



***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**

MARCH 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

3/1/2004 THRU 3/31/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	4	6	0	4	2,979
3	1	0	0	1	814,791
4	2	0	0	2	752
5	8	0	0	3	17,532
Total	15	6	1	10	836,054
%	68.2%	27.3%	4.5%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	128	1	6	52	25,360
2	227	0	13	86	66,919
3	282	1	9	82	81,504
4	111	2	2	43	19,065
5	283	2	1	54	114,189
Total	1,031	6	31	317	307,037
%	96.5%	0.6%	2.9%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	1	0	0	1	106,383
5	0	0	0	0	0
Total	1	0	2	1	106,383
%	33.3%	0.0%	66.7%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	293,255
2	2	1	0	2	650,836
3	1	0	6	1	1,053,708
4	1	0	2	1	25,897
5	1	0	0	1	94,400
Total	6	1	10	6	2,118,096
%	35.3%	5.9%	58.8%		

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
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	4	0	0
2	1	0	15	1	25,957
3	3	0	2	2	159,624
4	5	0	1	5	652,920
5	2	0	0	1	198,168
Total	11	0	22	9	1,036,669
%	33.3%	0.0%	66.7%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

3/1/2004 THRU 3/31/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	1	27,469,506	0	0
3	1	84,012,623	0	0
4	0	0	0	0
5	0	0	0	0
Total	2	111,482,129	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
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
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

3/1/2004 THRU 3/31/2004

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	1	62,668	0	0	0
5	0	0	0	0	0	0
Total	0	1	62,668	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	5	3	2	3	2	2,091,345	9,387,015
2	7	7	0	7	0	13,384,057	0
3	10	5	5	8	2	63,470,573	9,440,625
4	9	4	5	8	1	145,050,252	1,432,743
5	3	0	3	2	1	110,230,358	7,707,020
Total	34	19	15	28	6	334,226,585	27,967,403

INSURANCE REPORT OF ACTIVITY - SUMMARY

3/1/2004 THRU 3/31/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	33	0	6	8
2	18	0	4	11
3	54	0	1	8
4	34	1	0	12
5	6	0	0	4
Total	145	1	11	43

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
	4	TABLE ROCK SHELL KNOB, MO	3/30/2004	62,668

Field of Membership: residents of Barry and Stone Counties, MO

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Single Common Bond Expansion						
9208	3	ST. MONICA/ST. MARTIN GARFIELD HEIGHT, OH	Associational	\$109,785,152.00	34,394	814,791

FIELD OF MEMBERSHIP: Employees, members and students of the Catholic Diocese of Cleveland located in Cleveland, Ohio;

Multiple Common Bond Expansion

21014	1	UNITED BUCHANAN, MI	Associational	\$179,120,395.00	38,000	4,888
-------	---	------------------------	---------------	------------------	--------	-------

FIELD OF MEMBERSHIP: Employees or members of the Berrien County Farm Bureau in Berrien Springs, Michigan, who qualify for membership in accordance with its bylaws dated October 22, 1987.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, March 31, 2004

20042	2	FRANKLIN MINT BROOMALL, PA	Associational	\$296,051,936.00	141,311	4,855
FIELD OF MEMBERSHIP: Employees and members of Saint Francis of Assisi Parish in Norristown, PA.						
24658	2	FAIRFAX COUNTY FAIRFAX, VA	Associational	\$139,082,809.00	35,300	7,000
FIELD OF MEMBERSHIP: Members of St. Anthony of Padua Catholic Church in Falls Church, VA.						
227	2	PENTAGON ALEXANDRIA, VA		\$6,057,833,459.00	1,150,000	23,000
FIELD OF MEMBERSHIP: Employees of BAE Systems North America Headquarters who work in, or are paid or supervised from Rockville, Maryland, except those employees in Nashua, New Hampshire;						
23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$3,935,903,905.00	986,868	4,421
FIELD OF MEMBERSHIP: Students attending The University of Tampa in Tampa, Florida;						
23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$3,935,903,905.00	986,868	57,004
FIELD OF MEMBERSHIP: Students attending public schools in Pasco County School District - grades kindergarten through twelfth - headquartered in Land O'Lakes, Florida;						
2227	4	EMPORIA STATE EMPORIA, KS	Occupational	\$28,472,532.00	8,000	5,856
FIELD OF MEMBERSHIP: students attending Emporia State University in Emporia, Kansas						

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

7296	5	SAFEWAY ROCKY MOUNTAIN ENGLEWOOD, CO	Associational	\$139,302,186.00	47,200	17,519
------	---	---	---------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Voting members of Consumer's United Association in Arvada, CO, who qualify for membership in accordance with its bylaws in effect on December 20, 2002.

