



***Regional Director's Actions Taken
Under Insurance Report of Activity***

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

AUGUST 2003

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2003 THRU 8/31/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	6	0	1	2	1,388,903
3	0	0	0	0	0
4	1	0	0	1	20,205
5	1	0	0	1	1,130
6	6	0	0	3	248
Total	14	0	3	7	1,410,486
%	82.4%	0.0%	17.6%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	1	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	1	0	0	1	44,800
Total	1	0	3	1	44,800
%	25.0%	0.0%	75.0%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	63	0	7	41	7,637
2	204	1	10	80	21,871
3	233	0	10	91	18,285
4	71	1	0	35	20,649
5	146	2	3	38	15,927
6	238	1	2	47	102,196
Total	955	5	32	332	186,565
%	96.3%	0.5%	3.2%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	2	2	920,486
2	3	0	2	3	502,364
3	2	1	4	2	479,756
4	2	0	5	2	205,481
5	5	0	2	5	5,032,773
6	0	0	1	0	0
Total	14	1	16	14	7,140,860
%	45.2%	3.2%	51.6%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	12	0	2	2	499,293
2	2	1	3	2	80,848
3	1	0	21	1	14,456
4	7	0	3	2	92,147
5	6	0	6	6	942,202
6	1	0	0	1	416,080
Total	29	1	35	14	2,045,026
%	44.6%	1.5%	53.8%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2003 THRU 8/31/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2003 THRU 8/31/2003

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	2	2	0	2	0	6,317,453	0
2	3	3	0	2	1	16,260,218	5,902,577
3	5	2	3	2	3	1,315,410	16,749,506
4	2	1	1	1	1	1,760,459	447,337
5	4	2	2	1	3	2,772,857	8,088,691
6	4	2	2	2	2	55,892,733	36,930,834
Total	20	12	8	10	10	84,319,130	68,118,945

INSURANCE REPORT OF ACTIVITY - SUMMARY

8/1/2003 THRU 8/31/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	8	0	0	5
2	28	0	0	9
3	35	0	0	9
4	15	0	0	6
5	11	0	0	6
6	7	0	0	4
Total	104	0	0	39

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Community Conversion						
12671	1	COOPERS CAVE GLENS FALLS, NY	Community	\$12,450,088.00	5,056	63,303

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Warren County, New York;

3757	1	WINDSOR LOCKS WINDSOR LOCKS, CT	Community	\$39,141,525.00	15,245	857,183
------	---	------------------------------------	-----------	-----------------	--------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Hartford County, CT;

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	3,161
------	---	------------------------------------	------------------	------------------	---------	-------

FIELD OF MEMBERSHIP: A portion of the Town of Brookhaven and the Town of Islip, New York, starting at the intersection of the Long Island Expressway and Morris Avenue, then south on Morris Avenue to Long Island Avenue, southeast on Long Island Avenue to the Long Island Railroad tracks, east along the Long Island Railroad tracks to North Ocean Avenue, north on North Ocean Avenue to the Long Island Expressway, west on the Long Island Expressway to Morris Avenue, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	4,058
------	---	------------------------------------	------------------	------------------	---------	-------

FIELD OF MEMBERSHIP: A portion of the Town of Brookhaven, New York, starting at the intersection of Mark Tree Road and Hawkins Road, then west on Hawkins Road to Pond Path Drive, southwest on Pond Path Drive to Main Avenue, south on Main Avenue to Jefferson Street, west on Jefferson Street to McGaw Avenue, south on McGaw Avenue to Middle Country Road (Route 25), east on Middle Country Road (Route 25) to Mark Tree Road, north on Mark Tree Road to Hawkins Road, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

17429	1	VISIONS ENDICOTT, NY	Underserved area	\$1,339,334,334.00	192,330	6,186
-------	---	-------------------------	------------------	--------------------	---------	-------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following New York State Municipalities: the Town of Dix; the Village of Montour Falls; or the Village of Watkins Glen, a local community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	7,234
------	---	------------------------------------	------------------	------------------	---------	-------

FIELD OF MEMBERSHIP: Portions of the Town of Brookhaven and the Town of Smithtown, New York, starting at the intersection of North Country Road and the Long Island Railroad tracks, then east on North Country Road to Nicolls Road, south on Nicolls Road to Daniel Webster Drive, southeast on Daniel Webster Drive to University Drive, southwest on University Drive to Jackson Drive, southeast on Jackson Drive to Pond Drive, south on Pond Drive to Hills Lane, west on Hills Lane to Nicolls Road, south on Nicolls Road to the southern perimeter of the State University of New York at Stony Brook campus to the north of Hastings Drive, south along the campus perimeter to the west of Hargrove Drive to Oxhead Road, west on Oxhead Road to Stony Brook Road, northwest on Stony Brook Road to Mills Road, east on Mills Road to Aspen Lane, north on Aspen Lane to Acorn Lane, west on Acorn Lane to Catalpa Lane, north on Catalpa Lane to Nadworthy Lane, west on Nadworthy Lane to the Long Island Railroad tracks, north along the Long Island Railroad tracks to North Country Road, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	7,520
------	---	------------------------------------	------------------	------------------	---------	-------

FIELD OF MEMBERSHIP: A portion of the Town of Islip, New York, starting at the intersection of School House Road and Lake Shore Road, then south on Lake Shore Road which becomes Pond Road at Church Avenue, south on Pond Road to the Long Island Railroad tracks, east along the Long Island Railroad tracks to Hawkins Avenue, north on Hawkins Avenue to Portion Road, east on Portion Road to Holbrook Road, north on Holbrook Road to Holbrook Avenue, northwest on Holbrook Avenue to Smith Road, west on Smith Road which becomes School House Road at Hawkins, continuing west on School House Road to Lake Shore Road, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	7,691
------	---	------------------------------------	------------------	------------------	---------	-------

