



***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**

DECEMBER 2003

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2003 THRU 12/31/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	700
2	0	0	0	0	0
3	0	0	1	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	2	0	0	1	41
Total	3	0	1	2	741
%	75.0%	0.0%	25.0%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	1	0	0	1	1,377,687
3	0	0	0	0	0
4	1	0	1	1	49,752
5	1	0	1	1	323,914
6	0	0	0	0	0
Total	3	0	4	3	1,751,353
%	42.9%	0.0%	57.1%		
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	65	0	6	34	6,449
2	133	1	2	57	18,338
3	191	0	6	77	130,832
4	50	0	0	26	11,454
5	102	2	0	24	10,269
6	131	2	0	31	90,291
Total	672	5	14	249	267,633
%	97.3%	0.7%	2.0%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	4	0	1	4	2,319,289
2	2	0	1	2	937,162
3	4	0	2	4	3,424,838
4	1	0	2	1	455,054
5	1	0	1	1	65,521
6	2	0	0	2	1,809,783
Total	14	0	7	14	9,011,647
%	66.7%	0.0%	33.3%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	7	1	33,479
2	4	0	0	2	193,810
3	5	0	7	4	257,292
4	5	0	1	3	304,889
5	8	0	3	6	2,365,934
6	1	0	0	1	7,067
Total	24	0	18	17	3,162,471
%	57.1%	0.0%	42.9%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2003 THRU 12/31/2003

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	1	28,434,580	0	0
4	0	0	0	0
5	0	0	0	0
6	1	321,629,396	0	0
Total	2	350,063,976	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	1	51,229,242	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	1	51,229,242	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2003 THRU 12/31/2003

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	4	1	3	2	2	1,580,902	51,312,604
2	1	1	0	1	1	15,215,482	1,160,719
3	2	1	1	0	2	0	1,558,708
4	12	5	7	7	5	166,027,051	126,277,968
5	4	1	3	1	3	5,234,384	29,403,786
6	1	0	1	1	0	1,621,429	0
Total	24	9	15	12	13	189,679,248	209,713,785

INSURANCE REPORT OF ACTIVITY - SUMMARY

12/1/2003 THRU 12/31/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	2	0	0	2
2	14	0	0	6
3	58	0	1	12
4	9	0	0	5
5	6	0	0	4
6	3	0	0	3
Total	92	0	1	32

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 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						
9537	1	GREATER NIAGARA NIAGARA FALLS, NY	Community	\$9,047,757.00	4,000	219,846

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

8693	1	NIAGARA'S CHOICE NIAGARA FALLS, NY	Community	\$55,166,707.00	15,000	219,846
------	---	---------------------------------------	-----------	-----------------	--------	---------

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

20258	1	W.C.T.A. SODUS, NY	Community	\$234,743,413.00	65,519	929,332
-------	---	-----------------------	-----------	------------------	--------	---------

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

2209	1	BUFFALO METROPOLITAN BUFFALO, NY	Community	\$50,342,950.00	52,055	950,265
------	---	-------------------------------------	-----------	-----------------	--------	---------

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

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

4261	1	NORSTATE MADAWASKA, ME	Underserved area	\$82,267,525.00	48,000	33,479
------	---	---------------------------	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns and townships of Allagash, St Francis, St John Plantation, Wallagrass Plantation, Winterville Plantation, New Canada Plantation, and Northwest Aroostook Unorganized Territory (Big Twenty Township a/k/a Estcourt, T19R12, T19R11 (Beau Lake), T18R13, T18R12, T18R11, T18R10, T17R14, T17R13, T17R12, T16R14, T16R13, T16R12, T16R9, T16R8, Eagle Lake, T15R15/St. Pamphile, T15R14, T15R13, T15R12, T15R11, T15R10, T15R9, T15R8, T14R16, T14R15, T14R14, T14R13, T14R12, T14R11, T14R10, T14R9, T14R8, T14R7, T13R16, T13R15, T13R14, T13R13, T13R12, T13R11, T13R10, T13R9, T13R8, T13R7, T12R17, T12R16, T12R15, T12R14, T12R13, T12R12, T12R11, T12R10, T12R9, T12R8, T12R7, T11R17/Daaquam, T11R16, T11R15, T11R14/Clayton Lake, T11R13, T11R12, T11R11, T11R10, T11R9, T11R 8, T11R7, T10R8, T10R7, T10R6, T9R8, T9R7), Fort Fairfield, Easton, Westfield, Mars Hill, Blaine, Squapan Township, E. Plantation, Oxbow Plantation, Cox Patent, Bridgewater, St Croix Township, Monticello, Webber Township, Dudley Township, Littleton, and Central Aroostook Unorganized Territory (T11R4, T10R3, T9R5, T9R4, T9R3, TDR2, T8R5, T8R3, TCR2, T7R5), Houlton, Hammond, Ludlow, New Limerick, Linneus, Smyrna, Oakfield, Moro Plantation, Merrill, Hersey, Dyer Brook, Crystal, Island Falls, Sherman, Hodgdon, Cary Plantation, Forkstown Township, Amity, Benedicta, Silver Ridge Township, Glenwood Plantation, Haynesville, Orient, Molunkus Township, Upper Molunkus Township, North Yarmouth Academy Grant, Macwahoc Plantation, Reed Plantation, Bancroft, Weston, and South Aroostook Unorganized Territory (T4R3, TAR3 T3R4, T3R3, T2R4, T1R5), or a portion of the City of Presque Isle, beginning on the west at the Presque Isle/Mapleton town line, bordered on the north by State Highway 227, then running south on State Highway 227 to U.S. Route 1, then running southeast on U.S. Route 1 to the Bangor and Aroostook Railroad, then running southeast along the railroad to Egypt Road, then running southeast along Egypt Road to the Prestile Stream, then running south along Prestile Stream to the Presque Isle/Westfield town line, running west along the Presque Isle/Westfield town line to the Presque Isle/Chapman town line, running north along the Presque Isle/Chapman town line which becomes the Presque Isle/Mapleton town line, in Aroostook County, Maine, or the towns and townships of Mount Chase, Patten, Stacyville, Soldier Township, Herseyville Township, Grindstone Township, and North Penobscot Unorganized Territory (T1R6.T4R8, T4R7, T3R8, T3R7, T2R8, T1R8, T8R8, T8R7, T8R6, T7R8, T7R7, T7R6, T6R8, T6R7, T6R6, T5R8, T5R7) in Penobscot County, Maine, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