1955	5	SOUTH WESTERN LA HABRA, CA	Associational	\$138,907,143.00	50,000	25,000
------	---	-------------------------------	---------------	------------------	--------	--------

FIELD OF MEMBERSHIP: Members of Biola University Alumni Association, located in La Mirada, CA, who have enrolled and completed twelve units of credit through Biola University, including its constituent schools, with passing marks in accordance with its bylaws in effect on February 20, 2003.

Community Expansion

19960	4	PROCTOR PROCTOR, MN	Community	\$17,533,182.00	40,000	106,383
-------	---	------------------------	-----------	-----------------	--------	---------

FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within the Proctor, Minnesota, Independent School District No. 704, the city of Duluth, or the city of Hermantown, a contiguous area located within St. Louis County, Minnesota

Single to Multiple Conversion & Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

24549	5	HANIN LOS ANGELES, CA	Associational	\$8,910,129.00	300,000	60,000
-------	---	--------------------------	---------------	----------------	---------	--------

FIELD OF MEMBERSHIP: Voting members of the following Korean American Coalition chapters that are chartered by the Korean American Coalition, located in Los Angeles, CA, who qualify for membership in accordance with its bylaws in effect on July 9, 2003; 1. KAC Alaska, Anchorage, AK; 2. KAC Arizona, Phoenix, AZ; 3. KAC Atlanta, Atlanta, GA; 4. KAC Cerritos, Cerritos, CA; 5. KAC Chicago, Chicago, IL; 6. KAC Colorado, Denver, CO; 7. KAC Hawaii, Honolulu, HI; 8. KAC Los Angeles, Los Angeles, CA; 9. KAC Orange County, Orange County, CA; 10. KAC Sacramento, Sacramento, CA; 11. KAC San Francisco, San Francisco, CA; 12. KAC South Bay, South Bay, CA; or 13. KAC Washington, D.C., Washington, D.C.

Multiple to Single Conversion & Expansion

1718	5	HAWAII STATE HONOLULU, HI	Occupational	\$710,454,603.00	124,915	16,450
------	---	------------------------------	--------------	------------------	---------	--------

FIELD OF MEMBERSHIP: Employees of the State of Hawaii.

Community Conversion

6870	1	LOCAL 424 UAW CIO CHEEKTOWAGA, NY	Community	\$19,629,272.00	9,000	293,255
------	---	--------------------------------------	-----------	-----------------	-------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the towns of Cheektowaga, Sloan, Depew, Lancaster, West Seneca, Orchard, Park, Hamburg, Blasdell, or Lackawanna, New York;

7304	2	ZURN COMMUNITY ERIE, PA	Community	\$26,090,567.00	10,360	280,843
------	---	----------------------------	-----------	-----------------	--------	---------

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

7297	2	BELLCO EMPLOYEES GREENSBURG, PA	Community	\$21,280,948.00	7,500	369,993
FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Westmoreland County, Pennsylvania.						
9260	3	L & N LOUISVILLE, KY	Community	\$411,185,174.00	193,000	1,053,708
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Jefferson, Bullitt, Oldham, Trimble, Henry, Shelby or Spencer Counties, Kentucky or Clark or Floyd Counties, Indiana;						
8801	4	WATERTOWN EMPLOYEES WATERTOWN, SD	Community	\$11,821,987.00	2,500	25,897
FIELD OF MEMBERSHIP: Person who live, work, worship or attend school in and businesses and other legal entities located in Codington County, South Dakota.						
1827	5	MINT VALLEY LONGVIEW, WA	Community	\$18,248,257.00	4,425	94,400
FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Cowlitz County, Washington;						
Underserved						
22681	2	TWIN OAKS APPLE GROVE, WV	Underserved area	\$4,346,973.00	1,230	25,957
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in Mason County, West Virginia						

