

Lordsburg, NM  
Truth or Consequences, NM  
Ysleta, TX

Sector No. 16—Marfa, Texas

Alpine, TX  
Amarillo, TX  
Fort Stockton, TX  
Lubbock, TX  
Marfa, TX  
Midland, TX  
Pecos, TX  
Presidio, TX  
Sanderson, TX  
Sierra Blanca, TX  
Van Horn, TX

Sector No. 17—Del Rio, Texas

Abilene, TX  
Brackettville, TX  
Carrizo Springs, TX  
Comstock, TX  
Del Rio, TX  
Eagle Pass, TX  
Llano, TX  
Rocksprings, TX  
San Angelo, TX  
Uvalde, TX

Sector No. 18—Laredo, Texas

Cotulla, TX  
Dallas, TX  
Freer, TX  
Hebbronville, TX  
Laredo North, TX  
Laredo South, TX  
San Antonio, TX  
Zapata, TX

Sector No. 19—McAllen, Texas

Brownsville, TX  
Corpus Christi, TX  
Falfurrias, TX  
Harlingen, TX  
Kingsville, TX  
McAllen, TX  
Mercedes, TX  
Port Isabel, TX  
Rio Grande City, TX

Sector No. 20—New Orleans, Louisiana

Baton Rouge, LA  
Gulfport, MS  
Lake Charles, LA  
Little Rock, AR  
Miami, OK  
Mobile, AL  
New Orleans, LA

Sector No. 21—Miami, Florida

Jacksonville, FL  
Orlando, FL  
Pembroke Pines, FL  
Tampa, FL  
West Palm Beach, FL

(e) *Service centers.* Service centers are situated at the following locations:

Texas Service Center, Dallas, Texas  
Nebraska Service Center, Lincoln, Nebraska  
California Service Center, Laguna Niguel, California  
Vermont Service Center, St. Albans, Vermont

(f) *Asylum offices.* (1) *Newark, New Jersey.* The Asylum Office in Lyndhurst has jurisdiction over the State of New

York within the boroughs of Manhattan and the Bronx in the City of New York; the Albany Suboffice; jurisdiction of the Buffalo District Office; the State of Pennsylvania, excluding the jurisdiction of the Pittsburgh Suboffice; and the States of Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, Rhode Island, and Vermont.

(2) *New York City, New York.* The Asylum Office in New York has jurisdiction over the State of New York excluding the jurisdiction of the Albany Suboffice, the Buffalo District Office and the boroughs of Manhattan and the Bronx.

(3) *Arlington, Virginia.* The Asylum Office in Arlington has jurisdiction over the District of Columbia, the western portion of the State of Pennsylvania currently within the jurisdiction of the Pittsburgh Suboffice, and the States of Maryland, Virginia, West Virginia, North Carolina, Georgia, Alabama, and South Carolina.

(4) *Miami, Florida.* The Asylum Office in Miami has jurisdiction over the State of Florida, the Commonwealth of Puerto Rico, and the United States Virgin Islands.

(5) *Houston, Texas.* The Asylum Office in Houston has jurisdiction over the States of Louisiana, Arkansas, Mississippi, Tennessee, Texas, Oklahoma, New Mexico, Colorado, Utah, and Wyoming.

(6) *Chicago, Illinois.* The Asylum Office in Chicago has jurisdiction over the States of Illinois, Indiana, Michigan, Wisconsin, Minnesota, North Dakota, South Dakota, Kansas, Missouri, Ohio, Iowa, Nebraska, Montana, Idaho, and Kentucky.

(7) *Los Angeles, California.* The Asylum Office in Los Angeles has jurisdiction over the States of Arizona, the southern portion of California as listed in 8 CFR 100.4(b)(16) and 100.4(b)(39), and that southern portion of the State of Nevada currently within the jurisdiction of the Las Vegas Suboffice.