Multiple Common Bond Expansion

2551	2	POLICE & FIRE PHILADELPHIA, PA	Associational	\$1,584,586,670.00	180,000	4,000
------	---	-----------------------------------	---------------	--------------------	---------	-------

FIELD OF MEMBERSHIP: Employees and parishioners of Saint Matthew Roman Catholic Church in Philadelphia, PA

Community Expansion

1394	2	PARAGON WASHINGTON TWP, NJ	Community	\$393,831,129.00	91,911	1,377,687
------	---	-------------------------------	-----------	------------------	--------	-----------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Bergen County and Passaic County New Jersey: community charter expanded 12/18/03

Community Conversion

4616	2	BRONCO FRANKLIN, VA	Community	\$119,062,855.00	25,000	448,113
------	---	------------------------	-----------	------------------	--------	---------

FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, volunteer, or attend school in, and businesses and other legal entities in Surry, Southampton, and Isle of Wight counties, and the cities of Emporia, Suffolk, and Chesapeake in Virginia, and Gates, Berties, Chowan, Perquimans, Pasquotank, Camden, and Currituck counties in North Carolina.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

1015	2	NORTH JERSEY TOTOWA, NJ	Community	\$890,679.00	82,049	489,049
------	---	----------------------------	-----------	--------------	--------	---------

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

Underserved

1394	2	PARAGON WASHINGTON TWP, NJ	Underserved area	\$393,831,129.00	91,911	11,553
------	---	-------------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Kutztown, Pennsylvania underserved area census tracts: 140.00, 141.00. The boundaries are defined as follows:
The underserved area is bounded by the Greenwich Township on the northwest, Richmond Township on the west/southwest, Rockland Township on the south, Longswamp Township on the east/southeast, and Lehigh County on the northeast.

1394	2	PARAGON WASHINGTON TWP, NJ	Underserved area	\$393,831,129.00	91,911	26,263
------	---	-------------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Easton, Pennsylvania underserved area census tracts: 141.00, 142.00, 143.00, 144.00, 145.00, 146.00, 147.00. The boundaries are defined as follows:
The underserved area is bounded by the Forks Township on the north, City of Wilson and West Easton on the west; then Palmer Township, Old Orchard, and Bethlehem Township on the north; Lower Saucon Township, Williams Township, and Glendon on the south; and the Delaware River and Warren County on the east.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

11689	2	WYROPE WILLIAMSPORT S WILLIAMSPORT, PA	Underserved area	\$16,451,302.00	15,000	28,473
-------	---	---	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and other legal entities located in eight census tracts in Lycoming County, Pennsylvania.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

1394	2	PARAGON	Underserved area	\$393,831,129.00	91,911	127,521
WASHINGTON TWP, NJ						

FIELD OF MEMBERSHIP: Allentown/Bethlehem, Pennsylvania underserved area: census tracts 3.00, 4.00, 5.00, 6.00, 7.00, 8.00, 9.00, 10.00, 11.00, 12.00, 13.00, 15.01, 15.02, 16.00, 17.00, 18.00, 19.00, 20.00, 21.00, 22.02, 57.03, 59.02, 91.00, 92.00, 93.00, 95.00, 105.00, 107.00, 108.00, 109.00, 110.00, 111.00, 112.00, 113.00. The boundaries are defined as follows:
From the starting point at the intersection of the Lehigh County and Northampton County border and Hanover Township and Catasauqua city border;
Follow the Catasauqua city and Hanover Township border to the Fullerton city border;
Follow the Fullerton city and Hanover Township border to US Highway 22;
Southwest on US Highway 22 to the Fullerton city and Allentown city border;
Follow the Fullerton city and Allentown city border to Sumner Avenue;
Southwest on Sumner Avenue to Mauch Chunk Road;
Northwest on Mauch Chunk Road to the South Whitehall Township and Allentown border;
Follow the South Whitehall Township and Allentown border to N 17th Street;
South on N 17th Street to W Liberty Street;
Southwest on W Liberty Street to N 26th Street;
South on N2 26th Street to W Chew Street;
W Chew Street to N Ott Street;
N Ott Steet to Parkway Boulevard;
East on Parkway Boulevard to Cedar Creek;
Follow Cedar Creek to Little Lehigh Creek;
Follow Little Lehigh Creek to the Lehigh Valley RR;
Follow Lehigh Valley RR to the Reading RR;
Follow the Reading RR to the Conrail RR;
Follow the Conrail RR to 31st Street SW;
Southeast on 31st Street SW to Salisbury Township and Allentown border;
Follow the Salisbury Township and Allentown border to Lehigh River;
Follow Lehigh River to the Reading RR;
Follow the Reading RR to Central Railroad of New Jersey;
Follow the Central Railroad of New Jersey to S Maxwell Street;
North on S Maxwell Street to E Turner Street;
East on E Turner Street to Nelson Street;
North on Nelson Street to E Gordon Street;
East on E Gordon Street to N Oswego Street;

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

North on N Oswego Street to Hanover Avenue;
West on Hanover Avenue to N Dauphin Street;
Northwest on N Dauphin Street to E Allen Street;
West on E Allen Street to N Bradford Street;
North on N Bradford Street to E Union Boulevard;
Southwest on E Union Boulevard to Lehigh River;
Follow Lehigh River to the Hanover Township and Allentown border;
Follow the Hanover Township and Allentown border to Pennsylvania Avenue;
South on Pennsylvania Avenue to Club Avenue;
South on Club Avenue to W Broad Street;
East on W Broad Street to 8th Avenue;
South on 8th Avenue to Lehigh River;
Follow the Lehigh River to the Lehigh County and Northampton County border;
Follow the Lehigh County and Northampton County border to the Bethlehem and Lower Saucon Township border;
Follow the Bethlehem and Lower Saucon Township border to the Bethlehem and Hellertown border;
Follow the Bethlehem and Hellertown border to the Bethlehem and Lower Saucon Township border;
Follow the Bethlehem and Lower Saucon Township border to Bethlehem and Freemansburg border;
Follow the Bethlehem and Freemansburg border to the Bethlehem and Middletown border;
Follow the Bethlehem and Middletown border to Stefko Boulevard;
South on Stefko Boulevard to Minsi Trail Bridge;
South on Minsi Trail Bridge to the Lehigh River;
Follow the Lehigh River to Monocacy Creek;
Follow Monocacy Creek to E Lehigh Street;
North on E Lehigh Street to Center Street;
North on Center Street to E Church Street;
East on E Church Street to Maple Street;
North on Maple Street to Walnut Street;
West on Walnut Street to Linden Street;
North on Linden Street to Elizabeth Avenue;
West on Elizabeth Avenue to Mauch Chunk Road;
North on Mauch Chunk Road to Schoenersville Road;
West on Schoenersville Road to the Lehigh County and Northampton County border;

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

Follow the Lehigh County and Northampton County border to the Catasauqua city border, the starting point.