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, March 31, 2004

10029	3	CENTRAL FLORIDA HEALTH CARE ORLANDO, FL	Underserved area	\$47,289,267.00	60,000	18,065
-------	---	--	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Volusia County, Florida, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: Census Tracts 904.00, 905.00, 906.00, and 907.02 bounded by the following:
 Beginning on the corner of Boundary Avenue and Plymouth Avenue, go east on Plymouth Avenue, then on N. Hill Avenue go south to Beresford Avenue, then go west on Beresford Avenue to Woodland Boulevard (Highway 92), the go South on Highway 92 to Orange Camp Road, then go west on Orange Camp Road to Spring Garden Avenue, the go north on Spring Garden Avenue to Beresford Avenue, then go east on Beresford Avenue to North Boundary Avenue, then turn North on North Boundary Avenue to Plymouth Avenue, the starting point.

7840	3	TRULIANT WINSTON SALEM, NC	Underserved area	\$927,130,597.00	505,407	57,930
------	---	-------------------------------	------------------	------------------	---------	--------

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

7840	3	TRULIANT WINSTON SALEM, NC	Underserved area	\$927,130,597.00	505,407	83,629
------	---	-------------------------------	------------------	------------------	---------	--------

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

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

5777	4	KATY KATY, TX	Underserved area	\$1,226,416.00	400	33,795
------	---	------------------	------------------	----------------	-----	--------

FIELD OF MEMBERSHIP: The boundaries for the area will include the Waller County lines and the following portion of Harris County, Texas: From the Waller County line follow State Highway 6 east to Kickapoo Road, north on Kickapoo Road to Imhof Road, west on Imhof Road to Kickapoo Road, continue north on Kickapoo Road to Waller County line, follow the county line counter clock-wise back to the starting point.

15815	4	SOUTHLAND LUFKIN, TX	Underserved area	\$20,222,279.00	8,000	36,964
-------	---	-------------------------	------------------	-----------------	-------	--------

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

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, March 31, 2004

7151	4	OKLAHOMA OKLAHOMA CITY, OK	Underserved area	\$34,938,935.00	20,931	47,823
------	---	-------------------------------	------------------	-----------------	--------	--------

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities Oklahoma City Empowerment Zone Underserved Area in Oklahoma City, Oklahoma as defined: From I-235 at NE 36th Street, follow I-235 south to NE 23rd Street then from I-235 follow the railroad tracks south to NW 10th Street, then west NW 10th Street to North Robinson Avenue, follow North Robinson Avenue north to NW 13th Street, then west on NW 13th Street to N. Western Street, north to NW 16th Street, west on NW 16th Street to N. Pennsylvania Avenue, south to NW 10th Street, then west to N. May Avenue, follow May Avenue south to the North Canadian River, southwest along the North Canadian River to S. Portland Avenue, south on S. Portland Avenue to SW 29th Street, then east to S. May Avenue, north to the railroad tracks, follow the tracks to S. Villa Avenue, then south along S. Villa Avenue to Grand Boulevard, then east to Brock Drive, follow Brock Drive north to S. Pennsylvania Avenue, north to SW 22nd Street, west to S. Western Avenue, south to SE 29th Street, east on SE 29th Street to S. High Avenue, then north to railroad tracks at SE 10th Street, follow tracks east to I-35, north to I-40, west to railroad tracks just west of S. Byers Avenue, follow the tracks northeast to High Avenue, continue north to 4th Street, east on 4th Street to Lottie Avenue, then north to NE 8th Street, east on NE 8th Street east to N. Eastern Avenue, then north to NE 10th Street, east on NE 10th Street to N. Bryant Avenue, then north to NE 23rd Street, follow NE 23rd Street west to N. Martin Luther King Avenue, north to NE 36th Street, west back to I-235 in Oklahoma City, Oklahoma, and does not include the area enclosed within S. Western Avenue south from NW 9th Street to the North Canadian River, then along the river east to S. Shartel Avenue, then north to California Avenue, east to Hudson Avenue, south to W. Reno Avenue, east to railroad track just east of Gaylord Boulevard, north along the tracks to NE 5th Street, then west to N. Robinson Avenue, north to NW 9th Street then west back to S. Western Avenue.

