

# **L&N FEDERAL CREDIT UNION**

## **Charter #9260**

L&N Federal Credit Union is designated as a community common bond credit union and authorized to amend Section 5 of the Charter to read as follows:

"The field of membership shall be limited to those having the following common bonds:

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bullitt, Hardin, Henry, Jefferson, Larue, Meade, Nelson, Oldham, Shelby, Spencer, or Trimble Counties in Kentucky or Clark, Floyd, Harrison, Scott, or Washington Counties in Indiana; (App. 3/15/04; Added 5/12/2022)
2. Members of record of L&N FCU #09260 as of March 15, 2004; (App. 3/15/04)
3. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Knox, Laurel, Pulaski, Rock Castle, and Whitley Counties, Kentucky 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; (App. 7/19/02)
4. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Hamilton County, Ohio or Boone, Campbell or Kenton Counties, Kentucky an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual; (App. 11/30/04)

Prescribed community: Census tracts located in Hamilton County, Ohio or Boone, Campbell or Kenton Counties, Kentucky bounded by the following:

West on Little Miami River to Conrail Railroad, West on Conrail Railroad to Cincinnati Corp. Boundary, West on Cincinnati Corp. Boundary to US 50 (Columbia Parkway), Southwest on US 50 to Kemper Lane, Northwest on Kemper Lane to McMillan St, East on McMillan St to Woodburn Ave, Northeast on Woodburn Ave to Chapel St, East on Chapel St to Victory Pkwy, North on Victory Pkwy to US 22 (Gilbert Ave), East on US 22 to Dixmont Ave, East on Dixmont Ave to Woodburn Ave, North on Woodburn Ave to Blair Ave, East on Blair Ave to US 22, Southwest on US 22 to Holloway Ave, East on Holloway Ave to Fairfield Ave, North on Fairfield Ave to Huron Ave, East on Huron Ave to Bonaparte Ave, South on Bonaparte Ave to Hewitt Ave, East on Hewitt Ave to Trimble Ave, North on Trimble Ave to Dana Ave, West on Dana Ave to US 22, Northeast on US 22 to Norfolk Southern Railway, East on Norfolk Southern Railway to Floral Ave, Northeast on Floral Ave to Robertson Ave, East on Robertson Ave to I-71, Northeast on I-71 to CSX Railroad, Southeast on CSX Railroad to Conrail Railroad, Southeast on Conrail Railroad to Erie Ave, East on Erie Ave to Redbank Rd, South on Redbank Rd to Cincinnati Corp Boundary, East on Cincinnati Corp Boundary to Murray Rd, East on Murray Rd to Berwick

Rd, North on Berwick Rd to Cambridge Ave, East on Cambridge Ave to Grove Ave, North on Grove Ave to Britton Ave, East on Britton Ave to Berwick Ave, North on Berwick Ave to Buckingham Pl, East on Buckingham Pl to Kenmore Ave, North on Kenmore Ave to Vinewood Ave, East on Vinewood Ave to Cincinnati Corp Boundary, North on Cincinnati Corp Boundary to East Fork Rd, East on East Fork Rd to Camargo Rd, North on Camargo Rd to East Ledge Rd, East on East Ledge Rd to Unknown Alley, North on Unknown Alley to CSX Railroad, Northeast on CSX Railroad to Desmond St, East on Desmond St to Roanoke St, North on Roanoke St to Chandler St, East on Chandler St to Chapman St, North on Chapman St to Alpha St, East on Alpha St to Owasco St, North on Owasco St to Dahlgren St, East on Dahlgren St to Ward St, South on Ward St to Cornish St, East on Cornish St to Whetsel Ave, North on Whetsel Ave to Monning Pl, East on Monning Pl to Steward Rd, North on Steward Rd to Columbia Twp, East on Columbia Twp to I-71, South on I-71 to Kennedy Ave, North on Kennedy Ave to Woodford Rd, East on Woodford Rd to Ridge Ave, South on Ridge Ave to Parkview Ave, East on Parkview Ave to Lester Rd, North on Lester Rd to US 22, Southwest on US 22 to Cincinnati Corp Boundary, Northwest on Cincinnati Corp Boundary to SR 561, North on SR 561 to Langdon Farm Rd, East on Langdon Farm Rd to Conrail Railroad, North on Conrail Railroad to Losantiville Ave, West on Losantiville Ave to Cincinnati Corp Boundary, North on Cincinnati Corp Boundary to Section Rd, East on Section Rd to Conrail Railroad, North on Conrail Railroad to Cincinnati Corp Boundary, West on Cincinnati Corp Boundary to US 42 (Reading Rd), Northeast on US 42 (Reading Rd) to Sunnybrook Rd, West on Sunnybrook Rd to Cincinnati Corp Boundary, North on Cincinnati Corp Boundary to Mill Creek, Southwest on Mill Creek to CSX Railroad, Northeast on CSX Railroad to Cincinnati Corp Boundary, West on Cincinnati Corp Boundary to Caldwell Dr, Southwest on Caldwell Dr to North Bend Rd, Southeast on North Bend Rd to Cincinnati Corp Boundary, South on Cincinnati Corp Boundary to North Bend Rd, Southwest on North Bend Rd to Winton Rd, South on Winton Rd to Gray Rd, Northwest on Gray Rd to Property Lines behind Groesbeck & Redcedar, South on Property Lines behind Groesbeck & Redcedar to US 127, South on US 127 to Ashtree Dr, Southwest on Ashtree Dr to Kirby Ave, Northwest on Kirby Ave to North Bend Rd, Southwest on North Bend Rd to US 27, South on US 27 to Shepherd Creek Rd, Southwest on Shepherd Creek Rd to Cincinnati Corp Boundary, Southwest on Cincinnati Corp Boundary to I-74, Southeast on I-74 to Montana Ave, Southwest on Montana Ave to Meyer Place, South on Meyer Place to Fischer Place, West on Fischer Place to Harrison Ave, Southeast on Harrison Ave to Werk Rd, Southwest on Werk Rd to Dunaway Ave, South on Dunaway Ave to, Westbrook Dr, West on Westbrook Dr to Timbercrest Dr, South on Timbercrest Dr to Queen City Ave, West on Queen City Ave to Westbrook Dr, West on Westbrook Dr to Vittmer Ave, West on Vittmer Ave to Glenmore Ave, South on Glenmore Ave to Muddy Creek, West on Muddy Creek Rd to Robinet Dr, Southeast on Robinet Dr to Cincinnati Corp. Boundary, East on Cincinnati Corp. Boundary to Anderson Ferry Rd, South on Anderson Ferry Rd to Crookshank Rd, East on Crookshank Rd to Glenway Ave, North on Glenway Ave to Glenhills Way, East on Glenhills