Multiple Common Bond Expansion

10920	3	ARKANSAS JACKSONVILLE, AR	Associational	\$361,067,932.00	137,347	6,069
-------	---	------------------------------	---------------	------------------	---------	-------

FIELD OF MEMBERSHIP: Employees and members (excluding honorary members) of Arkanss Realtors Association in Little Rock, Arkansas, who qualify for membership in accordance with its charter and bylaws in effect on October 23, 2003.

13739	3	MACO EDUCATORS WOODSTOCK, GA	Occupational	\$118,575,614.00	67,680	100,999
-------	---	---------------------------------	--------------	------------------	--------	---------

FIELD OF MEMBERSHIP: Students enrolled in the Cobb County School District - grades kindergarten through twelfth - headquartered in Marietta, Georgia;

Community Conversion

10367	3	COPO BATON ROUGE, LA	Community	\$25,622,285.00	4,650	602,894
-------	---	-------------------------	-----------	-----------------	-------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in East Baton Rouge, West Baton Rouge, Ascension or Livingston Parishes, Louisiana.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

9229	3	BATON ROUGE TEACHERS BATON ROUGE, LA	Community	\$209,376,610.00	150,000	710,323
------	---	---	-----------	------------------	---------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in West Baton Rouge, Iberville, Pointe Coupee, West Feliciana, East Feliciana, Saint Helena, Livingston, Ascension or East Baton Rouge Parishes, Louisiana;

10197	3	PARK COMMUNITY LOUISVILLE, KY	Community	\$225,313,984.00	105,890	1,043,444
-------	---	----------------------------------	-----------	------------------	---------	-----------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jefferson, Bullitt, Spencer, Shelby, Oldham, Henry or Trimble Counties in Kentucky or Clark or Floyd Counties in Indiana.

24421	3	UNIVERSITY BIRMINGHAM, AL	Community	\$179,083,172.00	69,000	1,068,177
-------	---	------------------------------	-----------	------------------	--------	-----------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bibb, Blount, Chilton, Jefferson, Shelby, St. Clair, or Walker Counties, Alabama.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Underserved area	\$3,823,838,611.00	960,069	29,643
-------	---	-------------------------------	------------------	--------------------	---------	--------

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

3096	3	LA DOTD BATON ROUGE, LA	Underserved area	\$71,545,802.00	21,101	30,162
------	---	----------------------------	------------------	-----------------	--------	--------

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 Lake Charles - Census Tracts 000100, 000200, 000300, 000600, 001202, 001400, 001500, 001600) Louisiana 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 Lake Charles, Louisiana bounded by the following:

Bordered to the Northeast by the Calcasieu River to Mertz Road, south to 3059, east to Pujol Road/Highway 397, on the South by East Prien Lake Rd. west to I-210 follow I-210 to Gerstmer Memorial Drive, south to McNeese Street/State Highway 3186, West to 5th Avenue, North to I-210, go east back to Gerstmer Memorial Drives north to 13th Street, west to First Ave., go north on 1st to Broad Street, east on Broad to Cherry north to Carter and west to Prater Street, north on Prater to I-10, west to Enterprise Blvd, south on Enterprise to Broad Street, west to Kirkman Street, south to Burnett Street, go west on Burnet to Ryan Street, north to Clarence Street, west to N Lake Shore Drive, north to I-10, follow I-10 to Calcasieu River and then follow the river back east/north east to starting point.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

3096	3	LA DOTD BATON ROUGE, LA	Underserved area	\$71,545,802.00	21,101	41,261
------	---	----------------------------	------------------	-----------------	--------	--------

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 Bossier City and Shreveport – Census Tracts 010400, 010500, 010601, 010602, 010702, 010801, 011300, 020100, 020200, 020400, 020500, 021100, 021200, 021300 Louisiana 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 Bossier City and Shreveport, Louisiana bounded by the following:

The Northern Boundary is the I-220 Loop starting west at Benton Road and then east to Swan Lake Road and then south on Swan Lake to Industrial Drive/Old Minden Road then southwest to Barksdale Blvd then southeast to Margaret Street, north to Patricia Drive to North Gate Road then southeast to Bossier Road, Bossier Road southwest to Barksdale Blvd take Barksdale southeast to Westgate Drive, going west cross the Red River to the Red River Bike Trail follow bike trail to River Oaks Drive, take River Oaks west to Galloway Blvd go south to Zeke Drive then west on Beaumont Street to Youree Drive north to Washington Street west to Elm south to E Columbia west to Woodlawn Ave then west on Kings Highway to Line Ave north on Line Ave to Stoner Ave west to Jones Aly north to Milam Street south west to Allen Ave north to Patzman Street east to View Street northeast to McNeil Street northwest to Bayou follow Bayou north to Common Street to north on to Highway 71 and then north Havens Road east to Grimmatt Drive south to Wells Island follow Wells Island to Shreveport Airport boundary follow east edge of airport property to Red River and then goes north on Red River to Douglas Drive north on Benton Road back to I-220.

13660	3	MITCHELL ENG. EMPLOYEES COLUMBUS, MS	Underserved area	\$3,022,921.00	900	61,586
-------	---	---	------------------	----------------	-----	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Lowndes County, Mississippi, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the Chartering Manual.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

14692	3	ASI HARAHAN, LA	Underserved area	\$173,368,729.00	319,000	94,640
-------	---	--------------------	------------------	------------------	---------	--------

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 Jefferson Parish – Census Tracts 250.02, 252.01, 254.00, 255.00, 256.00, 257.00, 258.00, 259.00, 260.00, 261.00, 262.00, 263.00, 264.00, 265.00, 266.00, 267.00, 268.00, 269.00, 270.00, 271.00, 272.00, 273.00, 274.00, 275.02, 276.02, 277.01, 277.03 and 278.03 in Louisiana 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 Jefferson, Louisiana bounded by the following:

