

COMMUNITY REINVESTMENT ACT NOTICE (Main Office)

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Central District, Office of the Comptroller of the Currency, 425 S Financial Place, Suite 1700, Chicago, IL 60605. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, CNB Bank & Trust, N.A., 450 West Side Square, P.O. Box 350, Carlinville, IL 62626 and Deputy Comptroller, Central District, Office of the Comptroller of the Currency, 425 S Financial Place, Suite 1700, Chicago, IL 60605 or CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of CNB Bank Shares, Inc., a bank holding company. You may request from the Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, MO 63166 an announcement of applications covered by the CRA filed by bank holding companies.

COMMUNITY REINVESTMENT ACT NOTICE (Branch Office)

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Comptroller, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the main bank located at 450 West Side Square, P.O. Box 350, Carlinville, IL 62626.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Central District, Office of the Comptroller of Currency, 425 S Financial Place, Suite 1700, Chicago, IL 60605. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, CNB Bank & Trust, N.A., 450 West Side Square, P.O. Box 350, Carlinville, IL 62626 and Deputy Comptroller, Central District, Office of the Comptroller of Currency, 425 S Financial Place, Suite 1700, Chicago, IL 60605 or CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

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CNB BANK & TRUST, N.A.

Community Reinvestment Act (CRA) Policy

Responsibility: S. Skinkis

Adopted: December 2013

Board Approval: June 2024



CNB BANK & TRUST, N.A.
COMMUNITY REINVESTMENT ACT POLICY

1. PURPOSE AND CONTENTS

General

This section outlines policy and procedures to comply with regulatory provisions of the Community Reinvestment Act (CRA) formalized by the Board of Directors of CNB Bank & Trust, N.A.

Topics contained in this policy are:

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Effective Date

All employees of CNB Bank & Trust, N.A., herein referenced to as the “Bank”, must comply with the terms of this policy immediately. Managers, employees and technical personnel must modify system configurations and procedures, if necessary, to comply with the terms of this policy within a reasonable time period.

2. POLICY STATEMENT

General

It is the guiding principle of the Bank to be committed to serving the credit needs of the communities in which the Bank does business. In pursuing this commitment, the Bank will ensure that it complies with the Community Reinvestment Act (CRA) and implementing its regulation (the “Regulation”). The Bank recognizes that this requires it to take a proactive approach in determining and meeting community needs, including those of small businesses and small farms, and the needs of low- and moderate- income areas and individuals. It is the policy of the Bank to respond to all creditworthy segments of the market. The Bank believes that doing so is basic to good business practices, and crucial to the Bank’s long-term vitality.

For purposes of regulatory classification and this policy, the Bank has classified itself as a large bank under the Act.

The Bank recognizes the need for commitment to the essence and message of the CRA. It is the policy of the Bank to operate the Bank profitably and to maintain a base from which increased earnings can be realized in the future. The Bank, however, is limited by the factors of liquidity, risk, flexibility, and customer considerations.

The Bank has a consistent and ongoing practice of outreach to determine the needs of the local community. Officers shall call on businesses to promote Bank products and services and determine community needs. Management shall keep informed of the credit needs of the community through personal association with organizations. Members of the Board of Directors and officers of the Bank are involved in a wide variety of local and civic and non-profit organizations.

Pursuant to its community outreach efforts and determination of community needs, the Bank identifies and, to the extent it can do so safely and soundly, maximizes opportunities for community development loans, qualified investments, and community development services.

Enforcement

Changes to this policy require approval by the Board of Directors of the Bank. Changes in operating procedures, standards, guidelines and technologies, provided they are consistent with this policy, may be authorized by the CRA Officer.

The Board of Directors has the authority to approve this policy, and annually approves the merit thereafter. Senior Management is responsible for ensuring the directives are implemented and administered in compliance with the approved policy.

The primary responsibility for enforcement of this policy and its operating procedures rests with the CRA Officer and our employees.

No part of this policy or its supporting operating procedures should be interpreted as contravening or superseding any other legal and regulatory requirements placed upon the Bank. Protective measures should not impede other legally mandated processes such as records retention or subpoenas. Any conflicts should be submitted immediately to the Compliance Officer for further evaluation and/or subsequent submission to the Bank's legal counsel.

The Board of Directors shall, on an annual basis, review a self-assessment of the Bank's overall performance and effectiveness in meeting the credit needs of the Bank's assessment area.

Safe and Sound Operations

CRA does not require the Bank to make loans or investments or to provide services that are inconsistent with safe and sound operations. Therefore, it is the policy of the Bank to meet the above standards with safe and sound loans, investments, and services on which the Bank expects to make a profit. The Bank has developed and applied flexible underwriting standards that are consistent with safe and sound operations for loans that benefit low or moderate income geographies or individuals.

3. STRUCTURE OF ACCOUNTABILITY

Board of Directors and Senior Management

The Board of Directors has the ultimate responsibility to ensure the proper management of the Bank's CRA Program. To this end, the Board of Directors has charged Senior Management with the responsibility to determine the necessary course of action to ensure adherence to appropriate laws and regulations is managed in an effective and consistent manner for the entire organization.

Specifically, the Board of Directors is responsible for:

1. Ensuring the quality of the Bank's CRA Program;
2. Designating a qualified CRA Officer;
3. Maintaining a working knowledge of the Bank's CRA Program; and
4. Reviewing for formal adoption the written policies and procedural guidelines necessary to ensure effective adherence with applicable compliance laws and regulations.

CRA Officer

Senior Management through the directive issued by the Board of Directors has elected a CRA Officer to supervise the overall management of the Bank's CRA Program. This individual reports directly to the Senior Management Officer so designated by the Board of Directors. On at least an annual basis, the CRA Officer is to make a written report to the Board of Directors regarding the status of the Bank's compliance activities with respect to the CRA Program.

Specifically, the CRA Officer is responsible for:

1. Direct supervision of all Bank related CRA duties, programs, software systems, support materials and documentation, etc.;
2. Developing, implementing, and maintaining detailed CRA tracking and recordkeeping procedures;
3. Reviewing any related Bank policies and procedures to ensure compliance with the Bank's CRA Program requirements;
4. Training Bank personnel on CRA Program directives; and
5. Supporting an independent CRA audit program.
6. Enlisting others in the Bank as needed

4. LARGE BANK PERFORMANCE STANDARDS

A large bank's performance is evaluated pursuant to the following criteria:

1) Lending Test

- a) Identify the institution's loans to be evaluated by reviewing:
 - i) The most recent HMDA and CRA Disclosure Statements, the interim HMDA Loan Application Register (LAR), and any interim CRA loan data collected by the institution;
 - ii) A sample of consumer loans if consumer lending represents a substantial majority of the institution's business so that an accurate conclusion concerning the institution's lending record could not be reached without a review of consumer loans;
 - iii) Any other information the institution chooses to provide, such as small business loans secured by non-farm residential real estate, home equity loans not reported for HMDA, unfunded commitments, any information on loans outstanding, and loan distribution analyses conducted by or for the institution, including any explanations for identified concerns or actions taken to address them.
- b) Test a sample of loan files to verify the accuracy of data collected and/or reported by the institution. In addition, ensure that:
 - i) Affiliate loans reported by the institution are not also attributed to the lending record of another affiliate subject to CRA. This can be accomplished by requesting the institution to identify how loans are attributed and how it ensures that all the loans within a given lending category (e.g., small business loans, home purchase loans, motor vehicle, credit card, home equity, other secured, and other unsecured loans) in a particular assessment area are reported for all of the institution's affiliates if the institution elects to count any affiliate loans;
 - ii) Loans reported as community development loans (including those originated or purchased by consortia or third parties) meet the definition of community development loans. Determine whether community development loans benefit the institution's assessment area(s) or a broader statewide or regional area that includes the institution's assessment area(s). Except for multifamily loans, ensure that community development loans have not also been reported by the institution or an affiliate as HMDA, small business or farm, or consumer loans. Review records provided to the institution by consortia or third parties or affiliates to ensure that the amount of the institution's third party or consortia or affiliate lending does not account for more than the institution's percentage share (based on the level of its participation or investment) of the total loans originated by the consortia, third parties, or affiliates
 - iii) All consumer loans in a particular loan category have been included when the institution collects and maintains the data for one or more loan categories and has elected to have the information evaluated.
- c) Identify the volume, both in number and dollar amount, of each type of loan being evaluated that the institution has made or purchased within its assessment area. Evaluate the institution's lending volume considering the institution's resources and business strategy and other information from the performance context, such as population, income, housing, and business data. Note whether the institution conducts certain lending activities in the institution and other activities in an affiliate in a way that could inappropriately influence an evaluation of borrower or geographic distribution.

- d) Review any analyses prepared by or for and offered by the institution for insight into the reasonableness of the institution's geographic distribution of lending. Test the accuracy of the data and determine if the analyses are reasonable. If areas of low or no penetration were identified, review explanations and determine whether action was taken to address disparities, if appropriate.
- e) Supplement with an independent analysis of geographic distribution, as necessary. As applicable, determine the extent to which the institution is serving geographies in each income category and whether there are conspicuous gaps unexplained by the performance context. Conclusions should recognize that institutions are not required to lend in every geography. The analysis should consider:
 - i) (Excluding affiliate lending) the number, dollar amount, and percentage of the institution's loans located within any of its assessment areas, as well as the number, dollar amount, and percentage of the institution's loans located outside any of its assessment areas;
 - ii) The number, dollar amount, and percentage of each type of loan in the institution's portfolio in each geography, and in each category of geography (low-, moderate-, middle-, and upper-income);
 - iii) The number of geographies penetrated in each income category, as determined in step (ii), and the total number of geographies in each income category within the assessment area(s);
 - iv) The number and dollar amount of its home purchase, home refinancing, and home improvement loans, respectively in each geography compared to the number of one-to-four family owner-occupied units in each geography;
 - v) The number and dollar amount of multifamily loans in each geography compared to the number of multifamily structures in each geography;
 - vi) The number and dollar amount of small business and farm loans in each geography compared to the number of small businesses/farms in each geography;
 - vii) Whether any gaps exist in lending activity for each income category, by identifying groups of contiguous geographies that have no loans or those with low penetration relative to the other geographies.
- f) If there are groups of contiguous geographies within the institution's assessment area with abnormally low penetration, the examiner may determine if an analysis of the institution's performance compared to other lenders for home mortgage loans (using reported HMDA data) and for small businesses and small farm loans (using data provided by lenders subject to CRA) would provide an insight into the institution's lack of performance in those areas. This analysis is not required, but may provide insight if:
 - i) The reported loan category is substantially related to the institution's business strategies;
 - ii) The area under analysis substantially overlaps the institution's assessment area(s);
 - iii) The analysis includes a sufficient number and volume of transactions, and an adequate number of lenders with assessment area(s) substantially overlapping the institution's assessment area(s);
 - iv) The assessment area data is free from anomalies that can cause distortions such as dominant lenders that are not subject to the CRA, a lender that dominates a part of an area used in calculating the overall lending, or there is an extraordinarily high level of performance, in the aggregate, by lenders in the institution's assessment area(s).

- g) Using the analysis from step number 6, form a conclusion as to whether the institution's abnormally low penetration in certain areas should constitute a negative consideration under the geographic distribution performance criteria of the lending test by considering:
 - i) The institution's share of reported loans made in low- and moderate-income geographies versus its share of reported loans made in middle- and upper-income geographies within the assessment area(s);
 - ii) The number of lenders with assessment area(s) substantially overlapping the institution's assessment area(s);
 - iii) The reasons for penetration of these areas by other lenders, if any, and the lack of penetration by the institution being examined that are developed through discussions with management and the community contact process;
 - iv) The institution's ability to serve the subject area in light of (i) the demographic characteristics, economic condition, credit opportunities and demand; and (ii) the institution's business strategy and its capacity and constraints;
 - v) The degree to which penetration by the institution in the subject area in a different reported loan category compensates for the relative lack of penetration in the subject area; and
 - vi) The degree to which penetration by the institution in other low- and moderate-income geographies within the assessment area(s) in reported loan categories compensates for the relative lack of penetration in the subject area.
- h) Review any analyses prepared by or for and offered by the institution for insight into the reasonableness of the institution's distribution of lending by borrower characteristics. Test the accuracy of the data and determine if the analyses are reasonable. If areas of low or no penetration were identified, review explanations and determine whether action was taken to address disparities, if appropriate.
- i) Supplement with an independent analysis of the distribution of the institution's lending within the assessment area by borrower characteristics as necessary and applicable. Consider factors such as:
 - i) The number, dollar amount, and percentage of the institution's total home mortgage loans and consumer loans, if included in the evaluation, to low-, moderate-, middle-, and upper income borrowers;
 - ii) The percentage of the institution's total home mortgage loans and consumer loans, if included in the evaluation, to low-, moderate-, middle-, and upper-income borrowers compared to the percentage of the population within the assessment area who are low-moderate-, middle-, and upper-income;
 - iii) The number and dollar amount of small loans originated to businesses or farms by loan size of less than \$100,000; at least \$100,000 but less than \$250,000; and at least \$250,000 but less than or equal to \$1,000,000;
 - iv) The number and amount of the small loans to businesses or farms that had annual revenues of less than \$1 million compared to the total reported number and amount of small loans to businesses or farms; and
 - v) If the institution adequately serves borrowers within the assessment area(s), whether the distribution of the institution's lending outside of the assessment area based on borrower characteristics would enhance the assessment of the institution's overall performance.
- j) Review data on the institution's community development loans using information obtained in the performance context procedures, especially with regard to community credit needs and institutional capacity, to determine:

- i) The number and amount of community development loans in:
 - (1) The institution's assessment area(s); or
 - (2) The broader statewide or regional area that includes the assessment area(s) that support organizations or activities with a purpose, mandate, or function that includes area(s).
- ii) The extent to which community development lending opportunities have been available to the institution;
- iii) The institution's responsiveness to the opportunities for community development lending;
- iv) The extent of leadership the institution has demonstrated in community development lending; and
- v) The innovativeness or complexity involved.
- k) If the institution has been responsive to community development needs and opportunities in its assessment area(s) based on the analysis in step number 10, consider:
 - i) The number and dollar amount of community development loans in the broader statewide or regional area that includes the assessment area(s), but:
 - (1) Will not benefit the assessment area(s); and
 - (2) Do not support organizations or activities with a purpose, mandate, or function that includes serving geographies or individuals located within the institution's assessment area(s).
 - ii) The extent to which these loans enhance the institution's performance.
Note: Refer to the appendix for additional guidance on addressing activities at the state or multistate MSA, or institution level.
- l) Evaluate whether the institution's performance under the lending test is enhanced by offering innovative loan products or products with more flexible terms to meet the credit needs of low and moderate-income individuals or geographies. Consider:
 - i) The degree to which the loans serve low- and moderate-income creditworthy borrowers in new ways or loans serve groups of creditworthy borrowers not previously served by the institution; and
 - ii) The success of each product, including number and dollar amount of loans originated during the review period.
- m) Discuss with management the preliminary findings in this section.
- n) Summarize your conclusions regarding the institution's lending performance under the following criteria:
 - i) Lending activity.
 - ii) Geographic distribution.
 - iii) Borrower characteristics.
 - iv) Community development lending.
 - v) Use of innovative or flexible lending practices.
- o) Prepare comments for the performance evaluation and the Compliance examination report. Refer to the appendix for guidance on addressing community development activities in the performance evaluation.

2) Investment Test

- a) Identify qualified investments by reviewing the institution's investment portfolio, and at the institution's option, its affiliate's investment portfolio. As necessary, obtain a prospectus, or other information that describes the investment(s) and the geographic area(s) or

population(s) served. This review should encompass qualified investments, including investments in a broader statewide or regional area and in nationwide funds, that were made since the previous examination (including those that have been sold or have matured) and may consider qualified investments made prior to the previous examination still outstanding. Also, consider qualifying grants, donations, or in-kind contributions of property since the last examination that are for community development purposes. Determine:

- i) Whether the investments have been considered under the lending or service tests; and
 - ii) Whether an affiliate's investments, if considered, have been claimed by another institution.
- b) Evaluate investment performance using information obtained in the performance context procedures, especially with regard to community needs and institutional capacity. Determine:
- i) The number and amount of qualified investments in:
 - (1) The institution's assessment area(s); or
 - (2) The broader statewide or regional area that includes the assessment area(s) that support organizations or activities with a purpose, mandate, or function that includes serving the geographies or individuals located within the institution's assessment area(s).

Note: A large institution with a nationwide branch footprint typically has many assessment areas in many states. Investments in nationwide funds are likely to benefit such an institution's assessment area(s), or the broader statewide or regional area that includes its assessment area(s), and provide that institution with the opportunity to match its investments with the geographic scope of its business.

- ii) The extent to which qualified investment opportunities have been available to the institution;
 - iii) The institution's responsiveness to opportunities for qualified investments;
 - iv) The use of any innovative or complex investments, in particular those that are not routinely provided by other investors; and
 - v) The degree to which investments serve low- and moderate-income areas or individuals, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies, and the available opportunities for qualified investments.
- c) If the institution has been responsive to community development needs and opportunities in its assessment area(s) based on the analysis in step number 2, consider:
- i) The number and dollar amount of qualified investments in the broader statewide or regional area that includes the assessment area(s), but:
 - (1) Will not benefit the assessment area(s); and
 - (2) Do not support organizations or activities with a purpose, mandate, or function that includes serving geographies or individuals located within the institution's assessment area(s).
 - d) The extent to which these investments enhance the institution's performance.

Note: Refer to the appendix for additional guidance on addressing activities at the state or multistate MSA, or institution level.

- e) Discuss with management the preliminary findings in this section.
- f) Summarize conclusions about the institution's investment performance after considering:
 - i) The number and dollar amount of qualified investments;
 - ii) The innovativeness and complexity of qualified investments;

- iii) The degree to which these qualified investments are not routinely provided by other private investors; and
 - iv) The responsiveness of qualified investments to available opportunities.
- g) Prepare comments for the performance evaluation and the Compliance examination report. Refer to the appendix for guidance on addressing community development activities in the performance evaluation.

3) Service Test

Retail Banking Services

- a) Determine from information available in the institution's public file:
 - i) The distribution of the institution's branches among low-, moderate-, middle-, and upper income geographies in the institution's assessment area(s); and
 - ii) Banking services, including hours of operation and available loan and deposit products.
- b) Obtain the institution's explanation for any material differences in the hours of operations of, or services available at, branches within low-, moderate-, middle-, and upper-income geographies in the institution's assessment area(s).
- c) Evaluate the institution's record of opening and closing branch offices since the previous examination and information that could indicate whether changes have had a positive or negative effect, particularly on low- and moderate-income geographies or individuals.
- d) Evaluate the accessibility and use of alternative systems for delivering retail banking services, (e.g., proprietary and non-proprietary ATMs, loan production offices (LPOs), banking by telephone or computer, and bank-at-work or by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals.
- e) Assess the quantity, quality and accessibility of the institution's service-delivery systems provided in low-, moderate-, middle-, and upper-income geographies. Consider the degree to which services are tailored to the convenience and needs of each geography (e.g., extended business hours, including weekends, evenings or by appointment, providing bi-lingual services in specific geographies, etc.).

Community Development Services

- f) Identify the institution's community development services including, at the institution's option, services through affiliates. Hold discussions with management and review available materials. Determine:
 - i) Whether services have been considered under the lending or investments tests: and
 - ii) If provided by affiliates of the institution, services are not claimed by other affiliated institutions.
- g) Evaluate performance using information obtained in the performance context procedures, especially with regard to community needs and institutional capacity. Determine:
 - i) The extent of community development services provided in:
 - (1) The institution's assessment area(s); or
 - (2) The broader statewide or regional area that includes the assessment area(s) that support organizations or activities with a purpose, mandate, or function that includes serving the geographies or individuals located within the institution's assessment area(s).

- ii) Their innovativeness, including whether they serve low- or moderate-income customers in new ways or serve groups of customers not previously served; and
- iii) The degree to which they serve low- or moderate-income areas or individuals and their responsiveness to available opportunities for community development services.
- h) If the institution has been responsive to community development needs and opportunities in its assessment area(s) based on the analysis in step number 7, consider:
 - i) The extent of community development services in the broader statewide or regional area that includes the assessment area(s), but:
 - (1) Will not benefit the assessment area(s); and
 - (2) Do not support organizations or activities with a purpose, mandate, or function that includes serving geographies or individuals located within the institution's assessment area(s).
 - ii) The extent to which these services enhance the institution's performance.