Way to Ferguson Rd, South on Ferguson Rd to Glenway Ave, Southeast on Glenway Ave to Guerley Rd, East on Guerley Rd to Property Lines behind Joana Place, Southeast on Property Lines behind Joana Place to Glenway Ave, East on Glenway Ave to Rapid Run Rd, Northeast on Rapid Run Rd to Rutledge Ave, South on Rutledge Ave to Glenway Ave, West on Glenway Ave to Kreis Ln, South on Kreis Ln to 8<sup>th</sup> Street, East on 8<sup>th</sup> Street to Trenton Ave, South on Trenton Ave to Roebling Rd, East on Roebling Rd to Delhi Ave, East on Delhi Ave to Cincinnati Corp. Boundary, South on Cincinnati Corp. Boundary to Pedretti Ave, East on Pedretti Ave to Cincinnati Corp. Boundary, South on Cincinnati Corp. Boundary to Anderson Ferry Rd, North on Anderson Ferry Rd to Foley Rd, West on Foley Rd to Neeb Rd, South on Neeb Rd to Delhi Rd, West on Delhi Rd to Bender Rd, Northwest on Bender Rd to Hillside Ave, West on Hillside Ave to Cincinnati Corp. Boundary, North on Cincinnati Corp. Boundary to Rapid Run Rd, Northwest on Rapid Run Rd to Hillside Rd, Southeast on Hillside Rd to Whipple St, Southwest on Whipple St to Gracely Dr, Northwest on Gracely Dr to Huey Ave, Southwest on Huey Ave to CSX Railroad, Northwest on CSX Railroad to Doublelick Run, Southwest on Doublelick Run to Ohio River, Southeast on Ohio River to Constance Branch in Boone County, KY, South on Constance Branch to KY 8 (River Road), Northwest on KY 8 to KY 20, South on KY 20 to KY 212, Southwest on KY 212 to I-275, Northwest on I-275 to KY 20, Southwest on KY 20 to Hossman Rd, South on Hossman Rd to KY 3168 (Limaburg Rd), South on KY 3168 to KY 18 (Burlington Pike), East on KY 18 to I-75/71, Northeast on I-75/71 to Boone/Kenton County Line, North on Boone/Kenton County Line to KY 8, West on KY 8 to Amsterdam Rd, South on Amsterdam Rd to Dry Creek Fork, Northeast on Dry Creek Fork to Ohio River Bluffs (Ridge Line), West on Ohio River Bluffs to High Water Rd, Southeast on High Water Rd to Pleasant Run Creek, Southwest on Pleasant Run Creek to Amsterdam Rd, East on Amsterdam Rd to Southern RR, North on Southern RR to Ohio River, East on Ohio River to Wright Street in Kenton County, South on Wright Street to Western Ave, South on Western Ave to West Park Rd, West on Park Rd to Montague Rd, East on Montague Rd to Covington Corp Boundary, Southeast on Covington Corp Boundary to US 127, 42 and 25 (Dixie Hwy), Southwest on US 127, 42 and 25 to Covington Corp Boundary, Southeast on Covington Corp Boundary to I-75/71, Southwest on I-75/71 to Covington Corp Boundary, South on Covington Corp Boundary to Emery Dr, Northeast on Emery Dr to Highland Pike, South on Highland Pike to Covington Corp Boundary, Southeast on Covington Corp Boundary to Kuhrs Ln, Southeast on Kuhrs Ln to KY 17 (Madison Ave), Southwest on KY 17 to Banklick Creek, Southeast on Banklick Creek to Licking River, South on Licking River to Pooles Creek, North on Pooles Creek to KY 9 (Licking Pike), Northwest on KY 9 to Chesapeake and Ohio RR, Northeast on Chesapeake and Ohio RR to O Fallon Ave, Southeast on O Fallon Ave to Grandview Ave, Northeast on Grandview Ave to Harrison Ave, South on Harrison Ave to Lincoln Rd, Northeast on Lincoln Rd to Dayton Pike, North on Dayton Pike to Chesapeake and Ohio RR, East on Chesapeake and Ohio RR to Dayton Corp Boundary, Northeast on Dayton Corp Boundary to Ohio River, South on Ohio River to Little Miami River, Southeast on Little Miami River

to SR 125, Southeast on SR 125 to SR32 (Cincinnati Batavia Rd), Northeast on SR 32 to Hamilton/Clermont Co. Boundary, North on Hamilton/Clermont Co. Boundary to Little Miami River.

5. Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; volunteers in the community; members of the immediate family or household; and organizations of such persons."