Bounded on the north by the Mississippi River, from the Orleans Parish line to the St. Charles Parish line. The west boundary is the St. Charles Parish line. The south boundary travels from the St. Charles Parish line to Lake Cataouatche and into Bayou Millaudon. At Bayou Millaudon Canal, turn northeast. Travel northeast (approximately 16 miles) to Kenta Canal. At Kenta Canal, turn south to Tulsa Drive. Travel east on Tulsa Drive to Barataria Boulevard. At Barataria Blvd., travel north to Ames Blvd. Travel north on Ames Blvd. to Belle Terre Road. At Belle Terre Road, travel east to Barataria Blvd. Travel north on Barataria Blvd. to Patriot Street. At Patriot Street, travel east to Destrehan Avenue. Travel south on Destrehan Blvd to Lapalco Blvd. Travel east on Lapalco Blvd to Whitney Ave. At Whitney Ave., travel north to Commerce Street. Travel north on Commerce Street to Highway 90, also known as the Westbank Expressway. On Highway 90, travel east to Whitney Ave. At Whitney Ave., travel south to Stumpf Blvd. At Stumpf Blvd, travel south to Terry Pkwy. Follow Terry Pkwy. to Esplanade. At Esplanade travel east to Oakwood Dr. The eastern boundary begins at the intersection of Esplanade and Oakwood. At Oakwood Dr., travel north to the parish line dividing Jefferson and Orleans parishes.

Multiple Common Bond Expansion

8667	4	CP JACKSON, MI	Occupational	\$243,427,724.00	75,442	6,037
------	---	-------------------	--------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Students attending Jackson Community College in Jackson, MI.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

Community Expansion

15882	4	DESCO PORTSMOUTH, OH	Community	\$172,984,034.00	50,000	49,752
-------	---	-------------------------	-----------	------------------	--------	--------

FIELD OF MEMBERSHIP: 1)Persons who live, work, worship, or attend school in and businesses and other legal entities located in Boyd County, Kentucky, and volunteers in the community.

Community Conversion

11171	4	AP TOLEDO, OH	Community	\$29,620,030.00	10,000	455,054
-------	---	------------------	-----------	-----------------	--------	---------

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

Underserved

5431	4	FORT FINANCIAL FORT WAYNE, IN	Underserved area	\$165,985,494.00	95,000	4,767
------	---	----------------------------------	------------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in Census tract 0203.01 Burke County, North Carolina.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

5431	4	FORT FINANCIAL FORT WAYNE, IN	Underserved area	\$165,985,494.00	95,000	31,291
------	---	----------------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: 1)Persons who live, work, worship, attend school in, and businesses and other legal entities located in Grant County, Indiana. Census tracts 0002.00, 0006.00, 0007.00, 0008.00, 0009.00, 0106.00 and 01087.00.

15882	4	DESCO PORTSMOUTH, OH	Underserved area	\$172,984,034.00	50,000	79,195
-------	---	-------------------------	------------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved area of Scioto County, Ohio.

2918	4	JEEP COUNTRY HOLLAND, OH	Underserved area	\$34,816,270.00	17,683	188,598
------	---	-----------------------------	------------------	-----------------	--------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Lucas County, Ohio comprised of census tracts 7.00-11.00, 12.02, 13.02, 13.04, 14.00-23.00, 24.01-24.02, 25.00-42.00, 43.01, 46.00, 47.01-47.02, 48.00-54.00, 55.01-55.03, 65.00-68.00, 73.01, 73.03, 77.00, 87.00-88.00, and 91.00

Multiple Common Bond Expansion

24229	5	STARTRUST HOUSTON, TX	Occupational	\$50,035,455.00	90,000	3,000
-------	---	--------------------------	--------------	-----------------	--------	-------

FIELD OF MEMBERSHIP: Employees of ADP TotalSource who work in, or are paid or supervised from Houston, TX.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

Community Expansion

12697	5	COMPLEX COMMUNITY ODESSA, TX	Community	\$93,446,457.00	18,344	323,914
-------	---	---------------------------------	-----------	-----------------	--------	---------

FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located in Ector, Midland, Gaines, Pecos, Reeves, Crane, Winkler, Ward, Andrews, Martin and Upton Counties, Texas.

Community Conversion

8503	5	SHAWNEE DISTRICT BELL SHAWNEE, OK	Community	\$8,023,019.00	2,000	65,521
------	---	--------------------------------------	-----------	----------------	-------	--------

FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in Pottawatomie County, Oklahoma.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

6503	5	ABILENE ABILENE, TX	Underserved area	\$11,957,315.00	7,500	7,001
------	---	------------------------	------------------	-----------------	-------	-------

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 Nolan County, Texas: beginning at the intersection of IH-20 and State Loop 432, heading west on State Loop 432 to Bawcom Street, heading south on Bawcom Street to East 1st Street, heading west on East 1st Street to Cedar Street, heading north on Cedar Street to East 4th Street, heading northeast on East 4th Street to Crane Street, heading north on Crane Street to East 12th Street, heading west on East 12th Street to Crane Street, heading north on Crane Street to FM 419, heading south on FM 419 to an unnamed street, following the unnamed street to West 16th Street, heading west on West 16th Street to West 15th Street, heading west on West 15th Street to FM 1544, heading south on FM 1544 to Loop 432, heading east on Loop 432 to an invisible line, heading south along the invisible line to the railroad tracks, heading south and then east along the railroad tracks to Robert Lee Street, heading south on Robert Lee Street to West Bradford Lane, heading east on West Bradford Lane until it turns into East Bradford Lane, heading east and then north on East Bradford Lane to County Road 220, heading east on County Road 220 to County Road 304, heading north on County Road 304 to IH-20, heading north on IH-20 to the beginning point.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

6503	5	ABILENE ABILENE, TX	Underserved area	\$11,957,315.00	7,500	11,754
------	---	------------------------	------------------	-----------------	-------	--------

FIELD OF MEMBERSHIP: Beginning at the intersection of the Scurry County/Mitchell County Line and the Colorado River, heading south along the Colorado River to an invisible line, heading south along the invisible line to IH-20, heading west on IH-20 to an invisible line, heading south along the invisible line to the Colorado River, heading south along the Colorado River to the Mitchell County/Coke County line, heading east along the Mitchell County/Coke County Line until it changes into the Nolan County/Coke County Line, heading east along the Nolan County/Coke County Line until it changes into the Nolan County/Runnels County Line, heading east along the Nolan County/Runnels County Line to the Runnels County/Taylor County Line, heading north along the Nolan County/Taylor County Line to an invisible line, heading west along the invisible line to State Highway 70, heading north on State Highway 70 to an invisible line, heading west along the invisible line to the railroad tracks, heading north on the railroad tracks to an invisible line, heading north along the invisible line to IH-20, heading west on IH-20 to an invisible line, heading north along the invisible line to the Nolan County/Fisher County Line, heading west along the Nolan County/Fisher County Line until it turns into the Mitchell County/Scurry County Line, heading west along the Mitchell County/Scurry County Line to the beginning point.