FIELD OF MEMBERSHIP: A portion of the Town of Huntington Station, New York, starting at the intersection of Park Avenue and East Pulaski Road, then northwest on Park Avenue to Crooked Hill Road, southwest on Crooked Hill Road to Woodhull Road, south on Woodhull Road to New York Avenue, southeast on New York Avenue to East 13th Street, east on East 13th Street to Depot Road, southeast on Depot Road to Maplewood Road, north on Maplewood Road to Lenox Road, northwest on Lenox Road to East Pulaski Road, north on East Pulaski Road to Park Avenue, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	12,486
------	---	------------------------------------	------------------	------------------	---------	--------

FIELD OF MEMBERSHIP: Portions of the Town of Islip and the Village of Brightwaters, New York, starting at the intersection of Saxon Avenue and Sunrise Highway, west on Sunrise Highway to Richland Boulevard, south on Richland Boulevard to Howells Road, southeast on Howells Road to Clinton Avenue, south on Clinton Avenue to Union Boulevard, west on Union Boulevard to Sunset Road, south on Sunset Road which becomes West Lane at South Country Road to the shore of Great South Bay, east along the shore to Orowoc Point, north from Orowoc Point along the shore of Orowoc Creek to Montauk Highway (Main Street), west on Montauk Highway (Main Street) to Saxon Avenue, north on Saxon Avenue to Sunrise Highway, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	14,585
------	---	------------------------------------	------------------	------------------	---------	--------

FIELD OF MEMBERSHIP: A portion of the Town of Brookhaven, New York, starting at the intersection of Route 25A and Woodville Landing Road, then north on Woodville Landing Road to the shoreline of Long Island Sound, west along the shoreline to Wood Hull Landing Road, south on Wood Hull Landing Road to New York Avenue, south on New York Avenue to Ferndale Avenue, south on Ferndale Avenue to North Country Road, southeast on North Country Road to Van Buren Avenue, north on Van Buren Avenue to New York Avenue, northeast on New York Avenue to Lower Rocky Point Road, east on Lower Rocky Point Road to North Rocky Point Landing Road, southeast on North Rocky Point Landing Road to Hallock Landing Road, south on Hallock Landing Road to Route 25A, east on Route 25A to Woodville Landing Road, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	36,046
------	---	------------------------------------	------------------	------------------	---------	--------

FIELD OF MEMBERSHIP: Portions of Farmingdale, Amityville and Copiague, New York, starting at the intersection of Route 109 (Farmingdale Road) and the Nassau/Suffolk county border, then running south along the Nassau/Suffolk county border until it becomes County Line Road, south on County Line Road to Smith Street, east on Smith Street to Albany Avenue, south on Albany Avenue to Dixon Avenue, east on Dixon Avenue to Great Neck Road, south on Great Neck Road to Merrick Road (Montauk Highway), east on Merrick Road (Montauk Highway) to Strong Avenue, north on Strong Avenue which becomes Ocean Avenue to 41st Street, east on 41st Street to Copiague Street, north on Copiague Street to 43rd Street, east on 43rd Street to North Wellwood Avenue, north on North Wellwood Avenue to Route 109, west on Route 109 to the Nassau/Suffolk county border, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	117,104
------	---	------------------------------------	------------------	------------------	---------	---------

FIELD OF MEMBERSHIP: Portions of the Town of Islip and the Town of Babylon, New York, starting at the intersection of the Long Island Expressway and Commack Road, then south along the Town of Islip/Town of Huntington dividing line which changes to the Town of Babylon line at the end of the Pilgrim Psychiatric Hospital, south along the town dividing line and along Sampawams Creek to Bay Shore Road, northwest on Bay Shore Road to Carll's Path, south on Carll's Path to deer Park Avenue, southeast on Deer Park Avenue to the Southern State Parkway, west on the Southern State Parkway to Carll's River, northwest along Carll's River to Acorn Street, west on Acorn Street to Straight Path, north on Straight Path to Nicolls Road, west on Nicolls Road to 22nd Street, south on 22nd Street to the Long Island Railroad tracks, west along the Long Island Railroad tracks to Little East Neck Road, south on Little East Neck Road to Straight Path, southwest on Straight Path to the Southern State Parkway, east on the Southern State Parkway to Little East Neck Road, southeast on Little East Neck Road to Old Farmingdale Road (Route 109), east on Old Farmingdale Road (Route 109) to Belmont Avenue, northeast on Belmont Avenue to the Southern State Parkway, east on Southern State Parkway to Carll's River, southeast along Carll's River to Old Farmingdale Road (Route 109), east on Old Farmingdale Road (Route 109) to Deer Park Avenue, north on Deer Park Avenue to the Southern State Parkway, east on the Southern State Parkway to the Town of Babylon/Islip border, north along the town border to Bay Shore Road, southeast on Bay Shore Road to the Southern State Parkway, east on the Southern State Parkway to Brentwood Road, north on Brentwood Road to Commack Road, southeast on Commack Road to Candlewood Road, southeast on Candlewood Road to the Southern State Parkway, east on the Southern State Parkway to Broadway, north on Broadway to Noble Street, east on Noble Street to Islip Avenue, north on Islip Avenue to the Long Island Railroad tracks, east along the Long Island Railroad tracks to Wilson Boulevard, south on Wilson Boulevard and south along Champlain Creek to Spur Drive, east on Spur Drive to Manhattan Boulevard, east on Manhattan Boulevard to Connetquot Avenue, south on Connetquot Avenue to Sunrise Highway, east on Sunrise Highway to the border of the Connetquot River State Park, north along the park border to Connetquot Avenue, north on Connetquot Avenue to the Veterans Memorial Highway, northwest on the Veterans Memorial Highway to the Long Island Railroad tracks, west along the Long Island Railroad tracks to Sycamore Avenue, north on Sycamore Avenue to Bridge Road, northwest on Bridge Road to the Long Island Motor Parkway, west on the Long Island Motor Parkway to Orient Avenue, south on Orient Avenue to Lexington Avenue, east on Lexington Avenue to Eastern Avenue, south on Eastern Avenue to the Long Island Railroad tracks, southwest along the Long Island Railroad tracks to Washington Avenue, north on Washington Avenue to Hancock Street, west on Hancock Street to Wicks Road, north on Wicks Road to Heyward Street, east on Heyward Street to Washington Avenue, north on Washington Avenue to the Long Island Expressway, west along the Long Island Expressway to Commack Road, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Underserved area	\$164,235,707.00	170,330	280,869
------	---	------------------------------------	------------------	------------------	---------	---------