(8) *San Francisco, California.* The Asylum Office in San Francisco has jurisdiction over the northern part of California as listed in 8 CFR 100.4(b)(13), the portion of Nevada currently under the jurisdiction of the Reno Suboffice, and the States of Oregon, Washington, Alaska, and Hawaii and the Territory of Guam.

Dated: October 10, 1995.

Doris Meissner,

Commissioner, Immigration and Naturalization Service.

[FR Doc. 95-27920 Filed 11-13-95; 8:45 am]

BILLING CODE 4410-10-M

**NATIONAL CREDIT UNION  
ADMINISTRATION**

**12 CFR Part 707**

**Truth in Savings**

**AGENCY:** National Credit Union Administration.

**ACTION:** Final rule: extension of compliance date.

**SUMMARY:** The NCUA Board is extending the compliance date for nonautomated and insufficiently automated credit unions that have assets of \$2 million or less as reported to, or determined by, the NCUA. The extension gives the smaller, automation impaired credit unions continued immunity from compliance until Congress has acted on its contemplated regulatory relief initiatives, which might ultimately exempt their compliance with Truth in Savings.

**DATES: Effective Date:** This document is effective January 1, 1996.

**Compliance Date:** The compliance date of part 707 is amended and extended to January 1, 1997, for credit unions of an asset size of \$2 million or less as reported to, or determined by, the NCUA, that are not sufficiently automated.

**FOR FURTHER INFORMATION CONTACT:** Richard Schulman, Associate General Counsel, or Martin Conrey, Staff Attorney, Office of General Counsel, telephone (703) 518-6540.

**SUPPLEMENTARY INFORMATION:**

Background

*Prior Extensions*

NCUA has twice before extended the compliance date for part 707, which implements the Truth in Savings Act (TISA), for certain small, underautomated credit unions. Both times, the NCUA Board took into consideration the limited resources of the exempted credit unions. The first time, the compliance date of part 707 was extended to March 31, 1995, for credit unions of an asset size between \$500,000 and \$1 million as of December 31, 1993, that are not automated. (Final rule, 59 FR 13435, March 22, 1994.) Simultaneously, the compliance date of part 707 was extended to June 30, 1995, for credit unions of an asset size of less than \$500,000 as of December 31, 1993, that are not automated. The second time, the compliance date of part 707 was extended to January 1, 1996, for credit unions of an asset size of \$2 million or less as of December 31, 1993, that were nonautomated or grossly

underautomated. (Final rule; extension of compliance date, 59 FR 39425, August 3, 1994). The compliance date remains January 1, 1995, for all other credit unions.

#### *Legislative Activity*

Since the last extension, several bills have been introduced into the 104th Congress of the United States to either repeal, or restrict the scope of TISA. "A bill to repeal the Truth in Savings Act," H.R. 337, introduced in the House of Representatives on January 4, 1995, would repeal TISA. The "Financial Institutions Regulatory Relief Act of 1995," H.R. 1858, introduced in the House of Representatives on June 15, 1995, would amend TISA by repealing many of its disclosure requirements and civil liability provisions. Section 270(3)(B) of H.R. 1858 excludes "nonautomated credit unions which were not required to comply with the requirements of [TISA] as of the date of the enactment of [H.R. 1858] pursuant to the determination of the NCUA Board." The "Economic Growth and Regulatory Paperwork Reduction Act of 1995," S. 650, introduced in the Senate on March 30, 1995, would repeal TISA and replace it with the Payment of Interest Act (PIA). PIA basically eliminates TISA's disclosure requirements, but retains the requirement that interest and dividends on accounts be calculated on the full amount of principal in the account for each day and at the rate(s) disclosed by the depository institution.

#### *Importance of Small Credit Unions*

The NCUA Board is very concerned with the continued viability of small credit unions. Ten years ago, credit unions under \$2 million in size made up about two-thirds (10,564) of all federally insured credit unions. Today, such credit unions number only 3,666, about one-third of federally insured credit unions. In addition, the assets of today's 3,666 smallest credit unions are approximately one percent of total assets in all credit unions, while credit unions of \$2 million or less accounted for 7.7 percent of total assets ten years ago. The average credit union today has \$25.4 million in assets, compared to \$5 million ten years ago.