Note: Refer to the appendix for additional guidance on addressing activities at the state or multistate MSA, or institution level.

- i) Discuss with management the preliminary findings.
- j) Summarize conclusions about the institution's system for delivering retail banking and community development services, considering:
 - i) The distribution of branches among low-, moderate-, middle-, and upper-income geographies;
 - ii) The institution's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
 - iii) The availability and effectiveness of alternative systems for delivering retail banking services;
 - iv) The extent to which the institution provides community development services;
 - v) The innovativeness and responsiveness of community development services; and
 - vi) The range and accessibility of services provided in low-, moderate-, middle-, and upper income geographies.
- k) Prepare comments for the performance evaluation and the Compliance examination report. Refer to the appendix for guidance on addressing community development activities in the performance evaluation

5. ASSIGNED RATINGS

General

The Bank is assigned one of the following four ratings by its federal regulator after an examination is completed:

1. Outstanding;
2. Satisfactory;
3. Needs to Improve; or

4. Substantial Noncompliance.

Single State Rating Assignment

A bank that operates within only a single state will be assigned a rating of its CRA record based on its performance within that state. In assigning this rating, its federal regulator will separately present the banks for each metropolitan area in which the bank maintains one or more domestic branch offices. This separate presentation will contain conclusions, supported by facts and data, on the bank's performance under the performance tests and standards.

Multi-State Rating Assignment

The evaluation of a bank that maintains domestic branches in more than one state will include a written evaluation and rating of its CRA record of performance as a whole, and in each state in which it has a domestic branch. The written evaluation will contain a separate presentation on the bank's performance for each metropolitan statistical area and the non-metropolitan area within each state, if it maintains one or more domestic branch offices in these areas. This separate presentation will contain conclusions, supported by facts and data, on performance under the performance tests and standards. The evaluation of a bank that maintains a domestic branch in two or more states in a multi-state metropolitan area will include a written evaluation (containing the same information described above) and rating of its CRA record of performance in the multi-state metropolitan area. In such cases, the statewide evaluation and rating will be adjusted to reflect performance in the portion of the state not within the multi-state metropolitan statistical area.

Lending, Investment, and Service Tests

A bank is assigned a rating by its federal regulator under the lending, investment and service tests in accordance with the following principles:

1. A bank that receives an "outstanding" rating on the lending test receives an assigned rating of at least "satisfactory;"
2. A bank that receives an "outstanding" rating on both the service test and the investment test and a rating of at least "high satisfactory" on the lending test receives an assigned rating of "outstanding;" and
3. No bank may receive an assigned rating of "satisfactory" or higher unless it receives a rating of at least "low satisfactory" on the lending test.

Effect of Evidence of Discriminatory or Other Illegal Credit Practices

A federal regulator's evaluation of a bank's CRA performance is adversely affected by evidence of discriminatory or other illegal credit practices in any geography by the bank or in any assessment area by any affiliate whose loans have been considered as part of the bank's lending performance. In connection with any type of lending activity, evidence of discriminatory or other credit practices that violate an applicable law, rule, or regulation includes, but is not limited to:

1. Discrimination against applicants on a prohibited basis in violation, for example, of the Equal Credit Opportunity Act or the Fair Housing Act;
2. Violations of the Home Ownership and Equity Protection Act;
3. Violations of section 5 of the Federal Trade Commission Act;
4. Violations of section 8 of the Real Estate Settlement Procedures Act; and

Effect of Discriminatory or Other Illegal Credit Practices

A federal regulator will consider in determining the effect of evidence of practices described above on a bank's assigned rating:

1. The nature, extent, and strength of the evidence of the practices;
2. The policies and procedures that a bank (or affiliate, as applicable) has in place to prevent the practices;
3. Any corrective action that a bank (or affiliate, as applicable) has taken or has committed to take, including voluntary corrective action resulting from self-assessment; and
4. Any other relevant information.

6. EFFECT OF CRA PERFORMANCE ON APPLICATIONS

General

A federal regulator takes into account the record of performance under the CRA of:

1. Each applicant bank for the:
 - A. Establishment of a domestic branch by a state member bank; and
 - B. Merger, consolidation, acquisition of assets or assumption of liabilities requiring approval under the Bank Merger Act if the acquiring, assuming or resulting bank is to be a state member bank; and
2. Each insured depository institution controlled by an applicant and subsidiary bank proposed to be controlled by an applicant:
 - A. To become a bank holding company in a transaction that requires approval under Section 3 of the Bank Holding Company Act;
 - B. To acquire ownership or control of shares or all or substantially all of the assets of a bank, to cause a bank to become a subsidiary of a bank holding company, or to merge or consolidate a bank holding company with any other bank holding company in a transaction that requires approval under Section 3 of the Bank Holding Company Act;

A bank's record of performance may be the basis for denying or conditioning approval of an application. In cases which CRA performance is a relevant factor, information from a CRA performance examination of a bank is a particularly important consideration in the applications process because it represents a detailed evaluation of the bank's CRA performance by its federal regulator. In this light an examination is an important and often controlling factor in the consideration of a bank's record. In some cases, the examination may not be recent, or a specific issue raised in the application process, such as progress in addressing weaknesses noted by an examiner, progress in implementing commitments previously made to the reviewing agency, or a supported allegation from a commenter, is relevant to CRA performance and was not addressed in the examination. In these circumstances, a bank should present sufficient information to supplement its record of performance, and to respond to the substantive issues raised in the application proceeding.

Commitments for future action are not viewed as part of the CRA record of performance. In general, a bank cannot use commitments made in the applications process to overcome a seriously deficient record of CRA performance. However, commitments for improvements in a bank's performance may be appropriate to address specific weaknesses in an otherwise satisfactory record, or to address CRA performance when a financially troubled institution is being acquired.

Interested Parties

As part of the application process, a federal regulator takes into account any views expressed by interested parties. Written comments which may express either support for or opposition to the application are made as part of the record in accordance with regulatory procedures and are carefully considered in the decision making process. Comments should be supported by facts about the applicant's performance and should be as specific as possible in explaining the basis for supporting or opposing the application.

Denial or Conditional Approval of Application

A bank's record of performance may be the basis for denying or conditioning approval of an application listed in this topic.

7. ASSESSMENT AREA DELINEATION

Rules for Delineating Assessment Area

A bank is required to delineate one or more assessment areas. These assessment areas will be evaluated by the bank's federal regulator to determine if the bank is meeting the credit needs of its community.

A bank's assessment area for CRA purposes generally consists of:

1. Geographic Area(s).

- A. Generally consist of one or more MSAs or metropolitan divisions (using the MSA or metropolitan division boundaries that were in effect as of January 1 of the calendar year in which the delineation is made); or
- B. One or more contiguous political subdivisions, such as counties, cities, towns, townships or Indian reservations; and
- C. Includes the geographies in which the bank has its main office, its branches, and its deposit taking ATMs, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans (including home mortgage loans, small business and small farm loans, and any other loans the bank chooses, such as those consumer loans on which the bank elects to have its performance assessed).

2. Census Tracts.

- A. The geographies (i.e., census tracts) in which a bank has its main office, any branches and deposit taking ATMs; and
- B. The surrounding tracts in which a bank has originated or purchased a substantial portion of its loans.

3. Adjustments.

A bank may adjust the assessment area to include only that portion of a political subdivision that the bank can reasonably be expected to serve. It must include whole geographies (i.e., census tracts or block numbering areas) in its assessment areas and generally should include entire political subdivisions. Because census tracts and block numbering areas are the common geographic areas used consistently nationwide for data collection, federal regulators require that assessment areas be made up of whole geographies. If including an entire political subdivision would create an area that is larger than the area a bank can reasonably be expected to serve, the bank may (but is not required to) adjust the boundaries of its assessment area to include only portions of the political subdivision. For example, this adjustment is appropriate if the assessment area would otherwise be extremely large, of unusual configuration, or divided by significant geographic barriers (such as a river, mountain, or major highway system). When adjusting the boundaries of its assessment areas, a bank must not arbitrarily exclude low or moderate income geographies, or set boundaries that reflect illegal discrimination.

4. Limitations on Assessment Area.

The assessment area for CRA purposes must only consist of whole census tracts and may not:

- A. Be based on or reflect illegal discrimination;
- B. Arbitrarily exclude low or moderate income census tracts; or
- C. Extend substantially beyond an MSA or beyond a state boundary unless the assessment area is located in a multi-state MSA. If a bank serves a geographic area that extends

substantially beyond a state boundary, the bank shall delineate separate assessment areas for the areas in each state. If a bank serves a geographic area that extends substantially beyond an MSA boundary, the bank shall delineate separate assessment areas for the areas inside and outside the MSA.

Bank's Assessment Area

Currently, the Bank defines its assessment areas as the Illinois counties of Cass, Cook, Christian, Greene, Jersey, Macoupin, Madison, Montgomery, Morgan, Pike, Scott, as well as St. Louis City and St. Louis County in Missouri. These assessment areas represent the local communities served by the main bank and its branches.

The Bank may review and adjust the assessment area boundaries at its discretion, annually.

The Bank considers its assessment area as part of their annual business planning process.

8. CRA PUBLIC FILE AND NOTICE

It is the policy of the Bank that a CRA Notice is posted in the lobby of each office. The Public File is available electronically and can be made available to the public for inspection upon request. The Public File is now also available on our website (www.cnbil.com).

It is the policy of the Bank to provide copies upon request, either on paper or in another form, acceptable to the person making the request, of the information in its public file. The Bank may charge a reasonable fee, not to exceed the cost of copying and mailing (if applicable).

9. COMPLAINT POLICY

Any complaint which addresses the Bank's CRA performance is to be given prompt, courteous and fair attention.

All CRA-related complaints shall be maintained in the CRA comment file, as required, and shall be accompanied by the Bank's response to them, where applicable.

10. CRA BRANCH CLOSURE POLICY

General

It is the policy of the Bank to evaluate the necessity of any branch closing in relation to any adverse impact that it may have on the local community in which it serves, particularly in low and moderate income geographies. The Bank will follow the current regulatory guidance for Branch Closings.

CRA Considerations of Branch Closure

The Bank is committed to providing convenient, accessible banking service to all communities within our service area. The Bank has established the following policy to ensure that reduction

in services offered at any bank office, or reducing hours in a branch, will not adversely impact the convenience and needs of the community.

Senior Management will work with the CRA Officer as follows:

1. Senior Management will review the profitability of a branch to determine the need for closure based on sound business considerations. The CRA Officer will assess the impact to the community if the branch should be selected to close. This combination of efforts allows the Bank to diffuse an inherently negative and adversarial situation, and gain credibility with the surrounding community.
2. The CRA Officer will coordinate the preparation of a written statement, demonstrating that the Bank is actively lending in low- and moderate-income neighborhoods, and otherwise serving the needs of the local community with a satisfactory/outstanding CRA Program.
3. Due to the regulatory sensitivity of such closings, any proposed closing of a branch shall be referred to the Board for final decision. The economic reasons for closing such a branch shall be part of the materials presented to the Board, together with information addressing the following points:
 - A. The presence in the branch's neighborhood of other financial institutions and the accessibility and services of such institutions; and
 - B. Actions taken to minimize the impact of the branch's closing on its neighborhood.

Areas Served by Closed or Relocated Branch

Senior Management will work with the CRA Officer to identify and describe how the presence of other Bank offices or other banks in the area are sufficient to meet the needs of the community served by the office slated for closure or relocation.

Senior Management may implement policy changes to eliminate limitations on certain types of credit or a change in the hours or staffing of the office receiving the overflow to better accommodate customers if a branch closure or relocation results in increased flow of business to other Bank offices. In addition, a branch closure or relocation may require redelination of the Bank's assessment area.

11. CHARITABLE CONTRIBUTIONS POLICY

General

The purpose of this section is to:

1. Satisfy the Bank's commitment of meeting the needs of the community in which it serves;
2. Provide guidelines as to what types of organizations are eligible to receive monetary or in kind contributions from the Bank; and
3. Provide guidance on the authority and required documentation in order that such requests be properly evaluated.

Business development and marketing expenses incurred in the normal scope of such operations are incorporated into the Bank's annual budgeting process and approved by the Board of Directors.

12. STAFF TRAINING

It is the Bank's policy to ensure proper adherence to the provisions and intent of the Community Reinvestment Act in order to meet the goals of the credit needs of the communities the Bank serves, including low and moderate income neighborhoods. The Board of Directors and Senior Management mandate that each director, officer, and employee receive CRA training and are made fully aware of the scope of the Community Reinvestment Act annually.

13. RETENTION OF DOCUMENTATION

The Bank shall retain any records as may be required to demonstrate compliance with this Policy and the Regulation.



CNB Bank & Trust received no written comments from the public pertaining to CRA activity in 2020.

CNB Bank & Trust received no written comments from the public pertaining to CRA activity in 2021.

CNB Bank & Trust received no written comments from the public pertaining to CRA activity in 2022.

CNB Bank & Trust received no written comments from the public pertaining to CRA activity in 2023.

CNB Bank & Trust received no written comments from the public pertaining to CRA activity in 2024.

To date, no written comments have been received in 2025.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

February 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

CNB Bank & Trust, National Association

Charter Number 14347

450 West Side Square
Carlinville, IL 62626

Office of the Comptroller of the Currency

500 N. Broadway, Suite 1700
St. Louis, MO 63102

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The Community Development (CD) Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the combined ratings of the St. Louis MO-IL MMSA and the State of Illinois.
- The CD Test rating is based on the bank's responsiveness to the CD needs of its assessment areas (AA) demonstrated through CD activities in the St. Louis MO-IL MMSA and the State of Illinois.
- The bank's loan-to-deposit (LTD) ratio is reasonable with a quarterly average of 68 percent during the evaluation period.
- The bank exhibits reasonable geographic distribution of loans in the bank's AAs.
- The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- The bank exhibits reasonable responsiveness to CD needs in its AA through CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable. CNB Bank & Trust, National Association's (CNB or bank) quarterly LTD ratio averaged 68 percent over the past eight quarters from March 31, 2021 to December 31, 2022. The bank's quarterly LTD ratio ranged from a high of 74.4 percent in December 2022 to a low of 63.8 percent in March 2022.

We compared the bank's LTD ratio to eight similarly situated banks with total assets ranging from \$828.3 million to \$2.5 billion. The quarterly average LTD ratio of the similarly situated banks during the same period was 83 percent, with a high of 112.3 percent and a low of 69 percent.

Institution	Location	Average Quarterly LTD Ratio	Total Assets \$(000s) as of 12/31/2022
Guaranty Bank	Green County, IL	112.26%	2,148,808
Omb Bank	Greene County, IL	106.70%	1,188,472
M1 Bank	St. Louis County, MO	82.98%	828,250
Marquette Bank	Cook County, IL	75.91%	2,041,285
Cass Commercial Bank	St. Louis County, MO	74.18%	1,451,135
Montgomery Bank	Scott County, MO	72.17%	1,300,407
Signature Bank	Cook County, IL	71.08%	1,584,640
Providence Bank & Trust	Cook County, IL	68.95%	1,544,134
CNB Bank & Trust	Macoupin County, IL	68.00%	1,596,193
<i>Source: Quarterly Call Reports from January 1, 2021 to December 31, 2022</i>			

Lending in Assessment Area

A majority of the bank's loans are inside its assessment areas.

The bank originated and purchased 86.1 percent of its total loans by number and 80.4 percent by dollar volume inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,062	86.5	166	13.5	1,228	184,291	81.0	43,355	19.0	227,646
Small Business	13	65.0	7	35.0	20	6,643	66.8	3,297	33.2	9,940
Total	1,075	86.1	173	13.9	1,248	190,934	80.4	46,652	19.6	237,586
Source: Bank Data 2021 and 2022										

Description of Institution

CNB is an interstate community bank with headquarters in Carlinville, Illinois. CNB is wholly owned by a one bank holding company, CNB Bank Shares, Inc., which is also located in Carlinville, Illinois. There were no affiliate or subsidiary activities considered in this evaluation, and the bank did not have any acquisition or mergers during the evaluation period.

As of December 31, 2022, CNB reported total assets of \$1.6 billion, total deposits of \$1.4 billion and common equity tier 1 capital of \$118.1 million. Total loans outstanding was \$1 billion. The loan portfolio consisted of 46.3 percent commercial loans, 28.7 percent farm and agriculture loans, and 17.7 percent home mortgage loans.

CNB has delineated three AAs within the states of Illinois and Missouri. St. Louis MO-IL Metropolitan Statistical Area (MSA), Chicago-Naperville-Elgin MSA, and the Illinois non-MSA. The St. Louis MO-IL MSA includes the Illinois Counties of Jersey, Macoupin, and Madison, as well as the St. Louis City and St. Louis County in the state of Missouri. The Chicago-Naperville-Elgin MSA includes Cook County. The Illinois non-MSA includes the Illinois Counties of Cass, Christian, Greene, Montgomery, Morgan, Pike, and Scott Counties.

As of December 31, 2022, bank operations include 18 full-service branches throughout its three AAs. The bank provides 20 automatic teller machines (ATM) in which none are deposit taking. The bank added a new branch in Edwardsville/Glen Carbon, Illinois on January 25, 2021. Primarily, CNB offers commercial and home mortgage loans. The bank offers traditional loan and deposit products. Commercial loans and construction loans are offered for both business and personal needs. Farm loans and consumer loans are also offered by the bank. Banking deposit products and services include consumer and business checking and savings accounts, certificates of deposits, online and mobile banking, mobile deposits, and bill pay. The bank operates a wealth management division, which division offers private banking, trust, estate, retirement plan services, investment, and institutional/non-profit services.

There were no financial or legal impediments hindering the bank's ability to meet the credit needs of its AAs. The bank received a "Satisfactory" rating using Intermediate Small Bank procedures at the previous Community Reinvestment Act Performance Evaluation dated December 13, 2021.

As of December 31, 2022, CNB delineated three AAs in the states of Illinois and Missouri: St. Louis MO-IL MSA, Chicago-Naperville-Elgin MSA, and the Illinois non-MSA. The three AAs will receive full-scope reviews.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination is January 1, 2021 through December 31, 2022. CNB's primary lending products were business and home mortgage loans for the St. Louis MO-IL MSA and Illinois non-MSA, and business loans for the Chicago-Naperville-Elgin MSA. For business loans, examiners selected an initial sample of 20 commercial loans for each AA. Additional loans were selected as needed to have sufficient information to analyze borrower and geographic distributions within the AAs. Examiners relied on Home Mortgage Disclosure Act (HMDA) to complete the analysis of home mortgage loans. Home mortgage loans originated or purchased in 2021 were compared to the 2015 American Community Survey (ACS) and home mortgage loans originated or purchased in 2022 were compared to the 2020 U.S. Census. Business loans originated or purchased during the evaluation period were compared to 2021 and 2022 Dun & Bradstreet (D&B) data.

When there were differences in performance between loan products in a specific AA, examiners determined the overall conclusion by weighting the products based on the loan mix by number of loans over the evaluation period. Weighting by number of loans gives consideration for each lending decision regardless of the loan's dollar amount. When there were performance differences between LMI geographies, examiners placed more emphasis on the geographic category with more lending opportunities (e.g., higher percentage of businesses or owner-occupied housing units). These weightings are described within the narrative comments of each rating area.

The performance evaluation also includes an assessment of CD activities from January 1, 2021 through December 31, 2022. CD activities include CD loans, qualified CD investments, grants and donations, and retail services. We also considered the level of innovation, complexity, and responsiveness to community credit needs. Qualifying activities performed in response to the COVID-19 pandemic across the United States were considered.

The OCC's analysis of qualified investments included the investment portfolio as well as donations and grants made during the evaluation period that had CD as its primary purpose. Qualified investments included investments that met the definition of CD and were made prior to and remained outstanding through the end of the current evaluation period or were made during the current evaluation period. Examiners considered prior-period investments at the book value of the investment at the end of the current evaluation period and current-period investments at their original investment amount.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-

scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, MMSA, or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state combined and evaluated as a single area. These combined AAs may be evaluated as full or limited scope.

There are no limited-scope AAs for the evaluation period. Community profiles for the AAs are provided in the “Scope” sections for the State of Illinois and Missouri. Refer to Appendix A, Scope of Examination, for a list of full-scope AAs.