FIELD OF MEMBERSHIP: Portions of the Towns of Brookhaven, Riverhead, Southampton and Southold, New York, starting at the intersection of the Sunrise Highway and the Islip/Brookhaven town line, then south along the town line and Town Line Road to Namkee Lane, southeast on Namkee Lane to the shoreline of the Great South Bay, east along the shoreline to Mud Creek, northeast along the bank of Mud Creek to the Long Island Railroad tracks, east along the Long Island Railroad tracks to Carmans River, south along Carmans River to Great South Bay, south and east along the shoreline to the Forge River, north along the west bank of the Forge River to the Long Island Railroad tracks, east along the Long Island Railroad tracks to its intersection with the Brookhaven/Southampton town border, northeast along the town border to old Country Road, east on Old Country Road to W. Montauk Highway, east on W. Montauk Highway to Depot Road, north on Depot Road to the Long Island Railroad tracks, east along the Long Island Railroad tracks to South Country Road, north on South Country Road to Old Country Road, northeast on Old Country Road to Midhampton Avenue, southeast on Midhampton Avenue to the Long Island Railroad tracks, northeast along the Long Island Railroad tracks to Jones Road (Great Highway), south on Jones Road (Great Highway) to Broad Hollow Road, southeast on Broad Hollow Road to Fairview Road, south on Fairview Road to Oldfield Lane, west on Oldfield Lane to Homewood Road, south on Homewood Road to Squires Avenue, southeast on Squires Avenue to Shinnecock Bay, east along the shoreline to the Ponquegue Bridge, south over the bridge to the south shoreline of Shinnecock Bay, west along the shore to the Shinnecock Inlet, west to the Ponquegue Bridge, north over the bridge and east along the shoreline of Shinnecock Bay to Heady Creek, north along Heady Creek to Tuckahoe Lane, north on Tuckahoe Lane to State Highway 27 (Sunrise Highway), northeast on State Highway 27 (Sunrise Highway) to Magee Street, north on Magee Street to Sebonac Road, northwest on Sebonac Road to Barkers Island Road, northwest on Barkers Island Road to Great Peconic Bay, west along the shore of Great Peconic Bay to the intersection of the Peconic River at Peconic, east along the shoreline of the Peconic River and Flanders Bay and Great Peconic Bay to the intersection of Downs Creek and New Suffolk Avenue, northwest on New Suffolk Avenue to Locust Avenue, north on Locust Avenue to Route 25 (Main Street), west on Route 25 (Main Street) to Elijahs Lane, northwest on Elijahs Lane to Oregon Road, northeast on Oregon Road to Duck Pond Road, northwest on Duck Pond Road to the shoreline of Long Island Sound, west along the shoreline to Wildwood State Park, south along the Wildwood State Park border to Sound Avenue, southwest on Sound Avenue to Hulse Landing Road, south on Hulse Landing Road to Parker Road, southeast on Parker Road to Route 25 (Middle Country Road), west on Route 25 (Middle Country Road) to William Floyd Parkway, north on William Floyd Parkway to Whiskey Road, west on Whiskey Road to Randall Road, northwest on Randall Road to Route 25A, west on Route 25A to Ridge Road/Wading River Road, southwest on Ridge Road/Wading River Road to Whiskey Road, west on Whiskey Road to Rocky Point Road, south on Rocky Point Road which becomes Yaphank-Middle Island Road to Route 25 (Middle Country Road, west on Route 25 (Middle Country Road to Route 112 (Port Jefferson-Patchogue Road), northwest on Route 112 (Port Jefferson-Patchogue Road) to Old Town Road, northwest on Old Town Road to Hawkins Road, west on Hawkins Road to Boyle Road, south on Boyle Road to Route 25, west on Route 25 to Horseblock Road, southeast on Horseblock Road which becomes Leeds Boulevard to Horseblock Lane, east on Horseblock Lane to College Road, northeast on College Road which becomes Mooney Pond Road to Bicycle Path, south on Bicycle Path to Granny Road, southwest on Granny Road to North Ocean Avenue, south on

