Governor Perry has announced the appointment of two individuals to the Credit Union Commission.

Gary L. Janacek of Temple, is the president and chief executive officer of Scott and White Employees Credit Union. A graduate of the Southwest Credit Union Management School at the University of Houston. He is a past director of the Texas Credit Union League & Affiliates and chairman of the board of the league’s Services Corporation. He is a past director of Southwest Corporate Federal Credit Union, Texas Share Guaranty Credit Union and the Credit Union National Association. Mr. Janacek, whose term will expire February 15, 2009, will replace Hal Thomas of Baytown, whose term expired.

Mary Ann Grant of Houston, is the deputy city controller for the City of Houston. She is a graduate of Texas Southern University and is a member of the National Forum for Black Public Administrators and the Texas Executive Women. Ms. Grant, whose term will expire February 15, 2009, will replace Cynthia Cabaza of McAllen, whose term expired.

Credit unions are reminded that they must notify the Department in writing of their intent to offer any type of debt cancellation product at least 30 days prior to any such product being offered to members. The notice must contain:

1. A statement describing the type(s) of debt cancellation product(s) that the credit union will offer to its membership; and
2. The name of the insurer from whom the credit union will purchase the insurance policy required under Commission Rule 91.403.

On August 29, 2003, the Operating Fee invoices for Fiscal Year 2004 were mailed to all credit unions. All fees must be received on or before September 30, 2003 to avoid the payment of any penalties. If you did not receive an invoice, please contact Isabel Velasquez at (512) 837-9236.
The operating fee will be paid by each state-chartered credit union in semi-annual installments as billed, effective September 1st and March 1st. The first installment, due September represents 50% of the total fee. The final installment, which will not be greater than but may be less than 50% of the total fee, will be due no later than March 31, 2004. The fee is calculated based upon the credit union’s total assets as of June 30, 2003.

**CHANGE 5, RULES FOR TEXAS CREDIT UNIONS**

On September 15, 2003, Change 5 to update the Rules for Credit Unions will be mailed to all credit unions. The effective date of this revision is August 10, 2003. Additional copies of the rules or any updates may be purchased from the Texas Credit Union League, P. O. Box 655147, Dallas, Texas 75265.

**REVISIONS TO TEXAS FINANCE CODE**

On September 15, 2003, the Department will mail the amendments that were made by the 78th Legislature to the provisions of the Texas Finance Code. Additional copies of the Texas Finance Code may be purchased from the Texas Credit Union League, P. O. Box 655147, Dallas, Texas 75265.

**APPLICATIONS APPROVED**

Applications approved since July 31, 2003 include:

<table>
<thead>
<tr>
<th>Credit Union</th>
<th>Changes or Groups Added</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>United Heritage Credit Union</strong></td>
<td><strong>Newsletter No. 05-03</strong></td>
</tr>
<tr>
<td>(Austin) (3 applications) – Modified</td>
<td></td>
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<tr>
<td>Persons who live, work, or attend</td>
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<tr>
<td>school in and businesses located</td>
<td></td>
</tr>
<tr>
<td>in Travis, Bastrop, Caldwell, and</td>
<td></td>
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<tr>
<td>Hayes County, Texas;</td>
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<tr>
<td>Persons who live, work, or attend</td>
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<tr>
<td>school in and businesses located</td>
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<tr>
<td>in Smith and Wood County, Texas;</td>
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<tr>
<td>Persons who live, work, or attend</td>
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<tr>
<td>school in and businesses located</td>
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<tr>
<td>in Williamson County, Texas;</td>
<td></td>
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<tr>
<td><strong>Denton Area Teachers Credit Union</strong></td>
<td><strong>Newsletter No. 06-03</strong></td>
</tr>
<tr>
<td>(Denton) – Modified</td>
<td></td>
</tr>
<tr>
<td>Members of the Friends of the Texas</td>
<td></td>
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<tr>
<td>Credit Union Foundation who live,</td>
<td></td>
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<tr>
<td>work, or attend school in Collin,</td>
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<tr>
<td>Dallas, Denton, Tarrant, and</td>
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<tr>
<td>Wise County, Texas</td>
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<tr>
<td><strong>Associates Mutual Credit Union</strong></td>
<td><strong>See Newsletter No. 07-03</strong></td>
</tr>
<tr>
<td>(Houston)</td>
<td></td>
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<tr>
<td><strong>Premier America Credit Union</strong></td>
<td><strong>See Newsletter No. 07-03</strong></td>
</tr>
<tr>
<td>(Chatsworth, California) (#1)</td>
<td></td>
</tr>
<tr>
<td><strong>Premier America Credit Union</strong></td>
<td><strong>See Newsletter No. 07-03</strong></td>
</tr>
<tr>
<td>(Chatsworth, California) (#2)</td>
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</tr>
<tr>
<td><strong>TruWest Credit Union</strong></td>
<td><strong>See Newsletter No. 07-03</strong></td>
</tr>
<tr>
<td>(Scottsdale, Arizona)</td>
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</table>
APPLICATIONS RECEIVED

The Following applications were received and published in the August 29, 2003 issue of the Texas Register.

**OmniAmerican Credit Union** (Fort Worth) (#1) – To permit persons who live, work, attend school in, are paid from, business and non-business entities, organizations and associations located within Dallas County, Texas, to be eligible for membership in the credit union.

**OmniAmerican Credit Union** (Fort Worth) (#2) – To permit persons who live, work, attend school in, are paid from, business and non-business entities, organizations and associations located within Denton County, Texas, to be eligible for membership in the credit union.

**EECU** (Fort Worth) (#1) – To remove exclusionary language relating to Undergraduate and graduate students of the university of Texas at Arlington, which protects the field of membership of certain occupation or association based credit unions.