Ratings

The bank’s overall rating is a blend of the St. Louis MMSA and the State of Illinois. The State of Illinois received the greatest weight in arriving at the bank’s overall CRA rating as it represents the largest portion of the bank’s deposits, loan originations and purchases, and branch offices during the evaluation period. By dollar, the State of Illinois represented 59 percent of CNB’s total deposits, 94.4 percent of branch offices.

The MMSA rating and state ratings are based on performance in all the bank AAs. Refer to the Scope section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Multistate Metropolitan Statistical Area Rating

St. Louis MMSA

CRA rating for the St. Louis MO-IL MMSA¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The CD Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank exhibits reasonable geographic distribution of loans in the MMSA.
- The bank exhibits reasonable distribution of loans to borrowers of different income levels in the MMSA.
- The bank exhibits adequate responsiveness to CD needs in the MMSA through CD activities.
- The bank nor OCC received any complaints regarding CRA performance in the MMSA.

Description of Institution's Operations in St. Louis MMSA

The St. Louis MO-IL MMSA includes the Illinois Counties of Jersey, Macoupin, and Madison, as well as the St. Louis City and St. Louis County in the state of Missouri. The MSA core city is St. Louis, Missouri which sits in the geographic center of the metro area, on the west bank of the Mississippi River. The river bisects the metro area geographically between Illinois and Missouri.

According to the 2015 ACS and 2021 D&B data, The AA consists of 385 CTs: 61 low-income, 90 moderate-income, 124 middle-income, 107 upper-income, and three non-descript. The population of the AA was \$1.7 million with 416,121 families. Of these, 95,540 (23.2 percent) live in low-income CTs and 71,156 (17.1 percent) live in moderate-income CTs. Approximately 10.4 percent of families live below the poverty level, and the median family income in the MMSA is \$70,718. There are 441,204 housing units in the AA, with 53.3 percent owner-occupied, 19.7 percent rental units, and 19.7 percent vacant. There are 147,912 businesses with 12,129 (8.2 percent) located in the low-income and 28,991 (19.6 percent) in the moderate-income CTs.

According to the 2020 U.S. Census and 2022 D&B data, the St. Louis MO-IL MMSA consists of 422 CTs: 57 low-income, 106 moderate-income, 128 middle-income, 125 upper-income, and six non-descript. The population of the St. Louis MO-IL MMSA was 1.6 million with 412,309 families. Of these, 92,357 (22.4 percent) families are in low-income CTs, and 73,291 (17.8 percent) families are in moderate-income CTs. Approximately 8.3 percent of the families live below the poverty level. The median family income in the MMSA is \$84,758 for the evaluation period. There are 770,137 housing units in the AA, with 57.4 percent owner-occupied, 32 percent rental units, and 10.6 percent vacant. There are 278,296 businesses with 23,933 (8.6 percent) located in the low-income CTs and 45,083 (16.2 percent) in the moderate-

¹ This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

income CTs.

According to Moody's Analytics, St. Louis will fall behind the rest of the Midwest through early 2025. Private services, such as healthcare will drive job growth, but at a slower pace than in the past year. Manufacturing will provide a modest bump to overall performance. Poor demographic trends will limit St. Louis's potential and leave the metro area a regional laggard in the long term.

The largest industries in the MMSA are general medical health services, management of companies and enterprises, and colleges and universities. The MMSA is home to several large employers such as BJC Healthcare, Washington University, Walmart, Inc, Boeing Defense, Space and Security, and SSM Health Care System. The MMSA will fall behind the rest of the mid-west through early 2025. The St. Louis-Illinois Bureau of Labor Statistics (BLS) states that as of December 2022, the unemployment rate in the MMSA averaged 3.2 percent, while the unemployment rate in the state of Missouri was lower at 2.6 percent for the same period.

Competition for deposits is high. According to the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank operates seven branches in the St. Louis MO-IL MMSA, with a deposit market share with \$467 million in deposits. The bank's deposit base located in the St. Louis MO-IL MSA represents 34.4 percent of the bank's total deposits. There are 112 competitor banks in the St. Louis MO-IL MSA, with a combined 818 branch offices. The market consists of several financial institutions and financial service providers with the top three deposit holders being Stifel Bank & Trust at 15.5 percent (\$20.1 million), Bank of America, NA at 15.2 percent (\$19.7 million), and U.S. Bank, N.A. at 12.3 percent (\$15.9 million). Overall, CNB ranks 41st with only 0.4 percent market share.

Market competition for home mortgage loans is high within the AA. According to the 2021 Peer Mortgage Market Share data, there were 536 lenders with an overall total of 128,927 mortgage loans originated. CNB ranked 66th, originating 441 home mortgages and holding 0.34 percent market share. US Bank, N.A. ranks at the top with 7,316 originations and 5.67 percent market share, followed by DAS Acquisition Company, LLC with 5,205 originations and 4.04 percent market share.

Mortgage lending decreased substantially in 2022. According to the 2022 Peer Mortgage Market Share data, there were 472 lenders with an overall total of 50,328 mortgage loans originated. CNB ranked 63rd, originating 201 home mortgages for only 0.40 percent market share. US Bank, N.A. and DAS Acquisition Company, LLC remained at the top of the list originating 2,761 (5.49 percent market share) and 1,869 (3.71 percent market share), respectively.

Community Contacts

The OCC relied upon information from a community contact with a county organization focused on community services in low-to-moderate income (LMI) areas. The community contact identified the following needs within the St. Louis MO-IL MMSA:

- Affordable Housing financing;
- Small dollar financing;
- Small business loans; and
- Small business financial literacy training.

Table A – Demographic Information of the Assessment Area						
Assessment Area: St Louis-Illinois MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	385	15.8	23.4	32.2	27.8	0.8
Population by Geography	1,656,002	11.3	22.1	33.4	32.8	0.4
Housing Units by Geography	763,123	12.9	23.0	33.7	30.1	0.4
Owner-Occupied Units by Geography	441,204	6.4	19.7	36.3	37.4	0.2
Occupied Rental Units by Geography	235,113	18.9	27.6	31.9	20.8	0.8
Vacant Units by Geography	86,806	29.0	27.2	25.3	18.1	0.4
Businesses by Geography	147,912	8.2	19.6	28.9	42.2	1.2
Farms by Geography	3,372	4.2	16.0	41.7	37.5	0.6
Family Distribution by Income Level	416,121	23.2	17.1	18.9	40.8	0.0
Household Distribution by Income Level	676,317	26.0	16.3	17.0	40.6	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$70,718	Median Housing Value			\$168,411
			Median Gross Rent			\$829
			Families Below Poverty Level			10.4%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: St Louis-Illinois MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	422	13.5	25.1	30.3	29.6	1.4
Population by Geography	1,638,041	8.8	22.3	32.8	35.4	0.6
Housing Units by Geography	770,137	11.1	24.4	32.6	31.1	0.9
Owner-Occupied Units by Geography	442,158	5.8	20.2	34.2	39.4	0.4
Occupied Rental Units by Geography	246,230	16.7	28.4	32.5	21.1	1.3
Vacant Units by Geography	81,749	22.7	34.9	24.3	16.3	1.9
Businesses by Geography	278,296	8.6	16.2	28.5	45.6	1.1
Farms by Geography	5,232	6.2	17.6	32.7	42.9	0.5
Family Distribution by Income Level	412,309	22.4	17.8	19.7	40.1	0.0
Household Distribution by Income Level	688,388	25.8	16.6	17.7	39.9	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$84,758	Median Housing Value			\$190,675
			Median Gross Rent			\$933
			Families Below Poverty Level			8.3%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in St. Louis MMSA

The OCC conducted a full-scope review for the St. Louis MMSA AA. Examiners placed more weight on the bank's performance in home mortgage lending given 44.9 percent of the bank's lending by number of loans originated within the AA was mortgage lending and commercial lending represented only 22.8 percent. Additionally, more weight was placed on the bank's home mortgage lending performance in moderate-income geographies due to the very low percentage of owner-occupied housing located in the low-income geographies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ST. LOUIS MO-IL MMSA

LENDING TEST

The bank's performance under the Lending Test in the St. Louis, MO-IL MMSA is rated Satisfactory.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the MMSA.

Home Mortgage Loans

The geographic distribution of home mortgage loans is reasonable.

Refer to Table O in the MMSA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

2021

The geographic distribution of home mortgage loans in 2021 is reasonable. The proportion of the bank's home mortgage loans in low-income geographies is below the percentage of owner-occupied housing units and near to the aggregate industry distribution of all reporting lenders. The proportion of the bank's home mortgage loans in moderate-income geographies is below percent of owner-occupied housing units and near to the aggregate industry distribution of all reporting lenders.

2022

The geographic distribution of home mortgage loans in 2022 is reasonable. The proportion of the bank's home mortgage loans in low-income geographies is near to both the percentage of owner-occupied housing units and the aggregate industry distribution of all reporting lenders. The proportion of the bank's home mortgage loans in moderate-income geographies significantly exceeded both the percentage of owner-occupied housing units and the aggregate industry distribution of all reporting lenders.

Small Loans to Businesses

The geographic distribution of small loans to businesses is reasonable.

Refer to Table Q in the MMSA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

2021

The geographic distribution of small loans to businesses in 2021 is poor. The proportion of the bank's small loans to businesses in low-income geographies is below both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies, as there were no loans originated in low-income geographies within the sample. The proportion of the bank's small loans to businesses in moderate-income geographies significantly exceeded both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

2022

The geographic distribution of small loans to businesses in 2022 is reasonable. The proportion of the bank's small loans to businesses in low-income geographies is near to both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies. The proportion of the bank's small loans to businesses in moderate-income geographies significantly exceeded both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

Contributing factors to CNB's poor performance in low-income geographies is competition and the percentage of small businesses in low-income geographies. Competition is strong. Per the Small Business Loan Market Share reports, the top five lenders comprise 50.5 percent of the market share of small business loans originated in 2021 and the top three lenders comprise 47.7 percent of the market share in 2022. The market is saturated with over 140 lenders reporting loans in the AA during the evaluation period. In 2021, only 8.2 percent of small businesses were located in a low-income CT, and only 8.6 percent in 2022. Considering this and the level of competition, it is difficult for CNB to originate or purchase loans in these geographies.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of CNB's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The borrower distribution of home mortgage loans is reasonable.

Refer to Table P in the MMSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

2021

The borrower distribution of home mortgage loans in 2021 is reasonable. The proportion of the bank's home mortgage loans to low-income borrowers is below the percentage of low-income families but exceeds the aggregate industry distribution of loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers exceeds both the percentage of moderate-income families and the aggregate industry distribution of loans to those borrowers.

2022

The borrower distribution of home mortgage loans in 2022 is reasonable. The proportion of the bank's home mortgage loans to low-income borrowers is near to the percentage of low-income families but exceeds the aggregate industry distribution of loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers is near to the percentage of moderate-income families and below the aggregate industry distribution of loans to those borrowers.

Small Loans to Businesses

The borrower distribution of small loans to businesses is reasonable.

Refer to Table R in the MMSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

2021

The borrower distribution of small loans to businesses in 2021 is excellent. The proportion of the bank's loans to businesses with revenues less than \$1 million exceeds the percentage of businesses and significantly exceeds the aggregate industry distribution of loans to those businesses.

2022

The borrower distribution of small loans to businesses in 2022 is reasonable. The proportion of the bank's loans to businesses with revenues less than \$1 million is below the percentage of businesses but significantly exceeds the aggregate industry distribution of loans to those businesses.

Responses to Complaints

CNB and the OCC have not received any complaints about its performance in helping to meet the credit needs of St. Louis, MO-IL MMSA during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the St. Louis MMSA is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits adequate responsiveness to the CD needs in the St. Louis MMSA through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD activities in the bank's AAs. To provide perspective regarding the relative level of qualified CD loans and qualified investments, we allocated a portion of the bank's common equity tier 1 capital to each AA based on the percentage of the bank's deposits located in the respective AA as a means of comparative analysis. During the evaluation period, CD activities in the St. Louis MMSA totaled \$38.5 million and represent 96 percent of the AA's allocated common equity tier 1 capital (\$40.1 million) as of December 31, 2022.

Number and Amount of Community Development Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
<i>Assessment Area</i>	<i>Total</i>			
	<i>#</i>	<i>% of Total #</i>	<i>\$(000's)</i>	<i>% of Total \$</i>
St. Louis MMSA	403	100.0	36,862	100.0
<i>Source: Bank Data; 01/01/2021 – 12/31/2022.</i>				

St. Louis MSA

The bank's level of CD lending provided excellent responsiveness to community credit needs in the St. Louis MMSA. The bank originated 403 CD loans totaling \$36.9 million during the evaluation period. This represents 91.8 percent of the AAs allocated tier 1 capital (\$40.1 million) as of December 31, 2022. CD loans consisted of the following:

- The bank originated 391 loans totaling \$14 million extended under the Small Business Administration's (SBA) Paycheck Protection Program (PPP) to stabilize businesses located throughout the AA².
- The bank originated eight loans totaling \$5.5 million for the purchase or refinance of single- and/or multifamily rental properties providing affordable housing for LMI residents throughout the AA.
- The bank originated two loans totaling \$14.4 million that created and/or retained jobs in LMI CTs located in the AA.
- The bank originated two loans with an approximate total of \$3 million to meet small business community service and revitalization/stabilization needs.

² On March 13, 2020, President Donald Trump declared the ongoing COVID-19 pandemic of sufficient severity and magnitude to warrant an emergency declaration for all states, tribes, territories, and the District of Columbia as Category B Public Assistance major disaster areas.

Number and Amount of Qualified Investments

The Qualified Investments table, shown below, sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all qualified CD investments, including prior period investments that remain outstanding as of the examination date.

<i>Qualified Investments</i>										
<i>Assessment Area</i>	<i>Prior Period*</i>		<i>Current Period</i>		<i>Total</i>				<i>Unfunded Commitments**</i>	
	#	<i>\$(000's)</i>	#	<i>\$(000's)</i>	#	<i>% of Total #</i>	<i>\$(000's)</i>	<i>% of Total \$</i>	#	<i>\$(000's)</i>
St. Louis MMSA	4	1,535	86	71	90	100.0	1,605	100.0	-	-
<i>Source: Bank Data; 01/01/2021 – 12/31/2022.</i>										

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Consideration was given to the substantial level of competition for qualified investments in the St. Louis MMSA. Most qualified investment opportunities in the AA are complex in nature and typically sought after by large nationwide and regional banks with the resources and staff expertise beyond what is typically found in smaller community banks.

The bank's level of qualified investments demonstrated adequate responsiveness to community needs and opportunities in the AA. The bank retained four bond investments totaling \$1.5 million, in school districts where over half of the student population qualifies for free and/or reduced lunch. Additionally, the bank made 86 donations totaling approximately \$71,000 to non-profit organizations that provide an array of community services primarily for LMI individuals and families, as well as small businesses. Services provided by these organizations include food donations, healthcare, counseling for children and families, and educational and social outreach.

Extent to Which the Bank Provides Community Development Services

The bank's level of qualified services demonstrated adequate responsiveness to community needs and opportunities in the St. Louis MMSA. Nine bank employees provided a total of 498 hours of financial expertise across 12 different local qualifying organizations that provide community services to LMI individuals and families, support economic development, or revitalize and stabilize areas within the AA.

State Rating

State of Illinois

CRA rating for the State of Illinois³: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank exhibits reasonable geographic distribution of loans in the State of Illinois.
- The bank exhibits reasonable distribution of loans to borrowers of different income levels and businesses of different sizes in State of Illinois.
- The bank exhibits adequate responsiveness to CD needs in the State of Illinois through CD activities.
- The bank nor OCC received any complaints regarding CRA performance in the State of Illinois.

Description of Institution's Operations in State of Illinois

CNB has delineated two AAs in the State of Illinois which includes the Chicago-Naperville-Elgin MSA, and the Illinois non-MSA. In this evaluation, the Chicago-Naperville-Elgin MSA and the Illinois non-MSA will receive full-scope reviews since the bank's operations in the AAs was consistent throughout the two-year evaluation period.

Chicago-Naperville-Elgin MSA

The MSA consists of Cook County. CNB operates three branches and provides three ATMs at the branches which are not deposit taking.

According to the 2015 ACS and 2021 D&B data, The AA consists of 1,319 CTs: 253 low-income, 381 moderate-income, 317 middle-income, 355 upper-income, and 13 non-descript. The population of the Cook County AA for this year was 5.2 million with 1.2 million families. Of these, 331,760 (28 percent) families live in low-income CTs, and 201,426 (17 percent) families live in moderate-income CTs. Approximately 13.2 percent of families lived below the poverty level, and the median family income in the AA is \$75,024. There are almost 2.2 million housing units in the AA, with 50.9 percent owner-occupied, 38.4 percent rental units, and 10.7 percent vacant. There are 474,429 businesses, with 40,801 (8.6 percent) located in the low-income CTs and 102,951 in the moderate-income CTs.

According to the 2020 U.S. Census and 2022 D&B data, AA consists of 1,332 CTs: 225 low-income, 351 moderate-income, 369 middle-income, 371 upper-income, and 16 non-descript. The population of the Cook County AA was 5.3 million with 1.2 million families. Of these, 323,075 (27.3 percent) families are

³ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

low-income and 199,999 (16.9 percent) are moderate-income. Approximately 10.1 percent of the families live below the poverty level, and the median family income in the AA is \$92,622. There are almost 2.2 million housing units in the AA, with 51.9 percent owner-occupied, 38.7 percent rental units, and 9.4 percent vacant. There are 627,874 businesses, with 52,741 (8.4 percent) located in the low-income CTs and 128,714 (20.5 percent) in the moderate-income CTs.

The Cook County AA is the center of the Chicago metropolitan area. According to Moody's Analytics, *The MSA will advance more slowly than the U.S. and other large population centers. Finance and professional/business services will improve, but such industries will struggle to keep the economy moving forward. In the long term, Chicago will underperform in key metrics because of population loss and weak public finances.*

The largest industries in the AA are management, scientific and technical consulting services, employment services, colleges and universities, computer systems design, and depository credit intermediation. The AA is home to several large employers such as Amazon.com, Inc., Advocated Health Care Systems, Northwestern Memorial Healthcare, University of Chicago, and Walgreens Boots Alliance Inc. The BLS shows that as of December 2022, the average unemployment rate in the AA was 4.9 percent, while for State of Illinois, the unemployment rate was lower at 4.6 percent for the same period.

Competition for deposits is high. According to the June 30, 2022 FDIC Deposit Market Share Report, the bank operates three branches in the MSA with \$390 million in deposits. The bank's deposits in the Cook County, IL AA, represents 28.7 percent of the bank's total deposits. There are 98 competitor banks in the bank's Chicago-Naperville-Elgin MSA, with a combined 1,189 branch offices. The market consists of several financial institutions and financial service providers with the top three deposit holders being JP Morgan Chase Bank, N.A. at 23.8 percent of the market share \$105 billion in deposits, BMO Harris Bank with 16.1 percent (\$71 billion), and Bank of America, N.A. with 12.2 percent (\$54 billion). Overall, CNB ranks 51st with only 0.9 percent of the market share.

Market competition for home mortgage loans in the AA is high. According to the 2021 Peer Mortgage Market Share data, there were 757 lenders originating 353,087 mortgage loans. CNB ranked 283rd, originating 51 mortgage loans for only 0.01 percent of the market share. JPMorgan Chase Bank, N.A. was the leading lender with 28,518 originations, holding 8.08 percent of the market followed by Guaranteed Rate, Inc. with 28,342 originations, holding 8.03 percent of the market.

Mortgage lending substantially decreased in 2022. According to the 2022 Peer Mortgage Market Share data, there were 671 lenders originating 120,681 mortgage loans. CNB ranked 268th, originating 24 mortgage loans for only 0.02 percent market share. Guaranteed Rate, Inc. was the leading lender with 10,139 originations (8.4 percent market share) followed by JPMorgan Chase Bank, N.A. with 7,778 originations (6.45 percent market share).

