Approved by the NCUA Board on 12/13/01

Becky Baker
Secretary of the Board

DOI/CMV:cmv
SSIC 1041

BOARD ACTION MEMORANDUM

TO: NCUA Board

DATE: December 11, 2001

FROM: Tawana Y. James
Regional Director

SUBJ: Apex Federal Credit Union
Application to Convert from Multiple Group to Community Charter

ACTION REQUESTED: Approve application for conversion to community charter for Apex Federal Credit Union of Stowe, Pennsylvania, under Section 109 of the Federal Credit Union Act, and Interpretive Ruling and Policy Statement (IRPS) 01-1.

DATE ACTION REQUESTED: December 13, 2001

OTHER OFFICES CONSULTED: General Counsel and Examination and Insurance

VIEWS OF OTHER OFFICES CONSULTED: Concur.

BUDGET IMPACT, IF ANY: None.

RESPONSIBLE STAFF MEMBERS: Regional Director Tawana Y. James, Director of Insurance Antoinette St. Clair, and Insurance Analyst Cynthia Vaughn.

SUMMARY: APEX Federal Credit Union was chartered as Doehler – Jarvis Pottstown Federal Credit Union, in 1949, to serve employees of Doehler - Jarvis Company, in Pottstown, Pennsylvania. Apex FCU's field of membership now consists of approximately 55 Select Groups. As of September 30, 2001, the credit union has 5,768 members out of a potential of 11,876 persons, for a penetration ratio of 48.6 percent.

The credit union proposes to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community in the State of Pennsylvania. While the NCUA Board approved the Tri-County Area as meeting the community requirements on October 19, 2000, this proposed community has an additional borough, Phoenixville. Accordingly, the new Tri-County Community is comprised of 42 contiguous townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.

Confirmation Report — Memory Send

Time : 12-17-2001 09:00am
Tel line : 7035194620
Name : NCUA REGION II

Job number	:	295
Date	:	12-17 08:57am
To	:	916103230412
Document pages	:	004
Start time	:	12-17 08:57am
End time	:	12-17 09:00am
Pages sent	:	004
Status	:	OK

Job number : 295 *** SEND SUCCESSFUL ***

1775 Duke Street
Suite 4206
Alexandria, VA 22314
(703) 519-4600
(703) 519-4620 facsimile

National Credit Union Administration Region II

Fax

To:	David Cocci, CEO	From:	Cynthia Vaughn
Fax:	(610) 323-0412	Pages:	4
Phone:		Date:	12/17/01
Re:	Community Charter FOM	cc:	

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

• Comments:

1775 Duke Street
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To:	David Cocci, CEO	**From:**	Cynthia Vaughn
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Phone:		**Date:**	12/17/01
Re:	Community Charter FOM	**CC:**	

☐ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

• **Comments:**

National Credit Union Administration
REGION II

December 13, 2001

David A. Cocci, President/CEO
Apex Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Re: Community Charter Conversion

Dear Mr. Cocci:

The National Credit Union Administration Board approved your request to convert to a community charter to serve persons who live, work, worship, or attend school in, and businesses and other legal entities in the Tri-County Community in Pennsylvania, effective today.

The enclosed amendment is approved in advance and need only be adopted by your board of directors in accordance with Article XVII, Section 1 of the revised Federal Credit Union Bylaws effective October 14, 1999.

The conversion should give your credit union an estimated potential of 220,391 persons, based on the total population of the area. Generally, NCUA will permit federal credit unions serving occupational and associational groups to overlap community charters. Therefore, your field of membership is not protected from overlaps by credit unions desiring to serve employee groups in the area.

During your annual supervisory examination, we will evaluate your progress in meeting the goals outlined in your business plan, and effectiveness in serving the entire community. We encourage you to market your services throughout the community.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

Tawana Y. James
Regional Director

DOI/CMV:cmv
FCU 06414-02F
Enclosure

1775 Duke Street • Alexandria, Virginia 22314-3437 • Suite 4206 • 703-519-4600 • 703-519-4620 FAX • region2@ncua.gov

Section 5 of the Charter of the Apex Federal Credit Union is hereby amended to read as follows:

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

1. Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community, encompassing Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township, or Washington Township in Berks County; East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, South Coventry Township, Phoenixville Borough, Spring City Borough, Warwick Township, or West Vincent Township in Chester County; Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, or West Pottsgrove Township in Montgomery County, in Pennsylvania; **(Community Conversion 12/13/01)**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or household; and organizations of such persons."

December 13, 2001
Date of Approval

Tawana Y. James
Regional Director

CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS
ADOPTING AMENDMENT OF CHARTER

WHEREAS, the attached amendment of the credit union's charter is in the best interests of the members and is consistent with Law, and all necessary authorizations having been obtained,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the attached amendment of the charter of the Apex Federal Credit Union No. 06414 is hereby adopted by the board of directors in accordance with Article XVII of the revised Federal Credit Union Bylaws effective October 14, 1999.

We, the undersigned President and Secretary of the above federal credit union, hereby certify that on _____, 2001, the above resolution amending the charter was adopted by the board of directors in accordance with Article XVII of the Federal Credit Union Bylaws.

_____ _____

President Secretary

(b)(5)

Charter	Title	FirstName	LastName	Company	Address1	Address2	City	State	PostalCode
06269-07F	Mr.	Andrew	Pistoria	TriCounty Area Federal Credit Union	1550 Medical Drive		Pottstown	PA	19464
12031-01F	Mr.	Anthony L.	Mungin	ARE Federal Credit Union	402 First Avenue		Reyersford	PA	19460
15983-01F	Mr.	Frank J.	Nosek	Pennsco Federal Credit Union	1 Veterans Drive	Southeastern Veterans Center	Spring City	PA	19475-1241
16153-02F	Mr.	Dennis	Rinewalt	EFCO Federal Credit Union	201 Spring Street		Boyertown	PA	19512
60215-02F	Mr.	Robert W.	Smith	Superior Credit Union	P. O. Box 26159		Collegeville	PA	19426
61808-04G	Mr.	Brian C.	Bischof	Local 380 I.B.E.W. Credit Union	3900 Ridge Pike		Collegeville	PA	19426
62787-02F	Mr.	Franie	Jacobs	Knoll Employees Credit Union	1235 Water St.	P. O. Box 157	E. Greenville	PA	18041
63037-02F	Mr.	Frank S.	Horyczko	KCC Credit Union	County Line Road		Boyertown	PA	19512
63730-02F	Mr.	Barry R.	Aiken	UTI Employees Credit Union	200 West 7th Avenue		Collegeville	PA	19426
68241-03L	Mr.	Faust M.	Faust	Diamond Credit Union	1600 Medical Drive		Pottstown	PA	19464

Overlapped Cells in Tri County Community.

	Charter	Title	FirstName	LastName	Company	Address1	Address2	City	State	PostalCode
chartered 1949	06269-~~02F~~ 7F	Mr.	Andrew	Pistoria	TriCounty Area Federal Credit Union (community charter)	1550 Medical Drive		Pottstown	PA	19464
957	12031-01F	Mr.	Anthony L.	Mungin	ARE Federal Credit Union	402 First Avenue		Reyersford	PA	19460
963	15983-01F	Mr.	Frank J.	Nosek	Pennsco Federal Credit Union	1 Veterans Drive	Southeastern Veterans Center	Spring City	PA	19475-1241
964	16153-02F	Mr.	Dennis	Rinewalt	EFCO Federal Credit Union	201 Spring Street		Boyertown	PA	19512
1956	60215-02F	Mr.	Robert W.	Smith	Superior Credit Union	P. O. Box 26159		Collegeville	PA	~~19403~~ 19426
1974	61808-04G	Mr.	Brian C.	Bischof	Local 380 I.B.E.W. Credit Union	3900 Ridge Pike		Collegeville	PA	19426
1974	62787-02F	Mr.	Franie	Jacobs	Knoll Employees Credit Union	1235 Water St.	P. O. Box 157	E. Greenville	PA	18041
1975	63037-02F	Mr.	Frank S.	Horyczko	KCC Credit Union	County Line Road		Boyertown	PA	19512
1972	63730-02F	Mr.	Barry R.	Aiken	UTI Employees Credit Union	200 West 7th Avenue		Collegeville	PA	19426
1947	68241-03L	Mr.	Faust M.	Faust	Diamond Credit Union	1600 Medical Drive		Pottstown	PA	19464

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	L
Charter Number:	6269	**Charter Date:**	1/1/1949
Charter Type:	1	**Insurance Date:**	1/26/1971
State Code:	42	**District:**	7
County Code:	91	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	00
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: TRI COUNTY AREA

1550 MEDICAL DR
POTTSTOWN, PA 19464

Attention of:

Office Location: 1550 MEDICAL DR
POTTSTOWN, PA 19464

Attention of:

Phone:	(610) 326-3705	**Fax:**	(610) 327-8510
Manager:	PISTORIA,ANDREW	**President:**	DIMINO,JOHN
Working Hours:			

Report of Officials: 96
EDP Vendor Name: ULTRADATA CORP.
Insurance Name:
Year Opened: 1949

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares
5658	MC	3,741,950	1	8	6269	9/19/1994	3,072,344	0	0	0	0
5658	M	3,741,950	0	0	6269	6/15/1994	3,072,344	0	0	0	0
17979	MC	43,194	1	7	6269	6/30/1988	0	0	0	0	0
17979	M	0	0	0	6269	3/31/1988	0	0	0	0	0
8699	MC	1,846,940	1	7	6269	12/17/1987	0	0	0	0	0
8699	M	0	0	0	6269	9/18/1987	0	0	0	0	0
23013	MC	137,976	1	7	6269	8/27/1987	0	0	0	0	0

FAS Data

Cycle	Assets	Shares
9/30/2001	66,869,711	61,316,733
6/30/2001	63,502,348	57,987,394
3/31/2001	61,477,250	56,029,358
12/31/2000	57,211,319	51,982,415
9/30/2000	53,081,109	48,000,289

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	F
Charter Number:	12031	**Charter Date:**	1/1/1957
Charter Type:	1	**Insurance Date:**	1/4/1971
State Code:	42	**District:**	1
County Code:	91	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	49
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: ARE

402 FIRST AVENUE
REYERSFORD, PA 19460

Attention of:

Office Location: SAME
REYERSFORD, PA 19460

Attention of:

Phone:	(610) 948-3400	**Fax:**	(610) 948-6611
Manager:	MUNGIN, ANTHONY L	**President:**	KLINK,JOHN
Working Hours:	M-F 7-12:30		

Report of Officials: 96
EDP Vendor Name: COMPUSOURCE SYSTEMS, INC.
Insurance Name: CUNA MUTUAL
Year Opened: 1957

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	862,213	752,700
12/31/2000	844,519	735,755
6/30/2000	879,436	773,934
12/31/1999	882,079	781,523
6/30/1999	905,815	805,329

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	L
Charter Number:	16153	**Charter Date:**	1/1/1964
Charter Type:	1	**Insurance Date:**	4/26/1971
State Code:	42	**District:**	8
County Code:	11	**Congressional District:**	6
Status:	A	**SMSA:**	6680
Last Event Code:		**TOM Code:**	36
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: EFCO

201 SPRING ST
BOYERTOWN, PA 19512

Attention of:

Office Location: SAME
AME, 19512

Attention of:

Phone:	(610) 473-1015	**Fax:**	(610) 473-1031
Manager:	RINEWALT, DENNIS	**President:**	RAUTZHAN,ROBERT
Working Hours:	8AM-2PM		

Report of Officials: 96
EDP Vendor Name: EDS
Insurance Name:
Year Opened: 1964

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	528,426	443,789
12/31/2000	503,068	421,311
6/30/2000	535,712	455,334
12/31/1999	677,918	580,855
6/30/1999	670,911	564,809

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	F
Charter Number:	15983	**Charter Date:**	1/1/1963
Charter Type:	1	**Insurance Date:**	4/13/1971
State Code:	42	**District:**	1
County Code:	29	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	06
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: PENNSCO

SOUTHEASTERN VETERANS CENTER
SPRING CITY, PA 19475-1241

Attention of:

Office Location: 1 VETERANS DRIVE SOUTHEASTERN VETER
SPRING CITY, PA 19475-1241

Attention of:

Phone:	(610) 948-2495	**Fax:**	(610) 948-2405
Manager:	NOSEK, FRANK J	**President:**	HALLMAN,EILEEN
Working Hours:	M-F 11-3		

Report of Officials: 96
EDP Vendor Name: CUEDS, INC.
Insurance Name:
Year Opened: 1963

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	401,908	330,194
12/31/2000	381,949	309,836
6/30/2000	403,418	332,119
12/31/1999	390,660	319,600
6/30/1999	389,145	319,279

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	F
Charter Number:	60215	**Charter Date:**	1/1/1956
Charter Type:	2	**Insurance Date:**	4/5/1971
State Code:	42	**District:**	2
County Code:	91	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	99S
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: SUPERIOR CREDIT UNION

PO BOX 26159
COLLEGEVILLE, PA 19426

Attention of:

Office Location: 3900 GERMANTOWN PIKE
COLLEGEVILLE, PA 19426

Attention of:

Phone:	(610) 489-7239	**Fax:**	(610) 489-5339
Manager:	SMITH,ROBERT W	**President:**	UPDEGRAFF,ELLIS P
Working Hours:	MONDAY - FRIDAY 7:30AM - 4:30PM		

Report of Officials: 96
EDP Vendor Name: Innovative Data Systems
Insurance Name:
Year Opened: 1956

Web Address:
I-Mail:

Previous Name(s): SUPERIOR
SUPERIOR TUBE EMPLOYEES

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares
10203	MC	212,620	1	7	60215	9/25/1989	0	0	0	0	0
10203	M	0	0	0	60215	5/17/1989	0	0	0	0	0
61837	MC	127,779	1	7	60215	2/25/1984	0	0	0	0	0
61454	MC	1,561,885	1	7	60215	6/24/1982	0	0	0	0	0
64446	MC	67,855	1	7	60215	9/3/1981	0	0	0	0	0
10740	MC	135,687	1	7	60215	7/29/1981	0	0	0	0	0
63771	MC	65,774	1	7	60215	5/29/1981	0	0	0	0	0

FAS Data

Cycle	Assets	Shares
6/30/2001	16,742,277	13,728,098
12/31/2000	16,465,775	13,472,022
6/30/2000	16,887,199	13,959,412
12/31/1999	16,601,676	13,832,408
6/30/1999	16,733,644	14,030,151

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	G
Charter Number:	61808	**Charter Date:**	1/1/1974
Charter Type:	2	**Insurance Date:**	4/1/1974
State Code:	42	**District:**	6
County Code:	91	**Congressional District:**	13
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	99S
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: LOCAL 380 I.B.E.W.

3900 RIDGE PIKE
COLLEGEVILLE, PA 19426

Attention of:

Office Location: 3900 RIDGE PIKE
COLLEGEVILLE, PA 19426

Attention of:

Phone:	(610) 489-0161	**Fax:**	(610) 489-2690
Manager:	BISCHOF,BRIAN C	**President:**	KESLICK SR,JOHN A
Working Hours:			

Report of Officials: 96
EDP Vendor Name: FEDCOMP, INC.
Insurance Name:
Year Opened: 1974

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	15,531,890	13,638,410
12/31/2000	15,130,158	13,119,599
6/30/2000	15,484,057	13,689,871
12/31/1999	15,744,144	14,022,546
6/30/1999	15,423,706	13,779,904

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	F
Charter Number:	62787	**Charter Date:**	1/1/1974
Charter Type:	2	**Insurance Date:**	5/14/1975
State Code:	42	**District:**	2
County Code:	91	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	99S
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: KNOLL EMPLOYEES

1235 WATER ST P.O. BOX 157
E.GREENVILLE, PA 18041

Attention of:

Office Location:

,

Attention of:

Phone:	(215) 679-1651	**Fax:**	(215) 679-1550
Manager:	JACOBS, FRANIE	**President:**	FULLER, DAVID E
Working Hours:	MON - FRI 9:00AM -5:00PM		

Report of Officials: 94
EDP Vendor Name: FEDCOMP, INC.
Insurance Name:
Year Opened: 1974

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	6,580,345	5,864,325
12/31/2000	5,921,970	5,249,904
6/30/2000	6,354,009	5,729,000
12/31/1999	6,038,234	5,470,727
6/30/1999	6,431,629	5,796,114

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	F
Charter Number:	63037	**Charter Date:**	1/1/1975
Charter Type:	2	**Insurance Date:**	10/1/1975
State Code:	42	**District:**	2
County Code:	11	**Congressional District:**	6
Status:	A	**SMSA:**	6680
Last Event Code:		**TOM Code:**	99
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: KCC CREDIT UNION

COUNTY LINE RD.
ROYERTOWN, PA 19512

Attention of: C/O KAWECKI-BERYLCO INDUSTRIES, INC

Office Location: SAME AS ABOVE
SAME, PA 19512

Attention of:

Phone:	(610) 367-2465	**Fax:**	(610) 369-8317
Manager:	HORYCZKO, FRANK S	**President:**	SMITH,DEAN
Working Hours:	MON-THURS 8AM-4:30 PM		

Report of Officials: 96
EDP Vendor Name: PENNSYLVANIA CREDIT UNION LEAGUE
Insurance Name:
Year Opened: 1975

Web Address:
I-Mail:

Previous Name(s): KCC

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	2,301,555	1,819,371
12/31/2000	2,320,447	1,852,111
6/30/2000	2,434,788	1,987,141
12/31/1999	2,596,270	2,166,047
6/30/1999	2,689,212	2,275,291

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	F
Charter Number:	63730	**Charter Date:**	1/1/1972
Charter Type:	2	**Insurance Date:**	12/1/1976
State Code:	42	**District:**	2
County Code:	91	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:		**TOM Code:**	99S
Limited Income:	0	**SEP:**	
Limited Income Date:	12:00:00 AM		

Charter Name: UTI EMPLOYEES

200 WEST SEVENTH AVENUE
COLLEGEVILLE, PA 19426

Attention of:

Office Location: 200 WEST SEVENTH AVENUE
COLLEGEVILLE, PA 19426

Attention of:

Phone:	(610) 409-2358	**Fax:**	(610) 409-2459
Manager:	AIKEN,BARRY R	**President:**	MARZEC,C JOSEPH
Working Hours:	MON-FRI		

Report of Officials: 96
EDP Vendor Name: COMPUSOURCE SYSTEMS, INC.
Insurance Name:
Year Opened: 1972

Web Address:
I-Mail:

Previous Name(s):

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares

FAS Data

Cycle	Assets	Shares
6/30/2001	6,735,589	5,456,498
12/31/2000	5,959,566	4,725,296
6/30/2000	6,969,552	5,768,680
12/31/1999	7,126,591	5,994,025
6/30/1999	7,294,908	6,153,322

(b)(8)

National Credit Union Administration

Charter Information

Region:	2	**Supervisor Examiner:**	L
Charter Number:	68241	**Charter Date:**	1/1/1947
Charter Type:	2	**Insurance Date:**	1/4/1971
State Code:	42	**District:**	7
County Code:	91	**Congressional District:**	5
Status:	A	**SMSA:**	6160
Last Event Code:	CC	**TOM Code:**	49
Limited Income:	0	**SEP:**	Y
Limited Income Date:	12:00:00 AM		

Charter Name: DIAMOND

1600 MEDICAL DRIVE
POTTSTOWN, PA 19464

Attention of:

Office Location: 1600 MEDICAL DRIVE
POTTSTOWN, PA 19464

Attention of:

Phone:	(610) 326-5490	**Fax:**	(610) 718-0294
Manager:	FAUST, FAUST M	**President:**	YOST,HERBERT N
Working Hours:	M, TU, W, TH, F 9 A.M. TO 4:30 P.M. M-W; 9		

Report of Officials: 96
EDP Vendor Name: HARLAND FINANCIAL SOLUTIONS
Insurance Name:
Year Opened: 1947

Web Address:
I-Mail:

Previous Name(s): DANA POTTSTOWN

Event History:

CU #	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares
8403	MC	3,296,806	1	9	68241	10/22/1998	2,880,559	0	0	0	0
8403	M	3,296,806	0	9	68241	6/23/1998	2,880,559	0	0	0	0
68241	CC	73,779,566	0	9	5532	4/1/1997	67,013,530	0	0	0	0
21996	MC	4,423,296	1	8	5532	4/12/1996	3,975,733	0	0	0	0
21996	M	4,423,296	0	0	5532	12/26/1995	3,975,733	0	0	0	0
66293	MC	11,244	1	7	5532	6/30/1986	0	0	0	0	0
66293	M	0	0	0	5532	1/10/1986	0	0	0	0	0

FAS Data

Cycle	Assets	Shares
9/30/2001	126,527,595	115,154,180
6/30/2001	125,090,687	113,994,499
3/31/2001	122,379,553	111,401,846
12/31/2000	114,373,199	103,861,702
9/30/2000	110,678,288	100,469,468

(b)(8)

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SUITE 4206 1775 DUKE STREET ALEXANDRIA, VIRGINIA 22314-3437 703-519-4600 (FAX) 703-519-4620

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APEX FEDERAL CREDIT UNION
COMMUNITY CONVERSION
REGION II - CAPITAL

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APEX FCU
NCUA Board Meeting
December 13, 2001

TJ: Good Morning, Mr. Chairman, Mrs. Wheat, and Mr. Bacino. Today, Region II is asking the NCUA Board to approve APEX Federal Credit Union's request to convert to a community charter.

We bring this matter to the NCUA Board because the request exceeds my delegated authority as regional director. The proposed community involves multiple political jurisdictions with more than 200,000 residents. While the NCUA Board has approved the bulk of this area as meeting the community requirements under IRPS 00-1 on October 19, 2000, the new proposed community has an additional borough, Phoenixville. Ms. Vaughn will discuss the proposal.

Cynthia: Good morning, Mr. Chairman, Mrs. Wheat, and Mr. Bacino. APEX Federal Credit Union is a multiple group credit union, located in Stowe, Pennsylvania.

The credit union requests approval to convert to a community charter to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Tri-County Community in Pennsylvania. The Tri-County Community consists of 42 townships and boroughs in Western Montgomery, Northern Chester, and Southeastern Berks Counties. The total population of the community is about 220,000.

Since the Tri-County Area was already approved by the NCUAB as a community under IRPS 00-1, the credit union provided sufficient evidence to support Phoenixville interacts with the Tri-County Community as outlined in the package. Therefore, the requirements in IRPS 01-1 for a community charter conversion have been met.

APEX FCU is a well managed, and financially sound institution. The credit union's business plan shows it can successfully manage a community field of membership.

There are no newly chartered single or multiple common bond credit unions in the area. Therefore, no exclusion clauses are proposed.

E&I and Office of General Counsel have occurred with the proposal.

Therefore, the region recommends approval of APEX FCU's request to convert to a community charter to serve the Tri-County Community, including Phoenixville, in the State of Pennsylvania.

We will be happy to answer any questions at this time.

Tom Keef

APEX FCU #6414

ASSETS:	$21 million	**CAMEL:**	(b)(8)
SHARES:	$19 million	**Exam:**	**10/31/00**
LOANS:	$15 million	**Net Worth:**	**9.5%**

Proposal:

- Convert to a community charter to serve residents in the Tri-County Community in Pennsylvania.
- Tri-County Community is comprised of 42 townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.
- Area's population is 220,391.

NCUA Board approved the Tri County Area as meeting the community requirements under IRPS 01-1 for the Tri County Area FCU on July 13, 2001. However, the new proposed community contains an additional borough, Phoenixville, representing an increase of 15,425 potential members.

Reason for Conversion:

Provide service to area residents.

Regional FOM Analysis:

The credit union's proposal meets the requirements of IRPS 01-1, specifically:

1. NCUAB already approved area, excluding Phoenixville, as a well-defined local community. Therefore, the credit union provided sufficient evidence showing Phoenixville is also a part of the Tri-County Area Community, based on:

   - Shared/Common Facilities – Pottstown Medical Specialists, Inc. (physician owned multi-specialty medical practices - Kimberton Medical Associates) and Phoenixville Hospital (75% employees live in area, and 83% of patients come from the TriCounty Community).
   - Organizations/Clubs – Tri-County Area Chamber of Commerce, Phoenixville Chamber of Commerce, and Pioneer Athletic Conference (PAC 10) (Phoenixville Area School District participates in sports competitions between school districts in Tri-County Community).
   - Newspapers/Media – *The Mercury* newspaper, Tri-County Area Business Guide, Route 422 Business Advisor, WPAZ radio (Lite 1370), and Pottstown Community TV (PCTV).

Financial Condition:

APEX FCU is financially sound with solid capital, strong earnings, and low delinquency.
The credit union's business plan demonstrates the ability to successfully manage a community FOM.

Ability to Serve:

1. Full-service institution, comprehensive products/services: leases, debit and credit cards, mortgages, construction loans, stock secured loans, ATMs, audio response system, Internet access and home banking, etc.

2. Although Tri County Community does not meet our low-income standard, it has a few low-income areas in Pottstown. APEX offers special programs for members with lower income levels, including [redacted], [redacted], [redacted], [redacted] and [redacted] (b)(4) (b)(4)

3. Two facilities in community, with [redacted] just 3 miles west of Pottstown, the community hub where residents go to shop, attend college, obtain medical services, and get entertainment. (Farthest distance 16 miles from Stowe facility.) [redacted] in the far southeastern section. (b)(4) (b)(4)

4. [redacted] (>400 no surcharge ATMs). CU has two proprietary ATMs at branch offices. (b)(4) (b)(4)

(b)(4)

Overlaps:

There are no newly chartered single or multiple common bond CUs in the community; therefore no exclusions are proposed.

Recommendation:

The proposal meets the requirements of IRPS 01-1. The CU is financially sound, and has submitted a business plan showing it can successfully manage a community FOM. Therefore, Region II recommends that the NCUAB approve the APEX FCU's request to convert to a community charter to serve the Tri-County Community, including Phoenixville, in the State of Pennsylvania.

APEX FEDERAL CREDIT UNION
COMMUNITY CHARTER EXPANSION
Charter #6414
Assets $21,648,565
Stowe, Pennsylvania

1. General Background

APEX Federal Credit Union was chartered as Doehler – Jarvis Pottstown Federal Credit Union, in 1949, to serve employees of Doehler - Jarvis Company, in Pottstown, Pennsylvania. In July 1995, Harvard Industries acquired the Doehler – Jarvis Company, and renamed the Pottstown plant as Pottstown Precision Casting. By 1998, Harvard Industries had filed for Chapter 11 Bankruptcy and emerged from this bankruptcy with only one of its three plants remaining -- the Pottstown plant (now renamed Pottstown Precision Casting).

On October 31, 2000, Harvard Industries announced it would close the Pottstown Precision Casting (die) plant in September 2001. At one time, Pottstown Precision Casting employed over 2,000 individuals, which was 23 percent of APEX FCU's potential membership. Through numerous layoffs, the current number of employees is 320. In addition, this closing will result in a loss of over $2 million in payroll deposits annually.

Over the years, the credit union has merged with three credit unions and added approximately 55 select groups to its charter to remain a viable institution. The board has determined there are very few, if any, groups of substantial size available to add to its charter, and expanding by adding select groups is not a viable option. Accordingly, APEX FCU wishes to convert to a community charter to ensure its future viability and stability.

APEX FCU is located in Stowe, Pennsylvania, which is centrally located in the Tri-County Community. As of September 30, 2001, the credit union had total assets of $21,648,565. It had 5,768 members and estimated its potential at 11,876, which represents a 48.6 percent penetration ratio.

A. Proposal

The credit union proposes to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community in the State of Pennsylvania. The proposal states the Tri-County Community consists of 42 townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.

B. Delegated Authority

The Tri-County Community has an estimated population of 220,391 according to data obtained from the Census' Population Estimates for Minor Civil Divisions as of July 1, 1999 (See Tab 4). The NCUA Board approved the Tri County Area community as meeting the community requirements under IRPS 00-1, as amended by IRPS 01-1, for the Tri County Area FCU on July 13, 2001. However, the proposed community submitted by the credit union contains an additional borough, Phoenixville, representing an increase of 15,425 potential members.

The Tri-County Area FCU used the TriCounty Area Chamber of Commerce's geographical definition of the community. However, APEX FCU contends that Phoenixville is a part of the Tri-County Area and wants to include it in their definition. APEX FCU's package was initially sent back to the credit union to provide support to show Phoenixville is a part of the Tri-County

Area. The TriCounty Area Chamber of Commerce indicates Phoenixville was not listed as one of the municipalities because Phoenixville has it own Chamber of Commerce. The TriCounty Area Chamber of Commerce also provided a letter stating it has members in Phoenixville, and Phoenixville businesses are eligible for membership.

Therefore, since the defined boundaries of the proposed community is different, this community conversion proposal is not delegated to the regional director under CHA 3B of the Delegated Authority. NCUAB approval is required, along with OGC and E&I concurrence.

C. SEGs Outside Community

APEX FCU's proposal contains a chart showing only seven select employee groups outside the community boundaries, including Comcast Metrophone, Inc., Users, The West Company (Kinston, NC), The West Company (Lionville, PA), Yuasa Power Systems, Crane/Cochran, Inc., and Weidner Plastic.

The credit union estimates it currently serves about 50 percent of 2,160 potential members from these groups. Its inability to provide service upon expansion to the remaining 1,080 potential members who have not joined the credit union will not impact the credit union's operations.

The proposal contains a copy of the letter that will be sent to these groups prior to approval of the community expansion. The letter sufficiently notifies the group of the loss of service and offers assistance in locating another credit union.

2. Well-Defined Area that is Recognized as a Distinct Neighborhood, Community, or Rural District

A. Geographic Boundaries

The proposal contains two maps, depicting the boundaries, geographic characteristics, and surroundings of the Tri-County Community. Both maps adequately disclose the 42 townships and boroughs comprising the community, including:

- ⇨ Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township and Washington Township in *Berks County;*

- ⇨ East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, Phoenixville Borough[1], South Coventry Township, Spring City Borough, Warwick Township and West Vincent Township in *Chester County*; and,

- ⇨ Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, and West Pottsgrove Township in *Montgomery County*.

[1]Located outside the previously approved Tri County Area.

In addition, one map highlights the credit union's existing community boundaries, existing two office facilities in Pottstown and Phoenixville, and the proposed office facility in Boystertown, all located within the expanded community.

B. Distinct Neighborhood, Community or Rural District

The Tri-County Area has already been established as a community by the NCUAB on July 13, 2001. The addition of Phoenixville, PA, expands the community by one borough. We believe the credit union's proposal sufficiently supports that the Tri-County Community (Tri-County Area plus Phoenixville) is recognized as a distinct, local community where the residents have common interests and interact as detailed below.

➢ **POLITICAL JURISDICTIONS**

The proposed community is defined by 42 townships and boroughs, as outlined under Section A (Geographic Boundaries). It covers approximately 443 square miles with a population density of 434 persons per square mile. The community's name comes from the fact the area is made of portions of three adjoining counties -- Southeastern Berks, Northern Chester, and Western Montgomery. The furthest commuting distance and time between the northern and southern portions (Seisholtzville, PA to Ludwig Corner, PA) of the community is approximately 29 miles.

Pottstown is the largest municipality in the community, with 21,236 residents as of July 1, 1999, according to the U.S. Census Population Estimates for Minor Civil Division. It is centrally located in the Tri-County community, and serves as the community's hub for its activities. The community's boundaries are approximately 16 miles north, 12 miles south, 14 miles east, and 8 miles west of Pottstown.

➢ **MAJOR TRAFFIC FLOWS/PATTERNS**

Route 422 provides residents with east to west travel through the community. Route 100 is the other major highway, bisecting the Tri-County community from north to south. Both highways merge in Pottstown, enhancing access to the community hub.

➢ **MAJOR TRADE AREA**

Pottstown is the community's major trade area. It has the Coventry Mall, the community's only shopping mall and major trade center. The mall has 85 stores, including Boscov's, JC Penney, and Bradlees Department Stores. It is centrally located at Routes 100 and 442, and has a primary trade area, which covers residents within 15 miles of the mall.

Also, within a short distance, in Pottstown, is the community's only Walmart, Big Kmart, Home Depot, and Staples. The presence of these "Big Box" stores supports Pottstown's position as the community's trade center.

➢ **SHARED SERVICES/COMMON FACILITIES**

Area residents share the following services and common facilities in the Tri-County Community:

A. Education: *Montgomery County Community College* is a comprehensive two-year community college with one of its two campuses located in Pottstown, which services the residents of the Tri-County Community. Of the 1,189 students enrolled at Montgomery County

Community College's West Campus in Pottstown, 94 percent come from the Tri-County Community. Seven percent of the students attending come from Phoenixville.

B. Health Services: *Pottstown Memorial Medical Center* (PMMC) is the largest healthcare facility in the Tri-County Community. It is a 299-bed, non-profit hospital serving the residents of the Tri-County Community. Out of the 60,210 patients using the PMMC in 1999, 89 percent were residents of the Tri-County Community.

Phoenixville Hospital is a 106-bed medical facility serving over 8,000 inpatient residents per year, while nearly 20,000 people visit its emergency room. Thousands of other residents are referred to this hospital for physical therapy, lab tests, and diagnostic imaging. In addition, the proposal contains data from the hospital supporting 75 percent of the hospital's employees (695 out of 919) reside in the Tri-County Community, with 46 percent of these employees living outside of Phoenixville. Between July 10, 2001, and August 31, 2001, 82.6 percent of the hospital's patients came from the Tri-County community with 53.8 percent coming from within the Tri-County community but outside of Phoenixville.

Manatawny Manor, located in Pottstown, provides quality healthcare to Tri-County Community residents with skilled nursing care, assisted living, a special care unit for beginning stages of Alzheimer's Disease, and an adult daycare services program.

Pottstown Medical Specialists, Inc. (PMSI) is a physician owned multi-specialty group practice dedicated to providing quality healthcare to the residents of the Tri-County Community.

Pottstown Health Club is the primary health club providing service to the community residents. Its total membership is 1,655, of which 95 percent are residents from the Tri-County Community.

➢ **COMMUNITY ORGANIZATIONS AND CLUBS**

The Tri-County Community has several associations, agencies, and organizations providing service to meet the needs and interests of its residents. A few of the major organizations and clubs include:

A. *TriCounty Area Chamber of Commerce* serves over 700 businesses in northern Chester, southeastern Berks, and western Montgomery Counties. Its mission is to proactively impact the business climate and quality of life in the Tri-County Community by providing leadership through economic, educational, civic, cultural, and legislative initiatives. Approximately eighty-two percent of the membership comes from the Tri-County community, including Phoenixville as supported by the letter from Jeff Dentler, Business Manager at the TriCounty Area Chamber of Commerce.

In addition, the proposal contains a telecon documenting a conversation with Eileen Dautrich, VP of Administration at the TriCounty Area Chamber of Commerce, about Phoenixville's relationship to the TriCounty Community. Ms. Dautrich indicated the Chamber does not consider Phoenixville as one of the municipalities in its Chamber area since Phoenixville has its own Chamber of Commerce. However, she stated they do have members from Phoenixville. Then, she faxed me a listing of all municipalities comprising its coverage area.

B. *Phoenixville Area Chamber of Commerce* serves over 300 businesses in Northeastern Chester County and Western Montgomery County. Its mission is to advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the area,

address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community. Ms. Trish Kugler, of the Phoenixville Area Chamber of Commerce, states that several businesses located in the Tri-County Area are members.

C. *Tri-County Health Partnership* is a collaboration of local educational, social service, religious, business, industry, healthcare, government, social and civic organizations, as well as community residents. It was organized in 1996 to identify the physical, spiritual, environmental, economic, and social needs of the community, and manages resources to address those needs. Its goals are to strengthen families, prevent domestic violence, mentor its youth to leadership, and increase self-esteem. A few of the community organizations sponsored by the Tri-County Health Partnership to achieve its goals include *Building Up Strengthens in Youth (BUSY)*, *Low-Income Task Force*, and *Domestic Violence Task Force*.

D. *Pioneer Athletic Conference (PAC) 10* is a major sports league, comprised of teams from ten school districts, in the Tri-County Community. Phoenixville's school district is part of PAC 10. The school districts competition against one another in varsity sports, including basketball, tennis, field hockey, track, soccer, lacrosse, wrestling, football, golf, cross country, and baseball. PAC 10 plays a major role in bringing students, teachers, parents, family members, and other community residents together to support their favorite teams.

➢ **NEWSPAPERS, PUBLICATIONS, AND OTHER MEDIA**

The Tri-County Community has many publications and other media evidencing common interests among its residents. The major publications and other media include, but are not limited to, the following.

A. *The Mercury:* The Mercury is the leading daily newspaper serving the residents in Tri-County Community, including western Montgomery, northern Chester, and eastern Berks Counties. This newspaper also contains news and other information about Phoenixville. It is 80 percent home delivered, of which the morning publication reaches 27,844 Tri-County Community households daily and 28,223 households on Sunday, which also includes residents living in Phoenixville.

B. *Tri-County Area Business Guide:* The Tri-County Area Chamber of Commerce publishes the Tri-County Area Business Guide annually. It provides information on the Tri-County Area Chamber of Commerce and vital information about the Tri-County Community, including its history, municipal data, economic development, education, shopping, transportation, media communications, healthcare, recreation, and sites of interest. More than 5,000 issues are circulated annually.

C. *Route 422 Business Advisor*: The Tri-County Area Chamber of Commerce publishes the Route 422 Business Advisor monthly to keep members current on the community events. The topics focus on activities in the Tri-County Community and range from mixer dates to special events. The Route 422 Corridor is located in Pottstown. More than 10,000 issues are circulated monthly.

D. *WPAZ (Lite 1370)*: WPAZ 1370 radio station is the news and information leader serving the Tri-County Community, including Berks, Montgomery, and Chester Counties, since 1951. Community residents have grown up depending on WPAZ to keep them updated on breaking news and community issues. Residents also tune in for informative talk shows providing tips on everything from business planning to travel tips and school issues to medical advice. In

addition, WPAZ 1370 is the recognized leader in live sports coverage, including Boyertown Bears Baseball, high school basketball, and high school football.

E. *Pottstown Community Television (PCTV)*: Pottstown Community Television is owned and operated by the Borough of Pottstown. It provides local programming over Suburban Cable TV (The Lenfest Group) in about 72,000 homes in the Tri-County Community. PCTV currently produces programming on three local cable channels – 8, 11, and 54. Many local institutions have programs running on PCTV, including TriCounty Chamber of Commerce, Pottstown Memorial Medical Center, and Phoenixville YMCA.

➢ COMMUNITY EVENTS

Tri-County Community residents enjoy a vast array of opportunities for participation in cultural activities as follows:

A. *Schuylkill Valley Regional Dance Company* has dedicated itself to enriching the cultural life of the Tri-County Community residents. It features local talented performers in annual Spring and Christmas concerts. The dance company also offers special school programs for community residents.

B. *Cornerstone of the Arts, Inc.* is the local arts council for the Tri-County Community. The Cornerstone strives to promote the community's local artists and to bring the arts into the educational system. It sponsors and supports many events throughout the year. At Kids Fest '98, in Pottstown Memorial Park, Cornerstone allowed 2,000 Tri-County Community students try their hands at the musical instruments.

C. *Hill School's Center for the Arts* is the focal point for theater, dance, music, and visual arts in the community. It offers many opportunities for residents to view a series of concerts, dance and theater performances for all ages.

D. *Fourth of July Celebration*. For more than a decade, Pottstown has sponsored a two-day Fourth of July Celebration at Memorial Park. The festivities start with a parade on High Street and culminate with a fireworks display that attracts thousands of residents from the Tri-County Community.

➢ LOW-INCOME ANALYSIS

Tri-County Community, as a whole, does not quality as a low-income community. According to 1990 Census data, the municipalities covering the Tri-County Community have a weighted median household income of $38,675. This figure exceeds NCUA's 1990 median household income standard of $25,757, adjusted seven percent for the Philadelphia CMSA differential.

At the same time, the community contains pockets of low-income and underserved residents. According to 1990 Census data, almost 14 percent of the community's households earn less than $15,000 per year, and another 14 percent earn only $15,000 to $25,000. According to CDFI, over 5 percent of the community is underserved.

➢ CONCLUSION

The proposal contains sufficient evidence supporting the Tri-County Community is a well-defined local community as prescribed in Chapter 2, Section V, of the Chartering and Field of Membership Manual. The Tri-County Community has a Chamber of Commerce, one shopping

mall, a community hub in Pottstown, one major newspaper, a radio and a television station, several events, and organizations and clubs, all supporting a well defined, local community with interaction and common interests among its residents.

3. Overlapped Credit Unions Analysis

This area is not applicable since there are no new federally chartered or federally insured occupational or associational credit unions in the Tri-County Community. All ten credit unions were chartered between 1947 and 1975. Since these credit unions have been chartered for more than two years, no overlap protection is warranted as prescribed in Chapter 2 of Section V.E.1 of the Chartering and FOM Manual (IPRS 00-1, as amended by IRPS 01-1).

4. Community Action (Business) Plan

APEX FCU's community action plan outlines management's proposed actions for serving the community residents through its facilities, services, and marketing plan as discussed below.

- **OFFICE FACILITIES**

APEX FCU has two office facilities in the Tri-County Community. Its main office facility is centrally located at 540 Old Reading Pike in Stowe, Pennsylvania. This facility has an ATM and drive-in lanes. It is centrally located in the Tri-County Community, on the southwestern border of Pottstown. It can be easily reached off Route 422 (the community's major throughway). Due to the small geographic size of the community (443 square miles), the furthest distance from Stowe is approximately 16 miles.

The second branch facility is located at 140 Nutt Road in Phoenixville, Pennsylvania. This facility will provide more convenient access to residents living in the southeastern portion of the community. It also has an ATM and drive-in lanes.

(b)(4)

- **STAFF**

The credit union currently has 13 employees, which consist of a CEO, accountant, loan supervisor, service supervisor, receptionist, six member service representatives/tellers, and two loan officers. The key management officials and staff are well experienced, and have been involved with the credit union movement for several years. (b)(4)

(b)(4)

➢ PRODUCTS AND SERVICES

APEX FCU is a $20 million financial institution, offering a wide range of financial products and services. The credit union's share and loan products appeal to different member types, enabling it to serve a community population with varying financial needs, as shown below.

➢ regular shares (minimum $5)	➢ new/used automobile loans	➢ VISA credit cards
➢ payroll savings (minimum $1)	➢ recreational, boat & plane loans	➢ travelers checks
➢ share draft checking	➢ payment shaver loans & leases	➢ money orders
➢ share certificates (min. $500)	➢ first & second mortgage loans	➢ discount amusement park tickets
➢ money markets (min. $2,000)	➢ mobile home loans	➢ Investment/broker service
➢ Traditional/Roth IRAs	➢ construction loans	➢ bill payer service
➢ clubs (min. $5 per paycheck)	➢ share and stock secured loans	➢ checkbook reconciliation service
➢ Kirby Kangaroo (Youth) Club	➢ student loans	➢ financial counseling service
➢ Mad Money (ATM/Debit) Card	➢ lines of credit	➢ cash operation service

APEX FCU's loan products are competitively priced, and can be acquired for a variety of purposes. It has a *risk-based lending* program, enabling the credit union to meet the lending needs of all community residents by offering the best possible rate based upon each individual's credit history. As an auto-financing alternative, the *Payment Shaver Loans* provide members with lower monthly payments than a traditional automobile loan with no acquisition charge or hidden fees commonly associated with a traditional auto lease.

Additionally, the credit union offers members convenient access to their funds through a variety of electronic delivery services, including direct deposit, A.R.T. (an audio response system), Mad Money Card (an ATM and VISA check card), Internet access, home banking, and an electronic bill payer service. APEX FCU is also affiliated with the CU$ (Credit Union Dollars) network, owned by the Pennsylvania Credit Union League. This network provides credit union members access their accounts at more than 400 ATMs statewide at no surcharge.

Furthermore, APEX FCU offers a variety of programs that would appeal to residents living in low-income and underserved areas, including a deposit of only $5 to open a regular shares account, a no minimum balance, no per-check and no monthly maintenance fees for a share draft account, risk based lending, mobile home loans, checkbook reconciliation service, new and used, and payment shaver auto loans, money orders, and credit and financial counseling.

(b)(4)

Overall, these products and services are more than adequate to serve the various types of residents within the proposed community.

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

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

- Current Financial Statements

APEX FCU is financially sound. Its capitalization and financial trends are improving as disclosed on the following chart:

KEY RATIOS	12/31/98	12/31/99	12/31/00	9/30/01
Net Worth Ratio	8.69%	9.07%	9.83%	9.50%
Delinquency Ratio	0.95%	0.35%	0.57%	0.77%
Loss Loan Ratio	0.26%	0.22%	0.31%	0.31%
Return on Assets Ratio	0.50%	0.51%	0.75%	0.70%
Loans/Shares Ratio	77.95%	76.60%	80.62%	77.38%

Earnings have been low due to the high cost of maintaining multiple branches and offering of an assortment of financial services. However, the return on assets ratio has remained positive, and has improved with management's enhancement of the budgeting process. Management has constantly been reviewing fee income to make the assorted financial services more cost effective. In addition, management incorporated operational changes to reduce expenses and aggressively promote loans to increase profitability. However, both loans and shares have been erratic in 2001, as a result of sponsor layoffs. The net worth ratio has also been erratic due to problems with the sponsor. Even so, delinquent and net charged off loans remain low and well controlled.

6. On-Site Contact/Investigation

PE John Frederick recommends approval of the community conversion.

7. Regional Recommendation

We recommend approval of APEX FCU's request to convert to a community charter to serve persons who live, work, worship, or go school in, and businesses and other legal entities in the Tri-County Community, in Pennsylvania. APEX FCU's proposal sufficiently supports the Tri-County Community, including Phoenixville, is a well-defined, local community where its residents have common interests and interact. The credit union's business and community action plans are reasonable, including the financial projections. The credit union appears to be capable of handling this expansion.

for Insurance Analyst Cynthia M. Vaughn — Date 11/1/01

Acting Director of Insurance Antoinette St. Clair — Date 11/1/01

ARD/Operations Michael Villemure — Date

Regional Director Tawana Y. James — Date 11/1/01

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CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the Apex Federal Credit Union is hereby amended to read as follows:

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

1. Employees of the following who work in the Pennsylvania locations named:

   Doehler-Jarvis and the Cochrane Divisions of the NL Industries, Inc., York or Stowe
   UAW Local #1056, Stowe
   Yocom Knitting Company, Stowe
   Razor-Sharp, Pottstown
   Columbia Boiler Company of Pottstown, Pottstown
   Concrete Unit Step. Co., Pottstown
   Waste Management of Pennsylvania, Pottstown
   Quigley Motors, Inc., Boyertown
   Boyertown Burial Casket Company, Boyertown
   Precision Technology, Inc., Douglassville
   American Belt Company, New Berlinville
   CryoChem, Inc., Boyertown
   Bally Block Company, Bally
   Bally Engineered Structures, Inc., Bally
   The Counting House, Spring City
   A.W.A.C.S., Incorporated, t/a Metrophone, Norristown
   Boyertown Auto Body Works, Boyertown
   Allway's Limo, Boyertown
   TransAmerican Tool Co., Inc., Spring City
   Valley Forge Urological Association, Phoenixville
   u. Traditional Concepts, Inc., Boyertown
   Bemiss-Jason Corporation, Royersford
   Wells, Loeben, Hoffman & Holloway, Pottstown
   Thomas C. McCarthy Associates, Inc., Phoenixville
   Printing Complaints, Incorporated, Valley Forge
   GTP Plastics, Inc., Phoenixville
   WEL Management Services, Inc., Phoenixville
   Brown Printing Company, East Greenville Division, East Greenville

2. Concessionaires and employees of concessionaires who work at Doehler-Jarvis and the Cochrane Divisions of the NL Industries, Inc., Stowe, Pennsylvania;

3. Employees and elected and appointed officials of West Pottsgrove Township, Pennsylvania;

4. Employees and elected and appointed officials of the Borough of Boyertown, Pennsylvania;

5. Members of Local 2130, International Brotherhood of Electrical Workers, in Bally, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of August 1989 and who work at Bally Engineered Structures in Bally, Pennsylvania;

6. The West Company, Inc., and employees of The West Company, Inc., who work in Phoenixville, Pennsylvania;

7. The following Corporations and employees of those corporations who work in the Pennsylvania locations named:

Phoenixville Area YMCA, Phoenixville
The West Company & Specialty Services, Lancaster
The West Company who work at The West Company Cleona Facility, Cleona
Phoenix Rental, Phoenixville
Northern Chester County Community Nursing Services, Phoenixville
Scout Trucking, Inc., Spring City
Polymeric Systems, Inc., Phoenixville

8. The Phoenixville Hospital and employees, doctors, medical staff, and technicians who work at the Phoenixville Hospital in Phoenixville, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital;

~~9. Groups of persons with occupational common bonds which are located within 25 miles of one of the credit union's service facilities, which have provided a written request for service to the credit union, which do not presently have credit union service available, and which have no more members in the group than the maximum number established by the NCUA Board for additions under this provision: Provided, however, that the National Credit Union Administration may permanently or temporarily revoke the power to add groups under this provision upon a finding, in the Agency's discretion, that permitting additions under this provision are not in the best interests of the credit union, its members, or the National Credit Union Share Insurance Fund; SEP 01/10/95~~ (SUSPENDED 10/25/96)

10. Employees of Third Millennium Screen Printing who work in Pottstown, Pennsylvania; 2/17/99

11. Employees of the following who work in the Pennsylvania locations named: 8/30/99

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The Bombay Company, Gilbertsville

12. Employees of Todd's Tree Service, Inc., who work in Pottstown, Pennsylvania: 11/5/99

13. Employees of Paragon Racing, LLC who work in Boyertown, Pennsylvania; 1/18/00

14. Employees of the following who work in the Pennsylvania locations named: 3/21/00

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Coventry Manor Nursing Home, Pottstown

15. Employees of Proto-Cast, LLC who work in Douglassville, Pennsylvania; 9/14/00

16. Members of Reading Music Teachers Association, in Reading, Pennsylvania, who qualify for membership in accordance with its bylaws in effect September 20, 2000; 9/20/00

17. Employees of Vine Street Deli who work in Stowe, Pennsylvania; 11/03/00

18. Employees of Dennis A. Fick Trucking who work in Birdsboro, Pennsylvania; 11/14/00

19. Employees of Wyatt Carpet who work in Mont Clair, Pennsylvania; 12/22/00

20. Employees of Dunlop Group of Pottstown who work in Pottstown, Pennsylvania; 02/14/01

21. Employees of McCann Networks who work in Limerick, Pennsylvania; **8/28/01**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."

August 28, 2001
Date of Approval

Tawana Y. James
Regional Director

PROPOSED FIELD OF MEMBERSHIP

Section 5 of the Charter of the APEX Federal Credit Union is hereby amended to read as follows:

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

1. Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Area, encompassing Amity Township, Bally Borough, Bechtelsville Borough, Birdsboro Borough, Boyertown Borough, Colebrookdale Township, Douglass Township, Earl Township, Hereford Township, Union Township, or Washington Township in Berks County; East Coventry Township, East Nantmeal Township, East Vincent Township, North Coventry Township, South Coventry Township, Phoenixville Borough, Spring City Borough, Warwick Township, or West Vincent Township in Chester County; Collegeville Borough, Douglass Township, East Greenville Borough, Green Lane Borough, Limerick Township, Lower Frederick Township, Lower Pottsgrove Township, Marlborough Township, New Hanover Township, Pennsburg Borough, Perkiomen Township, Pottstown Borough, Red Hill Borough, Royersford Borough, Schwenksville Borough, Skippack Township, Trappe Borough, Upper Frederick Township, Upper Hanover Township, Upper Pottsgrove Township, Upper Providence Township, or West Pottsgrove Township in Montgomery County, Pennsylvania; **(Community Conversion 00/00/01)**

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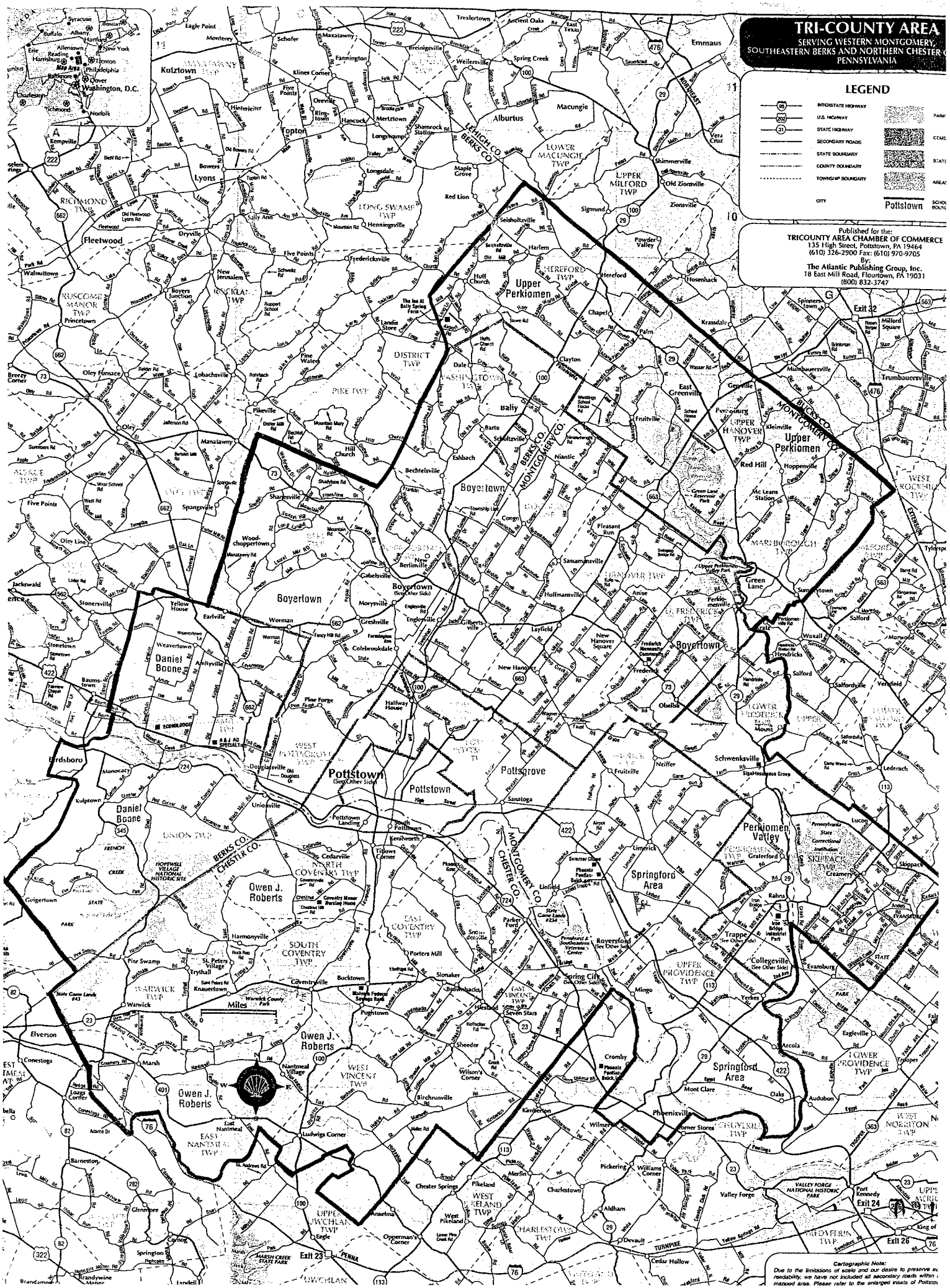
(b)(4)


TRI-COUNTY AREA
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LEGEND
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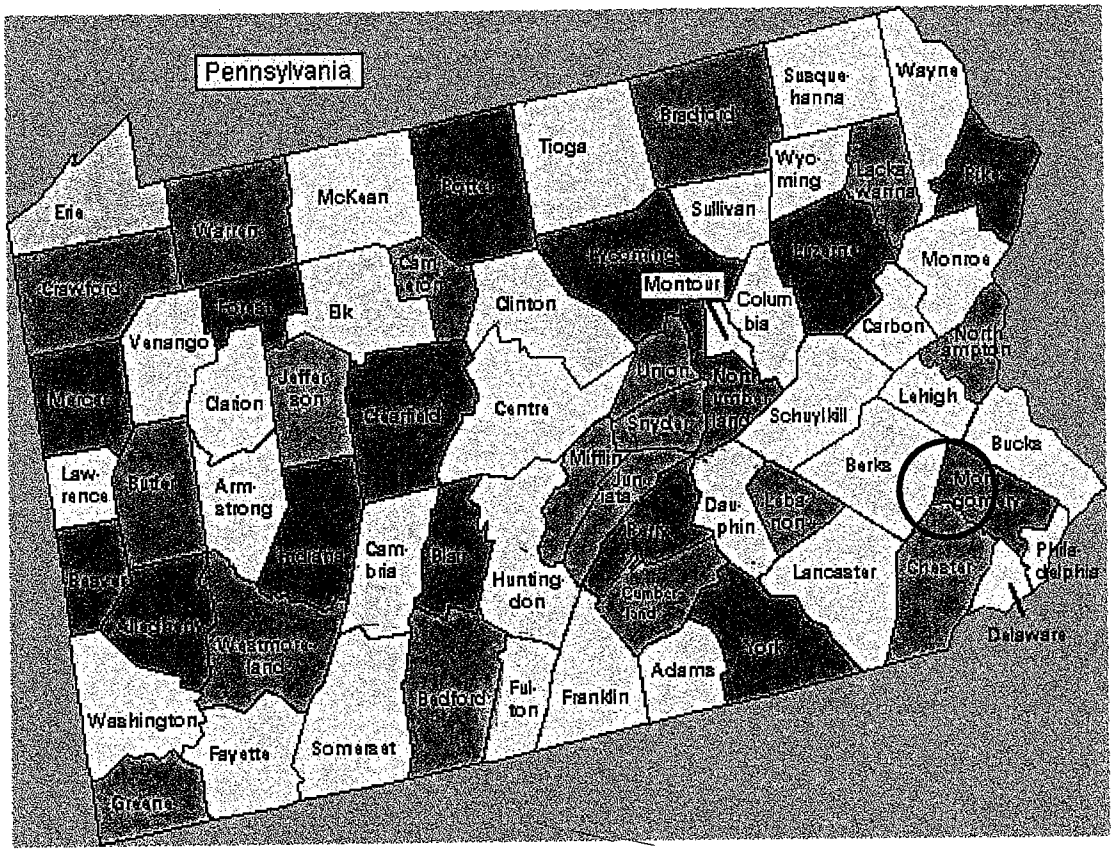
Cartographic Note:

State/Regional Map



(Source: hpi.www.com)
(Tri-County community is within the circle on the map.)

