

## Insurance Report of Activity

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

# DECEMBER 2010

**Office of Examination and Insurance** 

	SINGLE COMMON BOND EXPANSION							
Region	Approved	Denied	Deferred	# of FCU	Pot Mem			
1	0	0	0	0	0			
2	0	0	0	0	0			
3	0	0	0	0	0			
4	0	0	0	0	0			
5	2	0	0	2	173			
Total	2	0	0	2	173			
%	100.0%	0.0%	0.0%					

	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	2	0	1	2	239,523	0					
5	1	0	0	1	135,554	0					
Total	3	0	1	3	375,077	0					
%	75.0%	0.0%	25.0%								

	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	72	0	0	21	2,640				
2	179	7	9	41	10,039				
3	130	0	1	46	47,085				
4	47	0	2	25	7,396				
5	219	0	1	20	21,899				
Total	647	7	13	153	89,059				
%	97.0%	1.0%	1.9%						

	COMMUNITY CONVERSION										
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.					
1	1	0	0	1	674,209	0					
2	0	0	0	0	0	0					
3	0	0	1	0	0	0					
4	0	0	0	0	0	0					
5	0	0	0	0	0	0					
Total	1	0	1	1	674,209	0					
%	50.0%	0.0%	50.0%								

	UNDERSERVED AREA										
Region	Approved	Denied	Deferred	# of FCU	Pot Mem	# Dup.					
1	0	0	0	0	0	0					
2	2	0	0	2	108,085	1					
3	0	0	0	0	0	0					
4	0	0	0	0	0	0					
5	0	0	0	0	0	0					
Total	2	0	0	2	108,085	1					
%	100.0%	0.0%	0.0%								

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	0	0	1	620		
4	0	0	1	144		
5	1	139,385,578	1	218		
Total	1	139,385,578	3	982		

	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						

	Insurance Conversion								
	FC	U to NICU	FCl	J to Non CU	FI	SCU to NICU	FIS	CU 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	

	CHARTER APPLICATIONS								
	F	CU Charter	rs	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			

	HOUSEKEEPING								
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs					
1	3	0	0	3					
23	4 9	0 0	0 0	2 5					
4 5	3 1	0 0	0 0	3 2					
Total	20	0	0	15					

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

12/1/2010 THRU 12/31/2010

	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	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0
3	0	1	0	3	2	0	0	0	6
4	0	2	0	1	5	0	0	0	8
5	1	0	0	0	2	0	0	0	3
TOTAL	1	3	0	4	9	0	0	0	17

#### Mergers Approved (Count)

#### 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	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0
3	0	26,092,264	0	178,826,538	4,779,757	0	0	0	209,698,559
4	0	6,385,949	0	417,372	16,803,214	0	0	0	23,606,535
5	3,493,848	0	0	0	40,842,951	0	0	0	44,336,799
TOTAL	3,493,848	32,478,213	0	179,243,910	62,425,922	0	0	0	277,641,893

#### Friday, December 31, 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	
24063	3	FOUNDERS GREENWOOD, SC	Occupational	\$1,575,983,444.00	310,155	5,728	
FIELD OF N	FIELD OF MEMBERSHIP: Students attending Piedmont Technical College in Greenwood, SC.						
1303	3	PEN AIR PENSACOLA, FL	Associational	\$1,043,083,647.00	795,858	30,300	
FIELD OF N	<b>FIELD OF MEMBERSHIP:</b> Members of the University of West Florida Alumni Association in Pensacola, FL, who qualify for membership in accordance with its charter and bylaws in effect on January 10, 2006.						
12808	4	NORTHEAST ARKANSAS WYNNE, AR	Occupational	\$92,779,609.00	57,500	3,259	
FIELD OF N	IEMBERSH	<b>HP:</b> Employees of and students att	ending Wynne Public	Schools in Wynne, Arl	kansas.		
14229	5	UFCW NORTHWEST SPOKANE, WA	Associational	\$22,978,455.00	10,000	6,320	
FIELD OF N	<b>FIELD OF MEMBERSHIP:</b> Employees and voting members of the United Food & Commercial Workers Union Local No. 1439, located in Spokane, WA, who qualify for membership in accordance with its charter and bylaws effective December 6, 2010.						
	Community Expansion						
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase	

