



## ***Insurance Report of Activity***

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

***NOVEMBER 2010***

**Office of Examination and Insurance**

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2010 THRU 11/30/2010

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	0	1	103
2	0	0	0	0	0
3	0	0	0	0	0
4	2	0	1	2	605
5	0	0	0	0	0
<b>Total</b>	4	0	1	3	708
<b>%</b>	80.0%	0.0%	20.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	108	0	3	25	18,695
2	236	5	6	63	83,146
3	142	0	4	51	12,555
4	80	0	1	31	17,269
5	112	0	2	17	5,490
<b>Total</b>	678	5	16	187	137,155
<b>%</b>	97.0%	0.7%	2.3%		

COMMUNITY EXPANSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	1	0	1	1	29,029	0
2	0	0	1	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
<b>Total</b>	1	0	2	1	29,029	0
<b>%</b>	33.3%	0.0%	66.7%			

COMMUNITY CONVERSION						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	1	0	0	0
2	1	0	0	1	219,210	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	1	0	0	1	131,534	0
<b>Total</b>	2	0	1	2	350,744	0
<b>%</b>	66.7%	0.0%	33.3%			

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
<b>Total</b>	0	0	0	0	0	0
<b>%</b>	0.0%	0.0%	0.0%			

UNDERSERVED AREA						
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.
1	0	0	0	0	0	0
2	1	1	1	1	9,592	0
3	0	0	0	0	0	0
4	1	0	0	1	498,373	1
5	1	0	0	1	49,691	1
<b>Total</b>	3	1	1	3	557,656	2
<b>%</b>	60.0%	20.0%	20.0%			

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2010 THRU 11/30/2010

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	1	163
5	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>163</b>

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2010 THRU 11/30/2010

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
<b>1</b>	0	0	0	0	0	0
<b>2</b>	0	0	0	0	0	0
<b>3</b>	0	0	0	0	0	0
<b>4</b>	0	0	0	0	0	0
<b>5</b>	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2010 THRU 11/30/2010

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
<b>1</b>	6	0	0	4
<b>2</b>	19	0	1	4
<b>3</b>	4	0	0	2
<b>4</b>	5	0	0	2
<b>5</b>	5	0	0	4
<b>Total</b>	<b>39</b>	<b>0</b>	<b>1</b>	<b>16</b>

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of Duplicates
<b>1</b>	0	0	0	0
<b>2</b>	0	0	0	0
<b>3</b>	0	0	0	0
<b>4</b>	0	0	1	0
<b>5</b>	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>

## INSURANCE REPORT OF ACTIVITY - SUMMARY

11/1/2010 THRU 11/30/2010

### Mergers Approved (Count)

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	1	0	0	0	1	0	0	0	2
2	2	0	0	0	1	0	0	0	3
3	3	0	0	1	1	0	0	0	5
4	1	1	0	1	2	0	0	0	5
5	1	0	0	0	0	0	0	0	1
<b>TOTAL</b>	<b>8</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>

### Merging Credit Union Assets

Region	FCU into FCU	FCU into FISCU	FCU into NFICU	FISCU into FCU	FISCU into FISCU	FISCU into NFICU	NFICU into FCU	NFICU into FISCU	TOTAL
1	7,204,702	0	0	0	27,850,828	0	0	0	35,055,530
2	4,494,079	0	0	0	177,358,971	0	0	0	181,853,050
3	19,070,702	0	0	3,007,808	11,613,286	0	0	0	33,691,796
4	130,947	984,537	0	36,385,949	193,061,013	0	0	0	230,562,446
5	8,571,408	0	0	0	0	0	0	0	8,571,408
<b>TOTAL</b>	<b>39,471,838</b>	<b>984,537</b>	<b>0</b>	<b>39,393,757</b>	<b>409,884,098</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>489,734,230</b>