11065	4	SECURITY SERVICE SAN ANTONIO, TX	Underserved area	\$3,185,392,725.00	1,494,183	141,472
-------	---	-------------------------------------	------------------	--------------------	-----------	---------

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

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, March 31, 2004

9589	4	BARKSDALE BARKSDALE AFB, LA	Underserved area	\$468,371,972.00	238,787	392,866
------	---	--------------------------------	------------------	------------------	---------	---------

FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the Shreveport-Bossier City MSA Underserved Area of Caddo Parish, Bossier Parish, and Webster Parish, Louisiana

2734	5	POTLATCH NO 1 LEWISTON, ID	Underserved area	\$163,019,540.00	151,000	22,834
------	---	-------------------------------	------------------	------------------	---------	--------

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

2734	5	POTLATCH NO 1 LEWISTON, ID	Underserved area	\$163,019,540.00	151,000	175,334
------	---	-------------------------------	------------------	------------------	---------	---------

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Bonner, Boundary, Kootenai, and Shoshone Counties, Idaho; Bonner, Boundary, Kootenai, and Shoshone Counties, Idaho 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	15	39
Number of Expansions Denied	6	6
Number of Expansions Deferred	1	3
Number of FCUs Receiving Expansions	10	17
Number of Potential Members Added	836,054	1,070,167

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1031	2,604
Number of Expansions Denied	6	25
Number of Expansions Deferred	31	69
Number of FCUs Receiving Expansions	317	529
Number of Potential Members Added	307,037	534,853

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1	7
Number of Expansions Denied	0	0
Number of Expansions Deferred	2	9
Number of FCUs Receiving Expansions	1	7
Number of Potential Members Added	106,383	2,122,233

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	6	14
Number of Expansions Denied	1	1
Number of Expansions Deferred	10	35
Number of FCUs Receiving Expansions	6	14

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

Number of Potential Members Added	2,118,096	6,489,377
-----------------------------------	-----------	-----------

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	11	26
Number of Expansions Denied	0	0
Number of Expansions Deferred	22	44
Number of FCUs Receiving Expansions	9	24
Number of Potential Members Added	1,036,669	2,445,369

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

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	145	283
Number of Housekeeping Denied	1	1
Number of Housekeeping Deferred	11	17
Number of FCUs Receiving Housekeeping	43	91

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

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
5441	1	BI-COUNTY PTC WARREN, MI	\$3,672,308.00	61472	BI-COUNTY CATHOLIC WARREN, MI	\$4,689,192.00	CONVERSION TO OR MERGER WITH FCU

Continuing Field of Membership: Employees of the Borg-Warner Automotive Air Fluid Systems Corporation, who work in or are paid from Detroit, Warren, or Rochester, Michigan; and other employee groups.

Merging Field of Membership: Registered members and employees of 5 Catholic Churches in Michigan, the faculty, registered students, and graduates of the St. Lawrence School System in Utica, Michigan.

78	1	BAY RIDGE BROOKLYN, NY	\$59,326,955.00	16150	BROOKLYN LONGSHOREMENS BROOKLYN, NY	\$557,056.00	POOR FINANCIAL CONDITION
----	---	---------------------------	-----------------	-------	--	--------------	--------------------------------

Continuing Field of Membership: Members of the following associations: Labor Zionist Alliance, in New York, New York, Liberty Association of N.Y., Inc. in Brooklyn, New York, Judea, Inc., in Brooklyn, New York, Bnai Zion, New York, New York and other employee and associational groups.

Merging Field of Membership: Regular members of Locals 1814, 1171, 1277, 1716, 958, and 976-4 (members of the Maritime Port Council), International Longshoremen's Association, in Brooklyn, New York, who qualify for membership in accordance with their constitutions and bylaws as of the effective date of this amendment; employees of the above locals: employees of the Brooklyn Longshoremen's Medical Center which provides medical service for the above locals.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, March 31, 2004

68049	1	UNITI BROCKTON, MA	\$47,837,605.00	19632	EMPLOYEES OF YOUVILLE HOSPITAL CAMBRIDGE, MA	\$681,491.00	CONVERSION TO OR MERGER WITH FISCU
-------	---	-----------------------	-----------------	-------	--	--------------	--

Continuing Field of Membership: Those living, working or having business in Plymouth, Bristol, or Norfolk County or within thirty (30) miles of the credit union.

Merging Field of Membership: Employees and administrative staff of Youville Hospital who work in Cambridge, Massachusetts; registered students of the Youville School of Practical Nursing of the above hospital in Cambridge, Massachusetts.