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

North Ocean Avenue to Horseblock Road, east on Horseblock Road to Middle Island Road, north on Middle Island Road to Country Road, east on Country Road to Mill Road, northwest on Mill Road to Granny Road, east on Granny Road to Lakeview Boulevard, northeast on Lakeview Boulevard to Carmans River, southeast along Carmans River to the Long Island Railroad tracks, northeast along the Long Island Railroad tracks to I-495, east on I-495 to North Street, southeast on North Street which becomes Broadway to Moriches-Middle Island Drive, west on Moriches-Middle Island Drive to Birch Hollow Drive, south on Birch Hollow Drive to Flower Hill Drive East, west on Flower Hill Drive East to William Floyd Parkway, southeast on William Floyd Parkway to Ridgewood Drive, southwest on Ridgewood Drive to River Road, northwest on River Road to the Long Island Railroad tracks, southwest along the Long Island Railroad tracks to Carmans River, south along Carmans River to Sunrise Highway Service Road, west on the Sunrise Highway to Patchogue-Yaphank Road, north on Patchogue-Yaphank Road to Woodside Avenue, west on Woodside Avenue to Old Medford Avenue, south on Old Medford Avenue to E. Lakewood Road which becomes W. Lakewood Road to Jennings Avenue, north on Jennings Avenue to W. Roe Boulevard, west on w. Roe Boulevard to Monroe Avenue, north on Monroe Avenue to Sunrise Highway, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

Multiple Common Bond Expansion

6665	2	FINANCIAL RESOURCES BRIDGEWATER, NJ	Associational	\$275,056,465.00	70,000	4,003
------	---	--	---------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Employees and voting members of the USA Track and Field - New Jersey Association in New Brunswick, New Jersey who qualify for membership in accordance with its bylaws in effect as of November 15, 2001

Multiple to Single Conversion & Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

5536	2	NAVY MERRIFIELD, VA	Occupational	\$17,573,419,565.00	2,987,100	30,000
------	---	------------------------	--------------	---------------------	-----------	--------

FIELD OF MEMBERSHIP: Military and civilian personnel regularly employed by the United States Government who are assigned to or work at a Department of the Navy installation, facility, or unit, afloat or ashore, and have a dependence relationship on the Department of the Navy.

5536	2	NAVY MERRIFIELD, VA	Occupational	\$17,573,419,565.00	2,987,100	43,000
------	---	------------------------	--------------	---------------------	-----------	--------

FIELD OF MEMBERSHIP: Military and civilian personnel regularly employed by the United States Coast Guard who are assigned to, stationed at, or work at a Coast Guard installation, facility, or unit, afloat or ashore, which is under the operational control of and logistically supported by the Department of the Navy.

5536	2	NAVY MERRIFIELD, VA	Occupational	\$17,573,419,565.00	2,987,100	203,200
------	---	------------------------	--------------	---------------------	-----------	---------

FIELD OF MEMBERSHIP: Members of the Navy and Marine Corps Reserve.

5536	2	NAVY MERRIFIELD, VA	Occupational	\$17,573,419,565.00	2,987,100	380,000
------	---	------------------------	--------------	---------------------	-----------	---------

FIELD OF MEMBERSHIP: Employees of organizations regularly providing services to and working under a contractual agreement with the Department of the Navy, who are assigned to or work at a United States Government installation, facility, or unit, afloat or ashore.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

5536	2	NAVY MERRIFIELD, VA	Occupational	\$17,573,419,565.00	2,987,100	732,700
------	---	------------------------	--------------	---------------------	-----------	---------

FIELD OF MEMBERSHIP: Military and civilian personnel regularly employed by the Department of the Navy who are assigned to, stationed at, or work at any United States Government installation, facility, or unit, afloat or ashore.

Community Conversion

19655	2	PRIORITY FIRST BROOKVILLE, PA	Community	\$17,754,088.00	18,756	45,932
-------	---	----------------------------------	-----------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, or attend school in, and businesses and other legal entities located in Jefferson County, PA.

20814	2	WINCHESTER INDUSTRIAL WINCHESTER, VA	Community	\$11,063,714.00	4,000	82,794
-------	---	---	-----------	-----------------	-------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities in Frederick County, including the City of Winchester, VA.

12935	2	READING WORKS WYOMISSING, PA	Community	\$75,964,796.00	19,011	373,638
-------	---	---------------------------------	-----------	-----------------	--------	---------

FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Berks County, PA.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

Underserved

3487	2	FREEDOM UNITED ROCHESTER, PA	Underserved area	\$23,242,423.00	15,000	24,053
------	---	---------------------------------	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: From the furthest point south: The furthest southern boundary of the proposed Investment Area is defined by the intersection of State Route 65 (Ohio River Boulevard) and 19th Street in Freedom Borough (Census Tract #6035.00) and, going northeast, to 9th Street to 9th Street Extension to Riverview Avenue to 7th Avenue to the Rochester Township boundary (Census Tract #6019.00) to Noonan Street and the New Sewickley Township boundary to the Daugherty Township boundary to Craig Street to the Pulaski Township (Census Tract #6016.00) boundary to Mercer Road to North 4th Street in New Brighton (Census Tract #6014.00) and the remainder of the Investment Area eastern boundary is defined by the Beaver River to the northern boundary at 4th Street in the City of Beaver Falls (Census Tract #'s 6012.00 and 6013.00). The northern boundary begins at 4th Street to 7th Avenue to 27th Street to 26th Street to 10th Avenue to 25th Street to 24th Street to 6th Avenue to 22nd Street. The western boundary, going south, begins at the intersection of 22nd Street and 18th Avenue in Beaver Falls to the Beaver River and New Brighton Borough boundary to the boundary of Fallston Borough (Census Tract #6015.00), bounded by Brady Run Creek and Patterson Township. The remainder of the western boundary is defined by the Beaver River, which runs into the Ohio River. The Ohio River then comprises the southern boundary of East Rochester Borough (Census Tract #6021.00) and the western boundary of Freedom Borough.

6070	2	CONRAIL ERIE ERIE, PA	Underserved area	\$12,927,623.00	4,000	56,795
------	---	--------------------------	------------------	-----------------	-------	--------

FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the underserved area in Erie, Pennsylvania, identified by Census Tracts 1.00, 3.00, 4.00, 5.00, 6.00, 7.00, 8.00, 9.00, 10.00, 12.00, 13.00, 14.00, 15.00, 17.00, 18.00, 19.00, 20.00, 24.00, and 25.00.