**EECU** (Fort Worth) (#2) – To remove exclusionary language relating to individuals that reside or work within the cities of North Richland Hills, Bedford, Hurst or Colleyville, which protects the field of membership of certain occupation or association based credit unions.

**EECU** (Fort Worth) (#3) – To remove exclusionary language relating to individuals who live or work in the City of Burleson or within Tarrant County or Parker County, which protects the field of membership of certain occupation or association based credit unions.

**EECU** (Fort Worth) (#4) – To remove exclusionary language relating to individuals who live, or work in the cities of Fort Worth, Haslet, or Mansfield, which protects the field of membership of certain occupation or association based credit unions.

**EECU** (Fort Worth) (#5) – To remove exclusionary language relating to individuals who live or work in the counties of Hood, Johnson or Palo Pinto, which protects the field of membership of certain occupation or association based credit unions.

**Pegasus Credit Union** (Dallas) – To permit persons who work or reside within Dallas, Denton and Collin County, Texas, to be eligible for membership in the credit union.

**MemberSource Credit Union** (Houston) – To permit employees of South Texas Dental and its affiliate, All Star Dental, who work in or are paid or supervised from Houston, TX, to be eligible for membership in the credit union.

**BP Employees Credit Union** (Alvin) (#1) – To permit persons who live, work or attend school in Brazoria County, Texas, to be eligible for membership in the credit union.
Applications Received (Continued):

**BP Employees Credit Union** (Alvin) (#2) – To remove exclusionary language relating to contractors and their employees who work under contract for any business or organization, including subsidiaries and affiliates, that are included within its field of membership, which protects the field of membership of certain occupational or associational based credit unions.

**The Education Credit Union** (Amarillo) – To permit members of the Canyon ISD Council PTA and the individual members of the PTA organizations at Canyon High School, Randall High School, Canyon Junior High School, Westover Park Intermediate School, Greenways Intermediate School, Arden Road School, Crestview Elementary School, Gene Howe Elementary School, Lakeview Elementary School, Oscar Hinger Elementary School, Rex Reeves Elementary School, and Sundown Lane Elementary School, to be eligible for membership in the credit union.

**Neighborhood Credit Union** (Dallas) – To permit persons who work or reside in the following Texas Counties: Dallas, Tarrant, Denton, Collin, Rockwall, Kaufman and Ellis, to be eligible for membership in the credit union.

**South Texas Area Resources Credit Union** (Corpus Christi) – To permit persons who live, work, attend school, within a five mile radius of the following South Texas Area Resources branch locations: 10429 Leopard, Corpus Christi, TX 78460-0324; 3022 Buffalo, Corpus Christi, TX 78408; 5262 Staples, Suite 100, Corpus Christi, TX 78412, to be eligible for membership in the credit union.

**PriorityOne Credit Union** (Dallas) (#1) – To permit employees of Leasing Services, Inc. Dallas, Texas and its subsidiaries/client companies whose employees are co-employed by Leasing Services, Inc., excluding individuals eligible for primary membership in another occupation or association based credit union.

**PriorityOne Credit Union** (Dallas) (#2) – To permit employees of EASI in Dallas, Texas and its subsidiaries/client companies whose employees are co-employed by EASI, excluding individuals eligible for primary membership in another occupation or association based credit union.

**PriorityOne Credit Union** (Dallas) (#3) - permit persons that live, work, or attend school within a ten-mile radius of the PriorityOne Credit Union branch at 4801 Spring Valley, Suite 10, Dallas, TX 75244-3968, to be eligible for membership in the credit union.

Comments or a request for a meeting by any interested party relating to an application must be submitted in writing within 30 days from the date of this publication. Credit unions that wish to comment on any application must also complete a Notice of Protest form. The form may be obtained by contacting the Department at (512) 837-9236 or downloading the form at [http://www.tcud.state.tx.us/applications.html](http://www.tcud.state.tx.us/applications.html). Any written comments must provide all information that the interested party wishes the Department to consider in evaluating the application. All information received will be weighed during consideration of the merits of an application. Comments or a request for a meeting should be addressed to the Texas Credit Union Department, 914 East Anderson Lane, Austin, Texas 78752-1699.
Applications Received (Continued):

Merger(s) or Consolidation(s) Changes:

An application was received from J&J Employees Credit Union (Sherman) seeking approval to merge with My Federal Credit Union (Bedford) with the latter being the surviving credit union.

Comments or a request for a meeting by any interested party relating to an application must be submitted in writing within 30 days from the date of this publication. Any written comments must provide all information that the interested party wishes the Department to consider in evaluating the application. All information received will be weighed during consideration of the merits of an application. Comments or a request for a meeting should be addressed to the Texas Credit Union Department, 914 East Anderson Lane, Austin, Texas 78752-1699.

**PUBLISHING NOTICE OF APPLICATIONS IN THE TEXAS REGISTER**
(www.sos.state.tx.us)

In order to meet the submission deadlines for the applicable issues of the Texas Register, it is necessary for the Department to establish the following schedule. Because of the Texas Register printing schedules, completed applications received after the deadline for the month cannot be published until the following month.

<table>
<thead>
<tr>
<th>For an Application To be Published</th>
<th>Deadline for Receipt of An Application</th>
<th>Comment Period Will Conclude on</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 2003</td>
<td>Friday, September 12</td>
<td>October 30</td>
</tr>
<tr>
<td>October 2003</td>
<td>Friday, October 17</td>
<td>November 30</td>
</tr>
<tr>
<td>November 2003</td>
<td>Friday, November 14</td>
<td>December 30</td>
</tr>
<tr>
<td>December 2003</td>
<td>Friday, December 12</td>
<td>January 30</td>
</tr>
</tbody>
</table>