22130	5	MY BEDFORD, TX	Underserved area	\$24,629,697.00	310,000	22,965
-------	---	-------------------	------------------	-----------------	---------	--------

FIELD OF MEMBERSHIP: 4 census tracts in Sherman and 4 census tracts in Denison, Texas.

9998	5	NAVY ARMY CORPUS CHRISTI, TX	Underserved area	\$234,428,672.00	442,919	39,326
------	---	---------------------------------	------------------	------------------	---------	--------

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

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

6503	5	ABILENE ABILENE, TX	Underserved area	\$11,957,315.00	7,500	68,459
------	---	------------------------	------------------	-----------------	-------	--------

FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located in the following defined underserved area in Taylor County, Texas: beginning at the intersection of Pine Street and IH-20, heading west on IH-20 to Highway 84, heading south on Highway 84 to the railroad tracks, heading west and south on the railroad tracks to Military Drive, heading west on Military Drive and continuing on an invisible line west and then north to Air Base Road, heading north on Air Base Road to an invisible line, heading west and south on the invisible line to Dyess Air Force Station Road, heading west on Dyess Air Force Station Road to FM 707, heading south on FM 707 to an invisible line, heading east and south on the invisible line to FM 707, heading south on FM 707 to an invisible line, heading east on an invisible line to County Road 319, heading south on County Road 319 to an invisible line, heading east and north on the invisible line to Autumn Sage Road, heading west on Autumn Sage Road to an invisible line, heading north on an invisible line to Dyess Air Force Station Road, heading west and north on Dyess Air Force Station Road to Texas Drive, heading west on Texas Drive to the minor river, heading north along the minor river to Dub Wright Boulevard, heading north on Dub Wright Boulevard to Veterans Drive, heading north on Veterans Drive to Hartford Street, heading east on Hartford Street to Highway 277, heading north on Highway 277 to the railroad tracks, heading east on the railroad tracks to South Mockingbird Lane, heading south on South Mockingbird Lane to South 7th Street, heading east on South 7th Street to Jeanette Street, heading south on Jeanette Street to South 14th Street, heading west on South 14th Street until it turns into Highway 277, heading south on Highway 277 to Rebecca Lane, heading south on Rebecca Lane to FM 89, heading north on FM 89 to Highway 83, heading south on Highway 83 to an invisible line, heading east on the invisible line to State Spur 322, heading northeast on State Spur 322 to Maple Street, heading north on Maple Street to an invisible line, heading east on the invisible line to Oldham Lane, heading north on Oldham Lane to E. South 21st Street, heading west on E. South 21st Street, turning into an invisible line, to Maple Street, heading north on Maple Street to Berry Lane, heading west on Berry Lane to the railroad tracks, heading north on the railroad tracks to E. North 10th Street, heading east on E. North 10th Street to State Spur 322, heading northeast on State Spur 322 to IH-20, heading northwest on IH-20 to the beginning point

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

5510	5	CATHOLIC FAMILY WICHITA, KS	Underserved area	\$20,317,573.00	75,000	83,071
------	---	--------------------------------	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Southeast Wichita Underserved Area in Wichita, Kansas as defined: From the intersection of I-235 and West 13th Street North, follow the Arkansas River south to the intersection of I-235 and US Highway 400, follow US 400 east to West Street, south on West Street to Harry Street, east on Harry Street to Meridian Street, south on Meridian Street to 27th Street, east on 27th Street to Glenn Street, north on Glenn Street to Pawnee Street, east on Pawnee Street to Seneca Street, south on Seneca Street to I-235, southeast on I-235 to I-135, north on I-135 to 39th Street, east on 39th Street to Hydraulic Street, north on Hydraulic Street to Wassall Street, east on Wassall Street to Southeast Boulevard, northwest on Southeast Boulevard to Hydraulic Street, north on Hydraulic Street to Lincoln Street, east on Lincoln Street to I-135, north on I-135 to Douglas Avenue, east on Douglas Avenue to Grove Street, north on Grove Street to Murdock Street, west on Murdock Street to Piatt Street, north on Piatt Street to 9th Street, west on 9th Street to I-135, north on I-135 to 18th Street, at 18th Street follow the canal away from I-135 north-northwest to 21st Street, west on 21st Street to Missouri-Pacific Railroad tracks, southwest along tracks to Atlantic and San Francisco Railroad tracks, northwest along tracks to 21st Street, west on 21st Street to Little Arkansas River, follow the river south to 13th Street, west on 13th Street to Woodland Street, north on Woodland Street to 14th Street, west on 14th Street to Salina Street, north on Salina Street to 15th Street, west on 15th Street to Coolidge Street, southwest on Coolidge Street to 14th Street, northwest on 14th Street to Perry Street, southwest on Perry Street to 13th Street, west on 13th Street to the Arkansas River at I-235.

9099	5	PINAL COUNTY FLORENCE, AZ	Underserved area	\$49,543,541.00	20,000	179,727
------	---	------------------------------	------------------	-----------------	--------	---------

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Pinal County, Arizona

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

2131	5	PRIMEWAY HOUSTON, TX	Underserved area	\$191,047,364.00	350,000	1,953,631
------	---	-------------------------	------------------	------------------	---------	-----------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the underserved area consisting of the city of Houston, Texas (11/05/03):

Multiple Common Bond Expansion

24692	6	MOUNTAIN AMERICA SALT LAKE CITY, UT	Occupational	\$1,221,913,153.00	175,000	5,643
-------	---	--	--------------	--------------------	---------	-------

FIELD OF MEMBERSHIP: Employees of Autoliv ASP, Inc. who work in, or are paid or supervised from Ogden, UT.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

9289	6	LOWER COLUMBIA LONGSHOREMEN	Associational	\$43,574,836.00	6,500	6,400
------	---	-----------------------------	---------------	-----------------	-------	-------

LONGVIEW, WA

FIELD OF MEMBERSHIP: Voting members of the following organized labor union locals that are members of the Cowlitz-Wahkiakum Counties, Washington, Labor Council: Amalgamated Transit Union (ATU) Local 758; Association of Federal, County and Municipal Employees (AFCME) Local 334; Association of Western Pulp and Paper Workers (AWPPW) Local 153; Association of Western Pulp and Paper Workers (AWPPW) Local 633; International Association of Machinists and Aerospace Workers (IAM) Local 160; International Brotherhood of Electrical Workers (IBEW) Local 77; International Brotherhood of Electrical Workers (IBEW) Local 970; International Federation of Professional and Technical Engineers (IFPTE) Local 17; International Longshore and Warehouse Union (ILWU) Local 21; Laborers' International Union (Laborers) Local 791; Office and Professional Employees International Union (OPEIU) Local 11; Painter's Union (Painters) Local 78; Retired Public Employees (RPE) Local 20; Service Employees International Union (SEIU) Local 49; Service Employees International Union (SEIU) Local 9288; United Food and Commercial Workers (UFCW) Local 555; United Steel Workers of America (USWA) Local 632; Washington Federation of State Employees (WFSE) Local 28; Woodworker's Local Lodge (Woodworkers) Local 536.