Community Conversion

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

13573	3	BOWATER CAROLINA LANCASTER, SC	Community	\$71,477,443.00	14,466	225,965
-------	---	-----------------------------------	-----------	-----------------	--------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in and businesses and other legal entities located in Lancaster and York Counties, South Carolina

24536	3	SPARTANBURG REGIONAL SPARTANBURG, SC	Community	\$14,860,705.00	4,974	253,791
-------	---	---	-----------	-----------------	-------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in and businesses and other legal entities located in Spartanburg County, South Carolina; (App. 08/26/03)

Underserved

967	3	GOLD COAST WPB, FL	Underserved area	\$87,875,611.00	48,000	14,456
-----	---	-----------------------	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in census tracts 65.02, 67.00, 68.01 and 68.02 as prescribe below, in Palm Beach County, Florida an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: The part of Palm Beach County bounded by the following:

Start north by Lake Ida Road, west by I-95 Highway, south by Linton Blvd, and south by S. Dixie Highway.

Multiple Common Bond Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

1682	4	EVANSVILLE TEACHERS EVANSVILLE, IN	Occupational	\$417,499,828.00	102,788	5,000
------	---	---------------------------------------	--------------	------------------	---------	-------

FIELD OF MEMBERSHIP: Students attending Vincennes University in Vincennes, IN.

Multiple to Single Conversion & Expansion

6261	4	IMECO SOUTH BEND, IN	Occupational	\$9,105,163.00	1,600	20,205
------	---	-------------------------	--------------	----------------	-------	--------

FIELD OF MEMBERSHIP: Employees of, and persons who regularly work under contract for, American Electric Power and its subsidiaries in the United States;

Community Conversion

7674	4	TIFFIN ST. JOSEPH TIFFIN, OH	Community	\$43,774,639.00	15,000	58,683
------	---	---------------------------------	-----------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and othr legal entities in Seneca County, Ohio, and volunteers in the community.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

15007	4	MIDWEST FAMILY PORTAGE, IN	Community	\$20,570,700.00	5,500	146,798
-------	---	-------------------------------	-----------	-----------------	-------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Porter County, Indiana, and Volunteers in the community.

Underserved

21014	4	UNITED BUCHANAN, MI	Underserved area	\$159,970,784.00	38,000	4,821
-------	---	------------------------	------------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, or perform volunteer services in, and businesses and other legal entities located in the underserved area of Henderson County, NC, consisting of the 9914.00 census tract

21014	4	UNITED BUCHANAN, MI	Underserved area	\$159,970,784.00	38,000	5,066
-------	---	------------------------	------------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, or perform volunteer services in, and businesses and other legal entities located in the underserved area of Berrien County, MI, consist of the 213.00 census tract

21014	4	UNITED BUCHANAN, MI	Underserved area	\$159,970,784.00	38,000	6,264
-------	---	------------------------	------------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, or perform volunteer services in, and businesses and other legal entities located in the underserved area of Berrien County, MI, consisting of the following 2 census tracts: 205.00 and 207.00

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

21014	4	UNITED BUCHANAN, MI	Underserved area	\$159,970,784.00	38,000	11,391
-------	---	------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, or perform volunteer services in, and businesses and other legal entities located in the underserved area of Henderson County, NC, consisting of the following 3 census tracts: 9911.00, 9912.00, and 9918.00

21014	4	UNITED BUCHANAN, MI	Underserved area	\$159,970,784.00	38,000	17,268
-------	---	------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, or perform volunteer services in, and businesses and other legal entities located in the underserved area of Iredell County, NC, consisting of the following 4 census tracts: 602.00-604.00, and 606.00

21014	4	UNITED BUCHANAN, MI	Underserved area	\$159,970,784.00	38,000	21,889
-------	---	------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school, or perform volunteer services in, and businesses and other legal entities located in the underserved area of Berrien County, MI, consisting of the following 8 census tracts: 3.00-6.00, 21.00-23.00, and 25.00

5254	4	COLOFAB COLUMBUS, OH	Underserved area	\$1,941,572.00	4,000	25,448
------	---	-------------------------	------------------	----------------	-------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in and businesses and other legal entities in the underserved area in the city of Columbus in Franklin County, Ohio, comprised of census tract 1300-1700, 1820, 2000, 2200, 2300, and 3000.

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

Community Conversion

10706	5	DYESS ABILENE, TX	Community	\$71,536,702.00	20,000	226,584
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Fisher, Jones, Shackelford, Nolan, Taylor, Callahan, Eastland, Coke, Runnels, or Coleman Counties Texas						
4060	5	GULF COAST CORPUS CHRISTI, TX	Community	\$32,119,808.00	18,000	380,783
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Nueces County or San Patricio County, Texas (7/31/03);						
24396	5	NEIGHBORHOOD COMMUNITY OMAHA, NE	Community	\$21,994,889.00	7,500	673,884
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Douglas County or Sarpy County, Nebraska or Pottawattamie County, Iowa						
4098	5	U.P. CONNECTION OMAHA, NE	Community	\$26,192,245.00	8,500	679,373
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Douglas County or Sarpy County, Nebraska or Pottawattamie County, Iowa						

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

2226	5	SUNWEST PHOENIX, AZ	Community	\$237,512,261.00	95,547	3,072,149
------	---	------------------------	-----------	------------------	--------	-----------

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in Maricopa County, Arizona.

