



NATIONAL CREDIT UNION ADMINISTRATION

WASHINGTON, D.C. 20456

March 17, 1992

David A. Brewer, Esq.
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Regents Square I
4275 Executive Square, Seventh Floor
La Jolla, California 92037-1477

Re: ~~United Services of America Federal Credit Union and USA Federal Credit Union~~ (Your February 25, 1992, Letter)

Dear Mr. Brewer:

This is in response to your letter to Roger Jepsen, Chairman of the NCUA Board. Senator Jepsen asked that this Office respond to your letter, since it addresses legal issues.

You asked that NCUA revoke the Region IV Director's 1991 approval of the name "USA Federal Credit Union" for the former Unisys Federal Credit Union ("Unisys"), and officially recognize your client, United Services of America Federal Credit Union ("United") as "USA Federal Credit Union." NCUA declines to take the action that you requested.

As Region IV Director Nicholas Veghts indicated in his November 8, 1991, letter to you, the approval of Unisys' request to change its name to "USA Federal Credit Union" was in accordance with NCUA policy, since at that time there was no operating federal credit union using the NCUA-approved name "USA Federal Credit Union." As Mr. Veghts also stated in his letter, NCUA's Region VI has no written record of your client's 1986 request for approval of the name "USA Federal Credit Union."

Unisys received NCUA approval for its name change, and is now officially and legally operating as USA Federal Credit Union. Only NCUA can legally assign an official name to a federal credit union. Your client's registration of the name "USA

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David A. Brewer, Esq.

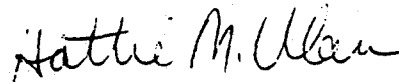
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Federal Credit Union" as a service mark does not affect the former Unisys FCU's status as the entity legally assigned the official name USA Federal Credit Union. The issue of whether United has rights to that name as a service mark is beyond NCUA's jurisdiction, and the decision whether to litigate the issue is for you to make.

NCUA has legally assigned the name "USA Federal Credit Union" to the former Unisys, and has no intention of revoking that assignment.

Sincerely,



Hattie M. Ulan
Associate General Counsel

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