63859	1	GREEN MOUNTAIN CREDIT UNION SOUTH BURLINGTO, VT	\$13,738,380.00	64157	WASHINGTON CNTY U.S. GOV'T EMPLOYEE MONTPELIER, VT	\$4,697,823.00	EXPANDED SERVICES
-------	---	--	-----------------	-------	--	----------------	----------------------

Continuing Field of Membership: Employees of Green Mountain Power Corporation and other employee groups.

Merging Field of Membership: Employees and retired employees of the government of the United States who either work or live within Washington and/or Orange Counties, Vermont.

2590	1	BUFFALO FIRE DEPARTMENT BUFFALO, NY	\$20,476,636.00	4099	WEST BUFFALO BUFFALO, NY	\$852,798.00	EXPANDED SERVICES
------	---	--	-----------------	------	-----------------------------	--------------	----------------------

Continuing Field of Membership: Civil Service Employees of the City of Buffalo, New York Fire Department in Buffalo, New York; and other employee groups.

Merging Field of Membership: Members and employees of Our Lady of Loretto R. C. Parish, Annunciation Parish, Coronation of Blessed Virgin Mary Parish or Nativity of the Blessed Virgin Mary Parish in Buffalo, New York; and other employee/assn. groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

7238	2	PHILADELPHIA PHILADELPHIA, PA	\$468,405,219.00	6792	AFSERCO STAFF PHILADELPHIA, PA	\$425,974.00	EXPANDED SERVICES
------	---	----------------------------------	------------------	------	-----------------------------------	--------------	----------------------

Continuing Field of Membership: A multiple common bond credit union serving more than 214 groups.

Merging Field of Membership: A single common bond credit union serving the employees of the American Friends Service Committee of National Office and its subsidiaries.

1117	2	ERIE GENERAL ELECTRIC FCU ERIE, PA	\$88,572,479.00	6081	ERIE COUNTY ERIE, PA	\$4,574,944.00	EXPANDED SERVICES
------	---	---	-----------------	------	-----------------------------	----------------	----------------------

Continuing Field of Membership: MCB credit union serving more than 44 groups and 2 underserved areas.

Merging Field of Membership: MCB credit union serving government employees and volunteers in Erie, PA.

10973	2	UFCW WYOMING, PA	\$68,249,357.00	23849	G.N.A. SCHOOLS EMP. NANTICOKE, PA	\$1,488,036.00	EXPANDED SERVICES
-------	---	---------------------	-----------------	-------	--------------------------------------	----------------	----------------------

Continuing Field of Membership: MCB CU serving more than 144 groups.

Merging Field of Membership: MCB CU serving employees and elected and appointed officials of the Greater Nanticoke Area School District in Nanticoke, PA, as well as employees of the Nanticoke Police Department and members of the Nanticoke Professional Fire Fighters Association, Local 2655.

INSURANCE REPORT OF ACTIVITY - DETAIL
Wednesday, March 31, 2004

16402	2	U S POSTAL SERVICE CLINTON, MD	\$136,489,134.00	1837	NORTHERN VIRGINIA POSTAL EMPLOYEES MERRIFIELD, VA	\$5,310,014.00	EXPANDED SERVICES
-------	---	-----------------------------------	------------------	------	---	----------------	----------------------

Continuing Field of Membership: A multiple common bond credit union serving over 65 groups.

Merging Field of Membership: A single common bond credit union serving the employees of the United States Postal Service who work within the area served by the Northern Virginia Sectional Center.

5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	\$404,701,394.00	4455	PHILADELPHIA-SOUTH JERSEY/U.N.I.T.E PHILADELPHIA, PA	\$958,297.00	EXPANDED SERVICES
------	---	---------------------------------------	------------------	------	--	--------------	----------------------

Continuing Field of Membership: A multiple common bond credit union serving 190 groups.

Merging Field of Membership: A single common bond credit union serving the members of the Philadelphia/South Jersey District Council of the Union of Needletrades, Industrial and Textile Employees (UNITE) and its subsidiaries and members of the Knit Goods Federal Credit Union.

16605	2	HOPEWELL CHEMICAL HOPEWELL, VA	\$17,992,258.00	1016	TYPO PETERSBURG, VA	\$246,328.00	EXPANDED SERVICES
-------	---	-----------------------------------	-----------------	------	------------------------	--------------	----------------------

Continuing Field of Membership: This is a multiple group common bond credit union serving 10 groups.