Community Contacts

The OCC relied upon information from a community contact with a local government agency. The community contact identified the following needs within the Chicago-Naperville-Elgin MSA:

- Fair priced capital and capital funding for small businesses;
- Financial literacy programs small businesses; and
- Affordable housing.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Chicago-Naperville-Elgin MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,319	19.2	28.9	24.0	26.9	1.0
Population by Geography	5,236,393	14.5	29.9	27.0	28.3	0.4
Housing Units by Geography	2,176,549	14.4	27.9	26.3	30.8	0.5
Owner-Occupied Units by Geography	1,107,485	6.9	24.2	32.0	36.7	0.2
Occupied Rental Units by Geography	835,474	20.8	32.1	20.9	25.3	0.9
Vacant Units by Geography	233,590	27.5	30.5	19.1	22.3	0.6
Businesses by Geography	474,429	8.6	21.7	24.6	44.3	0.7
Farms by Geography	4,567	7.2	23.4	29.2	40.0	0.2
Family Distribution by Income Level	1,184,857	28.0	17.0	17.7	37.2	0.0
Household Distribution by Income Level	1,942,959	29.2	15.8	16.7	38.2	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$245,250
			Median Gross Rent			\$1,038
			Families Below Poverty Level			13.2%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Chicago-Naperville-Elgin MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,332	16.9	26.4	27.7	27.9	1.2
Population by Geography	5,275,541	13.4	26.8	30.4	28.8	0.5
Housing Units by Geography	2,198,489	13.3	25.4	29.7	30.9	0.6
Owner-Occupied Units by Geography	1,139,938	7.3	22.8	34.7	34.9	0.3
Occupied Rental Units by Geography	851,536	18.8	28.5	25.1	26.6	1.0
Vacant Units by Geography	207,015	24.0	26.9	21.4	26.8	0.9
Businesses by Geography	627,874	8.4	20.5	28.4	42.0	0.7
Farms by Geography	5,627	8.7	22.9	31.0	37.0	0.4
Family Distribution by Income Level	1,183,425	27.3	16.9	18.1	37.7	0.0
Household Distribution by Income Level	1,991,474	28.8	15.7	16.4	39.2	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$92,622	Median Housing Value			\$287,457
			Median Gross Rent			\$1,230
			Families Below Poverty Level			10.1%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Illinois non-MSA

The Illinois non-MSA consists of Cass, Christian, Greene, Montgomery, Morgan, Pike, and Scott Counties. CNB operates eight branches within the AA and provides six ATMs, which are not deposit taking.

According to the 2015 ACS and 2021 D&B data, the AA consists of 45 CTs: no low-income, eight moderate-income, 31 middle-income, and six upper-income. The population of the AA is 146,775 with 38,541 families. Of these, 8,248 (21.4 percent) families live in low-income CTs, and 7,169 (18.6 percent) families live in moderate-income CTs. Approximately 10.3 percent of families lived below the poverty level, and the median family income in the AA is \$59,282. There are 66,383 housing units in the AA, with 65.3 percent owner-occupied, 22.6 percent rental units, and 12.1 percent vacant. There are 8,216 business with 1,126 (13.7 percent) located in the moderate-income CTs.

According to the 2020 U.S. Census and D&B data, the Illinois non-MSA consists of 45 CTs: no low-income, nine moderate-income, 32 middle-income, and four upper-income. The population of the MSA is 139,950 with 35,585 families. Of these, 7,188 (20.2 percent) families live in low-income CTs and 26,451 (18.9 percent) families live in moderate-income. Approximately 9.2 percent of the families live below the poverty level, and the median family income in the AA is \$68,958. There are 66,873 housing units in the AA, with 64.2 percent owner-occupied, 21.7 percent rental units, and 14.1 percent vacant. There are 9,165 businesses with 1,686 (18.4 percent) located in the moderate-income CTs.

The Illinois Non-MSA is located in the Central Region in the State of Illinois. According to the Illinois Department of Commerce and Economic Development, the major industries in the AA are agricultural inputs and services, livestock processing, paper and packaging, food processing and manufacturing, and business services. The AA is home to several large employers such as Archer Daniels Midland, Blue Cross/Blue Shield, Norfolk Southern, Mueller, and Tate & Lyle. The MSA will advance more slowly than the other large cities. The BLS and the Illinois Department of Employment Security shows that as of December 2022, average unemployment rate in the AA was 4.5 percent, while for State of Illinois, the unemployment rate was higher at 4.6 percent for the same period.

Competition for deposits is moderate. According to the June 30, 2022 FDIC Deposit Market Share Report, the bank operates eight branches in the MSA with \$501 million in deposits. There are 39 competitor banks in the bank's Illinois non-MSA, with a combined 86 branch offices. CNB ranks first in total deposits with 10.3 percent market share. The next top deposit holders are Peoples Bank & Trust with 7.7 percent of the market share (\$374 million in deposits), Farmers State Bank with 5.2 percent (\$253 million), and The Farmers State Bank & Trust Company with 4.7 percent (\$225 million).

Market competition for home mortgage loans in the AA is moderate. According to the 2021 Peer Mortgage Market Share data, there were 175 lenders originating 4,458 mortgage loans. CNB ranked 1st, originating 413 mortgage loans but only held 9.26 percent market share. CNB was followed by US Bank, N.A. originating 300 mortgage loans (6.73 percent market share) and Rocket Mortgage originating 261 mortgage loans (5.85 percent market share).

Mortgage lending substantially decreased in 2022. According to the 2022 Peer Mortgage Market Share report, there were 126 lenders originating 2,004 mortgage loans. CNB continued to rank 1st, originating 156 mortgage loans but still only holding 7.78 percent market share. CNB was followed by Petefish Skiles & Co Bank originating 121 mortgage loans (6.04 percent market share) and US Bank, N.A. originating 103 mortgage loans (5.14 percent market share).

Community Contacts

The OCC relied upon information from a community contact with a local government agency. The community contact identified the following needs within the Illinois non-MSA:

- Quality rental property housing;
- Affordable housing assistance;
- Job creation for LMI individuals and families;
- Funding to support the elderly and disabled population; and
- Small business lending.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Illinois non-MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	45	0.0	17.8	68.9	13.3	0.0
Population by Geography	146,775	0.0	14.5	72.0	13.5	0.0
Housing Units by Geography	66,283	0.0	15.5	71.1	13.4	0.0
Owner-Occupied Units by Geography	43,299	0.0	13.4	71.5	15.1	0.0
Occupied Rental Units by Geography	14,983	0.0	19.9	69.2	10.9	0.0
Vacant Units by Geography	8,001	0.0	18.4	72.3	9.3	0.0
Businesses by Geography	8,216	0.0	13.7	73.0	13.3	0.0
Farms by Geography	1,142	0.0	7.9	77.3	14.8	0.0
Family Distribution by Income Level	38,541	21.4	18.6	21.4	38.7	0.0
Household Distribution by Income Level	58,282	23.6	17.4	18.1	41.0	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$86,283
			Median Gross Rent			\$590
			Families Below Poverty Level			10.3%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Illinois non-MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	45	0.0	20.0	71.1	8.9	0.0
Population by Geography	139,950	0.0	18.2	71.9	9.9	0.0
Housing Units by Geography	66,873	0.0	19.0	71.5	9.6	0.0
Owner-Occupied Units by Geography	42,907	0.0	15.5	73.7	10.8	0.0
Occupied Rental Units by Geography	14,532	0.0	29.1	62.2	8.7	0.0
Vacant Units by Geography	9,434	0.0	19.3	75.5	5.2	0.0
Businesses by Geography	9,165	0.0	18.4	71.0	10.6	0.0
Farms by Geography	1,222	0.0	5.5	83.9	10.6	0.0
Family Distribution by Income Level	35,585	20.2	18.9	22.2	38.7	0.0
Household Distribution by Income Level	57,439	25.2	16.0	17.9	40.9	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$96,547
			Median Gross Rent			\$651
			Families Below Poverty Level			9.2%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in Illinois

The OCC conducted full-scope reviews for the Chicago-Naperville-Elgin and the IL Non-MSA AAs in the State of Illinois. There were no limited scope AA reviews in the state. Examiners placed more weight on the bank's lending performance in the IL non-MSA AA given this AA represents 85.8 percent of lending by number of loans originated between the two AAs. Additionally, more weight was placed on the bank's lending performance in home mortgages within the Illinois non-MSA given the difference in loan volume by product in the different areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

The bank's performance under the Lending Test in Illinois is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full scope review the bank's lending performance in the State of Illinois is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Chicago-Naperville-Elgin MSA

The bank exhibits reasonable geographic distribution of loans in the AA.

Small Loans to Businesses

The geographic distribution of small loans to businesses is reasonable.

Refer to Table Q in the State of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

2021

The geographic distribution of small loans to businesses in 2021 is excellent. The proportion of the bank's small loans to businesses in low-income geographies exceeds the percentage of businesses and approximated the aggregate industry distribution of small loans to businesses in those geographies. The proportion of the bank's small loans to businesses in moderate-income geographies significantly exceeds the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

2022

The geographic distribution of small loans to businesses in 2022 is poor. The proportion of the bank's small loans to businesses in low-income geographies was below both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies, as there were no loans within low-income CTs within the sample. The proportion of the bank's small loans to businesses in moderate-income geographies significantly exceeds both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies.

Contributing factors to the low penetration in low-income CTs in 2022 includes the limited number of businesses located in low-income CTs and competition. Of all the businesses located in the AA, only around 8.4 percent were located in low-income CTs resulting in limited opportunities for lending in these geographies. Additionally, competition is strong in the AA, as the top three lenders comprise 47 percent of small business loans originated in 2021 and the top two lenders comprise 49.3 percent of small business loans originated in 2022, per the Small Business Market Share data. The market is very saturated with over 200 lenders reporting loans in the AA during the evaluation period.

Illinois non-MSA

The bank exhibits reasonable geographic distribution of loans in the AA.

Home Mortgage Loans

The geographic distribution of home mortgage loans is reasonable.

Refer to Table O in the State of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

2021

The geographic distribution of home mortgage loans in 2021 is reasonable. The proportion of the bank's home mortgage loans in moderate-income geographies is near to both the percentage of owner-occupied housing units and the aggregate industry distribution of home mortgage loans in those geographies. There are no low-income geographies in the Illinois non-MSA for the evaluation period.

2022

The geographic distribution of home mortgage loans in 2022 is reasonable. The proportion of the bank's home mortgage loans in moderate-income geographies approximated both the percentage of owner-occupied housing units and the aggregate industry distribution of home mortgage loans in those geographies. There are no low-income geographies in the Illinois non-MSA for the evaluation period.

Small Loans to Businesses

The geographic distribution of small loans to businesses is reasonable.

Refer to Table Q in the State of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

2021

The geographic distribution of small loans to businesses in 2021 is reasonable. The proportion of the bank's small loans to businesses in moderate-income geographies was near to the percentage of businesses and exceeded the aggregate industry distribution of small loans to businesses in those geographies. There are no low-income geographies in the Illinois non-MSA for the evaluation period.

2022

The geographic distribution of small loans to businesses in 2022 is poor. The proportion of the bank's small loans to businesses in moderate-income geographies is well below both the percentage of businesses and the aggregate industry distribution of small loans to businesses in those geographies. There are no low-income geographies in the Illinois non-MSA for the evaluation period.

Contributing factors to the low penetration in low-income CTs in 2022 includes the few businesses located in low-income CTs and competition. Of all the businesses located in the AA, only 18.4 percent were located in a moderate-income CT in 2022, resulting in fewer opportunities for lending in these geographies. Additionally, competition is strong, as the top four lenders comprise 48.4 percent of small business loans originated in 2021 and the top four lenders comprise 52.8 percent of loans originated in 2022, per the Small Business Market Share data. The market includes close to 60 lenders reporting loans in the AA during the evaluation period.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of CNB's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. Within the Chicago-Naperville-Elgin MSA, more weight was placed on the bank's performance in small business lending given 69.3 percent of the bank's lending by number of loans originated within this AA is commercial, with mortgage lending representing only 28.3 percent. Within the Illinois non-MSA, more weight was placed on the bank's performance in home mortgage lending given 40.1 percent of the bank's lending by number of loans originated within this AA is mortgage lending, with commercial lending only representing 17.1 percent.

Chicago-Naperville-Elgin MSA

The bank exhibits reasonable distribution of loans to businesses of different sizes in the AA, given the product lines offered by the bank.

Small Loans to Businesses

The borrower distribution of small loans to businesses is reasonable.

Refer to Table R in the State of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

2021

The borrower distribution of small loans to businesses in 2021 is reasonable. The proportion of the bank's loans to businesses with revenues less than \$1 million is below the percentage of businesses but significantly exceeds the aggregate industry distribution of loans to those businesses.

2022

The borrower distribution of small loans to businesses in 2022 is reasonable. The proportion of the bank's loans to businesses with revenues less than \$1 million is well below the percentage of businesses but exceeds the aggregate industry distribution of loans to those businesses.

Illinois non-MSA

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The borrower distribution of home mortgage loans is reasonable.

Refer to Table P in the State of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

2021

The borrower distribution of home mortgage loans in 2021 is reasonable. The proportion of the bank's home mortgage loans to low-income borrowers is below the percentage of low-income families but exceeds the aggregate industry distribution of loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers exceeds both the percentage of moderate-income families and the aggregate industry distribution of loans to those borrowers.

2022

The borrower distribution of home mortgage loans in 2022 is reasonable. The proportion of the bank's home mortgage loans to low-income borrowers is near to the percentage of low-income families but exceeds the aggregate industry distribution of loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers exceeds the percentage of moderate-income families and is near to the aggregate industry distribution of loans to those borrowers.

Small Loans to Businesses

The borrower distribution of small loans to businesses is excellent.

Refer to Table R in the State of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

2021

The borrower distribution of small loans to businesses in 2021 is excellent. The proportion of the bank's loans to businesses with revenues less than \$1 million exceeds the percentage of businesses and significantly exceeds the aggregate industry distribution of loans to those businesses.

2022

The borrower distribution of small loans to businesses in 2022 is excellent. The proportion of the bank's loans to businesses with revenues less than \$1 million exceeds the percentage of businesses and significantly exceeds the aggregate industry distribution of loans to those businesses.

Responses to Complaints

CNB and the OCC have not received any complaints about its performance in helping to meet the Chicago-Naperville-Elgin and Illinois non-MSA AAs credit needs during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the State of Illinois is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits adequate responsiveness to the CD needs in Illinois through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD activities in the bank's AAs. To provide perspective regarding the relative level of qualified CD loans and qualified investments, we allocated a portion of the bank's common equity tier 1 capital to each AA based on the percentage of the bank's deposits located in the respective AA as a means of comparative analysis. During the evaluation period, CD activities across the bank's two Illinois AAs totaled \$33.4 million and represent 42.9 percent of allocated common equity tier 1 capital (\$77.9 million) as of December 31, 2022.

Chicago-Naperville-Elgin MSA

CD activities in the MSA totaled \$22.7 million and represent 66.4 percent of allocated common equity tier 1 capital (\$34.2 million) as of December 31, 2022.

Illinois non-MSA

CD activities in the Illinois non-MSA totaled \$10.6 million and represent 24.3 percent of allocated common equity tier 1 capital (\$43.7 million) as of December 31, 2022.

Number and Amount of Community Development Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
<i>Assessment Area</i>	<i>Total</i>			
	<i>#</i>	<i>% of Total #</i>	<i>\$(000's)</i>	<i>% of Total \$</i>
Chicago MSA	138	20.7	21,273	47.0
Illinois non-MSA	385	57.6	9,718	21.4
<i>Statewide/Regional</i>				
Broader Statewide/Regional Area	145	21.7	14,296	31.6
Total	668	100.0	45,287	100.0
<i>Source: Bank Data; 01/01/2021 – 12/31/2022.</i>				

Chicago-Naperville-Elgin MSA

The bank's level of CD lending provided adequate responsiveness to community credit needs in the AA. The bank originated 138 CD loans totaling \$21.3 million during the evaluation period. This represents 62.1 percent of the AAs allocated tier 1 capital (\$34.2 million) as of December 31, 2022. CD loans consisted of the following:

- The bank originated 126 loans totaling \$10 million extended under the SBA’s PPP to stabilize businesses located throughout the AA.⁴
- The bank originated seven loans totaling \$6 million that created and/or retained jobs in LMI CTs located in the AA.
- The bank originated four loans totaling \$2.4 million for the purchase or refinance of single- and/or multifamily rental properties providing affordable housing for LMI residents throughout the AA.
- The bank originated one loan for \$2.8 million to construct additional living space in a facility that serves LMI families and individuals.

Illinois non-MSA

The bank’s level of CD lending provided adequate responsiveness to community credit needs in the AA. The bank originated 385 CD loans totaling \$9.7 million during the evaluation period. This represents 22.2 percent of the AA’s allocated tier 1 capital (\$43.7 million) as of December 31, 2022. CD loans consisted of the following:

- The bank originated 384 loans totaling \$8.5 million extended under the SBA’s PPP to stabilize businesses located throughout the AA.
- The bank originated one loan for \$1.2 million to support a family farm’s purchase of land and equipment for use in operating the farm.

Broader Statewide or Regional Areas

The bank originated 145 loans totaling \$14.3 million extended under the SBA’s PPP to stabilize businesses located in the broader Illinois statewide area.

Number and Amount of Qualified Investments

The Qualified Investments table, shown below, sets forth the information and data used to evaluate the bank’s level of qualified CD investments. The table includes all qualified CD investments, including prior

⁴ On March 13, 2020, President Donald Trump declared the ongoing COVID-19 pandemic of sufficient severity and magnitude to warrant an emergency declaration for all states, tribes, territories, and the District of Columbia as Category B Public Assistance major disaster areas.

period investments that remain outstanding as of the examination date.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Chicago MSA	2	1,454	17	6	19	19.8	1,460	61.6	-	-
Illinois non-MSA	2	852	75	57	77	80.2	909	38.4	-	-
Total	4	2,306	92	63	96	100.0	2,369	100.0	-	-
<i>Source: Bank Data; 01/01/2021 – 12/31/2022.</i>										

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Consideration was given to the substantial level of competition for qualified investments in the Chicago MSA and Illinois non-MSA. Most qualified investment opportunities in the AAs are complex in nature and typically sought after by large nationwide and regional banks with the resources and staff expertise beyond what is typically found in smaller community banks.

Chicago-Naperville-Elgin MSA

The bank's level of qualified investments demonstrated adequate responsiveness to community needs and opportunities in the Chicago MSA. The bank retained two bond investments totaling \$1.5 million, in school districts where over half of the student population qualifies for free and/or reduced lunches. Additionally, the bank made 17 qualified donations totaling over \$6,000 to seven organizations in the AA during the evaluation period. Services provided by these organizations include food donations, healthcare, counseling for children and families, and educational and social outreach.

Illinois non-MSA

The bank's level of qualified investments demonstrated adequate responsiveness to community needs and opportunities in the Illinois non-MSA. The bank retained two bond investments totaling \$852,000, in school districts where over half of the student population qualifies for free and/or reduced lunches. Additionally, the bank made 75 qualified donations totaling just under \$57,000 to 20 organizations in the AA during the evaluation period. Services provided by these organizations include food donations, healthcare, counseling, educational and social outreach for children and families, and resources for small businesses.

Extent to Which the Bank Provides Community Development Services

Chicago-Naperville-Elgin MSA

The bank's level of qualified services demonstrated adequate responsiveness to community needs and opportunities in the Chicago MSA. Three bank employees provided a total of 102 hours of financial expertise across four different local qualifying organizations that provide community services to LMI individuals and families, support economic development, or revitalize and stabilize areas within the AA.

Illinois non-MSA

The bank's level of qualified services demonstrated adequate responsiveness to community needs and opportunities in the Illinois non-MSA. Eight bank employees provided a total of 822 hours of financial expertise across 12 different local qualifying organizations that provide community services to LMI individuals and families, support economic development, or revitalize and stabilize areas within the AA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term full-scope.