24692	6	MOUNTAIN AMERICA SALT LAKE CITY, UT	Occupational	\$1,221,913,153.00	175,000	68,341
-------	---	--	--------------	--------------------	---------	--------

FIELD OF MEMBERSHIP: Employees of SOS Staffing who work in, or are paid or supervised from Salt Lake City, UT.

Community Conversion

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

11793	6	CLACKAMAS COMMUNITY OREGON CITY, OR	Community	\$58,082,592.00	30,000	351,815
-------	---	--	-----------	-----------------	--------	---------

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

24710	6	UNIVERSITY OF UTAH SALT LAKE CITY, UT	Community	\$321,629,396.00	700,000	1,457,968
-------	---	--	-----------	------------------	---------	-----------

FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Davis, Morgan, Salt Lake, Summit, Tooele, and Weber Counties, Utah.

Underserved

10101	6	LES BOIS BOISE, ID	Underserved area	\$26,466,128.00	197,236	7,067
-------	---	-----------------------	------------------	-----------------	---------	-------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Boise County, Idaho; Boise County, Idaho meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act.

TRADE, INDUSTRY OR PROFESSION

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
--------------------	---------------	-------------------------------	---	---------------	---------------------------------

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

23957	5	AMERICAN AIRLINES DFW AIRPORT, TX	Air Transportation Industry Nationwide	\$3,882,663,512.00	512,388
-------	---	--------------------------------------	---	--------------------	---------

FIELD OF MEMBERSHIP: Employees of entities engaged in the Air Transportation Industry who work in the United States, meaning:

employees of airlines;
government employees who work directly in the administration, regulation, or security of airlines, airports, or air transportation; and
employees who are located at an airport if they work directly with:
air transportation of freight;
air courier services;
airport and air transportation support and services, for example, janitorial services, airport baggage handling, aircraft cleaning,
maintenance and repair services, and runway maintenance services; and
on board airline food services.

The Industry does not include employees of retail shops, restaurants, travel agencies, hotels, or car rental companies, even if located at an airport.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	3	64
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	12
Number of FCUs Receiving Expansions	2	14
Number of Potential Members Added	741	124,941

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	672	10,924
Number of Expansions Denied	5	42
Number of Expansions Deferred	14	446
Number of FCUs Receiving Expansions	249	1,061
Number of Potential Members Added	267,633	2,097,686

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	3	30
Number of Expansions Denied	0	0
Number of Expansions Deferred	4	43
Number of FCUs Receiving Expansions	3	29
Number of Potential Members Added	1,751,353	7,271,590

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	14	140
Number of Expansions Denied	0	3
Number of Expansions Deferred	7	111
Number of FCUs Receiving Expansions	14	139
Number of Potential Members Added	9,011,647	74,174,438

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	24	269
Number of Expansions Denied	0	5
Number of Expansions Deferred	18	183
Number of FCUs Receiving Expansions	17	170
Number of Potential Members Added	3,162,471	25,153,414

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	1	3
Number of TIPs Denied	0	0
Number of TIPs Deferred	3	9
Number of FCUs Receiving TIPs	1	3

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	92	1775
Number of Housekeeping Denied	0	3
Number of Housekeeping Deferred	1	109
Number of FCUs Receiving Housekeeping	32	319

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

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
63272	1	GRANITE STATE MANCHESTER, NH	\$182,993,809.00	61401	ACORN NASHUA, NH	\$32,380,204.00	EXPANDED SERVICES

Continuing Field of Membership: (State charter) Persons who live or work in the State of New Hampshire.

Merging Field of Membership: (State charter) full time residents of Hillsborough County, NH; employees of the City of Nashua, government employees and other employee groups.

66364	1	METROPOLITAN CHELSEA, MA	\$520,550,268.00	65703	CARMEL CHELSEA, MA	\$18,932,400.00	EXPANDED SERVICES
-------	---	-----------------------------	------------------	-------	-----------------------	-----------------	----------------------

Continuing Field of Membership: (State chartered) Individuals that live or work in Essex, Middlesex, Norfolk, Suffolk, Worcester and Plymouth counties in Massachusetts.

Merging Field of Membership: (State chartered) Individuals that live or work in Barnstable, Essex, Middlesex, Norfolk, Suffolk, and Plymouth counties in Massachusetts.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

16042	1	WESTERN NEW YORK WEST SENECA, NY	\$14,128,767.00	3190	LACKAWANNA SCHOOL SYSTEM LACKAWANNA, NY	\$1,183,745.00
-------	---	-------------------------------------	-----------------	------	--	----------------

Continuing Field of Membership: Employees of the Western New York Children's Psychiatric Center in West Seneca, New York; and other employee groups.

Merging Field of Membership: Employees of the Board of Education of the City of Lackawanna, New York.

68479	1	MUTUAL SECURITY WILTON, CT	\$142,007,324.00	18771	SORVALL EMPLOYEES NEWTOWN, CT	\$397,157.00	POOR FINANCIAL CONDITION
-------	---	-------------------------------	------------------	-------	----------------------------------	--------------	--------------------------------

Continuing Field of Membership: (State-chartered community) Persons who lives, works, worships or attends school in Fairfield or Litchfield County, Connecticut. The charter also lists specific select employer groups.

Merging Field of Membership: Employees of Sorvall Products, L.P. who work in or are supervised from Newtown, Connecticut.