Merging Field of Membership: This is a multiple group common bond credit union serving 3 groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

1882	2	TITAN PLEASANT GAP, PA	\$27,491,425.00	915	WEST PENN EASTERN AREA EMP STATE COLLEGE, PA	\$380,464.00	EXPANDED SERVICES
------	---	---------------------------	-----------------	-----	---	--------------	----------------------

Continuing Field of Membership: MCB credit union serving 4 groups.

Merging Field of Membership: SCB credit union serving the employees of the West Penn Power Company, Nittany Division who work in Bellefonte, State College, Millheim, and Milesburg, Pennsylvania.

60910	3	WESTERN COLUMBUS, OH	\$47,049,936.0096688		COLUMBUS POSTAL COLUMBUS, OHIO	\$8,706,175.00	DETERIORATING FINANCIAL CONDITION
-------	---	-------------------------	----------------------	--	-----------------------------------	----------------	---

Continuing Field of Membership: Employees of the U.S. Postal Service in the Columbus District Offices.

Merging Field of Membership: Employees of companies where the locals of U.A.W. Region 2-A is the primary bargaining unit; employees of businesses within the boundaries of Industrial Mile Road, Sullivant Ave. and Georgeville Rd.

60484	3	ASSOCIATED CREDIT UNION NORCROSS, GA	\$721,651,350.00	17653	ATLANTA KEMBA ATLANTA, GA	\$24,569,974.00	
-------	---	---	------------------	-------	------------------------------	-----------------	--

Continuing Field of Membership: FOM shall be Federal Employees and those retired from such employment; members of the Armed Forces on active duty or in active reserve status or retired from such services; and multiple other SEGs.

Merging Field of Membership: Employees of the Southland Marketing Area, employees of the Kroger Company who work in the State of Georgia, South Carolina, North Carolina and Chattanooga, Tennessee.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

68259	3	INDIANA MEMBERS INDIANAPOLIS, IN	\$782,026,522.00	1874	BICC MARION, IN	\$1,809,035.00	LACK OF SPONSOR SUPPORT
-------	---	-------------------------------------	------------------	------	--------------------	----------------	-------------------------------

Continuing Field of Membership: Employees of Indiana Members and several employee groups.

Merging Field of Membership: Employees of Cablec Corporation who work in Marion, Indiana, DuQuoin, Illinois, or New City or Yonker, New York.

1494	3	TVA MUSCLE SHOALS, AL	\$122,439,664.00	10286	COLBERT-BROWN'S FERRY MUSCLE SHOALS, AL	\$21,248,648.00	EXPANDED SERVICES
------	---	--------------------------	------------------	-------	--	-----------------	----------------------

Continuing Field of Membership: Employees of TVA whose official station is Muscle Shoals (or Wilson Dam), Wheeler Dam, or Decatur, Alabama and other SEGs.

Merging Field of Membership: Employees of the Tennessee Valley Authority who work in or are supervised from Tuscumbia, Alabama, Athens, Alabama, Red Bay, Alabama, or Savannah, Tennessee.

1068	3	F E C MEDLEY, FL	\$12,573,148.00	6601	FORUM DAVIE, FL	\$4,683,506.00	POOR MANAGEMENT
------	---	---------------------	-----------------	------	--------------------	----------------	--------------------

Continuing Field of Membership: Multiple SEGs

Merging Field of Membership: Multiple SEGs

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

60056	3	CONSUMER	\$129,322,204.00	68143	JEFFERSON COUNTY EDUCATORS'	\$734,450.00	INABILITY TO OBTAIN OFFICIALS
		GREENEVILLE, TN			DANDRIDGE, TN		

Continuing Field of Membership: Persons who live, work, worship or attend schools in and businesses and other legal entities located in Claiborne, Cocke, Greene, Hancock, Hamblen and Jefferson County, Tennessee.

Merging Field of Membership: All personnel of Jefferson County Schools and Carson Newman College.

9588	3	GENERAL ELECTRIC EVENDALE EMPLOYEES	\$583,361,917.00	15311	PEPSI-CINCINNATI	\$564,431.00	EXPANDED SERVICES
		CINCINNATI, OH			CINCINNATI, OH		

Continuing Field of Membership: Employees of the General Electric Company who work in or have headquarters in Evendale, Ohio, or work in the Cincinnati, Ohio and forty other SEGs.