Tuesday, January 25, 2011 1:00:05 PM

Friday, December 31, 2010

4951	4	NORSTAR BRITTON, SD	Community	\$23,969,245.00	8,500	43,106
FIELD OF N	MEMBERSHI	P: Persons who live, work, worsh Day County, Codington Count County, North Dakota.	1 /		e	<b>,</b>
167	4	DAKOTALAND HURON, SD	Community	\$148,741,125.00	40,000	196,417
FIELD OF N	MEMBERSHI	P: Rersons who live, work, worsh consisting of Aurora, Beadle, I Hanson, Hughes, Hyde, Jeraud Dakota.	Brookings, Brule, Buffa	alo, Codington, Clark,	Davison, Deuel, Faulk,	Grant, Hamlin, Hand,
9148	5	RIVER-RAIL COMMUNITY CASPER, WY	Community	\$27,776,519.00	10,000	135,554
FIELD OF N	MEMBERSHI	P: Persons who live, worship, wo Converse, Big Horn, Washakie	· · · · · · · · · · · · · · · · · · ·	· ·	other legal entities locat	ted in Natrona,
			Community Conv	version		
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
4731	1	FRAMINGHAM MUNICIPAL FRAMINGHAM, MA	Community	\$84,474,446.00	15,000	674,209
FIELD OF N	FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the cities of Marlborough, Newton, Waltham, or Watertown or the towns of Acton, Arlington, Ashland, Ayer, Bedford, Belmont, Boxborough, Carlisle, Chelmsford, Concord, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton,					

Maynard, Natick, Sherborn, Shirley, Stow, Sudbury, Wayland, Westford, or Weston, Massachusetts;

Friday, December 31, 2010

			Underserve	d		
Charter No.	Region	Name and Group Location	Type of Group	Assets	Current Number of Members	Potential Membership Increase
15426	2	AMERICAN SPIRIT	Underserved area	\$62,750,398.00	25,000	26,219
FIELD OF M	IEMBERSH	, Persons who live, work, wors portions of the Eity of Newar	<b>1</b>		ther legal entities located	d in the underserved
6685	2	WEPCO	Underserved area	\$174,714,057.00	168,509	81,866
		MONONGALIA COUNTY, WV				
FIELD OF M	IEMBERSH	IP: Persons who live, work (or re located in Monongalia Count	0 7	s), worship, or attend	school in, and businesse	es and other legal entities

#### TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Duplicate TIP	
23345	2	UNITED PEOPLE'S LANCASTER, PA	Health care Lancaster County, PA	\$5,692,433.00	NO	
FIELD OF 1	MEMBERSHI	County, Pennsylvania that inc centers; blood, organ and tiss rehabilitation centers; health medical and diagnostic labs; surgeons, dentists, orthopedic orthopedists, radiologists, op	contractors, or self-employed persons, who work regularly in the health care industry in Lancaster it includes the following: assisted living facilities that provide health care services; birthing tissue banks; emergency medical care; ambulatory care providers; health clinics; health alth maintenance organizations (HMO) medical facilities; home health care; hospices; hospitals; bs; medical transcription services; nursing homes; nursing services; offices of chiropractors, needics, licensed therapists, optometrists, physicians, podiatrists, psychologists, psychiatrists, ophthalmologists; pain centers; paramedic services; medical research facilities; pharmacy on centers providing medical treatment.			

Friday, December 31, 2010

Single Common Bond Expansions	Current Month
Number of Expansions Approved	2
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	173

Multiple Common Bond Expansions	Current Month
Number of Expansions Approved	647
Number of Expansions Denied	7
Number of Expansions Deferred	13
Number of FCUs Receiving Expansions	153
Number of Potential Members Added	89,059

Community Expansions	Current Month
Number of Expansions Approved	3
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	3
Number of Potential Members Added	375,077

**Community Conversion Expansions** 

Current Month

Number of Expansions Approved	1
Number of Expansions Denied	0
Number of Expansions Deferred	1
Number of FCUs Receiving Expansions	1
Number of Potential Members Added	674,209

<u>Underserved</u>	Current Month
Number of Expansions Approved	2
Number of Expansions Denied	0
Number of Expansions Deferred	0
Number of FCUs Receiving Expansions	2
Number of Potential Members Added	108,085

TIP	Current Month
Number of TIPs Approved	1
Number of TIPs Denied	0
Number of TIPs Deferred	0

<u>Housekeeping</u>	Current Month
Number of Housekeeping Approved	20
Number of Housekeeping Denied	0
Number of Housekeeping Deferred	0
Number of FCUs Receiving Housekeeping	15