NATIONAL CREDIT UNION ADMINISTRATION
REGION II

DOI/CMV:cmv
SSIC 1041

BOARD ACTION MEMORANDUM

TO: NCUA Board

DATE: November 21, 2001

FROM: Tawana Y. James
Regional Director

SUBJ: Apex Federal Credit Union
Application to Convert from Multiple Group to Community Charter

ACTION REQUESTED: Approve application for conversion to community charter for Apex Federal Credit Union of Stowe, Pennsylvania, under Section 109 of the Federal Credit Union Act, and Interpretive Ruling and Policy Statement (IRPS) 01-1.

DATE ACTION REQUESTED: December 13, 2001

OTHER OFFICES CONSULTED: General Counsel and Examination and Insurance

VIEWS OF OTHER OFFICES CONSULTED: Concur.

BUDGET IMPACT, IF ANY: None.

RESPONSIBLE STAFF MEMBERS: Regional Director Tawana Y. James, Director of Insurance Antoinette St. Clair, and Insurance Analyst Cynthia Vaughn.

SUMMARY: APEX Federal Credit Union was chartered as Doehler – Jarvis Pottstown Federal Credit Union, in 1949, to serve employees of Doehler - Jarvis Company, in Pottstown, Pennsylvania. Apex FCU's field of membership now consists of approximately 55 Select Groups. As of September 30, 2001, the credit union has 5,768 members out of a potential of 11,876 persons, for a penetration ratio of 48.6 percent.

The credit union proposes to serve persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Community in the State of Pennsylvania. While the NCUA Board approved the Tri-County Area as meeting the community requirements on July 13, 2001, this proposed community has an additional borough, Phoenixville. Accordingly, the new Tri-County Community is comprised of 42 contiguous townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chester Counties.

001

SUITE 4206 1775 DUKE STREET ALEXANDRIA, VIRGINIA 22314-3437 703-519-4600 (FAX) 703-519-4620

Apex FCU believes, and we concur, a community conversion will provide opportunities for its long-term stability, and provide the community residents with comprehensive financial services.

There are no newly chartered credit unions in the area; therefore, no exclusion clauses are recommended.

Our analysis shows the applicant has met all the requirements to convert to a community charter, including the Special Documentation Requirements to establish the community common bond based on one well-defined local community with fixed geographic boundaries. The applicant has prepared a sound business plan, including a detailed community action plan, and realistic financial projections. It has adequate existing and proposed facilities exist to serve the needs of the entire community.

RECOMMENDED ACTION: Approve the application for conversion to community charter for Apex Federal Credit Union.

Tawana Y. James

Regional Director Tawana Y. James

APEX FEDERAL CREDIT UNION
COMMUNITY CONVERSION
REGION II - CAPITAL

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- **TAB 5 – Community Action (Business) Plan**
- **TAB 6 - Current Financial Data**
- **TAB 7 - Examination Report**
- **TAB 8 - Field Staff Recommendation**
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(b)(4)

Duplicate Page

CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the Apex Federal Credit Union is hereby amended to read as follows:

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

1. Employees of the following who work in the Pennsylvania locations named:

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   UAW Local #1056, Stowe
   Yocom Knitting Company, Stowe
   Razor-Sharp, Pottstown
   Columbia Boiler Company of Pottstown, Pottstown
   Concrete Unit Step. Co., Pottstown
   Waste Management of Pennsylvania, Pottstown
   Quigley Motors, Inc., Boyertown
   Boyertown Burial Casket Company, Boyertown
   Precision Technology, Inc., Douglassville
   American Belt Company, New Berlinville
   CryoChem, Inc., Boyertown
   Bally Block Company, Bally
   Bally Engineered Structures, Inc., Bally
   The Counting House, Spring City
   A.W.A.C.S., Incorporated, t/a Metrophone, Norristown
   Boyertown Auto Body Works, Boyertown
   Allway's Limo, Boyertown
   TransAmerican Tool Co., Inc., Spring City
   Valley Forge Urological Association, Phoenixville
   u. Traditional Concepts, Inc., Boyertown
   Bemiss-Jason Corporation, Royersford
   Wells, Loeben, Hoffman & Holloway, Pottstown
   Thomas C. McCarthy Associates, Inc., Phoenixville
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August 28, 2001
Date of Approval

Tawana Y. James
Regional Director

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Section 5 of the Charter of the APEX Federal Credit Union is hereby amended to read as follows:

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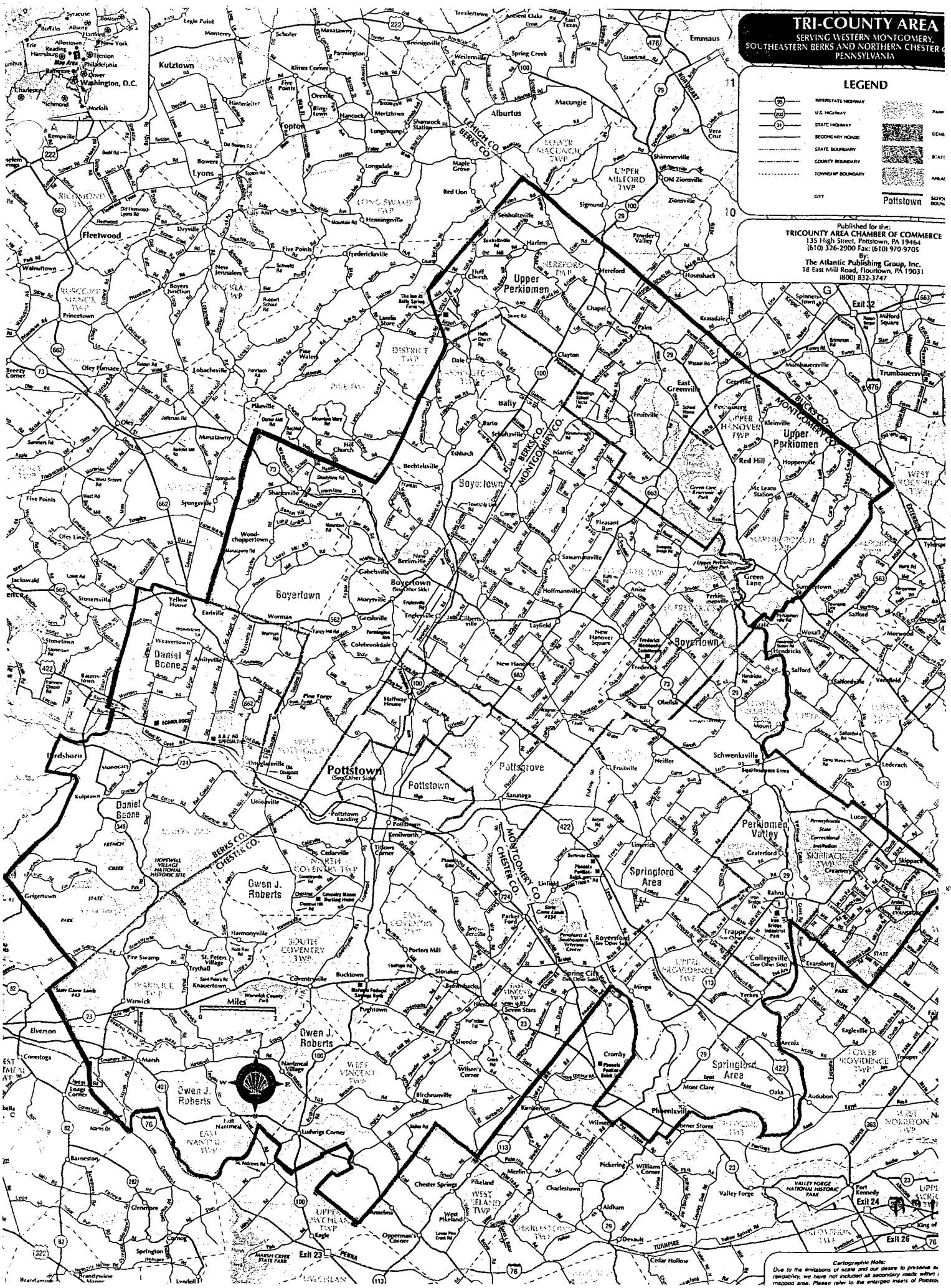
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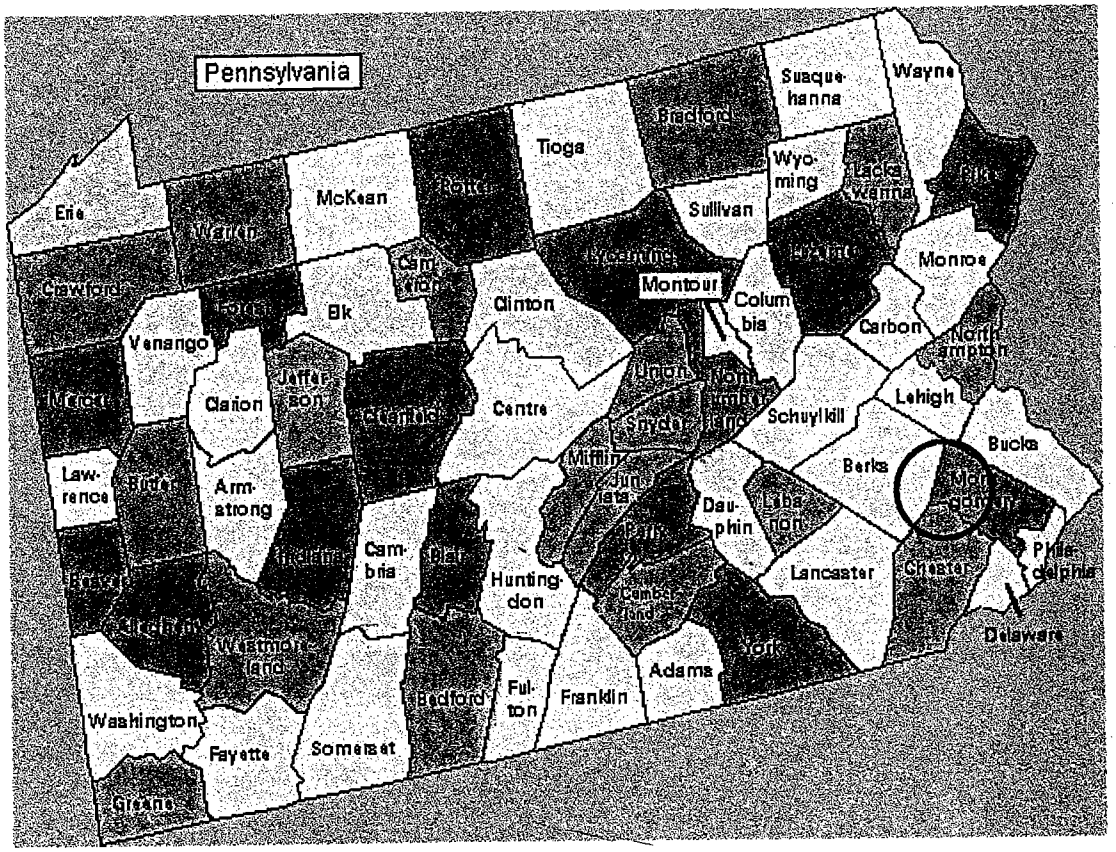
(800) 832-3747
Upper Perkiomen
Boyertown
Pottstown
Pottsgrove
Daniel Boone
Owen J. Roberts
Springford Area
Perkiomen Valley
Miles
Cartographic Note:
Due to the limitations of scale and our desire to preserve
readability, we have not included all secondary roads within
mapped area. Please refer to the enlarged insets of Pottsto

State/Regional Map



(Source: hpi.www.com)
(Tri-County community is within the circle on the map.)

WELL-DEFINED LOCAL COMMUNITY

This section provides substantial, compelling evidence that the Tri-County community of the State of Pennsylvania is a "well-defined local community," as defined by the NCUA's *Chartering and Field of Membership Manual, Interpretive Ruling and Policy Statement 99-1, as amended by IRPS 00-1 and IRPS 01-1.*

The following information demonstrates that the Tri-County community is a single, geographically well-defined area where individuals have common interests or interact.

Community Boundaries

The Tri-County community has clearly-defined, recognizable and fixed geographic boundaries. The defined borders encompass 42 contiguous townships and boroughs in southeastern Berks, northern Chester and western Montgomery counties.

The townships and boroughs included in the Tri-County community are: Amity, Bally, Bechtelsville, Birdsboro, Boyertown, Colebrookdale, Douglass, Earl, Hereford, Union, and Washington in Berks County; East Coventry, East Nantmeal, East Vincent, North Coventry, Phoenixville, South Coventry, Spring City, Warwick and West Vincent in Chester County; and Collegeville, Douglass, East Greenville, Green Lane, Limerick, Lower Frederick, Lower Pottsgrove, Marlborough, New Hanover, Pennsburg, Perkiomen, Pottstown, Red Hill, Royersford, Schwenksville, Skippack, Trappe, Upper Frederick, Upper Pottsgrove, Upper Providence, and West Pottsgrove in Montgomery County. A map showing the geographic boundaries of the community is provided at the end of this section.

Shared History

The history of the Tri-County community is intertwined with the history of iron and steel production. Iron ore, water and charcoal were three resources found in abundance in the community. All were required to make iron, which played a major role in the development of the community.

In 1717, Pennsylvania's first iron forge was built at Colebrookdale, along the Manatawny Creek, three miles upstream from present day Pottstown. Also during this time frame, Germans, Swiss and French Huguenots began settling

seven miles north of current Pottstown (present day Boyertown). Spurred on by deposits of iron ore, abundant forests and water power, the colonists began to develop a fledgling iron industry.

By 1750, the area's furnaces and forges formed a bustling network throughout the area. In 1752, Thomas Potts purchased 995 acres at the confluence of the Manatawny Creek and Schuylkill River for a new plantation. To the west of the creek, Pottsgrove Manor was built and to the east of the creek, a new forge was built adjacent to the 1725 grist mill known as the Roller Mills. In 1761, the town (Pottstown) was laid out around the forge. The town's main thoroughfare, High Street, was part of the great road between Reading and Philadelphia.

In the early 1800s new methods of producing iron with coal made charcoal blast furnaces less competitive, and Pottstown's, Boyertown's and Phoenixville's iron industry declined. This was only temporary. The coming of the first steam locomotive connecting Pottstown and the surrounding area to Reading and Philadelphia in the last half of the 19th century made it possible to economically import coal to produce iron products to be exported to new markets. The construction and repair of railways sparked rapid growth in the community during the mid-1800s along with continued iron production.

Coal and steel still were partners in driving the region's economy during the second half of the 19th century and the first half of the 20th century. By 1880 Pottstown had become "Boomtown USA," and iron factories attracted hundreds of workers from Philadelphia and beyond. The population of 5,305 in 1880 had more than doubled to 13,285 by 1890. Agriculture also played an important role in the local economy of the area at this time. As the community grew, the industrial base diversified throughout the early- and mid-1900s. The opening of Route 422 in 1985, which connected the community to the Pennsylvania Turnpike, paved the way for the continuation of this trend. It brought in smaller, more competitive industries to supplement the area's traditional industrial base.

Residents of the area still adhere to the values of its early settlers. These include "desire for freedom, pride in one's work, willingness to help others, and the desire to work together to create a successful community."

(Sources: http://www.tricopa.com; Tri-County Area Business Guide 1998/1999, p. 6-11)

Distinct Community Characteristics

Following is a brief summary of demographic information for the Tri-County community.

Table 3-1. Summary of Demographic Information

Demographic Variable	Tri-County
Population[1]	220,391
Square miles	443.3
Population density (per square mile)	434
Percentage with bachelor's degree or higher	17.4%
Median household income	$38,674

(Sources: [1]US Census Population Estimates for Minor Civil Divisions: Annual Time Series, July 1, 1990 to July 1, 1999; 1990 US Census)

The Tri-County community measures approximately 443 square miles with a population density of 434 persons per square mile. According to Mapquest on the Internet, commuting distance and time between two locations at opposite ends of the community (Seisholtzville, PA and Ludwigs Corner, PA) is approximately 29 miles and 37 minutes. *(Time calculated at an average speed of 45 miles per hour.)*

Pottstown, the largest city in the community with 21,236 residents as of July 1, 1999 according to the U.S. Census Population Estimates for Minor Civil Divisions, serves as the hub of the community. According to the Mapquest the community's borders are approximately 16 miles north, 12 miles south, 14 miles east and 8 miles west of the city of Pottstown.

The proposed community features a number of different skilled laborers, but most tend to concentrate on manufacturing (27.4%) and retail trade (15.3%). Overall, more than 53% of the community households have annual income under $40,000. Twenty-two percent of the residents' annual income falls below $20,000.

In recent years, the population growth in the Tri-County community has been less than the average population growth in Berks, Chester and Montgomery counties. The table below shows the comparison.

Table 3-2. Population Growth Comparison

Areas	7/94	7/95	7/96
Tri-County	1.15%	1.10%	0.99%
Berks, Chester, Montgomery	1.26%	1.28%	1.04%

(Source: http://www.census.gov/population/estimates/metro-city)

Business and Commerce

The overall Tri-County community economy is healthy. Small and large businesses are profiting. This is due to the strong work ethic of the workforce and competitive real estate prices and taxes. The completion of Route 422 in 1985 also led to strong residential and commercial growth in the community by connecting the area to the major cities of Philadelphia to the east and Reading to the west.

Diversification in the local economy has brought a full spectrum of jobs to the community. Employment opportunities range from retail positions at Wal-Mart to skilled manufacturing jobs at Dana and Neapco and professional jobs in medical and engineering firms.

(Sources: http://www.pottstownpennsylvanic.org; http://www.tricopa.com; Tri-County Area Business Guide 1998/1999, p. 12)

Although the overall economy in the Tri-County community is improving, Pottstown and Pottsgrove townships have been declining. This decline began with the closure of Pottstown's Bethlehem steel plant in 1978, which put more the 1,000 people out of work. Two years later, the closure of the Firestone Tire and Rubber plant in Lower Pottsgrove left another 2,400 people out of work. More recently, Mrs. Smiths, Inc. closed its Pottstown operations in 1998, laying off more than 500 employees. Harvard Industries will be closing its doors at Pottstown Precision Casting (APEX FCU's primary sponsor group) on September 1, 2001, laying off more than 320 employees. At its peak, the die-casting operation included two local plants–one on South Washington Street and the current facility on Old Reading Pike–and employed thousands of workers.

(Sources: http://www.pottstownmercury.com/; http://www.tricopa.com; Tri-County Area Business Guide 1998/1999, p. 14)

Employers

Some of the companies found in the Tri-County community deal in electronics, plastics, automotive products, die castings, commercial printing, television equipment, precision instruments, power tools and many other manufactured products. The major employers for the community are listed below.

Table 3-3. Tri-County's Largest Employers

Employer	Business Type	Location	Number of Employees
Rhone-Poulenc Rorer, Inc	Chemical Manufacturer	Collegeville	2,500
Boyertown Area School District	Education	Boyertown	1,234
State Correctional Institution of Graterford	Government	Graterford	1,216
Knoll International	Furniture Manufacturer	East Greenville	1,200
Pottstown Memorial Medical Center	Health Care	Pottstown	980
Phoenixville Hospital	Health Care	Phoenixville	800
PECO Energy Company/Limerick Generating Station	Energy	Limerick	800
Spring-Ford Knitting Co.	Textile Manufacturer	Boyertown	770
Brown Printing Co. East	Printing	East Greenville	750
National Penn Bank	Finance	Boyertown	650
Owen J. Roberts School District	Education	Pottstown	650
Dana Corporation	Auto Parts Manufacturer	Pottstown	600
Spring-Ford Area School District	Education	Collegeville	550
Doehler Jarvis of Pottstown, Inc. (will be closing September 1, 2001)	Auto Parts Manufacturer	Stowe	505

(Sources: http://www.tricopa.com; Tri-County Area Business Guide 1998/1999, p. 14; Pottstown Yellow Pages 1998-1999; Pottstown/Boyertown Yellow Book 1998-99; Phoenixville Hospital, Communication Department, April 2000)

Defined Political Jurisdiction

The Tri-County community is represented in the U. S. Senate by Republicans Rick Santorum and Arlen Specter. Republicans Joseph R. Pitts, Patrick J. Toomey and Curt Weldon and Democrats Tim Holden and Joseph M. Hoeffel represent the community in the U.S. House of Representatives. Through periodic newsletters, open forums and Internet communications, legislators discuss issues and solicit input from community residents.

Transportation

Tri-County has a broad-based and convenient transportation network that is available to all community residents. Ground transportation is available to all points in the Tri-County community and is accessible to major marketing routes in southeastern Pennsylvania and the mid-Atlantic corridor. There are also three local airports for air travel. In 1996, the TriCounty Area Transportation Study was completed. This study provided data that helped the area steering committee prioritize the community's transportation needs. According to the Chamber the

top priority for the community is the construction and completion of the Schuylkill Valley Metro rail system.

Traffic Volume

Route 422 opened in 1985 and runs east to west through the community giving direct access to Reading and Philadelphia. The other major highway through the Tri-County community is Route 100, which bisects the community from north to south. These two highways merge in Pottstown enhancing access to this community hub.

Airports

Three local airports serve the Tri-County community. The Pottstown Municipal Airport and Pottstown Limerick Airport are both located in Pottstown and provide commuter service to Philadelphia International Airport. The Butter Valley Airport is located in Bally and also provides local air travel service. As is the case in many small communities, local facilities meet basic air service requirements while area residents rely on larger metropolitan communities for extensive commercial air service.

Rail

A rail transit service is being proposed for the Schuylkill Valley Corridor, including the Tri-County community. The planned passenger rail service, Schuylkill Valley Metro, will be in place by the year 2006 connecting Tri-County community residents to Philadelphia and Reading, Pennsylvania.

Shared Facilities

Education

There is only one four-year college and one two-year community college located in the Tri-County community.

Ursinus College is a private liberal arts college founded in 1869, which is located in Collegeville. Ursinus has a four-year degree program offering a broad academic base with several major fields of study. The 1,200 students live in one of seven main residence halls or in one of the 25 restored Victorian homes in the

area. The average student to faculty ratio at Ursinus College is 12:1 with 89% of the faculty members holding Ph.D. degrees.

Montgomery County Community College is a comprehensive coeducational two-year community college with one of its two campuses located in Pottstown to service the residents of the Tri-County community. Of the 1,189 students enrolled at the West Campus in Pottstown, 94% come from the Tri-County community.

(Sources: http://www.tricopa.com; Tri-County Area Business Guide 1998/1999, p. 19-23; http://admissions.ursinus.edu; http://www.mc3.edu;Michael Schuchert, Director of Institutional Research, Montgomery County Community College, March, 2000)

Health Services

Pottstown Medical Specialists, Inc. (PMSI) is a physician owned multi-specialty group practice dedicated to providing quality healthcare to the residents of the Tri-County community. Formed in 1978, PMSI has expanded through acquisitions and mergers, as well as by opening new practices throughout the Tri-County community. The growth has included development of a strong family and general practice division to complement its specialty practices. PMSI has eight locations. All eight of the locations are in the Tri-County community.

Pottstown Memorial Medical Center (PMMC) is the largest health care facility in the Tri-County community. It is a 299-bed, non-profit hospital serving nearly 250,000 residents in the Tri-County community. With its central location in Pottstown, the medical center can provide a full spectrum of high quality, specialized healthcare services in a community-based setting. Approximately 250 physicians serve on the medical staff, including specialists in more than 30 medical areas. An additional 1,050 individuals are employed by PMMC, including professionally trained nurses and therapists. According to Debbie Bennis, Public Relations, Pottstown Memorial Medical Center, out of the 60,210 patients utilizing PMMC in 1999, 88.9% were residents of the Tri-County community. According to the 1999 American Hospital Directory, PMMC has two times the number of beds and cares for 40% more outpatients visits than the next largest health care facility in the community, Phoenixville Hospital.

(Sources: http://pmmctr.org/; http://www.ahd.com/; http://www.pottsmed.com/; http://www.pottsmed.com/offices/index.html)

Emergency Services

There are many agencies listed for human services in the Tri-County community. These agencies cover a broad spectrum from crisis intervention through disaster

relief, poison control and victim services. If residents of the community need additional information or help in identifying their problem, they can call the **Tri-County Interagency Consortium** at (610) 970-7466.

Organizations and Clubs

A number of organizations, agencies and associations provide services to meet the needs and interests of the Tri-County community residents. Because the community is small, many of the organizations represented in the community serve a larger geographic area. The groups listed are supported by and provide support for the proposed community.

- Tri-County Deaf & Hard of Hearing Communication Service
- Tri-County Concerned Citizens Association
- Tri-County Heritage Society
- March of Dimes Foundation Southeast PA Chapter
- Epilepsy Foundation of Southeast PA
- Muscular Dystrophy Association of Southeast PA

Following are additional organizations that cater specifically to the Tri-County community.

The **TriCounty Area Chamber of Commerce** serves over 700 businesses in northern Chester, southeastern Berks and western Montgomery counties. More than 82% of the membership comes from the Tri-County community. The TriCounty Area Chamber of Commerce's mission is to "proactively impact the business climate and quality of life in the Tri-County region by providing leadership through economic, educational, civic, cultural, and legislative initiatives." The vision of the chamber is "effecting change in a thriving region."

There are a number of publications available from the Chamber that are specific to the Tri-County community.

- **Tri-County Area Business Guide** provides information annually about education, economic development, transportation, communications, health care, location, libraries, recreation, cultural arts, area history, demographics, worship, climate, municipal information, and the TriCounty Area Chamber of Commerce. More than 5,000 are circulated annually.

- **Rt 422 Business Advisor**, the Chamber's monthly newsmagazine, keeps Chamber members up to date. The topics focus on the activities in the Tri-County community and range from mixer dates to special events within the Tri-County community. The Rt 422 Business is located in Pottstown, PA. More than 10,000 are circulated monthly.

(Sources: Tri-County Area Business Guide 1998/1999; Eileen Dautrich, VP of Administration, TriCounty Area Chamber of Commerce)

The **TriCounty Health Partnership** is a collaboration of existing local education, social service, religious, business, industry, healthcare, government, social and civic organizations as well as community members, and has been in existence since 1996. Their purpose is to continuously:

- Identify physical, emotional, spiritual, environmental, economic and social needs of the community;
- Collaborate and implement actions to address the identified needs; and
- Accomplish meeting these needs through cooperative utilization of area resources and expertise.

The geographic focus of the TriCounty Health Partnership includes western Montgomery County, eastern Berks County and northern Chester County, better known as Tri-County. The organization initiated its community assessment by surveying the three counties through a random mailing to 10,000 households, and a random mailing of 8,500 to households in their geographic area. This gave them a base of analysis to compare their community to other communities in the surrounding counties. This process provided the basis for the TriCounty Health Partnership to develop and community health improvement plan and three task forces.

(Source: Patricia Eltz, TriCounty Health Partnership Coordinator, March 2000)

The **Pottstown Health Club** is a health center to provide service to the Tri-County community. Its total membership is 1,665, of which approximately 95% comes from the Tri-County community.

(Source: Tom Calvario, Owner, Pottstown Health Club, March 2000)

Major Trade Areas

The Coventry Mall is the only mall in the Tri-County community to serve area residents. Its central location at Route 100 and Route 422 helps to confirm Pottstown's position as the community trade center and hub. The 85 stores in the Coventry Mall's 808,000 square feet include Boscov's, JC Penney and Bradlees

department stores. Although the mall's management was unwilling to provide quantitative figures regarding its shoppers, it can be assumed that most of the mall's shoppers are Tri-County residents due to its central location in the community. Additionally, based on definitions used by the International Council of Shopping Centers, the mall qualifies as a super regional center and would have a primary trade area of from five to 25 miles, which coincides well with the distances from Pottstown to the community boundaries noted previously. There are 187,773 residents within a 10-mile radius of the mall.

(Source: http://www.icsc.org/srch/about/impactofshoppingcenters/centerdefinitions.html)

Pottstown also offers the community's only Wal-Mart store, The Home Depot and the Staples The Office Superstore. The presence of such "big box" stores emphasizes Pottstown's position as the community's trade center.

Zern's Farmer's Market, Inc. is one of the oldest and largest continuous farmers market in the community. Started in 1922, it offers over 400 stands that attract more than 10,000 community residents weekly.

(Sources: http://www.walmart.com/; http://www.homedepot.com; http://www.staples-locator.com; http://www.zerns.com/about.html)

Local Media

Newspapers and Other Periodicals

The Tri-County community is served by one daily newspaper, *The Mercury*. *The Mercury*, a morning publication, reaches approximately 27,844 Tri-County households daily and 28,223 on Sunday. Of the total copies, approximately 94% of the morning edition and the Sunday edition are delivered to Tri-County community residents. The table following shows the number delivered within the Tri-County community.

(Source: Advertising Representative, The Mercury, March 2000)

Table 3-4. The Mercury Circulation

Tri-County		
Townships/Boroughs	**Morning**	**Sunday**
East Greenville/Upper Hanover Township	101	88
Green Lane/ Marlborough Township	105	106
Hereford Township	40	44
Pennsburg	120	131
New Hanover Township/Upper Fredrick Township	555	559
Red Hill	63	66
Collegeville/Skippack Township/Trappe/Upper Providence Township	1,256	1,140
Parker Ford	16	10
East Pikeland Township/Phoenixville/Upper Providence Township	1,878	1,843
Lower Pottsgrove Township/Pottstown/Stowe/U Pottsgrove Township/W Pottsgrove	9,126	9,216
E Coventry Township/N Coventry Township/S Coventry Township	2,904	3,036
Royersford/Upper Providence Township	2,395	2,455
Limerick Township/Lower Frederick Township/Perkiomen Township/Schwenksville	627	612
East Vincent Township/Spring City	1,335	1,277
Bally	204	251
Washington Township	363	363
Bechtelsville	447	467
Boyertown/Colebrookdale Township/Douglass Township/Earl Township	2,383	2,522
Amity Township/Douglass Township/Union Township	738	783
Douglass Township/Gilbertsville	1,612	1,691
Outside of the Tri-County		
Townships/Boroughs	**Morning**	**Sunday**
Norristown	18	0
Lower Providence Township	337	267
Upper Uwchland Township/W Pikeland Township/W Vincent Township	139	129
Harleysville	63	60
Birdsboro/Robeson Township	434	429
Caernavon T/East Nantmeal T/Elverson/Warwick T/West Nantmeal T	234	250
New Berlinville	93	128
Oley Township	119	130
Exeter Township	141	137
Total	**27,884**	**28,223**

The Mercury's top advertisers are listed below. Seventy-five percent of the preprints and 84% of the retail advertisements are from the Tri-County community.

Table 3-5. The Mercury Top Accounts

PREPRINTS Top Accounts	Tri-County	Outside of Tri-County
Sears	Pottstown, Collegeville	
Kmart	Pottstown	
Weis Markets	Gilbertsville	
Boscov's	Pottstown	
Bradlees	Pottstown	
Fecera's Furniture	Pottstown, Collegeville	
Moore's Furniture	Pottstown	
A.D. Moyer Lumber	Pottstown, Gilbertsville, Douglassville	
Eckerd Drug	Pottstown (2)	
J.C. Penney	Pottstown	
84 Lumber	Douglassville	
TSC		Edison, NJ
Freed's Market	Gilbertsville	
Hollenbach	Boyertown	
CVS	Pottstown (3), Boyertown, Collegeville	
Unclaimed Freight		Reading
Arby's	Pottstown	
Walmart	Pottstown	
Home Depot	Pottstown	
Best Buys		Wyomissing
Bonanza	Boyertown	
CT Farm		Glasstore, NJ
Herb & Doaty	Pottstown, Boyertown	
On-Target	Douglassville	
Sears Hardware	Collegeville	
Staples	Pottstown	
Sanatoga Thriftway	Pottstown	
Rockaway Bedding		Exton
Ollies' Bargain		Allentown
Outlet		Reading
Just Cabinets		Allentown

RETAIL Top Accounts	Tri-County	Outside of Tri-County
Boscov's	Pottstown	
Namco	Douglassville	
Genuardi Supermarkets	Pottstown, Royersford	
Redner's Market	Rottstown, Douglassville, Collegeville, Red Hill	
Lebows Furniture	Royersford	
Sears	Pottstown, Collegeville	
Radio Shack	Pottstown, Gilbertsville, Collegeville, Pennsburg	
Weitzenkorn's	Pottstown	
A.D. Moyer Lumber	Pottstown, Gilbertsville, Douglassville	
PMMC	Pottstown	
Agway	Spring City, Bechtelsville, Collegeville	
Coventry Mall	Pottstown	
Lastick Furniture	Pottstown	
National Penn Bank	Pottstown (2), Douglassville, Gilbertsville, Boyertown (3)	
Roy Lomas		Kulpsville
A.C. Moore		Downingtown
Freed's Market	Gilbertsville	
Moore's Furniture	Pottstown	
Van Scoy	Pottstown	
Security National Bank	Pottstown (4)	
Fecera's Furniture	Pottstown, Collegeville	
Home Depot	Pottstown	
Best Buys		Wyomissing
PNC Bank		Frazer
Patriot Bank	Pottstown, Limerick, Boyertown, Royersford	
Bradlees	Pottstown	
Nancy's Nursery	Perkiomenville	
J.C. Penney	Pottstown	
Famous Footwear	Pottstown	
Liberty Travel	Pottstown	
Good's Furniture		Exton
Sherwin Williams	Pottstown	
Malvern Federal	Pottstown	
Staples	Pottstown	
Goodnights Sleep Center	Pottstown	
Martins' Country Markets		Morgantown

Radius Communications provides advertisers a simple, efficient way to buy cable advertising. One of the geographic areas for Radius Communications is labeled the Pottstown area. This area covers a large percentage of the Tri-County community.

Table 3-6. Radius Communication Pottstown Coverage Area

Major Town/ Zip Codes Covered	
Tri-County Area	**Outside Tri-County Area**
Bally	Cedars
Barto	Harleysville
Bechtelsville	Kimberton
Boyertown	Oley
Collegeville	Valley Forge
Creamery	
Douglassville	
Fredrick	
Gilbertsville	
East Greenville	
Limerick	
Linfield	
Mont Clare	
New Berlinville	
Oaks	
Parkerford	
Pennsburg	
Perkiomenville	
Phoenixville	
Pottstown	
Red Hill	
Royersford	
Sanatoga	
Sassamansville	
Schwenksville	
Skippack	
Spring City	
Stowe	
Trappe	

(Source: Radius Media Kit, March 2000)

Radio Stations

The hub of the Tri-County community, Pottstown, is the home of WPAZ 1370AM radio station. Because of its band signal of 1,000 watts, its broadcast signal does reach beyond the compact size of the Tri-County community. However, the entire Tri-County community is at the center of its broadcast area. The station provides local news, weather, traffic and sports concerning the Tri-County community, as well as national and world news. The Information Hour features shows to inform the community hosted by local experts. Some of the show sponsors are Montgomery County Community College (Pottstown campus) and the TriCounty Area Chamber of Commerce.

(Source: Paul Fanelli, Lite 1370 WPAZ Radio Station, March 2000)

Television Stations

One local television station and several other stations from outside the community serve the Tri-County community. Stations broadcasting in the community include affiliates for ABC, CBS, NBC, and Public Broadcasting. Suburban Cable provides television cable service to the residents of the community. The following table provides a listing of local network affiliates.

Table 3-7. Tri-County Television Stations

Network	Call Letters	Channel
ABC	WPVI TV	6
CBS	KYW TV	3
PBS	WHYY	12
NBC	NBC10	10
PCTV		8, 11, 54

(Source: http://www.lowerpottsgrove.org)

PCTV (Pottstown Community TV) is owned and operated by Pottstown Borough and provides local programming in over 65,000 homes in the Tri-County community. Many local institutions, including TriCounty Chamber of Commerce, Pottstown Memorial Medical Center, Rhone-Poulenc Rorer, and Phoenixville YMCA have programs running on PCTV.

Summary

Residents of the Tri-County community have several similarities that unite them as a community. Beginning with the settling of the area in the 1700s and subsequent development of the iron and steel industries, the entire Tri-County

community has shared one economic base. The area today is not dependent on two or three major employers, but relies on diversified industries and businesses.

The Tri-County community residents interact and have common interests due to the existence of one major trade area, one four-year college and one two-year community college. A high percentage of the individuals that visit or attend these institutions come from the Tri-County community. Also, the largest medical facility is centrally located in the community.

In addition, the Tri-County community residents keep informed and up-to-date regarding the community's environment and activities through the local newspaper, radio stations and television station that serve the area. This shared base of information provides community residents with vital information about community issues and activities. Locally based media channels also serve as a forum for discussion of community interests.

Tri-County Community Maps

The following maps are included in this section:

- State/Regional Map
- Tri-County Community

APEX
FEDERAL CREDIT UNION

Main Office:
540 Old Reading Pike • Stowe, PA 19464
(610) 323-4135 • FAX (610) 323-2258
Loan Dept.: (610) 970-LEND (5363) • FAX (610) 323-2599
service@apexfcu.com

October 1, 2001

Ms. Tawana Y. James
Regional Director
National Credit Union Administration, Region II
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437

Dear Ms. James:

Thank you for your letter on July 25, 2001. In response, we are providing the following additional information to support Phoenixville as part of the Tri-County community.

School Districts Interaction

The Pioneer Athletic Conference (PAC 10) is just one of the activities in the community that demonstrates considerable interaction among the individuals in the Tri-County community including Phoenixville. There are ten schools districts in the PAC 10 in the Tri-County community with Phoenixville Area School District being one of the districts. PAC 10 sports play a major role in bringing together students, teachers, staff, parents and other community residents to support their favorite team. Varsity sports include boys and girls basketball, tennis, field hockey, track, soccer, lacrosse; and boys wrestling, football, soccer, golf, cross country, baseball. See enclosed *The Mercury* (September 20,2001) and the Pottstown schedules for a listing of school events and interaction. According to a National Federation of State High School Associations (NFHS) sponsored survey of high school principals and nearly 7,000 high school students in 1985, "72% said there is strong support for school activity programs from parents and the community at large." This is true for the Phoenixville Area School District which interacts with all of the other schools in the Tri-County community, not just through the teams meeting on the field but also through the collaboration of community supporters.

Shared Facility

Phoenixville Hospital, the sixth largest employer in the Tri-County community, serves more than 8,000 inpatients each year and nearly 20,000 emergency room visits. Thousands of other community residents are referred to the hospital for physical therapy, lab tests and diagnostic imaging.

Equal Opportunity LENDER
EQUAL HOUSING LENDER
NCUA

According to the Phoenixville Hospital, of the 919 employees, 75% (695) of the employees come from the Tri-County community with 46% (424) coming from within the community but outside of Phoenixville. Of the patients admitted between 7/10/2001 and 8/31/2001, 82.6% come from the Tri-County community with 53.8% coming from within the community but outside of Phoenixville. Also, all patients needing continued rehabilitation go to the Penn Medicine Physical Therapy and Rehabilitation Center in the City of Limerick in the community. In other words, this shows a definite interaction of Phoenixville Hospital employees and patients with individuals throughout the entire Tri-County community.

A letter from the TriCounty Area Chamber of Commerce Business Manager is included stating that businesses in Phoenixville are or can be members of the TriCounty Area Chamber of Commerce.

Should you have any further questions or comments, do not hesitate to phone me at (610) 323-4135 ext. 222.

Sincerely,

David A. Cocci
President / CEO

Enclosure

(SU-99-9) Population Estimates for Minor Civil Divisions: Annual Time Series,
July 1, 1990 to July 1, 1999 (includes April 1, 1990 Population Estimates Base)

Source: Population Estimates Program, Population Division, U.S. Census Bureau, Washington, DC 20233
Contact: Statistical Information Staff, Population Division, U.S. Census Bureau, (301) 457-2422
pop@census.gov (Please include a phone number with email correspondence.)

Internet Release Date: October 20, 2000

				Estimated Population					
State	County	Area	Name	7/1/99	7/1/98	7/1/97	7/1/96	7/1/95	7/1/94
42	11	2328	Amity township, PA	8,477	7,910	7,444	7,283	7,181	7,033
42	11	3984	Bally borough, PA	1,035	1,009	981	974	976	977
42	11	4896	Bechtelsville borough, PA	947	953	961	964	968	976
42	11	6504	Birdsboro borough, PA	4,852	4,829	4,779	4,723	4,711	4,709
42	11	7960	Boyertown borough, PA	3,811	3,715	3,632	3,652	3,678	3,717
42	11	14984	Colebrookdale township, PA	5,847	5,831	5,809	5,797	5,792	5,788
42	91	15192	Collegeville borough, PA	5,095	5,120	5,117	5,110	5,045	4,948
42	11	19664	Douglass township, PA	3,652	3,636	3,634	3,625	3,612	3,614
42	91	19672	Douglass township, PA	8,516	8,463	8,400	8,371	8,244	7,998
42	11	20680	Earl township, PA	3,215	3,187	3,162	3,122	3,086	3,051
42	29	21008	East Coventry township, PA	4,621	4,622	4,625	4,611	4,589	4,553
42	91	21200	East Greenville borough, PA	3,083	3,106	3,114	3,130	3,134	3,153
42	29	21576	East Nantmeal township, PA	1,466	1,416	1,390	1,355	1,324	1,297
42	29	22000	East Vincent township, PA	4,917	4,725	4,635	4,599	4,574	4,511
42	91	31088	Green Lane borough, PA	398	401	405	407	408	410
42	11	34016	Hereford township, PA	3,042	3,019	3,014	3,007	3,010	3,018
42	91	43312	Limerick township, PA	13,341	11,980	10,761	10,117	9,527	8,794
42	91	44912	Lower Frederick township, PA	4,585	4,529	4,477	4,433	4,350	4,261
42	91	45072	Lower Pottsgrove township, PA	11,052	10,906	10,772	10,617	10,402	10,159
42	91	47592	Marlborough township, PA	3,209	3,211	3,208	3,220	3,218	3,222
42	91	53664	New Hanover township, PA	6,792	6,632	6,454	6,335	6,213	6,137
42	29	54936	North Coventry township, PA	7,855	7,866	7,848	7,803	7,764	7,691
42	91	59120	Pennsburg borough, PA	2,582	2,570	2,562	2,544	2,489	2,446
42	91	59392	Perkiomen township, PA	5,735	5,390	5,121	4,930	4,676	4,192
42	29	60120	Phoenixville borough, PA	15,425	15,392	15,425	15,440	15,456	15,416
42	91	62416	Pottstown borough, PA	21,236	21,300	21,371	21,507	21,555	21,711
42	91	63808	Red Hill borough, PA	1,929	1,918	1,905	1,902	1,895	1,892
42	91	66576	Royersford borough, PA	4,331	4,357	4,360	4,376	4,384	4,402
42	91	68328	Schwenksville borough, PA	1,395	1,404	1,408	1,415	1,415	1,425
42	91	71016	Skippack township, PA	8,939	8,598	8,429	8,286	8,126	8,368
42	29	72088	South Coventry township, PA	1,895	1,883	1,862	1,838	1,805	1,757
42	29	72920	Spring City borough, PA	3,388	3,404	3,421	3,428	3,435	3,434
42	91	77304	Trappe borough, PA	2,669	2,579	2,468	2,367	2,266	2,178
42	11	78280	Union township, PA	3,505	3,460	3,437	3,424	3,410	3,404
42	91	79040	Upper Frederick township, PA	2,817	2,733	2,675	2,636	2,589	2,519
42	91	79064	Upper Hanover township, PA	4,819	4,787	4,745	4,724	4,685	4,669
42	91	79240	Upper Pottsgrove township, PA	3,710	3,599	3,490	3,437	3,414	3,434
42	91	79256	Upper Providence township, PA	13,619	12,807	12,138	11,766	11,362	10,832
42	29	81160	Warwick township, PA	2,672	2,665	2,660	2,645	2,631	2,608
42	11	81184	Washington township, PA	3,265	3,198	3,132	3,093	3,072	3,028
42	91	83912	West Pottsgrove township, PA	3,715	3,738	3,750	3,767	3,783	3,836
42	29	84160	West Vincent township, PA	2,937	2,785	2,665	2,589	2,537	2,485
				220,391	215,633	211,646	209,369	206,791	204,053

(Source: http://www.census.gov/population/estimates/metro-city/mcdts/MCD99_PA.txt)

Tri-County C. unity
1990 Census

County	Township/Borough	Pop	Sqr Miles	Pop Density	Urban Inside	Urban Outside	Rural Farm	Rural Nonfarm	Sex Male	Sex Female	Place of Work In State In Cnty	Place of Work In State Out Cnty	Place of Work Out St Out St	Educational Attainment < 9th	9-12	High School	Some college	Assoc	Bchlr	Grad	% with Bachelor or higher	Med Household Inc	Wgt Avg Med Household Inc	Wgt Avg Bachelor or higher
Berks	Amity township	6,594	18.5	356	0	2,812	178	3,604	3,196	3,398	1,490	1,947	52	379	642	1,755	564	303	465	206	15.6%	$41,722	$38,674.59	17.4%
Berks	Bally borough	955	2.5	382	0	0	0	955	463	492	311	213	5	157	113	265	37	14	42	20	9.6%	$32,297		
Berks	Bechtelsville borough	902	1.0	902	0	0	0	902	442	460	249	223	0	51	140	246	64	15	31	26	9.9%	$37,009		
Berks	Birdsboro borough	4,222	1.0	4,222	4,222	0	0	0	2,048	2,174	1,427	702	18	257	435	1,210	333	169	282	54	12.3%	$36,061		
Berks	Boyertown borough	3,759	0.8	4,699	3,759	0	0	0	1,720	2,039	1,133	725	27	398	433	1,320	237	97	164	100	9.6%	$28,149		
Berks	Colebrookdale township	5,469	8.7	629	3,863	0	29	1,577	2,701	2,768	1,521	1,447	36	468	511	1,728	333	174	286	90	10.5%	$41,500		
Montgomery	Collegeville borough	4,227	1.6	2,642	4,227	0	0	0	2,062	2,165	1,814	398	97	26	175	659	419	200	503	191	31.9%	$45,194		
Montgomery	Douglass township	6,995	15.3	456	4,452	0	56	2,487	3,507	3,488	2,183	1,619	65	459	557	1,924	465	257	500	278	17.5%	$43,221		
Berks	Douglass township	3,708	14.1	263	0	0	94	3,612	1,809	1,897	786	1,067	55	181	504	942	225	181	187	59	10.8%	$40,917		
Berks	Earl township	2,880	14.0	206	0	0	71	2,809	1,525	1,355	836	678	0	266	291	807	300	71	187	21	10.7%	$35,837		
Chester	East Coventry township	4,450	11.2	397	588	0	90	3,772	2,166	2,284	869	1,315	26	211	418	1,217	390	247	372	224	19.4%	$43,396		
Montgomery	East Greenville borough	3,130	0.6	5,131	0	3,130	0	0	1,563	1,567	1,064	520	17	131	303	768	249	123	188	71	14.1%	$35,389		
Chester	East Nantmeal township	1,442	16.4	88	0	0	119	1,323	688	754	386	289	23	39	98	325	130	47	223	101	33.6%	$46,964		
Chester	East Vincent township	4,161	14.0	297	1,728	0	54	2,379	2,083	2,078	1,058	785	57	240	417	914	319	191	395	240	23.4%	$36,274		
Montgomery	Green Lane borough	443	1.0	443	0	0	0	443	225	218	160	35	4	33	60	108	34	13	25	8	11.7%	$36,528		
Berks	Hereford township	3,053	15.9	192	0	0	49	3,004	1,503	1,550	308	1,187	57	206	395	841	168	99	116	104	11.4%	$34,474		
Montgomery	Limerick township	6,731	23.0	293	785	0	74	5,872	3,425	3,306	2,608	904	58	387	688	1,671	634	294	527	292	18.3%	$40,330		
Montgomery	Lower Frederick township	3,391	8.3	411	187	0	0	3,204	1,649	1,742	1,499	266	33	142	281	828	356	182	397	43	19.7%	$43,814		
Montgomery	Lower Pottsgrove townsh	6,771	7.5	1,169	8,656	0	0	115	4,238	4,533	3,266	1,133	70	288	748	2,158	859	277	866	321	21.5%	$41,127		
Montgomery	Marlborough township	3,066	23.0	133	0	0	39	3,027	1,593	1,473	1,283	332	24	151	294	897	252	78	187	103	14.8%	$41,602		
Montgomery	New Hanover township	6,009	22.0	273	1,465	0	117	4,427	2,951	3,058	2,261	830	39	350	434	1,621	473	226	566	276	21.3%	$45,734		
Chester	North Coventry township	7,506	13.4	560	4,254	0	100	3,152	3,767	3,739	952	2,953	126	239	588	1,950	717	394	746	366	22.2%	$39,914		
Montgomery	Pennsburg borough	2,447	5.0	489	0	0	0	2,447	1,139	1,308	794	362	5	179	390	578	160	100	169	29	12.3%	$31,729		
Montgomery	Perkiomen township	3,200	4.7	678	2,220	0	15	965	1,520	1,680	1,355	409	20	123	200	757	381	175	348	116	22.1%	$43,325		
Chester	Phoenixville borough	15,066	3.6	4,208	15,066	0	0	0	7,206	7,860	4,528	3,392	104	990	1,724	4,048	1,227	493	1,386	597	18.9%	$31,846		
Montgomery	Pottstown borough	21,831	5.5	3,969	21,831	0	0	0	10,193	11,638	7,492	2,793	161	1,445	2,859	6,206	1,756	654	1,334	540	12.7%	$28,944		
Montgomery	Red Hill borough	1,793	3.9	462	0	0	4	1,789	855	938	687	207	20	147	196	414	196	62	102	30	11.5%	$33,973		
Montgomery	Royersford borough	4,458	2.5	1,783	4,458	0	0	0	2,094	2,364	1,467	827	22	246	541	1,314	377	105	238	153	13.1%	$31,968		
Montgomery	Schwenksville borough	1,326	1.0	1,326	1,326	0	0	0	644	682	537	126	10	54	104	349	144	53	127	36	18.8%	$34,828		
Montgomery	Skippack township	8,820	14.0	629	4,383	0	15	4,422	6,395	2,425	1,997	496	63	346	1,779	2,177	1,038	409	587	277	13.1%	$50,766		
Chester	South Coventry township	1,675	7.9	213	0	0	5	1,670	800	875	291	587	12	80	146	406	156	73	223	96	27.0%	$42,381		
Chester	Spring City borough	3,433	10.1	340	3,433	0	0	0	1,674	1,759	813	1,028	23	207	391	1,098	256	90	169	77	10.8%	$31,034		
Montgomery	Trappe borough	2,115	2.3	936	2,115	0	0	0	1,057	1,058	904	254	22	55	145	480	276	74	316	146	31.0%	$45,052		
Berks	Union township	3,280	23.3	141	1,153	0	81	2,046	1,747	1,533	941	754	12	229	364	1,074	219	69	195	57	11.4%	$37,639		
Montgomery	Upper Frederick township	2,165	27.7	78	0	0	0	2,165	1,058	1,107	718	226	15	113	236	615	229	42	212	60	18.0%	$42,596		
Montgomery	Upper Hanover township	4,604	21.0	219	0	0	83	4,521	2,331	2,273	1,752	661	23	285	396	1,315	410	181	239	133	12.6%	$43,708		
Montgomery	Upper Pottsgrove townsh	3,223	5.5	586	1,220	0	29	1,974	1,604	1,619	1,159	479	18	103	357	858	207	107	323	84	20.0%	$44,640		
Montgomery	Upper Providence townsh	9,682	18.0	538	7,751	0	21	1,910	4,605	5,077	3,349	1,653	114	316	749	2,408	1,067	395	1,234	495	25.9%	$45,204		
Chester	Warwick township	2,582	19.0	136	0	0	39	2,543	1,333	1,249	623	695	36	104	128	602	264	166	254	187	25.9%	$42,382		
Berks	Washington township	2,772	14.1	196	0	0	79	2,693	1,470	1,302	729	696	0	315	240	755	174	46	214	52	14.8%	$35,585		
Montgomery	West Pottsgrove townshi	3,923	2.6	1,526	3,697	0	0	226	1,913	2,010	1,413	563	11	300	575	1,118	329	110	132	57	7.2%	$31,563		
Chester	West Vincent township	2,268	17.9	127	0	0	17	2,251	1,186	1,082	771	378	21	22	111	431	280	63	441	222	42.2%	$52,352		
TOTAL		192,525	443.3	434	106,839	5,942	1,458	78,286	96,148	96,377	59,764	36,154	1,601	10,718	20,136	51,157	16,704	7,119	15,498	6,638				
						112,781		79,744																
						58.58%		41.42%																

(Source: http://www.census.gov)

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Revised: 4/18/01

Tri-County C. -ty
1990 Census

County	Township/Borough	< $5000	$5000 - $9999	$10000- $12499	12499- $14999	$15000- $17499	$17500- $19999	$20000- $22499	$22500- $24999	$25000- $27499	$27500- $29999	$30000- $32499	$32500- $34999	$35000- $37499	$37500- $39999	$40000- $42499	$42500- $44999	$45000- $47499	$47500- $49999	$50000- $54999	$55000- $59999	$60000- $74999	$75000- $99999	$100000- $124999	$125000- $149999	>$150000	Total
		Household Income in 1989																									
Berks	Amity township	47	67	58	82	72	78	102	25	118	102	78	73	107	63	143	29	159	142	170	89	265	185	51	0	26	2339
Berks	Bally borough	5	18	8	7	12	13	15	20	21	18	37	9	27	9	13	13	14	7	20	18	25	8	2	0	3	342
Berks	Bechtelsville borough	5	10	6	15	5	8	18	16	5	14	15	21	28	23	19	25	10	10	18	13	23	8	2	0	2	317
Berks	Birdsboro borough	24	131	50	59	79	76	53	37	48	36	119	59	86	62	88	47	76	75	163	58	108	61	10	10	0	1815
Berks	Boyertown borough	69	173	76	41	81	99	50	99	102	77	48	80	78	104	32	37	34	47	99	61	64	30	16	16	7	1620
Berks	Colebrookdale township	68	91	19	78	40	17	52	69	55	79	61	52	160	40	115	127	115	88	129	85	213	81	22	22	22	1900
Montgomery	Collegeville borough	0	50	27	35	9	90	41	41	47	37	26	39	37	29	65	38	71	30	92	17	110	182	35	59	26	1233
Berks	Douglass township	25	44	40	16	24	28	18	63	45	63	74	35	64	32	75	77	48	90	76	61	95	63	31	0	8	1193
Montgomery	Douglass township	26	126	78	57	70	50	50	49	110	118	99	95	112	68	100	78	110	130	162	169	284	216	61	0	43	2461
Berks	Earl township	33	54	21	56	46	42	53	17	14	58	65	48	103	39	84	19	39	36	78	37	116	10	15	0	0	1083
Chester	East Coventry township	23	27	29	48	76	52	73	70	31	49	79	49	35	32	78	53	59	37	114	33	287	120	43	21	22	1540
Montgomery	East Greenville borough	30	18	48	0	31	54	42	103	40	24	72	71	45	82	67	50	70	35	60	19	67	45	7	0	0	1080
Chester	East Nantmeal township	14	18	9	14	10	5	8	8	23	10	28	9	27	17	19	22	7	5	18	12	82	42	29	7	50	493
Chester	East Vincent township	84	135	17	111	16	69	57	28	29	41	95	42	52	27	52	47	59	53	96	44	126	139	72	5	5	1501
Montgomery	Green Lane borough	0	4	9	6	6	5	6	7	11	3	15	2	9	8	8	0	12	2	16	5	14	7	0	0	4	159
Berks	Hereford township	50	56	43	18	64	44	59	59	67	20	41	38	46	18	53	38	67	35	86	42	74	42	40	0	0	1098
Montgomery	Limerick township	18	161	67	60	68	49	97	102	111	93	124	114	96	68	91	73	116	59	152	148	286	208	49	20	52	2480
Montgomery	Lower Frederick township	35	40	15	16	12	28	27	24	51	41	35	71	55	44	74	46	46	47	78	74	175	76	55	6	6	1177
Montgomery	Lower Pottsgrove township	107	205	82	84	89	67	85	103	108	94	138	85	92	141	173	178	166	84	170	135	283	224	96	53	54	3076
Montgomery	Marlborough township	0	36	56	31	28	34	63	18	36	29	31	56	61	40	64	35	71	21	52	80	168	79	23	2	8	1120
Montgomery	New Hanover township	23	61	34	56	46	18	72	56	89	82	87	59	108	53	119	52	46	73	118	130	345	241	39	15	15	2017
Chester	North Coventry township	26	53	76	73	83	82	73	158	140	110	201	95	143	102	109	50	76	44	202	135	387	230	85	13	77	2823
Montgomery	Pennsburg borough	55	35	42	48	54	36	45	28	43	20	47	35	26	40	24	21	20	45	43	31	82	49	0	8	0	877
Montgomery	Perkiomen township	25	70	18	47	38	31	34	8	45	19	38	34	68	27	65	97	44	84	54	84	152	84	20	3	9	1198
Chester	Phoenixville borough	156	562	255	249	209	344	319	284	260	266	287	253	265	266	257	179	185	204	421	208	427	250	77	0	44	6287
Montgomery	Pottstown borough	452	874	373	369	391	439	534	385	379	405	487	293	419	321	357	253	340	230	384	419	448	206	57	0	65	8860
Montgomery	Red Hill borough	28	84	40	23	29	22	24	18	18	13	31	28	36	31	42	10	23	29	31	20	72	26	12	0	3	693
Montgomery	Royersford borough	59	148	67	83	102	96	97	54	100	48	94	65	78	89	92	94	91	48	122	52	106	66	5	0	0	1856
Montgomery	Schwenksville borough	21	12	10	6	15	23	25	35	30	32	19	29	13	19	37	25	19	12	37	21	47	21	0	2	0	510
Montgomery	Skippack township	17	60	24	18	15	26	51	58	34	47	56	34	60	98	66	57	50	47	156	170	279	182	33	27	25	1690
Chester	South Coventry township	23	12	14	24	24	21	33	17	26	18	25	10	27	23	21	16	12	13	51	27	88	90	14	0	5	634
Chester	Spring City borough	30	50	89	62	75	55	101	20	107	81	58	37	63	51	89	38	61	36	41	83	94	50	12	0	5	1388
Montgomery	Trappe borough	18	26	17	8	11	23	27	23	43	18	37	25	47	26	32	31	48	32	54	45	102	84	25	10	14	826
Berks	Union township	37	46	44	36	15	7	46	65	84	22	82	71	40	18	64	57	62	49	126	46	90	52	8	0	25	1192
Montgomery	Upper Frederick township	4	18	24	19	23	42	12	18	18	19	42	15	18	20	48	26	25	18	56	41	90	40	18	19	9	882
Montgomery	Upper Hanover township	15	28	39	37	44	51	32	40	63	26	75	61	67	65	96	59	80	54	106	188	155	108	25	0	21	1535
Montgomery	Upper Pottsgrove township	13	21	24	24	12	25	25	41	67	11	47	41	39	16	66	73	25	42	134	105	128	49	23	14	6	1073
Montgomery	Upper Providence township	25	101	50	74	92	81	116	142	124	90	132	69	117	128	143	150	178	113	223	254	394	368	68	37	28	3297
Chester	Warwick township	0	73	18	34	48	25	47	14	28	15	57	7	20	13	53	41	11	17	45	50	109	95	37	16	26	899
Berks	Washington township	9	74	24	35	46	23	49	26	7	31	73	44	47	13	68	28	44	16	27	31	67	83	19	6	14	904
Montgomery	West Pottsgrove township	37	100	96	41	95	113	84	38	72	32	80	79	48	21	66	65	70	62	90	83	100	22	9	7	6	1516
Chester	West Vincent township	19	27	14	9	17	29	23	33	9	25	8	0	15	20	23	2	39	43	54	35	80	70	95	25	50	764
	Total	1755	3999	2148	2207	2322	2521	2834	2519	2838	2456 25599 0.369138	3353	2412	3084	2436	3352	2456	2898	2344 22335 0.322071	4413	3456	6705	4292	1340	423	785 21414 0.30879	69348
	Total	1,755	5,754	7,902	10,109	12,431	14,952	17,786	20,305	23,143	25,599	28,952	31,364	34,448	36,884	40,236	42,692	45,590	47,934	52,347	55,803	62,508	66,800	68,140	68,563		138,696
	Accumulative Percentage	2.53%	8.30%	11.39%	14.58%	17.93%	21.56%	25.65%	29.28%	33.37%	36.91%	41.75%	45.23%	49.67%	53.19%	58.02%	61.56%	65.74%	69.12%	75.48%	80.47%	90.14%	96.33%	98.26%	98.87%		

(Source: http://www.census.gov)

044

Revised: 4/18/01

Pottsgrove Manor, built in 1752, was originally the home of John Potts, colonial ironmaster and founder of Pottstown, Pennsylvania. The Manor has been carefully restored and furnished to recreate the lifestyle and times of John Potts and his family. The Manor is now a museum administered by Montgomery County's Department of History and Cultural Arts.