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

### FEDERAL CREDIT UNION FIELD OF MEMBERSHIP EXPANSIONS

#### 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
3025	1	EMPOWER CICERO, NY		\$906,463,379.00	643,340	9,297
<b>FIELD OF MEMBERSHIP:</b> Voting members of Girl Scouts of NYPENN Pathways in Cicero, New York who qualify for membership in accordance with its charter and bylaws effective 10/25/10.						
227	2	PENTAGON FAIRFAX, VA	Associational	\$14,325,565,072.00	1,150,000	66,522
<b>FIELD OF MEMBERSHIP:</b> Employees and regular members of the Marine Corps League, Inc. headquartered in Fairfax, Virginia who qualify for membership in accordance with its charter and bylaws in effective as of 1987 and reprinted February 2010						
8111	4	RANDOLPH-BROOKS AUSTIN, TX	Associational	\$4,089,471,158.00	1,384,000	3,365
<b>FIELD OF MEMBERSHIP:</b> Members of Avery Ranch Owners Association in Austin, TX, who qualify for membership in accordance with its charter and bylaws in effect on 9/30/2008.						

#### Community Expansion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
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## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

8936	1	SEBASTICOOK VALLEY SEBISTOOOK VALLEY, ME	Community	\$60,147,414.00	16,500	29,029
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in the Towns of Corinna, Dexter, Dixmont, Etna, Exeter, Garland, Newport, Plymouth, or Stetson in Penobscot County, Maine, the Towns of Cambridge, Detroit, Harmony, Hartland, Palmyra, Pittsfield, Ripley, or St. Albans in Somerset County, Maine, or the Town of Burnham in Waldo County, Maine, a rural district;

### Community Conversion

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
9555	2	N.J. SUBURBAN BURLINGTON COUNTY, NJ	Community	\$8,344,248.00	5,500	219,210

**FIELD OF MEMBERSHIP:** Starting at the northwest corner at the intersection of the Delaware River and Rancocas Creek, follow Rancocas Creek southeast to the Rancocas Creek North Branch, then proceed east to Mount Holly Bypass. Proceed northeast to Woodland Road, then east to Jacksonville Road and north to Minor Civil Division (MCD) at the Springfield Township Line. Proceed southeast to US Highway 206, then south to MCD at Tabernacle Township Line. Proceed southwest then southeast to MCD at Shamong Township Line, then southwest to MCD at Mullica River.

Follow the MCD west to MCD at the Evesham Township line, then north to Hopewell Road, southwest to Bortons Road, northwest to Kettle Run Road, northwest to Braddock Mill Road, northwest to Tomlinson Mill Road, west to Braddock Mill Road, and west to the Burlington/Camden County line. Proceed northwest to Cropwell Brook, then northwest to Pennsauken Creek South Branch, north to Melrose Avenue, northeast to Columbia Avenue, and northwest to the Delaware River. Follow the Delaware River to origin.

18068	5	MT. RAINIER PUYALLUP, WA	Community	\$9,214,089.00	2,500	131,534
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**FIELD OF MEMBERSHIP:** Persons who live, work, worship, or attend school in and businesses and other legal entities located in Puyallup School District No. 3 in Pierce County, WA.



## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

### Underserved

Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
22241	2	LONG REACH TYLER COUNTY, WV	Underserved area	\$31,398,598.00	20,000	9,592
<b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tyler County, West Virginia;						
24362	4	AFFINITY PLUS ST. PAUL, MN	Underserved area	\$1,279,149,603.00	5,266,214	498,373
<b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in and business and other legal entities located within the underserved area comprised of portions of Hennepin, Dakota, Ramsey and Washington Counties, Minnesota						
5912	5	DENALI ALASKAN KENAI PENINSULA, AK	Underserved area	\$440,828,686.00	100,000	49,691
<b>FIELD OF MEMBERSHIP:</b> Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the Kenai Peninsula Borough, Alaska; the Kenai Peninsula Borough, Alaska meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.						