Time Period Reviewed:	01/01/2021 to 12/31/2022	
Bank Products Reviewed:	Home Mortgage, Small Business; Community Development Loans, Qualified Investments, Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
St. Louis MO-IL MSA	Full-Scope	Jersey, Macoupin, Madison, and St. Louis County St. Louis City
State		
Chicago- Naperville-Elgin MSA	Full Scope	Cook County
Illinois non-MSA	Full Scope	Cass, Christian, Greene, Montgomery, Morgan, Pike, and Scott Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS: CNB Bank & Trust			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
CNB Bank & Trust, N.A.	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
St. Louis MMSA	Satisfactory	Satisfactory	Satisfactory
Illinois	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

MMSA**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2021**

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
St. Louis-Illinois MSA	330	52,883,058	100.0	95,396	6.4	1.2	2.6	19.7	10.0	14.6	36.3	81.5	35.2	37.4	7.3	47.4	0.2	0.2
Total	330	52,883,058	100.0	95,396	6.4	1.2	2.6	19.7	10.0	14.6	36.3	81.5	35.2	37.4	7.3	47.4	0.2	0.2

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
St. Louis-Illinois MSA	201	38,871,838	100.0	50,328	5.8	3.0	4.6	20.2	34.8	19.4	34.2	39.8	35.7	39.4	21.9	40.0	0.4	0.4
Total	201	38,871,838	100.0	50,328	5.8	3.0	4.6	20.2	34.8	19.4	34.2	39.8	35.7	39.4	21.9	40.0	0.5	0.4

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021	
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
St Louis-Illinois MSA	330	52,883,058	100.0	23.2	14.2	8.6	17.1	18.5	16.4	18.9	19.4	17.9	40.8	26.1	34.7	0.0	21.8	22.4
Total	330	52,883,058	100.0	23.2	14.2	8.6	17.1	18.5	16.4	18.9	19.4	17.9	40.8	26.1	34.7	0.0	21.8	22.4

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2022	
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
St Louis-Illinois MSA	201	38,871,838	100.0	22.4	19.9	12.5	17.8	13.9	19.4	19.7	21.9	17.6	40.1	15.4	29.6	0.0	28.9	20.8
Total	201	38,871,838	100.0	22.4	19.9	12.5	17.8	13.9	19.4	19.7	21.9	17.6	40.1	15.4	29.6	0.0	28.9	20.8

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2021		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans		
St Louis MO-IL MMSA	20	5,581,805	100.0	45,608	8.2	0.0	7.0	19.6	50.0	18.3	28.9	45.0	29.8	42.2	5.0	43.6	1.2	0.0	1.2
Total	20	5,581,805	100.0	45,608	8.2	0.0	7.0	19.6	50.0	18.3	28.9	45.0	29.8	42.2	5.0	43.6	1.2	0.0	1.2
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography															2022			
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	
St. Louis MO-IL MMSA	20	5,043,486	100.0	8.6	5.0	7.3	16.2	35.0	15.5	28.5	45.0	31.9	45.6	15.0	44.0	1.1	0.0	1.3
Total	20	5,043,486	100.0	8.6	5.0	7.3	16.2	35.0	15.5	28.5	45.0	31.9	45.6	15.0	44.0	1.1	0.0	1.3
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																		

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	
St. Louis MO IL	20	5,581,805	100.0	45,608	84.4	90.0	49.6	5.8	10.0	0.0	
Total	20	5,581,805	100.0	45,608	84.4	90.0	49.6	5.8	10.0	0.0	
Source: 2020 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%											
Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	
St Louis MO IL	20	5,043,486	100.0	42,715	91.5	80.0	52.8	3.0	20.0	0.0	
Total	20	5,043,486	100.0	42,715	91.5	80.0	52.8	3.0	20.0	0.0	
Source: 2020 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

State of Illinois

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2021		
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Illinois non-MSA	311	33,282,208	88.6	3,167	0.0	0.0	0.0	13.4	10.0	14.7	71.5	56.9	67.3	15.1	33.1	18.1	0.0	0.0	0.0
Total	351	64,991,710	100.0	244,473	6.6	0.9	5.3	23.8	10.3	19.3	33.4	54.4	30.1	35.9	34.5	45.1	0.2	0.0	0.2
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2022		
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Illinois non-MSA	156	15,519,550	86.7	2,004	0.0	0.0	0.0	15.5	15.4	15.8	73.7	70.5	71.7	10.8	14.1	12.5	0.0	0.0	0.0
Total	180	27,544,600	100.0	122,685	7.1	0.6	7.0	22.5	15.6	21.0	36.1	67.8	33.5	34.0	16.1	38.1	0.3	0.0	0.4
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers	
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans
Illinois non-MSA	311	33,282,208	88.6	3,167	21.4	11.6	10.1	18.6	22.2	21.4	21.4	24.1	20.1	38.7	36.3	29.9	0.0	5.8
Total	351	64,991,710	100.0	244,473	27.8	10.8	6.0	17.1	20.5	15.7	17.8	23.1	20.6	37.3	35.0	41.3	0.0	10.5
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%																		

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2022	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers	
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans
Illinois non-MSA	156	15,519,550	86.7	2,004	20.2	17.3	13.6	18.9	21.8	22.9	22.2	26.9	22.3	38.7	27.6	23.8	0.0	6.4
Total	180	27,544,600	100.0	122,685	27.1	15.6	10.2	17.0	22.2	21.1	18.2	24.4	19.5	37.8	25.0	31.1	0.0	12.8
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																		

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography**2021**

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Chicago-Naperville-Elgin MSA	20	11,271,565	72.7	188,404	8.6	10.0	21.7	35.0	25.1	24.6	35.0	26.6	44.3	20.0	37.8	0.7	0.0	0.5
Illinois non-MSA	35	4,226,767	27.3	1,422	0.0	0.0	13.7	11.4	11.0	73.0	77.1	74.2	13.3	11.4	14.8	0.0	0.0	0.0
Total	55	15,498,332	100.0	189,826	8.5	10.0	21.6	20.0	25.0	25.4	61.8	26.9	43.8	14.5	37.6	0.7	0.0	0.5

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography**2022**

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Chicago-Naperville-Elgin MSA	20	8,770,510	66.2	154,657	8.4	0.0	7.0	20.5	20.5	28.4	35.0	31.8	42.0	10.0	40.1	0.7	0.0	0.6
Illinois non-MSA	35	4,479,208	33.8	1,287	0.0	0.0	0.0	18.4	15.9	71.0	88.6	73.0	10.6	5.7	11.1	0.0	0.0	0.0
Total	55	13,249,718	100.0	155,944	8.3	0.0	6.9	20.4	20.5	29.0	69.1	32.2	41.6	11.4	39.9	0.7	0.0	0.6

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	
Chicago Naperville -Elgin	20	11,271,565	79.8	188,404	87.5	75.0	41.9	4.7	25.0	7.8	0.0
Illinois non-MSA	20	2,849,683	20.2	1,422	77.3	95.0	59.4	4.7	5.0	18.0	0.0
Total	40	14,121,248	100.0	189,826	87.3	80.0	42.0	4.7	20.0	8.0	0.0
Source: 2020 D&B Data: 01/01/2021 - 12/31/2021 Bank Data: 2020 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	
Chicago Naperville -Elgin	20	8,770,510	66.2	154,657	90.3	60.0	54.0	3.6	40.0	6.1	0.0
Illinois non-MSA	35	4,479,208	33.8	1,287	79.5	88.6	55.7	4.3	11.4	16.2	0.0
Total	55	13,249,718	100.0	155,944	90.2	78.2	54.0	3.6	21.8	6.2	0.0
Source: 2020 D&B Data: 01/01/2022 - 12/31/2022 Bank Data: 2020 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

CNB BANK & TRUST, N.A.

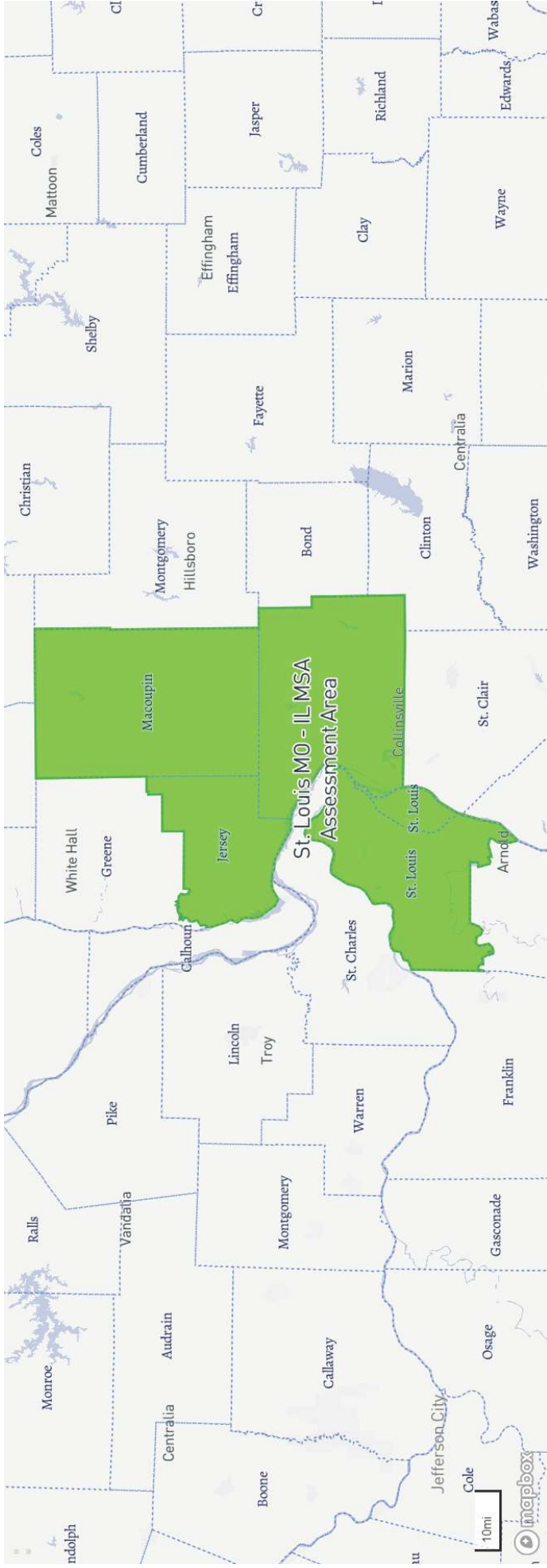
CRA Facility-Based Assessment Area

CNB Bank & Trust defines its facility-based assessment areas as three (3) separate regions.

The **St. Louis MO-IL MSA Facility-Based Assessment Area** is where our main bank in Carlinville is located, as well as the location of the Alton, Brighton, Clayton, Edwardsville/Glen Carbon, Jerseyville, and Virden branches. The Metropolitan Statistical Area is St. Louis, MO-IL and includes Jersey, Macoupin, and Madison Counties in Illinois and St. Louis City and St. Louis County in Missouri.

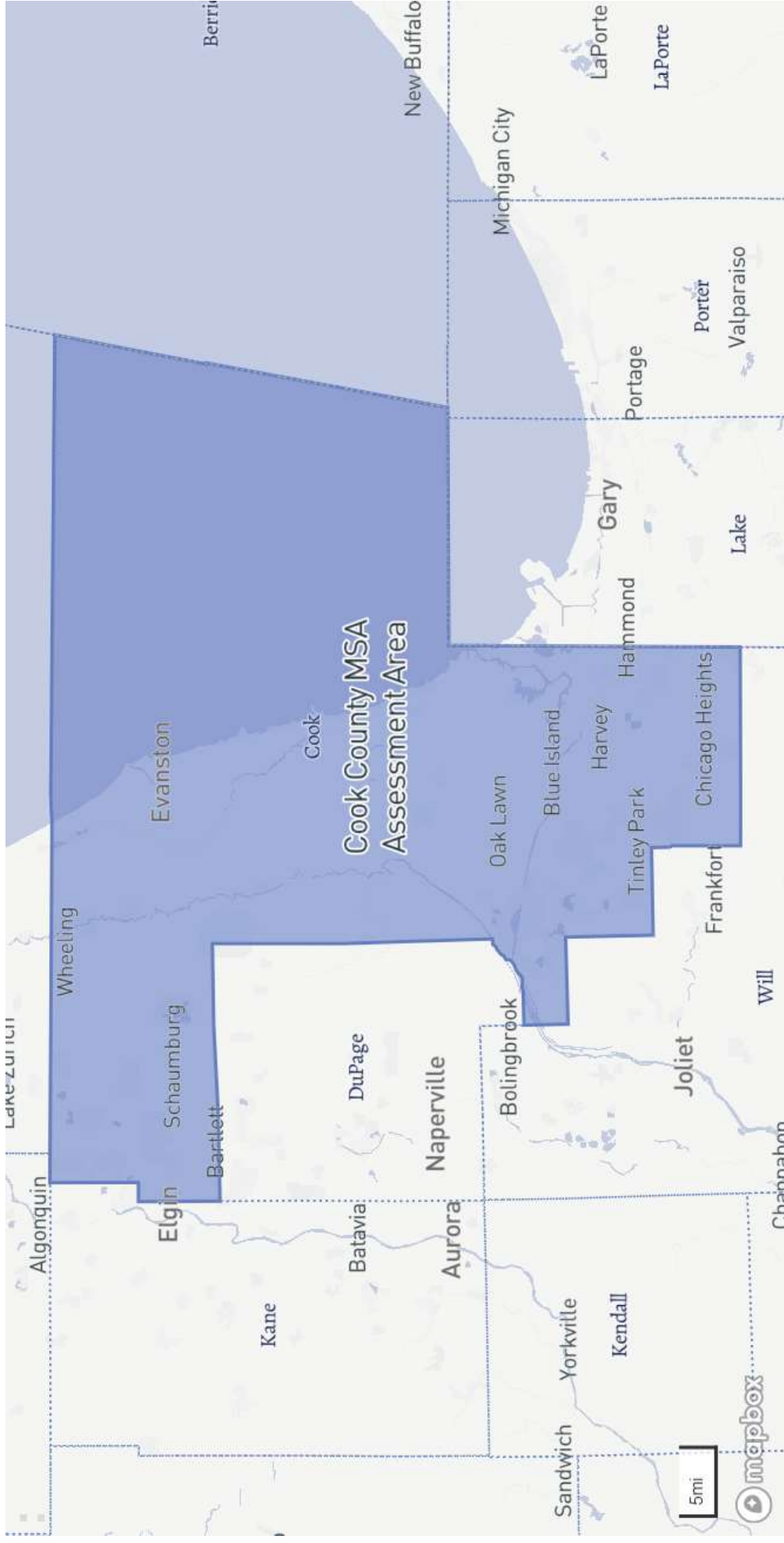
The **Cook County MSA Facility-Based Assessment Area** is located in Northeastern Illinois in the Chicago-Joliet-Naperville MSA. Our Oak Forest, Palos Heights, and Tinley Park branches are located here and includes Cook County.

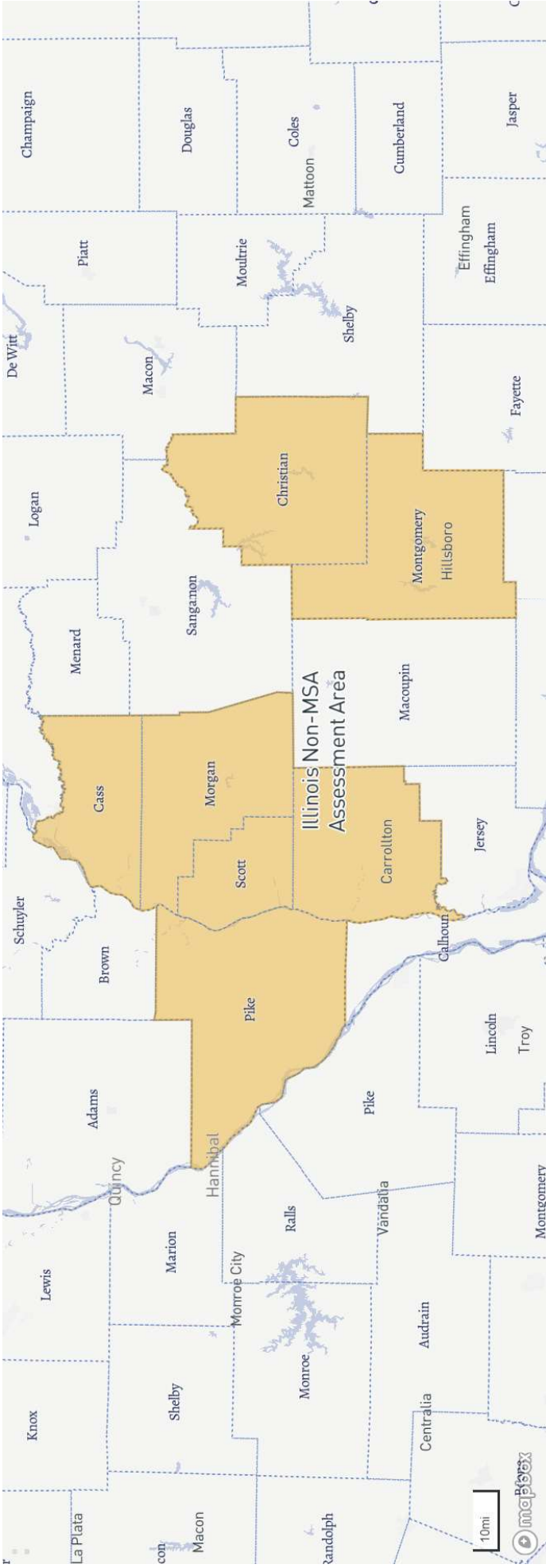
The **Illinois Non-MSA Facility-Based Assessment Area** is located in Southwestern Illinois. Our Carrollton, Chapin, Hillsboro, Jacksonville (2 branches), Litchfield, Pittsfield, and Taylorville branches are located in this area. It includes the counties of Cass, Christian, Greene, Montgomery, Morgan, Pike, and Scott Counties.



RiskExec Assessment Areas/REMA

Assessment Set: CNB ASSESSMENT AREA
CNB Bank & Trust, N.A. CRA Assessment Areas





2024 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 083 - JERSEY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	083	0101.00	Middle	No	105.99	\$103,200	\$109,382	\$89,838	5152	6.37	328	1270	2056
17	083	0102.00	Middle	No	102.11	\$103,200	\$105,378	\$86,550	3320	6.66	221	1113	1474
17	083	0103.00	Upper	No	130.24	\$103,200	\$134,408	\$110,395	3602	8.47	305	1123	1643
17	083	0104.01	Upper	No	122.23	\$103,200	\$126,141	\$103,601	6098	5.85	357	1991	2721
17	083	0104.02	Middle	No	106.81	\$103,200	\$110,228	\$90,536	1877	5.22	98	678	953
17	083	0105.00	Middle	No	92.91	\$103,200	\$95,883	\$78,750	1463	6.70	98	520	1005
17	083	9999.99	Middle	No	112.32	\$103,200	\$115,914	\$95,202	21512	6.54	1407	6695	9852

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 117 - MACOUPIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	117	9560.00	Middle	No	81.06	\$103,200	\$83,654	\$68,713	3064	5.68	174	909	1505
17	117	9561.00	Moderate	No	77.90	\$103,200	\$80,393	\$66,034	3099	6.52	202	932	1529
17	117	9562.00	Moderate	No	61.79	\$103,200	\$63,767	\$52,373	2333	4.59	107	845	1337
17	117	9563.00	Middle	No	103.23	\$103,200	\$106,533	\$87,500	3073	6.80	209	991	1366
17	117	9564.00	Moderate	No	76.55	\$103,200	\$79,000	\$64,883	5329	9.35	498	1389	2166
17	117	9565.00	Middle	No	101.94	\$103,200	\$105,202	\$86,406	2506	5.79	145	921	1215
17	117	9566.00	Middle	No	89.12	\$103,200	\$91,972	\$75,542	4575	5.42	248	1446	1995
17	117	9567.00	Middle	No	86.10	\$103,200	\$88,855	\$72,981	4011	11.29	453	1197	1785
17	117	9568.00	Moderate	No	77.86	\$103,200	\$80,352	\$66,000	2664	5.44	145	821	1143
17	117	9569.00	Moderate	No	61.84	\$103,200	\$63,819	\$52,419	3579	6.12	219	1060	1728
17	117	9570.00	Moderate	No	79.35	\$103,200	\$81,889	\$67,262	3474	6.82	237	1170	1955
17	117	9571.00	Moderate	No	76.68	\$103,200	\$79,134	\$65,000	2584	5.11	132	923	1287
17	117	9572.00	Moderate	No	69.08	\$103,200	\$71,291	\$58,551	4676	7.44	348	1382	2033