Underserved

12015	5	CICOST SHERMAN, TX	Underserved area	\$14,640,903.00	5,000	11,657
-------	---	-----------------------	------------------	-----------------	-------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Grayson County, Texas: Beginning at the intersection of FM 1417 and Farmington Road, heading north on FM 1417 to Highway 56, heading east on Highway 56 to Woodlake, heading east on Woodlake to Cole, heading south on Cole to Woodlawn, heading east on Woodlawn to Fannin, heading north on Fannin to Cleve Cole, heading east on Cleve Cole to Desvoignes, heading south on Desvoignes to Dripping Springs, heading west on Dripping Springs to Mayes, heading south on Mayes to Baker Ridge, heading west on Baker Ridge to Junction, heading south on Junction to FM 697, heading west on FM 697 to Merriman, heading south on Merriman to Ladd, heading west on Ladd to Highway 11, heading west on Highway 11 to Farmington Road, heading west on Farmington Road to the beginning point.

5935	5	COWBOY COUNTRY PREMONT, TX	Underserved area	\$2,837,882.00	650	47,302
------	---	-------------------------------	------------------	----------------	-----	--------

FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area of Jim Wells and Brooks Counties, Texas (8/22/03);

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

3494	5	BUREAU OF PRISONS FORT WORTH, TX	Underserved area	\$5,218,470.00	2,500	80,467
------	---	-------------------------------------	------------------	----------------	-------	--------

FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area in Tarrant County, Texas defined by the following boundaries: (8/18/03)

beginning at the intersection of IH 35W and E. Berry Street
proceeding east on E. Berry Street to IH 820
then south on IH 820 to Business 287
then southeast on Business 287 to Dick Price Road
then west on Dick Price Road to Rendon New Hope Road
then south on Rendon New Hope Road to Highway 1064
then west on Highway 1064 to IH 35W
then north on IH 35W to IH 820
then west on IH 820 to James Avenue
then north on James Avenue to W. Seminary Drive
then east on W. Seminary Drive to IH 35W
the north on IH 35W to E. Berry Street

6175	5	OLD OCEAN OLD OCEAN, TX	Underserved area	\$22,900,858.00	5,000	249,832
------	---	----------------------------	------------------	-----------------	-------	---------

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Brazoria County, Texas, an underserved area

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

24446	5	HONEYWELL MINNEAPOLIS, MN	Underserved area	\$236,539,383.00	75,000	551,036
-------	---	------------------------------	------------------	------------------	--------	---------

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and business and other legal entities located within the underserved area comprised of the cities of Brooklyn Park, Crystal, Golden Valley, Hopkins, Minneapolis, New Hope, Robbinsdale and St. Louis Park, Minnesota

Multiple Common Bond Expansion

20068	6	XEROX EL SEGUNDO, CA	Associational	\$636,448,201.00	100,076	13,500
-------	---	-------------------------	---------------	------------------	---------	--------

FIELD OF MEMBERSHIP: Employees and members of the Zoological Society of Buffalo, Inc., located in Buffalo, New York, who qualify for membership in accordance with its bylaws in effect November 2001.

Community Expansion

2730	6	ST. HELENS COMMUNITY ST. HELENS, OR	Community	\$89,062,709.00	36,000	44,800
------	---	--	-----------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Columbia County, Oregon, and Sauvie Island Oregon;

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

643	6	BUTTE BIGGS, CA	Underserved area	\$19,867,675.00	155,000	416,080
-----	---	--------------------	------------------	-----------------	---------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Butte, Colusa, Glenn, Plumas, Sutter, and Tehama Counties, California; Butte, Colusa, Glenn, Plumas, Sutter, and Tehama Counties, California meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	14	78
Number of Expansions Denied	0	0
Number of Expansions Deferred	3	21
Number of FCUs Receiving Expansions	7	32
Number of Potential Members Added	1,410,486	2,279,397

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	955	7,638
Number of Expansions Denied	5	30
Number of Expansions Deferred	32	353
Number of FCUs Receiving Expansions	332	945
Number of Potential Members Added	186,565	1,228,265

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1	15
Number of Expansions Denied	0	0
Number of Expansions Deferred	3	14
Number of FCUs Receiving Expansions	1	15
Number of Potential Members Added	44,800	4,296,239

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	14	83
Number of Expansions Denied	1	2
Number of Expansions Deferred	16	73
Number of FCUs Receiving Expansions	14	83
Number of Potential Members Added	7,140,860	37,071,448

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	29	193
Number of Expansions Denied	1	4
Number of Expansions Deferred	35	132

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

Number of FCUs Receiving Expansions	14	119
Number of Potential Members Added	2,045,026	16,861,526

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	104	1407
Number of Housekeeping Denied	0	3
Number of Housekeeping Deferred	0	101
Number of FCUs Receiving Housekeeping	39	257

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
3759	1	GREATER CHAUTAUQUA FALCONER, NY	\$7,791,286.00	22693	AL TECH DUNKIRK, NY	\$4,270,486.00	EXPANDED SERVICES

Continuing Field of Membership: Employees of Chautauqua County Department of Public Workers in the State of New York and many other employee and associational groups.

Merging Field of Membership: Employees of Al Tech Speciality Steel Corporation, Great Lakes Color Printing Corporation or Alumax Extrusions, Inc. who work in Dunkirk, New York; and many other employee and associational groups. This credit union also serves an underserved area in the City of Dunkirk, New York and a portion of the Town of Pomfret, New York.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

24528	1	PROVIDENCE POSTAL PROVIDENCE, RI	\$28,565,835.00	24607	PROVIDENCE V.A.HOSPITAL PROVIDENCE, RI	\$2,046,967.00	EXPANDED SERVICES
-------	---	-------------------------------------	-----------------	-------	---	----------------	----------------------

Continuing Field of Membership: Career employees of the United States Postal Services who work for the Providence District of the United States Postal Services in Rhode Island and parts of Massachusetts; and other federal government agencies.