#### Single Common Bond Expansions

#### Current Month

Number of Expansions Approved	4
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	3
Number of Potential Members Added	708

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

<b><u>Multiple Common Bond Expansions</u></b>	<b><u>Current Month</u></b>
Number of Expansions Approved	678
Number of Expansions Denied	5
Number of Expansions Deferred	16
Number of FCUs Receiving Expansions	187
Number of Potential Members Added	137,155

<b><u>Community Expansions</u></b>	<b><u>Current Month</u></b>
Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	2
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	29,029

<b><u>Community Conversion Expansions</u></b>	<b><u>Current Month</u></b>
Number of Expansions Approved	2
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	350,744

<b><u>Underserved</u></b>	<b><u>Current Month</u></b>
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## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

Number of Expansions Approved	3
Number of Expansions Denied	1
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	3
Number of Potential Members Added	557,656

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

<b><u>Housekeeping</u></b>	<b><u>Current Month</u></b>
Number of Housekeeping Approved	39
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	1
Number of FCUs Receiving Housekeeping	16

### MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
24181	1	ADVANTAGE ROCHESTER, NY	\$143,174,165	23304	1ST PRIORITY ROCHESTER, NY	\$7,204,702.00	EXPANDED SERVICES

## INSURANCE REPORT OF ACTIVITY - DETAIL

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**Continuing Field of Membership:** (Multiple) Regular employees of the City School District of Rochester, New York, along with many other groups. This credit union also serves the underserved area of the city of Rochester, New York.

**Merging Field of Membership:** (Multiple) Employees of and students attending Rochester Institute of Technology in Rochester, New York.

62642	1	AFFINITY GROUP PONTIAC, MI	\$103,523,688	61043	KENSINGTON VALLEY COMMUNITY HIGHLAND, MI	\$27,850,828.00	CONVERSION TO OR MERGER WITH FISCU
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**Continuing Field of Membership:** (State charter) All persons who live, work, worship, or attend school; or businesses and other legal entities in Macomb, Monroe, Oakland and Wayne Counties, Michigan.

**Merging Field of Membership:** (State charter) Persons who live, work, worship, or attend post-high school in the Huron Valley, Hartland Consolidated, Howell, Pinckney community Brighton Area, South Lyon Community or Novi Community School Districts, Michigan.

9230	2	VONS EMPLOYEES EL MONTE, CA	\$332,368,357	9911	MOUNTAIN VIEW BALDWIN PARK, CA	\$1,815,704.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Employees of Vons Grocery Company who work in California, Nevada, or Arizona

**Merging Field of Membership:** Employees of Wanaco (formerly Warnaco, Authentic Fitness Division) who work in or are supervised from Los Angeles, California (formerly Authentic Fitness who work in or are paid from Van Nuys, California) who work in or are paid from Milford, Connecticut;

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

11891	2	MERCER COUNTY COMMUNITY HERMITAGE, PA	\$50,973,302	23870	S G E  SHARON, PA	\$2,678,375.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Persons who live, work, worship, or go to school in, and businesses and other legal entities in Mercer County, Pennsylvania

**Merging Field of Membership:** Employees, doctors, medical staff, and technicians of Sharon General Hospital who work in Sharon, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; cafeteria and dietary employees who work on the above hospital premises for contractors under contract with the hospital; Sharon General Hospital; Sharon General Hospital School of Radiography; Sharon General Hospital School of Nursing;

68429	2	TRAVIS VACAVILLE, CA	\$1,598,920,007	64154	FIRST METROPOLITAN CONCORD, CA	\$177,358,971.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Numerous SEGs in CA.

**Merging Field of Membership:** Persons who work, go to school, or live in Contra Costa, Solano, or Alameda Counties.

3775	3	CHARLES ST. COMMUNITY MARION, IN	\$19,647,216	11545	MARION CITY EMPLOYEES MARION, IN	\$2,434,542.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Grant County, Indiana

**Merging Field of Membership:** Employees of the City of Marion, Indiana

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

5422	3	CHIPHONE ELKHART, IN	\$82,670,371	13014	ELCOME ELKHART, IN	\$6,093,747.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** 80 select employee groups.

**Merging Field of Membership:** Employees of Elkhart County and municipalities, villiages, and townships in Elkhart County, IN plus six other select employee groups.

11746	3	BROWARD HEALTHCARE FORT LAUDERDALE, FL	\$41,043,318	14393	SENTINEL GRAPHICS FORT LAUDERDALE, FL	\$10,542,413.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Employees, doctors, medical staff and technicians and subsidiaries of five medical centers in Fort Lauderdale, Florida; nine select groups; and standard wording.

**Merging Field of Membership:** Employees of the News and Sun Sentinel Co., its subsidiary, Gold Coast Shopper, and its contract news agents who work in Broward County, Florida; 109 select groups; and standard wording.