227	2	PENTAGON ALEXANDRIA, VA,	\$5,868,211,924.00	11938	DC VAMC WASHINGTON, DC	\$15,215,482.00	EXPANDED SERVICES
-----	---	-----------------------------	--------------------	-------	---------------------------	-----------------	----------------------

Continuing Field of Membership: Multiple - numerous military and defence related groups

Merging Field of Membership: Single - employees of VA Hospital in Washington, DC

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

2099	2	CITADEL THORNDALE, PA	\$557,310,270.00	65404	DPC ATGLEN, PA	\$1,160,719.00	POOR FINANCIAL CONDITION
------	---	--------------------------	------------------	-------	-------------------	----------------	--------------------------------

Continuing Field of Membership: A federally chartered community credit union. Note: The community includes the merging credit union's FOM.

Merging Field of Membership: State chartered credit union serving employees of Diversified Printing Corporation.

16947	3	K I T LOUISVILLE, KY	\$8,012,726.00	62489	K.A.W.A. LEXINGTON, KY	\$420,203.00	
-------	---	-------------------------	----------------	-------	---------------------------	--------------	--

Continuing Field of Membership: Employees of the Great Atlantic and Pacific Tea Company Great Scott Stores and of its subsidiary, the Natuional Produce Division who work in Louisville, Kentucky Standard Metropolitan Statistical Area (SMSA) and 12 other select employee groups.

Merging Field of Membership: Members and employees of the Kentucky Automotive Wholesalers Association located in Lexington, Kentucky;

68121	3	GENERATIONS COMMUNITY DURHAM, NC	\$7,129,015.00	63492	PERQUIMANS HERTFORD, NC	\$1,138,505.00	EXPANDED SERVICES
-------	---	-------------------------------------	----------------	-------	----------------------------	----------------	----------------------

Continuing Field of Membership: Residents of Vance, Warren, CDC and its members, employees of Generations Community CU.

Merging Field of Membership: Residents of Perquimans County.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

9588	4	GENERAL ELECTRIC EVENDALE EMPLOYEES CINCINNATI, OH	\$578,874,435.00	13412	ASSUMPTION PARISH CINCINNATI, OH	\$629,081.00	POOR FINANCIAL CONDITION
------	---	--	------------------	-------	---	--------------	--------------------------------

Continuing Field of Membership: Employees of the General Electric Company who work in or have headquarters in Evendale, Ohio, or in the Cincinnati Metropolitan Statistical Area; and 126 other select employee groups.

Merging Field of Membership: Members of Assumption Catholic Parish in Mount Healthy, Ohio.

96660	4	ANTIOCH CLEVELAND, OH,	\$2,195,855.00	65930	BETHANY BAPTIST CHURCH CLEVELAND, OH	\$345,771.00	POOR MANAGEMENT
-------	---	---------------------------	----------------	-------	---	--------------	--------------------

Continuing Field of Membership: Members and employees of Antioch Baptist Church

Merging Field of Membership: Members and employees of Bethany Baptist Church

61239	4	GOLDEN CIRCLE CANTON, OH	\$74,410,843.00	62913	CARNATION COMMUNITIES ALLIANCE, OH	\$6,595,273.00	POOR MANAGEMENT
-------	---	-----------------------------	-----------------	-------	---------------------------------------	----------------	--------------------

Continuing Field of Membership: Community of City of Massillon, Ohio, community of Perry Township, Ohio; and 32 SEGs.

Merging Field of Membership: Employees of Alliance Mfg. Co.; Village of Sebring; and 58 SEGs.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

63532	4	ATOMIC EMPLOYEES WAVERLY, OH	\$90,737,853.00	7588	J.C.C. JACKSON, OH	\$265,022.00	POOR FINANCIAL CONDITION
-------	---	---------------------------------	-----------------	------	-----------------------	--------------	--------------------------------

Continuing Field of Membership: Existing and retired employees of the Atomic Energy Plant in Piketon, Ohio; and individuals who reside or work in the counties of Scioto, Pike, Lawrence, Highland, Gallia, Brown, Adams and Jackson in Ohio.

Merging Field of Membership: Members of the Jackson Christian Church in Jackson, Ohio; and Employees and volunteers of the RSVP (Retired and Senior Volunteer Program) in Jackson County, Ohio.

61844	4	CAPITAL COMMUNITY LANSING, MI	\$84,912,797.00	61796	LSI GRAND RAPIDS, MI	\$101,546,464.00	ECONOMIES OF SCALE, EXPANDED SERVICES
-------	---	----------------------------------	-----------------	-------	-------------------------	------------------	--

Continuing Field of Membership: Individuals who reside, are employed, attend school, or who worship in Clinton, Eaton, or Ingham County, Michigan.

Merging Field of Membership: Individuals who reside, are employed, attend school, or who worship in Allegan, Kent, Muskegon, Ottawa, Barry, or Ionia County, Michigan.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

1273	4	STATE FARM ILLINOIS BLOOMINGTON, IL	\$560,319,546.00	6635	MICHIGAN OFFICE, STATE FARM MARSHALL, MI	\$88,729,385.00	CORPORATE RESTRUCTURING
------	---	--	------------------	------	---	-----------------	----------------------------

Continuing Field of Membership: Employees of State Farm Insurance Companies who work in Bloomington, IL; claims office employees who are paid from Bloomington, IL; and insurance agents under contract who are paid commissions from Bloomington, IL; with the State Farm Insurance Companies

Merging Field of Membership: Employees of State Farm Insurance Companies who work in Marshall, MI; claims office employees and Finance Agents who are paid from Marshall, MI; and insurance agents under contract who are paid commissions from Marshall, MI; with the State Farm Insurance Companies

66359	4	FIRST NORTHERN CHICAGO, IL	\$232,541,027.00	65359	N. U. EMPLOYEES EVANSTON, IL	\$3,269,718.00	EXPANDED SERVICES
-------	---	-------------------------------	------------------	-------	---------------------------------	----------------	----------------------

Continuing Field of Membership: Employees of Exelon Corp. and its subsidiaries; IAODAPCA, Inc. association; anyone who lives or works in Winnebago, Lee, Boone, Ogle, McHenry, Stephenson, Dekalb, DuPage, Kane and Will Counties in Illinois; and numerous SEGs.

Merging Field of Membership: Employees of Northwestern University, Scabury-Western Theological Seminary or Garrett Evangelical Seminary.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

64502	4	GATEWAY METRO ST. LOUIS, MO	\$139,118,887.00	1854	OMNI ST. LOUIS, MO	\$4,028,355.00	EXPANDED SERVICES
-------	---	--------------------------------	------------------	------	-----------------------	----------------	----------------------

Continuing Field of Membership: Employees of Southwestern Bell Telephone, Western Union, and their affiliates in 314 numbering plan area, Counties of Madison, Monroe, and St. Clair in Missouri; Persons residing or employed in the St. Louis Metropolitan Area;

Merging Field of Membership: Employees of the Federal Government who work in or are paid from the Federal Building at 1520 Market Street, St. Louis, Missouri; Employees of the Department of Veteran Affairs who work in or are paid from the Federal Building at 400 South 18th Street, St. Louis, Missouri.