Friday, December 31, 2010

#### **MERGERS APPROVED**

Continuing Charter No.	Reg.	Name and L of Continui		Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
68524	3	FIRST COAST CO PALATKA		\$73,125,555	19547	PUTNAM COUNTY PALATKA, FL	\$26,092,264.00	EXPANDED SERVICES
Continuin	g Fielo	d of Membership:	Persons, who l	ive, work, attend sc	hool in, Putn	am County, & Flagler County, Flo	orida.	
Merging F	ield o	f Membership:	Persons, who l County, Florid		or attend sch	nool in, and businesses and other h	egal entities located	in Putnam
23949	3	PADUC PADUCAH		\$174,080,104	61166	FANCY FARM FANCY FARM, KY	\$7,942,505.00	EXPANDED SERVICES
Continuin	g Fielo	d of Membership:		ve, work, worship, ston, or McCracker		ool in, and businesses and other le centucky.	egal entities located i	n Ballard,
Merging F	ield o	f Membership:	Persons who li County, Kentu	· · · · ·	or attend sch	ool in, and businesses and other le	egal entities located i	n Graves
14034	3	M E A Columbu		\$51,497,578	61485	VALDOSTA EDUCATORS VALDOSTA, GA	\$9,360,363.00	EXPANDED SERVICES
Continuin	g Fielo	d of Membership:	Employees of t	the public schools v	vo work in M	luscogee County, Georgia and 22	select employee grou	ıps.
Merging F	ield o	f Membership:	1 2	l students of Valdos aldosta, Georgia.	ta State Univ	versity located in Valdosta, Georg	ia and employees of	Sodexho Inc.,

68243 3 GREAT LA SYLVANIA		63384	ST. ROSE PARISH PERRYSBURG PERRYSBURG, OH	\$961,789.00	EXPANDED SERVICES
Continuing Field of Membership:	Employees of Owens-Illinois. HCF	R/Manor Care, a	and numerous select groups.		
Merging Field of Membership:	Members of St. Rose Catholic Paris	sh in Perrysburg	g, OH.		
68599 3 SOUTHEAST F FRANKLII		67719	D.O.T. NASHVILLE, TN	\$3,817,968.00	EXPANDED SERVICES
Continuing Field of Membership:	Employees of 500 select employee wording.	groups, includi	ng numerous state agencies, ter	n underserved areas,	plus standard
Merging Field of Membership:	Employees of the Tennessee Depar	tment of Transp	portation, plus standard wordin	g.	
24802 3 SELF-HI DURHAM		68427	1ST PACIFIC VALLEJO, CA	\$161,523,670.00	POOR FINANCIAL CONDITION
Continuing Field of Membership:	Voting members of the Center for C charter and bylaws in effect on May counties.				
Merging Field of Membership:	Any and all persons who live, regul and other legal entities in the Califo	•	5	· · · · · · · · · · · · · · · · · · ·	1 /

62997 4 FRATERNAL ( POLIC	CE	\$25,929,680	10149	TULSA METRO	\$5,633,383.00	EXPANDED SERVICES
TULSA,	OK			TULSA, OK		
Continuing Field of Membership:	O embers of a Fra Department and T		-	e in the State of Oklahoma, as well a	s members of the T	ulsa Police
Merging Field of Membership:	Rersons who live, boundaries of the	· · · · · · · · · · · · · · · · · · ·		chool in and businesses and other legalsa County, OK	al entities located w	rithin the
60738 4 JEFFERSON F METAIRI		\$225,606,508	23400	ST. JAMES PARISH SCHOOL EMPLOYEES ST JAMES, LA	\$752,566.00	POOR FINANCIAL CONDITION
Continuing Field of Membership:	1 2 /	· · · ·		mbers of the Jefferson Parish Public S son Parish, LA; employees of Oschsr		
Merging Field of Membership:	Employees, retire	es, and family me	mbers of	the St. James Parish School System.		
60103 4 FIRST COM JAMESTOV		\$324,199,935	60859	PORTLAND PORTLAND, ND	\$12,200,247.00	POOR FINANCIAL CONDITION
Continuing Field of Membership:	Eommunity for a Wahpeton or Wis		Jamestow	n, ND, and 50-mile radius of Valley	City, Oakes, Napol	eon, Bismarck,
Merging Field of Membership:	Community for a	75 mile radius of	Portland,	ND		