Merging Field of Membership: Employees of the Veterans Administration Medical Center and Veterans Administration Regional Office of Providence, Rhode Island (and various subsidiaries of that office) who work in Providence, Rhode Island.

107	2	KEMBA ROANOKE SALEM, VA	\$51,778,859.00	17192	BLUE RIDGE LYNCHBURG, VA	\$4,803,451.00	POOR FINANCIAL CONDITION
-----	---	----------------------------	-----------------	-------	-----------------------------	----------------	--------------------------------

Continuing Field of Membership: MCB CU serving employees of the Kroger Company who work from the Roanoke, VA division and are paid from Salem, VA

Merging Field of Membership: MCB CU serving employees Flow Serve Corporation in Lynchburg, VA and several other SEGs.

16402	2	U S POSTAL SERVICE CLINTON, MD	\$129,799,459.00	65213	P.O. EMP C.U. OF PITTSBURGH PENN. PITTSBURGH, PA	\$5,902,577.00	POOR FINANCIAL CONDITION
-------	---	-----------------------------------	------------------	-------	--	----------------	--------------------------------

Continuing Field of Membership: MBC FCU serving all employees of the U.S. Postal Service who do not have local credit union service through another U.S. Postal employee-type credit union and various SEGs.

Merging Field of Membership: SCB state-chartered CU serving employees of the U.S. Postal Service in Pittsburgh Postal District of Pittsburgh, PA.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

3711	2	OMEGA PITTSBURGH, PA	\$71,317,354.00	21855	RENAISSANCE PITTSBURGH, PA	\$11,456,767.00	EXPANDED SERVICES
------	---	-------------------------	-----------------	-------	-------------------------------	-----------------	----------------------

Continuing Field of Membership: MCB CU serving employees of the American Telegraph Company, and Bell Atlantic, and, any company derived from these companies provided, each company included is specifically named within 120 days of its incorporation, who work in the area code 412.

Merging Field of Membership: MCB CU serving members of union locals within the jurisdiction of Teamsters Joint Council No. 40 of the International Brotherhood of Teamsters, Chauffeurs, Warehousemen of Helpers of America, in Pittsburgh, PA, and various SEGs.

64232	3	GASCO EMPLOYEES BIRMINGHAM, AL	\$13,198,117.00	60523	ALABAMA GAS MONTGOMERY, AL	\$3,314,200.00	EXPANDED SERVICES
-------	---	-----------------------------------	-----------------	-------	-------------------------------	----------------	----------------------

Continuing Field of Membership: Employees of Alabama Gas Corporation

Merging Field of Membership: Employees of Alabama Gas Corporation

7840	3	TRULIANT WINSTON SALEM, NC	\$902,915,118.00	66591	CARLYLE & CO GREENSBORO, NC	\$479,078.00	EXPANDED SERVICES
------	---	-------------------------------	------------------	-------	--------------------------------	--------------	----------------------

Continuing Field of Membership: Employees of AT&T and Lucent Technologies, AT&T Network Systems, and Bell Telephone Labs who work in or are supervised from Forsyth, Guilford or Alamance Counties, NC or Richmond or Radford, VA; and other 500 SEGs.

Merging Field of Membership: Employees of Carlyle & Co. Jewelers in Greensboro, NC.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

63637	3	NAVIGATOR CU PASCAGOULA, MS	\$134,382,363.00	63197	FRIENDLY MOBILE, AL	\$12,956,228.00	POOR FINANCIAL CONDITION
-------	---	--------------------------------	------------------	-------	------------------------	-----------------	--------------------------------

Continuing Field of Membership: Multiple Common Bond: SEGs in MS.

Merging Field of Membership: Community Charter for Mobile and Baldwin Counties, AL

5058	3	NOME NEW ORLEANS, LA	\$31,757,477.00	14981	IMMACULATE CONCEPTION OF MARR MARRERO, LA	\$399,225.00	LACK OF GROWTH
------	---	-----------------------------	-----------------	-------	---	--------------	-------------------

Continuing Field of Membership: Employees of the city of New Orleans and several SEGs

Merging Field of Membership: Members of Immaculate Conception Catholic Church in Marrero Louisiana, and other church groups

60645	3	NEW SOUTH CREDIT UNION KNOXVILLE,, TN	\$16,284,064.00	15903	VOLUNTEER NASHVILLE, TN	\$916,185.00	EXPANDED SERVICES
-------	---	--	-----------------	-------	----------------------------	--------------	----------------------

Continuing Field of Membership: Employees of Southern Railway Company

Merging Field of Membership: Employees of the Ideal Cement Company who work in or are paid from Knoxville, Tennessee

INSURANCE REPORT OF ACTIVITY - DETAIL

Sunday, August 31, 2003

21593	4	FIRE POLICE CITY COUNTY FORT WAYNE, IN	\$57,769,382.00	21134	REA FORT WAYNE, IN	\$1,760,459.00	EXPANDED SERVICES
-------	---	---	-----------------	-------	-----------------------	----------------	----------------------

Continuing Field of Membership: Employees and volunteer firefighters of fire departements in Allen, Adams, DeKalb, Huntington, Noble, Wells, and Whitely Counties, Indiana and other SEGs in Fort Wayne, Indiana.

Merging Field of Membership: Employees of Rea Magnet and Wire, Hanna Brothers Drywall & Painting, and other SEGs in Fort Wayne, Indiana.