Merging Field of Membership: NAME: Pepsi- Cincinnati FCU

CITY: West Cincinnati, Ohio

Employees of PepsiAmericas (formerly Pepsi Cola Bottling Company) who work in Cincinnati, Ohio; who work in or are supervised from Erlanger, Kentucky; or who work in or are supervised from Brookville, Indiana;

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

24063	3	FOUNDERS LANCASTER, SC	\$960,669,439.00	14897	SPARTANBURG EDUCATORS SPARTANBURG, SC	\$10,190,120.00	EXPANDED SERVICES
-------	---	---------------------------	------------------	-------	--	-----------------	----------------------

Continuing Field of Membership: Large MCB

Merging Field of Membership: MCB, mainly school related groups - approx. 9 SEGs

68073	3	HOLLEY PARIS, TN	\$19,555,075.00	22960	TECUMSEH PARIS, TN	\$356,728.00	
-------	---	---------------------	-----------------	-------	-----------------------	--------------	--

Continuing Field of Membership: Employees of any industry in Henry, Weakley, Carroll or Stewart County not being served by a credit union, any employee group in these counties, all city and county workers in these counties, retirees residing in these counties.

Merging Field of Membership: Employees of the Tecumseh Corporation who work in Paris, Tennessee.

23541	3	KENTUCKY TELCO LOUISVILLE, KY	\$111,774,570.00	23498	WEST CHESTNUT LOUISVILLE, KY	\$48,131.00	LACK OF GROWTH
-------	---	----------------------------------	------------------	-------	---------------------------------	-------------	-------------------

Continuing Field of Membership: Multiple select and associational group expansions.

Merging Field of Membership: Members and employees of West Chestnut Baptist Church of Louisville, Kentucky

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

3454	4	COMMUNICATION OKLAHOMA CITY, OK	\$367,697,423.00	12474	BAPTIST BUILDING OKLAHOMA CITY, OK	\$1,637,591.00	EXPANDED SERVICES
------	---	------------------------------------	------------------	-------	---------------------------------------	----------------	----------------------

Continuing Field of Membership: employees of Southwestern Bell Telephone Co., the Long Lines Dept. of AT&T, the Installation Dept. of Western Electric Co.; employees of independent telephone companies in Oklahoma; many SEGs.

Merging Field of Membership: employees of Baptist General Convention of Oklahoma, the Oklahoma County Baptist Association, the Southern Baptist Convention, and the Home Mission Board; employees of Child Care Dept. of the Baptist General Convention of Oklahoma

63543	4	BUCKBEE MEARS EMPLOYEES ST PAUL, MN	\$6,292,746.00	24651	CENTURY DIVERSIFIED MINNEAPOLIS, MN	\$934,688.00	POOR FINANCIAL CONDITION
-------	---	--	----------------	-------	--	--------------	--------------------------------

Continuing Field of Membership: State Charter

Merging Field of Membership: employees of LDI/Liberty Carton and other select groups

68440	4	MEMBERSOURCE HOUSTON, TX	\$145,090,660.00	11229	G M & A THE WOODLANDS, TX	\$18,634,879.00	LACK OF SPONSOR SUPPORT
-------	---	-----------------------------	------------------	-------	------------------------------	-----------------	-------------------------------

Continuing Field of Membership: N/A FISCU

Merging Field of Membership: Employees of Devon Energy

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

60608	4	ASSOCIATED CREDIT UNION OF TEXAS DEER PARK, TX	\$56,886,093.00	6819	GALVESTON COUNTY TEXAS CITY, TX	\$109,477,564.00	POOR FINANCIAL CONDITION
-------	---	--	-----------------	------	--	------------------	--------------------------------

Continuing Field of Membership: Combination of SEGs and communities within a ten-mile radius of its branch offices.

Merging Field of Membership: Community charter for Galveston County, Texas.

12697	4	COMPLEX COMMUNITY ODESSA, TX	\$95,479,461.00	7901	GO-GULF ODESSA, TX	\$4,528,902.00	LACK OF SPONSOR SUPPORT
-------	---	---------------------------------	-----------------	------	-----------------------	----------------	-------------------------------

Continuing Field of Membership: Residents of Ector, Midland, Gaines, Pecos, Reeves, Crane, Winkler, Ward, Andrews, Martin, and Upton Counties, Texas.

