

(c) Describe the service area<sup>2</sup> primarily served by the above service facility:

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6. Is the group in the field of membership of any other credit union? Yes \_\_\_ No \_\_\_

If yes, and the overlapped credit union is not a community credit union or a non-federally insured credit union, please address the following:

Provide the name and location of the other servicing credit union:

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Include a letter from the overlapped credit union indicating whether it concurs or objects to the overlap. If the overlapped credit union objects or fails to respond, document attempts to resolve the issue:

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Explain how the expansion's beneficial effect in meeting the convenience and needs of the members of the group clearly outweighs any adverse effect on the overlapped credit union:

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<sup>2</sup> A federal credit union's service area is the area that can reasonably be served by the service facility accessible to the groups within the field of membership. It will most often coincide with that geographic area primarily served by the service facility.