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 119 - MADISON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	119	4001.01	Middle	No	91.32	\$103,200	\$94,242	\$77,404	2510	19.80	497	867	1338
17	119	4001.02	Moderate	No	63.23	\$103,200	\$65,253	\$53,596	5137	32.84	1687	944	2154
17	119	4002.00	Moderate	No	52.10	\$103,200	\$53,767	\$44,167	3815	33.45	1276	982	1905
17	119	4006.00	Low	No	41.71	\$103,200	\$43,045	\$35,360	2378	78.17	1859	508	1431
17	119	4007.00	Low	No	31.73	\$103,200	\$32,745	\$26,902	1498	97.40	1459	374	993
17	119	4008.01	Middle	No	105.22	\$103,200	\$108,587	\$89,183	1784	15.30	273	704	820
17	119	4008.02	Middle	No	82.39	\$103,200	\$85,026	\$69,838	5869	22.39	1314	1992	2859
17	119	4009.03	Moderate	No	71.85	\$103,200	\$74,149	\$60,907	5201	34.59	1799	1170	2353
17	119	4009.04	Moderate	No	64.38	\$103,200	\$66,440	\$54,570	3162	12.37	391	1352	1590
17	119	4009.51	Middle	No	109.68	\$103,200	\$113,190	\$92,966	5001	16.94	847	1325	1868
17	119	4009.52	Moderate	No	77.25	\$103,200	\$79,722	\$65,481	3127	26.38	825	926	1523
17	119	4010.00	Moderate	No	58.00	\$103,200	\$59,856	\$49,167	2314	12.66	293	714	1250
17	119	4011.01	Moderate	No	58.13	\$103,200	\$59,990	\$49,271	2739	13.76	377	744	1272
17	119	4011.02	Middle	No	86.24	\$103,200	\$89,000	\$73,102	3520	9.46	333	1061	1593
17	119	4012.00	Middle	No	85.97	\$103,200	\$88,721	\$72,869	1853	10.20	189	587	957
17	119	4013.00	Moderate	No	64.52	\$103,200	\$66,585	\$54,692	4715	17.56	828	1123	2361
17	119	4014.00	Moderate	No	70.44	\$103,200	\$72,694	\$59,706	3032	21.93	665	979	1602
17	119	4015.00	Middle	No	80.81	\$103,200	\$83,396	\$68,500	2440	27.46	670	668	1313
17	119	4017.01	Moderate	No	55.00	\$103,200	\$56,760	\$46,625	2556	21.40	547	578	862
17	119	4017.21	Middle	No	89.72	\$103,200	\$92,591	\$76,045	5532	9.47	524	1870	2450
17	119	4017.22	Middle	No	95.86	\$103,200	\$98,928	\$81,250	2796	8.80	246	977	1249
17	119	4018.00	Middle	No	99.59	\$103,200	\$102,777	\$84,412	5977	10.14	606	2052	2513
17	119	4019.01	Middle	No	81.89	\$103,200	\$84,510	\$69,414	1830	8.03	147	663	730
17	119	4019.05	Moderate	No	68.41	\$103,200	\$70,599	\$57,990	4748	13.33	633	1498	2045
17	119	4020.00	Moderate	No	71.89	\$103,200	\$74,190	\$60,938	4086	36.32	1484	1332	2031
17	119	4021.00	Low	No	44.13	\$103,200	\$45,542	\$37,406	3061	52.04	1593	733	1254

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	119	4022.00	Moderate	No	74.64	\$103,200	\$77,028	\$63,265	3228	40.58	1310	798	1494
17	119	4023.00	Moderate	No	75.49	\$103,200	\$77,906	\$63,990	1664	22.42	373	540	871
17	119	4024.00	Moderate	No	63.08	\$103,200	\$65,099	\$53,472	1538	35.05	539	403	851
17	119	4025.00	Low	No	49.93	\$103,200	\$51,528	\$42,321	1822	56.26	1025	511	1009
17	119	4026.00	Moderate	No	50.04	\$103,200	\$51,641	\$42,419	2555	40.31	1030	464	1188
17	119	4027.01	Middle	No	110.46	\$103,200	\$113,995	\$93,628	7191	18.90	1359	2174	2860
17	119	4027.21	Middle	No	90.03	\$103,200	\$92,911	\$76,309	7722	13.43	1037	2630	3357
17	119	4027.22	Middle	No	119.39	\$103,200	\$123,210	\$101,198	2828	10.29	291	1144	1246
17	119	4028.01	Upper	No	121.06	\$103,200	\$124,934	\$102,614	3587	9.06	325	1552	1793
17	119	4028.03	Middle	No	117.12	\$103,200	\$120,868	\$99,271	3371	12.67	427	861	1285
17	119	4028.04	Middle	No	119.83	\$103,200	\$123,665	\$101,569	2540	6.10	155	901	971
17	119	4028.05	Middle	No	118.10	\$103,200	\$121,879	\$100,107	5592	7.85	439	1859	2117
17	119	4029.00	Upper	No	142.23	\$103,200	\$146,781	\$120,556	5283	19.99	1056	1350	1834
17	119	4030.01	Middle	No	99.04	\$103,200	\$102,209	\$83,952	5216	22.18	1157	1240	1983
17	119	4030.02	Upper	No	134.98	\$103,200	\$139,299	\$114,408	7212	16.50	1190	2081	2850
17	119	4031.01	Upper	No	147.77	\$103,200	\$152,499	\$125,250	6944	29.00	2014	859	1117
17	119	4031.21	Upper	No	132.30	\$103,200	\$136,534	\$112,143	9528	19.71	1878	2584	3333
17	119	4031.22	Upper	No	151.08	\$103,200	\$155,915	\$128,056	6486	21.77	1412	1522	1956
17	119	4032.00	Moderate	No	66.31	\$103,200	\$68,432	\$56,208	4466	22.53	1006	1488	2010
17	119	4033.00	Moderate	No	79.55	\$103,200	\$82,096	\$67,426	2800	29.61	829	564	1254
17	119	4034.01	Moderate	No	79.63	\$103,200	\$82,178	\$67,500	3846	33.75	1298	856	1559
17	119	4034.03	Moderate	No	74.03	\$103,200	\$76,399	\$62,750	2807	30.96	869	857	1063
17	119	4034.04	Moderate	No	67.04	\$103,200	\$69,185	\$56,827	3093	33.20	1027	981	1200
17	119	4035.02	Middle	No	104.59	\$103,200	\$107,937	\$88,654	5870	18.09	1062	1940	2350
17	119	4035.31	Middle	No	118.35	\$103,200	\$122,137	\$100,313	8319	12.51	1041	2293	2816
17	119	4035.32	Upper	No	132.17	\$103,200	\$136,399	\$112,031	5611	9.30	522	1609	1771
17	119	4035.33	Upper	No	125.72	\$103,200	\$129,743	\$106,563	10554	13.99	1476	3466	4101
17	119	4035.34	Middle	No	97.07	\$103,200	\$100,176	\$82,279	3965	15.46	613	1515	1926
17	119	4036.01	Middle	No	107.00	\$103,200	\$110,424	\$90,694	3646	7.82	285	1074	1310

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	119	4036.03	Upper	No	128.12	\$103,200	\$132,220	\$108,594	1866	6.81	127	662	754
17	119	4036.04	Middle	No	100.33	\$103,200	\$103,541	\$85,043	6247	6.90	431	1976	2672
17	119	4037.01	Upper	No	148.08	\$103,200	\$152,819	\$125,516	6759	9.08	614	1920	2189
17	119	4037.02	Upper	No	127.68	\$103,200	\$131,766	\$108,224	6271	6.92	434	1898	2185
17	119	4038.01	Middle	No	114.17	\$103,200	\$117,823	\$96,776	5198	6.87	357	1815	2076
17	119	4038.02	Middle	No	100.36	\$103,200	\$103,572	\$85,069	4431	8.26	366	1548	1991
17	119	4040.00	Unknown	No	0.00	\$103,200	\$0	\$0	2289	41.59	952	624	1332
17	119	4041.00	Moderate	No	72.69	\$103,200	\$75,016	\$61,611	2833	13.34	378	1142	1573

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 510 - ST. LOUIS CITY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	510	1011.00	Moderate	No	71.06	\$103,200	\$73,334	\$60,233	2569	27.64	710	944	1118
29	510	1012.00	Middle	No	107.12	\$103,200	\$110,548	\$90,799	3197	27.74	887	1155	1424
29	510	1013.00	Middle	No	118.76	\$103,200	\$122,560	\$100,664	4150	27.57	1144	1035	1915
29	510	1014.00	Moderate	No	76.81	\$103,200	\$79,268	\$65,106	2704	49.82	1347	795	1333
29	510	1015.00	Low	No	29.29	\$103,200	\$30,227	\$24,826	2849	50.23	1431	493	1469
29	510	1018.00	Moderate	No	54.82	\$103,200	\$56,574	\$46,471	2829	55.11	1559	528	1536
29	510	1021.00	Middle	No	84.93	\$103,200	\$87,648	\$71,991	2737	20.79	569	648	1431
29	510	1022.00	Upper	No	120.06	\$103,200	\$123,902	\$101,765	5967	12.37	738	2259	2751
29	510	1023.00	Moderate	No	68.26	\$103,200	\$70,444	\$57,857	1814	26.79	486	695	1052
29	510	1024.00	Middle	No	88.37	\$103,200	\$91,198	\$74,904	2240	31.52	706	691	955
29	510	1025.00	Moderate	No	77.86	\$103,200	\$80,352	\$66,000	1842	23.62	435	713	1064
29	510	1031.00	Middle	No	102.45	\$103,200	\$105,728	\$86,836	3331	22.70	756	893	1476
29	510	1034.00	Upper	No	124.45	\$103,200	\$128,432	\$105,483	1778	15.02	267	783	1037
29	510	1036.00	Middle	No	87.01	\$103,200	\$89,794	\$73,750	1250	19.12	239	520	633
29	510	1037.00	Middle	No	110.20	\$103,200	\$113,726	\$93,409	2507	16.79	421	837	1289
29	510	1038.00	Middle	No	108.78	\$103,200	\$112,261	\$92,200	3823	15.38	588	1381	1919
29	510	1042.00	Middle	No	115.54	\$103,200	\$119,237	\$97,930	3406	17.94	611	834	1714
29	510	1045.00	Moderate	No	74.49	\$103,200	\$76,874	\$63,140	2520	29.68	748	357	849
29	510	1051.98	Upper	No	186.63	\$103,200	\$192,602	\$158,185	3960	44.85	1776	851	889
29	510	1052.00	Middle	No	119.89	\$103,200	\$123,726	\$101,618	2647	59.69	1580	658	779
29	510	1053.00	Unknown	No	0.00	\$103,200	\$0	\$0	2211	88.29	1952	238	520
29	510	1054.00	Moderate	No	69.10	\$103,200	\$71,311	\$58,571	2413	95.15	2296	153	523
29	510	1055.00	Middle	No	98.61	\$103,200	\$101,766	\$83,581	2546	94.93	2417	524	1173
29	510	1061.00	Low	No	39.32	\$103,200	\$40,578	\$33,333	1744	98.05	1710	386	1058
29	510	1062.00	Unknown	No	0.00	\$103,200	\$0	\$0	1260	99.52	1254	121	831
29	510	1063.00	Moderate	No	51.32	\$103,200	\$52,962	\$43,500	1480	98.24	1454	188	874

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	510	1064.00	Low	No	49.60	\$103,200	\$51,187	\$42,043	1650	98.42	1624	348	1395
29	510	1065.00	Moderate	No	51.80	\$103,200	\$53,458	\$43,906	2687	93.41	2510	475	1336
29	510	1066.00	Low	No	33.40	\$103,200	\$34,469	\$28,313	1250	97.12	1214	300	756
29	510	1067.00	Moderate	No	71.75	\$103,200	\$74,046	\$60,822	2502	98.20	2457	782	1724
29	510	1072.00	Moderate	No	54.32	\$103,200	\$56,058	\$46,042	974	97.74	952	167	570
29	510	1073.00	Low	No	44.71	\$103,200	\$46,141	\$37,898	3968	98.94	3926	1053	2360
29	510	1074.00	Low	No	47.58	\$103,200	\$49,103	\$40,336	1783	99.10	1767	455	987
29	510	1075.00	Moderate	No	50.02	\$103,200	\$51,621	\$42,400	2040	97.25	1984	451	1265
29	510	1076.00	Moderate	No	59.32	\$103,200	\$61,218	\$50,284	1905	98.69	1880	398	952
29	510	1081.00	Low	No	42.47	\$103,200	\$43,829	\$36,000	2535	97.20	2464	717	1473
29	510	1082.00	Low	No	45.55	\$103,200	\$47,008	\$38,611	2260	96.90	2190	392	843
29	510	1083.00	Moderate	No	53.82	\$103,200	\$55,542	\$45,625	1830	97.10	1777	451	1089
29	510	1096.00	Low	No	49.39	\$103,200	\$50,970	\$41,862	2496	98.68	2463	473	1640
29	510	1097.00	Low	No	29.10	\$103,200	\$30,031	\$24,669	1644	94.71	1557	469	1366
29	510	1101.00	Low	No	41.16	\$103,200	\$42,477	\$34,893	2264	98.90	2239	452	1563
29	510	1102.00	Low	No	46.60	\$103,200	\$48,091	\$39,500	1922	98.91	1901	344	1547
29	510	1103.00	Low	No	35.90	\$103,200	\$37,049	\$30,430	1904	98.84	1882	376	1494
29	510	1104.00	Moderate	No	52.04	\$103,200	\$53,705	\$44,112	1960	97.86	1918	375	1428
29	510	1105.00	Low	No	48.48	\$103,200	\$50,031	\$41,094	1002	96.91	971	238	740
29	510	1111.00	Moderate	No	60.21	\$103,200	\$62,137	\$51,034	1874	96.91	1816	211	964
29	510	1112.00	Low	No	37.69	\$103,200	\$38,896	\$31,949	1014	86.88	881	213	602
29	510	1113.00	Low	No	45.81	\$103,200	\$47,276	\$38,828	1199	98.25	1178	374	825
29	510	1121.00	Upper	No	147.29	\$103,200	\$152,003	\$124,844	4455	41.62	1854	747	708
29	510	1122.00	Moderate	No	59.84	\$103,200	\$61,755	\$50,724	1434	88.49	1269	223	643
29	510	1123.00	Low	No	31.68	\$103,200	\$32,694	\$26,855	1787	96.19	1719	225	940
29	510	1124.00	Upper	No	178.69	\$103,200	\$184,408	\$151,458	4492	37.33	1677	775	481
29	510	1135.00	Middle	No	104.75	\$103,200	\$108,102	\$88,790	2352	9.06	213	818	1454
29	510	1141.01	Middle	No	85.05	\$103,200	\$87,772	\$72,088	4201	31.35	1317	1117	2472
29	510	1141.02	Upper	No	148.62	\$103,200	\$153,376	\$125,972	4211	11.66	491	1045	2090

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	510	1142.00	Middle	No	95.08	\$103,200	\$98,123	\$80,595	4557	22.95	1046	1502	2291
29	510	1143.00	Middle	No	112.53	\$103,200	\$116,131	\$95,385	5242	16.27	853	2196	2917
29	510	1151.00	Moderate	No	55.26	\$103,200	\$57,028	\$46,842	3940	44.14	1739	1115	1683
29	510	1152.00	Low	No	42.96	\$103,200	\$44,335	\$36,419	2960	59.73	1768	471	1170
29	510	1153.00	Moderate	No	60.46	\$103,200	\$62,395	\$51,250	5047	64.18	3239	1287	2529
29	510	1154.00	Moderate	No	53.51	\$103,200	\$55,222	\$45,357	3054	46.89	1432	678	1197
29	510	1155.00	Low	No	38.20	\$103,200	\$39,422	\$32,381	5460	71.96	3929	700	2811
29	510	1156.00	Low	No	37.83	\$103,200	\$39,041	\$32,067	5091	65.13	3316	693	2124
29	510	1157.00	Moderate	No	57.85	\$103,200	\$59,701	\$49,038	3460	77.60	2685	590	2214
29	510	1161.00	Low	No	49.25	\$103,200	\$50,826	\$41,750	3057	52.99	1620	585	1713
29	510	1162.00	Upper	No	127.35	\$103,200	\$131,425	\$107,941	4175	29.39	1227	1071	2030
29	510	1163.01	Middle	No	113.24	\$103,200	\$116,864	\$95,987	2902	31.12	903	644	1404
29	510	1163.02	Low	No	32.39	\$103,200	\$33,426	\$27,458	3007	80.81	2430	189	1380
29	510	1164.00	Moderate	No	50.20	\$103,200	\$51,806	\$42,552	4536	79.50	3606	544	2517
29	510	1165.00	Middle	No	84.26	\$103,200	\$86,956	\$71,424	3813	50.59	1929	923	1922
29	510	1171.00	Middle	No	112.20	\$103,200	\$115,790	\$95,104	1546	28.65	443	249	996
29	510	1172.00	Upper	No	125.72	\$103,200	\$129,743	\$106,563	5460	37.14	2028	1190	2126
29	510	1174.00	Upper	No	121.83	\$103,200	\$125,729	\$103,269	4188	35.94	1505	859	1758
29	510	1181.00	Middle	No	83.94	\$103,200	\$86,626	\$71,154	1591	59.08	940	283	672
29	510	1186.00	Middle	No	117.66	\$103,200	\$121,425	\$99,728	4561	45.34	2068	566	871
29	510	1191.01	Unknown	No	0.00	\$103,200	\$0	\$0	2649	51.94	1376	522	461
29	510	1191.02	Middle	No	98.40	\$103,200	\$101,549	\$83,405	3418	39.94	1365	392	339
29	510	1192.00	Upper	No	133.42	\$103,200	\$137,689	\$113,092	1946	59.71	1162	474	564
29	510	1193.00	Middle	No	99.18	\$103,200	\$102,354	\$84,063	6100	50.05	3053	133	229
29	510	1202.00	Low	No	48.06	\$103,200	\$49,598	\$40,741	1092	95.88	1047	211	668
29	510	1212.00	Moderate	No	50.05	\$103,200	\$51,652	\$42,426	1787	97.65	1745	122	545
29	510	1231.00	Middle	No	93.40	\$103,200	\$96,389	\$79,167	3235	63.52	2055	824	1728
29	510	1232.00	Middle	No	88.21	\$103,200	\$91,033	\$74,766	2464	40.75	1004	723	1104

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29	510	1233.00	Moderate	No	76.46	\$103,200	\$78,907	\$64,813	2928	37.36	1094	603	1577
29	510	1241.00	Moderate	No	53.68	\$103,200	\$55,398	\$45,500	4191	79.65	3338	434	2436
29	510	1242.00	Low	No	48.66	\$103,200	\$50,217	\$41,250	3070	68.11	2091	580	1967
29	510	1243.00	Upper	No	153.49	\$103,200	\$158,402	\$130,096	3059	35.31	1080	915	1855
29	510	1246.00	Low	No	30.23	\$103,200	\$31,197	\$25,625	1712	72.25	1237	199	761
29	510	1255.00	Middle	No	115.59	\$103,200	\$119,289	\$97,973	3810	51.78	1973	565	57
29	510	1256.00	Middle	No	92.34	\$103,200	\$95,295	\$78,269	5832	60.12	3506	808	222
29	510	1257.00	Low	No	25.01	\$103,200	\$25,810	\$21,200	2852	96.67	2757	90	744
29	510	1266.00	Low	No	44.65	\$103,200	\$46,079	\$37,849	2779	85.43	2374	437	1034
29	510	1267.00	Low	No	47.77	\$103,200	\$49,299	\$40,489	1074	85.47	918	208	910
29	510	1268.00	Middle	No	94.01	\$103,200	\$97,018	\$79,688	3371	22.22	749	1047	1727
29	510	1269.00	Moderate	No	62.11	\$103,200	\$64,098	\$52,650	3958	98.76	3909	636	2105
29	510	1270.00	Low	No	19.79	\$103,200	\$20,423	\$16,777	1221	83.87	1024	228	547
29	510	1271.00	Low	No	46.56	\$103,200	\$48,050	\$39,464	1683	95.19	1602	154	706
29	510	1272.00	Middle	No	106.41	\$103,200	\$109,815	\$90,198	4163	31.88	1327	825	1922
29	510	1273.00	Middle	No	116.25	\$103,200	\$119,970	\$98,533	3729	64.15	2392	938	1654
29	510	1274.00	Low	No	35.33	\$103,200	\$36,461	\$29,950	4705	71.77	3377	654	1404
29	510	1275.00	Low	No	35.96	\$103,200	\$37,111	\$30,485	2461	77.81	1915	127	277
29	510	1276.00	Middle	No	113.91	\$103,200	\$117,555	\$96,550	3444	31.79	1095	504	1308
29	510	1277.00	Low	No	28.44	\$103,200	\$29,350	\$24,112	1868	97.81	1827	480	1340
29	510	1278.00	Low	No	37.93	\$103,200	\$39,144	\$32,155	3961	74.22	2940	26	435