Merging Field of Membership: Employees of Chevron Texaco who work in multiple counties in Texas, as well as a few other SEGs.

60575	4	TULSA FEDERAL EMPLOYEES TULSA, OK	\$364,339,148.00	60974	H-H EMPLOYEES TULSA, OK	\$1,432,743.00	LOSS / DECLINING FIELD OF MEMBERSHIP
-------	---	--------------------------------------	------------------	-------	----------------------------	----------------	---

Continuing Field of Membership: Federal civilian and military employees and retirees in 9 counties surrounding Tulsa, and employees of Amerada Hess and subsidiaries in Tulsa, Oklahoma.

Merging Field of Membership: Employees of H-H Company in Tulsa, Oklahoma.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

24202	4	TELCOE LITTLE ROCK, AR	\$147,230,519.00	15270	ST. VINCENT HEALTH SYSTEM LITTLE ROCK, AR	\$5,612,279.00	POOR FINANCIAL CONDITION
-------	---	---------------------------	------------------	-------	--	----------------	--------------------------------

Continuing Field of Membership: employees of SBC, AT&T and other select groups in Little Rock, AR

Merging Field of Membership: employees of St. Vincent Infirmary and other select groups in Little Rock, AR

65186	4	CENTRAL ILLINOIS CHAMPAIGN, IL	\$7,125,182.00	13255	SUPERVALU MIDWEST CHAMPAIGN, IL	\$3,128,082.00	LOSS / DECLINING FIELD OF MEMBERSHIP
-------	---	-----------------------------------	----------------	-------	------------------------------------	----------------	---

Continuing Field of Membership: 8 county community charter

Merging Field of Membership: SuperValu Company and IGA stores in Illinois

8752	4	SIOUX VALLEY COOP WATERTOWN, SD	\$4,613,056.00	22576	WATERTOWN RUBBER WORKERS WATERTOWN, SD	\$1,096,267.00	EXPANDED SERVICES
------	---	------------------------------------	----------------	-------	---	----------------	----------------------

Continuing Field of Membership: Members of the Sioux Valley Cooperative in Watertown, SD, and various other SEGs.

Merging Field of Membership: Employees of Quadee Rubber Company who work in Watertwon, SD.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

60001	5	OREGON CENTRAL PORTLAND, OR	\$163,520,340.00	19601	O A I C PORTLAND, OR	\$1,800,358.00	INABILITY TO OBTAIN OFFICIALS
-------	---	--------------------------------	------------------	-------	-------------------------	----------------	-------------------------------------

Continuing Field of Membership: Any person employed in Oregon or belonging to an association in Oregon that has not chartered its own credit union.

Merging Field of Membership: Employees of Liberty Northwest, a Member of Liberty Mutual Group (formerly OneBeacon Insurance), (formerly CGU Insurance), (formerly OR Automobile Insurance Co.) who work in the States of OR, WA, and ID.

67262	5	NORTHWEST PLUS EVERETT, WA	\$77,425,345.00	68387	PORT GARDNER BAY EVERETT, WA	\$7,707,020.00	EXPANDED SERVICES
-------	---	-------------------------------	-----------------	-------	---------------------------------	----------------	----------------------

Continuing Field of Membership: Persons living, working, or worshipping in Washington State.

Merging Field of Membership: Employees of Weyerhaeuser Timber Co., Pulp Div., who work in Everett, WA, and select employer groups.

66703	5	WESCOM PASADENA, CA	\$2,526,220,000.00	729	UNOCAL EL SEGUNDO, CA	\$108,430,000.00	LOSS / DECLINING FIELD OF MEMBERSHIP
-------	---	------------------------	--------------------	-----	--------------------------	------------------	---

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

Merging Field of Membership: Employees and employees of those contractors of Union Oil Co. of California/UNOCAL Corp., and of its majority owned subsidiaries, who work in the US, or who are US citizens who work outside of the US.

INSURANCE REPORT OF ACTIVITY - DETAIL

Wednesday, March 31, 2004

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
66931 / 24716	2	PARTNERS FINANCIAL RICHMOND, VA	\$27,469,506	3/12/2004
68319 / 24718	3	JETSTREAM MIAMI LAKES, FL	\$84,012,623	3/25/2004