

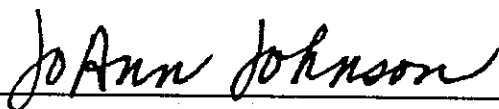
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**APPROVAL OF ORGANIZATION CERTIFICATE
AND CERTIFICATION OF INSURANCE**

Pursuant to the provisions of the Federal Credit Union Act (12 U.S.C. 1751 et. seq.),
the foregoing organization certificate and insurance of member accounts of

Community & Teachers Federal Credit Union

are approved this 20th day of October, 2004.



CHAIRMAN

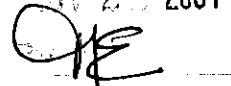
NATIONAL CREDIT UNION ADMINISTRATION

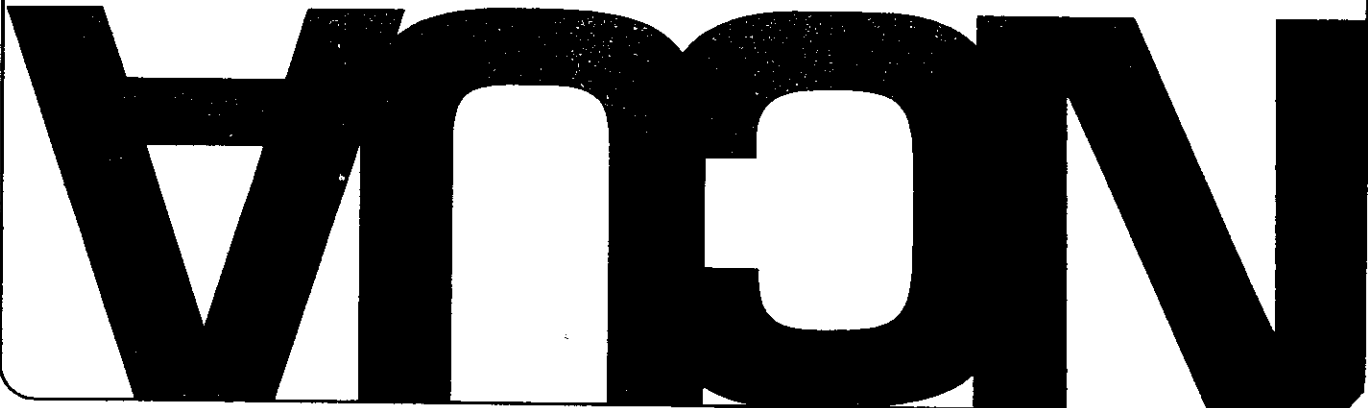
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National Credit Union Administration

Hereby Certifies that
each member's shares in

Community & Teachers Federal Credit Union

are insured up to \$100,000, the
maximum amount provided by
the Federal Credit Union Act

Jo Ann Johnson

Chairman
National Credit Union Administration

Jo Ann Johnson
2004

October 20, 2004

Issue Date

24730

Insurance Certificate #



Teachers & Community Credit Union
of East Providence

JOAN SAUNDERS
Manager

Secretary of State
100 North Main St.
Providence, RI 02903

Dear Sir/Madam;

This is to inform your office that the Teachers & Community Credit Union (formerly the East Providence Teachers Credit Union) has been approved by the National Credit Union Association to become a federally chartered organization therefore we are surrendering our state charter.

We are enclosing a copy of our new Federal Charter certificate with our new charter number. Our name is also different now, it is the Community & Teachers Credit Union.

If there is anything further that we need to do in this process please call us at 438-7788 and ask for Joan Saunders.

Sincerely,

Joan Saunders
Joan Saunders, Treasurer

NO. 112 50 E 77 ADN

362 Taunton Avenue, East Providence, R.I. 02914
Telephone: (401) 438-7788