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 189 - ST. LOUIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	189	2101.01	Moderate	No	73.40	\$103,200	\$75,749	\$62,217	1400	67.93	951	362	508
29	189	2101.02	Moderate	No	75.28	\$103,200	\$77,689	\$63,814	3961	83.56	3310	577	1440
29	189	2102.00	Moderate	No	55.01	\$103,200	\$56,770	\$46,630	5585	90.96	5080	869	2431
29	189	2103.00	Moderate	No	60.92	\$103,200	\$62,869	\$51,643	2985	84.12	2511	745	1537
29	189	2104.00	Moderate	No	50.72	\$103,200	\$52,343	\$42,995	4142	95.41	3952	1238	2162
29	189	2105.01	Moderate	No	59.19	\$103,200	\$61,084	\$50,175	3164	97.16	3074	647	1184
29	189	2105.02	Moderate	No	53.62	\$103,200	\$55,336	\$45,449	3305	96.31	3183	979	1779
29	189	2106.00	Moderate	No	56.95	\$103,200	\$58,772	\$48,276	6645	84.18	5594	1373	2899
29	189	2107.02	Moderate	No	54.74	\$103,200	\$56,492	\$46,402	5984	90.47	5414	1453	2067
29	189	2107.03	Moderate	No	64.56	\$103,200	\$66,626	\$54,726	3550	86.08	3056	768	1239
29	189	2107.04	Moderate	No	57.76	\$103,200	\$59,608	\$48,958	3950	95.65	3778	334	1547
29	189	2108.03	Moderate	No	79.79	\$103,200	\$82,343	\$67,629	4898	78.97	3868	1223	1578
29	189	2108.05	Middle	No	85.04	\$103,200	\$87,761	\$72,083	6080	90.35	5493	1373	2108
29	189	2108.06	Middle	No	81.24	\$103,200	\$83,840	\$68,864	6151	94.15	5791	1744	2239
29	189	2108.07	Middle	No	106.04	\$103,200	\$109,433	\$89,884	5760	91.74	5284	1704	2039
29	189	2108.08	Middle	No	100.88	\$103,200	\$104,108	\$85,506	3620	91.66	3318	1000	1104
29	189	2109.12	Middle	No	109.40	\$103,200	\$112,901	\$92,727	7155	72.37	5178	2273	2550
29	189	2109.21	Middle	No	118.72	\$103,200	\$122,519	\$100,625	4072	70.19	2858	1377	1551
29	189	2109.23	Middle	No	80.69	\$103,200	\$83,272	\$68,393	5399	58.62	3165	1416	2156
29	189	2109.24	Middle	No	94.81	\$103,200	\$97,844	\$80,363	4456	74.84	3335	1111	1598
29	189	2109.25	Middle	No	94.96	\$103,200	\$97,999	\$80,489	5419	68.56	3715	1229	1705
29	189	2109.26	Moderate	No	70.74	\$103,200	\$73,004	\$59,961	2578	54.97	1417	779	1086
29	189	2109.27	Upper	No	140.06	\$103,200	\$144,542	\$118,719	4681	69.45	3251	1558	1695
29	189	2109.28	Upper	No	120.36	\$103,200	\$124,212	\$102,018	4477	78.16	3499	1757	1902
29	189	2110.01	Middle	No	96.79	\$103,200	\$99,887	\$82,039	4302	66.88	2877	1242	1641
29	189	2110.02	Middle	No	89.72	\$103,200	\$92,591	\$76,053	3368	58.52	1971	865	1102

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	189	2111.01	Middle	No	91.93	\$103,200	\$94,872	\$77,922	7056	56.48	3985	1550	2779
29	189	2111.02	Middle	No	83.86	\$103,200	\$86,544	\$71,086	5002	76.01	3802	1042	1143
29	189	2112.01	Moderate	No	73.77	\$103,200	\$76,131	\$62,526	5337	59.57	3179	1260	1497
29	189	2112.02	Middle	No	90.56	\$103,200	\$93,458	\$76,761	3298	31.81	1049	992	1475
29	189	2113.01	Middle	No	80.35	\$103,200	\$82,921	\$68,110	6432	42.93	2761	1678	2344
29	189	2113.31	Middle	No	87.26	\$103,200	\$90,052	\$73,964	6067	44.45	2697	1473	2095
29	189	2113.32	Middle	No	89.00	\$103,200	\$91,848	\$75,438	6293	44.59	2806	1618	2495
29	189	2113.33	Middle	No	98.36	\$103,200	\$101,508	\$83,375	4918	51.77	2546	1491	1780
29	189	2113.34	Middle	No	97.84	\$103,200	\$100,971	\$82,933	4258	44.69	1903	1033	1528
29	189	2114.01	Moderate	No	62.56	\$103,200	\$64,562	\$53,025	5325	48.30	2572	1331	1758
29	189	2114.02	Moderate	No	54.70	\$103,200	\$56,450	\$46,364	2274	66.67	1516	288	532
29	189	2115.00	Low	No	48.84	\$103,200	\$50,403	\$41,403	2989	94.58	2827	476	1288
29	189	2116.00	Moderate	No	68.75	\$103,200	\$70,950	\$58,278	5855	74.36	4354	1496	2240
29	189	2117.00	Moderate	No	73.27	\$103,200	\$75,615	\$62,107	3828	72.68	2782	1303	1857
29	189	2118.01	Low	No	36.43	\$103,200	\$37,596	\$30,882	3553	91.13	3238	700	1280
29	189	2118.02	Moderate	No	58.13	\$103,200	\$59,990	\$49,271	3483	90.84	3164	689	1495
29	189	2119.00	Low	No	38.72	\$103,200	\$39,959	\$32,821	4495	95.11	4275	337	1538
29	189	2120.02	Low	No	36.69	\$103,200	\$37,864	\$31,098	2866	96.13	2755	322	1090
29	189	2120.03	Moderate	No	51.61	\$103,200	\$53,262	\$43,750	3441	93.69	3224	486	1559
29	189	2120.04	Low	No	42.40	\$103,200	\$43,757	\$35,938	3506	95.86	3361	1377	1877
29	189	2121.01	Moderate	No	57.67	\$103,200	\$59,515	\$48,880	3467	94.81	3287	694	2302
29	189	2121.02	Low	No	31.75	\$103,200	\$32,766	\$26,917	2675	94.69	2533	350	1236
29	189	2122.01	Moderate	No	59.69	\$103,200	\$61,600	\$50,599	3792	96.89	3674	1329	2017
29	189	2122.02	Low	No	29.08	\$103,200	\$30,011	\$24,653	2079	98.32	2044	278	1326
29	189	2123.00	Moderate	No	61.29	\$103,200	\$63,251	\$51,950	4623	85.57	3956	1125	1691
29	189	2124.00	Moderate	No	61.27	\$103,200	\$63,231	\$51,938	2173	89.92	1954	500	1097
29	189	2125.00	Moderate	No	61.54	\$103,200	\$63,509	\$52,162	4599	83.54	3842	731	1617
29	189	2126.00	Moderate	No	70.18	\$103,200	\$72,426	\$59,487	4374	69.96	3060	1450	2384
29	189	2127.01	Low	No	42.00	\$103,200	\$43,344	\$35,601	3069	82.93	2545	791	1586

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29	189	2127.02	Low	No	47.85	\$103,200	\$49,381	\$40,563	1881	77.25	1453	313	983
29	189	2131.02	Unknown	No	0.00	\$103,200	\$0	\$0	377	35.01	132	167	205
29	189	2131.03	Middle	No	105.64	\$103,200	\$109,020	\$89,545	3278	43.11	1413	816	1393
29	189	2131.04	Low	No	43.62	\$103,200	\$45,016	\$36,977	1029	54.81	564	34	237
29	189	2132.02	Middle	No	106.26	\$103,200	\$109,660	\$90,068	7012	37.84	2653	1775	2147
29	189	2132.03	Middle	No	104.16	\$103,200	\$107,493	\$88,292	5014	26.61	1334	1574	1718
29	189	2132.04	Middle	No	88.11	\$103,200	\$90,930	\$74,688	3905	52.04	2032	808	1222
29	189	2133.01	Moderate	No	62.86	\$103,200	\$64,872	\$53,286	3429	55.23	1894	489	1173
29	189	2133.02	Moderate	No	51.17	\$103,200	\$52,807	\$43,375	3726	63.45	2364	552	1366
29	189	2134.01	Moderate	No	61.57	\$103,200	\$63,540	\$52,188	4644	65.87	3059	1199	1930
29	189	2134.02	Moderate	No	63.23	\$103,200	\$65,253	\$53,594	1878	56.02	1052	380	724
29	189	2135.00	Moderate	No	64.70	\$103,200	\$66,770	\$54,844	5222	50.36	2630	1289	2512
29	189	2136.00	Low	No	42.44	\$103,200	\$43,798	\$35,976	3431	86.94	2983	461	1504
29	189	2137.01	Unknown	No	0.00	\$103,200	\$0	\$0	836	75.12	628	153	393
29	189	2137.02	Moderate	No	69.35	\$103,200	\$71,569	\$58,788	3986	71.93	2867	1078	1658
29	189	2138.00	Low	No	49.08	\$103,200	\$50,651	\$41,604	4720	97.99	4625	1072	2473
29	189	2139.00	Low	No	43.62	\$103,200	\$45,016	\$36,974	1437	98.68	1418	322	757
29	189	2141.00	Low	No	42.53	\$103,200	\$43,891	\$36,055	1080	98.06	1059	264	739
29	189	2142.00	Low	No	47.61	\$103,200	\$49,134	\$40,357	2882	92.64	2670	431	1417
29	189	2143.00	Low	No	46.58	\$103,200	\$48,071	\$39,484	3714	74.39	2763	694	1658
29	189	2144.00	Moderate	No	71.42	\$103,200	\$73,705	\$60,541	4789	46.88	2245	1174	2116
29	189	2145.00	Middle	No	82.20	\$103,200	\$84,830	\$69,679	3173	45.95	1458	711	1216
29	189	2146.01	Moderate	No	55.03	\$103,200	\$56,791	\$46,648	3891	46.75	1819	862	1522
29	189	2146.02	Low	No	49.68	\$103,200	\$51,270	\$42,115	4052	45.93	1861	1052	1591
29	189	2147.00	Moderate	No	70.94	\$103,200	\$73,210	\$60,129	6721	51.51	3462	1907	3360
29	189	2148.00	Moderate	No	77.24	\$103,200	\$79,712	\$65,469	5481	40.21	2204	1294	1969
29	189	2149.01	Moderate	No	69.05	\$103,200	\$71,260	\$58,528	3196	44.71	1429	885	1292
29	189	2149.02	Middle	No	80.68	\$103,200	\$83,262	\$68,385	3241	57.05	1849	576	739

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29	189	2150.01	Middle	No	89.59	\$103,200	\$92,457	\$75,938	2840	53.73	1526	426	600
29	189	2150.03	Upper	No	120.97	\$103,200	\$124,841	\$102,538	4412	24.80	1094	1554	1698
29	189	2150.04	Upper	No	121.87	\$103,200	\$125,770	\$103,295	3427	43.83	1502	686	881
29	189	2150.05	Upper	No	139.61	\$103,200	\$144,078	\$118,338	5941	40.99	2435	1484	1558
29	189	2151.02	Middle	No	83.22	\$103,200	\$85,883	\$70,538	4979	34.71	1728	1414	2232
29	189	2151.03	Upper	No	139.72	\$103,200	\$144,191	\$118,424	2577	33.49	863	769	913
29	189	2151.05	Upper	No	164.34	\$103,200	\$169,599	\$139,297	2434	26.79	652	794	735
29	189	2151.41	Upper	No	142.72	\$103,200	\$147,287	\$120,972	4229	21.68	917	1891	1966
29	189	2151.43	Middle	No	108.78	\$103,200	\$112,261	\$92,205	2901	25.51	740	967	1115
29	189	2151.44	Middle	No	101.76	\$103,200	\$105,016	\$86,250	5672	32.35	1835	1815	1842
29	189	2151.45	Middle	No	119.80	\$103,200	\$123,634	\$101,547	4914	46.58	2289	1093	1426
29	189	2151.46	Upper	No	129.10	\$103,200	\$133,231	\$109,430	2632	63.22	1664	131	257
29	189	2152.01	Upper	No	193.19	\$103,200	\$199,372	\$163,750	6657	29.94	1993	1668	1752
29	189	2152.31	Upper	No	149.18	\$103,200	\$153,954	\$126,450	4751	22.00	1045	1261	1510
29	189	2152.33	Upper	No	144.66	\$103,200	\$149,289	\$122,612	5234	30.86	1615	1804	2104
29	189	2152.34	Upper	No	294.95	\$103,200	\$304,388	\$250,001	2071	20.33	421	517	517
29	189	2152.35	Upper	No	193.28	\$103,200	\$199,465	\$163,828	4612	26.78	1235	1594	1734
29	189	2152.36	Upper	No	130.68	\$103,200	\$134,862	\$110,769	3250	14.09	458	1134	1126
29	189	2153.01	Upper	No	175.49	\$103,200	\$181,106	\$148,750	4689	27.68	1298	1419	1237
29	189	2153.02	Upper	No	190.33	\$103,200	\$196,421	\$161,328	3386	21.94	743	1084	1220
29	189	2154.00	Upper	No	294.95	\$103,200	\$304,388	\$250,001	5507	13.91	766	2061	2235
29	189	2155.00	Upper	No	175.81	\$103,200	\$181,436	\$149,018	5260	32.22	1695	1686	1886
29	189	2156.00	Middle	No	80.38	\$103,200	\$82,952	\$68,132	5042	72.65	3663	852	1455
29	189	2157.00	Moderate	No	76.07	\$103,200	\$78,504	\$64,483	5681	82.27	4674	1371	2218
29	189	2158.01	Upper	No	124.49	\$103,200	\$128,474	\$105,521	3943	26.22	1034	1350	1552
29	189	2158.02	Moderate	No	77.95	\$103,200	\$80,444	\$66,071	1602	33.46	536	70	604
29	189	2158.03	Upper	No	167.46	\$103,200	\$172,819	\$141,944	2430	34.16	830	353	1075
29	189	2159.01	Middle	No	107.23	\$103,200	\$110,661	\$90,890	3337	68.20	2276	958	1434
29	189	2159.02	Moderate	No	70.78	\$103,200	\$73,045	\$60,000	3161	84.69	2677	884	1421

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29	189	2160.00	Moderate	No	55.83	\$103,200	\$57,617	\$47,328	1542	85.86	1324	278	688
29	189	2161.01	Upper	No	175.49	\$103,200	\$181,106	\$148,750	3337	48.31	1612	380	624
29	189	2161.02	Upper	No	206.64	\$103,200	\$213,252	\$175,147	2262	57.03	1290	365	918
29	189	2162.01	Upper	No	159.89	\$103,200	\$165,006	\$135,521	3827	24.22	927	1324	1890
29	189	2162.02	Upper	No	229.86	\$103,200	\$237,216	\$194,833	3950	25.75	1017	1050	1567
29	189	2163.00	Upper	No	174.87	\$103,200	\$180,466	\$148,221	7068	35.02	2475	621	859
29	189	2164.01	Upper	No	199.43	\$103,200	\$205,812	\$169,038	2762	21.25	587	843	699
29	189	2164.02	Upper	No	159.03	\$103,200	\$164,119	\$134,792	3071	28.95	889	487	544
29	189	2165.00	Upper	No	193.40	\$103,200	\$199,589	\$163,922	5279	30.52	1611	1234	1085
29	189	2166.00	Upper	No	270.86	\$103,200	\$279,528	\$229,583	2492	21.27	530	488	589
29	189	2167.00	Upper	No	144.74	\$103,200	\$149,372	\$122,679	3539	25.74	911	898	1681
29	189	2168.00	Upper	No	131.14	\$103,200	\$135,336	\$111,157	3189	20.57	656	829	1255
29	189	2169.00	Moderate	No	55.56	\$103,200	\$57,338	\$47,099	2333	28.72	670	340	1076
29	189	2170.00	Middle	No	90.18	\$103,200	\$93,066	\$76,435	4002	23.86	955	902	1435
29	189	2172.00	Middle	No	82.63	\$103,200	\$85,274	\$70,036	1899	32.96	626	461	712
29	189	2173.00	Middle	No	115.60	\$103,200	\$119,299	\$97,986	3064	22.88	701	820	1061
29	189	2174.00	Upper	No	155.40	\$103,200	\$160,373	\$131,719	4915	16.70	821	1748	2149
29	189	2175.00	Upper	No	226.51	\$103,200	\$233,758	\$191,987	5587	10.67	596	2044	2164
29	189	2176.00	Upper	No	204.84	\$103,200	\$211,395	\$173,622	7577	12.09	916	2375	2645
29	189	2177.01	Upper	No	230.36	\$103,200	\$237,732	\$195,250	5425	19.15	1039	2058	2227
29	189	2177.02	Upper	No	247.64	\$103,200	\$255,564	\$209,900	7813	23.41	1829	2588	2835
29	189	2178.02	Upper	No	151.78	\$103,200	\$156,637	\$128,646	7426	20.54	1525	2434	2806
29	189	2178.06	Middle	No	117.57	\$103,200	\$121,332	\$99,650	5595	20.20	1130	1764	1987
29	189	2178.07	Upper	No	158.89	\$103,200	\$163,974	\$134,679	6462	17.66	1141	2079	2372
29	189	2178.41	Upper	No	158.49	\$103,200	\$163,562	\$134,335	5280	25.11	1326	1855	1831
29	189	2178.51	Upper	No	167.33	\$103,200	\$172,685	\$141,833	3168	15.18	481	1085	1137
29	189	2178.52	Upper	No	184.15	\$103,200	\$190,043	\$156,087	6729	16.06	1081	2351	2470
29	189	2178.53	Upper	No	249.99	\$103,200	\$257,990	\$211,893	5015	31.15	1562	1286	1435

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29	189	2178.54	Upper	No	219.12	\$103,200	\$226,132	\$185,722	2290	17.90	410	739	716
29	189	2179.21	Upper	No	165.51	\$103,200	\$170,806	\$140,286	4833	18.70	904	1490	1700
29	189	2179.23	Upper	No	128.90	\$103,200	\$133,025	\$109,256	7103	18.75	1332	2083	2462
29	189	2179.31	Upper	No	132.77	\$103,200	\$137,019	\$112,540	6366	18.00	1146	2157	2432
29	189	2179.32	Upper	No	147.14	\$103,200	\$151,848	\$124,720	5144	26.26	1351	1689	1763
29	189	2179.41	Middle	No	98.19	\$103,200	\$101,332	\$83,229	6016	16.57	997	2131	2321
29	189	2179.42	Upper	No	136.10	\$103,200	\$140,455	\$115,361	5402	17.72	957	2092	1912
29	189	2179.43	Upper	No	127.95	\$103,200	\$132,044	\$108,452	3505	24.42	856	1065	1187
29	189	2179.44	Upper	No	152.54	\$103,200	\$157,421	\$129,297	5818	22.02	1281	2133	2259
29	189	2180.12	Upper	No	207.59	\$103,200	\$214,233	\$175,954	4955	12.19	604	1513	1621
29	189	2180.13	Upper	No	120.35	\$103,200	\$124,201	\$102,014	5814	18.25	1061	1567	1800
29	189	2180.14	Upper	No	143.96	\$103,200	\$148,567	\$122,019	1573	9.73	153	431	496
29	189	2180.15	Middle	No	116.25	\$103,200	\$119,970	\$98,533	2914	13.11	382	960	1025
29	189	2180.16	Middle	No	95.16	\$103,200	\$98,205	\$80,660	3991	36.98	1476	657	894
29	189	2181.02	Middle	No	89.54	\$103,200	\$92,405	\$75,893	3122	18.87	589	1056	1163
29	189	2181.04	Moderate	No	63.64	\$103,200	\$65,676	\$53,945	1793	25.60	459	200	491
29	189	2181.05	Middle	No	102.18	\$103,200	\$105,450	\$86,607	3616	18.06	653	707	794
29	189	2182.01	Upper	No	146.28	\$103,200	\$150,961	\$123,992	3274	11.09	363	1014	1101
29	189	2183.00	Upper	No	149.69	\$103,200	\$154,480	\$126,875	4313	13.54	584	1113	1283
29	189	2184.01	Upper	No	160.59	\$103,200	\$165,729	\$136,116	4151	9.18	381	1368	1440
29	189	2184.02	Upper	No	147.64	\$103,200	\$152,364	\$125,139	5054	10.13	512	1481	1690
29	189	2185.00	Upper	No	157.39	\$103,200	\$162,426	\$133,406	5064	9.42	477	1782	1970
29	189	2186.00	Upper	No	152.74	\$103,200	\$157,628	\$129,464	2801	23.63	662	634	749
29	189	2188.00	Upper	No	200.95	\$103,200	\$207,380	\$170,326	6176	7.61	470	2197	2322
29	189	2189.01	Upper	No	123.01	\$103,200	\$126,946	\$104,267	3425	42.72	1463	1279	1626
29	189	2189.02	Upper	No	153.74	\$103,200	\$158,660	\$130,313	2928	29.17	854	934	1156
29	189	2191.00	Upper	No	147.89	\$103,200	\$152,622	\$125,357	3950	11.47	453	1270	1508
29	189	2192.00	Upper	No	192.17	\$103,200	\$198,319	\$162,885	2679	10.75	288	634	583
29	189	2193.00	Upper	No	168.67	\$103,200	\$174,067	\$142,969	2170	15.62	339	694	757