Pennsylvania Turnpike and major eastern markets, has established a new industrial base in the form of smaller, more competitive forms of industry, and Pottstown approaches the 21st century with optimism.

Boyertown History In the early 1700's, Germans, Swiss and French Huguenots began settling in the Boyertown area, seven miles north of current Pottstown. Spurred on by deposits of iron ore, abundant forests and water power, the colonists began to develop a fledgling iron industry around the year 1717. By 1750, these furnaces and forges formed a bustling network throughout the area. The population increased and new roads and mills were constructed. Taverns provided lodging for travelers and were strategically located along major colonial roads. Many of these taverns remain as distinctive, quality country restaurants and inns.

When the early iron operations closed, their land was purchased by local farmers. In the 1760's Mennonite brothers from Bally each bought 250 acres from the owners of the Colebrookdale Furnace. Actually, they had acquired most of today's Boyertown.

In 1801, Henry Boyer purchased the Long Tavern, located at the crossroads of Philadelphia and Reading Avenues. His brother Daniel

more ...

agricultural products produced. Over 40 percent of Berks County's 864 square miles is devoted to agriculture. Statewide, Berks is second in production of alfalfa, mushrooms and corn/grain, third in hay, wheat, barley and swine, fourth in silage, oats, cattle and milk production, fifth in soybean and sixth in peaches and apples.

Berks County's industries are broad based. Products include pretzels, candy, dairy products, bricks, batteries, optical lenses, specialty metals, electronic components, and communication systems.

Settlements along the Schuylkill River, which flows through the heart of the county, made it necessary to build bridges to link them. 38 covered bridges were constructed of wood. Five still remain in use today.

The Schuylkill River's many streams and tributaries are used for boating and fishing. Parks, recreation areas and open spaces account for approximately 9.5% of the county land. 97 sites are included in Pennsylvania's Register of Historic Places. Many of these relate to early industries such as iron making, canals and railroads.

Berks County is situated in the southeastern portion of Pennsylvania. There are 44 townships and 30 boroughs including Reading, the county seat.

The TriCounty Area Chamber of Commerce serves the municipalities of Amity, Bally, Bechtelsville, Birdsboro, Boyertown, Colebrookdale, Douglass, Earl, Hereford, Union, and Washington in Berks County.

Climate

The Tri-County area has a generally moderate climate. The mean-annual temperature is 54 degrees. Spring averages 51.8 degrees, summer 73.5 degrees, autumn 56.2 degrees, and winter 33.3 degrees. The altitude is 150-250 feet above sea level.

Chester County Chester County was organized in 1682. The territory was granted to William Penn from King Charles II, and was named for Cheshire, England. In 1789 the present limits of the county - consisting of 760 square miles - were formed.

When the Europeans first settled in Chester County there were Indian villages in several areas. The land was settled by English Quakers, Scots, Irish, and the Pennsylvania Dutch. Chester County played a significant part in the founding of our nation, including the Battle of Brandywine, the Paoli Massacre and the Valley Forge encampment.

Situated for the most part in the fertile Piedmont Upland section, where the terrain is rolling and elevations range below 1,000 feet, the county contains many exceptionally fine farms and estates. The eastern portion of Chester County has become a residential area, reflecting the westward advance of metropolitan Philadelphia.

The population of Chester County has historically been agriculturally-based and grew at a slower rate than the United States and the region until 1940. Since 1940 there has been an accelerated migration to Chester County from urban centers.

Agricultural and horticultural activities have maintained a strong position in the economy of the county. Greenhouse products, roses, dairy

more ...

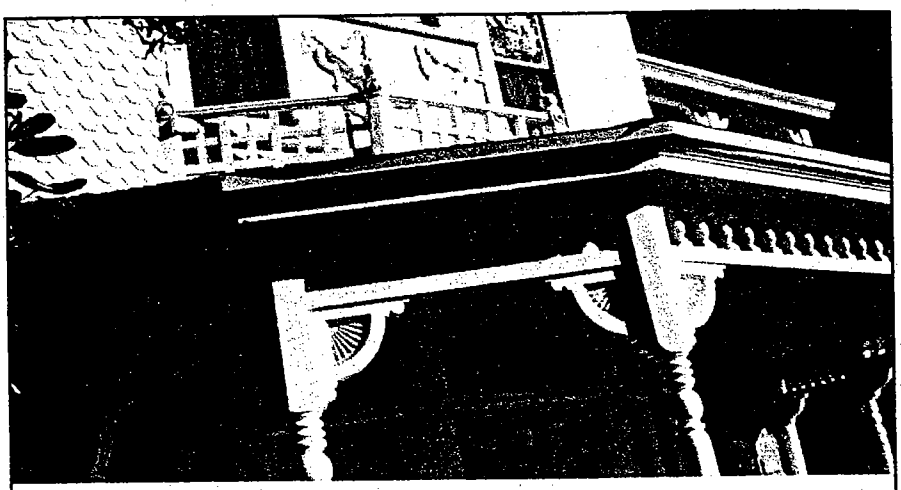
in the state was opened before 1720 near Schwenksville. Industries such as heavy manufacturing and steel mills were developed along the banks of the Schuylkill River.

The county was the scene of the first canal construction in the United States when work was started in Norristown in 1792, but it was never completed. The county was also the scene of the first turnpike constructed in Pennsylvania. Here macadamizing was used for the first time in America.

Within Montgomery County one can find residential areas, multi-million dollar industries, modern shopping centers, beautiful farms, and woodlands.

Montgomery County is comprised of 62 municipalities, each having its own governmental structure. Within its 482 square miles, there are 24 boroughs and 38 townships, with the county seat located in Norristown. Montgomery County is the third largest county in population in the state, following Philadelphia and Allegheny counties.

The TriCounty Area Chamber of Commerce serves the municipalities of Collegeville, Douglass, East Greenville, Green Lane, Limerick, Lower Frederick, Lower Pottsgrove, Marlborough, New Hanover, Pennsburg, Perkiomen, Pottstown, Red Hill, Royersford, Schwenksville, Skippack, Trappe, Upper Frederick, Upper Pottsgrove, Upper Providence, and West Pottsgrove in Montgomery County.



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The economy in the Tri-County area is healthy. Large and small businesses alike are profiting. Business opportunities continue to arise due to the strong work ethic of our workforce, competitive real estate prices and taxes.. These opportunities, in turn, contribute to the area's rapidly growing economic environment.

The Tri-County area offers many advantages to people living and working in our community. Our location, coupled with our progressive and energetic workforce, creates a strong and healthy business climate.

Economic Development

Pictured above is the home of JL Machine & Tool, Inc. and Precision Polymer Products, Inc. The properties, formerly the NEAPCO and Saylor Lumber properties, were purchased, combined and renovated during 1988. The building is 53,000 square feet comprised of office, warehouse and manufacturing space; current employment at the location is 80 persons.

Business The completion of the Pottstown Expressway, Route 422, in the spring of 1985 led to a tremendous amount of residential and commercial growth in the region. The region is no longer dependent on two or three major employers. The expanded wastewater treatment plant in Pottstown enables continued growth in the Tri-County area. Other municipalities have followed Pottstown's lead by increasing their sewage capacities. This, in turn, creates diverse opportunities for employment.

More than 250 years have passed since Thomas Rutter built the first iron forge along the Manatawny Creek and the Pottstown Roller Mill ground its first flour. Pottstown serves as the hub of the region and has grown and prospered. Its industries and businesses have diversified to serve the ever changing needs of our community.

Mr. Rutter and his associates would be amazed to find companies dealing in electronics, plastics, automotive products, die castings, commercial printing, television equipment, precision instruments, power tools, and many other products now manufactured in the Tri-County area and exported world-wide.

The creation of area business parks and campuses is testimony to the growth that has occurred since the opening of the expressway. See page 15 for a listing of those campuses.

A listing of major employers can be found on page 14.

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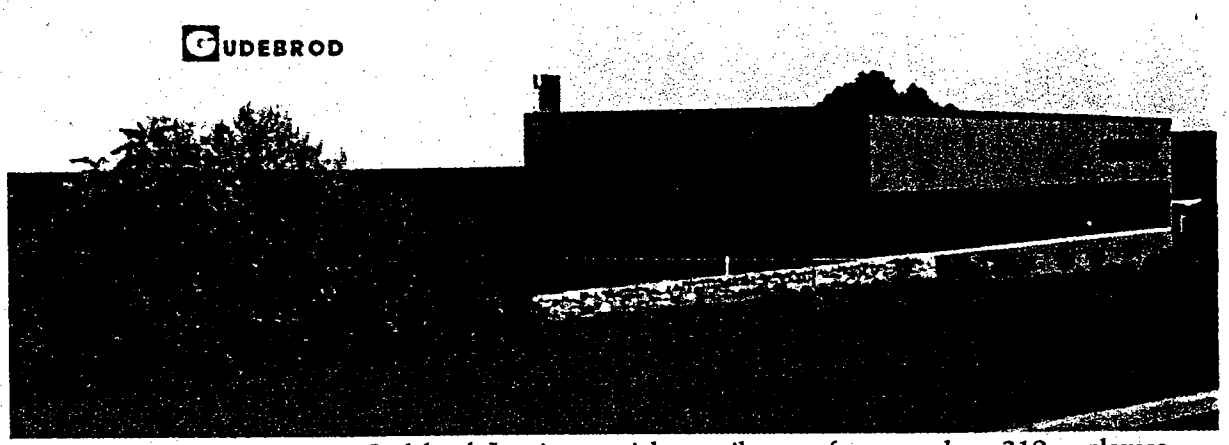

In business for over 125 years, Gudebrod, Inc. is a specialty textile manufacturer whose 210 employees produce over 8,000 items, including products for the medical and aerospace industries.

Shopping Opportunities Abound

Retail The Coventry Mall has expanded to include Boscov's department store, JC Penney and Bradlees, along with many other smaller shops. A new commercial center at Route 100 and Shoemaker Road, called the Pottstown Center, houses Wal-Mart, Staples, Red Lobster, Weis Market, Fashion Bug, Wendy's, McDonald's, Security National Bank and Blockbuster Video. The Tri-County area is only 25 minutes from the King of Prussia Shopping Center. Pottstown Plaza, the North End Shopping Center, Limerick Center,

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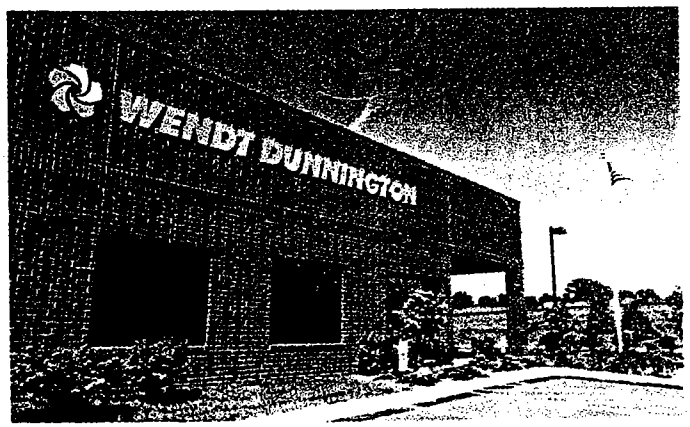


Wendt Dunnington designs and manufactures superabrasive grinding tools and equipment in this modern 50,000 sq. ft. facility. Wendt is an international group with twelve manufacturing facilities including Wendt Dunnington with locations in six countries.

and the Reading Outlets are also within easy driving distances. Furthermore, downtown Pottstown and downtown Boyertown offer unique shopping opportunities to the Tri-County consumers. These centers all compliment one another so that the Tri-County consumer has a variety of shopping choices.

In addition to department stores, specialty shops and malls are located throughout the region. There are also many excellent restaurants in the area, some of them located in historic inns.

PDIDA The Pottstown Downtown Improvement District Authority (PDIDA), serves as an advocate to improve and strengthen both non-business and business aspects of Downtown Pottstown. To accomplish this goal, PDIDA focuses on enhancing Downtown Pottstown's image to businesses, consumers and investors while supporting the rehabilitation of Downtown Pottstown's unique historic district and main shopping venues.

Some of the many objectives of PDIDA are to establish Downtown Pottstown as a cultural, entertainment and tourist center for the metropolitan area and to encourage Downtown Pottstown as a premier office location the Tri-County area with emphasis on High Street (north), College Drive (south), York Street (west) and Hanover Street (east). PDIDA also focuses on encouraging residential development in the downtown district and strengthening Downtown Pottstown as a specialty retail and restaurant area.

PDIDA strives to truly make Pottstown an attractive area for both consumers and business.

The Tri-County Area's Largest Employers

COMPANY	NUMBER OF EMPLOYEES
Rhone-Poulenc Rorer, Inc.	2500
Boyertown Area School District	1234
State Correctional Institution of Graterford	1216
Knoll International	1200
Pottstown Memorial Medical Center	980
PECO Energy Company/Limerick Generating Station	800
Spring-Ford Knitting Co.	770
Brown Printing Co. -East	750
Graco Children's Product	700
National Penn Bank	650
Owen J. Roberts School District	650
Dana Corporation	600
Spring-Ford Area School District	550
Doehler Jarvis of Pottstown, Inc.	505
Mrs. Smith's, Inc.*	500
Wetherill Associates, Inc.	475
Wagner Division/Cooper Industries, Inc.	452
Cabot Performance Materials	450
Pottstown School District	438
Superior Tube Company	420
Neapco, Inc.	400
Perkiomen Valley School District	390
Great American Knitting Mills	373
Kiwi Brands	360
Daniel Boone Area School District	330
Pottsgrove School District	330
Upper Perkiomen School District	311
Occidental Chemical Corporation	310
Boscov's Department Store	260
Wal-Mart	225

*Will close Dec. 31, 1998

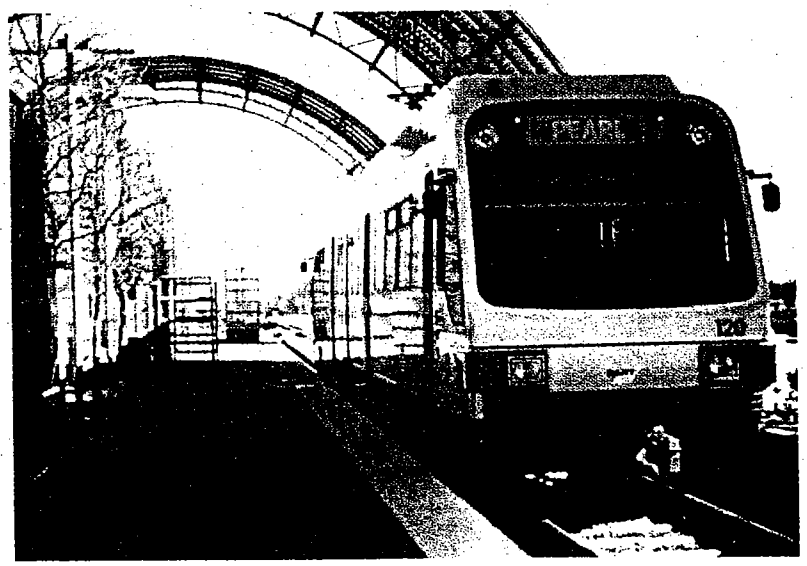
050

Convenient and broad-based, our transportation network provides outstanding service. One can travel by air, car or bus. In addition, an excellent ground transportation network - rental cars, taxis, buses and limousines - is available to take you to all points in the Tri-County area.

The Tri-County area is accessible to major marketing routes in southeastern Pennsylvania and the mid-Atlantic corridor.

The region is 40 miles northwest of Philadelphia. Major highway routes include: Route 63, Route 76, Route 422, Route 100, Route 724, and Route 663. The region connects to the Lehigh Valley, Reading, Harrisburg, Lancaster, West Chester, Norristown, King of Prussia, and the Valley Forge area. We are also within 30 minutes of five Pennsylvania Turnpike interchanges. The convenience of our location and the scenic beauty provide for a great quality of life and a variety of recreational activities.

Transportation



Rail transit service is now being proposed for the Schuylkill Valley Corridor, including the Tri-County area, to provide improved mobility to area residents. Shown here is a Dallas Area Rapid Transit (DART) light rail train. Each car carries 160 passengers and can travel at speeds up to 65 mph. These light rail lines carry more than 35,000 passengers each weekday.

For driving distances from major cities to the Pottstown/Tri-County area, refer to the map on page three.

Our region is served by two local airports in Pottstown: Pottstown Municipal Airport located on Grosstown Road and Pottstown Limerick Airport located east of Pottstown on Ridge Pike in Limerick Township. Both airports provide commuter service to Philadelphia International Airport. Also located approximately 27 miles west of Pottstown is the Reading Regional Airport. This airport is a full-service transportation center serving a growing part of southeastern Pennsylvania. Lehigh Valley International Airport is 27 miles north of Pottstown, and has frequent daily service to major cities around the world. Philadelphia International Airport is located 42 miles from the Pottstown area. This major travel hub is undergoing exciting new improvements which, when finished, will make it one of the finest airports in the east.

051

Three years ago, the TriCounty Area Transportation Study was completed. Eleven local municipalities formed a steering committee in partnership with the Delaware Valley Regional Planning Organization, and the Montgomery, Chester, and Berks County Planning Commissions to complete a study with the 11 municipalities in the Tri-County area. This enabled us to prioritize our transportation needs. The committee meets regularly to complete implementation plans.

Passenger Rail Planned The Schuylkill Valley Corridor covers more than 60 miles from Center City Philadelphia to Reading PA. The corridor bisects rapidly developing suburban areas and possesses existing rail rights-of-way that afford the opportunity to expand rail service and assist in managing growth. The Schuylkill Valley Metro Feasibility Study was completed early in 1998 and examined the feasibility of providing improved passenger rail service to communities along the corridor, including the Tri-County area. If all goes as planned, passenger rail service will be restored by the year 2006.

The Schuylkill Valley Metro Feasibility Study has demonstrated that there are feasible alignments for establishment of a rail transit service in the Schuylkill Valley Corridor that can attract a significant number of riders at reasonable cost and help to relieve highway congestion and improve mobility, as well as serve the broader goals of managed growth and development. There is broad-based public support for the project.

The next step in project implementation is a Major Investment Study/Draft Environmental Impact Statement (MIS) which is required to obtain federal funding for this project. There are two key objectives to the MIS:

- Determine the Locally Preferred Alternative
- Develop an Implementation Plan which may include a staged construction program to match the available flow of funds.

Transportation Agencies

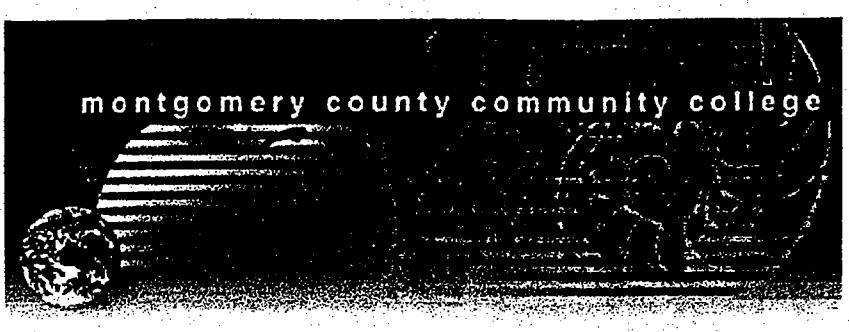
Chester County Transportation Management Association
638 West Lancaster Ave.
Frazer, PA 19355
Michael E. Herron (610) 993-0911

Greater Valley Forge Transportation Management Association
175 West Valley Forge Road
King of Prussia, PA 19406
Peter Quinn, Director (610) 354-8899

Penn DOT (Pennsylvania Department of Transportation)
1200 Transportation & Safety Building
Harrisburg, PA 17120
Brad Mallory, Secretary (717) 787-7350

SEPTA (Southeastern Pennsylvania Transportation Authority)
1234 Market Street
Philadelphia, PA, 19107
John Leary, Director (215) 580-4000

East Penn
95 South Hanover Street, Pottstown, PA 19464
(610) 323-6300



welcome to mccc

registration
programs
activities
places
resources
more facts

Montgomery County Community College is a comprehensive coeducational two-year community college situated on a 190-acre campus in Blue Bell, Pennsylvania, with a second campus in Pottstown, Pennsylvania. Since opening its doors in 1966, MCCC has been serving the educational needs of the Montgomery County Community and presently has over 8,000 full and part-time students.

what's ne
mccc tou
what our students
distance lea
WebCat - mccc's libr
course availa
Live Car
Site Ma

Central Campus:
340 DeKalb Pike
Blue Bell, PA 19422
(215) 641-6300

West Campus:
101 College Drive
Pottstown, PA
19464
(610) 718-1800
610) 718-1800

We'd really like to hear from you.
Contact us at webmaster@admin.mc3.edu
This site best viewed 800X600.

Last Updated: July 7, 1999

DISCLAIMER: The Montgomery County Community College web site comprises the home pages and web sites of departments, offices, and individual faculty and staff. The views and opinions expressed by individual faculty and staff on these pages are strictly those of the page authors. MCCC is committed to the principles of free speech and makes no attempt to censor pages. Every attempt is made to ensure that information posted on the site is timely and accurate; however, information that is posted is posted as is, and no warranty is implied nor should any be inferred. All graphics on the web site are either the copyrighted property of Montgomery County Community College or are licensed for use by the College. As such, no graphic should be used without the expressed permission of the College.

TELECON

TO: Lori Peckne, SIT

FROM: David Cocci, Pres/CEO @ Apex FCU

PHONE:

SUBJ: # of students attending Montgomery County Community Campus from Phoenixville, PA

DATE: 11/01/01

DISTRIBUTION:

_X_FCU 06414	___SUP	___RD
___SCU	___INS	___DRD
___SE	___SA	___ARD
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COMMENTS:

Mr. Cocci called to report that he obtained the number of students attending Montgomery County Community College in Pottstown, PA, that are from Phoenixville, PA. **The number of students is 80.** Mr. Cocci obtained this information from Wayne Ledger at the Montgomery County Community College, West Campus, in Pottstown, PA.

How to Find Us

Contact Us

President's Message

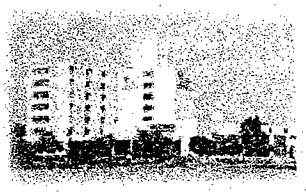
Mission Statement

Volunteering & Giving

Accessing Records and Documents

Media

Welcome to pmmctr.org



Pottstown Memorial Medical Center is a 299-bed, non-profit, full service community hospital serving nearly 250,000 residents in Berks, Chester and Montgomery counties of Southeastern Pennsylvania. We're located at 1600 E. High Street, Pottstown, PA.

Our state-of-the-art facilities offer the latest in medical technology pair doctors and staff who are part of our community. With over 250 physici practicing more than 30 medical specialties and affiliations with the Jef Health System and Fox Chase Cancer Center, PMMC provides the tri- with a full continuum of care.

And our health care doesn't stop at our doors. We actively reach into tl community with classes and health screenings designed to keep you h informed.

Pottstown Memorial Medical Center is part of Pottstown Regional Heal Network which also includes Pottstown Scanning and Treatment Cente Family Care centers.

MC

DISTINCT PATIENT COUNT - F/Y 1999 *

COUNT	ZIP	DESCRIPTION	% PATIENTS
621	18074	PERKIOMENVILLE	1.0%
16	19421	BIRCHRUNVILLE	0.0%
1208	19426	COLLEGEVILLE	2.0%
265	19435	FREDERICK	0.4%
28	19442	KIMBERTON	0.0%
173	19457	PARKERFORD	0.3%
640	19460	PHOENIXVILLE	1.1%
27575	19464-65	POTTSTOWN	45.8%
3227	19468	LIMERICK-ROYERSFORD	5.4%
131	19470	ST. PETERS	0.2%
131	19472	SASSAMANCVILLE	0.2%
1103	19473	SCHWENKSVILLE	1.8%
1059	19475	SPRING CITY	1.8%
74	19478	SPRING MOUNT	0.1%
101	19492	ZIEGLERSVILLE	0.2%
454	19503	BALLY	0.8%
1117	19504	BARTO	1.9%
1203	19505	BECHTELSVILLE	2.0%
1322	19508	BIRDSBORO	2.2%
6651	19512	BOYERTOWN	11.0%
2756	19518	DOUGLASSVILLE	4.6%
112	19519	EARLVILLE	0.2%
293	19520	ELVERSON	0.5%
3766	19525	GILBERTSVILLE	6.3%
32	19542	MONOCACY STATION	0.1%
332	19545	NEW BERLINVILLE	0.6%
89	19548	PINE FORGE	0.1%
5731		ALL OTHER	9.5%
60210		TOTAL PATIENTS	100.0%

* - REFLECTS TOTAL PATIENTS REGARDLESS OF NUMBER OF VISITS

$$\frac{53489}{60210} = .888$$

056

TOTAL P.01

Hospital Select

Click on the links for data descriptions.

Basic Information

Pottstown Memorial Med Center

1600 E High St
Pottstown, PA 19464
MONTGOMERY
(610) 327-7000
CEO: John Buckley

Beds and Utilization

Number of Staffed Beds:	212
Number of ICU Beds:	7
Number of Admissions:	9002
Number of Emergency Room Visits:	25886
Number of Inpatient Surgeries:	2191
Number of Outpatient Surgeries:	5790
Occupancy Percentage:	58
ICU Occupancy Percentage:	125

Service Lines

Accredited Rehabilitation Program
Aids Center
Anesthesia
Blood Bank
Cardiac Care Unit
Cardiac Catheterization Lab
Cardiovascular Surgery Care
Clinical Psychiatry
Computerized Tomography Scanner
General Clinical Laboratory Services
Hemodialysis
Intensive Care Unit
Laboratory Services - Anatomical
Lithotripter
Magnetic Resonance Imaging
Neo-Natal Nursery
Neurosurgery
Nuclear Medicine Department
Outpatient Surgery Department
Pediatric Department
Pharmacy Services
Physical Therapy
Postoperative Recovery Room
Psychiatric Educational Service
Radioactive Implants
Recreational Therapy
Respiratory Therapy
Skilled Nursing Long Term

Diagnostic Ultrasound
Dietary Services
Electrocardiography
Electrocovulsive Therapy
Emergency Department
Obstetrics Department
Occupational Therapy
Open Heart Surgery
Optometric Services
Outpatient Department
Care
Social Services
Speech Pathology
Therapeutic Radioisotope Facility

Accreditations

Cancer Center
JCAHO
Medicare

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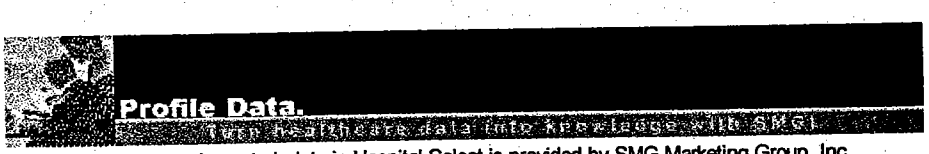

Unless otherwise noted, data in Hospital Select is provided by SMG Marketing Group, Inc.

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Hospital Profile

AHA DATA	Profile
POTTSTOWN MEMORIAL MED CENTER	view

HCFA DATA	Profile
POTTSTOWN MEMORIAL MEDICAL CENTER	view

AHA Data

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See AHA Survey form for instructions and definitions of terms

Data from AHA Annual Survey Database, Copyright 1999-2000, Health Forum, LLC, Chicago, Illinois

Hospital Characteristics

Name and address: **POTTSTOWN MEMORIAL MED CENTER**
1600 EAST HIGH STREET
POTTSTOWN, PA 19464-5008

Telephone: (610) 327-7000

Hospital Web site: www.pmmctr.org

Medicare Provider Number: 390123

Type of Control: NONGOVT NONPROFIT OTHER

Total Staffed Beds: 212

Services Provided

Facility or Service
General medical and surgical care (adult)
General medical and surgical care (pediatric)
Obstetric care
Emergency department
Hospital-based outpatient care center/services

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please contact Sara Pax, Associate Director, Product Development, Health Forum

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AHA DATA	Profile
POTTSTOWN MEMORIAL MED CENTER	view

HCFA DATA	Profile
POTTSTOWN MEMORIAL MEDICAL CENTER	view

HCFA Data

Hospital identification taken from the Medicare Provider of Services Listing
As updated June, 2000.

POTTSTOWN MEMORIAL MEDICAL CENTER
HIGH STREET & FIRESTONE ROAD
POTTSTOWN, PA 19464
(215) 327-7000

Medicare Provider Number: 390123

Inpatient Utilization Statistics

All information in this report is taken from .
The Medicare Provider Analysis and Review (MedPAR) file.
Data are for the federal fiscal year ending 09/30/1999 .
This report is consistent with HCFA Data Release policies.

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(800) 693-9976
To discuss a custom database
email info@marketinsights.com

Statistics by Medical Service

	Number Medicare Inpatients	Average Length of Stay	Average Charges	Medicare Case Mix Index (CMI)
Cardiology	560	3.80	$10,658	0.9452
Cardiovascular Surg	19	3.80	$26,130	2.7771
Gynecology	27	2.60	$10,672	0.9969
Medicine	543	4.60	$11,719	0.8882
Neurology	219	5.50	$13,306	0.9960
Neurosurgery	27	5.30	$28,400	2.5658
Oncology	45	4.90	$14,046	1.2736
Orthopedics	245	4.50	$16,156	1.4086
Psychiatry	161	10.70	$16,970	0.8043

Pulmonology	607	5.90	$18,140	1.4108
Surgery	178	8.60	$37,114	2.5838
Urology	133	4.70	$14,597	1.0701
Vascular Surgery	48	6.00	$28,645	1.8335
Total	2,815	5.40	$16,010	1.2286

Note 1 - Medicare Case Mix index is based on the Medicare Prospective Payment System for the corresponding federal fiscal year.
Note 2 - Click here for description of Medicare Prospective Payment System, DRGs, and case mix index.

Outpatient Utilization Statistics

All information in the following report is taken from
the Medicare Standard Analytical File (Outpatient).
Data are for the calendar service year ending 12/31/1999 .
Data are excluded for categorizations of ten or fewer patients.
This report is consistent with HCFA Data Release policies.

Statistics for the Top 20 Ambulatory Patient Classifications (APCs)

APC *(note 1)*	APC Description	Percent of Total Charges	Number Patient Visits	Average Charge per Visit	National Average Charge
0283	Level II Computerized Axial Tomography	19.63	1,036	$1,298	$816
0260	Level I Plain Film Except Teeth	8.89	3,312	$183	$123
0246	Cataract Procedures with IOL Insert	6.22	294	$1,450	$1,305
0269	Echocardiogram Except Transesophageal	3.63	480	$518	$305
0143	Lower GI Endoscopy	3.57	316	$775	$782
0099	Continuous Cardiac Monitoring	2.80	1,101	$174	$95
0267	Vascular Ultrasound	2.78	360	$528	$408
0266	Level II Diagnostic Ultrasound Except Vascular	2.72	418	$446	$297
0286	Myocardial Scans	2.57	103	$1,711	$690
0141	Upper GI Procedures	2.50	223	$769	$748
0282	Level I Computerized Axial Tomography	2.05	142	$986	$429
	Level II Diagnostic Nuclear				

	Scans				
0261	Level II Plain Film Except Teeth Including Bone Density Measurement	1.97	439	$307	$204
0080	Diagnostic Cardiac Catheterization	1.78	48	$2,538	$2,351
0600	Low Level Clinic Visits	1.56	731	$145	$102
0343	Level II Pathology	1.52	1,127	$92	$129
0120	Infusion Therapy Except Chemotherapy	1.34	1,370	$66	$143
0077	Level I Pulmonary Treatment	1.31	211	$425	$66
0215	Level I Nerve and Muscle Tests	1.30	182	$488	$195
0081	Non-Coronary Angioplasty or Atherectomy	1.16	27	$2,939	$1,458
	All other	28.73	6,398	$307	$322
	TOTAL		18,505		

Note 1 - APC classifications are based on FR 9/8/99 as modified through 6/30/99

Financial and Statistical Information

All information in the following report is taken from Medicare Cost Reports per the Hospital Cost Report Systems Master File.
For period ending 06/30/2000 .

Beds and Patient Days by Unit

	Available Beds	Inpatient Days
HOSPITAL (including swing beds)		
Routine Services	143	27,134
Special Care	14	2,825
Nursery	18	1,747
Total Hospital	175	31,706
SUBPROVIDERS & DISTINCT UNITS		
Skilled Nursing Facility	21	6,107
Nursing Facility	0	0
Other	16	4,540

TOTAL COMPLEX	212	42,353

Financial Statistics

	$	%
Gross Patient Revenue	$228,272,678	98.36
Non-Patient Revenue	$3,801,078	1.64
Total Revenue	$232,073,756	
Net Income (or Loss)	$-1,370,837	-0.59

More detailed information is available to subscribers.
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About the company / Email: support@ahd.com
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Hospital Profile

AHA DATA	Profile
PHOENIXVILLE HOSPITAL	view

HCFA DATA	Profile
PHOENIXVILLE HOSP UNIV OF PA HLTH SYS	view

AHA Data

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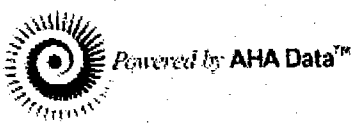

See AHA Survey form for instructions and definitions of terms

Data from AHA Annual Survey Database, Copyright 1999-2000, Health Forum, LLC, Chicago, Illinois

Hospital Characteristics

Name and address: **PHOENIXVILLE HOSPITAL**
140 NUTT ROAD
PHOENIXVILLE, PA 19460-0809

Telephone: (610) 983-1000

Hospital Web site: www.med.upenn.edu/health/ms.html

Medicare Provider Number: 390127

Type of Control: NONGOVT NONPROFIT OTHER

Total Staffed Beds: 127

Services Provided

Facility or Service
General medical and surgical care (adult)
General medical and surgical care (pediatric)
Obstetric care
Emergency department
Hospital-based outpatient care center/services

More detailed information is available to subscribers.
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please contact Sara Pax, Associate Director, Product Development, Health Forum

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AHA DATA	Profile
PHOENIXVILLE HOSPITAL	view

HCFA DATA	Profile
PHOENIXVILLE HOSP UNIV OF PA HLTH SYS	view

HCFA Data

Hospital identification taken from the Medicare Provider of Services Listing
As updated June, 2000.

PHOENIXVILLE HOSP UNIV OF PA HLTH SYS
144 NUTT ROAD
PHOENIXVILLE, PA 19460
(215) 983-1000

Medicare Provider Number: 390127

Inpatient Utilization Statistics

All information in this report is taken from
The Medicare Provider Analysis and Review (MedPAR) file.
Data are for the federal fiscal year ending 09/30/1999 .
This report is consistent with HCFA Data Release policies.

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email info@marketinsights.com

Statistics by Medical Service

	Number Medicare Inpatients	Average Length of Stay	Average Charges	Medicare Case Mix Index (CMI)
Cardiology	426	3.40	$8,800	0.9160
Cardiovascular Surg	23	6.70	$30,432	3.2035
Gynecology	17	2.20	$7,899	0.9705
Medicine	502	4.20	$9,300	0.8813
Neurology	138	3.90	$9,760	0.9629
Oncology	39	3.90	$9,284	1.2378
Orthopedics	177	5.50	$15,118	1.4773
Psychiatry	17	3.90	$7,998	0.8267
Pulmonology	405	5.30	$12,890	1.4232

Surgery	183	7.80	$24,190	2.3348
Urology	118	4.10	$10,790	1.0282
Vascular Surgery	38	5.20	$16,667	1.9142
Total	2,086	4.70	$12,152	1.2380

Note 1 - Medicare Case Mix index is based on the Medicare Prospective Payment System for the corresponding federal fiscal year.
Note 2 - Click here for description of Medicare Prospective Payment System, DRGs, and case mix index.

Outpatient Utilization Statistics

All information in the following report is taken from
the Medicare Standard Analytical File (Outpatient).
Data are for the calendar service year ending 12/31/1999 .
Data are excluded for categorizations of ten or fewer patients.
This report is consistent with HCFA Data Release policies.

Statistics for the Top 20 Ambulatory Patient Classifications (APCs)

APC *(note 1)*	APC Description	Percent of Total Charges	Number Patient Visits	Average Charge per Visit	National Average Charge
0283	Level II Computerized Axial Tomography	10.48	686	$1,013	$816
0284	Magnetic Resonance Imaging	9.60	398	$1,600	$1,270
0246	Cataract Procedures with IOL Insert	8.75	214	$2,714	$1,305
0286	Myocardial Scans	5.68	551	$684	$690
0260	Level I Plain Film Except Teeth	5.40	2,512	$142	$123
0612	High Level Emergency Visits	3.71	427	$576	$338
0269	Echocardiogram Except Transesophageal	3.20	809	$262	$305
0143	Lower GI Endoscopy	2.99	218	$909	$782
0099	Continuous Cardiac Monitoring	2.60	1,281	$134	$95
0855	Vinorelbine Tartrate per 10 mg	2.37	53	$2,969	$783
0836	Interferon, Alfa-2B, Recombinant, 1 million units	2.33	50	$3,095	$529
0267	Vascular Ultrasound	2.07	284	$483	$408
0292	Level II Diagnostic Nuclear Medicine Excluding Myocardial	1.96	184	$707	$605

0266	Level II Diagnostic Ultrasound Except Vascular	1.67	339	$327	$297
0343	Level II Pathology	1.48	370	$265	$129
0247	Laser Eye Procedures Except Retinal	1.43	126	$754	$568
0117	Chemotherapy Administration by Infusion Only	1.41	179	$523	$303
0611	Mid Level Emergency Visits	1.38	337	$271	$195
1600	TC 99M sestamibi, per syring	1.38	163	$560	$268
0141	Upper GI Procedures	1.25	97	$855	$748
	All other	28.86	3,923	$487	$239
	TOTAL		13,201		

Note 1 - APC classifications are based on FR 9/8/99 as modified through 6/30/99

Financial and Statistical Information

All information in the following report is taken from Medicare Cost Reports per the Hospital Cost Report Systems Master File.
For period ending 06/30/1999 .

Beds and Patient Days by Unit

	Available Beds	Inpatient Days
HOSPITAL (including swing beds)		
Routine Services	90	20,312
Special Care	16	2,860
Nursery	20	2,628
Total Hospital	126	25,800
SUBPROVIDERS & DISTINCT UNITS		
Skilled Nursing Facility	20	5,363
Nursing Facility	0	0
Other	0	0
TOTAL COMPLEX	**146**	**31,163**

Financial Statistics

	$	%
Gross Patient Revenue	$130,330,000	98.67
Non-Patient Revenue	$1,759,000	1.33
Total Revenue	$132,089,000	
Net Income (or Loss)	$-1,102,992	-0.84

More detailed information is available to subscribers.

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Click on the links for data descriptions.

Basic Information

Phoenixville Hospital

140 Nutt Rd
Phoenixville, PA 19460
CHESTER
(610) 983-1000
CEO: Richard Seagrave

Beds and Utilization

Number of Staffed Beds:	140
Number of ICU Beds:	16
Number of Admissions:	6270
Number of Emergency Room Visits:	15694
Number of Inpatient Surgeries:	1703
Number of Outpatient Surgeries:	3463
Occupancy Percentage:	46
ICU Occupancy Percentage:	51

Service Lines

Aids Center
Anesthesia
Blood Bank
Cardiac Care Unit
Cardiovascular Surgery Care
Clinical Psychiatry
Computerized Tomography Scanner
Dental Services
Diagnostic Ultrasound
Dietary Services
General Clinical Laboratory Services
Hemodialysis
Hospice
Intensive Care Unit
Laboratory Services - Anatomical
Magnetic Resonance Imaging
Neo-Natal Nursery
Neurosurgery
Nuclear Medicine
Optometric Services
Outpatient Department
Outpatient Surgery Department
Pediatric Department
Pharmacy Services
Physical Therapy
Postoperative Recovery Room
Respiratory Therapy
Social Services
Speech Pathology

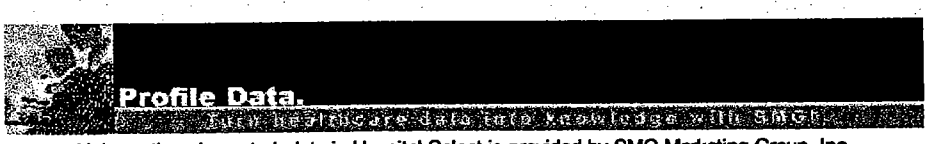
Electrocardiography
Emergency Department

Department
Observation Beds (Los<24hrs)
Obstetrics Department
Open Heart Surgery

Accreditations

JCAHO
Medicare

Q. How can I provide more information about my hospital to Hospital Select Users? A. Get an Extended Listing! Click here!



Unless otherwise noted, data in Hospital Select is provided by SMG Marketing Group, Inc.

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Phoenixville Hospital
140 Nutt Road
Phoenixville, PA 19460
(610) 983-1550

About Phoenixville Hospital

Phoenixville Hospital started in 1893 with one small brick building. Today we serve more than 8,000 inpatients each year, and nearly 20,000 people visit our Emergency Room annually. Thousands of others are referred to us for physical therapy, lab tests and diagnostic imaging. Each year, obstetricians deliver more than 1,300 babies in our Maternity Pavilion.

With five floors and 106 beds (private and semi-private accommodations), we continue to serve your needs. We also house a 21-bed transitional care unit and a 20-bed nursery.

We offer many health education programs throughout the year, as well as hospital tours for children and activities to help you get to know us better.

Whether you need medical care or help in finding a new physician, want education to help improve or safeguard your health, or are interested in employment opportunities, we have much to offer. Please call (610) 983-1554 or drop by to see us soon.

Cordially,

The Staff and Management of Phoenixville Hospital

Executive Director's Message

Find a physician on staff at Phoenixville Hospital

Services at Phoenixville Hospital

Visiting Phoenixville Hospital

About the University of Pennsylvania Health System

Phoenixville Hospital

ZIP	COUNT EMPLOYEES
8088	1
8221	1
16460	1
16464	1
17083	1
17110	1
17339	1
17603	1
18017	1
18036	1
18054	1
18056	1
18062	1
18073	1
18074	3
18915	1
18944	1
18957	1
18966	1
19002	1
19003	1
19008	1
19014	1
19036	1
9044	1
9073	1
9075	1
19083	1
19087	10
190875880	1
19104	1
19111	1
19114	1
19301	1
19312	2
19320	8
19333	1
19335	23
19341	12
19343	4
19344	4
19355	4
19365	1
19380	12

ZIP	COUNT EMPLOYEES
382	1
19401	8
19403	27
19404	1
19405	1
19406	4
19407	1
194080408	1
19421	1
19422	1
19425	8
19426	43
19428	1
19438	2
19442	7
19446	3
19453	5
19457	3
19460	271
194602572	1
19462	2
19464	101
19465	37
194657803	1
468	80
470	1
472	1
19473	16
19475	62
19481	1
19504	4
19505	4
19508	10
19510	1
19512	15
195121808	1
19518	12
195181012	1
19520	13
19522	2
19525	18
19533	1
19540	4
195419386	1

P	COUNT EMPLOYEES
9543	2
19601	1
19602	1
19605	1
19606	12
19607	1
19650	1
19702	1
19707	1
19806	1
21117	1
21228	1
OVERALL	919

424
46%

695
75%

Pottstown Medical Specialists, Inc.

THE QUALITY, COMPASSIONATE HEALTHCARE THAT YOU EXPECT AND DESERVE

Welcome

Pottstown Medical Specialists, Inc. is a physician owned multi-specialty group practice with offices throughout the Berks, Chester and Montgomery Counties that are dedicated to providing quality healthcare to the residents of the tri-county area (Southeastern Pennsylvania).

Phoenixville Hospital (Patients)

9576	1	
2159	1	
2724	1	
3063	1	
3611	1	
3805	1	
7601	1	
1026	1	
7087	1	
3065	1	
VERALL	1640	1,348 Tri-County Community
		-468 Phoenixville
		880

91716	2
92253	1
92553	1
92807	1
98065	1
98271	1
OVERALL	19326

15,966 Tri County Community
5,567 Phoenixville
10,399

17,314 / 20,966 = 82.6% Tri County Community

11,279 / 20,966 = 53.8%

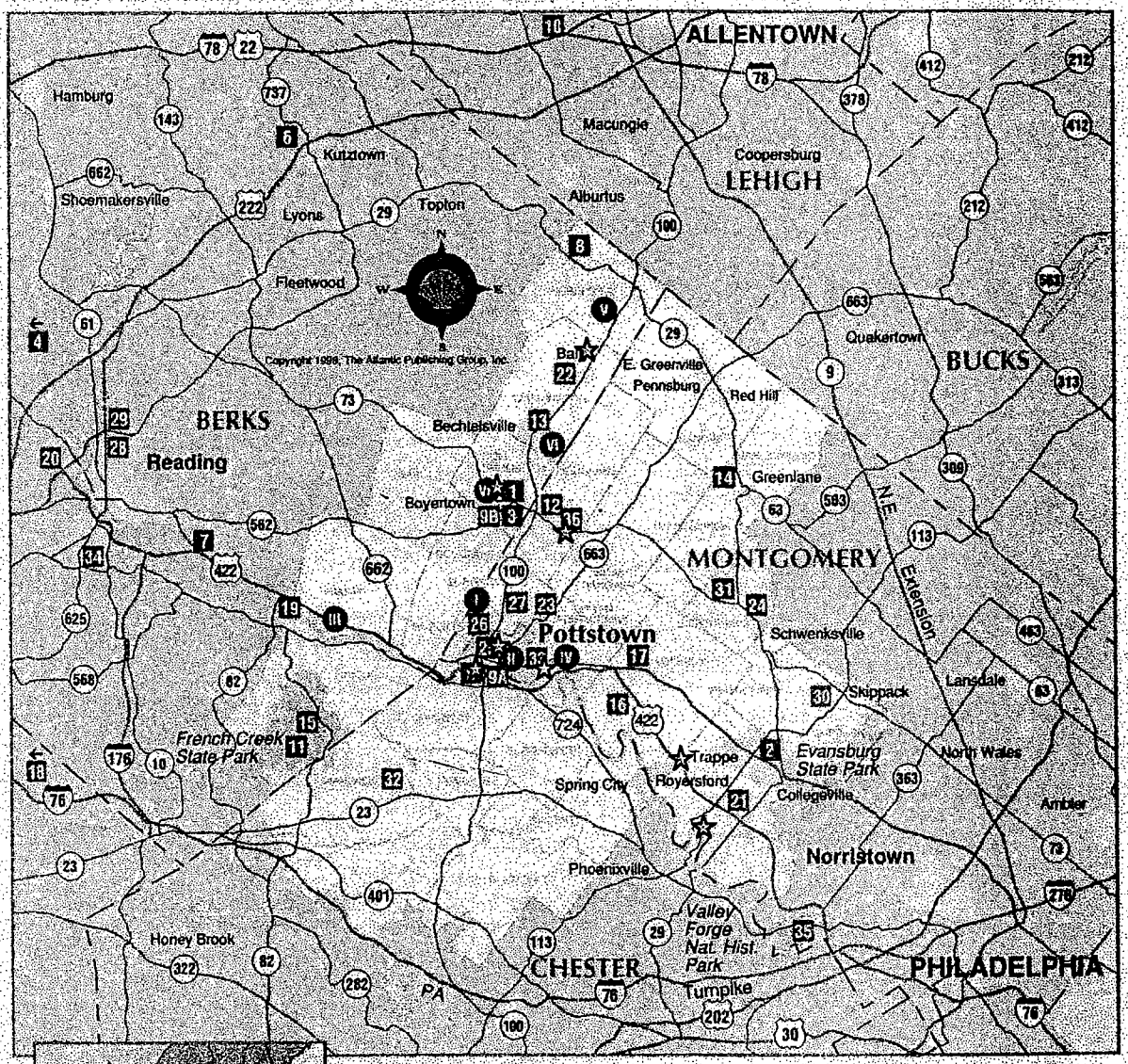
D
D
D
D
D
D
D

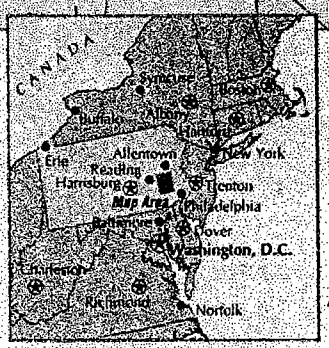
NT ALL ACCOUNTS IN EACH GUARANTOR ZIP CODE WITH ADMIT DATE BETWEEN 08/01/2001 AND 08/31/2001 & (PATIENT NUMBER WOSCD BETWEEN 00000 AND 19999999 OR PATIENT NUMBER WOSCD BETWEEN 30000000 AND 79999999) ON THE PRINTER.

Tri-County Community Map
Pottstown Medical Specialist, Inc. Locations

Sites of Interest & Lodging

Greater Pottstown/Royersford, Pennsylvania





Distances to:

Allentown	27 miles
Atlantic City	90 miles
King of Prussia	20 miles
New York City	120 miles
Philadelphia	40 miles
Pocono Mountains	68 miles
Reading	16 miles
Washington, D.C.	150 miles
West Chester	20 miles

Valley Forge Pennsylvania
Memories last a lifetime.