However, many of these small credit unions are already automated or have in-house data processing capabilities, and have not been covered by previous exemptions. Only a small number of credit unions are affected by this amendment and extension. NCUA previously determined that there were 1,248 credit unions under \$2 million in assets that have no or insufficient or

inadequate computers or in-house data processing capability.

Given Congressional legislative activity, and requests for a postponement in the Official Staff Commentary from national trade associations, the Board has decided, in the name of regulatory relief and in the spirit of the National Performance Review and Presidential Regulatory Reform Initiative, to delay the compliance date of part 707 until January 1, 1997 for affected credit unions. A compliance date extension of this length will enable the NCUA to observe and implement any possible legislative initiatives by the 104th Congress, while also providing continued regulatory relief to presently exempted credit unions. In the meantime, the Board continues to support several small credit union initiatives to continue the development of small credit unions. Recently, the Board authorized an NCUA Conference on "Serving the Underserved" scheduled for August of 1996. The purpose of this conference is to provide opportunities for education, networking between different asset size credit unions, and to find solutions to availability of service issues faced by the agency and credit unions. In April of 1994, the NCUA Board adopted a program to place retired NCUA computers with nonautomated credit unions with \$2 million or less in assets. To date, 435 small credit unions have participated in this program and received retired NCUA examiner laptop computers. The Board is also working on several other initiatives to enhance small credit union development.

The compliance date has remained January 1, 1995, for all other credit unions (automated credit unions under \$2 million in assets and all credit unions having over \$2 million or more in assets).

#### *Definition of Nonautomated*

NCUA generally uses the December 31, 1994, NCUA Form 5300 report to determine the requisite nonautomation status and asset size for those credit unions filing Form 5300 reports that are eligible for the extensions in required compliance.

Credit unions which do not file Form 5300 reports will be permitted to prove nonautomation status and asset size by other means. By the term "nonautomation status" NCUA means those credit unions without adequate and sufficient computer or data processing capacity and capability to operate and maintain a share and loan software program able to cover all member accounts at the credit union.

NCUA will consider verified self-certifications, certifications by appropriate state supervisory authorities, and other equivalent forms of proof as sufficient for eligibility for the extension by non-federally insured credit unions. With the assistance of the affected credit unions, trade groups, and the NCUA regional and central office staffs, NCUA has identified credit unions in need of Truth in Savings compliance assistance, and is providing various educational and other assistance to the affected small, nonautomated credit unions.

Credit unions currently exempt, that surpass the \$2 million asset threshold during the 1995 calendar year, should plan to comply with TISA on January 1, one year subsequent to the year end reporting cycle in which they report assets over \$2 million.

#### *Administrative Procedure Act*

The amendment and extension made to this part are not subject to the notice and comment provisions of the Administrative Procedure Act (APA), 5 U.S.C. 551 *et seq.* The extension relates to a few credit unions that need more time and assistance in complying with part 707. No major changes are contemplated, or made, by this amendment and extension. Therefore, the NCUA Board has determined that, in this case, the APA notice and comment procedures for this amendment and extension are impracticable, unnecessary, and contrary to the public interest. 5 U.S.C. 553(b)(3)(B).

By the National Credit Union Administration Board on November 6, 1995.  
Becky Baker,

*Secretary of the Board.*

[FR Doc. 95-28014 Filed 11-13-95; 8:45 am]

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## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 39

[Docket No. 95-NM-206-AD; Amendment 39-9426; AD 95-23-06]

#### **Airworthiness Directives; British Aerospace Model BAe 146-100A, -200A, and -300A Airplanes and Model Avro 146-RJ70A, -RJ85A, and RJ-100A Airplanes**

**AGENCY:** Federal Aviation Administration, DOT.

**ACTION:** Final rule; request for comments.

**SUMMARY:** This amendment adopts a new airworthiness directive (AD) that is