

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:

7. Attach a letter, or equivalent documentation, from the group requesting credit union service indicating:

- that the group wants to be added to the federal credit union's field of membership;
- whether the group presently has other credit union service available;
- the number of persons currently included within the group to be added and the group's location(s);
- the group's proximity to the credit union's nearest service facility; and
- why the formation of a separate credit union for the group is not practical. The criteria for demonstrating formation of a separate credit union is not practical are outlined in Chapter 2, Section IV.B.2 of NCUA's Chartering and Field of Membership Manual.

8. Other comments:

Name and title of credit union board-authorized representative (e.g., President/CEO):

(Typed/Printed Name)

(Signature)

(Date)