Tri-County Area Hotels, Motels, Bed & Breakfasts

- (I) Comfort Inn ..... (610) 326-5000
- (II) Days Inn ..... (610) 970-1101
- (III) Econo Lodge of Douglassville ..... (610) 395-3016
- (IV) Holiday Inn Express ..... (610) 327-3300
- (V) The Inn at Bally Spring Farm ..... (610) 845-7781
- (VI) Mel-Dor Motel, Inc. ..... (610) 367-2626
- (VII) Twin Turrets Inn ..... (610) 367-4513

See other side for a listing of Sites of Interest

3

(Sources: Tri-County Area Business Guide 1998/1999, p.3, www.pottsmed.com)
(☆ Indicates Pottstown Medical Specialist, Inc. locations.)

Pottstown Medical Specialists, Inc.

THE QUALITY, COMPASSIONATE HEALTHCARE THAT YOU EXPECT AND DESERVE

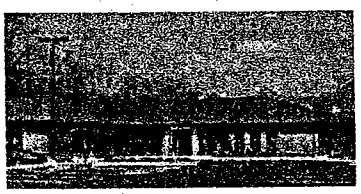
PMSI Locations

Bally Medical Group

Family Practice
1315 New Route 100
Barto, PA 19504
(610) 367-2575
(610)845-2011

Office Hours
Mon-Thurs, 8 a.m. - 9 p.m.
Friday, 8 a.m. - 5 p.m
Saturday, 8 a.m. - 12 p.m.

Get Driving Directions!



Boyertown Medical Associates

Family Practice
23 North Walnut Street
Boyertown, PA 19512
(610) 367-2259

Office Hours
Mon, Thurs 8 a.m. - 8 p.m.
Tues, Wed 8 a.m. - 8 p.m.
Friday 8 a.m. - 3 p.m.

Get Driving Directions!

Kimberton Medical Associates

Nephrology, Internal Medicine
300 Schuylkill Road
Phoenixville, Pa. 19460
(610) 983-9994

Office Hours
Mon, Tues, Thurs 9a.m.-7p.m.
Wed, Sat 9a.m.-12p.m.
Friday 9a.m.-5p.m.

Get Driving Directions!

New Hanover Family Practice

Family Practice
1885 Swamp Pike, Suite 106
Gilbertsville, PA 19525
(610) 718-9992

Office Hours
Mon, Thurs 9a.m.- 7p.m.
Tuesday 9a.m.-4p.m.
Wednesday 9a.m.-5p.m.
Friday 9a.m.-2p.m.

Get Driving

BMI Cal
Does yo
match up agai
height?

Calories
Estimate
calories you b
move!

Carboh
Calcula
What is your c
carbohydrate i
requirement?

Laurus Healt
Search for ans
your health qu
Laurus.com.

PMSI Commu
Enter your e-n
news and info

Su

Pottstown Medical Specialists

Cardiology,
Gastroenterology
Pulmonary Diseases,
Internal Medicine
Hematology/Oncology
1591 Medical Drive
Pottstown, PA 19464
(610) 326-8005

Office Hours
Mon-Wed
8:30a.m.-
8:30p.m.
Thursday
8:30a.m.-
5:30p.m.
Friday
8:30a.m.-
12:30p.m.

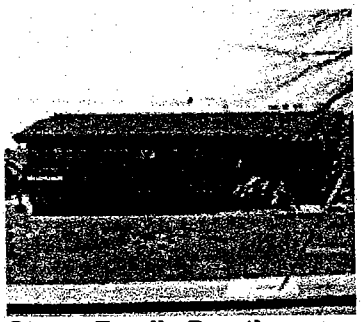
Get Driving Directions!

Spring-Ford Family Practice

Family Practice
307 South Lewis Road
Royersford, PA 19468
(610) 792-0300

Office Hours
Mon, Tues
7a.m.- 7p.m.
Wed, Thurs
7a.m.-8p.m.
Friday 7a.m.-
5p.m.

Get Driving Directions!



Stowe Family Practice

Family Practice,
Internal Medicine
555 Glasgow Street
Stowe, PA 19464
(610) 323-4510

Office Hours
Mon 8:30a.m.-
8p.m.
Tues, Wed
8:30a.m.-5p.m.
Thurs 8a.m.-
8p.m.
Fri 8a.m-
12p.m.

Get Driving Directions!

Ambrose B. Peterman, III, D.O.

Family Practice
545 High Street
Pottstown, PA 19464
(610) 327-3788

Office Hours
Mon, Tues
8:30a.m.- 6p.m.
Wed, Fri
8:30a.m.-
12:30p.m.
Thurs 9a.m.-
5p.m.

Get Driving Directions!

The Orthopaedic and Athletic Medicine Center

599 Arcola Road
Collegeville, PA
19426
610-409-6200

Office Hours
Mon - Fri
8a.m.- 5p.m.

Get Driving Directions!

PMSI History

Pottstown Medical Specialists, Inc. was formed in August of 1978, first known as Deviney, Guthrie & Popolow, LTD, from the merging of three separate practices of internal medicine. In May of 1980 the office was moved into the current location at 1591 Medical Drive and the company name became Pottstown Medical Specialists, Inc. (PMSI). Over the next 20 years PMSI added 3 gastroenterologists, 3 cardiologists, 2 pulmonologists, 2 nephrologists, 2 internists, and an oncologist to its specialty roster. Complimenting these physicians are services such as The Heart Center, a comprehensive cardiac rehabilitation program; nutrition counseling; a state of the art endoscopy suite and a nuclear cardiology camera.

PMSI has also developed a strong family and general practice division. This growth has been accomplished by the acquisition and merger of practices as well as opening new practices which are strategically located throughout the tri-county area. Our mission is to provide quality, compassionate care to the residents of our communities which will improve and/or maintain their health.

In May of 1998 PMSI partnered with a large tertiary hospital, Jefferson, and the local community hospital, Pottstown Memorial Medical Center. This unity among providers allows for a continuum of care second to none. As partners, PMSI, Jefferson and Pottstown Memorial move into the new millennium with a goal. We want to be your healthcare provider. We want you to make that decision based on the quality of care that you receive when you visit any one of our facilities. We want you to be satisfied and content. More importantly, we want you to be healthy.

Health Care

Quality health care is an important part of everyone's life. The residents of the Tri-County area benefit from state-of-the-art medical technology along with warm, personal care and attention.

Complete health care facilities are available to everyone in the Tri-County area. The 295-bed Pottstown Memorial Medical Center (PMMC), located at East High Street and Armand Hammer Boulevard, is a modern facility that provides comprehensive health care services for the entire family. PMMC has a 24-hour emergency department and a medical/dental staff numbering more than 200 physicians offering thirty medical specialties. An additional 1,050 people are employed by PMMC, including professionally trained nurses and therapists. New mothers experience maternity care at its best at PMMC's delivery and recovery (LDR) rooms, from pre-natal care to the birthing experience.

Walnut Woods provides one, two bedroom and studio apartment retirement living in downtown Boyertown at the former Boyertown Casket Company site.

The newly introduced Home Care program brings the highest quality hospital services to the patient's home. Home Care's registered nurses are on call 24 hours a day, seven days a week.

Pottstown Memorial Regional Cancer Center offers quality cancer care close to home. A multi-disciplinary cancer care team utilizes innovative cancer therapies to ensure that local residents receive the best care without having to travel long distances.

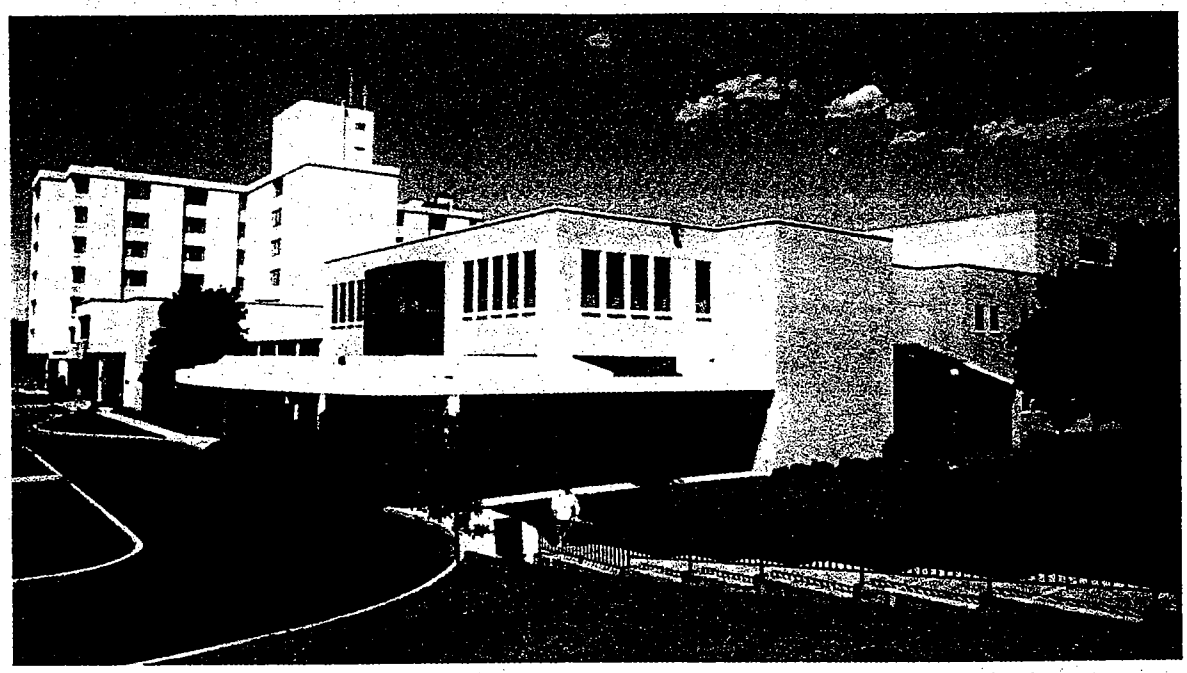
The Cardiac Health Center offers a full array of diagnostic testing, including a catheterization laboratory as well as a chest pain and pacemaker program.

PMMC's Occupational Health and Work Recovery programs continue to work closely with over 200 local businesses and industries. Services offered include drug screenings, injury protocols and a comprehensive return-to-work therapy program.

The Positive Approach to Total Health (PATH) program at PMMC offers health screenings, educational classes and support groups throughout the year to help local residents make healthy and informed health care decisions.

Nursing homes provide an important service to patients who require professional care. The Tri-County area is fortunate to have several skilled nursing homes and rehabilitation facilities. Manatawny Manor in Kenilworth has recently added a special care unit for those

083



Pottstown Memorial Medical Center's campus includes the main hospital building and the Outpatient Pavilion, added in 1994 to make outpatient surgery and testing more convenient for local residents. Also located in the Outpatient Care Pavilion is Pottstown Memorial Regional Cancer Center, now affiliated with Fox Chase Cancer Center, as well as the hospital's Home Care department.

with Alzheimer's disease and other related dementias. Manor Care in Pottstown is a 159-bed skilled nursing facility with a 24-bed arcadia unit, specializing in Alzheimer's services, along with a 64-bed adjoining personal care center. Also serving our area are Coventry Manor Nursing Home in Coventryville, Frederick Mennonite Home in Upper Frederick, Sanatoga Manor, located in Lower Pottsgrove Township, and the Montgomery County Geriatric and Rehab Center near Royersford.

Park Lane Commons is the area's newest assisted living facility, located in Lower Pottsgrove Township.

HealthSouth provides cost-efficient care to everyone in need of sports medicine or occupational therapy and is the nation's largest provider of rehabilitation services with more than 500 locations in 37 states.

The Tri-County area's health care network would not be complete without the support systems offered by agencies who help care for

more ...

Manatawny Manor, located on Route 724 in Pottstown, has been providing quality health care to the Tri-County area for over 24 years. The facility provides skilled nursing care, assisted living, a special care unit for the beginning stages of Alzheimer's Disease, and an adult daycare services program.

TriCounty Area Chamber of Commerce

Membership Application
TriCounty Member Mall
Chamber Calendar
Community Calendar
Area History
Cultural Arts
Demographics
Economic Development
Education
Government

**Located in Pottstown, Pennsylvania,
"Serving Northern Chester,
Southern Berks,
Western Montgomery counties,
and the Route 422 Corridor."**

Effecting Change in a Thriving Region

Our Mission

To proactively impact the business climate and quality of life in the Tri-County region by providing leadership through economic,

Chamber's Newsmagazine
The 2000 Pennsylvania Chamber of Commerce Executives (PCCE)
"Newsletter Award of Excellence" Winner!

Local Weather

Pottstown, PA
60°F
Overcast
at 9:54 AM

Contact Information:

Phone: 610.326.2900

Fax: 610.970.9705

Address: 135 E. High St., Pottstown, PA 19464

Directions to the TriCounty Area Chamber of Commerce

MAIL

President:
Dale Mahle
tcaccdpm@ptd.net

V.P. of Administration:
Eileen Dautrich
tcaccesd@ptd.net

Director of Marketing:
Megan McLaughlin
tcaccmam@ptd.net

Business Manager:
Jeff Dentler
tcaccjsd@ptd.net

Special Events Coordinator:
Sandy Allebach
tcaccsla@ptd.net

General Information
tcacc@ptd.net

Webmaster
tcaccjsd@ptd.net

Free Web Site - 50megs | Free Stats - SiteTracker | Free Store - Bizmestand
"I can fix it

TRICOUNTY AREA
CHAMBER OF COMMERCE
AN ACCREDITED CHAMBER OF COMMERCE

March 27, 2001

Mr. David Cocci
Apex Federal Credit Union
PO Box 3179
Pottstown, PA 19464

Dear Mr. Cocci:

This letter is to confirm that businesses in Phoenixville, PA are, or are eligible to become, members of the TriCounty Area Chamber of Commerce.

Sincerely,

Jeff Dentler
Business Manager

087

135 EAST HIGH STREET, POTTSTOWN, PENNSYLVANIA 19464 • TELEPHONE: 610.326.2900 • FACSIMILE: 610.970.9705 • WWW.TRICOPA.COM

TELECON

TO: Eileen Dautrich, TriCounty Area Chamber of Commerce

FROM: IA Cynthia Vaughn

PHONE: (610) 326-2900

SUBJ: Phoenixville's relationship to the Tri-County Area

DATE: 7/2/01

DISTRIBUTION:

_X_FCU 06414	___SUP	___RD
___SCU	___INS	___DRD
___SE	___SA	___ARD
___EX	___ADMIN	___SSIC
___SSIC	___OTHER	_X_TELECON

COMMENTS:

I called TriCounty Area Chamber of Commerce to determine if Phoenixville is part of the Tri-County Area per its map and visitor's guide. Eileen stated that they do not consider Phoenixville to be part of the Tri County Area since it has its own Chamber of Commerce; however, they do have some members from Phoenixville. She further stated that the Tri-County Area consists of 41 townships and boroughs, and Phoenixville is not included. She agreed to fax me a listing of those municipalities. I received the attached fax.

TriCounty Area Chamber of Commerce

Facsimile Cover Sheet

To: Lori	Company:
Fax Number: 703-519-4620 Fax File Number:	From: Jeff
Date: 10/30/01	Number of Pages Including Cover Sheet: 3

Message: Per your request following is a list of our members in the Borough of Phoenixville, PA.

Mark Your Calendar . . .

- **Membership Breakfast w/ Dr. G. Terry Madonna**
  Thursday, November 8
  7:15 – 9 AM
  Elks Lodge, Pottstown
- **Economic Development Luncheon & EXPO**
  Thursday, November 15
  11 AM – 1:30 PM
  Sunnybrook Ballroom, Pottstown
- **Membership Mixer**
  Tuesday, November 27
  4:30 – 6:30 PM
  Berks County Bank, 1565 E. High St., Pottstown

Visit the Chamber's Calendar & Community Calendar at **www.tricopa.com**

Featured Member Benefit of the Month:
Flyer Insert

Looking for new customers? Inserting a flyer into the *Route 422 Business Advisor* is an inexpensive way to promote your company to Chamber Members. You provide 1,000 flyers and the Chamber will do all the work! The cost to insert a flyer is $275.00. Call Megan at 610.326.2900 for requirements.

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135 High Street, Pottstown, PA 19464 **Phone: 610.326.2900** **Fax: 610.970.9705**

Dale Mahle, President: tcaccdpm@ptd.net

Eileen Dautrich, V.P. of Administration: tcaccesd@ptd.net

Jeff Dentler, V.P. of Finance: tcaccjsd@ptd.net

Megan Bauer, Marketing Director: tcaccmam@ptd.net

Sandy Allebach, Special Events Coordinator: tcacc@ptd.net

Stephanie LaManna, Director of Membership Development and Services: tcaccsel@ptd.net

Deborah Sowisdral, Administrative Assistant. tcacc@ptd.net

www.tricopa.com

...Chamber\TCACC\Miscellaneous\faxcoversheet.doc

AEG Financial Services
The Commons at Valley Forge
1288 Valley Forge Rd., #53
Phoenixville, PA 19460-2681
610-917-8940
610-917-8962 (F)

Axler / Kessler Dental Associates
1150 Valley Forge Rd., Suite 101
Phoenixville, PA 19460
610-933-3342
610-983-9122 (F)

Cedar Hollow Recycling
100 Paradise St.
PO Box 762
Phoenixville, PA 19460
610-983-0193
610-889-9559 (F)

Citizen Advocacy of Chester County
205 Church St.
Phoenixville, PA 19460
610-933-1299
610-933-7438 (F)

Cypress Energy, LP
Village at Eland, Suite 802
Phoenixville, PA 19460
610-935-9232
www.cypress-energy.com

Neuber Environmental Services, Inc.
42 Ridge Rd.
PO Box 541
Phoenixville, PA 19460-0541
610-933-4332
610-983-9884 (F)

Potty Queen
200 Lincoln Ave., Suite 108
Phoenixville, PA 19460
610-935-1744
610-935-1746 (F)
www.pottyqueen.com

Reitnour Investment Properties
1260 Valley Forge Rd., Suite 103
Phoenixville, PA 19460
610-935-9656
610-935-9609 (F)

Schuylkill Valley Vending
1300 Melvin Rd.
Phoenixville, PA 19460
610-935-9714

TriCounty Area Chamber of Commerce

Facsimile Cover Sheet

Mark Your Calendar . . .

- **Membership Mixer**
  Twin Turrets Inn,
  Boyertown
  Co-Sponsored by
  Pollack Furs
  Tuesday, August 21
  4:30 – 6:30 PM

- **Membership Breakfast**
  Speaker: TBA
  Thursday, September 13
  7:15 – 9 AM
  Elks Lodge, Pottstown

For detailed Chamber event information please contact the Chamber or visit www.tricopa.com.

To: Cynthia Vaughn	Company:
Fax Number: Fax File Number:	From: Eileen Dautrich
Date: 7/2/01	Number of Pages Including Cover Sheet: 2

Message: As per our phone conversation this morning, attached please find a list of municipalities in our Chamber coverage area.

Featured Member Benefit of the Month:
Group Health Insurance
TriCounty Area Chamber Members can take advantage of the Chamber's group buying power through the Chamber's group health insurance program.
Chamber Members can receive a discounted rate - just call us at 610.326.2900.

CONFIDENTIALITY OF FACSIMILE TRANSMISSIONS

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135 High Street, Pottstown, PA 19464 **Phone: 610.326.2900** **Fax: 610.970.9705**

Dale Mahle, President:
tcaccdpm@ptd.net

Eileen Dautrich, V.P. of Administration:
tcaccesd@ptd.net

Sandy Allebach, Special Events Coordinator:
tcaccsla@ptd.net

Megan McLaughlin, Marketing Director:
tcaccmam@ptd.net

Jeff Dentler, Business Manager:
tcaccjsd@ptd.net

General e-mail:
tcacc@ptd.net

www.tricopa.com

Tri-County Area Municipal Information 2000

Township/Borough	Address	Phone	Township/Borough Manager	Type of Government	County	Population	Sq. Mi.
Amity Township	2004 Weavertown Rd. • Douglassville 19518	610.689.6000	George Tindall, Mgr.	5 Supervisors	Berks	7500	18
Bally Borough	PO Box 217 • Bally 19503	610.845.2351	Toni Hemerka, Mgr.	7 Council People	Berks	975	2.5
Bechtelsville Borough	PO Box 295 • Bechtelsville 19505	610.367.8100	Sandra Moser, Sec.	7 Council People	Berks	905	1
Birdsboro Borough	113 E. Main St. • Birdsboro 19508	610.582.6030	Ronald M. Ewing	7 Council People	Berks	4222	1
Boyertown Borough	100 S. Washington St. • Boyertown 19512	610.369.3028	Patricia A. Spaide, Mgr.	7 Council People	Berks	3743	[illegible]
Colebrookdale Township	765 W. Philadelphia Ave., • Boyertown 19512	610.369.1362	Cynthia Clemmer	Board of Commissioners	Berks	5469	8.7
Collegeville Borough	491 E. Main Street • Collegeville 19426	610.489.9208	Jeane B. Griffiths, Mgr.	7 Council People	Montgomery	4113	1.5
Douglass (Berks) Township	1068 Douglass Drive • Boyertown 19512	610.367.8500	Eileen Pinder, Sec./Treas.	3 Supervisors	Berks	3200	14
Douglass (Mont) Township	1320 E. Phila Ave. - Gilbertsville 19525	610.367.6062	Georgeann Rohrbach, Sec.	3 Supervisors	Montgomery	7048	15
Earl Township	19 Schoolhouse Rd. • Boyertown 19512	610.367.9673	Michele Patterson, Sec./Treas.	3 Supervisors	Berks	3010	14
East Coventry Township	855 Ellis Woods Rd. • Pottstown 19465	610.495.5443	Robert E. Ihlein, Mgr.	3 Supervisors	Chester	4500	13
East Greenville Borough	206 Main Street E. Greenville 18041	215.679.5194	Donald Huff, Mgr.	7 Council People	Montgomery	3100	.62
East Nantmeal Township	3383 Conestoga Rd. • Glenmore 19343	610.458.5780	Kathleen Brumfield, Sec.	3 Supervisors	Chester	1425	16
East Vincent Township	262 Ridge Rd. Spring City 19475	610.933.4424	Walter C. Zaremba, Jr., Sec.	3 Supervisors	Chester	4600	14
Green Lane Borough	PO Box 514 • Green Lane 18054	215.234.8633	Midge Fulcher, Sec.	5 Council People	Montgomery	500	1
Hereford Township	PO Box 225 • Hereford 18056	610.845.2929	Patricia White, Sec.	3 Supervisors	Berks	3026	15
Limerick Township	646 W. Ridge Pike • Limerick 19468	610.495.6432	Edward J. Fink, Mgr.	5 Supervisors	Montgomery	9000	23
Lower Frederick Township	53 Spring Mount Rd. • Zieglersville 19462	610.287.8857	Lorraine Cuddy	3 Supervisors	Montgomery	3900	8.2
Lower Pottsgrove	2199 Buchert Rd. • Pottstown 19464	610.323.0436	Rodney Hawthorne	5 Commissioners	Montgomery	8808	7.6
Marlborough Township	6040 Upper Ridge Rd. • Green Lane 18054	215.234.9300	Eleanor F. Sadorf, Mgr.	3 Supervisors	Montgomery	3116	21
New Hanover Township	2943 N. Charlotte St. • Gilbertsville 19525	610.323.1008	Anne W. Klepfer	5 Supervisors	Montgomery	7212	22
North Coventry Township	845 S Hanover St. • Pottstown 19465	610.323.1694	Robert Layman, Mgr.	5 Supervisors	Chester	7506	13
Pennsburg Borough	76 W 6th St. • Pennsburg 18073	215.679.4546	Jeanne Hopkins,Sec.	7 Council People	Montgomery	2333	5
Perkiomen Township	1 Trappe Rd. • Collegeville 19426	610.489.4034	Cecile Daniel	5 Supervisors	Montgomery	3200	4.7
Pottstown Borough	100 East High St. • Pottstown 19464	610.970.6500	Robert C. Jones, Mgr.	7 Council People	Montgomery	22,871	5.5
Red Hill Borough	56 W. 4th St. • Red Hill 18076	215.679.2040	Dawn Lemerman, Sec.	7 Council People	Montgomery	1938	3.5
Royersford Borough	PO Box 188 • Royersford 19468	610.948.3737	Robert T. Umstead, Mgr.	7 Council People	Montgomery	4452	2.5
Schwenksville Borough	140 Main St. • Schwenksville 19473	610.287.7442	F. Thomas Snyder	6 Council People	Montgomery	1365	1
Skippack Township	PO Box 164 • Skippack 19474	610.584.5453	Daniel Stonehouse, Mgr.	5 Supervisors	Montgomery	8790	14
South Coventry Township	1002 Ridge Rd. • Pottstown 19465	610.469.0444	Mildred Donnell, Sec.	3 Supervisors	Chester	1682	7.8
Spring City Borough	6 S. Church St. • Spring City 19475	610.948.3660	Dennis Rittenhouse	8 Council People	Chester	3433	10
Trappe Borough	525 W. Main St. • Trappe 19426	610.489.7181	Pamela Katona, Adm./Sec Alan Cartacki, Mgr.	7 Council People	Montgomery	2115	2.2
Union Township	177 Center Rd. • Douglassville 19518	610.385.3769	Lori Burkhart, Sec.	3 Supervisors	Berks	3440	23
Upper Frederick Township	PO Box 597 • Frederick 19435	610.754.6436	Jennifer Bolognese	3 Supervisors	Montgomery	2200	10
Upper Hanover Township	PO Box 27 • E. Greenville 18041	215.679.4401	Stanley Seitzinger, Jr., Mgr.	5 Supervisors	Montgomery	4700	21
Upper Pottsgrove Township	1420 Heather Place • Pottstown 19464	610.323.8675	David Paulsen, Mgr.	5 Commissioners	Montgomery	3315	5.5
Upper Providence Township	PO Box 406 • Oaks 19456	610.933.9179	George W. Waterman III, Sec.	3 Supervisors	Montgomery	9682	18
Warwick Township	2500 Ridge Rd. • Elverson 19520	610.286.5557	Joan Grimley, Sec.	3 Supervisors	Chester	2675	19
Washington Township	Barto Rd., Box 52 • Barto 19504	610.845.7760	Sandra Moser	3 Supervisors	Berks	3002	14
West Pottsgrove Township	980 Grosstown Rd. • Stowe 19464-6124	610.323.7717	Roger D. Villano, Mgr.	5 Commissioners	Montgomery	3817	2.5
West Vincent Township	Box 163 • Birchrunville 19421	610.827.7932	Allen G. Heist, Mgr.	3 Supervisors	Chester	3150	17

TELECON

TO: Lori Peckne

FROM: Trish Kugler, Pheonixville Area Chamber of Commerce

PHONE: 610-933-3070

SUBJ: Chamber Members

DATE: October 31, 2001

DISTRIBUTION:

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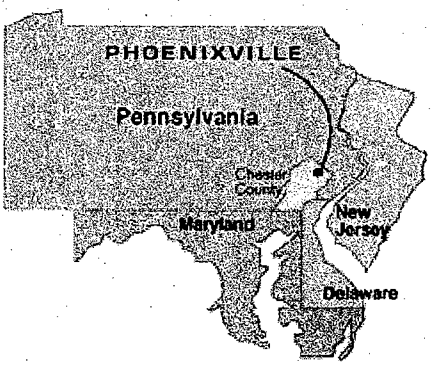
COMMENTS:

I contacted the Phoenixville Area Chamber of Commerce to determine how many of its members were from the Tri-County Area outside of Phoenixville, PA. Ms. Kugler stated that its membership does consist of members from the Tri-County Area.

The PHOENIXVILLE Area...

Located on the Northeastern edge of Chester County, on the Western bank of the Schuylkill River, across from Montgomery County, about 27 miles from Philadelphia.



Visit our calendar of events to find out the many events sponsored by the Chamber and the businesses in the community - most of them are free! In addition to Valley Forge attractions, historical home tours, Canal Day, Civil War reenactments, and many more, you'll be no more than 45 minutes from Philadelphia. Other nearby attractions include: Bucks County's New Hope and French Creek, the Brandywine Valley's Longwood Gardens, Lancaster and the ever-popular Reading outlets.

Enter a City or US Zip:

Philadelphia, PA
Reported by Philadelphia, PA
Cloudy

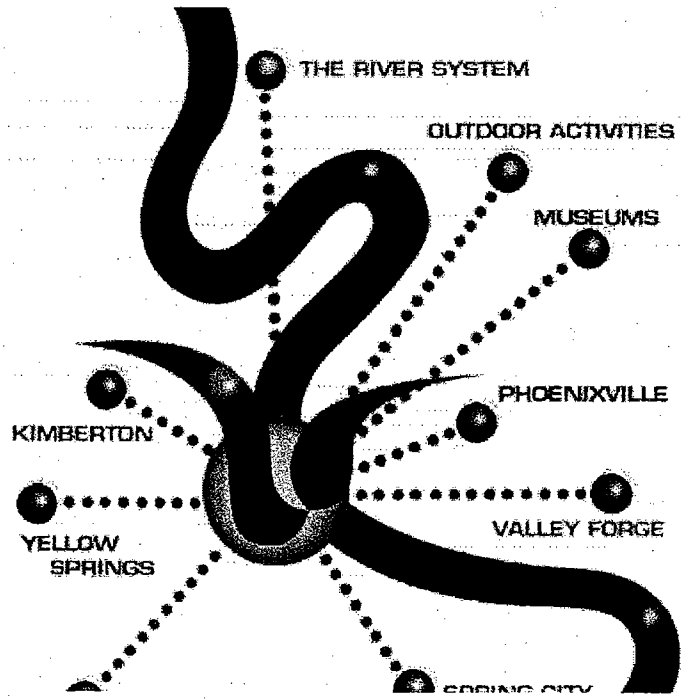
Wed Oct 31 08:54 AM ET
Temperature: 51°F/11°C
Humidity: 52%
Barometer: 30.57in/1036mb
Winds: NE at 5mph/8kph

Click for Forecast
THE WEATHER CHANNEL
weather.com

Drive through the countryside to see some our famous covered bridges, historic architecture or stop at Historic Yellow Springs. Go to a play, go for a hike, get a bite to eat, skate or bike along the river at the Betzwood bike path, and finally, stay in one of our quaint bed and breakfast hotels - so much to do in this diverse countryside!

abc Get the latest news! NEWS.com

Click on each area below to find out more about the rich local history and interesting highlights...



095

CHARLESTOWN

096

What can the Chamber do for YOU?

Promote Your Business

The Phoenixville Area Chamber of Commerce is an independent organization that represents the business interests of Northeastern Chester County and Western Montgomery County.

The Chamber's mission is "to advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the area, address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community."

The Chamber is primarily a business organization, funded solely through its members' investments and activities. It is governed by a volunteer Board of Directors elected by its membership.

Serve Your Needs

Members of the Phoenixville Area Chamber of Commerce have access to many benefits and discounts which save time and money to put into your business.

- Cost effective group insurance with coverage options of your choice
- Long distance and cellular telephone discounts
- Long term disability insurance at a discount
- Marketing brochures of the Schuylkill River Valley Region
- Free listing on the Chamber's web site
- Member to member special offers and discounts
- Special breakfast, luncheon and dinner forums featuring informative guest speakers and topics that affect your bottom line
- After Hours Gatherings that provide personal networking opportunities that promote your business

Support Your Community

You can play an active role in the Chamber by taking the opportunity to join a committee of special interest to you. These include:

- Membership Services
- Legislative
- Activities

- Business Development
- Computer Web Site

Back to top

Chamber Board of Directors

- Joseph A. Puleo, President
- Ruth Ann Pete, First Vice President
- Richard F. Stevens, Second Vice President
- Charles Henry, Treasurer
- Barbara Cohen, Executive Director
- Trish Kugler, Administrative Assistant
- Charles M. Henry, Past President

How to Join

FEES:

$100.00 - Civic Organizations
$800.00 - Utilities and Hospitals
$500.00 - Banks and S&L's
$100.00 - Individuals
$75.00 - Retirees
$150.00 - 1 to 5 employees
$200.00 - 6 to 10 employees
$300.00 - 11 to 25 employees
$400.00 - 26 to 50 employees
$450.00 - 51 to 99 employees
$550.00 - 100 to 199 employees
$650.00 - 200 to 299 employees
$700.00 - 300 to 399 employees
$750.00 - 400 to 499 employees
$800.00 - 500 or more employees

Yes, I want to be a member. Application form

Phoenixville Area Chamber of Commerce
P.O. Box 29

Route 422 Business Advisor online

Who We Are

Route 422 Business Advisor Online (ISSN: 1523-9993) is the electronic version of the Route 422 Business Advisor (est. 1995), a free monthly news and issues magazine focusing on the burgeoning business community along the Route 422 Corridor in Southeastern Pennsylvania.

Copies are mailed directly to qualified business owners, managers, and key decision makers along the Route 422 Corridor from Reading through King of Prussia and beyond into Norristown, Plymouth Meeting and Conshohocken. Additional copies are bulk dropped at various locations throughout the region.

This web site contains the editorial archives from past issues of the Route 422 Business Advisor dating back to January 1996. There is also an archive of cover photos from the magazine arranged in reverse chronological order.

The current issue is presented as a unit, mirroring the presentation of the hard copy for the present month. Articles from past issues are arranged in archives under the headings of specific columns, or as general articles.

This site also contains a link to subscribe to the hard copy of the magazine, and a search engine is provided to assist in finding all relevant articles for a particular topic.

To contact us or submit material for publication through conventional means, call (610) 323-6253; fax (610) 970-6194; 228 Harley Rd., Pottstown, PA 19465-8238. Our email address is: editor@422business.com.

Route 422 Business Advisor

228 Harley Road

Pottstown, PA 19465-8238

(610) 323-6253

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Bill Haley
Advertising Manager
Scott Haley

Circulation/Production
John Clifton

email: advertise@422business.com or
editor@422business.com

Views expressed in articles published in the Route 422 Business Advisor are the views of the authors and individual contributors and are not to be attributed to the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless strictly stated. The Route 422 Business Advisor does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine nor the authors of these pages.

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Business Advisor online

Where We Circulate

For a comprehensive list of the types of businesses that recieve the Route 422 Business Advisor see Who We Reach

The Route 422 Business Advisor is mailed free to owners and operators of businesses in the following municipalities located along the Route 422 business corridor.

- Audubon (19407)
- Bally (19503)
- Barto (19504)
- Berwyn (19312)
- Birdsboro (19508)
- Blue Bell (19422)
- Boyertown (19512)
- Bridgeport (19405)
- Center Square (19422)
- Chester Springs (19425)
- Collegeville (19426)
- Conshohocken (19428)
- Devon (19333)
- Douglassville (19518)
- Downingtown (19355)
- Eagleville (19408)
- Elverson (19520)
- Exton (19341)
- Frazer (19355)
- Gilbertsville (19525)
- Harleysville (19438)
- Honey Brook (19344)
- Jeffersonville (19403)
- Kimberton (19442)
- King of Prussia (19406)
- Limerick/Linfield (19468)
- Malvern (19355)
- Norristown (19401/19403)

- Oaks (19456)
- Paoli (19301)
- Parkerford (19457)
- Pennsburg (18073)
- Phoenixville (19453/19460)
- Plymouth Meeting (19462)
- Pottstown (19464/19465)
- Reading (19601/19602/19604/19605/19606/19607/19609/19611/19612)
- Royersford (19468)
- Sanatoga (19464)
- Sassamansville (19472)
- Schwenksville (19473)
- Skippack (19474)
- Spring City (19475)
- Stowe (19464)
- Trappe (19426)
- Trooper (19403)
- Uwchland (19480)
- Valley Forge (19481)
- Wayne (19087)
- West Chester (19380)
- West Conshohocken (19428)
- Wyomissing (19610)
- Zieglerville (19492)

Please Subscribe

TRICOUNTY HEALTH PARTNERSHIP

TCHP is an active partnership in the healthy communities movement which began in Toronto in 1984. Pennsylvania boasts 70 partnerships to its credit.

The base premise of the healthy communities movement is that "well-informed people, working together in an effective process, can make a profound difference in the health and quality of people's lives within communities."

By working together and combining our expertise, knowledge, resources, energies and commitment, we will achieve a community where people want to live, work and play. A place to raise children.

We can strengthen families, prevent domestic violence, mentor our youth to leadership and increase self-esteem.

The TCHP believes our community must nurture and protect our members, provide opportunities to be healthy, communicate norms, and encourage the adoption of healthy behaviors. We must create the conditions in which people can be healthy. We must supply the tools for healthy lifestyle decision making.

Through the collaboration of many sectors of our community, including: public health, housing, business, elected officials, transportation, waste management, community design, economic development, social services, health care and citizens of all ages, we can improve the health and well-being of our community.

Tri County Health Partnership
1600 East High Street • Pottstown, Pennsylvania 19464-5093

TRICOUNTY HEALTH PARTNERSHIP MISSION

THE Mission of the TriCounty Health Partnership is to identify physical, emotional, spiritual, environmental, economic and social needs of our community on an on-going basis. The partnership collaborates to implement efforts to address these identified needs for the health and well being of our community. We accomplish this through cooperative utilization of area resources and expertise.

OBJECTIVE:
To make the greater Pottstown area a healthy and safe community where people want to live, work and play.

TriCounty Health Partnership (TCHP)

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GEOGRAPHIC FOCUS

The Greater Pottstown Area: Includes – Western Montgomery County
Eastern Berks County
Northern Chester County

DESCRIPTION

The TriCounty Health Partnership (TCHP) held its first meeting February 27, 1996 and initiated our community assessment process. We began by surveying the three counties through a random mailing to 10,000 households, then mailed 8,500 to random households in our geographic area. This gave us a base of analysis to compare our community to other communities in the surrounding counties, as well as noting key areas for improvement.
Next we held three focus groups for community input, (adolescent, low income and elderly/seniors, which were main identified areas of need), and a provider forum which further clarified areas of need. The process continued to a full day retreat where our community health improvement plan was developed, and three task forces were implemented to begin the application process.

The active task forces at this time are: Adolescent, Low Income and Domestic Violence. Each is composed of concerned community residents, clergy, health care providers, school district and service agency representatives. Each meets on a monthly basis, with all groups meeting on a quarterly basis to evaluate progress and plan accordingly.

MAJOR INITIATIVES

Adolescent Task Force (ATF) – Youth identified peer-pressure, depression, lack of self-esteem and lack of structured, supervised recreational activities as major concerns. In July of 1997, the task force received a grant from the Montgomery County Health Department to improve the health and well being of our adolescent community members. The ATF implemented: a Drug Free/Anti-Violence Youth Conference - 98 youth
"What's Up" – YMCA 5 week leadership series - 33 youth
Phila. University of Arts – Cuban classical music - 26 youth
Two fun activities (Go carting and Ice Skating) attended by 81
Three Kings Party and altruism opportunity at Christmas
A model was implemented which would integrate adolescents of diverse cultural, economic and social groups. The youth experienced relationship building, were exposed to conflict resolution and options for handling peer pressure. They had opportunities to develop leadership skills and peer leaders were identified to serve as role models for making healthy life choices and realizing youth empowerment.

We are planning to implement a youth help line, manned by youth to serve as sounding boards for peers. We are in the discussion and investigation phase of implementing a peer mediation board in the schools.

Low Income Task Force (LITF) is currently addressing the identified problems of after hour's day care and transportation. After fact and data gathering, we are formulating funding proposals to seed a quality, extended hours, affordable child care program for the "working poor". The LITF is working with the area transit authority to provide service where the need is and extending hours to accommodate the off hours workers who must use public transportation to return home as well as collect their children from centers. We have developed an employer questionnaire to ascertain willingness to assist with paying for extended public transportation to their facilities. We are also requesting employers to complete a skills needed identification form that will be used to guide appropriate training programs in our community. This will provide a positive employer – employee match. There are other irons in the fire.

Domestic Violence Task Force (DVTF) – Adopted a zero tolerance policy and has a plan to increase awareness of this issue. The media plan includes utilizing billboards, buses and community poster boards with posters designed by school students. The plan includes placing stickers in public bathrooms with contact numbers on them. The DVTF is composing a directory for all public service agencies in the tri-county area listing all contact numbers and what they do as well as what they offer.

The TriCounty Health Partnership composition changes, as issues are solved and new issues surface. We are an ever-evolving movement with our focus on creating a healthier community.

CONTACT

Patricia L. Eltz RN,MSN,CEN
TriCounty Health Partnership Coordinator
Pottstown Memorial Medical Center
1600 E. High Street,
Pottstown, PA. 19464
Telephone: (610) 327-7585
Fax: (610) 327-7432
Email: peltz@pmmctr.org

DIRECTORY OF MAJOR MALLS

Coventry Mall
Rts. 724 & 100
Pottstown, PA,19465
US

Center Design: Enclosed

MSA: 6160, Philadelphia, PA-NJ PMSA

GLA: 808,000

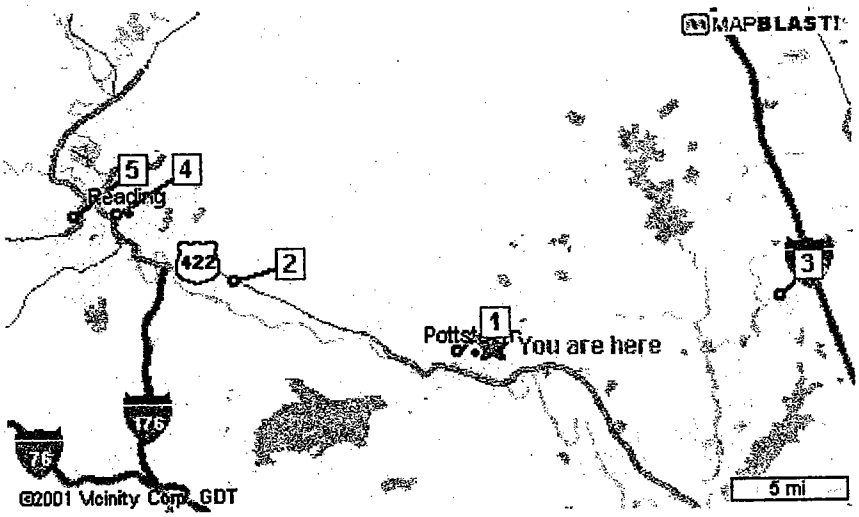
Population (10 mi. radius): 187,773

Household Income (10 mi. radius): 70,451

Store Finder Results

We found 5 stores near 19464

Store Name	Store Address	Distance	Phone	Services
1. Wal-Mart Store	233 Shoemaker RD Pottstown, PA 19464	1.5 miles	(610) 327-3204	Photo Center, Pharm
2. Wal-Mart Store	5900 Perkiomen Avenue Reading, PA 19606	11.6 miles	(610) 582-0505	Photo Center, Pharm
3. Wal-Mart Store	651 Main Street Harleysville, PA 19438	12.6 miles	(215) 513-0205	Photo Center, Pharm
4. Wal-Mart SuperCenter	5370 Allentown Pike Temple, PA 19560	17.2 miles	(610) 939-0601	Photo Center, Tire & Lube, Vision Center, Pharmacy
5. Wal-Mart Store	1135 Berkshire Blvd Wyomissing, PA 19610	19.0 miles	(610) 376-5848	Photo Center, Vision Center, Pharmacy



Click on the red map numbers for details about that location.

Search Again | Continue Shopping

capw004

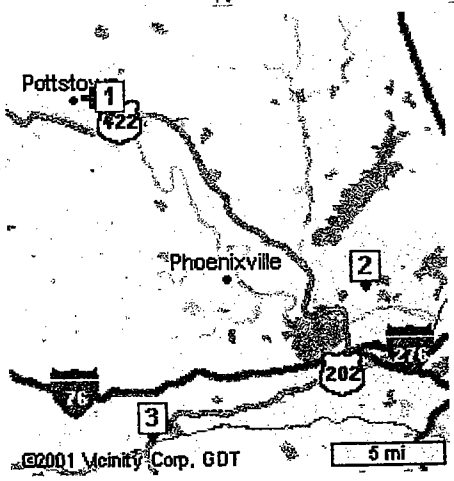
http://www.walmart.com/cservice/ca_storefinder_results.gsp?sfsearch_zip=19464 5/25/01

Store Locator

Here are your closest Home Depot stores:

Pottstown, PA 19464
approximate city location

NW N NE



W E

S

SW SE

Zoom In Zoom Out

Find Different

1 Lower Pottsgrove
295 Armand Hammer Blvd
Pottstown, PA 19464
(610)718-9388
Directions

2 West Norriton
600 South Trooper Rd
Norristown, PA 19403
(610)631-7775
Directions

3 E Whiteland/Frazer, PA
690 Lancaster Pike
Frazer, PA 19355
(610)722-0707
Directions

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A Pulitzer Prize Winning Newspaper

May 15, 2000

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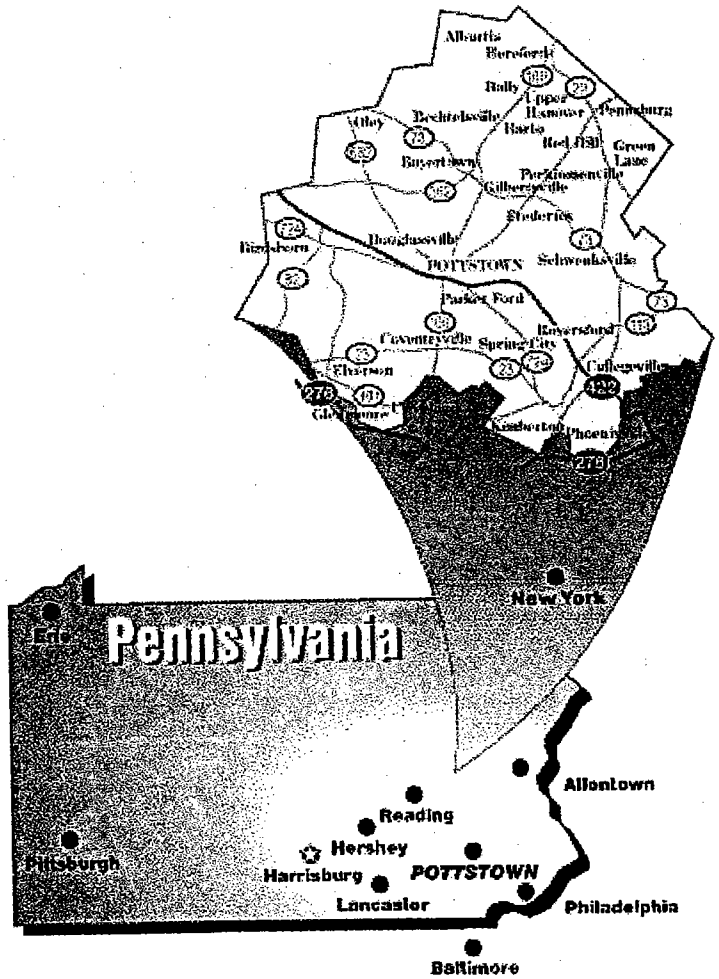
Greater Pottstown Area



The Mercury is the leading daily newspaper in Western Montgomery, Northern Chester, and Eastern Berks Counties. Referred to as the "Greater Pottstown Area", this region enjoys all the flavor of a small town. Its residents are part of one of America's largest metropolitan areas. The center of this 625 square mile market is just one hour from Center City Philadelphia, 15 minutes from King of Prussia, and 19 minutes from Reading.

The Mercury is published 7 days per week with a paid, audited circulation that guarantees consistent readership, and enables advertisers to select a

schedule best suiting their needs.
Winner of 2 Pulitzer Prizes for journalistic achievement, The Mercury is distinguished and well-respected in the communities it serves. Area adults overwhelmingly embrace The Mercury and have made it their daily newspaper of choice.
The Mercury enjoys a commanding circulation and readership over all other area newspapers...in fact, The Mercury readership in this market exceeds that of all area daily newspapers combined! The Mercury is 80% home delivered - a real plus for advertisers since most purchasing decisions are made in the home.

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Voice your opinion on this story

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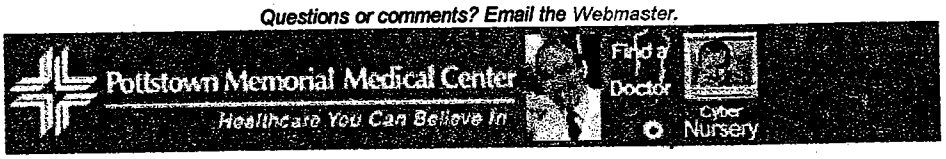

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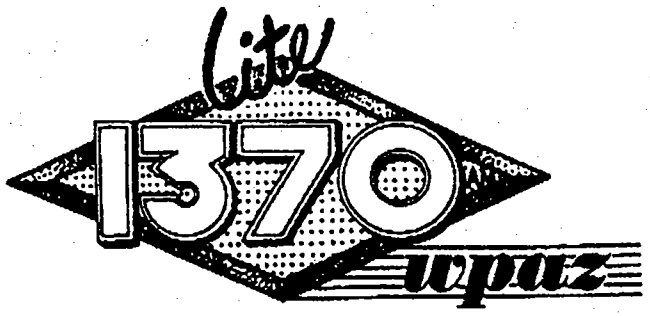

WPAZ 1370 AM

STATION PROFILE 1999

1370 WPAZ HAS BEEN THE NEWS AND INFORMATION LEADER FOR THE TRI-COUNTY AREA (BERKS, MONTGOMERY, CHESTER) SINCE 1951. GENERATIONS HAVE GROWN UP DEPENDING ON **1370 WPAZ** TO KEEP THEM UPDATED ON BREAKING NEWS AND COMMUNITY ISSUES.

1370 WPAZ PROVIDES NOT ONLY LOCAL NEWS BUT NATIONAL AND WORLD NEWS AS WELL AS NEWS AND COMMENTS FROM RADIO LEGEND PAUL HARVEY, THROUGH AN AFFILIATION WITH ABC RADIO NETWORKS. PLUS, WPAZ PROVIDES UP TO THE MINUTE SHADOW TRAFFIC REPORTS AND AREA WEATHER FORECASTS THROUGHOUT THE BROADCAST DAY. NO ONE INFORMS THE TRI-COUNTY AREA LIKE **1370 WPAZ!**

1370 WPAZ LISTENERS CAN TUNE IN FOR INFORMATIVE TALK SHOWS PROVIDING TIPS ON EVERYTHING FROM BUSINESS PLANNING TO TRAVEL TIPS, SCHOOL ISSUES TO MEDICAL ADVICE. THESE PROGRAMS ARE PERFECT FOR LOCAL LISTENERS BECAUSE THEY'RE BROUGHT TO YOU BY LOCAL EXPERTS!

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224 Maugers Mill Road
Pottstown, PA 19464
Phone: **(610) 326-4000**

AM STATIONS

WPAZ-1370 . . . . . Pottstown, PA
WJWL-900 . . . . . Georgetown, DE
VK-1280 . . . . . Seaford, DE
WCHR-920 . . . . . Trenton, NJ

FM STATIONS

WZBH-93.5 . . . . . Georgetown, DE
WJYN-103.5 . . . . . Bethany Beach, DE
WOCQ-103.9 . . . . . Whaleyville, MD
WGBG-98.5 . . . . . Seaford, DE
WRBG-101.7 . . . . . Ocean View, DE
WJNE-95.3 . . . . . Laurel, DE
WNJO-94.5 . . . . . Trenton, NJ
WKHW-106.5 . . . . Pocomoke City, MD
WKHI-107.5 . . . . . Exmore, VA

Lite 1370 wpaz

THE SOUND INVESTMENT
SELLS MORE PEOPLE
FOR LESS MONEY

- Our 49th Year
- Pottstown's ONLY Radio Station
- One Thousand Watts
- Local News First
- Tri-Counties Favorite Lite Music
- Shadow Traffic Reports
- ABC Network
- Paul Harvey
- B.I.E. - Home Show
- High School Football, Basketball
- Bears Baseball
- Reading Phillies Baseball
- Daily Contests
- Audio Issues Program
- Religious Broadcasting Sunday

WHO AND WHAT WE ARE

PCTV (Pottstown Community TV) is owned and operated by the Borough of Pottstown and provides local origination programming over Suburban Cable TV (The Lenfest Group) in over 65,000 homes in western Montgomery County. Northern Chester County and Eastern Berks County. In existence since 1983, PCTV currently produces programming on 3 local Cable Channels 8, 11 and 54).

The programming is both wide and varied. many local institutions have programs running on PCTV (TriCounty Chamber of Commerce, Pottstown Memorial Medical Center, Rhone, Poulenc-Rorer and the Phoeniville YMCA to name a few). We have shows with Doctors. Lawyers. Insurance Agents, Financial Advisors, Realtors and local State Senators and representatives. There are programs with singers, Video Reviews High School Sports "Football, Basketball, Wrestling. Swimming), NASCAR Racing, Home Security and Religious shows.

Nightly Programming runs from 4:00pm to 11: 00pm on Channel 8, 6:00pm to 11:00pm ~~on~~ Channel 11. and from 6:00 to 12midnight on Channel 54. During the day, Channel 8 features a LIVE 2 hour morning show followed by a combination of Computer Photo Advertising. Local 2 to 3 minute Informercials and the Auto Show culminating with a LIVE 2 hour Interactive CallIn Show every day at 4:00pm. Channel 11 features Computer Photo Advertising de voted to Real Estate which runs throughout the day. Channel 54, during the day, features our Bulletin Board Message Generator combined with Computer Photo advertising bought by a local Realtor.

These pages are owned and operated by Maplewood Video Productions, Inc. in cooperation with Xander Productions a Division of Legendary Services, Ltd.

POTTSTOWN COMMUNITY TELEVISION
Borough Hall - King & Penn Sts.
Pottstown, PA 19464
"The Best in Local Programming"

To:
From: Mark Pollock
Date: 1/13/00

Pottstown Community TV currently is seen in approxiamitely 72,000 homes in Western Montgomery, Northern Chester & Eastern Berks Counties. The rates you requested are as follows:

:30 Second Commercial Rate
Prime Time 30 - Spot airs 30 times per month (6-11pm) $240/mo.
Prime Time 60 - Spot airs 60 times per month " $420/mo.
Prime Time 100- Spot airs 100times per month " $630/mo.

Half Hour Infomercials range in price from $350 to $500. Price includes production and 4 airings.

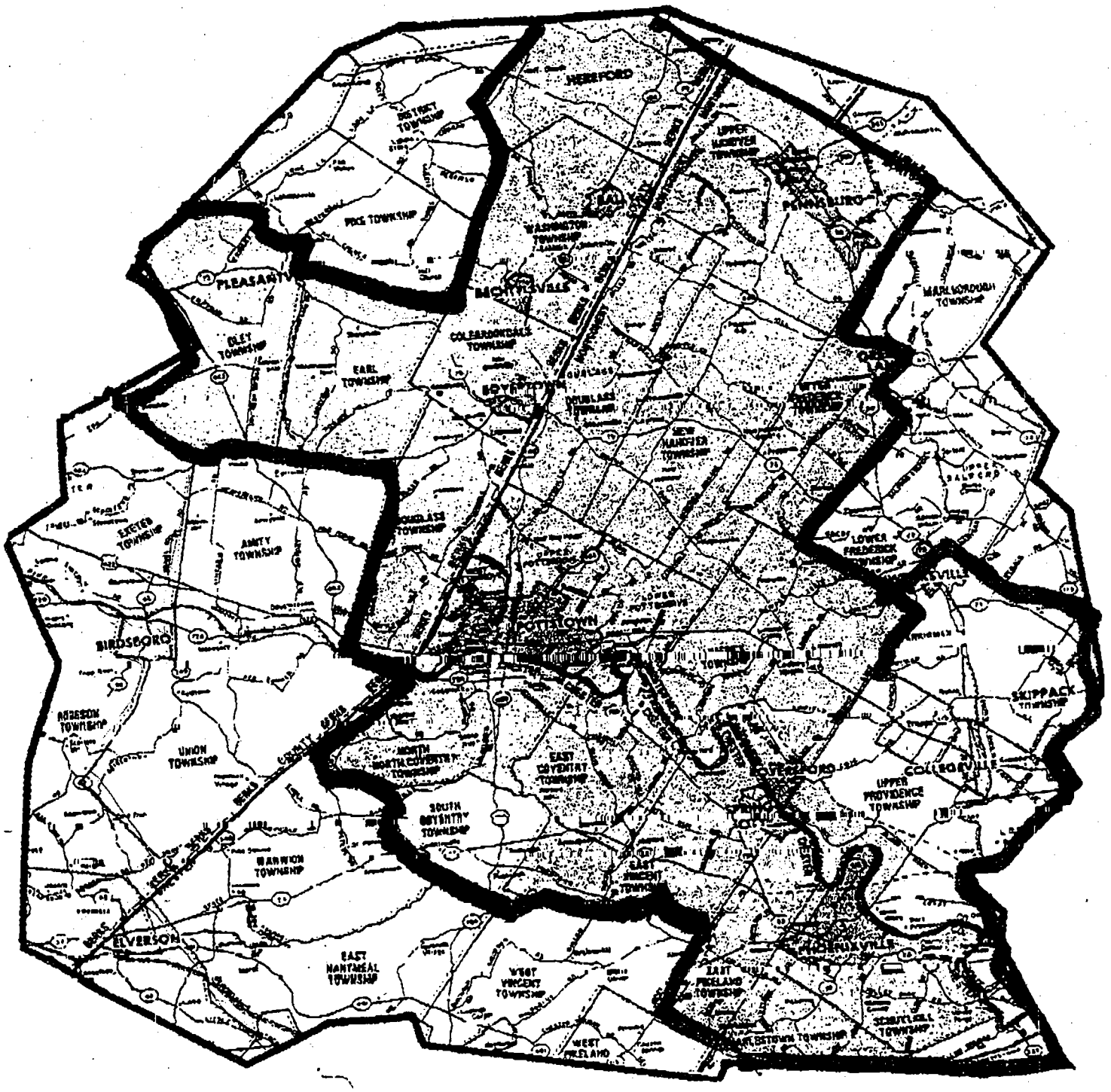
Daytime Package - Spots air 6 times (9am-4pm) per day Mon-Fri. $250/mo.