15882	4	DESCO PORTSMOUTH, OH	\$169,515,480.00	16151	SOLKY ASHLAND, KY	\$3,146,382.00	EXPANDED SERVICES
-------	---	-------------------------	------------------	-------	----------------------	----------------	----------------------

Continuing Field of Membership: Persons who live, work, worship or attend school in, and businesses and other legal entities in Scioto County, Ohio; underserved area of Lawrence County, Ohio; and 20 SEGs.

Merging Field of Membership: Employees of Armco, Inc. who work in Ashland, KY; employees of Small Stuff, Inc. who work in Ashland, KY; employees of Transportation Center, Inc. who work in, are paid from, or supervised from Ashland, KY; employees of Team America, Inc. who work in or are supervised from Ashland, KY.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

60279	4	SIU	\$83,058,087.00	61413	SOUTHERN ILLINOIS SCHOOLS	\$14,520,742.00	POOR FINANCIAL CONDITION
		CARBONDALE, IL			HERRIN, IL		

Continuing Field of Membership: Any employee or student of Southern Illinois University, including those with adjunct status; fifteen other SEG's, any person living or working in Jackson, Williamson, Franklin, Perry, Union or Johnson Counties, Illinois.

Merging Field of Membership: Any active or retired school employee (except the employees of Southern Illinois University) located in the counties of Alexander, Pulaski, Massac, Union, Johnson, Pope, Hardin, Jackson, Williamson, Saline, Gallatin, Franklin, Hamilton, Wayne, Jefferson; West Frankfort Municipal Employee Group; any employee of Franklin-Williamson Human Services, Inc., any member of The Lake of Egypt Association of Property Owners.

1273	4	STATE FARM ILLINOIS BLOOMINGTON, IL	\$500,442,813.00	14729	STATE FARM INDIANA WEST LAFAYETTE, IN	\$59,876,733.00	CORPORATE RESTRUCTURING
------	---	--	------------------	-------	--	-----------------	----------------------------

Continuing Field of Membership: Employees of State Farm Insurance Companies who work in Bloomington, IL; claims office employees who are paid from Bloomington, IL; and insurance agents under contract who are paid commissions from Bloomington, IL; with the State Farm Insurance Companies

Merging Field of Membership: Employees of State Farm Insurance Companies who work in W Lafayette, IN; claims office employees and Finance Agents who are paid from W Lafayette, IN; and insurance agents under contract who are paid commissions from W Lafayette, IN; with the State Farm Insurance Companies

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

5982	4	MUSKEGON CO OP MUSKEGON, MI	\$19,896,611.00	1727	WESTSHORE COMMUNITY MUSKEGON HGTS., MI	\$9,352,093.00	WEAK MANAGEMENT AND POOR FINANCIAL CONDITION
------	---	--------------------------------	-----------------	------	---	----------------	--

Continuing Field of Membership: Members of MuskegonCooperative, Inc. (A/K/A Muskegon Co-optical) who reside in or are employed in Muskegon, Ottaawa, Oceana and Newaygo Counties in Michigan; and several other select employee and associational groups.

Merging Field of Membership: Employees of CWC Textron who work in Muskegon, Michigan; Employees of Muskegon Community College who work in Muskegon, Michigan; or Members of record as of the conversion date to a multiple group common bond.

60269	5	UNIVERSITY OF IOWA COMMUNITY IOWA CITY, IA	\$316,119,152.00	60287	FEDERAL EMPLOYEES IOWA CITY, IA	\$5,319,962.00	EXPANDED SERVICES
-------	---	--	------------------	-------	--	----------------	----------------------

Continuing Field of Membership: Community charter

Merging Field of Membership: Federal employees

65078	5	COMMUNITY CHOICE JOHNSTON, IA	\$156,229,816.00	60046	NISHNA VALLEY ATLANTIC, IA	\$21,541,881.00	EXPANDED SERVICES
-------	---	----------------------------------	------------------	-------	-------------------------------	-----------------	----------------------

Continuing Field of Membership: FISCU - Community Charter

Merging Field of Membership: FISCU

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, December 31, 2003

64271	5	PREMIER DES MOINES, IA	\$61,743,466.00	65073	REGISTER AND TRIBUNE EMPLOYEES DES MOINES, IA	\$2,541,943.00	POOR FINANCIAL CONDITION
-------	---	---------------------------	-----------------	-------	---	----------------	--------------------------------

Continuing Field of Membership: multiple SEGs

Merging Field of Membership: newspaper employees

12697	5	COMPLEX COMMUNITY ODESSA, TX	\$93,446,457.00	7327	WGE COMMUNITY MONAHANS, TX	\$5,234,384.00	LACK OF RESOURCES
-------	---	---------------------------------	-----------------	------	-------------------------------	----------------	----------------------

Continuing Field of Membership: Community Charter - Eleven counties in Texas, including Ward County.

Merging Field of Membership: Community Charter - Ward County, Texas

68457	6	FINANCIAL PARTNERS DOWNEY, CA	\$603,198,444.00	15318	ALLTEC EL SEGUNDO, CA	\$1,621,429.00	EXPANDED SERVICES
-------	---	----------------------------------	------------------	-------	--------------------------	----------------	----------------------

Continuing Field of Membership: Persons who live, regularly work, worship, or attend school in multiple communities in CA, and numerous select employer groups.

Merging Field of Membership: Employees of Wyle Laboratories who work in El Segundo or Norco, CA, Colorado Springs, CO, or Huntsville, AL, and select employer groups.

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
-------------	--------	-------------------	--------	----------------

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, December 31, 2003

60795 / 24712	3	POST OFFICE EMPLOYEES SHREVEPORT, LA	\$28,434,580	12/23/2003
66190 / 24710	6	UNIVERSITY OF UTAH SALT LAKE CITY, UT	\$321,629,396	12/16/2003

INSURANCE CONVERSION: STATE TO NFICU

Charter No.	Region	Name and Location	Assets	Date of Action	Other Insurance
62663 / 97083	3	LANDMARK FAIRFIELD, AL	\$51,229,242	12/30/2003	AMERICAN SHARE INSURANCE