67190	4	CUNA MADISON, WI	\$283,675,861.00	66483	W. F. B. EMPLOYEES MADISON, WI	\$447,337.00	LOSS / DECLINING FIELD OF MEMBERSHIP
-------	---	---------------------	------------------	-------	-----------------------------------	--------------	---

Continuing Field of Membership: Employees of Cuna; persons living or working in Dane, Columbia, Rock, Green, Dodge, Jefferson, Iowa, or Sauk Counties in Wisconsin

Merging Field of Membership: Employees of Wisconsin Farm Bureau Federation Cooperative; Farm Bureau Marketing Assoc. Coop.; Growmark, Inc.; Growmark member companies; Wisconsin Farm Bureau Service Coop.; Rural Mutual Insurance Co. and its affiliates, agents, agents' assistants, and agency managers

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

60787	5	RAILWAY MANDAN, ND	\$24,019,463.00	8195	BISMARCK TELCO BISMARCK, ND	\$2,772,857.00	EXPANDED SERVICES
-------	---	-----------------------	-----------------	------	--------------------------------	----------------	----------------------

Continuing Field of Membership: employees of Burlington Northern Railroad, Santa Fe Corp., Canadian Pacific Railroad, members of Teamsters local 123, members of the AFL-CIO, employees of Qwest and AT&T Corporations, subsidiary companies and organizations

Merging Field of Membership: employees of Northwestern Bell Telephone Company, U. S. West, American Telephone and Telegraph Company, and their subsidiaries, affiliates and continuing entities who work in or are headquartered in Divide, Burke, Renville, Bottineau, Williams, Montrail, Ward, McHenry, McKenzie, McLean, Sheridan, Golden Valley, Billings, Dunn, Mercer, Oliver, Stark, Morton, Burleigh, Kidder, Foster, Stutsman, Slope, Bowman, Hettinger, Adams, Grant, Sioux, Emmons, Logan, or McIntosh Counties, North Dakota

5257	5	KANSAS STATE UNIVERSITY MANHATTAN, KS	\$26,215,351.00	63208	KANSAS FARM BUREAU EMPLOYEES MANHATTAN, KS	\$4,153,787.00	LOSS / DECLINING FIELD OF MEMBERSHIP
------	---	--	-----------------	-------	--	----------------	---

Continuing Field of Membership: employees and students of Kansas State University in Manhattan, KS

Merging Field of Membership: employees of Kansas Farm Bureau and affiliated services

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

24297	5	US BURNSVILLE, MN	\$503,013,067.00	64720	KC BLOOMINGTON, MN	\$1,835,046.00	INABILITY TO OBTAIN OFFICIALS - LACK RESOURCES
-------	---	----------------------	------------------	-------	-----------------------	----------------	--

Continuing Field of Membership: U.S. Govt. employees, numerous SEGs, churches, underserved areas.

Merging Field of Membership: State Charter - Knights of Columbus chapters in area

62894	5	ARK VALLEY ARKANSAS CITY, KS	\$10,208,818.00	67788	RAINBOW WINFIELD, KS	\$2,099,858.00	POOR FINANCIAL CONDITION
-------	---	---------------------------------	-----------------	-------	-------------------------	----------------	--------------------------------

Continuing Field of Membership: State charter

Merging Field of Membership: State charter

1717	6	HAWAIIAN TEL HONOLULU, HI	\$256,898,023.00	17087	HALEKULANI HONOLULU, HI	\$1,596,856.00	EXPANDED SERVICES
------	---	------------------------------	------------------	-------	----------------------------	----------------	----------------------

Continuing Field of Membership: Persons who live, worship, work in, or go to school in and businesses and other legal entities located on the Island of Oahu, HI.

Merging Field of Membership: Employees of Halekulani Hotel who work in Honolulu, HI; Employees of Waikiki Parc Hotel who work in Honolulu, HI and Los Angeles, CA.

INSURANCE REPORT OF ACTIVITY - DETAIL
Sunday, August 31, 2003

68223	6	QUALSTAR BELLEVUE, WA	\$254,761,784.00	66828	METROPACIFIC COMMUNITY SEATTLE, WA	\$36,810,846.00	EXPANDED SERVICES
-------	---	--------------------------	------------------	-------	---------------------------------------	-----------------	----------------------

Continuing Field of Membership: Persons live, work, worship, or attend school in all school districts within the state of Washington.

Merging Field of Membership: All persons living, working, or worshipping in Renton, WA, and select employer groups.

68281	6	FIRST TECHNOLOGY BEAVERTON, OR	\$1,317,661,670.00	8789	OREGON METRO EUGENE, OR	\$54,295,877.00	EXPANDED SERVICES
-------	---	-----------------------------------	--------------------	------	----------------------------	-----------------	----------------------

Continuing Field of Membership: Employees of companies in the technology industries, and numerous select employer groups.

Merging Field of Membership: Persons who live, worship, work, or attend school in, and businesses and other legal entities located in Lane County, Oregon.

8426	6	BAY MEDIA SAN FRANCISCO, CA	\$23,476,116.00	65419	SAN FRANCISCO JOINT BOARD I.L.G.W.U SAN FRANCISCO, CA	\$119,988.00	LOSS / DECLINING FIELD OF MEMBERSHIP
------	---	--------------------------------	-----------------	-------	---	--------------	---

Continuing Field of Membership: Employees, dealers, carriers, and concessionaires of the San Francisco Examiner, San Francisco Chronicle, the San Francisco Newspaper, and their divisions and subsidiaries, who work in or are paid or billed from San Francisco, CA.

Merging Field of Membership: Employees and members of UNITE (formerly San Francisco Joint Board, International Ladies Garment Workers Union), and of subordinate Locals 8, 101, 213, 214, and 215, who qualify for membership in accordance with its constitution and bylaws in effect August 18, 2003.