There are various Special Packages throughout the year - Summer, High School Football, Basketball, etc.

If I can be of any further assistance, please do not hesitate to get in touch.

CABLE TV/CHANNEL 8 & 11
Studio: 610-327-1866 Fax: 610-327-9681

Coverage Area



JM : POTTSTOWN COMMUNITY TU PHONE NO. : 6103279681 Jan. 12 2000 06:19PM P3

Pioneer Athletic Conference
(PAC 10)

School	Phone (s)	Athletic Director	Head Coach
Lansdale Catholic 700 Lansdale Avenue Lansdale, Pa. 19446	School - 215-362-6160 Fax - 215-362-5746	Dan Huston	Jim Algeo
Great Valley 235 North Phoenixville Pike Malvern, Pa. 19355	School - 610-889-1920 Fax - 610-889-2166	David Helwig	Gary Phillips
Owen J. Roberts 981 Ridge Road Pottstown, Pa. 19465	School - 610-469-5153 Fax - 610-469-0748	David Strock	Tom Barr
Perkiomen Valley 509 Gravel Pike Collegeville, Pa. 19426	School - 610-489-4727 Fax - 610-489-6362	Peggy Pennepacker	Scott Furman
Phoenixville 1200 Gray Street Phoenixville, Pa. 19460	School - 610-933-6700 Fax - 610-933-6407	Cheryl Massaro	Larry Cinciripino
Pottsgrove 1345 Kauffman Road Pottstown, Pa. 19464	School - 610-326-6376 Fax - 610-970-6191	Dave Albright	Rick Pennypacker
Pottstown 749 North Washington Street Pottstown, Pa. 19464	School - 610-970-6712 Fax - 610-970-1363	Gary Derienzo	Jody Cwik
Saint Pius X 844 North Keim Street Pottstown, Pa. 19464	School - 610-326-8990 Fax - 610-323-8594	Anne Ambruch	Dave Bodolus
Spring - Ford 350 South Lewis Road Royersford, Pa. 19468	School - 610-705-6030 Fax - 610-705-6257	Mickey McDaniel	Marty Moore
Upper Perkiomen 2 Walt Road Pennsburg, Pa. 18073	School - 215-679-5935 Fax - 215-679-6065	Paulette Gebert	Kyle Mirth

2001 PAC 10 School Schedule

Date	Visitor	Home	Time
August 18	Sun Valley	Great Valley	10:30 am
August 18	Downingtown	Owen J. Roberts	10:00 am
August 24	Roman	Lansdale Catholic	10:00 am
August 24	Upper Merion	Spring Ford	6:30 pm
August 24	Quakertown	Pottstown	7:00 pm
August 25	Wissahickon	Phoenixville	10:00 am
August 31	Union Ville	Great Valley	7:00 pm
August 31	Upper Dublin	Perkiomen Valley	7:00 pm
August 31	Wilson West Lawn	Owen J. Roberts	7:00 pm
September 7	Saint Pius X	Pottstown	7:00 pm
September 7	Pottsgrove	Owen J. Roberts	7:00 pm
September 7	Phoenixville	Upper Perkiomen	7:00 pm
September 7	Great Valley	Perkiomen Valley	7:00 pm
September 8	Spring - Ford	Lansdale Catholic	7:30 pm
September 14	Pottsgrove	Spring - Ford	7:00 pm
September 14	Saint Pius X	Phoenixville	7:00 pm
September 14	Lansdale Catholic	Perkiomen Valley	7:00 pm
September 14	Owen J. Roberts	Upper Perkiomen	7:00 pm
September 14	Pottstown	Great Valley	7:00 pm
September 21	Shanahan	Owen J. Roberts	7:00 pm
September 21	Upper Perkiomen	Lansdale Catholic	7:30 pm
September 21	Perkiomen Valley	Pottsgrove	7:00 pm
September 22	Great Valley	Saint Pius X	7:00 pm
September 28	Phoenixville	Great Valley	7:00 pm
September 28	Saint Pius X	Owen J. Roberts	7:00 pm
September 28	Lansdale Catholic	Pottstown	7:00 pm
September 28	Perkiomen Valley	Spring - Ford	7:00 pm
September 28	Pottsgrove	Upper Perkiomen	7:00 pm
October 5	Upper Perkiomen	Perkiomen Valley	7:00 pm
October 5	Owen J. Roberts	Phoenixville	7:00 pm
October 5	Pottstown	Pottsgrove	7:00 pm
October 6	Lansdale Catholic	Saint Pius X	1:00 pm
October 6	Spring - Ford	Great Valley	1:00 pm
October 12	Spring - Ford	Upper Perkiomen	7:00 pm
October 12	Great Valley	Owen J. Roberts	7:00 pm
October 12	Perkiomen Valley	Pottstown	7:00 pm
October 13	Phoenixville	Lansdale Catholic	7:30 pm
October 19	Pottstown	Upper Perkiomen	7:00 pm
October 19	Saint Pius X	Perkiomen Valley	7:00 pm
October 19	Pottsgrove	Phoenixville	7:00 pm
October 20	Lansdale Catholic	Great Valley	1:00 pm
October 20	Spring - Ford	Owen J. Roberts	1:00 pm
October 26	Pottstown	Spring - Ford	7:00 pm
October 26	Great Valley	Pottsgrove	7:00 pm
October 26	Perkiomen Valley	Phoenixville	7:00 pm
October 27	Owen J. Roberts	Lansdale Catholic	7:30 pm
October 27	Upper Perkiomen	Saint Pius X	7:00 pm
November 2	Lansdale Catholic	Pottsgrove	7:00 pm
November 2	Phoenixville	Pottstown	7:00 pm
November 2	Owen J. Roberts	Perkiomen Valley	7:00 pm
November 2	Great Valley	Upper Perkiomen	7:00 pm
November 3	Spring - Ford	Saint Pius X	1:00 pm
November 9	Wyms	Pottstown	7:00 pm
November 9	Henderson	Spring - Ford	7:00 pm
November 9	South Lehigh	Upper Perkiomen	7:00 pm
November 10	Boyertown	Owen J. Roberts	1:00 pm
November 22	Spring - Ford	Phoenixville	10:00 pm
November 22	Owen J. Roberts	Pottstown	10:00 pm
November 22	Pottsgrove	Saint Pius X	10:00 pm
November 22	Conestoga	Great Valley	10:00 pm

Pottstown Senior High School

Fall Sports Results

Football Field Hockey Girls' Tennis

Boys Cross Country Girls Cross Country

Golf Soccer

Opponent	Score	Win or Loss
Radnor	26-21	Win
St. Pius	39-20	Win
Spring-Ford	21-22	Loss
Perk Valley	34-21	Win
Upper Perk	42-6	Win
Phoenixville	42-21	Win
Lansdale Catholic	42-13	Win
Great Valley	26-0	Win
Pottsgrove	0-14	Loss
Schuylkill Valley	42-14	Win
Owen J. Roberts	32-35	Loss

8-3-0

Field Hockey

Opponent	Score	Win or Loss
Reading Central Catholic	3-0	Win
Reading	0-1	Loss
Upper Perk	0-1	Loss
Phoenixville	1-0	Win
Brandywine	3-2	Win
St. Pius	2-1	Win
Lansdale Catholic	0-2	Loss
Great Valley	1-0	Win
Pottsgrove	2-1	Win
Fleetwood	1-3	Loss
Owen J. Roberts	2-0	Win

Spring-Ford	2-0	Win
Upper Perk	0-0	Tie
Phoenixville	0-1	Loss
St. Pius	2-0	Win
Lansdale Catholic	1-2	Loss
Great Valley	4-0	Win
Sacred Heart	1-0	Win
Christopher Dock	1-4	Loss
Villa Maria	0-2	Loss

11-8-2

Girls' Tennis

Opponent	Score	Win or Loss
Reading High	4-3	Win
Norristown	7-0	Win
Coatesville	6-1	Win
Phoenixville	2-5	Win
Owen J. Roberts	0-7	Loss
Spring-Ford	1-6	Loss
Great Valley	0-7	Loss
Lansdale Catholic	0-7	Loss
Upper Perk	0-7	Loss
Perkiomen Valley	3-4	Loss
Pottsgrove	5-2	Win
St. Pius	2-5	Loss

5-7-0

Cross Country

Boys

Opponent	Score	Win or Loss
Methacton	44-17	Loss
Wyomissing	43-18	Loss
Perk Valley	42-18	Loss
St. Pius	25-34	Win
Twin Valley Relays	10th Place	
Phoenixville	29-28	Loss
Briarwood Classic	8th Place	

Weiser Invitational	9th Place	
Upper Perk	18-39	Win
Owen J. Roberts	28-27	Loss
Spring-Ford	27-28	Win
Great Valley	50-15	Loss
Harrier Invitational	5th Place	
Pottsgrove	24-35	Win
Rocky Grove Invitational	4th	
PAC-10 Championship	5th	
Reading	28-27	Loss
Districts	3rd	

5-7

Cross Country

Girls

Opponent	Score	Win or Loss
Methacton	45-17	Loss
Wyomissing	44-16	Loss
Perk Valley	20-37	Win
St. Pius	32-23	Loss
Twin Valley Relays	5th Place	
Phoenixville	22-33	Win
Briarwood Classic	8th	
Lansdale Catholic	20-35	Win
Upper Perk	24-32	Win
Owen J. Roberts	37-20	Loss
Spring-Ford	42-16	Loss
Great Valley	48-15	Loss
Harrier Invitational	6th	
Pottsgrove	15-50	Win
Rocky Grove Invitational	3rd	
PAC-10 Championship	5th	
Districts	2nd	

5-5

Golf

Opponent	Score	Win or Loss
St. Pius	313-218	Loss
Phoenixville	363-274	Loss
Owen J. Roberts	307-211	Loss
Great Valley	382-262	Loss
Spring-Ford	286-204	Loss

Pottsgrove	380-297	Loss
Perk Academy	258-227	Loss
Lansdale Catholic	371-252	Loss
Perk Valley	260-202	Loss

0-10-0

Opponent	Score	Win or Loss
Phoenixville	1-0	Win
St. Pius	1-0	Win
Pottsgrove	0-1	Loss
Spring-Ford	0-0	Tie
Reading Central	7-1	Win
Perk Valley	1-2	Loss
Great Valley	0-5	Loss
Lansdale Catholic	0-4	Loss
Phoenixville	3-0	Win
Ridley	0-1	Loss
St. Pius	5-3	Win
Pottsgrove	0-0	Tie
Spring-Ford	4-2	Win
Perk Valley	1-3	Loss

6-6-2

Pottstown Senior High

Winter Sports Results

Boys Basketball Wrestling

Girls Basketball

Boys'

Opponent	Score	Win or Loss
Downingtown	55-45	Win
Upper Perk	58-44	Win
Spring-Ford	51-65	Loss
Pottsgrove	49-52	Loss
Perk Valley	81-57	Win
Lansdale Catholic	56-54	Win
Phoenixville	64-25	Win
Great Vallley	58-46	Win
Oley	62-41	Win
Holy Name	64-48	Win
St. Pius	66-58	Win
Owen J. Roberts	64-51	Win
Upper Perk	71-49	Win
Spring-Ford	67-70	Loss
Pottsgrove	83-43	Win
Perk Valley	67-56	Win
Lansdale Catholic	60-53	Win
Phoenixville	76-62	Win
Great Valley	44-57	Loss
St. Pius	74-53	Win
Owen J. Roberts	72-54	Win
Great Valley	55-47	Win
Spring-Ford	61-53	Win
Upper Moreland	91-61	Win
Radnor	63-44	Win
Lansdale Catholic	68-72	Loss
Bishop Shanahan	83-60	Win
Steel-High	72-87	Loss

22-6-0

Return to Top

Wrestling

Opponent	Score	Win or Loss
Oley Valley	34-42	Loss
William Allen	24-42	Loss
Upper Perk	0-72	Loss
Academy Park	54-24	Win
Palmerton	48-21	Win
Coatesville	13-56	Loss
Owen J. Roberts	30-35	Loss
Phoenixville	24-42	Loss
Pottsgrove	39-31	Win
Perk Valley	30-37	Loss
Great Valley	20-39	Loss
Spring-Ford	24-51	Loss
St. Pius	forfeit	Win
Lansdale Catholic	63-12	Win
Twin Valley	61-11	Win
Reading Central Cath.	54-18	Win
Fleetwood	43-19	Win
Kutztown	38-18	Win

9-9

Return to Top

Girls' Basketball

Opponent	Score	Win or Loss
Avon Grove	63-44	Win
Upper Perk	64-40	Win
Spring-Ford	60-38	Win
Pottsgrove	52-35	Win
Perk Valley	68-36	Win
Lansdale Catholic	58-40	Win
Phoenixville	49-36	Win
Great Valley	61-24	Win
C.B. East	55-63	Loss
Upper Darby	64-46	Win
St. Pius	51-49	Win
Owen J. Roberts	66-32	Win
Upper Perk	71-29	Win
Spring-Ford	70-23	Win
Pottsgrove	64-43	Win
Perk Valley	66-41	Win
Lansdale Catholic	73-42	Win
Phoenixville	53-44	Win
Great Valley	57-28	Win
St. Pius	58-39	Win
Coatesville	49-42	Win
Owen J. Roberts	61-50	Win
Spring-Ford	58-31	Win
Phoenixville	63-60	Win
Sun Valley	63-35	Win
Gwynedd Mercy	64-51	Win
Lansdale Catholic	56-53	Win
Susquehanna Twp.	57-50	Win
North Schuylkill	45-44	Win
Lebanon	58-46	Win
Allentown Central Cath.	39-44	Loss

29-2

Sports on the Air

PRO BASEBALL
Astros at Giants, 3:30 p.m. (FOXFAM)
Braves at Phillies, 7 p.m. (CSN, WPHT-1210AM)
COLLEGE FOOTBALL
South Carolina at Mississippi State, 7:30 p.m. (ESPN)
GOLF
Pennsylvania Classic, 3 p.m. (ESPN)

Local Results

BOYS CROSS COUNTRY
PAC-10
Lansdale Catholic 23, Spring-Ford 32
Spring-Ford 18, Pottstown 45
Lansdale Catholic 17, Pottstown 45
Perkiomen Valley 21, Phoenixville 37
Perkiomen Valley 25, Owen J. Roberts 33
Owen J. Roberts 25, Phoenixville 30
Great Valley 15, St. Pius X 48
Pottsgrove 24, Upper Perkiomen 31
GIRLS CROSS COUNTRY
PAC-10
Spring-Ford 18, Lansdale Catholic 41
Spring-Ford 17, Pottstown 43
Lansdale Catholic 28, Pottstown 29
Owen J. Roberts 23, Phoenixville 32
Owen J. Roberts 25, Perkiomen Valley 30
Perkiomen Valley 24, Phoenixville 31
Great Valley 17, St. Pius X 40
GOLF
PAC-10
Great Valley 272, Phoenixville 289
Owen J. Roberts 277, Upper Perkiomen 296
Non-League
Pottsgrove 272, Perkiomen School 306
FIELD HOCKEY
Berks Conference
Boyertown 2, Muhlenberg 0
Reading 2, Daniel Boone 1
Non-League
Hill School 2, Westtown School 0
BOYS SOCCER
PAC-10
Pottsgrove 4, St. Pius X 0
Berks Conference
Boyertown 3, Muhlenberg 1
Reading 3, Daniel Boone 0
Keystone Conference
Shipley School 5, Perkiomen School 1
Non-League
Germantown Academy 6, Hill School 1
GIRLS SOCCER
Non-League
Hill School 3, Phil-Mont Christian 0
Strath Haven 5, Pottsgrove 0
GIRLS TENNIS
PAC-10
Lansdale Catholic 5, Pottsgrove 2
Upper Perkiomen 7, Owen J. Roberts 0
Phoenixville 6, St. Pius X 1
Berks Conference
Wilson 7, Boyertown 0
Suburban One American
Wissahickon 5, Methacton 2
Non-League
Downingtown 7, Great Valley 0

Today's Sports

CROSS COUNTRY
Suburban One American
Methacton, Cheltenham at Hatboro-Horsham, 3:30 p.m.
FIELD HOCKEY
PAC-10
Great Valley at Owen J. Roberts, 3:45 p.m.
Phoenixville at Lansdale Catholic, 3:45 p.m.
Pottsgrove at St. Pius X, 3:45 p.m.
Perkiomen Valley at Pottstown, 3:45 p.m.
Upper Perkiomen at St. Spring-Ford, 3:45 p.m.
GOLF
PAC-10
Spring-Ford at Great Valley, 3 p.m.
Owen J. Roberts at Phoenixville, 3 p.m.
Pottstown at Pottsgrove, 3 p.m.
Lansdale Catholic at St. Pius X, 3 p.m.
Upper Perkiomen at Perkiomen Valley, 3 p.m.
Berks Conference
Twin Valley at Boyertown, 3:30 p.m.
Daniel Boone at Gov. Mifflin, 3:30 p.m.
BOYS SOCCER
PAC-10
Phoenixville at Lansdale Catholic, 4 p.m.
Perkiomen Valley at Pottstown, 4 p.m.
Upper Perkiomen at Spring-Ford, 4 p.m.
Great Valley at Owen J. Roberts, 6 p.m.
Non-League
St. Pius X at Hill School, 2 p.m.
Pennsbury at Methacton, 3:30 p.m.
GIRLS SOCCER
PAC-10
Great Valley at Perkiomen Valley, 4 p.m.
Phoenixville at Pottsgrove, 4 p.m.
Upper Perkiomen at St. Pius X, 4 p.m.
Owen J. Roberts at Spring-Ford, 4 p.m.
GIRLS TENNIS
PAC-10
Spring-Ford at Great Valley, 3:30 p.m.
Owen J. Roberts at Phoenixville, 3:30 p.m.
Pottstown at Pottsgrove, 3:30 p.m.
St. Pius X at Lansdale Catholic, 3:30 p.m.
Upper Perkiomen at Perkiomen Valley, 3:30 p.m.
Suburban One American
Methacton at Upper Moreland, 3:30 p.m.
GIRLS VOLLEYBALL
Berks Conference
Daniel Boone at Holy Name, 6:30 p.m.
Non-League
St. Pius X at Lansdale Catholic, 3:45 p.m.

High School Tennis

PAC-10

Upper Perkiomen 7
Owen J. Roberts 0

Singles: Megan Stauffer (UP) def. Celeste Pfeifer 6-3, 6-1; CoCo Minott (UP) def. Jessica Cochu 6-1, 6-1; Courtney Root (UP) def. Rachel Jackson 6-1, 6-2; Kelly Moll (UP) def. Amanda Sypherd 6-1, 6-1.

Doubles: Melissa Longwell/Megan Peddigree (UP) def. Paula Maiorano/Liz Giordano 6-4, 6-3; Rachel Vannatta/Amy Yaskowski (UP) def. Stef Ladadio/Beth Bishop 7-5, 6-3; Kristen Suhl/Lindsey Moll (UP) def. Laura Tracy/Ashley Learch 6-2, 6-2.

Phoenixville 6
St. Pius X 1

Singles: Brenda Stevens (SPX) def. Erikah Weir 6-4, 6-3; Jesse Candelori (PH) def. Kim Nguyen 6-0, 6-1; Candice Valko (PH) def. Anita Wilhelm 6-0, 6-0; Kourtney Kelly (PH) def. Kristin Maddaloni 6-0, 6-0.

Doubles: Jessica Ott/Hanna Capitan (PH) def. Laura Wenlzel/Alyssa Green 6-1, 6-1; Chelsea Heck// Karen Galie (PH) def. Uche Ofodile/Lauren Otero 6-0, 6-0; Dallas Knowlton/ Marie Nguyen (PH) def. Kendell Haney/Christina Concannon 6-0, 6-1.

Lansdale Catholic 5
Pottsgrove 2

Singles: Jessica Lloyd (PG) def. Meghan O'Neil 6-3, 6-1; Lindsey Martz (LC) def. Kate Lester 6-1, 3-6, 6-3; Jenn Miller (LC) def. Jamie Brandon 6-7, 7-6, 6-3; Marisa Coyne (LC) def. Chrissy Charles 6-3, 7-6.

Doubles: Jen Brandon/Angela Kramer (PG) def. Meghan McCabe/Jen Whiney 4-6, 6-3, 6-2; Laura Moral/Laura Fischer (LC) def. Lisa Kniezewski/Colleen Hampton 6-4, 7-5; Nicole Modestine/Michelle Suhadolnik (LC) def. Stacey Church/Amanda Hoffman 6-2, 6-2.

Berks Conference
Wilson 7
Boyertown 0

Singles: Alexa Dragonett (W) def. Kelly Mest 6-0, 6-0; Megan Bailey (W) def. Katie Zimpter 6-0, 6-0; Jackie Gehris (W) def. Kate Semmens 6-0, 6-1; Ashley Gasuale (W) def. Megan Skupien 6-1, 6-0; Natalie Derr (W) def. Adrienne Weller 6-1, 6-2.

Doubles: Dragonett/Bailey (W) def. Mest/Zimpter 10-6; Gehris/Lindsay Young (W) def. Skupien/Anna Landis 10-8.

Suburban One American
Wissahickon 5
Methacton 2

Singles: Jenna Hilton (W) def. Emily Murphy 7-5, 6-4; Diane Alpert (W) def. Stacy Shapiro 6-1, 6-4; Sarah Sadar (M) def. Alli Leavitt 6-1, 6-0; Emily Fellin (W) def. Lauren Jennings 6-3, 6-4.

Doubles: Amanda Heyser/Jess Cox (M) def. Leigh Silkunas/Jennie Shoemaker 6-0, 6-3; Christine Park/Ali Israel (W) def. Heather Frankovich/Robin Hargesheimer 6-0, 0-6, 6-4; Sara Cornish/Jennifer Kim (W) def. Carly Moffitt/Katie Beauchamp 7-6, 6-4.

Non-League
Downingtown 7
Great Valley 0

Singles: Ksenia Potapova (D) def. Beth Aquilante 6-1, 6-1; Amanda Fenn (D) def. Michelle Rosend 6-2, 6-3; Victoria Ries (D) def. Cara Navarro 6-0, 6-4; Danielle Kennedy (D) def. Jung Park 6-3, 6-1.

Doubles: Katie Dillon/Laura Proctor (D) def. Laura Hrapczynski/Kathleen Dente 6-3, 6-2; Lauren Sampson/Erin Hiara (D) def. Jenny Hackell/Maggie Sale 6-4, 6-0; Diana Ries/Cassandra Shupp (D) def. Ashley Dickson/Christina Zion 3-6, 6-2, 6-4.

Cross Country

BOYS
PAC-10

Great Valley 15
St. Pius X 48

Kevin McIntyre (GV) 17:22, Bill Patchak (GV) 17:22, Ben Franczuski (GV) 17:22, Kyle Barnum (GV) 17:22, Steve Zenn (GV) 17:22, Matt Bintner (SPX) 17:37, Galen Rivers (GV) 17:53, Erich Barchi (GV) 18:01, Greg Chandler (GV) 18:03, Chris Landis (SPX) 18:05.

Pottsgrove 24
Upper Perkiomen 31

PAC-10 Standings

Boys Cross Country

	W	L
Great Valley	5	0
Perkiomen Valley	5	0
Lansdale Catholic	4	1
Owen J. Roberts	4	2
Spring-Ford	3	2
Pottsgrove	1	3
Phoenixville	1	4
St. Pius X	1	4
Pottstown	0	4
Upper Perkiomen	0	4

Girls Cross Country

	W	L
Great Valley	5	0
St. Pius X	4	1
Spring-Ford	4	1
Owen J. Roberts	4	2
Lansdale Catholic	2	3
Perkiomen Valley	2	3
Pottstown	1	3
Phoenixville	1	4
Pottsgrove	0	3
Upper Perkiomen	0	3

Field Hockey

	W	L	T
Upper Perkiomen	3	0	1
Owen J. Roberts	2	0	2
Spring-Ford	4	1	0
Phoenixville	3	1	1
Lansdale Catholic	3	1	0
Great Valley	2	2	0
Pottstown	1	3	0
Perkiomen Valley	1	4	0
Pottsgrove	1	4	0
St. Pius X	0	4	0

Golf

	W	L
Owen J. Roberts	5	0
Spring-Ford	4	0
Great Valley	3	0
Phoenixville	2	2
Lansdale Catholic	1	1
Upper Perkiomen	1	2
Perkiomen Valley	1	2
St. Pius X	1	3
Pottstown	0	3
Pottsgrove	0	5

Boys Soccer

	W	L	T
Great Valley	4	0	0
Lansdale Catholic	4	0	0
Owen J. Roberts	4	0	1
Upper Perkiomen	2	1	1
Perkiomen Valley	3	2	0
Spring-Ford	2	3	0
Pottsgrove	2	4	0
Phoenixville	1	4	0
Pottstown	1	4	0
St. Pius X	0	5	0

Girls Soccer

	W	L
Great Valley	4	0
Owen J. Roberts	3	0
Pottsgrove	2	1
Upper Perkiomen	3	2
Spring-Ford	2	3
Perkiomen Valley	1	2
St. Pius X	0	3
Phoenixville	0	4

Girls Tennis

	W	L
Upper Perkiomen	5	0
Phoenixville	4	1
Owen J. Roberts	3	1
Great Valley	3	1
Spring-Ford	3	1
Lansdale Catholic	2	2
Perkiomen Valley	1	3
Pottstown	1	3
St. Pius X	0	3
Pottsgrove	0	4

Roxy's Line

Major League Baseball

Favorite–Underdog	Spread
at Twins–Tigers	8-9
at Manners–Angels	9-11
at Indians–Royals	8-9
at Red Sox–Devil Rays	7-8
at Blue Jays–Orioles	8-9
Yankees–at White Sox	7-8
A's–at Rangers	7.5-8.5
Cubs–at Reds	7-8
Astros–at Giants	5.5-6.5
Braves–at Phillies	PK
Cards–at Pirates	7.5-8.5
Rockies–at Expos	PK
at Dodgers–Diamondbacks	7-8

NFL
Sunday

Favorite–Underdog	Spread
at Colts - Bills	10
at Dolphins - Raiders	1.5
at Jaguars - Titans	NL
Ravens - at Bengals	7
at Falcons - Panthers	3.5
Lions - at Browns	1
Vikings - at Bears	3
at Chiefs - Giants	1.5
Chargers - at Cowboys	3.5
Jets - at Patriots	2
Rams - at 49ers	NL
Eagles - at Seahawks	2.5
Broncos - at Cards	8

Monday

Favorite–Underdog	Spread
at Packers - Redskins	8.5

College Football
Today

Favorite–Underdog	Spread
at Miss St - S Carolina	3
at Nebraska - Rice	36.5

Saturday

Auto Racing

Driver Standings
Winston Cup

1. Jeff Gordon	3,768
2. Ricky Rudd	3,546
3. Dale Jarrett	3,375
4. Tony Stewart	3,356
5. Sterling Marlin	3,302
6. Bobby Labonte	3,267
7. Dale Earnhardt Jr.	3,244
8. Kevin Harvick	3,230
9. Rusty Wallace	3,225
10. Jeff Burton	2,979
11. Johnny Benson	2,997
12. Mark Martin	2,948
13. Bill Elliott	2,917
14. Steve Park	2,859
15. Jimmy Spencer	2,838
16. Matt Kenseth	2,829
17. Ward Burton	2,712
18. Elliott Sadler	2,629
19. Bobby Hamilton	2,608
20. Ken Schrader	2,597
21. Jeremy Mayfield	2,559
22. Jerry Nadeau	2,556
23. Ricky Craven	2,410
24. Dave Blaney	2,392
25. Terry Labonte	2,358
26. Kurt Busch	2,325
27. Robert Pressley	2,299
28. Michael Waltrip	2,290
29. John Andretti	2,214
30. Brett Bodine	2,120
31. Casey Atwood	2,113
32. Todd Bodine	2,093
33. Joe Nemechek	1,939
34. Mike Skinner	1,926
35. Stacy Compton	1,924
36. Ron Hornaday	1,827
37. Jason Leffler	1,800
38. Mike Wallace	1,656
39. Kevin Lepage	1,437
40. Buckshot Jones	1,339

Busch

1. Kevin Harvick	3,931
2. Jason Keller	3,657
3. Jeff Green	3,554
4. Greg Biffle	3,529
5. Elton Sawyer	3,269
6. Tony Raines	3,159
7. Mike McLaughlin	3,151
8. Jimmie Johnson	3,133
9. Chad Little	3,081
10. Kenny Wallace	2,972
11. Kevin Grubb	2,863
12. Scott Wimmer	2,827
13. Randy Lajoie	2,769
14. David Green	2,750
15. Jamie McMurray	2,674
16. Jay Sauter	2,613
17. Bobby Hamilton Jr.	2,597
18. Rich Bickle	2,504
19. Jeff Purvis	2,475
20. Hank Parker Jr.	2,419
21. Matt Kenseth	2,311
22. Ashton Lewis	2,105
23. Tim Fedewa	2,086
24. Larry Foyt	2,075
25. Shane Hall	2,068
26. Mike Skinner	1,888
27. Jimmy Spencer	1,782
28. Kelly Denton	1,711
29. Ryan Newman	1,575
30. Tim Sauter	1,483
31. Todd Bodine	1,433
32. Marty Houston	1,294
33. Kevin Lepage	1,279
34. Brad Baker	1,176
35. Geoffrey Bodine	1,096
36. Jeff Burton	1,093
37. Joe Nemechek	1,029
38. Christian Elder	990
39. Mark Green	984
40. David Donohue	935

Craftsman Truck

1. Jack Sprague	2,910
2. Joe Ruttman	2,883
3. Scott Riggs	2,853
4. Travis Kvapil	2,771
5. Ted Musgrave	2,758
6. Ricky Hendrick	2,757
7. Terry Cook	2,654
8. Dennis Setzer	2,616
9. Rick Crawford	2,549
10. Coy Gibbs	2,284
11. Lance Norick	2,218
12. Matt Crafton	2,182
13. Billy Bigley	2,179
14. Carlos Contreras	2,080
15. Bobby Dotter	1,978
16. Randy Tolsma	1,859
17. Willy T. Ribbs	1,831
18. Lance Hooper	1,446
19. Tom Powers	1,440
20. Nathan Haseleu	1,419
21. Jon Wood	1,338
22. Larry Gunselman	1,263
23. Jimmy Hensley	1,205
24. Ricky Sanders	1,021
25. Brian Rose	994
26. Morgan Shepherd	986
27. Chuck Hossfeld	933
28. Ken Schrader	919
29. Jerry Hill	798
30. Nathan Buttke	767
31. Michael Dokken	[illegible]
32. Bobby Hamilton	707
33. Jim Inglebright	706
34. Brendan Gaughan	687
35. Tom Carey	672
36. Jason White	647
37. Phil Bonifield	591
38. Rodney Sawyers	580
39. Rick Carelli	545
40. Ronnie Hornaday	533

CART

1. Kenny Brack	131
2. Gil de Ferran	120
3. Michael Andretti	115
4. Helio Castroneves	111
5. Scott Dixon	86
6. Dario Franchitti	85
7. Patrick Carpentier	83
8. Cristiano da Matta	78
9. Roberto Moreno	74
10. Tony Kanaan	72
11. Paul Tracy	68
12. Max Papis	60
13. Christian Fittipaldi	56
14. Alex Tagliani	51

Pro Stock

1. Warren Johnson	1,235
2. Jim Yates	1,156
3. Mike Edwards	1,030
4. Bruce Allen	998
5. Jeg Coughlin	982
6. Mark Osborne	960
7. Ron Krisher	96[illegible]
8. Mark Pawuk	95[illegible]
9. Kurt Johnson	93[illegible]
10. Brad Joter	75[illegible]

Pro Stock Motorcycle

1. Angelle Savoie	1,02[illegible]
2. Antron Brown	97[illegible]
3. Matt Hines	79[illegible]
4. Craig Treble	76[illegible]
5. GT Tonglet	63[illegible]
6. Shawn Gann	60[illegible]
7. Reggie Showers	58[illegible]
8. Gene Scali	55[illegible]
9. Steve Johnson	47[illegible]
10. Joe DeSantis	39[illegible]

Pro Stock Truck

1. Bob Panella Jr.	85[illegible]
2. Randy Daniels	81[illegible]
3. Greg Stanfield	76[illegible]
4. Jeff Gracia	64[illegible]
5. Todd Patterson	51[illegible]
6. Scott Penn	51[illegible]
7. Don Smith	48[illegible]
8. Taylor Lastor	44[illegible]
9. Mike Coughlin	41[illegible]
10. Victor Cagnazzi	40[illegible]

NFL

AMERICAN CONFERENCE

East	W	L	T	Pct	PF	P.
Indianapolis	1	0	0	1.000	45	2
Miami	1	0	0	1.000	31	2
Buffalo	0	1	0	.000	6	2
New England	0	1	0	.000	17	2
N.Y. Jets	0	1	0	.000	24	4
Central	**W**	**L**	**T**	**Pct**	**PF**	**P.**
Baltimore	1	0	0	1.000	17	
Cincinnati	1	0	0	1.000	23	1
Jacksonville	1	0	0	1.000	21	
Cleveland	0	1	0	.000	6	
Pittsburgh	0	1	0	.000	3	2
Tennessee	0	1	0	.000	23	3
West	**W**	**L**	**T**	**Pct**	**PF**	**P.**
Denver	1	0	0	1.000	31	2
Oakland	1	0	0	1.000	27	2
San Diego	1	0	0	1.000	30	
Seattle	1	0	0	1.000	9	
Kansas City	0	1	0	.000	24	2

NATIONAL CONFERENCE

East	W	L	T	Pct	PF	P
Arizona	0	0	0	0.000	0	
Dallas	0	1	0	0.000	6	1
N.Y. Giants	0	1	0	0.000	20	3
Philadelphia	0	1	0	0.000	17	2
Washington	0	1	0	0.000	3	3
Central	**W**	**L**	**T**	**Pct**	**PF**	**P**
Green Bay	1	0	0	1.000	28	
Tampa Bay	1	0	0	1.000	10	
Chicago	0	1	0	0.000	6	1
Detroit	0	1	0	0.000	6	2
Minnesota	0	1	0	0.000	13	2
West	**W**	**L**	**T**	**Pct**	**PF**	**P**
Carolina	1	0	0	1.000	24	1
New Orleans	1	0	0	1.000	24	
San Francisco	1	0	0	1.000	16	1
St. Louis	1	0	0	1.000	20	1
Atlanta	0	1	0	0.000	13	1

Sunday, Sept. 16
Buffalo at Miami, ppd.
Denver at Indianapolis, ppd.
Dallas at Detroit, ppd.
Arizona at Washington, ppd.
Green Bay at N.Y. Giants, ppd.
New England at Carolina, ppd.
Cincinnati at Tennessee, ppd.
San Francisco at New Orleans, ppd.
Philadelphia at Tampa Bay, ppd.
Atlanta at St. Louis, ppd.
Kansas City at Seattle, ppd.
Jacksonville at Chicago, ppd.
N.Y. Jets at Oakland, ppd.
Cleveland at Pittsburgh, ppd.
Open: San Diego

Monday, Sept. 17
Minnesota at Baltimore, ppd.

Sunday, Sept. 23
Baltimore at Cincinnati, 1 p.m.
Buffalo at Indianapolis, 1 p.m.
Carolina at Atlanta, 1 p.m.
Detroit at Cleveland, 1 p.m.
Minnesota at Chicago, 1 p.m.
New York Giants at Kansas City, 1 p.m.
Oakland at Miami, 1 p.m.
San Diego at Dallas, 1 p.m.
Tennessee at Jacksonville, 1 p.m.
New York Jets at New England, 4 p.m.
Philadelphia at Seattle, 4:15 p.m.
St. Louis at San Francisco, 4:15 p.m.
Denver at Arizona, 8:30 p.m.
Open: New Orleans, Pittsburgh, Tampa Bay

Monday, Sept. 24
Washington at Green Bay, 9 p.m.

Tennis

Bell Challenge
At Club Advantage Multi-Sports
Quebec
Purse: $170,000
Surface: Hard-Indoor
Singles
First Round

Anne Kremer (3), Luxembourg, d. Diana Srebovic, Canada, 6-2, 6-0.
Alena Vaskova, Czech Republic, d. Marissa Irvin, United States, 6-7 (5), 6-4, 6-4.
Jennifer Hopkins (5), United States, def. Els Callens, Belgium, 6-4, 7-6 (2).
Samantha Reeves, United States, d. Nathalie Grandin, South Africa, 4-6, 6-4, 6-0.
Jana Nejedly (8), Canada, def. Anke Barna, Germany, 6-4, 6-2.
Nathalie Dechy (6), France, d. Renata Kolbovic, Canada, 6-1, 6-2.
Iva Majoli (4), Croatia, def. Mela Marois, Canada, 7-5, 6-4.

Doubles

PAC-10

Great Valley at Perkiomen Valley, 4 p.m.

Phoenixville at Pottsgrove, 4 p.m.

Upper Perkiomen at St. Pius X, 4 p.m.

Owen J. Roberts at Spring-Ford, 4 p.m.

GIRLS TENNIS
PAC-10

Spring-Ford at Great Valley, 3:30 p.m.

Owen J. Roberts at Phoenixville, 3:30 p.m.

Pottstown at Pottsgrove, 3:30 p.m.

St. Pius X at Lansdale Catholic, 3:30 p.m.

Upper Perkiomen at Perkiomen Valley, 3:30 p.m.

Suburban One American

Methacton at Upper Moreland, 3:30 p.m.

GIRLS VOLLEYBALL
Berks Conference

Daniel Boone at Holy Name, 6:30 p.m.

Non-League

St. Pius X at Lansdale Catholic, 3:45 p.m.

WATER POLO
Non-League

Wissahickon at Upper Perkiomen, 4:30 p.m.

High School Golf

PAC-10

Great Valley 272
Phoenixville 289

At Chester Valley G.C.

Great Valley: Matt Walsh 50, Harrison Carpenter 51, Steve Maze 54, Jim Mulherin 58, Adam Lynam 59.

Phoenixville: Mark Minisci 53, Bob Nattle 55, Anthony Gresko 58, Dan Gnias 61, Nick Johns 62.

Owen J. Roberts 277
Upper Perkiomen 296

At Upper Perk G.C.

Owen J. Roberts: Jeff Osberg 51, Aaron Weitzenkorn 54, Alec DeWitt 55, Butch Silknitter 57, Bo Gephardt 60.

Upper Perkiomen: Adam Winkler 58, Jeff Kahler 59, Brad Reinhart 59, Matt Zollowski 59, Brian Schultz 61.

Non-League
Pottsgrove 272
Perkiomen School 306

At Twin Ponds G.C.

Pottsgrove: Kevin Robertson 53, Colin Geiger 53, Andrew Bainbridge 54, Gary DeFerdinand 55, Brad Chrisman 57.

Perkiomen School: P.J. Dandridge 56, Andrew Lee 56, Nate Weitzenkorn 62, Justin Inbody 65, John Mazzamuto 67.

Scholastic Football

PAC-10

	W	L
Lans. Catholic (3-0)	2	0
Pottsgrove (3-0)	2	0
St. Pius X (3-0)	2	0
Great Valley (2-1)	1	1
O.J. Roberts (1-2)	1	1
Pottstown (2-1)	1	1
Upper Perk (2-1)	1	1
Perk Valley (0-3)	0	2
Phoenixville (0-3)	0	2
Spring-Ford (0-3)	0	2

Others

	W	L
Hill School	1	0
Perk School	0	0

What's The Scoop?

The Mercury's sports department is interested in getting results from all area high school sports teams, but it needs the cooperation of those teams to process the information in a timely manner.

In order to get the game results in the next day's paper, they must be called in prior to 10 p.m. Results may be called directly to the sports department (970-4464 or 970-4465) or sent via fax (323-0682).

Dente 6-3, 6-2; Lauren Sampson/Erin Hiara (D) def. Jenny Haskell/Maggie Sale 6-4, 6-0; Diana Ries/Cassandra Shupp (D) def. Ashley Dickson/Christina Zion 3-6, 6-2, 6-4.

Cross Country

BOYS
PAC-10

Great Valley 15
St. Pius X 48

Kevin McIntyre (GV) 17:22, Bill Patchak (GV) 17:22, Ben Franczuski (GV) 17:22, Kyle Barnum (GV) 17:22, Steve Zenn (GV) 17:22, Matt Bintner (SPX) 17:37, Galen Rivers (GV) 17:53, Erich Barchi (GV) 18:01, Greg Chandler (GV) 18:03; Chris Landis (SPX) 18:05.

Pottsgrove 24
Upper Perkiomen 31

Cory Rogers (PG) 19:07, Jon Brendlinger (PG) 19:07, Damion Shuman (UP) 19:13, Scott O'Conner (UP) 20:10, Tony Steinmetz 9PG) 20:44, Doug Leister (UP) 20:45, Bob Peters (PG) 20:58, Alex Shafer (UP) 21:15, Anthony DiMarco (PG) 21:24, Mario Lo (UP) 21:34.

LC 23, Spring-Ford 32
Spring-Ford 18, Pottstown 45
LC 17, Pottstown 45

Cole Legge (SF) 17:31, Sean Doyle (LC) 17:35, Pat Gould (LC) 18:09, Rob Newmiller (SF) 18:27, Ryan Lewis (LC) 18:42, Joe Mauras (PT) 18:47, Tim Marcoe (LC) 19:19, Rich Robbins (LC) 19:20, Brad Amersbach (SF) 19:21, Joe Gambino (SF) 19:33, Andrew Davidson (SF) 19:34, Jason Anspach (SF) 19:37, Will Nollherson (LC) 19:43, Marcus Shull (SF) 19:47, Ryan Koralewski (PT) 19:53.

PV 21, Phoenixville 37
PV 25, O. J. Roberts 33
OJR 25, Phoenixville 30

Will Hollister (PV) 15:24, Phil Sibley (OJR) 16:11, Tim Egoff (OJR) 16:23, Kevin Metz (Px) 16:34, Dan Schott (PV) 16:44, Bill Boorse (PV) 16:49, Chris Casselman (Px) 16:51, Paul Myers (OJR) 17:07, Joe Hayes (PV) 17:18, Brian Hollister (PV) 17:20, Mike Ng (Px) 17:32, Sean Logue (PV) 17:48, Mike Krenicky (Px) 17:52, Zach Jamison (OJR) 18:02, Kyle Juzwiak (PV) 18:03.

GIRLS
PAC-10

Great Valley 17
St. Pius X 40

Erin Schlesing (GV) 19:39, Chrissy Quinn (GV) 19:44, Caroline Auwaerter (GV) 19:45, Karla Gardner (GV) 19:46, Javi Hartenstine (SPX) 20:05, Maggie Parlapiano (SPX) 21:06, Allison Ridington (GV) 21:34, Kaitlyn Nanusey (SPX) 21:51, Chelsea Morse (GV) 22:07, Laura Landis (SPX) 22:13.

Spring-Ford 18, LC 41
Spring-Ford 17, Pottstown 43
LC 28, Pottstown 29

Cynthia Baranek (SF) 21:07, Tammy Crudden (SF) 21:22, Valerie Tabor (SF) 22:06, Jackie Cellucci (LC) 22:17, Ashley Randle (PT) 22:34, Katie Ergott (SF) 22:45, Aubrey Saylor (LC) 23:01, Kim Jones (SF) 23:23, Amanda Williams (SF) 23:39, Lacee Ecker (PT) 23:49, Kelly Lightcap (PT) 23:58, Blaire Eidell (PT) 24:00, Claire Zentgraf (LC) 24:13, Amy Kardzansk (LC) 24:14, Melissa Skrocki (SF) 24:15.

OJR 23, Phoenixville 32
O. J. Roberts 25, PV 30
PV 24, Phoenixville 31

Lauren Healy (OJR) 19:34, Brittany Long (PV) 20:04, Christy Bell (Px) 20:21, Danielle Slater (PV) 20:24, Julie Kraynak (Px) 20:31, Christine Hurley (OJR) 20:51, Heather Gramata (OJR) 21:01, Jeanna Welsh (OJR) 21:20, Becca Angelucci (PV) 21:36, Jessica Helenius (PV) 21:56, Kim Herbertson (OJR) 22:06, Katie Moser (Px) 22:38, Emma Menspace (Px) 22:46, Molly Sheehan (PV) 22:46, Kathleen Loux (Px) 23:23.

Pottsgrove-U. Perkiomen
No Team Score

Sarah Burke (PG) 23:32, Emily Rowland (UP) 23:59, Patrice Luft (UP) 26:15, Hallie Terzopoulos (UP) 27:23.

at Colts - Eagles	10
at Dolphins - Raiders	1.5
at Jaguars - Titans	NL
Ravens - at Bengals	7
at Falcons - Panthers	3.5
Lions - at Browns	1
Vikings - at Bears	3
at Chiefs - Giants	1.5
Chargers - at Cowboys	3.5
Jets - at Patriots	2
Rams - at 49ers	NL
Eagles - at Seahawks	2.5
Broncos - at Cards	8

Monday

Favorite-Underdog	Spread
at Packers - Redskins	8.5

College Football
Today

Favorite-Underdog	Spread
at Miss St - S Carolina	3
at Nebraska - Rice	36.5

Saturday

Favorite-Underdog	Spread
Va Tech - at Rutgers	27
Boston Coll - at Navy	21
at Penn St - Wisconsin	2.5
at Clemson - Virginia	11.5
at Purdue - Akron	17.5
at Alabama - Arkansas	10
at W Virginia - Kent	26.5
at Connecticut - Buffalo	7.5
Toledo - at C Michigan	25
at Ohio U - Iowa St	2
at Indiana - Utah	3
Florida - at Kentucky	31.5
Cincinnati - at Miami-Ohio	2.5
at Kansas St - New Mexico St	25.5
at Notre Dame - Michigan St	9
Fresno St - at Tulsa	13.5
at UCLA - Ohio St	6.5
at Washington - Idaho	23.5
Florida St - at N Carolina	17
C Florida - at Tulane	6.5
at Colorado - Kansas	24.5
at Syracuse - Auburn	2.5
at Wash St - California	14
at Ala-Birm - Army	16
at Bowl Green - Temple	PK
N'western - at Duke	16
Maryland - at Wake Forest	7
at Colorado St - San Diego St	6
New Mexico -at Baylor	6
Mid Tenn St - at Ul-Monroe	20
NC State - at SMU	15
at Texas A&M - Oklahoma St	10.5
at Memphis - S Florida	7
So Miss - at Ul-Lafayette	23
x-Texas Tech - at North Texas	18
at Boise St - Tex-El Paso	5.5
Texas - at Houston	31.5
at Utah St - Wyoming	4
at Stanford - Arizona St	3.5
at Arizona - UNLV	2
at Oregon - USC	6.5
at Michigan - W Michigan	15
at Illinois - Louisville	3.5
Hawaii - at Nev-Reno	6.5

x-Irving, Texas.

Notices

Sports notices must be mailed, faxed (610-323-0682) or delivered to the sports department. No phone requests will be accepted. A name and phone number should be included. Specific publication dates cannot be guaranteed.

BASEBALL

Baseball University will conduct its 20 week baseball skills clinic, 1 day per week starting this week. Ages 5-12 are welcome and times available between 4-9 p.m. For information, 610-495-HRUN.

The Boyertown Midget Baseball League is now accepting registrations its fall program, which will begin in September and play weekends through October. The program is open to players ages 12-15 who reside in the Boyertown area. More information: Call Bob Laird at 610-369-7890.

Sports Enterprise is conducting registration for its Fall Ball program. More information: Call either Ed Edwards (610-970-0360), Carl Sundstrom (610-323-6483) or Mark Belin (610-323-2902).

Private pitching lessons are available, to players of all ages, from Dick Ludy, former manager of Boyertown's high school and American Legion programs. More information: Call Ludy at 610-367-7285.

Hank King, Phillies advance scout with 36 years of pro experience, has limited space for winter baseball tutoring. More information: Call 610-489-0589.

BASKETBALL

Triple Crown Academy in Oaks is holding its 6th annual five-week fall basketball developmental program 2-3:30 p.m. and 3:30-5 p.m. Sept. 30 through Oct. 28. More information: Tim Kerns at 610-666-7388.

A fifth-grade boys travel team is seeking games and tournaments throughout the year. More information: Call 610-888-6097.

30 Nathan Bates	707
31 Michael Dokken	706
32. Bobby Hamilton	707
33. Jim Inglebright	706
34 Brendan Gaughan	687
35. Tom Carey	672
36. Jason White	637
37. Phil Bonifield	591
38 Rodney Sawyers	580
39. Rick Carelli	545
40. Ronnie Hornaday	533

CART

1. Kenny Brack	131
2. Gil de Ferran	120
3. Michael Andretti	115
4. Helio Castroneves	111
5. Scott Dixon	86
6. Dario Franchitti	85
7. Patrick Carpentier	83
8. Cristiano da Matta	78
9. Roberto Moreno	74
10. Tony Kanaan	72
11. Paul Tracy	68
12. Max Papis	60
13. Christian Fittipaldi	56
14. Alex Tagliani	51
15. Bruno Junqueira	50
16. Jimmy Vasser	50
17. Adrian Fernandez	42
18. Oriol Servia	37
19. Memo Gidley	32
20. Bryan Herta	27
21. Michel Jourdain Jr.	24
22. Alex Zanardi	24
23. Tora Takagi	19
24. Mauricio Gugelmin	17
25. Max Wilson	12
26. Shinji Nakano	10
27. Nicolas Minassian	7

Indy Racing League

1. x-Sam Hornish Jr.	451
2. Buddy Lazier	385
3. Scott Sharp	315
4. Felipe Giaffone	295
5. Billy Boat	295
6. Eliseo Salazar	276
7. Al Unser Jr.	259
8. Eddie Cheever	249
9. Jeff Ward	232
10. Buzz Calkins	222
11. Airton Dare	213
12. Donnie Beechler	204
13. Robbie Buhl	202
14. Shigeaki Hattori	201
15. Mark Dismore	198
16. Jaques Lazier	185
17. Sarah Fisher	183
18. Robby McGehee	180
19. Didier Andre	173
20. Greg Ray	169
21. Billy Roe	93
22. Jerel Schroeder	77
23. Helio Castroneves	64
24. Davey Hamilton	54
25. Richie Hearn	50
26. Jon Herb	48
27. Gil de Ferran	46
28. Brandon Erwin	40
29. Casey Mears	36
30. Stan Wattles	36
31. Michael Andretti	35
32. Stephan Gregoire	34
33. Jimmy Vasser	32
34. Bruno Junqueira	30
35. Rick Treadway	29
36. Tony Stewart	28
37. Laurent Redon	26
38. Chris Menninga	25
39. Cory Witherill	19
40. Arie Luyendyk	17

(x-clinched championship)

Formula One

1. x-Michael Schumacher	107
2. David Coulthard	57
3. Rubens Barrichello	54
4. Ralf Schumacher	48
5. Juan Pablo Montoya	25
6. Mika Hakkinen	24
7. Jacques Villeneuve	12
8. Nick Heidfeld	11
9. Kimi Raikkonen	9
10. Jarno Trulli	9
11. Giancarlo Fisichella	8
12. Heinz-Harald Frentzen	6
13. Olivier Panis	5
14. Jean Alesi	5
15. Eddie Irvine	4
16. Pedro de la Rosa	1
17. Jenson Button	2
18 Jos Verstappen	1

(x-clinched championship)

NHRA

Top Fuel

1. Larry Dixon	1 527
2 Kenny Bernstein	1.482
3 Gary Scelzi	1,206
4 Mike Dunn	1,197
5. Doug Kalitta	1,190
6. Darrell Russell	1,145
7. Doug Herbert	965
8. Tony Schumacher	894
9. David Grubnic	759
10. Rhonda Hartman-Smith	611

Funny Car

1. John Force	1 486
2. Whit Bazemore	1,243
3. Del Worsham	1,134
4. Ron Capps	1,127
5. Tony Pedregon	1 094
6. Bruce Sarver	1,071
7. Frank Pedregon	856
8. Tommy Johnson Jr.	845
9. Dean Skuza	832
10 Gary Densham	771

Washington at Green Bay, 9 p.m.

Tennis

Bell Challenge
At Club Advantage Multi-Sports
Quebec
Purse: $170,000
Surface: Hard-Indoor
Singles
First Round

Anne Kremer (3), Luxembourg, def. Diana Srebovic, Canada, 6-2, 6-0.

Alena Vaskova, Czech Republic, def. Marissa Irvin, United States, 6-7 (5), 6-4, 6-4.

Jennifer Hopkins (5), United States, def. Els Callens, Belgium, 6-4, 7-6 (2).

Samantha Reeves, United States, def. Nathalie Grandin, South Africa, 4-6, 6-3, 6-0.

Jana Nejedly (8), Canada, def. Anca Barna, Germany, 6-4, 6-2.

Nathalie Dechy (6), France, def. Renata Kolbovic, Canada, 6-1, 6-2.

Iva Majoli (4), Croatia, def. Melanie Marois, Canada, 7-5, 6-4.

Doubles
First Round

Klara Koukalova and Alena Vaskova, Czech Republic, def. Jennifer Fiers, United States, and Nancy Loeffler-Caro, Canada, 6-0, 6-1.

Toyota Princess Cup

At Ariake Coliseum
Tokyo
Purse: $565,000
Surface: Hard-Outdoor
Singles
First Round

Arantxa Sanchez-Vicario (5), Spain, def. Evie Dominikovic, Australia, 6-1, 6-3.

Liezel Huber, South Africa, def. Iroda Tulyaganova (6), Uzbekistan, 6-4, 6-1.

Silvia Talaja, Croatia, def. Shinobu Asagoe, Japan, 4-6, 7-6 (2), 6-3.

Gala Leon Garcia, Spain, def. Janet Lee, Taiwan, 6-4, 2-6, 6-2.

Meilen Tu, United States, def. Rachel McQuillan, Australia, 6-2, 6-2.

Saori Obata, Japan, def. Shiho Hiramatsu, Japan, 6-1, 6-4.

Nicolle Pratt, Australia, def. Marlene Weingartner, Germany, 6-1, 6-0

Doubles
First Round

Kim Clijsters, Belgium, and Ai Sugiyama (1), Japan, def. Mariana Diaz-Oliva, Argentina, and Cristina Torrens-Valero, Spain, 6-2, 6-0.

Rossana de los Rios, Paraguay, and Joannette Kruger, South Africa, def. Erika de Lone, United States, and Annabel Ellwood, Australia, 2-6, 6-3, 7-5.

Cara Black, Zimbabwe, and Liezel Huber (2), South Africa, def. Haruka and Maiko Inoue, Japan, 6-4, 6-1.

Heineken Open

At Xianxia Tennis Center
Shanghai, China
Purse: $400,000
Surface: Hard-Outdoor
Singles
First Round

Justin Gimelstob, United States, def. Paradorn Srichaphan, Thailand, 7-6 (6), 4-6, 6-4.

Andre Sa, Brazil, def. Robbie Koenig, South Africa, 6-3, 3-6, 6-2.

