288,846.00 63754 HERITAGE CORRIDOR \$12,866,404.00 LACK OF GROWTH

JOLIET, IL NEW LENOX, IL

Continuing Field of Membership: employees of 30 select groups and residents of an underserved area in the Joliet, Illinois area.

Merging Field of Membership: employees of the E.J. & E. Railway Company and other select groups in the Joliet, Illinois area.

Wednesday, December 31, 2008

CW 66440 SCHNEIDER COMMUNITY \$14,602,127.00 66386 \$2,188,904.00 **EXPANDED** 4 **SERVICES** 

GREEN BAY, WI GREEN BAY, WI

**Continuing Field of Membership:** Employees of Schneider Transport, Inc., Schneider National, Inc. and affiliates of said companies. Persons residing

or employed in Brown County, Wisconsin.

**Merging Field of Membership:** Olson Trailer and Body Builders; Woodside Lutheran Home.

66861 4 **BULL'S EYE** \$106,741,720.00 66656 RAPIDS MUNICIPAL \$7,613,805.00 **POOR** 

**MANAGEMEN** WISCONSIN RAPID, WI WISCONSIN RAPID, WI

T

**Continuing Field of Membership:** persons who live or work in Adams, Juneau, Portage, Waushara and Wood Counties, Wisconsin.

employees of the city of Wisconsin Rapids, and various schools and medical facilities in Wisconsin Rapids, Wisconsin **Merging Field of Membership:** 

66678 4 **CENTRAL CITY** \$102,438,810.00 66749 POINT PLUS \$39,158,300.00 **EXPANDED** 

**SERVICES** MARSHFIELD, WI STEVENS POINT, WI

**Continuing Field of Membership:** 4 county community in central Wisconsin

**Merging Field of Membership:** 7 county community in central Wisconsin

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60051 4 TARRANT COUNTY \$44,740,453.00 67423 WORKFORCE \$11,216,088.00 LACK OF FORT WORTH, TX FORT WORTH, TX GROWTH

**Continuing Field of Membership:** Community charter for persons who live, work, worship or attend school in Tarrant County, Texas.

**Merging Field of Membership:** State of Texas employee who work for the Texas Employment Commission in Fort Worth, Texas.

60039 4 PEOPLES CHOICE \$5,228,659.00 67734 MUNICIPAL COMMUNITY \$539,815.00 CONVERSION

COFFEYVILLE, KS COFFEYVILLE, KS

TO OR MERGER WITH FISCU

RESTRUCTUR

**Continuing Field of Membership:** Community charter

Merging Field of Membership: Community charter

67764 4 UNITE SOUTHWEST \$1,409,281.00 67768 BURLINGTON ST. LOUIS \$590,469.00 CORPORATE

TERMINAL

ST. LOUIS, MO ST. LOUIS, MO ING

Continuing Field of Membership: Missouri chartered credit union serving persons, societies, associations, co-partnerships and Corporations employed

by or affliated with UNITE HERE as well as other SEGs.

Merging Field of Membership: Missouri chartered credit union serving employees of railroads and of Burlington Santa Fe Railroad, Burlington

Northern Santa Fe Transportation, and Western Fruit Express as well as other SEGs.

Wednesday, December 31, 2008

68271 5 **TWINSTAR POOR** \$610,600,767.00 21909 TIMBER COUNTRY \$3,346,553.00 **COMMUNITY FINANCIAL** 

**CONDITION** MORTON, WA OLYMPIA, WA

**Continuing Field of Membership:** Persons who live, work or worship in numerous school districts in the state of Washington, and numerous group

additions.

Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in specific **Merging Field of Membership:** 

boundaries of the Third County Commissioner District of Lewis County, WA.

**NORBEL SUNRISE** 64207 5 \$109,311,380.00 68218 \$4,035,477.00 **EXPANDED SERVICES** 

FORT COLLINS, CO LOVELAND, CO

**Continuing Field of Membership:** Persons who live within specific boundaries of the city of Fort Collins, CO, and SEGs.

**Merging Field of Membership:** Employees and members of International Emissaries, Emissaries of Divine Light or affiliated organizations, and SEGs.

**EASTSIDE** 68339 5 \$12,181,512.00 68334 FINANCIAL SERVICES \$3,862,529.00 CORPORATE RESTRUCTUR SEATTLE, WA SEATTLE, WA

**Continuing Field of Membership:** All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

**Merging Field of Membership:** Employees of Services Group of America and its subsidiaries. ING

Wednesday, December 31, 2008

68339 5 EASTSIDE \$12,181,512.00 68335 PACIFIC \$3,413,522.00 CORPORATE SEATTLE, WA SEATTLE, WA ING

Continuing Field of Membership: All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

**Merging Field of Membership:** All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

68339 5 EASTSIDE \$12,181,512.00 68338 EASTSIDE MUNICIPAL \$7,386,783.00 CORPORATE EMPLOYEES RESTRUCTUR

SEATTLE, WA SEATTLE, WA ING

**Continuing Field of Membership:** All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

**Merging Field of Membership:** All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

68339 5 EASTSIDE \$12,181,512.00 68340 WESTSIDE \$7,641,688.00 CORPORATE

SEATTLE, WA SEATTLE, WA RESTRUCTUR ING

**Continuing Field of Membership:** All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

Merging Field of Membership: All persons who live, worship, or go to school in all school districts in the state of Washington, and SEGs.

#### **CHARTER CONVERSION: FEDERAL TO STATE**

Charter No. Region Name and Location Assets Date of Action

## Wednesday, December 31, 2008

7667 / 68594 5 IDAHY \$121,714,922 12/30/2008

BOISE, ID

### **CHARTER CONVERSION: STATE TO FEDERAL**

Charter No.	Region	Name and Location	Assets	Date of Action
60154 / 24808	3	CHARLOTTE METRO	\$177,516,331	12/12/2008
		CHARLOTTE, NC		

Other Insurance: NCUA