

(III) ARE EMPLOYED BY A SINGLE CORPORATION OR OTHER PERSON WITH AT LEAST A 10% OWNERSHIP INTEREST IN OR BY ANOTHER SINGLE CORPORATION OR PERSON;

(IV) ARE EMPLOYED BY A SINGLE CORPORATION OR OTHER PERSON THAT IS RELATED TO ANOTHER PERSON, SUCH AS BY CONTRACT AND POSSESSING A STRONG DEPENDENCY RELATIONSHIP; OR

(V) ARE EMPLOYED BY OR ATTEND THE SAME SCHOOL.

(3) A MULTIPLE COMMON BOND CREDIT UNION MAY SERVE ONE OR MORE GROUPS OF INDIVIDUALS, AS DESCRIBED IN PARAGRAPH (2) OF THIS SUBSECTION, AS LONG AS:

(I) WITHIN EACH GROUP ALL INDIVIDUALS HAVE A COMMON BOND OF ORGANIZATION OR OCCUPATION; AND

(II) EACH GROUP IS WITHIN REASONABLE GEOGRAPHIC PROXIMITY AND HAS ACCESS TO A BRANCH OF THE CREDIT UNION.

(4) (I) SUBJECT TO THE PROVISIONS OF SUBPARAGRAPHS (II) AND (III) OF THIS PARAGRAPH AND SUBSECTION (D) OF THIS SECTION, A COMMUNITY CREDIT UNION MAY SERVE A GROUP OF INDIVIDUALS, ALL MEMBERS OF WHICH, AS A COMMON BOND, LIVE, WORK, WORSHIP, OR ATTEND SCHOOL WITHIN A SINGLE OR TWO OR MORE CONTIGUOUS WELL-DEFINED LOCAL COMMUNITIES, NEIGHBORHOODS, RURAL DISTRICTS, OR COUNTIES.

(II) IF THE COMMON BOND IS WITHIN A SINGLE WELL-DEFINED LOCAL COMMUNITY, NEIGHBORHOOD, RURAL DISTRICT, OR COUNTY, THE TOTAL POPULATION AT THE TIME OF THE FORMATION OF THE CREDIT UNION MAY NOT EXCEED 300,000.

(III) IF THE COMMON BOND IS WITHIN TWO OR MORE CONTIGUOUS WELL-DEFINED LOCAL COMMUNITIES, NEIGHBORHOODS, RURAL DISTRICTS, OR COUNTIES, THE TOTAL POPULATION AT THE TIME OF THE FORMATION OF THE CREDIT UNION MAY NOT EXCEED 200,000.

(D) NOTWITHSTANDING THE PROVISIONS OF SUBSECTION (C)(4) OF THIS SECTION, ANY CREDIT UNION, WITHOUT REGARD TO ITS FIELD OF MEMBERSHIP TYPE, MAY INCLUDE IN ITS FIELD OF MEMBERSHIP ~~TYPE~~, WITHOUT REGARD TO LOCATION, A COMMUNITY, NEIGHBORHOOD, RURAL DISTRICT, OR COUNTY IF:

(1) THE COMMISSIONER DETERMINES THAT THE COMMUNITY, NEIGHBORHOOD, RURAL DISTRICT, OR COUNTY IS:

(I) AN "INVESTMENT AREA" AS DEFINED IN 12 U.S.C. § 4702(16) OF THE COMMUNITY DEVELOPMENT BANKING AND FINANCIAL INSTITUTIONS ACT OF 1994; AND

(II) UNDERSERVED BY OTHER DEPOSITORY FINANCIAL INSTITUTIONS BASED ON DATA OF THE COMMISSIONER, THE FEDERAL CREDIT UNION AND BANKING REGULATORY AGENCIES, OR OTHER DATA SOURCES; AND