Ivo Heuberger, Switzerland, def. Neville Godwin, South Africa, 6-4, 7-6 (4).

Second Round

Michel Kratochvil (3), Switzerland, def. George Bastl, Switzerland, 4-6, 6-2, 6-2.

Takahiro Terachi, Japan, def. Michael Tebbutt, Australia, 6-7 (5), 6-4, 6-1.

Edwin Kempes, Netherlands, def. Byron Black, Zimbabwe, 7-6 (3), 6-7 (1), 6-3.

Francisco Clavet, Spain, def. Lee Hyung-taik, South Korea, 6-4, 6-2.

Doubles
First Round

Petr Luxa and Radek Stepanek (4), Czech Republic, def. Xu Tan and Zeng Shao-Xuan, China, 6-4, 6-3.

Michel Kratochvil, Switzerland, and Andrew Ilie, Australia, def. Paul Hanley and Nathan Healey, Australia, 0-6, 7-6 (1), 6-1.

ATP Money Leaders

Through Sept. 16

1 Gustavo Kuerten	$2,271,514
2 Lleyton Hewitt	$1,998,118
3 Andre Agassi	$1,854,896
4 Patrick Rafter	$1,580,592
5 Juan Carlos Ferrero	$1,443,221
6 Yevgeny Kafelnikov	$1,243,699
7 Pete Sampras	$931,281
8 Goran Ivanisevic	$925,350
9 Marat Safin	$882,102
10 Albert Portas	$752,354
11 Jan-Michael Gambill	$746,976
12 Alex Corretja	$737,112
13 Andrei Pavel	$721,514
14 Roger Federer	$713,555
15 Jonas Bjorkman	$711,596
16 Sebastien Grosjean	$697,434
17 Tim Henman	$691,149
18 Arnaud Clement	$680,199
19 Andy Roddick	$663,314
20 Jiri Novak	$614,938

COMMUNITY ACTION PLAN (CAP)

APEX FCU is well positioned to market to and provide service to the entire Tri-County community. It is one of the largest credit unions within the proposed community. The credit union offers a full range of financial products and services, and provides a variety of electronic delivery service options to make financial transactions as accessible and convenient as possible. This section provides a brief sketch of the current operations and facilities that will allow APEX FCU to serve the Tri-County community and discusses the credit union's plans to serve the low-income and underserved residents of the community.

Service Facilities

APEX FCU currently maintains two office locations within the Tri-County community. They are both conveniently located in populous areas of the community. The credit union also has a branch in Loinville that is located outside of the proposed community to service its SEG, The West Company. The plan is to maintain this branch to provide support and service to current members of this SEG.

Following is information regarding APEX FCU's office locations in the proposed community.

Main Office:

540 Old Reading Pike
Stowe, PA 19464
(ATM and Drive-Ins available)

Office hours:
Monday, Tuesday, Wednesday: 9 a.m. – 4:30 p.m.
Thursday: 9:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 7:00 p.m.
Drive-Thru hours:
8:30 a.m. – closing

Phoenixville Branch: 140 Nutt Road
Phoenixville, PA 19460
(ATM and Drive-Ins available)

Office hours:
Monday, Tuesday, Wednesday: 9 a.m. – 4:30 p.m.
Thursday: 9:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 7:00 p.m.
Drive-Thru hours:
8:30 a.m. – closing

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Electronic Service Delivery Options

Electronic delivery services are an important aspect of APEX FCU's ability to serve the community. The credit union has experienced a strong acceptance of its website home banking.

The electronic services offered by the credit union provide an alternative to branch office visits for the growing number of members who do not have time or do not wish to visit a branch office. Following is a brief description of these services.

- **APEX FCU ATM** is conveniently located at its main office. Members may also use any of the 400 statewide CU$ (CU Dollars) ATMs with no surcharges.

  With a credit union **Mad Money Card**, members have access to their money 24 hours a day, seven days a week at thousands of ATM locations worldwide. Members can make withdrawals, transfers, balance inquiries, and purchases with the ATM card.

  The **Mad Money Card** is used just like a personal check without having to write a check, and it can be used at any of the more than 14 million merchant locations where VISA® is accepted. The amount of purchase is automatically deducted from the member's checking account.

- **APEX FCU's website** at <http://www.apexfcu.com> provides members and potential members with up-to-date information about the credit union's products and services, locations, savings and loan rates, loan applications and other aspects of the credit union.

- **Internet Home Banking** allows members to let their computer help them manage their finances. Members can complete many of the financial transactions right at their fingertips, 24 hours a day, seven days a week. Members can apply for a loan, check their account balances, review account histories, make transfers to and from their own accounts or pre-authorized accounts, confirm whether checks or deposits have cleared, make loan payments, and much more. There is no charge to use the home banking and sign up is done through the credit union's website.

- **Internet Bill Payer** is available from Internet Home Banking. With Internet Bill Payer, members can be assured that their payments are made on time, every time.

- **A.R.T (Audio Response Teller)** allows members immediate access to their credit union account 24 hours a day, seven days a week, using any

touchtone telephone. Members can manage their finances in the privacy of their home, office, or car. With a touchtone telephone, members can make balance inquiries, review the last five deposits and withdrawals, see if a check has cleared, transfer funds between accounts, and perform many more money management activities. There is no cost to sign up and no charge to use this convenient service.

- **Visa® Credit Card** offers members a low, fixed interest rate with no annual fee, and a 25-day grace period on purchases.
- **Direct Deposit** is a valuable time-saving service that enables members to have their entire paycheck deposited straight into their credit union account. Members won't be standing in line on payday, or rushing to beat the clock during breaks, lunch time, or before closing time. Direct deposit gives members the peace of mind to know that their money is automatically deposited into their account and immediately available to them.
- With **Payroll Deduction** members can specify a certain amount from their paycheck to be deposited into their savings or club accounts or to make loan payments.

Financial Products and Services

Savings Accounts

APEX FCU offers a variety of savings accounts to meet the individual needs of its members. Most accounts can be funded effortlessly with automatic payroll deduction, and all can be accessed around the clock by using the credit union's A.R.T. telephone banking system. Following are some of the savings accounts APEX FCU offers.

- **Share Savings Account** is the key to credit union membership. The Share Saving Account can be opened with a deposit of just $5.00—the equivalent of one share. Dividends are calculated daily and compounded monthly. This nominal minimum balance allows members access to all the benefits and services provided by APEX FCU.
- **Payroll Savings Account** members can pre-authorize saving deposits to be automatically deducted from each paycheck and deposited into their Payroll Savings Account. This direct payment qualifies the member for a higher interest rate on their savings. It only takes $1.00 to open and maintain a Payroll Savings Account.
- **Club Accounts**, such as the **Holiday, Vacation, Education, Taxes or special purchases** gives members the opportunities to save for the holiday

season, for vacation, or for whatever reason. Members can have $5 or more withheld from each paycheck and deposited automatically through payroll deduction. Their money, plus dividends earned, is automatically deposited into their Share Account on October 1 for the Holiday Club. Members may access their special account funds at any time.

- **Money Market Account** earns a premium interest rate without tying up the member's cash. This easy-access account lets the member enjoy complete liquidity—including access by check, by ATM or at the credit union's branch location. This powerful money management tool keeps a member's funds liquid and flexible while strengthening the earning potential of a member's hard-earned money. The minimum balance required to open this account is $2,000 and members must maintain a daily balance of $2,000 in their account to obtain the disclosed annual percentage yield.

- **Share Certificates** provide members with a guaranteed return on their money when they put a portion of their savings into high-yield Share Certificates. Terms are available from three months to up to five years with a low minimum deposit of $500.

- **Individual Retirement Accounts** help members achieve financial security by saving for the future. IRAs offer a considerable tax advantage that members can enjoy now because their earnings are tax-deferred. Traditional, Roth IRAs and IRA Share Certificates are offered.

Checking Accounts

APEX FCU **Share Draft Checking Accounts** require no minimum balance, no monthly service charges and no per-check charge with automatic overdraft protection. Checks can be ordered online through the APEX FCU's website.

Loan Products

APEX FCU offers a full spectrum of loans. Since its beginning, APEX FCU has been committed to making loans to its members. The credit union's loans are competitively priced and, in many cases, are some of the best rates and terms anywhere. The credit union provides flexible terms and a hassle-free application process. Members may set up their loan payment on a payroll deduction and never need to remember a payment again. The credit union also operates in a risk-based lending/pricing atmosphere, which allows it to meet the loan needs of community residents who might have slow and/or derogatory credit histories. APEX FCU currently offers the following loan programs.

- Visa® Credit Cards
- New/Used Auto Loans
- Payment Shaver Loans (auto loan and lease)
- Recreation Vehicle, Boat and Airplane Loans
- Mobile Home Loans
- Residential Mortgages (also refinancing)
- Home Equity Loans (fixed and adjustable rate)
- First Mortgages
- Construction Loans
- Student Loans
- Personal/Signature Loans
- Share Draft Line of Credits
- Share Secured Loans
- Stock Secured Loans
- Refinancing Loans
- Refinancing Credit Cards

Special Programs

APEX FCU offers a special youth program to assist with their financial needs. The **Kirby Kangaroo Club Account** helps children ages 12 and under learn how the credit union works and helps develop good financial habits.

Special Services

Following is a list of additional products and services APEX FCU offers its members.

- Money Orders
- Travelers Cheques
- Free Notary Service

- Financial Services
- Checkbook Reconciliation Service
- New & Used Car Pricing Guide
- Postage Stamp Books
- Discount Amusement Park Tickets
- Credit Life Protection Insurance
- Credit Disability Insurance
- ACCEL - Vehicle Service Agreement Program
- Guaranteed Residual Investment Protection (GRIP)
- Guaranteed Auto Protection (GAP)
- Members Financial Services – Investment and Brokerage Services
- The Teller -The Quarterly Newsletter

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Services to Low-Income and Underserved Members

APEX FCU is committed to serving low-income members and underserved members of the Tri-County community. The credit union offers a variety of programs that would appeal to low-income residents and underserved residents. Following are some of APEX FCU's current programs specifically tailored to members of modest and moderate means.

- Deposit of just $5.00 begins credit union membership
- Share draft account with no minimum balance, no per-check charges and no monthly maintenance fees
- Risk base lending
- Home equity loans

- First mortgage loans
- Refinancing loans
- Refinancing credit cards
- Unsecured personal loans
- New and used automobiles loans
- New motorcycles loans
- Mobile home loans
- Checkbook reconciliation service
- Student loans
- No monthly service fess to direct deposit and payroll deduction options
- No surcharge ATMs access at over 400 statewide locations
- Nominal fee money orders
- Individual Retirement Accounts with low minimum balance
- Credit counseling

APEX FCU is committed to adding or improving products and services as necessary to serve this market. A community-based APEX FCU would allow the credit union to provide quality service with attractive rates to the low-income and underserved residents of the Tri-County community.

With a community field of membership, APEX FCU could continue to expand its services and assistance to residents of the community. APEX FCU would offer residents an alternative to the costly services of mega-banks, and the option of a financial institution under local ownership. The credit union could continue to offer membership to a broad range of area residents in a manner that would accommodate the community's needs.

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services.

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Organizational Information

APEX Federal Credit Union benefits from the involvement of a knowledgeable and experienced Board of Directors which offers a wide range of financial and managerial expertise. In addition, its senior management staff is experienced in financial institution management as well as in various technical and managerial functions.

The credit union is well positioned to meet the challenge of serving a community field of membership. It also has the financial strength to add staff and facilities as needed to serve the community market. Because of the size and sophistication of its current operation, the credit union has training programs and plans in place to accommodate both the requirements of new employees and the needs of current staff members for continuing education to help them gain new skills that will benefit member service.

The following material provides details about APEX FCU's structure and those who serve the organization in a leadership capacity.

BOARD OF DIRECTORS

William V. Dwyer - Chairman
John Zueno - Vice Chairman
Gary Twardowski - Secretary/Treasurer
John Logan
David Mettler
Raymond Angstadt
George Babilon
Frederick Winner

STAFF

David A. Cocci - President/CEO
Stephten T. Ziegler - Accountant
Mario P. Cocci Jr. - Loan Supervisor
Tina Shingle - Member Service Supervisor
Mardell Ludwig - Receptionist
LuAnn Van Remmen - Member Services
Fran Stidsen - Member Services
Joan Kohn - Member Services (Branch)
Dolores Keplinger - Member Services (Branch)
Jodi Toennies - Member Services/Lending
Linda Feldman - Member Services
Trisha Schadler - Lending
Carol Loomis - Lending

Continuing education for management

Lending Supervisor - attended Cuna Lending School - part 1 - Feb. 2001
Will attend Part 2 in 2002
Will attend Part 2 in 2003

Lending Supervisor also attends and will continue to attend seminars on other topics (H/R, B/R and lending related topics)

Member Service Supervisor - Attends various seminars on annual basis and will continue to do so on topics related to her area of expertise. (H/R, Sales/Service, Product Knowledge, ATM, IRA etc.)

Accounting Manager - Attends various seminars on annual basis and will continue to do so on topics related to his area of expertise. (ALM, Budget, Audit etc.)

President/CEO - Attends 1 national seminar annually (ALM, Technology, Marketing) as well as regional seminars.

All management attends seminars along with President/CEO on new material (Privacy, PCA etc.)

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Overall Goals and Objectives

APEX FCU is committed to providing the highest quality products and services to its members. The goals and objectives of the credit union's leadership demonstrate its commitment to service.

Service

Throughout its history, APEX FCU's primary goal has been to provide members a safe and secure place for their money while offering beneficial low-cost loans. In pursuit of this goal, the credit union offers a full range of financial services along with a high level of personalized service that large banks cannot provide.

Facilities

APEX FCU strives to locate offices in convenient geographical areas and in or near underserved areas in order to meet the needs of its membership. The credit union's philosophy of positioning office locations in strategic areas will allow it to take advantage of opportunities that result in win-win solutions for membership and the credit union.

Technology

APEX FCU will continue to enhance its delivery services and improve internal efficiencies by focusing on technological advancements. APEX FCU already offers a wide variety of technology-based services.

APEX FCU's goal is to encourage members to use alternate delivery systems for routine transactions so that staff members have more time available to assist members with special situations or more detailed needs. The credit union's delivery systems will continue to evolve as APEX FCU develops to meet members' changing needs.

Underserved/Low-Income Services

APEX FCU currently has many products and services that are well suited for low-income and underserved members of the community as outlined in Section 5. The credit union is committed to adding or improving products and services as necessary to serve this market.

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ASSETS
Total Loans
Allowance for Loan Los
Cash
Investments
Fixed Assets
Other Assets
Total Assets
LIABILITIES
Total Liabilities
EQUITY
Total Shares and Depos
Reserves
Total Liabilities and Equity
KEY FINANCIAL RATIOS
Net Worth/Total Asse
Loans/Shares
Oper. Expense/Avg. A
Return on Avg. Assets

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Financial and Income Statements

APEX FEDERAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
AS OF: 30APR01

	This Month Ending Bal	Last Year Month End	NET CHANGE
ASSETS			
LOANS TO MEMBERS	13,719,771.07	12,859,426.09	860,344.98
COLLATERAL IN PROC LIQ	12,308.25	73,980.20	(61,671.95)
VISA CASH ADV IN PROCESS	0.00	0.00	0.00
VISA LOANS	741,117.76	758,048.11	(16,930.35)
PHEAA LOANS	0.00	0.00	0.00
STATE FINANCIAL LOANS	14,524.89	20,522.79	(5,997.90)
LEASE LOANS	0.00	0.00	0.00
SUB TOTAL LOANS	14,487,721.97	13,711,977.19	775,744.78
LESS: ALLOWANCE LOAN LOSS	(74,436.19)	(77,231.98)	2,795.79
NET LOANS	14,413,285.78	13,634,745.21	778,540.57
CASH ON HAND & IN BANK	22,306.20	119,719.98	(97,413.78)
OFFICIAL CHECK CLEARING	(2,536.18)	(2,319.28)	(216.90)
MAC SETTLEMENT	0.00	0.00	0.00
ATM CASH ON HAND	66,800.00	129,410.00	(62,610.00)
ATM CLEARING ACCT	0.00	0.00	0.00
VAULT CASH	258,876.00	295,016.00	(36,140.00)
TELECREDIT SETTLEMENT	6,340.00	6,854.00	(514.00)
FEDERAL RESERVE BANK	50,000.00	53,410.00	(3,410.00)
US GOVT OBLIGATIONS	941,553.54	1,576,858.53	(635,304.99)
DISCOUNT-US GOVT OBLIG	0.00	0.00	0.00
PREMIUM-US GOVT OBLIG	0.00	720.84	(720.84)
SHARE DRAFTS-MAC	0.00	0.00	0.00
SHARES CENTRAL CU	4,165,657.16	3,336,614.56	829,042.60
PERMANENT CAPITAL FUND	138,894.73	136,847.12	2,047.61
LEASEHOLD IMPROVEMENTS	0.00	905.44	(905.44)
ACCRUED INCOME INVESTMENTS	8,453.54	19,560.12	(11,106.58)
LEASED ASSET	0.00	0.00	0.00
OTHER PREPAID INSURANCES	21,697.17	40,052.39	(18,355.22)
PREPAID OPERATING FEE	2,673.04	3,754.35	(1,081.31)
PREPAID WARRANTYS	7,177.07	12,126.42	(4,949.35)
PREPAID LEAGUE DUES	3,816.76	3,846.48	(29.72)
OTHER PREPAID EXPENSES	10,747.43	27,438.33	(16,690.90)
PREPAID EMPLOYEES PENSIONS	0.00	0.00	0.00
PREPAID OFFICE SUPPLIES	718.55	4,226.42	(3,507.87)
PREPAID MFA FEES	73,902.24	76,016.85	(2,114.61)
Home Equity 98 Special	2,162.25	2,999.25	(837.00)
PREPAID NCUSIF	0.00	0.00	0.00
LAND	92,391.39	92,391.39	0.00
BUILDING	413,539.67	415,896.80	(2,357.13)
FURNITURE & EQUIPMENT	119,455.67	131,917.57	(12,461.90)
NET ORIGINATION FEES	0.00	0.00	0.00
ACCRUED INTEREST ON LOANS	56,174.10	51,875.46	4,298.64
OTHER ACCRUED INCOME	(6,200.00)	(6,100.00)	(100.00)
SHARE DEPOSIT INS FUND	178,142.70	179,922.26	(1,779.56)
EXCESS SHARE DEPOSIT INS ACCT	0.00	0.00	0.00
OTHER ASSETS	0.00	0.00	0.00
ACCTS RECEIVABLE	1,705.94	0.00	1,705.94
ATM RECEIVABLE-FRAUD	0.00	0.00	0.00
PREPAID POSTAGE	1,748.76	1,095.44	653.32
TOTAL ASSETS	21,049,483.51	20,345,801.93	703,681.58

APEX FCU...REPORT OF OPERATIONS...CHARTER NO. 6414
As of: 30APR01 Run: 01MAY01 11:00 AM

	This Month Ending Bal	Last Year Month End	NET CHANGE
LIABILITIES	0.00	0.00	0.00
ACCTS PAYABLE	748.00	1,639.09	(891.09)
PAYROLL SUSPENSE	0.00	0.00	0.00
ACCTS PAYABLE-ESCROW	8.75	0.00	8.75
VISA PMTS IN PROCESS	0.00	0.00	0.00
CHARGEBACKS IN PROCESS	0.00	0.00	0.00
AQUIRED LIABILITIES	(8,149.00)	0.00	(8,149.00)
NOTES PAYABLE	0.00	0.00	0.00
DIVIDENDS PAYABLE	23,735.66	18,153.75	5,581.91
FEDERAL TAXES PAYABLE	88.77	94.63	(5.86)
TAXES PAYABLE-LEASE	0.00	0.00	0.00
STATE TAXES PAYABLE	0.00	0.00	0.00
CITY TAXES PAYABLE	241.56	253.56	(12.00)
SOC SEC TAXES PAYABLE	0.00	0.00	0.00
OTHER DEFERRED INC-LEASES	0.00	0.00	0.00
OBLIGATIONS UNDER CAP LEASE	0.00	0.00	0.00
UNEMP COMP TAX PAYABLE	310.29	440.73	(130.44)
BACKUP WITHHOLDING TAX	31.70	38.90	(7.20)
UNPOSTED ACH	0.00	0.00	0.00
TOTAL LIABILITIES	17,015.73	20,620.66	(3,604.93)
EQUITY			
REGULAR SHARES	5,583,366.47	5,693,873.56	(110,507.09)
SHARE DRAFTS	2,419,871.54	2,540,785.37	(120,913.83)
PAYROLL SAVINGS	1,123,874.35	1,333,911.30	(210,036.95)
MONEY MARKETS	3,838,109.28	3,599,811.28	238,298.00
IRA'S	1,412,114.38	1,238,463.92	173,650.46
CERTIFICATES	4,664,859.28	4,073,525.84	591,333.44
TOTAL SHARES	19,042,195.30	18,480,371.27	561,824.03
REGULAR RESERVE	787,654.83	759,102.27	28,752.56
CONTINGENT RESERVE	0.00	0.00	0.00
UNDIVIDED EARNINGS	1,190,472.66	1,075,940.91	114,531.75
UNREALIZED G/L INVESTMENTS	785.42	1,306.31	(520.89)
NET INCOME	11,159.57	8,460.51	2,699.06
TOTAL EQUITY	21,032,467.78	20,325,181.27	707,286.51
TOTAL LIABILITIES & EQUITY	21,049,483.51	20,345,801.93	703,681.58

APEX FEDERAL CREDIT UNION
INCOME STATEMENT
AS OF: 30APR01

	This Month Actual	This Month Budget	YTD Actual	YTD Budget	YTD NET CHANGE
INCOME					
INTEREST ON LOANS	101,798.12	0.00	412,731.87	0.00	412,731.87
INCOME VISA LOANS	8,123.51	0.00	33,887.57	0.00	33,887.57
INOME ON LOANS-POINTS	0.00	0.00	0.00	0.00	0.00
INCOME INVESTMENTS	20,012.91	0.00	73,926.29	0.00	73,926.29
GAIN ON MARKET VALUE/LOSS	0.00	0.00	0.00	0.00	0.00
INC FROM INV - NCUSIF	0.00	0.00	5,373.02	0.00	5,373.02
FEES AND CHARGES	338.25	0.00	1,504.20	0.00	1,504.20
OVERDRAFT TRANSFER FEES	512.00	0.00	1,704.00	0.00	1,704.00
MISC OPERATING INCOME	2,593.96	0.00	9,699.64	0.00	9,699.64
LATE CHARGE INCOME	1,169.44	0.00	5,107.85	0.00	5,107.85
VISA INTERCHANGE INCOME	1,694.89	0.00	7,943.43	0.00	7,943.43
LEASE INCOME	0.00	0.00	0.00	0.00	0.00
NSF FEE INCOME	7,007.73	0.00	30,164.31	0.00	30,164.31
ATM INCOME	4,164.05	0.00	18,814.65	0.00	18,814.65
INTEREST STUDENT LOANS	0.00	0.00	17.50	0.00	17.50
TOTAL INCOME	147,414.86	0.00	600,874.33	0.00	600,874.33
EXPENSES					
TREASURERS SALARY	338.00	0.00	1,352.00	0.00	1,352.00
OTHER SALARIES	23,811.27	0.00	99,769.53	0.00	99,769.53
PENSION PLAN COSTS	1,471.35	0.00	5,647.60	0.00	5,647.60
HEALTH INSURANCE	3,544.79	0.00	13,899.46	0.00	13,899.46
GROUP LIFE/WAGE CONTINUANCE	569.87	0.00	2,408.94	0.00	2,408.94
LIFE INSURANCE	93.83	0.00	375.32	0.00	375.32
UNEMP COMP EXPENSE	399.06	0.00	2,663.72	0.00	2,663.72
SOCIAL SECURITY EXPENSE	1,847.40	0.00	7,746.47	0.00	7,746.47
TRAVEL & CONF-EMPLOYEES	1,280.59	0.00	4,972.34	0.00	4,972.34
TRAVEL & CONF-OFFICIALS	686.93	0.00	849.95	0.00	849.95
CHAPTER EXPENSE	70.38	0.00	70.38	0.00	70.38
OFFICIAL MEETINGS	0.00	0.00	125.00	0.00	125.00
LEAGUE & OTHER DUES	477.10	0.00	1,963.40	0.00	1,963.40
SUBSCRIPTIONS	276.82	0.00	1,435.06	0.00	1,435.06
RENT EXPENSE	275.00	0.00	1,100.00	0.00	1,100.00
OFFICE OCCUPANCY EXPENSE	907.51	0.00	4,308.99	0.00	4,308.99
REAL ESTATE TAXES	1,084.55	0.00	4,237.31	0.00	4,237.31
ELECTRIC	793.74	0.00	3,291.03	0.00	3,291.03
WATER & SEWER	0.00	0.00	55.98	0.00	55.98
COMMUNICATIONS	4,037.29	0.00	16,744.71	0.00	16,744.71
MAINTENANCE-FURN & EQUIP	2,587.53	0.00	10,018.69	0.00	10,018.69
STATIONARY & SUPPLIES	1,640.19	0.00	4,732.61	0.00	4,732.61
SURETY BOND	2,253.18	0.00	6,744.90	0.00	6,744.90
EQUIPMENT LEASING	0.00	0.00	0.00	0.00	0.00
DEPR LEASEHOLD IMPROV	0.00	0.00	0.00	0.00	0.00
IBM EQUIPMENT LEASE	0.00	0.00	0.00	0.00	0.00
DEPRECIATION - F & E	3,485.18	0.00	15,368.22	0.00	15,368.22
DEPRECIATION - BUILDING	918.38	0.00	3,649.43	0.00	3,649.43
BANK SERVICE CHARGES	910.08	0.00	3,276.50	0.00	3,276.50

APEX FCU. . REPORT OF OPERATIONS. . . CHARTER NO. 6414
As of: 30APR01 Run: 01MAY01 11:29 AM

	This Month Actual	This Month Budget	YTD Actual	YTD Budget	YTD NET CHANGE
VOLUNTEER OFFICERS INS	0.00	0.00	220.00	0.00	220.00
EDUCATIONAL/ADVERTISING	2,897.43	0.00	23,007.80	0.00	23,007.80
MEMBERS MOTIVATION	0.00	0.00	0.00	0.00	0.00
COLLECTION EXPENSE	715.68	0.00	2,260.28	0.00	2,260.28
RECORDING/CREDIT REPORTS	(530.76)	0.00	513.40	0.00	513.40
VISA EXPENSE	3,109.03	0.00	11,648.39	0.00	11,648.39
MFA FEES	3,372.29	0.00	13,619.19	0.00	13,619.19
LEGAL SERVICES	527.00	0.00	1,591.00	0.00	1,591.00
SUPERVISORY/AUDIT	666.67	0.00	2,666.68	0.00	2,666.68
ACCOUNTING SERVICES	6,541.73	0.00	26,561.11	0.00	26,561.11
CONSULTANT FEES	0.00	0.00	355.50	0.00	355.50
SHARE DRAFT EXPENSE	1,042.70	0.00	4,253.01	0.00	4,253.01
IRA SERVICE FEE	0.00	0.00	388.23	0.00	388.23
MAC EXPENSE	6,639.81	0.00	26,540.35	0.00	26,540.35
BORROWERS INSURANCE	193.92	0.00	775.68	0.00	775.68
OPERATING FEE	334.12	0.00	1,759.12	0.00	1,759.12
INTEREST BORROWED MONEY	0.00	0.00	0.00	0.00	0.00
ANNUAL MEETING EXPENSE	0.00	0.00	0.00	0.00	0.00
PROVISION LOAN LOSS	2,500.00	0.00	12,000.00	0.00	12,000.00
NCUSIF INS EXPENSE	0.00	0.00	0.00	0.00	0.00
MISC OPERATING EXPENSE	1,447.87	0.00	5,426.13	0.00	5,426.13
TELLER OVER AND SHORT	(14.43)	0.00	160.51	0.00	160.51
TOTAL OPERATING EXPENSE	83,203.08	0.00	350,553.92	0.00	350,553.92
NET INCOME BEFORE DIVIDENDS	64,211.78	0.00	250,320.41	0.00	250,320.41
DIVIDENDS-REGULAR	8,986.41	0.00	34,339.22	0.00	34,339.22
DIVIDENDS-OTHER	44,060.80	0.00	173,651.45	0.00	173,651.45
TOTAL DIVIDENDS	53,047.21	0.00	207,990.67	0.00	207,990.67
NET INCOME	11,164.57	0.00	42,329.74	0.00	42,329.74
NON OPERATING GAIN/LOSS	5.00	0.00	67.66	0.00	67.66
NET INCOME BEFORE RESERVE	11,159.57	0.00	42,262.08	0.00	42,262.08
TO REGULAR RESERVE	7,370.74		30,043.71		
NET UNDIVIDED EARININGS	3,788.83		12,218.37		
PROVISION FOR LOAN LOSS	2,500.00		12,000.00		
REMAINING UNDIVIDED EARNINGS	6,288.83		24,218.37		

APEX FCU...REPORT OF OPERATIONS...CHARTER NO. 6414
As of: 30SEP01 Run: 01OCT01

	YTD Credit
OPERATING INCOME	
INTEREST ON LOANS	1,036,467.77
INVESTMENT INCOME	169,336.20
FEES AND CHARGES	97,559.47
ATM INCOME	43,192.25
MISC OPERATING INCOME	21,416.75
STUDENT LOAN INCOME	142.50
TOTAL INCOME	1,368,114.94
OPERATING EXPENSES	0.00
COMPENSATION	232,187.44
EMPLOYEE BENEFITS	69,828.29
TRAVEL AND CONFERENCE	12,227.18
ASSOCIATION DUES	7,421.90
OFFICE OCCUPANCY	38,122.81
OFFICE OPERATIONS	185,716.21
EDUCATION AND PROMOTION	46,971.74
LOAN SERVICING EXPENSE	63,346.25
PROFESS & OUTSIDE SVCS	83,014.51
PROVISION LOAN LOSSES	30,000.00
MEMBERS INSURANCE	1,745.28
FEDERAL OPERATING FEE	3,429.77
CASH OVER AND SHORT	17.72
INTEREST BORROWED MONEY	0.00
ANNUAL MTG EXPENSE	0.00
MISC OPERATING EXPENSE	15,845.06
TOTAL OPERATING EXPENSES	789,874.16
INC/LOSS FROM OPERATIONS	578,240.78
NON OPERATING GAIN/LOSS	(67.66)
DIVIDEND-REGULAR	76,318.52
DIVIDEND-OTHER	393,222.13
NET INCOME BEFORE RESERVES	108,700.13
TO REGULAR RESERVE	68,405.74
PROVISION FOR LOAN LOSS	30,000.00
REMAINING UNDIVIDED EARININGS	70,294.39

**** DataSafe V10.05 ****

APEX FCU...REPORT OF OPERATIONS...CHARTER NO. 6414

As of: 01OCT01 Run: 01OCT01 3:02 PM

	Last Month Ending Bal
ASSETS	
LOANS TO MEMBERS	15,159,097.03
ALLOWANCE FOR LL	(74,689.86)
OTHER REC/LOANS	20,097.31
CASH	560,266.48
INVESTMENTS	4,975,932.65
PPD EXPENSES	127,951.33
FIXED ASSETS	625,938.94
ACCRUED INCOME	68,152.97
ALL OTHER ASSETS	185,817.70
TOTAL ASSETS	21,648,564.55
LIABILITIES	
ACCOUNTS PAYABLE	444.20
TAXES PAYABLE	1,100.86
DEFERRED CREDITS	0.00
TOTAL LIABILITIES	1,545.06
EQUITY	
SHARES OF MEMBERS	19,590,557.35
RESERVES	805,716.86
UNDIVIDED EARNINGS	1,250,745.28
TOTAL EQUITY	21,647,019.49
TOTAL LIABILITIES AND EQUITY	21,648,564.55

KEY RATIOS

NetWorth/Total A

Delinquent Loans

Net Charge Offs

ROA

STATS

DELINQUENT L

CURRENT LOAN

MEMBERS
ACCOUNTS
POTENTIAL ME

CHARGE OFFS
RECOVERIES S

(b)(8)

APEX F
DELINQ

ACCT #

2992-4
9934-3
11674-7
12519-1
12654-1
20652-2
25323
25687
26099
29010

11177-3

10080-1
11465-3
12469-1

(b)(6)

Quarterly Financial Performance Report
June 2001

Credit Union Name: **APEX** Federal Charter/Certificate Number: **06414**

Line Item	JUN 99	% Chg	DEC 99	% Chg	JUN 00	% Chg	DEC 00	% Chg	JUN 01	% Chg
ASSETS:										
Cash & Equivalents	$731,051		$795,486		$478,372		$600,019		$3,888,931	
Dep. In S&L and Banks	$297,000		$496,000		$793,000		$594,000		$894,000	
Dep. & Loans in Other CUs	$0		$0		$0		$0		$0	
US Govt & Agency Sec.	$1,134,561	98.1%	$1,095,488	-3.4%	$1,079,930	-1.4%	$804,941	-25.5%	$538,309	-33.1%
All Other Invest	$3,611,854		$2,579,606		$3,202,371		$2,402,762		$138,895	
Real Estate Loans	$5,223,979	3.4%	$5,091,855	-2.5%	$5,152,112	1.2%	$5,425,093	5.3%	$6,344,091	16.9%
Unsecured Loans	$1,402,647	-13.5%	$1,631,718	16.3%	$1,503,815	-7.8%	$1,534,311	2.0%	$1,373,184	-10.5%
Other Loans to Member	$7,349,953	1.6%	$7,094,053	-3.5%	$7,144,174	0.7%	$7,445,857	4.2%	$7,159,306	-3.8%
Other Loans	$0		$0		$0		$0		$0	
TOTAL LOANS	**$13,976,579**	**0.5%**	**$13,817,626**	**-1.1%**	**$13,800,101**	**-0.1%**	**$14,405,261**	**4.4%**	**$14,876,581**	**3.3%**
(Allow. Ln & Lease Losses)	($64,422)		($71,058)		($75,883)		($77,110)		($73,840)	
Land & Building	$514,638		$511,894		$506,486		$505,788		$513,649	
Other Fixed Assets	$143,193		$150,073		$124,331		$118,244		$122,801	
NCUSIF Deposit	$177,973		$177,973		$179,922		$179,922		$178,143	
All Other Assets	$230,167		$289,016		$303,100		$283,555		$205,787	
TOTAL ASSETS	**$20,752,594**	**6.2%**	**$19,842,104**	**-4.4%**	**$20,391,730**	**2.8%**	**$19,817,382**	**-2.8%**	**$21,283,256**	**7.4%**
LIABILITIES & CAPITAL:										
Dividends Payable	$0		$0		$0		$0		$0	
Notes & Int. Payable	$0		$0		$0		$0		$0	
Accts. Pay & Other Liab.	$3,156		$3,300		$2,872		$722		$1,783	
Uninsured Sec. Capital	$0		$0		$0		$0		$0	
TOTAL LIABILITIES	**$3,156**	**-45.8%**	**$3,300**	**4.6%**	**$2,872**	**-13.0%**	**$722**	**-74.9%**	**$1,783**	**147.0%**
Share Drafts	$2,223,318	-2.5%	$2,449,106	10.2%	$2,550,459	4.1%	$2,403,532	-5.8%	$2,384,965	-0.8%
Regular Shares	$6,487,513	18.5%	$5,420,534	-16.4%	$5,576,284	2.9%	$5,011,653	-10.1%	$5,429,930	8.3%
Share Certificates	$3,832,158	3.3%	$3,820,016	-0.3%	$4,127,581	8.1%	$4,231,895	2.5%	$4,464,158	5.5%
IRA/KEOGH	$1,203,626	-3.3%	$1,251,025	3.9%	$1,296,101	3.6%	$1,305,259	0.7%	$1,495,734	14.6%
Other Shares + Dep.	$5,280,613		$5,098,867		$4,969,492		$4,915,731		$5,495,881	
TOTAL SHARES	**$19,027,228**	**6.6%**	**$18,039,548**	**-5.2%**	**$18,519,917**	**2.7%**	**$17,868,070**	**-3.5%**	**$19,270,668**	**7.8%**
Regular Reserve	$724,393		$742,873		$745,602		$767,311		$795,075	
Other Reserves	$-1,327		$1		$1,532		$1,366		$734	
Undivided Earnings	$999,144		$1,056,382		$1,121,807		$1,179,913		$1,214,996	
TOTAL EQUITY	**$1,722,210**	**1.3%**	**$1,799,256**	**4.5%**	**$1,868,941**	**3.9%**	**$1,948,590**	**4.3%**	**$2,010,805**	**3.2%**
TOTAL LIAB. & EQUITY	**$20,752,594**	**6.2%**	**$19,842,104**	**-4.4%**	**$20,391,730**	**2.8%**	**$19,817,382**	**-2.8%**	**$21,283,256**	**7.4%**
INCOME & EXPENSE:										
Loan Income	$638,288		$1,278,349		$640,646		$1,316,680		$673,335	
Investment Income	$100,539		$214,714		$130,407		$259,659		$110,915	
Other Income	$65,630		$170,993		$100,182		$209,075		$121,028	
Salaries & Benefits	$194,936		$390,130		$199,850		$394,888		$201,685	
Total Other Oper. Exp.	$286,622		$574,934		$293,715		$605,120		$305,926	
Non-Oper. Income (Exp.)	$-8		$-8		$-13		$-17		$-68	
Prov. Loan/Lease Losses	$16,500		$41,000		$26,000		$50,000		$17,500	
Cost of Funds	$281,241		$557,670		$282,949		$586,866		$317,254	
Net Income	$25,150		$100,314		$68,708		$148,523		$62,845	

June 2001 NCUA - FPR FINANCIAL HISTORY

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FPR Ratios for June 2001

Credit Union Name: **APEX** Federal Charter/Certificate Number: **06414**

Line Item	JUN 99	DEC 99	JUN 00	DEC 00	JUN 01	Peer Avg.	Peer +/-
Capital Adequacy:							
*Net Worth/Total Assets**	8.31	9.07	9.16	9.83	9.44	12.39	-2.94
Total Delinquent Loans/Net Worth**	5.72	2.68	5.09	4.19	4.02	6.92	-2.89
Solvency Evaluation (Estimated)	109.05	109.97	110.09	110.91	110.43	114.42	-3.99
Classified Assets (Estimated)/Net Worth**	3.74	3.95	4.06	3.96	3.67	5.90	-2.23
Asset Quality:							
*Delinquent Loans/Total Loans	0.71	0.35	0.69	0.57	0.54	1.21	-0.67
*Net Charge-Offs/Average Loans	0.18	0.22	0.31	0.31	0.28	0.48	-0.20
Fair (Market) Value/Book Value (HTM Invest)	99.04	95.70	95.39	99.54	99.21	100.43	-1.22
Accum Unreal G/L on AFS/Cost of AFS	-0.98	0.00	1.95	2.55	1.95	-0.26	2.21
Delinquent Loans/Assets	0.48	0.24	0.47	0.41	0.38	0.75	-0.37
Earnings:							
*Return On Average Assets	0.25	0.51	0.68	0.75	0.61	0.76	-0.15
Gross Income/Average Assets	7.98	8.45	8.66	9.00	8.81	8.18	0.63
Cost of Funds/Average Assets	2.79	2.83	2.81	2.96	3.09	3.23	-0.14
Net Margin/Average Assets	5.19	5.62	5.85	6.04	5.72	4.95	0.77
Operating Expenses/Average Assets	4.78	4.90	4.91	5.04	4.94	3.88	1.06
Provision for Loan & Lease Losses/Average Assets	0.16	0.21	0.26	0.25	0.17	0.33	-0.16
Net Interest Margin/Average Assets	4.54	4.75	4.85	4.99	4.54	4.11	0.44
Operating Expenses/Gross Income	59.86	57.99	56.65	56.01	56.07	46.83	9.24
Fixed Assets & OREOS/Total Assets	3.26	3.64	3.45	3.51	3.05	1.84	1.21
Net Operating Expenses/Average Assets	4.13	4.35	4.22	4.30	4.14	3.26	0.88
Asset Liability Management:							
Net Long-Term Assets/Total Assets	24.93	22.74	24.19	23.52	25.64	14.86	10.78
Regular Shares/Total Shares & Borrowings	34.10	30.05	30.11	28.05	28.18	49.71	-21.53
Total Loans/Total Shares	73.46	76.60	74.51	80.62	77.20	71.40	5.80
Total Loans/Total Assets	67.35	69.64	67.67	72.69	69.90	62.07	7.83
Cash + Short-Term Investments/Assets	21.71	20.08	21.53	17.45	20.61	26.93	-6.33
Total Shares, Deposits and Borrowings/Earning Assets	99.11	100.28	98.12	98.14	96.89	90.57	6.32
Borrowings/Total Shares and Net Worth**	0.00	0.00	0.00	0.00	0.00	0.07	-0.07
Estimated Loan Maturity in MOS.	19.70	20.44	21.36	22.11	23.45	26.97	-3.53
Productivity:							
Members/Potential Members	66.66	66.66	66.67	66.67	66.67	52.86	13.80
Borrowers/Members	49.12	47.38	46.46	46.64	45.64	45.69	-0.04
Members/Full-Time Employees	485	436	501	527	480	476	4
Average Shares per Member ($)	$3,266	$3,064	$3,215	$3,081	$3,344	$4,410	$-1,066
Average Loan Balance ($)	$4,885	$4,954	$5,157	$5,325	$5,656	$6,933	$-1,276
Salary and Benefits/Full-Time Employees ($)	$32,489	$28,899	$34,757	$35,899	$33,614	$37,775	$-4,161
Other Ratios:							
Net Worth Growth	2.96	5.94	7.58	8.22	6.46	6.73	-0.27
Market (Share) Growth	13.27	1.10	5.33	-0.95	15.70	18.74	-3.04
Loan Growth	0.96	-0.66	-0.25	4.25	6.54	0.80	5.74
Asset Growth	12.31	1.50	5.54	-0.12	14.79	16.56	-1.77
Investment Growth	52.88	4.57	43.36	-8.86	63.68	62.74	0.93

June 2001 NCUA FPR FINANCIAL ANALYSIS

*One Of The Four Key Camel Ratios

**Net Worth Estimated Prior to Dec-00. Calculated Using Quarter End Total Assets.

Quarterly Financial Performance Report
December 2000

Credit Union Name: **APEX** Federal Charter/Certificate Number: **06414**

Line Item	DEC 96	% Chg	DEC 97	% Chg	DEC 98	% Chg	DEC 99	% Chg	DEC 00	% Chg
ASSETS:										
Cash & Equivalents	$727,555		$636,377		$653,473		$795,486		$600,019	
Dep. In S&L and Banks	$95,000		$293,000		$299,000		$496,000		$594,000	
Dep. & Loans in Other CUs	$0		$0		$0		$0		$0	
US Govt & Agency Sec.	$414,552	-65.9%	$636,880	53.6%	$572,820	-10.1%	$1,095,488	91.2%	$804,941	-26.5%
All Other Invest	$2,079,478		$1,554,988		$3,116,977		$2,579,606		$2,402,762	
Real Estate Loans	$5,025,194	-7.8%	$5,162,726	2.7%	$5,053,259	-2.1%	$5,091,855	0.8%	$5,425,093	6.5%
Unsecured Loans	$1,476,353	0.7%	$1,534,193	3.9%	$1,621,799	5.7%	$1,631,718	0.6%	$1,534,311	-6.0%
Other Loans to Member	$8,083,606	16.1%	$8,477,314	4.9%	$7,234,665	-14.7%	$7,094,053	-1.9%	$7,445,857	5.0%
Other Loans	$0		$0		$0		$0		$0	
TOTAL LOANS	**$14,585,153**	**5.1%**	**$15,174,233**	**4.0%**	**$13,909,723**	**-8.3%**	**$13,817,626**	**-0.7%**	**$14,405,261**	**4.3%**
(Allow. Ln & Lease Losses)	($67,336)		($67,556)		($60,551)		($71,058)		($77,110)	
Land & Building	$445,305		$438,395		$519,335		$511,894		$505,788	
Other Fixed Assets	$147,656		$180,104		$164,523		$150,073		$118,244	
NCUSIF Deposit	$167,054		$172,456		$175,313		$177,973		$179,922	
All Other Assets	$200,587		$162,689		$198,975		$289,016		$283,555	
TOTAL ASSETS	**$18,795,004**	**4.2%**	**$19,181,566**	**2.1%**	**$19,549,588**	**1.9%**	**$19,842,104**	**1.5%**	**$19,817,382**	**-0.1%**
LIABILITIES & CAPITAL:										
Dividends Payable	$0		$0		$0		$0		$0	
Notes & Int. Payable	$0		$0		$0		$0		$0	
Accts. Pay & Other Liab.	$6,909		$9,660		$5,823		$3,300		$722	
Uninsured Sec. Capital	$0		$0		$0		$0		$0	
TOTAL LIABILITIES	**$6,909**	**-44.3%**	**$9,660**	**39.8%**	**$5,823**	**-39.7%**	**$3,300**	**-43.3%**	**$722**	**-78.1%**
Share Drafts	$1,686,680	-4.0%	$2,005,209	18.9%	$2,281,216	13.8%	$2,449,106	7.4%	$2,403,532	-1.9%
Regular Shares	$6,592,109	11.5%	$5,773,904	-12.4%	$5,474,812	-5.2%	$5,420,534	-1.0%	$5,011,653	-7.5%
Share Certificates	$3,600,229	1.7%	$3,774,787	4.8%	$3,708,428	-1.8%	$3,820,016	3.0%	$4,231,895	10.8%
IRA/KEOGH	$1,039,270	-5.3%	$1,244,102	19.7%	$1,244,465	0.0%	$1,251,025	0.5%	$1,305,259	4.3%
Other Shares + Dep.	$4,401,902		$4,771,083		$5,134,405		$5,098,867		$4,915,731	
TOTAL SHARES	**$17,320,190**	**3.2%**	**$17,569,085**	**1.4%**	**$17,843,326**	**1.6%**	**$18,039,548**	**1.1%**	**$17,868,070**	**-1.0%**
Regular Reserve	$610,277		$647,574		$700,670		$742,873		$767,311	
Other Reserves	$16,709		$2,097		$2,051		$1		$1,366	
Undivided Earnings	$840,919		$953,150		$997,718		$1,056,382		$1,179,913	
TOTAL EQUITY	**$1,467,905**	**17.1%**	**$1,602,821**	**9.2%**	**$1,700,439**	**6.1%**	**$1,799,256**	**5.8%**	**$1,948,590**	**8.3%**
TOTAL LIAB. & EQUITY	**$18,795,004**	**4.2%**	**$19,181,566**	**2.1%**	**$19,549,588**	**1.9%**	**$19,842,104**	**1.5%**	**$19,817,382**	**-0.1%**
INCOME & EXPENSE:										
Loan Income	$1,347,959		$1,429,064		$1,348,838		$1,278,349		$1,316,680	
Investment Income	$169,494		$130,273		$173,158		$214,714		$259,659	
Other Income	$115,708		$136,600		$139,933		$170,993		$209,075	
Salaries & Benefits	$362,995		$376,415		$361,389		$390,130		$394,888	
Total Other Oper. Exp.	$496,201		$541,626		$571,003		$574,934		$605,120	
Non-Oper. Income (Exp.)	$-517		$4,898		$3,304		$-8		$-17	
Prov. Loan/Lease Losses	$20,000		$67,500		$30,000		$41,000		$50,000	
Cost of Funds	$548,933		$585,766		$605,177		$557,670		$586,866	
Net Income	$204,515		$129,528		$97,664		$100,314		$148,523	

December 2000 NCUA - FPR FINANCIAL HISTORY

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FPR Ratios for December 2000

Credit Union Name: **APEX** Federal Charter/Certificate Number: **06414**

Line Item	Dec 96	Dec 97	Dec 98	Dec 99	Dec 00	Peer Avg.	Peer +/-
Capital Adequacy:							
*Net Worth/Total Assets**	7.83	8.35	8.69	9.07	9.83	12.86	-3.03
Total Delinquent Loans/Net Worth**	6.31	4.36	7.78	2.68	4.19	7.15	-2.96
Solvency Evaluation (Estimated)	108.48	109.12	109.53	109.97	110.91	115.09	-4.19
Classified Assets (Estimated)/Net Worth**	4.58	4.22	3.57	3.95	3.96	6.03	-2.07
Asset Quality:							
*Delinquent Loans/Total Loans	0.64	0.46	0.95	0.35	0.57	1.21	-0.64
*Net Charge-Offs/Average Loans	0.31	0.45	0.26	0.22	0.31	0.47	-0.16
Fair (Market) Value/Book Value (HTM Invest)	91.58	91.63	96.54	95.70	99.54	99.94	-0.40
Accum Unreal G/L on AFS/Cost of AFS	-1.96	0.54	0.64	0.00	2.55	-0.55	3.10
Delinquent Loans/Assets	0.49	0.36	0.68	0.24	0.41	0.81	-0.40
Earnings:							
*Return On Average Assets	1.11	0.68	0.50	0.51	0.75	0.90	-0.15
Gross Income/Average Assets	8.87	8.93	8.58	8.45	9.00	8.41	0.59
Cost of Funds/Average Assets	2.98	3.08	3.13	2.83	2.96	3.26	-0.30
Net Margin/Average Assets	5.89	5.85	5.46	5.62	6.04	5.15	0.89
Operating Expenses/Average Assets	4.66	4.83	4.81	4.90	5.04	3.91	1.13
Provision for Loan & Lease Losses/Average Assets	0.11	0.36	0.15	0.21	0.25	0.36	-0.10
Net Interest Margin/Average Assets	5.26	5.13	4.73	4.75	4.99	4.31	0.68
Operating Expenses/Gross Income	52.61	54.13	56.10	57.99	56.01	45.96	10.05
Fixed Assets & OREOS/Total Assets	3.15	3.22	3.50	3.64	3.51	1.96	1.55
Net Operating Expenses/Average Assets	4.25	4.36	4.32	4.35	4.30	3.29	1.01
Asset Liability Management:							
Net Long-Term Assets/Total Assets	20.07	28.62	25.44	22.74	23.52	16.21	7.31
Regular Shares/Total Shares & Borrowings	38.06	32.86	30.68	30.05	28.05	49.47	-21.42
Total Loans/Total Shares	84.21	86.37	77.95	76.60	80.62	77.66	2.96
Total Loans/Total Assets	77.60	79.11	71.15	69.64	72.69	66.89	5.80
Cash + Short-Term Investments/Assets	16.32	13.63	19.44	20.08	17.45	21.15	-3.70
Total Shares, Deposits and Borrowings/Earning Assets	99.88	98.53	98.72	100.28	98.14	90.29	7.85
Borrowings/Total Shares and Net Worth**	0.00	0.00	0.00	0.00	0.00	0.32	-0.32
Estimated Loan Maturity in MOS.	31.12	22.04	21.83	20.44	22.11	28.60	-6.49
Productivity:							
Members/Potential Members	66.66	66.66	66.66	66.66	66.67	53.79	12.88
Borrowers/Members	52.02	49.69	48.72	47.38	46.64	47.02	-0.38
Members/Full-Time Employees	494	473	499	436	527	478	49
Average Shares per Member ($)	$2,923	$2,972	$2,980	$3,064	$3,081	$4,137	$-1,056
Average Loan Balance ($)	$4,732	$5,167	$4,769	$4,954	$5,325	$6,847	$-1,521
Salary and Benefits/Full-Time Employees ($)	$30,250	$30,113	$30,116	$28,899	$35,899	$36,781	$-882
Other Ratios:							
Net Worth Growth	16.15	8.80	6.10	5.94	8.22	8.52	-0.30
Market (Share) Growth	3.23	1.44	1.56	1.10	-0.95	3.08	-4.03
Loan Growth	5.08	4.04	-8.33	-0.66	4.25	10.12	-5.87
Asset Growth	4.16	2.06	1.92	1.50	-0.12	3.91	-4.04
Investment Growth	-7.08	-4.02	60.52	4.57	-8.86	21.25	-30.10

December 2000 NCUA FPR FINANCIAL ANALYSIS

*One Of The Four Key Camel Ratios

**Net Worth Estimated Prior to Dec-00

(b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

KEY RATIOS

Period Ending:	12/31/1997	12/31/1998	12/31/1999	10/31/2000	PEER RATIOS 6/30/2000
CAPITAL RATIOS					
1. Capital / Assets	**8.71%**	**9.01%**	**9.43%**	**10.13%**	**12.97%**
2. Net Capital / Assets **	**8.36%**	**8.70%**	**9.07%**	**9.89%**	**12.32%**
3. Total Delinquent Loans / Capital	4.18%	7.51%	2.58%	4.84%	5.95%
4. Solvency Evaluation **	109.12%	109.53%	109.97%	110.97%	114.35%
5. Classified Assets / Capital **	4.04%	3.44%	3.80%	2.42%	5.49%
ASSET QUALITY RATIOS					
6. Delinquent Loans / Loans	**0.46%**	**0.95%**	**0.35%**	**0.68%**	**1.11%**
***7. Net Charge Offs / Average Loans**	**0.45%**	**0.26%**	**0.22%**	**0.29%**	**0.47%**
8. Fair Value / Book Value (for investments held to maturity)	91.63%	96.54%	95.70%	95.47%	98.63%
9. Accumulated Unrealized Gains or Losses on Available for Sale Securities (+ debits - credits) / Cost of Investments Available for Sale	0.54%	0.64%	0.00%	1.38%	-0.93%
10. Delinquent Loans / Assets	0.36%	0.68%	0.24%	0.49%	0.70%
EARNINGS RATIOS					
***11. Return on Average Assets**	**0.68%**	**0.50%**	**0.51%**	**0.77%**	**0.91%**
*12. Gross Income / Average Assets	8.93%	8.58%	8.45%	8.98%	8.16%
*13. Cost of Funds / Average Assets	3.08%	3.13%	2.83%	2.94%	3.13%
*14. Net Margin / Average Assets	5.85%	5.46%	5.62%	6.05%	5.03%
*15. Operating Expenses / Average Assets	4.83%	4.81%	4.90%	5.02%	3.81%
*16. Provision for Loan Losses / Average Assets	0.36%	0.15%	0.21%	0.26%	0.33%
*17. Net Interest Margin / Average Assets	5.13%	4.73%	4.75%	5.00%	4.25%
*18. Operating Expenses / Gross Income	54.13%	56.10%	57.99%	55.89%	46.21%
19. Fixed Assets + OREOs / Assets	3.22%	3.50%	3.64%	3.20%	1.91%
*20. Net Operating Expenses / Average Assets	4.36%	4.32%	4.35%	4.12%	3.22%
ASSET / LIABILITY MANAGEMENT RATIOS					
21. Net Long-Term Asset / Assets	28.62%	25.44%	22.74%	23.10%	18.05%
22. Regular Shares / Total Shares & Borrowing	32.86%	30.68%	30.05%	29.69%	51.63%
23. Total Loans / Total Shares	86.37%	77.95%	76.60%	79.98%	73.87%
24. Total Loans / Total Assets	79.11%	71.15%	69.64%	72.10%	64.02%
25. Cash + Short-Term Investments / Assets***	13.63%	19.44%	20.08%	18.29%	22.56%
26. Total Shares, Deposits, and Borrowings / Earning Assets	99.49%	99.69%	100.28%	96.91%	96.87%
27. Borrowings/ Total Shares and Capital	0.00%	0.00%	0.00%	0.00%	0.35%
*28. Estimated Loan Maturity in Months	22.0	21.8	20.4	21.9	27.7
OTHER RATIOS					
*29. Market (Share) Growth	1.44%	1.56%	1.10%	-1.47%	6.66%
*30. Capital Growth	8.80%	5.42%	6.21%	8.53%	7.85%
*31. Net Capital Growth - Asset Growth	7.13%	4.17%	4.31%	10.81%	1.12%
*32. Loan Growth	4.04%	-8.33%	-0.66%	3.78%	9.50%
*33. Asset Growth	2.06%	1.92%	1.50%	-0.44%	7.04%
*34. Investment Growth	-4.02%	60.52%	4.57%	-1.06%	6.15%
*35. Total Capital Plus Shares / Shares	109.51%	109.87%	110.37%	111.24%	N/A

* Exam date ratios are annualized.

** Prior year ratios are based on estimates.

*** This ratio relies on the maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. The exam date ratio is calculated consistent with the prior years.