68095	3	EASTMAN KINGSPORT, TN	\$2,346,470,180	68132	HOLSTON VALLEY KINGSPORT, TN	\$11,613,286.00	LACK OF SPONSOR SUPPORT
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**Continuing Field of Membership:** Healthcare Industry with 18 counties in Tennessee and Virginia

**Merging Field of Membership:** Multiple select employee groups and an underserved community which consists of six Tennessee counties, two Texas counties and four Virginia counties.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

7397	3	ASCEND TULLAHOMA, TN	\$1,369,347,488	68151	CO-OP EMPLOYEE LA VERGNE, TN	\$3,007,808.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Civilian and military personnel of the US Gvt. Who are assigned to or stationed at Arnold Engineering Development Center, Arnold Air Force Station, Tennessee, 932 select groups and 4 underserved areas.

**Merging Field of Membership:** Employees of the Tennessee Farmers Cooperative in La Vergne, TN, and employees of 125 TN Farmers Coop member cooperatives.

60279	4	SIU CARBONDALE, IL	\$190,098,978	15886	USP MARION EMPLOYEES MARION, IL	\$984,537.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Any regular member of Local 702 International Brotherhood of Electrical Workers, in W. Frankfort, IL; or any member of The Lake of Egypt Assoc. of Property Owners; and any empls. of or student of Southern IL University; and related SEGs.

**Merging Field of Membership:** Employees of the U.S. Penitentiary and U.S. Fish & Wildlife Service who work in Marion, IL; U.S. Post Office Department employees who work in Marion, Herrin, or Carterville, IL; employees of the Soil Conservation Services who work in Jackson and Williamson Counties, IN.

9229	4	NEIGHBORS BATON ROUGE, LA	\$445,013,525	19592	SHILOH BAPTIST CHURCH BR BATON ROUGE, LA	\$130,947.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Community charter serving the 9-parish Baton Rouge Louisiana MSA.

**Merging Field of Membership:** Single common bond serving members of Shiloh Baptist Church, Donaldson Chapel Baptist Church, and Fourth District Missionary Baptist Association of Louisiana.

## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

24362	4	AFFINITY PLUS SAINT PAUL, MN	\$1,277,549,603	61723	COMO NORTHTOWN COMMUNITY SAINT PAUL, MN	\$36,385,949.00	POOR MANAGEMENT T
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**Continuing Field of Membership:** Employees of the state of Minnesota and numerous SEGs, plus an underserved area.

**Merging Field of Membership:** People who live, work, worship or attend school in the Como area. They also have a few employment SEGs as well.

61332	4	MAINSTREET LENEXA, KS	\$259,683,112	61770	WYANDOTTE KANSAS CITY, KS	\$12,893,994.00	EXPANDED SERVICES
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**Continuing Field of Membership:** Any person living or working in the Kansas City Metro area, made up of the following counties in KS: Leavenworth, Wyandotte, Johnson, Douglas, Miami, Franklin & Linn; counties in MO: Platte, Clinton, Caldwell, Clay, Ray, Jackson, Lafayette, Cass & Bates

**Merging Field of Membership:** FISCU - Anyone who lives or works in Wyandotte County.

68605	4	RIGHT CHOICE HOUSTON, TX	\$122,972,818	61865	FIRST SERVICE HOUSTON, TX	\$180,167,019.00	EXPANDED SERVICES
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**Continuing Field of Membership:** State charter serving multiple SEGs and underserved areas in Houston, Texas. SSA will soon be approving multiple community charters for a 10-mile radius around each CU branch.

**Merging Field of Membership:** State charter serving the community of Harris County, Texas.



## INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, November 30, 2010

24214	5	VALLEY FCU OF MONTANA BILLINGS, MT	\$154,089,953	14802	CODY SCHOOLS CODY, WY	\$8,571,408.00	POOR FINANCIAL CONDITION
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**Continuing Field of Membership:** Persons who live or work in Big Horn, Carbon, Golden Valley, Mussellshell, Stillwater, Sweet Grass, Treasure or Yellowstone Counties, Montana

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

### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
16822 / 68606	4	YOUR IRVING, TX	\$163,439,140	11/18/2010