66370	4	SCOT COLLINSVI		\$662,583,550	61828	ABBCO COMMUNITY EAST ALTON, IL	\$1,954,358.00	LACK OF GROWTH
Continui	ng Field	l of Membership:	State chartered C in Illinois	U serving several	SEGs inclu	ding Scott Air Force Base and a com	munity consisting	g of 17 counties
Merging	Field of	Membership:	State chartered C Illinois and Madis	-		ding Jefferson Smurfit Corporation a	and the residents of	of East Alton,
61758	4	WESTERN COO WILLISTO		\$215,753,435	64488	BEACH CO-OP BEACH, ND	\$358,224.00	EXPANDED SERVICES
Continui	ng Field	l of Membership:		cinson, ND and th		- mile radius of Williston, ND; and ts living within the trade area of Heb		0
Merging	Field of	<sup>•</sup> Membership:	FISCU – MCU ha	as a community fi	eld of mem	bership covering a 75-mile radius of	the city of Beach,	ND.
7560	4	ST. JOH SAN MARC		\$2,200,282	65097	THERMON EMPLOYEES SAN MARCOS, TX	\$417,372.00	LOSS / DECLINING FIELD OF MEMBERSHIP
Continui	ng Field	l of Membership:	Employees of The	ermon Corporatio	n in San Ma	arcos, TX and 3 local church groups.		
Merging	Field of	Membership:	Employees of The	ermon Corporation	n in San Ma	arcos, TX.		

66529 4 GOVERNM EMPLOY LACROSS	YEES	66769	NORTHERN STATES EMPLOYEES LA CROSSE, WI	\$1,759,946.98	EXPANDED SERVICES
Continuing Field of Membership:	FISCU – Any governmental emplo Cross Tribune Co.; persons residir Employees CU at liquidation.				
Merging Field of Membership:	FISCU - Employees of Northern S	tates Power Co.			
66647 4 VALL Chippewa F	. , ,	67219	HOLY CROSS CORNELL, WI	\$530,438.00	POOR MANAGEMEN T
Continuing Field of Membership:	Community for Chippewa and Eau	ı Claire Countie	s, WI, and portions of Buffalo C	County, WI.	
Merging Field of Membership:	Parishioners of Holy Cross Parish, St. Mary's Parish, Huron.	Cornell, WI an	d its two affiliated mission churc	ches – St. Joseph's	, Holcombe, and
9148 5 RIVER-RAIL CO CASPER		10155	ELK BASIN POWELL, WY	\$3,493,848.00	EXPANDED SERVICES
Continuing Field of Membership:	Persons who live, worship, work i Converse, Big Horn, Washakie, ar			legal entities locate	d in Natrona,
Merging Field of Membership:	Persons who live or work in specif	fic boundaries in	n Park and Big Horn Counties, V	VY.	

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63704	5	ST. JOSI SALIDA,		\$15,453,684	64854	ALAMOSA ALAMOSA, CO	\$5,832,616.00	EXPANDED SERVICES
Continuin	g Field (	of Membership:	Individuals who live two church groups.	or work in Cha	ffee County, I	Lake County, and Census Tract 9	790 in Fremont Co	unty, CO, and
Merging <b>F</b>	Field of I	Membership:	Individuals who live	or work in Ala	mosa and Rio	Grande Counties, CO.		
68421	5	CREDIT UNIO GLENDAL	•	409,759,374	65319	ARIZONA HERITAGE PHOENIX, AZ	\$35,010,335.00	EXPANDED SERVICES
Continuin	g Field o	of Membership:	Persons who live, we	ork or worship i	n Maricopa ar	nd Yavapai Counties, AZ, and nu	merous group addi	tions.
Merging F	Field of I	Membership:	Employees of Holsur employees of Flower	• • • •	1	listributors of Holsum Bakery pro	oducts and their en	ployees, and

#### CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action	
12320 / 68607	3	GEORGIA FEDERAL CREDIT UNION DULUTH, GA	\$620,171,130	12/13/2010	
4779 / 68609	5	OUR COMMUNITY SHELTON, WA	\$217,919,822	12/14/2010	

#### Friday, December 31, 2010

5904 / 68608 4 TEXELL FEDERAL CREDIT UNION \$143,646,204 12/15/2010 TEMPLE, TX

#### CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action	
63755 / 24839	5	HAWAII CENTRAL	\$139,385,578	12/16/2010	
		HONOLULU, HI			