FINANCIAL HISTORY

Period Ending:	12/31/1996	12/31/1997	12/31/1998	12/31/1999	10/31/2000
BALANCE SHEET DATA					
Total Assets (Less Total Rev. Repos)	18,795,004	19,181,566	19,549,588	19,842,104	19,769,064
Average Assets		18,988,285	19,365,577	19,695,846	19,805,584
LOAN DATA					
Total Loans (Gross)	14,585,153	15,174,233	13,909,723	13,817,626	14,252,578
Average Loans		14,879,693	14,541,978	13,863,675	14,035,102
Allowance for Loan Losses	67,336	67,556	60,551	71,058	77,153
Delinquent Loans - Excess of 2 Months	92,763	69,856	132,197	48,308	96,974
Collection Problem Loans	67,336	67,556	60,551	71,058	48,431
Provision for Loan Loss Expense	20,000	67,500	30,000	41,000	43,000
Charge Off Loans (Net, Last 12 Months)	44,550	67,280	37,205	30,414	41,191
Total Real Estate Loans	5,025,194	5,162,726	5,053,259	5,091,855	5,148,646
Adj/Repricable Real Estate Loans (3 yrs)	2,263,902	1,085,379	1,431,326	2,401,975	2,094,796
Loans Granted During Period (Debits)	6,057,670	8,528,479	7,077,209	8,074,295	6,730,690
CASH/INVESTMENT DATA					
Cash	727,555	636,377	653,473	795,486	431,946
Investments Greater Than 1 Year	250,000	507,016	842,664	982,335	950,344
Total Investments	2,589,030	2,484,868	3,988,797	4,171,094	4,134,223
Fair Value of Total Investments	2,559,968	2,463,931	3,976,698	4,128,142	4,100,225
Fair Value of AFS and Trading Portfolio	164,552	386,880	322,820	95,488	61,449
Book Value of HTM + Non FAS 115 Invest.	2,424,478	2,097,988	3,665,977	4,075,606	4,072,773
Cost of Securities Available for Sale	167,843	384,783	320,769	95,487	60,612
Total Reverse Repurchase Agreements	0	0	0	0	0
OTHER ASSET DATA					
Non-Earning Assets	1,688,157	1,590,021	1,711,619	1,924,442	1,459,415
Fixed Assets (includes OREOs)	592,961	618,499	683,858	722,394	632,617
Other Real Estate Owned	0	0	0	60,427	0
Other Potential Losses & Devaluations	N/A	N/A	N/A	N/A	0
SHARES & LIABILITIES					
Total Borrowings	0	0	0	0	0
Regular Shares	6,592,109	5,773,904	5,474,812	5,420,534	5,290,522
Non-Member Shares	290,422	290,410	289,000	189,000	0
Total Shares and Deposits	17,320,190	17,569,085	17,843,326	18,039,548	17,819,252
RESERVES					
Statutory Reserves	677,613	715,130	761,221	813,931	839,832
Undivided Earnings (includes net income)	840,919	953,150	997,718	1,056,382	1,162,525
Unrealized Gain(Loss) on AFS Securities	(3,291)	2,097	2,051	1	837
All Other Reserves	20,000	0	0	0	(0)
Total Retained Earnings	1,535,241	1,670,377	1,760,990	1,870,314	2,003,194
INCOME & EXPENSE DATA					
Loan Income	1,347,959	1,429,064	1,348,838	1,278,349	1,089,062
Investment Income	169,494	130,273	173,158	214,714	220,485
Fee Income	76,082	90,344	96,257	108,975	149,348
Gross Income	1,633,161	1,695,937	1,661,929	1,664,056	1,482,780
Operating Expenses (less PLL)	859,196	918,041	932,392	965,064	828,777
Provision for Loan Lossses (PLL)	20,000	67,500	30,000	41,000	43,000
Non-Operating Gain (Loss)	(517)	4,898	3,304	(8)	(16)
Interest on Borrowed Funds	0	0	0	0	0
Dividend Expense + Interest on Deposits	548,933	585,766	605,177	557,670	484,485
Net Income (Loss) After Dividends	204,515	129,528	97,664	100,314	126,503
Net Reserve Transfer	61,658	17,297	53,096	42,203	16,307
Net Income (Loss) from Operations	142,857	112,231	44,568	58,111	110,196
Factor to Annualize	12	12	12	12	10

STATEMENT OF FINANCIAL CONDITION

	Period Ending 12/31/99	%	Current Period Examination 10/31/00	%	Adjusted Balance	%
ASSETS:						
Total Loans	13,817,626.00		14,252,578.33		14,252,578.33	
Less: Allowance for Loan Loss	(71,058.00)		(77,152.57)		(77,152.57)	
Loan Net	13,746,568.00	69.28%	14,175,425.76	71.71%	14,175,425.76	71.71%
Cash & Transactional Accounts From Financial Institutions	795,486.00	4.01%	431,945.54	2.18%	431,945.54	2.18%
Investments:						
Non FAS 115	3,075,606.00		3,322,773.37		3,322,773.37	
Held to Maturity	1,000,000.00		750,000.00		750,000.00	
Trading	0.00		0.00		0.00	
Available for Sale	95,488.00		61,449.17		61,449.17	
Investments Net	4,171,094.00	21.02%	4,134,222.54	20.91%	4,134,222.54	20.91%
Fixed Assets Net of Depreciation	661,967.00	3.34%	632,617.04	3.20%	632,617.04	3.20%
Insurance Capitalization Deposit	177,973.00	0.90%	179,922.26	0.91%	179,922.26	0.91%
Other Real Estate Owned	60,427.00	0.30%	0.00	0.00%	0.00	0.00%
Other Assets	228,589.00	1.15%	214,930.41	1.09%	214,930.41	1.09%
Total Assets	**19,842,104.00**		**19,769,063.55**		**19,769,063.55**	
LIABILITIES:						
Payables & Liabilities	3,300.00	0.02%	1,820.20	0.01%	1,820.20	0.01%
Borrowed Money & Interest Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%
Dividends & Interest Payable	0.00	0.00%	21,949.85	0.11%	21,949.85	0.11%
SHARES & EQUITY:						
Shares & Deposits	18,039,548.00	90.92%	17,819,251.64	90.14%	17,819,251.64	90.14%
Regular Reserves	742,873.00	3.74%	762,679.52	3.86%	762,679.52	3.86%
Other Reserves	0.00	0.00%	0.00	0.00%	(0.00)	0.00%
Undivided Earnings	1,056,382.00	5.32%	1,146,481.90	5.80%	1,146,481.90	5.80%
Accumulated Unrealized Gains (Losses) on Available for Sale Securities	1.00	0.00%	836.96	0.00%	836.96	0.00%
Current Earnings	0.00	0.00%	16,043.48	0.08%	16,043.48	0.08%
Total Liabilities and Equity	**19,842,104.00**		**19,769,063.55**		**19,769,063.55**	

NOTES TO THE FINANCIAL STATEMENTS:

1. The fair value of the Held to Maturity and Non-FASB 115 investment portfolio $ 4,038,775.83
2. Total Unused Commitments is $ 2,782,303.00
3. The total balance of Reverse Repurchases included in assets and liabilities are $ -

STATEMENT OF INCOME

	For Period From: 01/01/1999 thru 12/31/1999	% Average Assets	Current Period Examination 10/31/2000	% Average Assets	Adjusted: 01/01/2000 thru 10/31/2000	% Average Assets
OPERATING INCOME:						
Interest on Loans (Gross)	1,278,349.00	6.49%	1,089,062.21	6.60%	1,089,062.21	6.60%
Less: Interest Refunded	0.00	0.00%	0.00	0.00%	0.00	0.00%
Net Loan Income	1,278,349.00	6.49%	1,089,062.21	6.60%	1,089,062.21	6.60%
Income from Investments	214,714.00	1.09%	220,485.05	1.34%	220,485.05	1.34%
Income (Loss) from Trading Securities	0.00	0.00%	0.00	0.00%	0.00	0.00%
Fee Income	108,975.00	0.55%	149,348.16	0.90%	149,348.16	0.90%
Other Operating Income	62,018.00	0.31%	23,884.78	0.14%	23,884.78	0.14%
Total Gross Income	**1,664,056.00**	8.45%	**1,482,780.20**	8.98%	**1,482,780.20**	8.98%
OPERATING EXPENSES:						
Compensation & Benefits	390,130.00	1.98%	329,935.96	2.00%	329,935.96	2.00%
Travel & Conference	12,752.00	0.06%	10,700.74	0.06%	10,700.74	0.06%
Office Occupancy	54,927.00	0.28%	31,616.30	0.19%	31,616.30	0.19%
Office Operations	247,019.00	1.25%	166,348.91	1.01%	166,348.91	1.01%
Educational & Promotional	41,058.00	0.21%	40,137.82	0.24%	40,137.82	0.24%
Loan Servicing	79,687.00	0.40%	73,019.93	0.44%	73,019.93	0.44%
Professional & Outside Services	104,926.00	0.53%	150,062.18	0.91%	150,062.18	0.91%
Provision for Loan Losses	41,000.00	0.21%	43,000.00	0.26%	43,000.00	0.26%
Member Insurance	2,489.00	0.01%	1,960.08	0.01%	1,960.08	0.01%
Examination/Supervision Fees	5,210.00	0.03%	4,635.07	0.03%	4,635.07	0.03%
Miscellaneous Operating Expenses	26,866.00	0.14%	20,359.74	0.12%	20,359.74	0.12%
Total Operating Expenses	**1,006,064.00**	5.11%	**871,776.73**	5.28%	**871,776.73**	5.28%
Income(Loss) from Operations	**657,992.00**	3.34%	**611,003.47**	3.70%	**611,003.47**	3.70%
NON OPERATING GAIN/(LOSS):						
Gain (Loss) on Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%
Gain (Loss) on Disposition of Assets	(8.00)	0.00%	0.00	0.00%	0.00	0.00%
Other Non Operating Income (Expense)	0.00	0.00%	-15.50	0.00%	(15.50)	0.00%
Total Non-Operating Gain (Loss)	**(8.00)**	0.00%	**-15.50**	0.00%	**(15.50)**	0.00%
Net Income Before Cost of Funds	**657,984.00**	3.34%	**610,987.97**	3.70%	**610,987.97**	3.70%
COST OF FUNDS:						
Interest on Borrowed Money	0.00	0.00%	0.00	0.00%	0.00	0.00%
Dividends on Shares	557,670.00	2.83%	484,485.09	2.94%	484,485.09	2.94%
Total Cost of Funds	557,670.00	2.83%	484,485.09	2.94%	484,485.09	2.94%

STATEMENT OF INCOME

	For Period From: 01/01/1999 thru 12/31/1999	% Average Assets	Current Period Examination 10/31/2000	% Average Assets	Adjusted: 01/01/2000 thru 10/31/2000	% Average Assets
Net Income (Loss) After Cost of Funds	**100,314.00**	0.51%	**126,502.88**	0.77%	**126,502.88**	0.77%
RESERVE TRANSFERS:						
Less: Required Reserve Transfers	83,203.00	0.42%	59,306.72	0.36%	59,306.72	0.36%
Plus: Provision for Loan Losses	41,000.00	0.21%	43,000.00	0.26%	43,000.00	0.26%
Net Reserve Transfers	42,203.00	0.21%	16,306.72	0.10%	16,306.72	0.10%
Net Income (Loss) from Operations	**58,111.00**	0.30%	**110,196.16**	0.67%	**110,196.16**	0.67%
Less: Voluntary Reserve Transfer (in excess of requirements)	0.00	0.00%	0.00	0.00%	0.00	0.00%
Adjusted Net Income (Loss) from Operations	**58,111.00**	0.30%	**110,196.16**	0.67%	**110,196.16**	0.67%

NOTES TO THE FINANCIAL STATEMENTS:

LOAN AND LEASE ANALYSIS

PORTFOLIO MIX

Type	10/31/2000	Percent of Portfolio	Average of Most Common Rates
Consumer Loans	809,841.73	5.68%	12.10%
Real Estate First Mortgage Loans	463,356.18	3.25%	8.18%
All Other Real Estate Loans	4,685,290.10	32.87%	8.73%
Credit Card Loans	745,449.17	5.23%	0.00%
Agricultural Loans	-	0.00%	0.00%
Business Loans	-	0.00%	0.00%
New Vehicle Loans	3,863,219.72	27.11%	8.83%
Used Vehicle Loans	3,685,421.43	25.86%	10.04%
Leases Receivable	-	0.00%	0.00%
All Other Loans	-	0.00%	0.00%
Total	**14,252,578.33**	**100.00%**	

SUMMARY OF DELINQUENT LOANS

	Number	Amount	% of Total Loans
2 to 6 Months	16	49,362.01	0.35%
6 to 12 Months	2	7,345.31	0.05%
12 Months & Over	4	40,266.23	0.28%
Total	**22**	**96,973.55**	0.68%

INDIVIDUAL CLASSIFICATION

	Number	Amount	Percentage Devalued	Devaluation
Sub-Standard	14	78029.46	0.00%	0.00
Doubtful	1	6278.13	50.00%	3139.07
Loss	2	3172.02	100.00%	3172.02
Total	**17**	**$ 87,479.61**		**$ 6,311.09**

REQUIRED ALLL CALCULATION

Individual Classification	6,311.09
Historical Reserve Requirement	42,119.53
Total Allowance Required	48,430.62
Allowance for Loan and Lease Losses	77,152.57
Excess or (Deficit)	28,721.95

MISCELLANEOUS

Delinquent Loans to Total Loans	0.68%
Delinquent Loans to Capital	4.84%
Classified Loans to ALLL	62.77%
Classified Loans to Irrevocable Reserves	5.77%
Classified Loans to Capital	2.42%
Largest Concentration	$129,434.00
Largest Loan Concentration to Irrevocable Reserves	15.41%
Adjustable Rate Loans	$2,094,796.00
Adjustable Rate Loans to Total Loans	14.70%

ALLOWANCE FOR LOAN AND LEASE LOSSES SUMMARY

HISTORICAL REQUIREMENTS

Year	Dec. 31 Loan Balance	Average Loan Balance	Net Loan Losses	Yearly Loan Loss Ratio
12/31/1999	13,817,626.00	13,863,674.50	30,414.00	0.2194%
12/31/1998	13,909,723.00	14,541,978.00	37,205.00	0.2558%
12/31/1997	15,174,233.00	14,879,693.00	67,280.00	0.4522%
12/31/1996	14,585,153.00	14,232,727.00	44,550.00	0.3130%
12/31/1995	13,880,301.00	14,072,023.50	32,256.00	0.2292%
12/31/1994	14,263,746.00	N/A	N/A	N/A

Average Total Loan Loss Ratio 0.2957%

ALLOWANCE EVALUATION

Loan Type	Outstanding Loans	Classified Loans	Non-Classified Loans	Loan Loss Ratio	Historical Reserve Requirement
All Types	14,252,578.33	9,450.15	14,243,128.18	0.2957%	42,119.53

Individual/Simplified Loan Classification	6,311.09
Total Allowance Required	48,430.62
Current Allowance Balance	77,152.57
Allowance over/(under) funded	28,721.95

EXAMINER'S FINDINGS

This schedule includes operating exceptions, violations of law or regulation and/or unsound policies, practices or procedures. Other findings have been included on checklists left with the officials.

REFER-ENCE	DISCUSSED WITH	CORRECTED (X) or AGREED TO CORRECT (XX)	COMMENTS

(b)(8)

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

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

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

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

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

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

APEX
FEDERAL CREDIT UNION

Main Office:
540 Old Reading Pike • Stowe, PA 19464
(610) 323-4135 • FAX (610) 323-2258
Loan Dept.: (610) 970-LEND (5363) • FAX (610) 323-2599
service@apexfcu.com

October 1, 2001

Ms. Tawana Y. James
Regional Director
National Credit Union Administration, Region II
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437

Dear Ms. James:

Thank you for your letter on July 25, 2001. In response, we are providing the following additional information to support Phoenixville as part of the Tri-County community.

School Districts Interaction

The Pioneer Athletic Conference (PAC 10) is just one of the activities in the community that demonstrates considerable interaction among the individuals in the Tri-County community including Phoenixville. There are ten schools districts in the PAC 10 in the Tri-County community with Phoenixville Area School District being one of the districts. PAC 10 sports play a major role in bringing together students, teachers, staff, parents and other community residents to support their favorite team. Varsity sports include boys and girls basketball, tennis, field hockey, track, soccer, lacrosse; and boys wrestling, football, soccer, golf, cross country, baseball. See enclosed *The Mercury* (September 20,2001) and the Pottstown schedules for a listing of school events and interaction. According to a National Federation of State High School Associations (NFHS) sponsored survey of high school principals and nearly 7,000 high school students in 1985, "72% said there is strong support for school activity programs from parents and the community at large." This is true for the Phoenixville Area School District which interacts with all of the other schools in the Tri-County community, not just through the teams meeting on the field but also through the collaboration of community supporters.

Shared Facility

Phoenixville Hospital, the sixth largest employer in the Tri-County community, serves more than 8,000 inpatients each year and nearly 20,000 emergency room visits. Thousands of other community residents are referred to the hospital for physical therapy, lab tests and diagnostic imaging.

Equal Opportunity LENDER
EQUAL HOUSING LENDER
NCUA

According to the Phoenixville Hospital, of the 919 employees, 75% (695) of the employees come from the Tri-County community with 46% (424) coming from within the community but outside of Phoenixville. Of the patients admitted between 7/10/2001 and 8/31/2001, 82.6% come from the Tri-County community with 53.8% coming from within the community but outside of Phoenixville. Also, all patients needing continued rehabilitation go to the Penn Medicine Physical Therapy and Rehabilitation Center in the City of Limerick in the community. In other words, this shows a definite interaction of Phoenixville Hospital employees and patients with individuals throughout the entire Tri-County community.

A letter from the TriCounty Area Chamber of Commerce Business Manager is included stating that businesses in Phoenixville are or can be members of the TriCounty Area Chamber of Commerce.

Should you have any further questions or comments, do not hesitate to phone me at (610) 323-4135 ext. 222.

Sincerely,

David A. Cocci
President / CEO

Enclosure

them. As a result, members who leave their employer may choose to leave the credit union as well.

Because employees today rarely remain with a single employer throughout their career, this becomes a detriment to the credit union. Consequently, a more direct relationship with members is preferable.

Competition

As credit unions have grown and become able to compete more effectively with banks, banks have noticed the impact and reacted. APEX FCU's competition includes large banks, such as First Union National and Berks County, among others. This source of competition offers a wide range of loan and investment products. It also offers the convenience of multiple branches and cutting-edge electronic services. However, some consolidation and mergers of banking organizations have affected the area. This has the potential to result in some movement among bank customers whose loyalties are displaced by changing administrative practices and fee structures at the financial institutions with which they have previously dealt.

APEX FCU will continue to take a proactive approach toward its competition by promoting enhanced delivery systems, offering low-cost products and services, and exploring means to make its operation more convenient to the residents of the Tri-County community.

Sociological Trends

In planning its marketing strategies, APEX FCU must take into account the sociological trends of the community. Several trends, such as the following, will play a major role in the credit union's promotional efforts.

- The proposed community features a number of different skilled laborers, but most tend to concentrate on manufacturing (27.4%) and retail trade (15.3%).

- The community contains pockets of low-income residents. According to the 1990 U.S Census almost 14% of the community's households earn less than $15,000 annually and another 14% earn only $15,000 to $25,000 per year.

Pioneer Athletic Conference
(PAC 10)

School	Phone (s)	Athletic Director	Head Coach
Lansdale Catholic 700 Lansdale Avenue Lansdale, Pa. 19446	School - 215-362-6160 Fax - 215-362-5746	Dan Huston	Jim Algeo
Great Valley 235 North Phoenixville Pike Malvern, Pa. 19355	School - 610-889-1920 Fax - 610-889-2166	David Helwig	Gary Phillips
Owen J. Roberts 981 Ridge Road Pottstown, Pa. 19465	School - 610-469-5153 Fax - 610-469-0748	David Strock	Tom Barr
Perkiomen Valley 509 Gravel Pike Collegeville, Pa. 19426	School - 610-489-4727 Fax - 610-489-6362	Peggy Pennepacker	Scott Furman
Phoenixville 1200 Gray Street Phoenixville, Pa. 19460	School - 610-933-6700 Fax - 610-933-6407	Cheryl Massaro	Larry Cinciripino
Pottsgrove 1345 Kauffman Road Pottstown, Pa. 19464	School - 610-326-6376 Fax - 610-970-6191	Dave Albright	Rick Pennypacker
Pottstown 749 North Washington Street Pottstown, Pa. 19464	School - 610-970-6712 Fax - 610-970-1363	Gary Derienzo	Jody Cwik
Saint Pius X 844 North Keim Street Pottstown, Pa. 19464	School - 610-326-8990 Fax - 610-323-8594	Anne Ambruch	Dave Bodolus
Spring - Ford 350 South Lewis Road Royersford, Pa. 19468	School - 610-705-6030 Fax - 610-705-6257	Mickey McDaniel	Marty Moore
Upper Perkiomen 2 Walt Road Pennsburg, Pa. 18073	School - 215-679-5935 Fax - 215-679-6065	Paulette Gebert	Kyle Mirth

2001 PAC 10 School Schedule

Date	Visitor	Home	Time
August 18	Sun Valley	Great Valley	10:30 am
August 18	Downingtown	Owen J. Roberts	10:00 am
August 24	Roman	Lansdale Catholic	10:00 am
August 24	Upper Merion	Spring Ford	6:30 pm
August 24	Quakertown	Pottstown	7:00 pm
August 25	Wissahickon	Phoenixville	10:00 am
August 31	Union Ville	Great Valley	7:00 pm
August 31	Upper Dublin	Perkiomen Valley	7:00 pm
August 31	Wilson West Lawn	Owen J. Roberts	7:00 pm
September 7	Saint Pius X	Pottstown	7:00 pm
September 7	Pottsgrove	Owen J. Roberts	7:00 pm
September 7	Phoenixville	Upper Perkiomen	7:00 pm
September 7	Great Valley	Perkiomen Valley	7:00 pm
September 8	Spring - Ford	Lansdale Catholic	7:30 pm
September 14	Pottsgrove	Spring - Ford	7:00 pm
September 14	Saint Pius X	Phoenixville	7:00 pm
September 14	Lansdale Catholic	Perkiomen Valley	7:00 pm
September 14	Owen J. Roberts	Upper Perkiomen	7:00 pm
September 14	Pottstown	Great Valley	7:00 pm
September 21	Shanahan	Owen J. Roberts	7:00 pm
September 21	Upper Perkiomen	Lansdale Catholic	7:30 pm
September 21	Perkiomen Valley	Pottsgrove	7:00 pm
September 22	Great Valley	Saint Pius X	7:00 pm
September 28	Phoenixville	Great Valley	7:00 pm
September 28	Saint Pius X	Owen J. Roberts	7:00 pm
September 28	Lansdale Catholic	Pottstown	7:00 pm
September 28	Perkiomen Valley	Spring - Ford	7:00 pm
September 28	Pottsgrove	Upper Perkiomen	7:00 pm
October 5	Upper Perkiomen	Perkiomen Valley	7:00 pm
October 5	Owen J. Roberts	Phoenixville	7:00 pm
October 5	Pottstown	Pottsgrove	7:00 pm
October 6	Lansdale Catholic	Saint Pius X	1:00 pm
October 6	Spring - Ford	Great Valley	1:00 pm
October 12	Spring - Ford	Upper Perkiomen	7:00 pm
October 12	Great Valley	Owen J. Roberts	7:00 pm
October 12	Perkiomen Valley	Pottstown	7:00 pm
October 13	Phoenixville	Lansdale Catholic	7:30 pm
October 19	Pottstown	Upper Perkiomen	7:00 pm
October 19	Saint Pius X	Perkiomen Valley	7:00 pm
October 19	Pottsgrove	Phoenixville	7:00 pm
October 20	Lansdale Catholic	Great Valley	1:00 pm
October 20	Spring - Ford	Owen J. Roberts	1:00 pm
October 26	Pottstown	Spring - Ford	7:00 pm
October 26	Great Valley	Pottsgrove	7:00 pm
October 26	Perkiomen Valley	Phoenixville	7:00 pm
October 27	Owen J. Roberts	Lansdale Catholic	7:30 pm
October 27	Upper Perkiomen	Saint Pius X	7:00 pm
November 2	Lansdale Catholic	Pottsgrove	7:00 pm
November 2	Phoenixville	Pottstown	7:00 pm
November 2	Owen J. Roberts	Perkiomen Valley	7:00 pm
November 2	Great Valley	Upper Perkiomen	7:00 pm
November 3	Spring - Ford	Saint Pius X	1:00 pm
November 9	Wyms	Pottstown	7:00 pm
November 9	Henderson	Spring - Ford	7:00 pm
November 9	South Lehigh	Upper Perkiomen	7:00 pm
November 10	Boyertown	Owen J. Roberts	1:00 pm
November 22	Spring - Ford	Phoenixville	10:00 pm
November 22	Owen J. Roberts	Pottstown	10:00 pm
November 22	Pottsgrove	Saint Pius X	10:00 pm
November 22	Conestoga	Great Valley	10:00 pm

Pottstown Senior High School

Fall Sports Results

Football Field Hockey Girls' Tennis

Boys Cross Country Girls Cross Country

Golf Soccer

Opponent	Score	Win or Loss
Radnor	26-21	Win
St. Pius	39-20	Win
Spring-Ford	21-22	Loss
Perk Valley	34-21	Win
Upper Perk	42-6	Win
Phoenixville	42-21	Win
Lansdale Catholic	42-13	Win
Great Valley	26-0	Win
Pottsgrove	0-14	Loss
Schuylkill Valley	42-14	Win
Owen J. Roberts	32-35	Loss

8-3-0

Field Hockey

Opponent	Score	Win or Loss
Reading Central Catholic	3-0	Win
Reading	0-1	Loss
Upper Perk	0-1	Loss
Phoenixville	1-0	Win
Brandywine	3-2	Win
St. Pius	2-1	Win
Lansdale Catholic	0-2	Loss
Great Valley	1-0	Win
Pottsgrove	2-1	Win
Fleetwood	1-3	Loss
Owen J. Roberts	2-0	Win

Spring-Ford	2-0	Win
Upper Perk	0-0	Tie
Phoenixville	0-1	Loss
St. Pius	2-0	Win
Lansdale Catholic	1-2	Loss
Great Valley	4-0	Win
Sacred Heart	1-0	Win
Christopher Dock	1-4	Loss
Villa Maria	0-2	Loss

11-8-2

Girls' Tennis

Opponent	Score	Win or Loss
Reading High	4-3	Win
Norristown	7-0	Win
Coatesville	6-1	Win
Phoenixville	2-5	Win
Owen J. Roberts	0-7	Loss
Spring-Ford	1-6	Loss
Great Valley	0-7	Loss
Lansdale Catholic	0-7	Loss
Upper Perk	0-7	Loss
Perkiomen Valley	3-4	Loss
Pottsgrove	5-2	Win
St. Pius	2-5	Loss

5-7-0

Cross Country

Boys

Opponent	Score	Win or Loss
Methacton	44-17	Loss
Wyomissing	43-18	Loss
Perk Valley	42-18	Loss
St. Pius	25-34	Win
Twin Valley Relays	10th Place	
Phoenixville	29-28	Loss
Briarwood Classic	8th Place	

Weiser Invitational	9th Place	
Upper Perk	18-39	Win
Owen J. Roberts	28-27	Loss
Spring-Ford	27-28	Win
Great Valley	50-15	Loss
Harrier Invitational	5th Place	
Pottsgrove	24-35	Win
Rocky Grove Invitational	4th	
PAC-10 Championship	5th	
Reading	28-27	Loss
Districts	3rd	

5-7

Cross Country

Girls

Opponent	Score	Win or Loss
Methacton	45-17	Loss
Wyomissing	44-16	Loss
Perk Valley	20-37	Win
St. Pius	32-23	Loss
Twin Valley Relays	5th Place	
Phoenixville	22-33	Win
Briarwood Classic	8th	
Lansdale Catholic	20-35	Win
Upper Perk	24-32	Win
Owen J. Roberts	37-20	Loss
Spring-Ford	42-16	Loss
Great Valley	48-15	Loss
Harrier Invitational	6th	
Pottsgrove	15-50	Win
Rocky Grove Invitational	3rd	
PAC-10 Championship	5th	
Districts	2nd	

5-5

GOLF

Opponent	Score	Win or Loss
St. Pius	313-218	Loss
Phoenixville	363-274	Loss
Owen J. Roberts	307-211	Loss
Great Valley	382-262	Loss
Spring-Ford	286-204	Loss

Pottsgrove	380-297	Loss
Perk Academy	258-227	Loss
Lansdale Catholic	371-252	Loss
Perk Valley	260-202	Loss

0-10-0

Opponent	Score	Win or Loss
Phoenixville	1-0	Win
St. Pius	1-0	Win
Pottsgrove	0-1	Loss
Spring-Ford	0-0	Tie
Reading Central	7-1	Win
Perk Valley	1-2	Loss
Great Valley	0-5	Loss
Lansdale Catholic	0-4	Loss
Phoenixville	3-0	Win
Ridley	0-1	Loss
St. Pius	5-3	Win
Pottsgrove	0-0	Tie
Spring-Ford	4-2	Win
Perk Valley	1-3	Loss

6-6-2

Pottstown Senior High

Winter Sports Results

Boys Basketball Wrestling

Girls Basketball

Boys'

Opponent	Score	Win or Loss
Downingtown	55-45	Win
Upper Perk	58-44	Win
Spring-Ford	51-65	Loss
Pottsgrove	49-52	Loss
Perk Valley	81-57	Win
Lansdale Catholic	56-54	Win
Phoenixville	64-25	Win
Great Vallley	58-46	Win
Oley	62-41	Win
Holy Name	64-48	Win
St. Pius	66-58	Win
Owen J. Roberts	64-51	Win
Upper Perk	71-49	Win
Spring-Ford	67-70	Loss
Pottsgrove	83-43	Win
Perk Valley	67-56	Win
Lansdale Catholic	60-53	Win
Phoenixville	76-62	Win
Great Valley	44-57	Loss
St. Pius	74-53	Win
Owen J. Roberts	72-54	Win
Great Valley	55-47	Win
Spring-Ford	61-53	Win
Upper Moreland	91-61	Win
Radnor	63-44	Win
Lansdale Catholic	68-72	Loss
Bishop Shanahan	83-60	Win
Steel-High	72-87	Loss

22-6-0

Return to Top

Wrestling

Opponent	Score	Win or Loss
Oley Valley	34-42	Loss
William Allen	24-42	Loss
Upper Perk	0-72	Loss
Academy Park	54-24	Win
Palmerton	48-21	Win
Coatesville	13-56	Loss
Owen J. Roberts	30-35	Loss
Phoenixville	24-42	Loss
Pottsgrove	39-31	Win
Perk Valley	30-37	Loss
Great Valley	20-39	Loss
Spring-Ford	24-51	Loss
St. Pius	forfeit	Win
Lansdale Catholic	63-12	Win
Twin Valley	61-11	Win
Reading Central Cath.	54-18	Win
Fleetwood	43-19	Win
Kutztown	38-18	Win

9-9

Return to Top

Girls' Basketball

Opponent	Score	Win or Loss
Avon Grove	63-44	Win
Upper Perk	64-40	Win
Spring-Ford	60-38	Win
Pottsgrove	52-35	Win
Perk Valley	68-36	Win
Lansdale Catholic	58-40	Win
Phoenixville	49-36	Win
Great Valley	61-24	Win
C.B. East	55-63	Loss
Upper Darby	64-46	Win
St. Pius	51-49	Win
Owen J. Roberts	66-32	Win
Upper Perk	71-29	Win
Spring-Ford	70-23	Win
Pottsgrove	64-43	Win
Perk Valley	66-41	Win
Lansdale Catholic	73-42	Win
Phoenixville	53-44	Win
Great Valley	57-28	Win
St. Pius	58-39	Win
Coatesville	49-42	Win
Owen J. Roberts	61-50	Win
Spring-Ford	58-31	Win
Phoenixville	63-60	Win
Sun Valley	63-35	Win
Gwynedd Mercy	64-51	Win
Lansdale Catholic	56-53	Win
Susquehanna Twp.	57-50	Win
North Schuylkill	45-44	Win
Lebanon	58-46	Win
Allentown Central Cath.	39-44	Loss

29-2

TRICOUNTY AREA
CHAMBER OF COMMERCE
AN ACCREDITED CHAMBER OF COMMERCE

March 27, 2001

Mr. David Cocci
Apex Federal Credit Union
PO Box 3179
Pottstown, PA 19464

Dear Mr. Cocci:

This letter is to confirm that businesses in Phoenixville, PA are, or are eligible to become, members of the TriCounty Area Chamber of Commerce.

Sincerely,

Jeff Dentler
Business Manager

135 EAST HIGH STREET, POTTSTOWN, PENNSYLVANIA 19464 • TELEPHONE: 610.326.2900 • FACSIMILE: 610.970.9705 • WWW.TRICOPA.COM

Sports Department
(610) 970-4464
or (610) 970-4465

THE MERCURY SCOREB

Sports on the Air

PRO BASEBALL
Astros at Giants, 3:30 p.m. (FOXFAM)
Braves at Phillies, 7 p.m. (CSN, WPHT-1210AM)
COLLEGE FOOTBALL
South Carolina at Mississippi State, 7:30 p.m. (ESPN)
GOLF
Pennsylvania Classic, 3 p.m. (ESPN)

Local Results

BOYS CROSS COUNTRY
PAC–10
Lansdale Catholic 23, Spring–Ford 32
Spring–Ford 18, Pottstown 45
Lansdale Catholic 17, Pottstown 45
Perkiomen Valley 21, Phoenixville 37
Perkiomen Valley 25, Owen J. Roberts 33
Owen J. Roberts 25, Phoenixville 30
Great Valley 15, St. Pius X 48
Pottsgrove 24, Upper Perkiomen 31
GIRLS CROSS COUNTRY
PAC–10
Spring–Ford 18, Lansdale Catholic 41
Spring–Ford 17, Pottstown 43
Lansdale Catholic 28, Pottstown 29
Owen J. Roberts 23, Phoenixville 32
Owen J. Roberts 25, Perkiomen Valley 30
Perkiomen Valley 24, Phoenixville 31
Great Valley 17, St. Pius X 40
GOLF
PAC–10
Great Valley 272, Phoenixville 289
Owen J. Roberts 277, Upper Perkiomen 296
Non–League
Pottsgrove 272, Perkiomen School 306
FIELD HOCKEY
Berks Conference
Boyertown 2, Muhlenberg 0
Reading 2, Daniel Boone 1
Non–League
Hill School 2, Westtown School 0
BOYS SOCCER
PAC–10
Pottsgrove 4, St. Pius X 0
Berks Conference
Boyertown 3, Muhlenberg 1
Reading 3, Daniel Boone 0
Keystone Conference
Shipley School 5, Perkiomen School 1
Non–League
Germantown Academy 6, Hill School 1
GIRLS SOCCER
Non–League
Hill School 3, Phil–Mont Christian 0
Strath Haven 5, Pottsgrove 0
GIRLS TENNIS
PAC–10
Lansdale Catholic 5, Pottsgrove 2
Upper Perkiomen 7, Owen J. Roberts 0
Phoenixville 6, St. Pius X 1
Berks Conference
Wilson 7, Boyertown 0
Suburban One American
Wissahickon 5, Methacton 2
Non–League
Downingtown 7, Great Valley 0

Today's Sports

CROSS COUNTRY
Suburban One American
Methacton, Chellenham at Hatboro–Horsham, 3:30 p.m.
FIELD HOCKEY
PAC–10
Great Valley at Owen J. Roberts, 3:45 p.m.
Phoenixville at Lansdale Catholic, 3:45 p.m.
Pottsgrove at St. Pius X, 3:45 p.m.
Perkiomen Valley at Pottstown, 3:45 p.m.
Upper Perkiomen at St. Spring–Ford, 3:45 p.m.
GOLF
PAC–10
Spring–Ford at Great Valley, 3 p.m.
Owen J. Roberts at Phoenixville, 3 p.m.
Pottstown at Pottsgrove, 3 p.m.
Lansdale Catholic at St. Pius X, 3 p.m.
Upper Perkiomen at Perkiomen Valley, 3 p.m.
Berks Conference
Twin Valley at Boyertown, 3:30 p.m.
Daniel Boone at Gov. Mifflin, 3:30 p.m.
BOYS SOCCER
PAC–10
Phoenixville at Lansdale Catholic, 4 p.m.
Perkiomen Valley at Pottstown, 4 p.m.
Upper Perkiomen at Spring–Ford, 4 p.m.
Great Valley at Owen J. Roberts, 6 p.m.
Non–League
St. Pius X at Hill School, 2 p.m.
Pennsbury at Methacton, 3:30 p.m.
GIRLS SOCCER
PAC–10
Great Valley at Perkiomen Valley, 4 p.m.
Phoenixville at Pottsgrove, 4 p.m.
Upper Perkiomen at St. Pius X, 4 p.m.
Owen J. Roberts at Spring–Ford, 4 p.m.
GIRLS TENNIS
PAC–10
Spring–Ford at Great Valley, 3:30 p.m.
Owen J. Roberts at Phoenixville, 3:30 p.m.
Pottstown at Pottsgrove, 3:30 p.m.
St. Pius X at Lansdale Catholic, 3:30 p.m.
Upper Perkiomen at Perkiomen Valley, 3:30 p.m.
Suburban One American
Methacton at Upper Moreland, 3:30 p.m.
GIRLS VOLLEYBALL
Berks Conference
Daniel Boone at Holy Name, 6:30 p.m.
Non–League
St. Pius X at Lansdale Catholic, 3:45

High School Tennis

PAC–10

Upper Perkiomen 7
Owen J. Roberts 0

Singles: Megan Stauffer (UP) def. Celeste Pfeiffer 6–3, 6–1; CoCo Minott (UP) def. Jessica Cochu 6–1, 6–1; Courtney Root (UP) def. Rachel Jackson 6–1, 6–2; Kelly Moll (UP) def. Amanda Sypherd 6–1, 6–1.

Doubles: Melissa Longwell/Megan Peddigree (UP) def. Paula Maiorano/Liz Giordano 6–4, 6–3; Rachel Vannatta/Amy Yaskowski (UP) def. Stef Ladadio/Beth Bishop 7–5, 6–3; Kristen Suhl/Lindsey Moll (UP) def. Laura Tracy/Ashley Learch 6–2, 6–2.

Phoenixville 6
St. Pius X 1

Singles: Brenda Stevens (SPX) def. Erikah Weir 6–4,6–3; Jesse Candelori (PH) def. Kim Nguyen 6–0, 6–1; Candice Valko (PH) def. Anita Wilhelm 6–0, 6–0; Kourtney Kelly (PH) def. Kristin Maddaloni 6–0, 6–0.

Doubles: Jessica Ott/Hanna Capitan (PH) def. Laura Wentzel/Alyssa Green 6–1, 6–1; Chelsea Heck// Karen Galie (PH) def. Uche Ofodile/Lauren Otero 6–0, 6–0; Dallas Knowlton/ Marie Nguyen (PH) def. Kendell Haney/Christina Concannon 6–0, 6–1.

Lansdale Catholic 5
Pottsgrove 2

Singles: Jessica Lloyd (PG) def. Meghan O'Neil 6–3, 6–1; Lindsey Martz (LC) def. Kate Lester 6–1, 3–6, 6–3; Jenn Miller (LC) def. Jamie Brandon 6–7, 7–6, 6–3; Marisa Coyne (LC) def. Chrissy Charles 6–3, 7–6.

Doubles: Jen Brandon/Angela Kramer (PG) def. Meghan McCabe/Jen Whiney 4–6, 6–3, 6–2; Laura Moral/Laura Fischer (LC) def. Lisa Kniezewski/Colleen Hampton 6–4, 7–5; Nicole Modestine/Michelle Suhadolnik (LC) def. Stacey Church/Amanda Hoffman 6–2, 6–2.

Berks Conference
Wilson 7
Boyertown 0

Singles: Alexa Dragonett (W) def. Kelly Mest 6–0, 6–0; Megan Bailey (W) def. Katie Zimpfer 6–0, 6–0; Jackie Gehris (W) def. Kate Semmens 6–0, 6–1. Ashley Gesuale (W) def. Megan Skupien 6–1, 6–0; Natalie Derr (W) def. Adrienne Weller 6–1, 6–2.

Doubles: Dragonett/Bailey (W) def. Mest/Zimpfer 10–6; Gehris/Lindsay Young (W) def. Skupien/Anna Landis 10–8.

Suburban One American
Wissahickon 5
Methacton 2

Singles: Jenna Hilton (W) def. Emily Murphy 7–5, 6–4; Diane Alpert (W) def. Stacy Shapiro 6–1, 6–4; Larah Sader (M) def. Alli Leavitt 6–1, 6–0; Emily Fellin (W) def. Lauren Jennings 6–3, 6–4.

Doubles: Amanda Heyser/Jess Cox (M) def. Leigh Silkunas/Jennie Shoemaker 6–0, 6–3; Christine Park/Ali Israel (W) def. Heather Frankovitch/Robin Hargesheimer 6–0, 0–6, 6–4. Sara Cornish/Jennifer Kim (W) def. Carly Moffitt/Katie Beauchamp 7–6, 6–4.

Non–League
Downingtown 7
Great Valley 0

Singles: Ksenia Potapova (D) def. Beth Aquilante 6–1, 6–1; Amanda Fenn (D) def. Michelle Rosend 6–2, 6–3. Victoria Ries (D) def. Cara Navarro 6–0, 6–4. Danielle Kennedy (D) def. Jung Park 6–3, 6–1.

Doubles: Katie Dillon/Laura Proctor (D) def. Laura Hrapczynski/Kathleen Dente 6–3, 6–2. Lauren Sampson/Erin Hiara (D) def. Jenny Hackett/Maggie Sala 6–4, 6–0. Diana Ries/Cassandra Shupp (D) def. Ashley Dickson/Christina Zion 3–6, 6–2, 6–4.

Cross Country

BOYS
PAC–10
Great Valley 15
St. Pius X 48

Kevin McIntyre (GV) 17.22. Bill Patchak (GV) 17:22. Ben Franczuski (GV) 17:22. Kyle Barnum (GV) 17:22. Steve Zenn (GV) 17.22. Matt Bintner (SPX) 17:37. Galen Rivers (GV) 17:53. Erich Barchi (GV) 18:01. Greg Chandler (GV) 18:03. Chris Landis (SPX) 18:05.

Pottsgrove 24

PAC-10 Standings

Boys Cross Country

	W	L
Great Valley	5	0
Perkiomen Valley	5	0
Lansdale Catholic	4	1
Owen J. Roberts	4	2
Spring–Ford	3	2
Pottsgrove	1	3
Phoenixville	1	4
St. Pius X	1	4
Pottstown	0	4
Upper Perkiomen	0	4

Girls Cross Country

	W	L
Great Valley	5	0
St. Pius X	4	1
Spring–Ford	4	1
Owen J. Roberts	4	2
Lansdale Catholic	2	3
Perkiomen Valley	2	3
Pottstown	1	3
Phoenixville	1	4
Pottsgrove	0	3
Upper Perkiomen	0	3

Field Hockey

	W	L	T
Upper Perkiomen	3	0	1
Owen J. Roberts	2	0	2
Spring–Ford	4	1	0
Phoenixville	3	1	1
Lansdale Catholic	3	1	0
Great Valley	2	2	0
Pottstown	1	3	0
Perkiomen Valley	1	4	0
Pottsgrove	1	4	0
St. Pius X	0	4	0

Golf

	W	L
Owen J. Roberts	5	0
Spring–Ford	4	0
Great Valley	3	0
Phoenixville	2	2
Lansdale Catholic	1	1
Upper Perkiomen	1	2
Perkiomen Valley	1	2
St. Pius X	1	3
Pottstown	0	3
Pottsgrove	0	5

Boys Soccer

	W	L	T
Great Valley	4	0	0
Lansdale Catholic	4	0	0
Owen J. Roberts	4	0	1
Upper Perkiomen	2	1	1
Perkiomen Valley	3	2	0
Spring–Ford	2	3	0
Pottsgrove	2	4	0
Phoenixville	1	4	0
Pottstown	1	4	0
St. Pius X	0	5	0

Girls Soccer

	W	L
Great Valley	4	0
Owen J. Roberts	3	0
Pottsgrove	2	1
Upper Perkiomen	3	2
Spring–Ford	2	3
Perkiomen Valley	1	2
St. Pius X	0	3
Phoenixville	0	4

Girls Tennis

	W	L
Upper Perkiomen	5	0
Phoenixville	4	1
Owen J. Roberts	3	1
Great Valley	3	1
Spring–Ford	3	1
Lansdale Catholic	2	2
Perkiomen Valley	1	3
Pottstown	1	3
St. Pius X	0	3
Pottsgrove	0	4

Roxy's Line

Major League Baseball

Favorite–Underdog	Spread
at Twins–Tigers	8–9
at Mariners–Angels	9–11
at Indians–Royals	8–9
at Red Sox–Devil Rays	7–8
at Blue Jays–Orioles	8–9
Yankees–at White Sox	7–8
A's–at Rangers	7.5–8.5
Cubs–at Reds	7–8
Astros–at Giants	5.5–6.5
Braves–at Phillies	PK
Cards–at Pirates	7.5–8.5
Rockies–at Expos	PK
at Dodgers–Diamondbacks	7–8

NFL
Sunday

Favorite–Underdog	Spread
at Colts–Bills	10
at Dolphins–Raiders	1.5
at Jaguars–Titans	NL
Ravens–at Bengals	7
at Falcons–Panthers	3.5
Lions–at Browns	1
Vikings–at Bears	3
at Chiefs–Giants	1.5
Chargers–at Cowboys	3.5
Jets–at Patriots	2
Rams–at 49ers	NL
Eagles–at Seahawks	2.5
Broncos–at Cards	8

Monday

Favorite–Underdog	Spread
at Packers–Redskins	8.5

College Football
Today

Favorite–Underdog	Spread
at Miss St–S Carolina	3
at Nebraska–Rice	36.5

Auto Racing

Driver Standings
Winston Cup

1. Jeff Gordon	3,768
2. Ricky Rudd	3,546
3. Dale Jarrett	3,375
4. Tony Stewart	3,356
5. Sterling Marlin	3,302
6. Bobby Labonte	3,267
7. Dale EarnhardtJr.	3,244
8. Kevin Harvick	3,230
9. Rusty Wallace	3,225
10. Jeff Burton	2,979
11. Johnny Benson	2,997
12. Mark Martin	2,948
13. Bill Elliott	2,917
14. Steve Park	2,859
15. Jimmy Spencer	2,838
16. Matt Kenseth	2,829
17. Ward Burton	2,712
18. Elliott Sadler	2,629
19. Bobby Hamilton	2,608
20. Ken Schrader	2,597
21. Jeremy Mayfield	2,559
22. Jerry Nadeau	2,556
23. Ricky Craven	2,410
24. Dave Blaney	2,392
25. Terry Labonte	2,358
26. Kurt Busch	2,325
27. Robert Pressley	2,299
28. Michael Waltrip	2,290
29. John Andretti	2,214
30. Brett Bodine	2,120
31. Casey Atwood	2,113
32. Todd Bodine	2,093
33. Joe Nemechek	1,939
34. Mike Skinner	1,926
35. Stacy Compton	1,924
36. Ron Hornaday	1,827
37. Jason Leffler	1,800
38. Mike Wallace	1,656
39. Kevin Lepage	1,437
40. Buckshot Jones	1,339

Busch

1. Kevin Harvick	3,931
2. Jason Keller	3,657
3. Jeff Green	3,554
4. Greg Biffle	3,529
5. Elton Sawyer	3,269
6. Tony Raines	3,159
7. Mike McLaughlin	3,151
8. Jimmie Johnson	3,133
9. Chad Little	3,081
10. Kenny Wallace	2,972
11. Kevin Grubb	2,863
12. Scott Wimmer	2,827
13. Randy Lajoie	2,769
14. David Green	2,750
15. Jamie McMurray	2,674
16. Jay Sauter	2,613
17. Bobby Hamilton Jr.	2,597
18. Rich Bickle	2,504
19. Jeff Purvis	2,475
20. Hank Parker Jr.	2,419
21. Matt Kenseth	2,311
22. Ashton Lewis	2,105
23. Tim Fedewa	2,086
24. Larry Foyt	2,075
25. Shane Hall	2,068
26. Mike Skinner	1,888
27. Jimmy Spencer	1,782
28. Kelly Denton	1,711
29. Ryan Newman	1,575
30. Tim Sauter	1,483
31. Todd Bodine	1,433
32. Marty Houston	1,294
33. Kevin Lepage	1,279
34. Brad Baker	1,176
35. Geoffrey Bodine	1,096
36. Jeff Burton	1,093
37. Joe Nemechek	1,029
38. Christian Elder	990
39. Mark Green	984
40. David Donohue	935

Craftsman Truck

1. Jack Sprague	2,910
2. Joe Ruttman	2,883
3. Scott Riggs	2,853
4. Travis Kvapil	2,771
5. Ted Musgrave	2,758
6. Ricky Hendrick	2,757
7. Terry Cook	2,654
8. Dennis Setzer	2,616
9. Rick Crawford	2,549
10. Coy Gibbs	2,284
11. Lance Norick	2,218
12. Matt Crafton	2,182
13. Billy Bigley	2,179
14. Carlos Contreras	2,080
15. Bobby Dotter	1,978
16. Randy Tolsma	1,859
17. Willy T. Ribbs	1,831
18. Lance Hooper	1,446
19. Tom Powers	1,440
20. Nathan Haseloh	1,419
21. Jon Wood	1,338
22. Larry Gunselman	1,263
23. Jimmy Hensley	1,205
24. Ricky Sanders	1,021
25. Brian Rose	994
26. Morgan Shepherd	986
27. Chuck Hossfeld	933
28. Ken Schrader	919
29. Jerry Hill	798
30. Nathan Buttke	767
31. Michael Dokken	7[illegible]
32. Bobby Hamilton	707
33. Jim Inglebright	706
34. Brendan Gaughan	687
35. Tom Carey	672
36. Jason White	637
37. Phil Bonifield	591
38. Rodney Sawyers	580
39. Rick Carelli	545
40. Ronnie Hornaday	533

CART

1. Kenny Brack	131
2. Gil de Ferran	120
3. Michael Andretti	115
4. Helio Castroneves	111
5. Scott Dixon	86
6. Dario Franchitti	85
7. Patrick Carpentier	83
8. Cristiano da Matta	78
9. Roberto Moreno	74
10. Tony Kanaan	72
11. Paul Tracy	68
12. Max Papis	60
13. Christian Fittipaldi	56

Pro Stock

1. Warren Johnson	1,238
2. Jim Yates	1,158
3. Mike Edwards	1,030
4. Bruce Allen	998
5. Jeg Coughlin	982
6. Mark Osborne	966
7. Ron Krisher	961
8. Mark Pawuk	956
9. Kurt Johnson	931
10. Brad Jeter	752

Pro Stock Motorcycle

1. Angelle Savoie	1,023
2. Antron Brown	972
3. Matt Hines	794
4. Craig Treble	767
5. GT Tonglet	634
6. Shawn Gann	605
7. Reggie Showers	580
8. Gene Scali	554
9. Steve Johnson	475
10. Joe DeSantis	394

Pro Stock Truck

1. Bob Panella Jr.	850
2. Randy Daniels	810
3. Greg Stanfield	764
4. Jeff Gracia	649
5. Todd Patterson	514
6. Scott Penn	512
7. Don Smith	484
8. Taylor Lastor	440
9. Mike Coughlin	419
10. Victor Cagnazzi	401

NFL

AMERICAN CONFERENCE

East	W	L	T	Pct	PF	PA
Indianapolis	1	0	0	1.000	45	24
Miami	1	0	0	1.000	31	23
Buffalo	0	1	0	.000	6	24
New England	0	1	0	.000	17	23
N.Y. Jets	0	1	0	.000	24	45
Central	**W**	**L**	**T**	**Pct**	**PF**	**PA**
Baltimore	1	0	0	1.000	17	6
Cincinnati	1	0	0	1.000	23	17
Jacksonville	1	0	0	1.000	21	3
Cleveland	0	1	0	.000	6	9
Pittsburgh	0	1	0	.000	3	21
Tennessee	0	1	0	.000	23	31
West	**W**	**L**	**T**	**Pct**	**PF**	**PA**
Denver	1	0	0	1.000	31	20
Oakland	1	0	0	1.000	27	24
San Diego	1	0	0	1.000	30	3
Seattle	1	0	0	1.000	9	6
Kansas City	0	1	0	.000	24	27

NATIONAL CONFERENCE

East	W	L	T	Pct	PF	PA
Arizona	0	0	0	0.000	0	0
Dallas	0	1	0	0.000	6	10
N.Y. Giants	0	1	0	0.000	20	31
Philadelphia	0	1	0	0.000	17	20
Washington	0	1	0	0.000	3	30
Central	**W**	**L**	**T**	**Pct**	**PF**	**PA**
Green Bay	1	0	0	1.000	28	6
Tampa Bay	1	0	0	1.000	10	6
Chicago	0	1	0	.000	6	17
Detroit	0	1	0	.000	6	28
Minnesota	0	1	0	.000	13	24
West	**W**	**L**	**T**	**Pct**	**PF**	**PA**
Carolina	1	0	0	1.000	24	13
New Orleans	1	0	0	1.000	24	6
San Francisco	1	0	0	1.000	16	13
St. Louis	1	0	0	1.000	20	17
Atlanta	0	1	0	.000	13	16

Sunday, Sept. 16
Buffalo at Miami, ppd.
Denver at Indianapolis, ppd.
Dallas at Detroit, ppd.
Arizona at Washington, ppd.
Green Bay at N.Y. Giants, ppd.
New England at Carolina, ppd.
Cincinnati at Tennessee, ppd.
San Francisco at New Orleans, ppd.
Philadelphia at Tampa Bay, ppd.
Atlanta at St. Louis, ppd.
Kansas City at Seattle, ppd.
Jacksonville at Chicago, ppd.
N.Y. Jets at Oakland, ppd.
Cleveland at Pittsburgh, ppd.
Open: San Diego
Monday, Sept. 17
Minnesota at Baltimore, ppd.
Sunday, Sept. 23
Baltimore at Cincinnati, 1 p.m.
Buffalo at Indianapolis, 1 p.m.
Carolina at Atlanta, 1 p.m.
Detroit at Cleveland, 1 p.m.
Minnesota at Chicago, 1 p.m.
New York Giants at Kansas City, 1 p.m.
Oakland at Miami, 1 p.m.
San Diego at Dallas, 1 p.m.
Tennessee at Jacksonville, 1 p.m.
New York Jets at New England, 4:05 p.m.
Philadelphia at Seattle, 4:15 p.m.
St. Louis at San Francisco, 4:15 p.m.
Denver at Arizona, 8:30 p.m.
Open: New Orleans, Pittsburgh, Tampa Bay
Monday, Sept. 24
Washington at Green Bay, 9 p.m.

Tennis

Bell Challenge
At Club Advantage Multi-Sports
Quebec
Purse: $170,000
Surface: Hard–Indoor
Singles
First Round

Anne Kremer (3), Luxembourg, def. Diana Srebovic, Canada, 6–2, 6–0.

Alena Vaskova, Czech Republic, def. Marissa Irvin, United States, 6–7 (5), 6–4, 6–4.

Jennifer Hopkins (5), United States, def. Els Callens, Belgium, 6–4, 7–6 (2).

Samantha Reeves, United States, def. Nathalie Grandin, South Africa, 4–6, 6–3, 6–0.

Jana Nejedly (8), Canada, def. Anca Barna, Germany, 6–4, 6–2.

Nathalie Dechy (6), France, def. Renata Kolbovic, Canada, 6–1, 6–2.

Iva Majoli (4), Croatia, def. Melanie Marois, Canada, 7–5, 6–4.

Non-League
St. Pius X at Hill School, 2 p.m.
Pennsbury at Methacton, 3:30 p.m.
GIRLS SOCCER
PAC-10
Great Valley at Perkiomen Valley, 4 p.m.
Phoenixville at Pottsgrove, 4 p.m.
Upper Perkiomen at St. Pius X, 4 p.m.
Owen J. Roberts at Spring-Ford, 4 p.m.
GIRLS TENNIS
PAC-10
Spring-Ford at Great Valley, 3:30 p.m.
Owen J. Roberts at Phoenixville, 3:30 p.m.
Pottstown at Pottsgrove, 3:30 p.m.
St. Pius X at Lansdale Catholic, 3:30 p.m.
Upper Perkiomen at Perkiomen Valley, 3:30 p.m.
Suburban One American
Methacton at Upper Moreland, 3:30 p.m.
GIRLS VOLLEYBALL
Berks Conference
Daniel Boone at Holy Name, 6:30 p.m.
Non-League
St. Pius X at Lansdale Catholic, 3:45 p.m.
WATER POLO
Non-League
Wissahickon at Upper Perkiomen, 4:30 p.m.

High School Golf

PAC-10

Great Valley 272
Phoenixville 289

At Chester Valley G.C.
Great Valley: Matt Walsh 50, Harrison Carpenter 51, Steve Maze 54, Jim Mulherin 58, Adam Lynam 59.
Phoenixville: Mark Minisci 53, Bob Nattle 55, Anthony Gresko 58, Dan Gnias 61, Nick Johns 62.

Owen J. Roberts 277
Upper Perkiomen 296

At Upper Perk G.C.
Owen J. Roberts: Jeff Osberg 51, Aaron Weitzenkorn 54, Alec DeWitt 55, Butch Silknitter 57, Bo Gephardt 60.
Upper Perkiomen: Adam Winkler 58, Jeff Kahler 59, Brad Reinhart 59, Matt Zoltowski 59, Brian Schultz 61

Non-League
Pottsgrove 272
Perkiomen School 306

At Twin Ponds G.C.
Pottsgrove: Kevin Robertson 53, Colin Geiger 53, Andrew Bainbridge 54, Gary DeFerdinand 55, Brad Chrisman 57.
Perkiomen School: P.J. Dandridge 56, Andrew Lee 56, Nate Weitzenkorn 62, Justin Inbody 65, John Mazzamuto 67.

Scholastic Football

PAC-10

	W	L
Lans. Catholic (3-0)	2	0
Pottsgrove (3-0)	2	0
St. Pius X (3-0)	2	0
Great Valley (2-1)	1	1
O.J. Roberts (1-2)	1	1
Pottstown (2-1)	1	1
Upper Perk (2-1)	1	1
Perk Valley (0-3)	0	2
Phoenixville (0-3)	0	2
Spring-Ford (0-3)	0	2

Others

	W	L
Hill School	1	0
Perk School	0	0

What's The Scoop?

The Mercury's sports department is interested in getting results from all area high school sports teams, but it needs the cooperation of those teams to process the information in a timely manner.

In order to get the game results in the next day's paper, they must be called in prior to 10 p.m. Results may be called directly to the sports department (970-4464 or 970-4465) or sent via fax (323-0682).

6-4; Danielle Kennedy (D) def. Jung Park 6-3, 6-1.
Doubles. Katie Dillon/Laura Proctor (D) def. Laura Hrapczynski/Kathleen Denie 6-3, 6-2; Lauren Sampson/Erin Hara (D) def. Jenny Haskell/Maggie Sale 6-4, 6-0; Diana Ries/Cassandra Stupp (D) def. Ashley Dickson/Christina Zion 3-6, 6-2, 6-4.

Cross Country

BOYS
PAC-10

Great Valley 15
St. Pius X 48

Kevin McIntyre (GV) 17:22, Bill Patchak (GV) 17:22, Ben Franczuski (GV) 17:22, Kyle Barnum (GV) 17:22, Steve Zenn (GV) 17:22, Matt Bintner (SPX) 17:37, Galen Rivers (GV) 17:53, Erich Barchi (GV) 18:01, Greg Chandler (GV) 18:03; Chris Landis (SPX) 18:05.

Pottsgrove 24
Upper Perkiomen 31

Cory Rogers (PG) 19:07, Jon Brendlinger (PG) 19:07, Damion Shuman (UP) 19:13, Scott O'Conner (UP) 20:10, Tony Steinmetz 9PG) 20:44, Doug Leister (UP) 20:45, Bob Peters (PG) 20:58, Alex Shafer (UP) 21:15, Anthony DiMarco (PG) 21:24, Mario Lo (UP) 21:34.

LC 23, Spring-Ford 32
Spring-Ford 18, Pottstown 45
LC 17, Pottstown 45

Cole Legge (SF) 17:31, Sean Doyle (LC) 17:35, Pat Gould (LC) 18:09, Rob Newmiller (SF) 18:27, Ryan Lewis (LC) 18:42, Joe Mauras (PT) 18:47, Tim Marcoe (LC) 19:19, Rich Robbins (LC) 19:20, Brad Amersbach (SF) 19:21, Joe Gambino (SF) 19:33, Andrew Davidson (SF) 19:34, Jason Anspach (SF) 19:37, Will Nollherson (LC) 19:43, Marcus Shult (SF) 19:47, Ryan Koralewski (PT) 19:53.

PV 21, Phoenixville 37
PV 25, O. J. Roberts 33
OJR 25, Phoenixville 30

Will Holllister (PV) 15:24, Phil Sibley (OJR) 16:11, Tim Egolf (OJR) 16:23, Kevin Metz (Px) 16:34, Dan Schott (PV) 16:44, Bill Boorse (PV) 16:49, Chris Casselman (Px) 16:51, Paul Myers (OJR) 17:07, Joe Hayes (PV) 17:18, Brian Hollister (PV) 17:20, Mike Ng (Px) 17:32, Sean Logue (PV) 17:48, Mike Krenicky (Px) 17:52, Zach Jamison (OJR) 18:02, Kyle Juzwiak (PV) 18:03.

GIRLS
PAC-10

Great Valley 17
St. Pius X 40

Erin Schlesing (GV) 19:39, Chrissy Quinn (GV) 19:44, Caroline Auwaerter (GV) 19:45, Karla Gardner (GV) 19:46, Javi Hartenstine (SPX) 20:05, Maggie Parlapiano (SPX) 21:06, Allison Ridington (GV) 21:34, Kaitlyn Nanusey (SPX) 21:51, Chelsea Morse (GV) 22:07, Laura Landis (SPX) 22:13

Spring-Ford 18, LC 41
Spring-Ford 17, Pottstown 43
LC 28, Pottstown 29

Cynthia Baranek (SF) 21:07, Tammy Clodden (SF) 21:22, Valerie Tabor (SF) 22:06, Jackie Cellucci (LC) 22:17, Ashley Randle (PT) 22:34, Katie Ergott (SF) 22:45, Aubrey Saylor (LC) 23:01, Kim Jones (SF) 23:23, Amanda Williams (SF) 23:39, Lacee Ecker (PT) 23:49, Kelly Lightcap (PT) 23:58, Blaire Eidell (PT) 24:00, Claire Zentgraf (LC) 24:13, Amy Kardzansk (LC) 24:14, Melissa Skrocki (SF) 24:15.

OJR 23, Phoenixville 32
O. J. Roberts 25, PV 30
PV 24, Phoenixville 31

Lauren Healy (OJR) 19:34, Brittany Long (PV) 20:04, Christy Bell (Px) 20:21, Danielle Slater (PV) 20:24, Julie Kraynak (Px) 20:31, Christine Hurley (OJR) 20:51, Heather Gramata (OJR) 21:01, Jeanna Welsh (OJR) 21:20, Becca Angelucci (PV) 21:36, Jessica Helenius (PV) 21:56, Kim Herbertson (OJR) 22:06, Katie Moser (Px) 22:38, Emma Menapace (Px) 22:46, Molly Sheehan (PV) 22:46, Kathleen Loux (Px) 23:23.

Pottsgrove-U. Perkiomen
No Team Score

Sarah Burke (PG) 23:32, Emily Rowland (UP) 23:59, Patrice Luft (UP) 26:15, Hallie Terzopoulos (UP) 27:23.

NFL
Sunday

Favorite–Underdog	Spread
at Colts – Bills	10
at Dolphins – Raiders	1.5
at Jaguars – Titans	NL
Ravens – at Bengals	7
at Falcons – Panthers	3.5
Lions – at Browns	1
Vikings – at Bears	3
at Chiefs – Giants	1.5
Chargers – at Cowboys	3.5
Jets – at Patriots	2
Rams – at 49ers	NL
Eagles – at Seahawks	2.5
Broncos – at Cards	6

Monday

Favorite–Underdog	Spread
at Packers – Redskins	8.5

College Football
Today

Favorite–Underdog	Spread
at Miss St – S Carolina	3
at Nebraska – Rice	36.5

Saturday

Favorite–Underdog	Spread
Va Tech – at Rutgers	27
Boston Coll – at Navy	21
at Penn St – Wisconsin	2.5
at Clemson – Virginia	11.5
at Purdue – Akron	17.5
at Alabama – Arkansas	10
at W Virginia – Kent	26.5
at Connecticut – Buffalo	7.5
Toledo – at C Michigan	25
at Ohio U – Iowa St	2
at Indiana – Utah	3
Florida – at Kentucky	31.5
Cincinnati – at Miami-Ohio	2.5
at Kansas St – New Mexico St	25.5
at Notre Dame – Michigan St	9
Fresno St – at Tulsa	13.5
at UCLA – Ohio St	6.5
at Washington – Idaho	23.5
Florida St – at N Carolina	17
C Florida – at Tulane	6.5
at Colorado – Kansas	24.5
at Syracuse – Auburn	2.5
at Wash St – California	14
at Ala-Birm – Army	16
at Bowl Green – Temple	PK
N'western – at Duke	16
Maryland – at Wake Forest	7
at Colorado St – San Diego St	6
New Mexico – at Baylor	6
Mid Tenn St – at Ul-Monroe	20
NC State – at SMU	15
at Texas A&M – Oklahoma St	10.5
at Memphis – S Florida	7
So Miss – at Ul-Lafayette	23
x–Texas Tech – at North Texas	18
at Boise St – Tex-El Paso	5.5
Texas – at Houston	31.5
at Utah St – Wyoming	4
at Stanford – Arizona St	3.5
at Arizona – UNLV	2
at Oregon – USC	6.5
at Michigan – W Michigan	15
at Illinois – Louisville	3.5
Hawaii – at Nev-Reno	6.5
x–Irving, Texas.	

Notices

Sports notices must be mailed, faxed (610-323-0682) or delivered to the sports department. No phone requests will be accepted. A name and phone number should be included. Specific publication dates cannot be guaranteed.

BASEBALL

Baseball University will conduct its 20 week baseball skills clinic 1 day per week starting this week. Ages 5-12 are welcome and times available between 4-9 p.m. For information, 610-495-HRUN.

The Boyertown Midget Baseball League is now accepting registrations its fall program, which will begin in September and play weekends through October. The program is open to players ages 12-15 who reside in the Boyertown area. More information: Call Bob Laird at 610-369-7890.

Sports Enterprise is conducting registration for its Fall Ball program. More information: Call either Ed Edwards (610-970-0360), Carl Sundstrom (610-323-6483) or Mark Belin (610-323-2902).

Private pitching lessons are available, to players of all ages, from Dick Ludy, former manager of Boyertown's high school and American Legion programs. More information: Call Ludy at 610-367-7285.

Hank King, Phillies advance scout with 36 years of pro experience, has limited space for winter baseball tutoring. More information: Call 610-489-0589.

BASKETBALL

Triple Crown Academy in Oaks is holding its 6th annual five-week fall basketball developmental program 2-3:30 p.m. and 3:30-5 p.m. Sept. 30 through Oct. 28. More information: Tim Kerns at 610-666-7388.

A fifth-grade boys travel team is seeking games and tournaments throughout the year. More information: Call 610-888-6097.

27. Chuck Hossfeld	933
28. Ken Schrader	919
29. Jerry Hill	798
30. Nathan Buttke	767
31. Michael Dokken	7[illegible]
32. Bobby Hamilton	707
33. Jim Inglebright	706
34. Brendan Gaughan	687
35. Tom Carey	672
36. Jason White	637
37. Phil Bonifield	591
38. Rodney Sawyers	580
39. Rick Carelli	545
40. Ronnie Hornaday	533

CART

1. Kenny Brack	131
2. Gil de Ferran	120
3. Michael Andretti	115
4. Helio Castroneves	111
5. Scott Dixon	86
6. Dario Franchitti	85
7. Patrick Carpentier	83
8. Cristiano da Matta	78
9. Roberto Moreno	74
10. Tony Kanaan	72
11. Paul Tracy	68
12. Max Papis	60
13. Christian Fittipaldi	56
14. Alex Tagliani	51
15. Bruno Junqueira	50
16. Jimmy Vasser	50
17. Adrian Fernandez	42
18. Oriol Servia	37
19. Memo Gidley	32
20. Bryan Herta	27
21. Michel Jourdain Jr.	24
22. Alex Zanardi	24
23. Tora Takagi	19
24. Mauricio Gugelmin	17
25. Max Wilson	12
26. Shinji Nakano	10
27. Nicolas Minassian	7

Indy Racing League

1. x–Sam Hornish Jr.	451
2. Buddy Lazier	385
3. Scott Sharp	315
4. Felipe Giaffone	295
5. Billy Boat	295
6. Eliseo Salazar	276
7. Al Unser Jr.	259
8. Eddie Cheever	249
9. Jeff Ward	232
10. Buzz Calkins	222
11. Airton Dare	213
12. Donnie Beechler	204
13. Robbie Buhl	202
14. Shigeaki Hattori	201
15. Mark Dismore	198
16. Jaques Lazier	185
17. Sarah Fisher	183
18. Robby McGehee	180
19. Didier Andre	173
20. Greg Ray	169
21. Billy Roe	93
22. Jeret Schroeder	77
23. Helio Castroneves	64
24. Davey Hamilton	54
25. Richie Hearn	50
26. Jon Herb	48
27. Gil de Ferran	46
28. Brandon Erwin	40
29. Casey Mears	36
30. Stan Wattles	36
31. Michael Andretti	35
32. Stephan Gregoire	34
33. Jimmy Vasser	32
34. Bruno Junqueira	30
35. Rick Treadway	29
36. Tony Stewart	28
37. Laurent Redon	26
38. Chris Menninga	25
39. Cory Witherill	19
40. Arie Luyendyk	17

(x–clinched championship)

Formula One

1. x–Michael Schumacher	107
2. David Coulthard	57
3. Rubens Barrichello	54
4. Ralf Schumacher	48
5. Juan Pablo Montoya	25
6. Mika Hakkinen	24
7. Jacques Villeneuve	12
8. Nick Heidfeld	11
9. Kimi Raikkonen	9
10. Jarno Trulli	9
11. Giancarlo Fisichella	8
12. Heinz-Harald Frentzen	6
13. Olivier Panis	5
14. Jean Alesi	5
15. Eddie Irvine	4
16. Pedro de la Rosa	1
17. Jenson Button	2
18. Jos Verstappen	1

(x–clinched championship)

NHRA

Top Fuel

1. Larry Dixon	1,527
2. Kenny Bernstein	1,482
3. Gary Scelzi	1,206
4. Mike Dunn	1,197
5. Doug Kalitta	1,190
6. Darrell Russell	1,145
7. Doug Herbert	965
8. Tony Schumacher	894
9. David Grubnic	759
10. Rhonda Hartman-Smith	611

Funny Car

1. John Force	1,486
2. Whit Bazemore	1,243
3. Del Worsham	1,134
4. Ron Capps	1,127
5. Tony Pedregon	1,094
6. Bruce Sarver	1,071
7. Frank Pedregon	856
8. Tommy Johnson Jr.	845
9. Dean Skuza	832
10. Gary Densham	771

Open, New Orleans, Pittsburgh, Tampa Bay.

Monday, Sept. 24
Washington at Green Bay, 9 p.m.

Tennis

Bell Challenge
At Club Advantage Multi-Sports
Quebec
Purse: $170,000
Surface: Hard-Indoor
Singles
First Round
Anne Kremer (3), Luxembourg, def. Diana Srebovic, Canada, 6-2, 6-0.
Alena Vaskova, Czech Republic, def. Marissa Irvin, United States, 6-7 (5), 6-4, 6-4.
Jennifer Hopkins (5), United States, def. Els Callens, Belgium, 6-4, 7-6 (2).
Samantha Reeves, United States, def. Nathalie Grandin, South Africa, 4-6, 6-3, 6-0.
Jana Nejedly (8), Canada, def. Anca Barna, Germany, 6-4, 6-2.
Nathalie Dechy (6), France, def. Renata Kolbovic, Canada, 6-1, 6-2.
Iva Majoli (4), Croatia, def. Melanie Marois, Canada, 7-5, 6-4.
Doubles
First Round
Klara Koukalova and Alena Vaskova, Czech Republic, def. Jennifer Fiers, United States, and Nancy Loeffler-Caro, Canada, 6-0, 6-1.

Toyota Princess Cup

At Ariake Coliseum
Tokyo
Purse: $565,000
Surface: Hard-Outdoor
Singles
First Round
Arantxa Sanchez-Vicario (5), Spain, def. Evie Dominikovic, Australia, 6-1, 6-3.
Liezel Huber, South Africa, def. Iroda Tulyaganova (6), Uzbekistan, 6-4, 6-1.
Silvia Talaja, Croatia, def. Shinobu Asagoe, Japan, 4-6, 7-6 (2), 6-3.
Gala Leon Garcia, Spain, def. Janet Lee, Taiwan, 6-4, 2-6, 6-2.
Meilen Tu, United States, def. Rachel McQuillan, Australia, 6-2, 6-2.
Saori Obata, Japan, def. Shiho Hiramatsu, Japan, 6-1, 6-4.
Nicolle Pratt, Australia, def. Marlene Weingartner, Germany, 6-1, 6-0.
Doubles
First Round
Kim Clijsters, Belgium, and Ai Sugiyama (1), Japan, def. Mariana Diaz-Oliva, Argentina, and Cristina Torrens-Valero, Spain, 6-2, 6-0.
Rossana de los Rios, Paraguay, and Joannette Kruger, South Africa, def. Erika de Lone, United States, and Annabel Ellwood, Australia, 2-6, 6-3, 7-5.
Cara Black, Zimbabwe, and Liezel Huber (2), South Africa, def. Haruka and Naiko Inoue, Japan, 6-4, 6-1.

Heineken Open

At Xianxia Tennis Center
Shanghai, China
Purse: $400,000
Surface: Hard-Outdoor
Singles
First Round
Justin Gimelstob, United States, def. Paradorn Srichaphan, Thailand, 7-6 (6), 4-6, 6-4.
Andre Sa, Brazil, def. Robbie Koenig, South Africa, 6-3, 3-6, 6-2.
Ivo Heuberger, Switzerland, def. Neville Godwin, South Africa, 6-4, 7-6 (4).
Second Round
Michel Kratochvil (3), Switzerland, def. George Bastl, Switzerland, 4-6, 6-2, 6-[illegible].
Takahiro Terachi, Japan, def. Michael Ebbutt, Australia, 6-7 (5), 6-4, 6-1.
Edwin Kempes, Netherlands, def. Byron Black, Zimbabwe, 7-6 (3), 6-7 (1), 6-3.
Francisco Clavet, Spain, def. Lee Hyung-Taik, South Korea, 6-4, 6-2.
Doubles
First Round
Petr Luxa and Radek Stepanek (4), Czech Republic, def. Xu Ran and Zeng Shao-Xuan, China, 6-4, 6-3.
Michel Kratochvil, Switzerland, and Andrew Ilie, Australia, def. Paul Hanley and Nathan Healey, Australia, 0-6, 7-6 (1), 6-1.

ATP Money Leaders

Through Sept. 16

Gustavo Kuerten	$2,271,514
Lleyton Hewitt	$1,998,118
Andre Agassi	$1,854,896
Patrick Rafter	$1,580,592
Juan Carlos Ferrero	$1,443,221
Yevgeny Kafelnikov	$1,243,699
Pete Sampras	$931,281
Goran Ivanisevic	$925,350
Marat Safin	$882,102
Albert Portas	$752,354
Jan-Michael Gambill	$746,976
Alex Corretja	$737,112
Andrei Pavel	$721,514
Roger Federer	$713,555
Jonas Bjorkman	$711,596
Sebastien Grosjean	$697,434
Tim Henman	$691,149
Arnaud Clement	$680,199
Andy Roddick	$663,314
Jiri Novak	$614,938

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

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

October 31, 2001

David A. Cocci, President/CEO
Apex Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

We have completed our review of the additional information you provided to convert to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. We found the information sufficient for us to proceed to the next step in the approval process.

Accordingly, we have forwarded your proposal to our Offices of Examination and Insurance and General Counsel for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval. We anticipate seeking the NCUA Board's approval at the December 13, 2001 board meeting.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

Tawana Y. James
Regional Director

DOI/CMV:cmv
FCU 06414-02F

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➢ PRODUCTS AND SERVICES

APEX FCU is a $20 million financial institution, offering a wide range of financial products and services. The credit union's share and loan products appeal to different member types, enabling it to serve a community population with varying financial needs, as shown below.

➢ regular shares (minimum $5)	➢ new/used automobile loans	➢ VISA credit cards
➢ payroll savings (minimum $1)	➢ recreational, boat & plane loans	➢ travelers checks
➢ share draft checking	➢ payment shaver loans & leases	➢ money orders
➢ share certificates (min. $500)	➢ first & second mortgage loans	➢ discount amusement park tickets
➢ money markets (min. $2,000)	➢ mobile home loans	➢ Investment/broker service
➢ Traditional/Roth IRAs	➢ construction loans	➢ bill payer service
➢ clubs (min. $5 per paycheck)	➢ share and stock secured loans	➢ checkbook reconciliation service
➢ Kirby Kangaroo (Youth) Club	➢ student loans	➢ financial counseling service
➢ Mad Money (ATM/Debit) Card	➢ lines of credit	➢ cash operation service

APEX FCU's loan products are competitively priced, and can be acquired for a variety of purposes. It has a *risk-based lending* program, enabling the credit union to meet the lending needs of all community residents by offering the best possible rate based upon each individual's credit history. As an auto-financing alternative, the *Payment Shaver Loans* provide members with lower monthly payments than a traditional automobile loan with no acquisition charge or hidden fees commonly associated with a traditional auto lease.

Additionally, the credit union offers members convenient access to their funds through a variety of electronic delivery services, including direct deposit, A.R.T. (an audio response system), Mad Money Card (an ATM and VISA check card), Internet access, home banking, and an electronic bill payer service. APEX FCU is also affiliated with the CU$ (Credit Union Dollars) network, owned by the Pennsylvania Credit Union League. This network provides credit union members access their accounts at more than 400 ATMs statewide at no surcharge.

Furthermore, APEX FCU offers a variety of programs that would appeal to residents living in low-income and underserved areas, including a deposit of only $5 to open a regular shares account, a no minimum balance, no per-check and no monthly maintenance fees for a share draft account, risk based lending, mobile home loans, checkbook reconciliation service, new and used, and payment shaver auto loans, money orders, and credit and financial counseling.

The board is also considering some future services for all level of residents, but especially targeting low-income, underserved, and unbanked residents, including participation in the Affordable Housing Program, a mortgage loan program with a low-down payment and cap on purchase price, partnership with agencies serving low-income residents (e.g., Habitat for Humanity), bill payer service at credit union, and educational programs to prepare for home ownership.

Overall, these products and services are more than adequate to serve the various types of residents within the proposed community.

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A

Financial Information

Login #:	208910	Date Received:	10/4/2001
CU #:	6414	TOM Code:	49 Multiple
CU Name:	APEX	District:	2 FREDERICK, JOHN
Street:	540 OLD READING PIKE	SE:	F STRASLICKA, TOM
City:	STOWE State: PA	Limited Income:	0
ZIP:	19464	Description:	Community Conversion

FPR DATA	Capital	Delinquency	Net Income	PAS	Net Worth
6/30/2001	9.79	0.54	0.61	110.43	9.44
12/31/2000	10.22	0.57	0.75	110.91	9.83

Assets:	$21,283,256	Members:	5,762
Shares:	$19,270,668	Potential Members:	8,643

Current Exam		Last Contact	
Type:	10	Type:	27
Completion Date:	12/12/2000	Completion Date:	2/5/2001
Effective Date:	10/31/2000	Effective Date:	12/31/2000

(b)(8)

F

CU #:	6414	CU Name:	APEX	Reviewer:	CMV
Login #:	208910	Description:	COMMUNITY CONVERSION	SSIC #:	

EXPANSION DATA

Group Name, Location and Detail	New Members	Num. of Overlaps	Overlap CUs	FOM Approved
TRI-COUNTY AREA	220391	0		D

Persons who live, work, worship, or go to school in, and businesses and other legal entities in the Tri-County Area, PA, including 42 townships and boroughs in Western Montgomery, Southeastern Berks, and Northern Chestern Counties.

Type of Group: COMMUNITY **Confirmation No:**

Does overlap harm outweigh benefit? (Y, N, N/A) N/A

Does the group have the ability to form a CU? (Y, N, N/A) N/A

Is the group within the service area? (Y, N ,N/A) N/A

	Y	0	0	0
TOTALS	N	0	0	0
	D	220391	0	1

CU #:	6414	CU Name:	APEX	Reviewer:	CMV
Login #:	208910	Description:	COMMUNITY CONVERSION	SSIC #:	

Have there been unsafe practices within the 12 months preceding the filing of the application? (Y, N, N/A) N

CU had no unsafe practices within the past 12 months.

Is the CU adequately capitalized? (Y, N, N/A) Y

CU is sufficiently capitalized, as supported by its net worth ratio of 9.50% as of 9/30/01.

Does the CU have the admin. capability and financial resources to handle the expansion? (Y, N, N/A) Y

CU was assigned a (b)(8) and yes-FOM at the 10/31/00 exam. CU has sufficient branches, staff, earnings, and capital to handle this expansion.

General Comments (Regional Summary):

A detailed analysis is disclosed in the attached Regional Summary.

Recommendation:

Defer action due to the need for OGC and E&I concurrence.

	Date:	APRV	DEF	DEN
Reviewer: Cynthia M. Davis	10/19/01		1	
Director of Insurance: Antoinette M. Cook	10/22/01		1	
Deciding Official: Michael J. Williams	10/23/01		1	
Deciding Official:	10/1/01			

NATIONAL CREDIT UNION ADMINISTRATION
B-1 FORM

To: Board Secretary Rebecca Baker Date: October 31, 2001

From: Regional Director Tawana Y. James
Region II (Capital)

Agenda Item:
Application to convert to a community charter.

Subject:
APEX Federal Credit Union, Charter Number 06414, Stowe, Pennsylvania,
Assets $21,648,565.

Target Meeting Date (including any deadline):
December 13, 2001

Agenda Recommendation:	Special	Regular
		X

Meeting Recommendation:	Open	Closed
	X	

Applicable Exemptions (See 12 C.F.R. 791.12(a)):	Memo	Discussion
None		

Supporting Comments:

Public Interest Consideration (as required by 12 C.F. R. 791.12(b)):

Reason For Coming To The Board With This Item:
Request is beyond the delegated authority of the Regional Director.

Staff Responsible For Item Preparation:
Tawana Y. James, Regional Director
Antoinette St. Clair, Director of Insurance
Cynthia Vaughn, Insurance Analyst

Office Representative (Type)	Signature
Tawana Y. James, Regional Director	Tawana Y. James

NCUA 1102

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Financial Information

Login #:	207156	Date Received:	5/31/2001
CU #:	6414	TOM Code:	49 Multiple
CU Name:	APEX	District:	2 FREDERICK, JOHN
Street:	540 OLD READING PIKE	SE:	F STRASLICKA, TOM
City:	STOWE State: PA	Limited Income:	0
ZIP:	19464	Description:	Community Conversion

FPR DATA	Capital	Delinquency	Net Income	PAS	Net Worth
12/31/2000	10.22	0.57	0.75	110.91	9.83
6/30/2000	9.54	0.69	0.68	110.09	9.16

Assets:	$19,817,382	Members:	5,800
Shares:	$17,868,070	Potential Members:	8,700

Current Exam		Last Contact	
Type:	10	Type:	27
Completion Date:	12/12/2000	Completion Date:	2/5/2001
Effective Date:	10/31/2000	Effective Date:	12/31/2000

(b)(8)

CU #:	6414	CU Name:	APEX	Reviewer:	CMV
Login #:	207156	Description:	COMMUNITY CONVERSION	SSIC #:	

EXPANSION DATA

Group Name, Location and Detail	New Members	Num. of Overlaps	Overlap CUs	FOM Approved
TRI-COUNTY AREA	220391	0		D
TRI-COUNTY , PA				

Persons who live, work, worship, and attend school in, and business and other legal entities in the area known as the Tri-County Area in PA.

Type of Group: COMMUNITY **Confirmation No:**

Does overlap harm outweigh benefit? (Y, N, N/A) N/A

Does the group have the ability to form a CU? (Y, N, N/A) N/A

Is the group within the service area? (Y, N ,N/A) N/A

	Y	0	0	0
TOTALS	N	0	0	0
	D	220391	0	1

CU #:	6414	**CU Name:**	APEX	**Reviewer:**	CMV
Login #:	207156	**Description:**	COMMUNITY CONVERSION	**SSIC #:**	

Have there been unsafe practices within the 12 months preceding the filing of the application? (Y, N, N/A) N/A

Is the CU adequately capitalized? (Y, N, N/A) N/A

Does the CU have the admin. capability and financial resources to handle the expansion? (Y, N, N/A) N/A

General Comments (Regional Summary):

See attached regional summary.

Recommendation:

Defer application for minor changes needed in the business plan.

		APRV	DEF	DEN
Reviewer: Cynthia M. Daugh	**Date:** 7/25/01		1	
Director of Insurance:	**Date:**			
Deciding Official:	**Date:**			
Deciding Official:	**Date:**			

July 25, 2001

David A. Cocci, President/CEO
Apex Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

Thank you for your application to convert your multiple group common bond charter to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. Your proposal contains sufficient information to support the Tri-County Area is a local community where its residents have common interests.

Your marketing plan refers to ethnicity under Sociological Trends, on page 7-2, which needs to be deleted. The first bullet states, *"The racial makeup of the community is 94.5 percent Caucasian with 58.6 percent urban."* The National Credit Union Administration Board believes this information provides no relevant support for community common bond, and wants it deleted from all proposals. Please remove the entire bullet, and provide us with a revised page 7-2 to insert into your proposal.

In addition, Analyst Cynthia Vaughn informs me you agreed to provide additional documentation to support that Phoenixville is part of the Tri-County Area, including a letter from the President from the Tri-County Area Chamber of Commerce. We have not yet received this information.

Upon receipt of the above information, we will proceed with the processing of your proposal. The next step would be to forward your proposal to our Offices of General Counsel and Examination and Insurance for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

Tawana Y. James
Regional Director

DOI/CMV:cmv
FCU 06414-02F

bcc: Reading \ DOI Reading \ ARD/P Lee \ SE Straslicka \ PE Frederick

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CMV 7/25/01

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- In 1985, the NFHS sponsored a national survey of high school principals and nearly 7,000 high school students in all 50 states. The survey, funded by a grant from the Lilly Endowment in Indianapolis, was conducted by Indiana University in cooperation with the National Association of Secondary School Principals. Following are the results of that survey.

  * 95 percent believed that participation in activities teaches valuable lessons to students that cannot be learned in a regular class routine.

  * 99 percent agreed that participation in activities promotes citizenship

  * 95 percent agreed that activity programs contribute to the development of "school spirit" among the student body.

  * 76 percent said they believe the demand made on students' time by activities is not excessive.

  * 72 percent said there is strong support for school activity programs from parents and the community at large.

  Students who compete in high school activity programs make higher grades and have better attendance.

June 8, 2001

David A. Cocci, President/CEO
Apex Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

We are in receipt of your proposal requesting a conversion of your credit union from a multiple group common bond to a community charter encompassing the Tri-County Area of Pennsylvania.

We will contact you when we reach a decision or need further information. If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

for Tawana Y. James
Regional Director

DOI/CMV:cmv
FCU 06269-02F

bcc: Reading / DI Reading / SE Straslicka / EX Frederick

i:\ins1\commconv\Apex\Acknowledge.doc

CMV 6/8/01
6/8/01

NATIONAL CREDIT UNION ADMINISTRATION
B-1 FORM

To: Board Secretary Rebecca Baker Date: October 31, 2001

From: Regional Director Tawana Y. James
Region II (Capital)

Agenda Item:
Application to convert to a community charter.

Subject:
APEX Federal Credit Union, Charter Number 06414, Stowe, Pennsylvania,
Assets $21,648,565.

Target Meeting Date (including any deadline):
December 13, 2001

Agenda Recommendation:	Special	Regular
		X

Meeting Recommendation:	Open	Closed
	X	

Applicable Exemptions (See 12 C.F.R. 791.12(a)):	Memo	Discussion
None		

Supporting Comments:

Public Interest Consideration (as required by 12 C.F. R. 791.12(b)):

Reason For Coming To The Board With This Item:
Request is beyond the delegated authority of the Regional Director.

Staff Responsible For Item Preparation:
Tawana Y. James, Regional Director
Antoinette St. Clair, Director of Insurance
Cynthia Vaughn, Insurance Analyst

Office Representative (Type)	Signature
Tawana Y. James, Regional Director	Tawana Y. James

NCUA 1102

Duplicate Page

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

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SUITE 4206 1775 DUKE STREET ALEXANDRIA, VIRGINIA 22314-3437 703-519-4600 (FAX) 703-519-4620

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

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

SUITE 4206 1775 DUKE STREET ALEXANDRIA, VIRGINIA 22314-3437 703-519-4600 (FAX) 703-519-4620

NATIONAL CREDIT UNION ADMINISTRATION
B-1 FORM

To: Board Secretary Rebecca Baker Date: October 31, 2001

From: Regional Director Tawana Y. James
Region II (Capital)

Agenda Item:
Application to convert to a community charter.

Subject:
APEX Federal Credit Union, Charter Number 06414, Stowe, Pennsylvania,
Assets $21,648,565.

Target Meeting Date (including any deadline):
December 13, 2001

Agenda Recommendation:	Special	Regular
		X
Meeting Recommendation:	Open	Closed
	X	
Applicable Exemptions (See 12 C.F.R. 791.12(a)): None	Memo	Discussion

Supporting Comments:

Public Interest Consideration (as required by 12 C.F. R. 791.12(b)):

Reason For Coming To The Board With This Item:
Request is beyond the delegated authority of the Regional Director.

Staff Responsible For Item Preparation:
Tawana Y. James, Regional Director
Antoinette St. Clair, Director of Insurance
Cynthia Vaughn, Insurance Analyst

Office Representative (Type) Tawana Y. James, Regional Director	Signature Tawana Y. James

NCUA 1102

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

(b)(5)

October 31, 2001

David A. Cocci, President/CEO
Apex Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

We have completed our review of the additional information you provided to convert to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. We found the information sufficient for us to proceed to the next step in the approval process.

Accordingly, we have forwarded your proposal to our Offices of Examination and Insurance and General Counsel for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval. We anticipate seeking the NCUA Board's approval at the December 13, 2001 board meeting.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

Tawana Y. James
Regional Director

DOI/CMV:cmv
FCU 06414-02F

Duplicate Page

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

FACSIMILE COVER SHEET

TO: David Cocci, President
COMPANY: APEX FCU
PHONE: (610) 323-4135
FAX #: (610) 323-2258

FROM: Cynthia Vaughn

AGENCY: National Credit Union Administration
NCUA - REGION II (CAPITAL)

PHONE: (703) 519-4600 **FAX #:** (703) 519-4620
DATE: 7/25/01
PAGES: (Including Cover Sheet) 2
NOTES:

COMMENTS: This facsimile contains PRIVILEGED AND CONFIDENTIAL INFORMATION intended only for the use of the addressee(s) names above. If you are not the intended recipient of this facsimile, or the employee or agency responsible for delivering it to the intended recipient, you are hereby notified that any dissemination or copying of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify us by telephone and return the original facsimile to us at the address below, via the U. S. Postal Service. Thank you.

If this transmission is not complete, please call (703) 838-0401.

1775 DUKE ST., SUITE 4206 ALEXANDRIA, VIRGINIA 22314-3437

NATIONAL CREDIT UNION ADMINISTRATION

National Credit Union Administration
REGION II

July 25, 2001

David A. Cocci, President/CEO
Apex Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Dear Mr. Cocci:

Thank you for your application to convert your multiple group common bond charter to a community charter serving the entire Tri-County Area, encompassing Western Montgomery, Northern Chester, and Southeastern Berks Counties in Pennsylvania. Your proposal contains sufficient information to support the Tri-County Area is a local community where its residents have common interests.

Your marketing plan refers to ethnicity under Sociological Trends, on page 7-2, which needs to be deleted. The first bullet states, *"The racial makeup of the community is 94.5 percent Caucasian with 58.6 percent urban."* The National Credit Union Administration Board believes this information provides no relevant support for community common bond, and wants it deleted from all proposals. Please remove the entire bullet, and provide us with a revised page 7-2 to insert into your proposal.

In addition, Analyst Cynthia Vaughn informs me you agreed to provide additional documentation to support that Phoenixville is part of the Tri-County Area, including a letter from the President from the Tri-County Area Chamber of Commerce. We have not yet received this information.

Upon receipt of the above information, we will proceed with the processing of your proposal. The next step would be to forward your proposal to our Offices of General Counsel and Examination and Insurance for their review and concurrence. Once we receive their concurrences, we will forward the proposal to the NCUA Board for their approval.

If you have any questions, please contact Insurance Analyst Cynthia Vaughn at (703) 519-4622.

Sincerely,

Tawana Y. James
Regional Director

DOI/CMV:cmv
FCU 06414-02F

1775 Duke Street • Alexandria, Virginia 22314-3437 • Suite 4206 • 703-519-4600 • 703-519-4620 FAX • region2@ncua.gov

APEX
FEDERAL CREDIT UNION

Main Office:
540 Old Reading Pike • Stowe, PA 19464
(610) 323-4135 • FAX (610) 323-2258
Loan Dept.: (610) 970-LEND (5363) • FAX (610) 323-2599
service@apexfcu.com

May 29, 2001

National Credit Union Administration
Suite 4206
1775 Duke Street
Alexandria, Virginia 22314-3437

Attention: Tawana James, Regional Director

Dear Ms. James:

APEX Federal Credit Union respectfully submits this proposal to convert to a Community Charter as documented within. Please remit all correspondence to David A. Cocci, President/CEO at the following address:

APEX Federal Credit Union
540 Old Reading Pike
Stowe, Pennsylvania 19464

Should you need to reach me, I can be reached at (610) 323-4135 x-222 or my e-mail address is service@apexfcu.com.

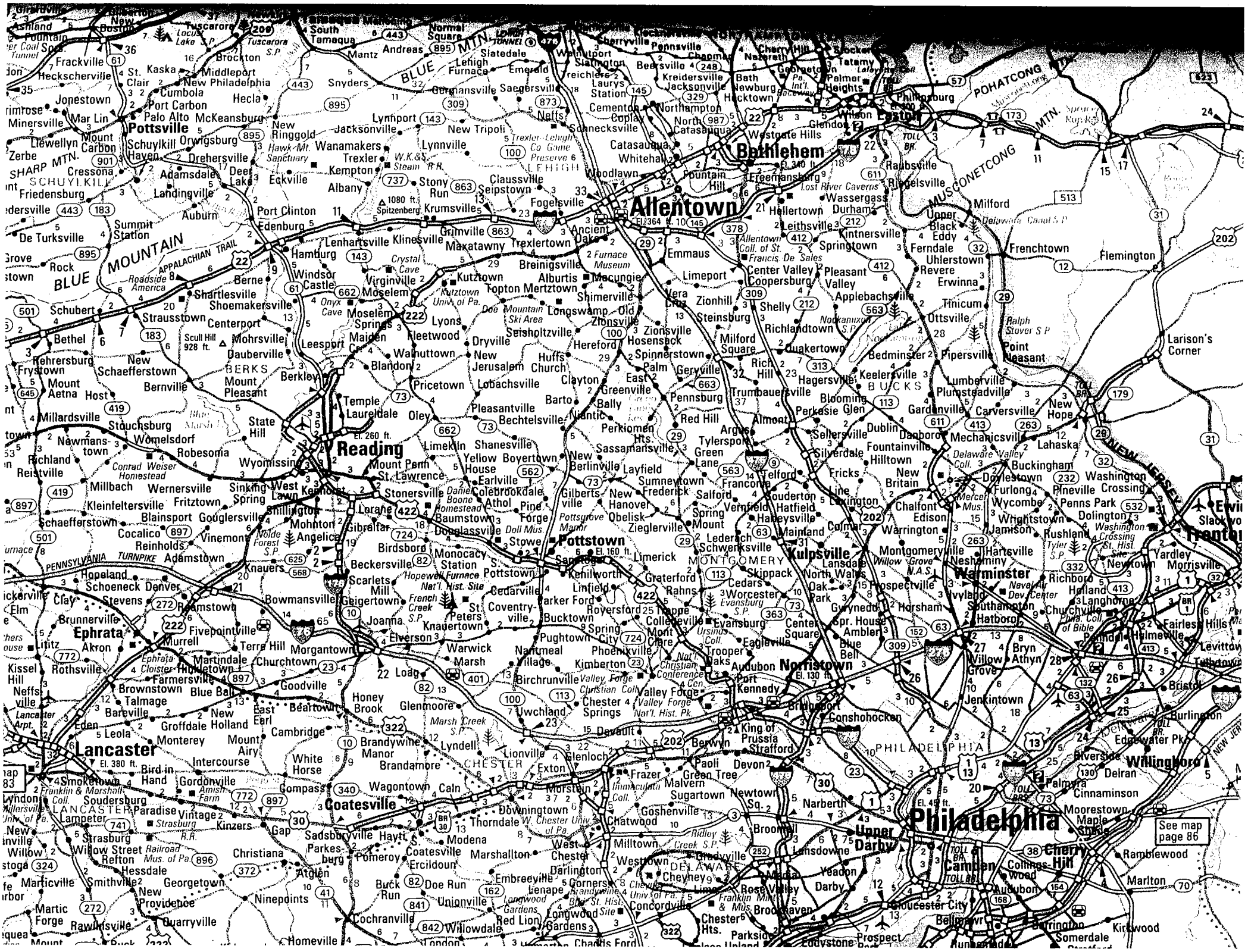
Sincerely,

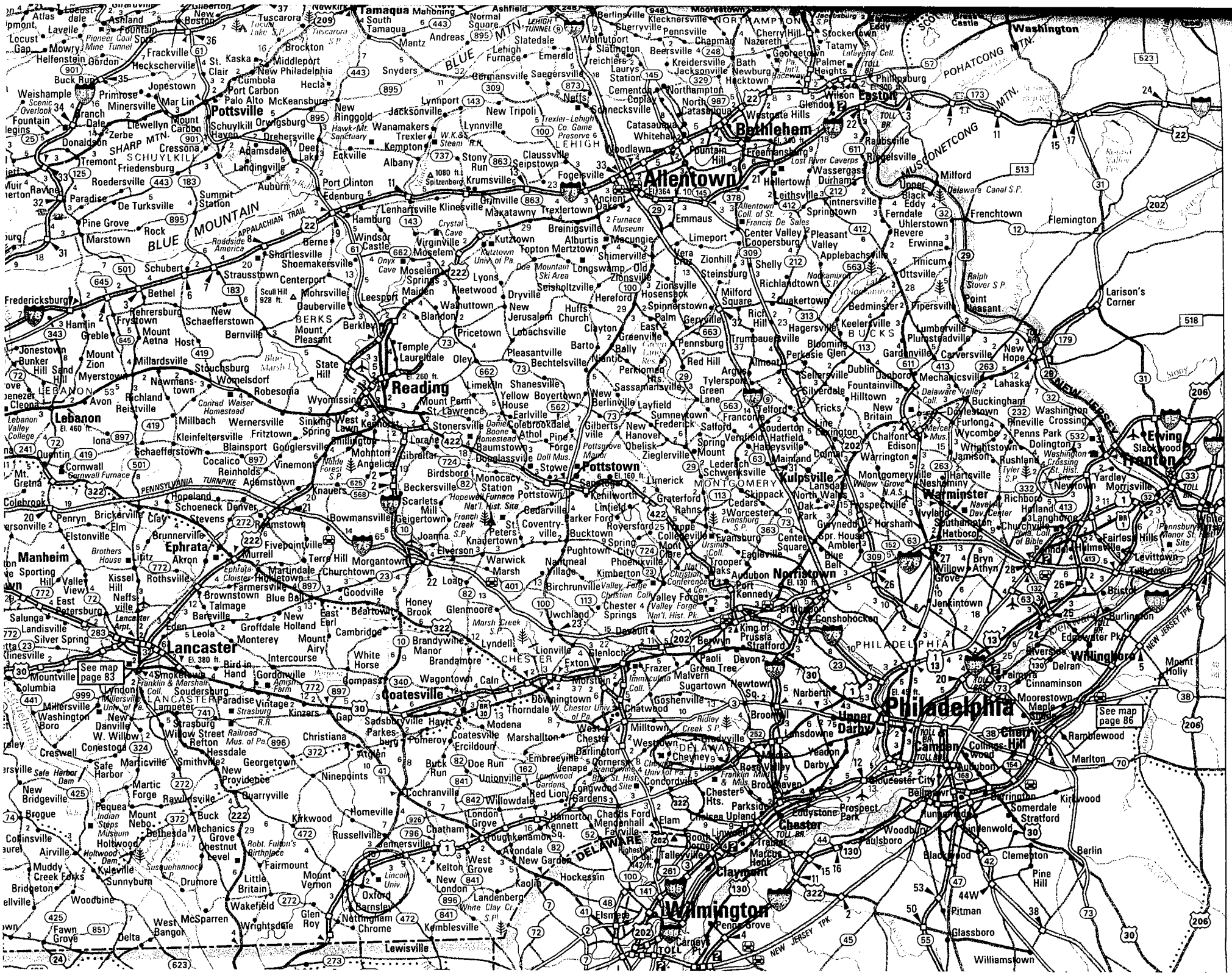
David A. Cocci
President/CEO

ml:dac

cc: file
Board of Directors

Equal Opportunity LENDER
EQUAL HOUSING LENDER
NCUA


Allentown
Bethlehem
Easton
Reading
Pottsville
Pottstown
Kulpsville
Warminster
Norristown
Ephrata
Lancaster
Coatesville
Upper Darby
Philadelphia
Camden
Cherry Hill
Willingboro
Trenton
BLUE MOUNTAIN
SHARP MTN.
POHATCONG MTN.
MUSCONETCONG
LEHIGH
BERKS
BUCKS
MONTGOMERY
CHESTER
DELAWARE
LANCASTER
PHILADELPHIA
NEW JERSEY
PENNSYLVANIA TURNPIKE
APPALACHIAN TRAIL
See map page 86



Allentown
Bethlehem
Easton
Reading
Pottstown
Lancaster
Lebanon
Manheim
Ephrata
Coatesville
Philadelphia
Wilmington
Chester
Norristown
Kulpsville
Warminster
Ewing
Trenton
Willingboro
Camden
Cherry Hill
Upper Darby
Claymont
Washington
Tamaqua
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Montgomery
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Explan
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See map page 83
See map page 86

TELECON

TO: Lori Peckne

FROM: Trish Kugler, Pheonixville Area Chamber of Commerce

PHONE: 610-933-3070

SUBJ: Chamber Members

DATE: October 31, 2001

DISTRIBUTION:

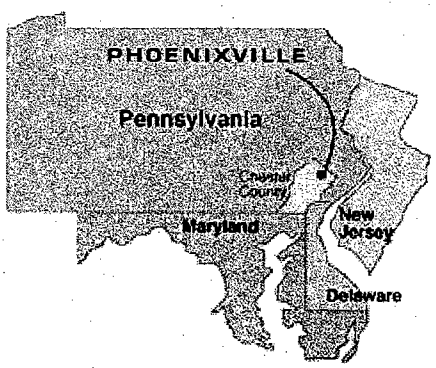
_X_FCU 06414	___SUP	___RD
___SCU	___INS	___DRD
___SE	___SA	___ARD
___EX	___ADMIN	___SSIC
___SSIC	___OTHER	_X_TELECON

COMMENTS:

I contacted the Phoenixville Area Chamber of Commerce to determine how many of its members were from the Tri-County Area outside of Phoenixville, PA. Ms. Kugler stated that its membership does consist of members from the Tri-County Area.

The PHOENIXVILLE Area...

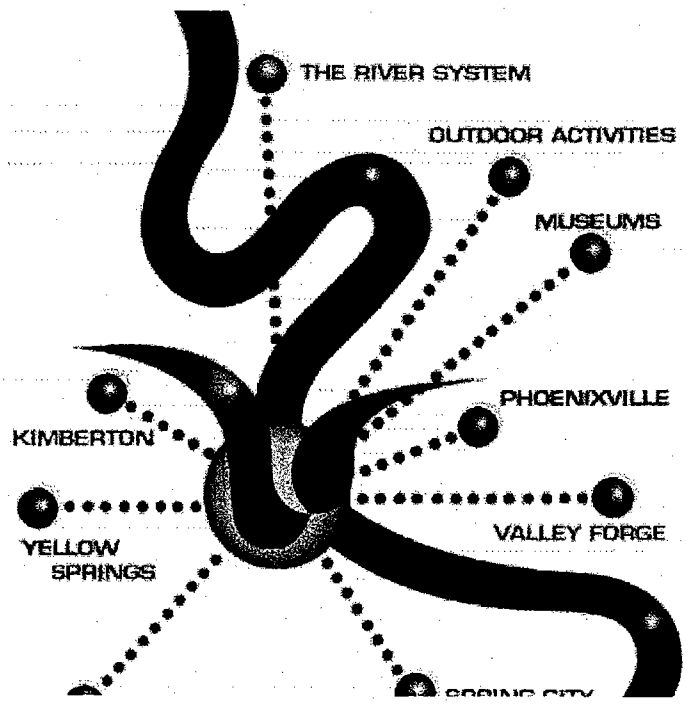
Located on the Northeastern edge of Chester County, on the Western bank of the Schuylkill River, across from Montgomery County, about 27 miles from Philadelphia.



Visit our calendar of events to find out the many events sponsored by the Chamber and the businesses in the community - most of them are free! In addition to Valley Forge attractions, historical home tours, Canal Day, Civil War reenactments, and many more, you'll be no more than 45 minutes from Philadelphia. Other nearby attractions include: Bucks County's New Hope and French Creek, the Brandywine Valley's Longwood Gardens, Lancaster and the ever-popular Reading outlets.

Drive through the countryside to see some our famous covered bridges, historic architecture or stop at Historic Yellow Springs. Go to a play, go for a hike, get a bite to eat, skate or bike along the river at the Betzwood bike path, and finally, stay in one of our quaint bed and breakfast hotels - so much to do in this diverse countryside!

Click on each area below to find out more about the rich local history and interesting highlights...



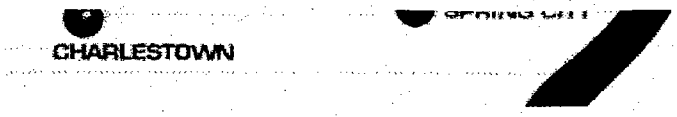
Enter a City or US Zip: go!

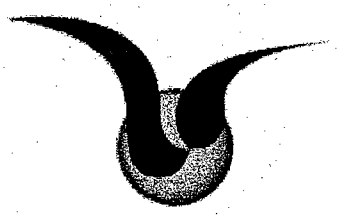
Philadelphia, PA
Reported by Philadelphia, PA
Cloudy

Wed Oct 31 08:54 AM ET
Temperature: 51°F/11°C
Humidity: 52%
Barometer: 30.57in/1036mb
Winds: NE at 5mph/8kph

Click for Forecast
THE WEATHER CHANNEL
weather.com

abc Get the latest news! NEWS.com


CHARLESTOWN



What can the Chamber do for YOU?

Promote Your Business

The Phoenixville Area Chamber of Commerce is an independent organization that represents the business interests of Northeastern Chester County and Western Montgomery County.

The Chamber's mission is "to advance the principles of free enterprise by providing the leadership which will enhance the economic climate of the area, address the priority needs of its members, and interact with other individuals and organizations for the overall benefit of the business community."

The Chamber is primarily a business organization, funded solely through its members' investments and activities. It is governed by a volunteer Board of Directors elected by its membership.

Serve Your Needs

Members of the Phoenixville Area Chamber of Commerce have access to many benefits and discounts which save time and money to put into your business.

- Cost effective group insurance with coverage options of your choice
- Long distance and cellular telephone discounts
- Long term disability insurance at a discount
- Marketing brochures of the Schuylkill River Valley Region
- Free listing on the Chamber's web site
- Member to member special offers and discounts
- Special breakfast, luncheon and dinner forums featuring informative guest speakers and topics that affect your bottom line
- After Hours Gatherings that provide personal networking opportunities that promote your business

Support Your Community

You can play an active role in the Chamber by taking the opportunity to join a committee of special interest to you. These include:

- Membership Services
- Legislative
- Activities

- Business Development
- Computer Web Site

Back to top

Chamber Board of Directors

- Joseph A. Puleo, President
- Ruth Ann Pete, First Vice President
- Richard F. Stevens, Second Vice President
- Charles Henry, Treasurer
- Barbara Cohen, Executive Director
- Trish Kugler, Administrative Assistant
- Charles M. Henry, Past President

How to Join

FEES:

$100.00 - Civic Organizations
$800.00 - Utilities and Hospitals
$500.00 - Banks and S&L's
$100.00 - Individuals
$75.00 - Retirees
$150.00 - 1 to 5 employees
$200.00 - 6 to 10 employees
$300.00 - 11 to 25 employees
$400.00 - 26 to 50 employees
$450.00 - 51 to 99 employees
$550.00 - 100 to 199 employees
$650.00 - 200 to 299 employees
$700.00 - 300 to 399 employees
$750.00 - 400 to 499 employees
$800.00 - 500 or more employees

Yes, I want to be a member. Application form

Phoenixville Area Chamber of Commerce
P.O. Box 29

Where We Circulate

For a comprehensive list of the types of businesses that recieve the Route 422 Business Advisor see Who We Reach

The Route 422 Business Advisor is mailed free to owners and operators of businesses in the following municipalities located along the Route 422 business corridor.

- Audubon (19407)
- Bally (19503)
- Barto (19504)
- Berwyn (19312)
- Birdsboro (19508)
- Blue Bell (19422)
- Boyertown (19512)
- Bridgeport (19405)
- Center Square (19422)
- Chester Springs (19425)
- Collegeville (19426)
- Conshohocken (19428)
- Devon (19333)
- Douglassville (19518)
- Downingtown (19355)
- Eagleville (19408)
- Elverson (19520)
- Exton (19341)
- Frazer (19355)
- Gilbertsville (19525)
- Harleysville (19438)
- Honey Brook (19344)
- Jeffersonville (19403)
- Kimberton (19442)
- King of Prussia (19406)
- Limerick/Linfield (19468)
- Malvern (19355)
- Norristown (19401/19403)

- Oaks (19456)
- Paoli (19301)
- Parkerford (19457)
- Pennsburg (18073)
- Phoenixville (19453/19460)
- Plymouth Meeting (19462)
- Pottstown (19464/19465)
- Reading (19601/19602/19604/19605/19606/19607/19609/19611/19612)
- Royersford (19468)
- Sanatoga (19464)
- Sassamansville (19472)
- Schwenksville (19473)
- Skippack (19474)
- Spring City (19475)
- Stowe (19464)
- Trappe (19426)
- Trooper (19403)
- Uwchland (19480)
- Valley Forge (19481)
- Wayne (19087)
- West Chester (19380)
- West Conshohocken (19428)
- Wyomissing (19610)
- Zieglerville (19492)

Please Subscribe

TELECON

TO: Eileen Dautrich, TriCounty Area Chamber of Commerce

FROM: IA Cynthia Vaughn

PHONE: (610) 326-2900

SUBJ: Phoenixville's relationship to the Tri-County Area

DATE: 7/2/01

DISTRIBUTION:

_X_FCU 06414	___SUP	___RD
___SCU	___INS	___DRD
___SE	___SA	___ARD
___EX	___ADMIN	___SSIC
___SSIC	___OTHER	_X_TELECON

COMMENTS:

I called TriCounty Area Chamber of Commerce to determine if Phoenixville is part of the Tri-County Area per its map and visitor's guide. Eileen stated that they do not consider Phoenixville to be part of the Tri County Area since it has its own Chamber of Commerce; however, they do have some members from Phoenixville. She further stated that the Tri-County Area consists of 41 townships and boroughs, and Phoenixville is not included. She agreed to fax me a listing of those municipalities. I received the attached fax.