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29	189	2194.00	Upper	No	189.38	\$103,200	\$195,440	\$160,516	6335	8.59	544	1862	2276
29	189	2195.01	Upper	No	123.28	\$103,200	\$127,225	\$104,494	4764	13.98	666	1304	1515
29	189	2195.02	Upper	No	161.81	\$103,200	\$166,988	\$137,153	2553	6.78	173	560	717
29	189	2196.01	Middle	No	96.88	\$103,200	\$99,980	\$82,115	4176	15.23	636	1017	1178
29	189	2196.02	Upper	No	133.46	\$103,200	\$137,731	\$113,125	2579	15.16	391	1000	1145
29	189	2197.00	Middle	No	98.12	\$103,200	\$101,260	\$83,173	5887	18.50	1089	1502	2071
29	189	2198.01	Middle	No	96.35	\$103,200	\$99,433	\$81,667	3782	15.31	579	1158	1688
29	189	2198.02	Moderate	No	65.12	\$103,200	\$67,204	\$55,199	3757	17.86	671	1268	1681
29	189	2199.00	Middle	No	90.33	\$103,200	\$93,221	\$76,567	6101	21.26	1297	1800	2369
29	189	2200.01	Middle	No	97.33	\$103,200	\$100,445	\$82,500	5090	12.32	627	1803	1880
29	189	2200.02	Middle	No	100.28	\$103,200	\$103,489	\$85,000	3199	15.94	510	1138	1525
29	189	2201.01	Moderate	No	61.67	\$103,200	\$63,643	\$52,278	3231	16.71	540	1122	1623
29	189	2201.02	Middle	No	84.06	\$103,200	\$86,750	\$71,250	4503	20.21	910	1025	1530
29	189	2202.00	Moderate	No	64.82	\$103,200	\$66,894	\$54,943	5704	23.65	1349	1461	2245
29	189	2203.00	Low	No	45.77	\$103,200	\$47,235	\$38,795	1763	29.50	520	217	755
29	189	2204.41	Middle	No	97.74	\$103,200	\$100,868	\$82,845	6024	12.15	732	1800	2074
29	189	2204.42	Middle	No	106.60	\$103,200	\$110,011	\$90,354	4473	10.04	449	1690	1820
29	189	2204.43	Middle	No	94.55	\$103,200	\$97,576	\$80,142	4132	12.75	527	1064	1165
29	189	2204.45	Upper	No	136.88	\$103,200	\$141,260	\$116,023	4940	9.03	446	2155	2210
29	189	2204.46	Upper	No	133.71	\$103,200	\$137,989	\$113,333	4414	8.16	360	1620	1634
29	189	2204.47	Upper	No	134.11	\$103,200	\$138,402	\$113,676	3292	13.73	452	934	1099
29	189	2204.48	Middle	No	90.84	\$103,200	\$93,747	\$77,000	5197	15.30	795	1492	1194
29	189	2204.49	Upper	No	154.85	\$103,200	\$159,805	\$131,250	5189	10.83	562	1858	1929
29	189	2204.50	Upper	No	126.94	\$103,200	\$131,002	\$107,596	2832	9.39	266	870	921
29	189	2204.51	Upper	No	163.47	\$103,200	\$168,701	\$138,558	4075	9.01	367	1345	1325
29	189	2204.52	Upper	No	145.70	\$103,200	\$150,362	\$123,500	3881	9.92	385	1317	1344
29	189	2205.01	Middle	No	80.05	\$103,200	\$82,612	\$67,857	6421	16.12	1035	2190	2256
29	189	2205.03	Moderate	No	75.21	\$103,200	\$77,617	\$63,750	2670	14.16	378	1027	1267

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	189	2205.04	Moderate	No	68.79	\$103,200	\$70,991	\$58,311	3873	23.32	903	957	1296
29	189	2206.01	Middle	No	106.73	\$103,200	\$110,145	\$90,466	6746	14.30	965	2205	2423
29	189	2206.02	Moderate	No	76.94	\$103,200	\$79,402	\$65,217	5760	13.89	800	1686	1970
29	189	2207.01	Middle	No	97.17	\$103,200	\$100,279	\$82,366	3329	12.41	413	859	1343
29	189	2207.02	Middle	No	108.24	\$103,200	\$111,704	\$91,746	3867	10.71	414	1587	1871
29	189	2207.03	Middle	No	97.09	\$103,200	\$100,197	\$82,292	2832	11.12	315	845	1088
29	189	2208.01	Upper	No	126.11	\$103,200	\$130,146	\$106,891	5657	14.50	820	1470	2094
29	189	2208.02	Middle	No	116.19	\$103,200	\$119,908	\$98,485	5073	13.11	665	1592	1779
29	189	2208.03	Upper	No	142.94	\$103,200	\$147,514	\$121,154	4897	9.56	468	1654	1759
29	189	2210.00	Moderate	No	70.14	\$103,200	\$72,384	\$59,453	3323	35.93	1194	759	1075
29	189	2211.00	Upper	No	166.11	\$103,200	\$171,426	\$140,792	1847	9.26	171	674	780
29	189	2212.01	Upper	No	180.01	\$103,200	\$185,770	\$152,574	3875	9.34	362	1063	1105
29	189	2212.02	Upper	No	130.25	\$103,200	\$134,418	\$110,400	6219	10.61	660	1955	2386
29	189	2213.32	Upper	No	126.65	\$103,200	\$130,703	\$107,350	4642	10.53	489	1730	1725
29	189	2213.35	Middle	No	113.43	\$103,200	\$117,060	\$96,149	5855	11.31	662	1849	2069
29	189	2213.36	Middle	No	90.49	\$103,200	\$93,386	\$76,705	3781	11.32	428	1223	1232
29	189	2213.37	Middle	No	108.32	\$103,200	\$111,786	\$91,810	3823	12.35	472	1148	1260
29	189	2213.38	Middle	No	80.57	\$103,200	\$83,148	\$68,295	3051	24.35	743	731	788
29	189	2213.39	Upper	No	134.74	\$103,200	\$139,052	\$114,208	3739	10.08	377	1406	1491
29	189	2214.21	Upper	No	143.78	\$103,200	\$148,381	\$121,866	7476	11.37	850	2332	2492
29	189	2214.23	Upper	No	131.04	\$103,200	\$135,233	\$111,071	3989	9.13	364	1372	1514
29	189	2214.24	Upper	No	125.42	\$103,200	\$129,433	\$106,304	4912	9.69	476	1569	1685
29	189	2214.25	Middle	No	114.46	\$103,200	\$118,123	\$97,021	5688	12.04	685	1751	1943
29	189	2214.26	Upper	No	126.96	\$103,200	\$131,023	\$107,616	2944	10.70	315	959	1103
29	189	2215.02	Upper	No	142.44	\$103,200	\$146,998	\$120,732	7476	9.02	674	2000	2162
29	189	2215.03	Upper	No	148.13	\$103,200	\$152,870	\$125,556	7682	17.82	1369	1685	2010
29	189	2215.06	Upper	No	159.07	\$103,200	\$164,160	\$134,833	5003	14.85	743	1473	1536
29	189	2216.21	Upper	No	170.58	\$103,200	\$176,039	\$144,588	4512	10.00	451	1613	1805
29	189	2216.24	Upper	No	152.95	\$103,200	\$157,844	\$129,643	3369	18.22	614	1105	1150

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29	189	2216.25	Upper	No	147.87	\$103,200	\$152,602	\$125,334	7131	18.23	1300	2007	2251
29	189	2216.26	Upper	No	186.31	\$103,200	\$192,272	\$157,917	5953	15.05	896	2352	2433
29	189	2216.27	Upper	No	258.74	\$103,200	\$267,020	\$219,306	6677	20.02	1337	1996	2170
29	189	2216.29	Upper	No	255.96	\$103,200	\$264,151	\$216,953	5600	24.70	1383	2055	2140
29	189	2216.30	Upper	No	128.33	\$103,200	\$132,437	\$108,773	2227	24.65	549	577	691
29	189	2216.31	Upper	No	173.90	\$103,200	\$179,465	\$147,399	5721	38.30	2191	1324	1575
29	189	2218.00	Low	No	31.40	\$103,200	\$32,405	\$26,615	3098	90.38	2800	588	1563
29	189	2219.00	Middle	No	119.42	\$103,200	\$123,241	\$101,219	3871	11.57	448	1298	1599
29	189	2220.00	Upper	No	153.16	\$103,200	\$158,061	\$129,821	3687	7.49	276	1182	1410
29	189	2221.00	Upper	No	176.36	\$103,200	\$182,004	\$149,485	5298	13.23	701	1820	1736

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 031 - COOK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0101.00	Middle	No	85.40	\$109,800	\$93,769	\$79,102	4905	68.87	3378	801	461
17	031	0102.01	Moderate	No	54.73	\$109,800	\$60,094	\$50,698	6939	77.33	5366	806	700
17	031	0102.02	Moderate	No	51.28	\$109,800	\$56,305	\$47,500	2742	63.86	1751	286	227
17	031	0103.00	Middle	No	82.08	\$109,800	\$90,124	\$76,028	6305	56.03	3533	1025	449
17	031	0104.00	Middle	No	101.32	\$109,800	\$111,249	\$93,852	5079	40.89	2077	500	404
17	031	0105.01	Moderate	No	60.67	\$109,800	\$66,616	\$56,196	4206	51.52	2167	242	230
17	031	0105.02	Moderate	No	65.04	\$109,800	\$71,414	\$60,250	3278	47.10	1544	335	207
17	031	0105.03	Moderate	No	51.79	\$109,800	\$56,865	\$47,969	2565	48.23	1237	153	274
17	031	0106.00	Middle	No	109.47	\$109,800	\$120,198	\$101,400	6225	49.80	3100	835	895
17	031	0107.01	Moderate	No	67.47	\$109,800	\$74,082	\$62,500	3673	64.39	2365	687	620
17	031	0107.02	Moderate	No	71.14	\$109,800	\$78,112	\$65,897	4776	73.47	3509	378	547
17	031	0201.00	Moderate	No	55.60	\$109,800	\$61,049	\$51,500	4202	75.87	3188	573	594
17	031	0202.00	Middle	No	109.74	\$109,800	\$120,495	\$101,648	7128	46.39	3307	1497	1780
17	031	0203.01	Moderate	No	77.23	\$109,800	\$84,799	\$71,536	5261	27.26	1434	1647	660
17	031	0203.02	Upper	No	128.54	\$109,800	\$141,137	\$119,063	5010	50.34	2522	1071	1064
17	031	0204.00	Middle	No	95.65	\$109,800	\$105,024	\$88,594	4435	64.08	2842	814	967
17	031	0205.00	Moderate	No	50.54	\$109,800	\$55,493	\$46,812	6599	79.44	5242	471	1173
17	031	0206.01	Moderate	No	62.97	\$109,800	\$69,141	\$58,333	6699	54.93	3680	981	1342
17	031	0206.02	Moderate	No	67.95	\$109,800	\$74,609	\$62,942	4662	72.67	3388	802	1565
17	031	0207.01	Upper	No	125.63	\$109,800	\$137,942	\$116,364	1879	48.48	911	538	733
17	031	0207.02	Moderate	No	67.54	\$109,800	\$74,159	\$62,565	7717	63.33	4887	938	1603
17	031	0208.01	Moderate	No	72.55	\$109,800	\$79,660	\$67,200	5648	61.77	3489	933	1812
17	031	0208.02	Moderate	No	56.73	\$109,800	\$62,290	\$52,546	7546	81.08	6118	687	1632
17	031	0209.01	Low	No	46.68	\$109,800	\$51,255	\$43,241	5848	82.90	4848	816	1125
17	031	0209.02	Low	No	46.70	\$109,800	\$51,277	\$43,255	4488	68.05	3054	789	388
17	031	0301.01	Moderate	No	62.24	\$109,800	\$68,340	\$57,650	3687	51.94	1915	579	206

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17	031	0301.02	Moderate	No	66.03	\$109,800	\$72,501	\$61,167	3121	49.86	1556	639	124
17	031	0301.03	Middle	No	107.97	\$109,800	\$118,551	\$100,012	2104	47.67	1003	290	16
17	031	0301.04	Middle	No	81.60	\$109,800	\$89,597	\$75,582	3521	45.53	1603	349	151
17	031	0302.00	Middle	No	103.91	\$109,800	\$114,093	\$96,250	5627	32.27	1816	1093	1312
17	031	0303.00	Moderate	No	71.07	\$109,800	\$78,035	\$65,833	3148	62.83	1978	442	751
17	031	0304.00	Middle	No	81.27	\$109,800	\$89,234	\$75,278	2597	47.40	1231	452	587
17	031	0305.00	Upper	No	129.66	\$109,800	\$142,367	\$120,096	6183	39.74	2457	1505	1668
17	031	0306.01	Moderate	No	50.60	\$109,800	\$55,559	\$46,875	3293	54.72	1802	454	163
17	031	0306.03	Low	No	43.79	\$109,800	\$48,081	\$40,563	2045	56.14	1148	147	150
17	031	0306.04	Middle	No	91.32	\$109,800	\$100,269	\$84,583	3737	50.47	1886	590	51
17	031	0307.01	Moderate	No	72.33	\$109,800	\$79,418	\$67,000	1671	52.66	880	190	53
17	031	0307.02	Middle	No	113.81	\$109,800	\$124,963	\$105,420	2318	46.64	1081	863	25
17	031	0307.03	Unknown	No	0.00	\$109,800	\$0	\$0	3075	46.86	1441	462	214
17	031	0307.06	Moderate	No	76.06	\$109,800	\$83,514	\$70,455	2933	45.31	1329	699	17
17	031	0308.00	Upper	No	152.70	\$109,800	\$167,665	\$141,442	4284	28.06	1202	838	1142
17	031	0309.00	Upper	No	156.78	\$109,800	\$172,144	\$145,221	2952	34.08	1006	652	931
17	031	0310.00	Upper	No	126.67	\$109,800	\$139,084	\$117,333	3868	34.41	1331	810	765
17	031	0311.00	Middle	No	118.11	\$109,800	\$129,685	\$109,405	4691	38.61	1811	367	714
17	031	0312.00	Low	No	41.93	\$109,800	\$46,039	\$38,837	5541	64.93	3598	648	487
17	031	0313.00	Middle	No	90.04	\$109,800	\$98,864	\$83,401	6719	48.62	3267	1525	404
17	031	0314.00	Middle	No	119.66	\$109,800	\$131,387	\$110,833	5221	32.87	1716	1556	207
17	031	0315.01	Low	No	47.78	\$109,800	\$52,462	\$44,263	4155	66.06	2745	413	186
17	031	0315.02	Low	No	40.98	\$109,800	\$44,996	\$37,957	4712	65.28	3076	349	120
17	031	0317.00	Upper	No	154.23	\$109,800	\$169,345	\$142,851	6294	43.18	2718	1465	708
17	031	0318.00	Upper	No	141.16	\$109,800	\$154,994	\$130,750	1910	35.86	685	395	397
17	031	0319.00	Upper	No	159.92	\$109,800	\$175,592	\$148,125	2522	31.17	786	472	342
17	031	0321.00	Middle	No	109.81	\$109,800	\$120,571	\$101,711	7543	43.43	3276	1246	351
17	031	0401.00	Upper	No	143.18	\$109,800	\$157,212	\$132,625	3905	37.57	1467	827	1094
17	031	0402.01	Middle	No	100.32	\$109,800	\$110,151	\$92,924	6408	36.49	2338	1187	1869

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17	031	0402.02	Moderate	No	56.87	\$109,800	\$62,443	\$52,681	7318	58.10	4252	706	1381
17	031	0403.00	Middle	No	89.88	\$109,800	\$98,688	\$83,250	2928	45.80	1341	648	1032
17	031	0404.01	Middle	No	118.36	\$109,800	\$129,959	\$109,632	3129	30.94	968	860	1121
17	031	0404.02	Upper	No	157.12	\$109,800	\$172,518	\$145,530	4746	28.82	1368	766	817
17	031	0406.00	Upper	No	145.24	\$109,800	\$159,474	\$134,531	2530	24.23	613	420	832
17	031	0407.00	Upper	No	162.17	\$109,800	\$178,063	\$150,208	3426	31.06	1064	713	843
17	031	0408.00	Upper	No	123.62	\$109,800	\$135,735	\$114,500	1636	25.92	424	342	488
17	031	0409.00	Upper	No	189.30	\$109,800	\$207,851	\$175,341	2063	27.78	573	395	492
17	031	0501.00	Upper	No	202.21	\$109,800	\$222,027	\$187,292	2568	22.74	584	472	675
17	031	0502.00	Upper	No	196.36	\$109,800	\$215,603	\$181,875	5309	26.48	1406	1374	1527
17	031	0503.00	Upper	No	185.41	\$109,800	\$203,580	\$171,731	2671	31.64	845	616	933
17	031	0505.00	Upper	No	230.19	\$109,800	\$252,749	\$213,214	5117	23.04	1179	1297	1896
17	031	0506.00	Upper	No	242.53	\$109,800	\$266,298	\$224,643	2443	22.06	539	538	667
17	031	0507.00	Upper	No	210.98	\$109,800	\$231,656	\$195,417	1513	19.50	295	419	486
17	031	0508.00	Upper	No	227.23	\$109,800	\$249,499	\$210,469	1406	23.83	335	238	585
17	031	0509.00	Upper	No	178.25	\$109,800	\$195,719	\$165,104	1426	24.33	347	236	632
17	031	0510.00	Upper	No	183.23	\$109,800	\$201,187	\$169,712	1538	28.02	431	419	509
17	031	0511.00	Upper	No	193.43	\$109,800	\$212,386	\$179,167	1599	23.39	374	350	708
17	031	0512.00	Upper	No	190.51	\$109,800	\$209,180	\$176,458	1581	22.90	362	275	565
17	031	0513.00	Upper	No	225.67	\$109,800	\$247,786	\$209,022	2907	23.70	689	783	988
17	031	0514.00	Upper	No	203.12	\$109,800	\$223,026	\$188,141	2492	38.28	954	545	710
17	031	0601.00	Upper	No	181.29	\$109,800	\$199,056	\$167,917	2830	24.17	684	708	612
17	031	0602.00	Upper	No	218.00	\$109,800	\$239,364	\$201,917	2313	29.53	683	384	419
17	031	0603.00	Upper	No	197.71	\$109,800	\$217,086	\$183,125	3076	23.47	722	523	822
17	031	0604.00	Upper	No	221.42	\$109,800	\$243,119	\$205,086	3709	20.95	777	819	850
17	031	0605.00	Upper	No	208.91	\$109,800	\$229,383	\$193,500	1374	31.73	436	149	213
17	031	0608.00	Middle	No	94.31	\$109,800	\$103,552	\$87,361	5295	35.39	1874	1542	190
17	031	0609.00	Upper	No	157.53	\$109,800	\$172,968	\$145,909	7104	32.36	2299	2042	310

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17	031	0610.00	Upper	No	206.99	\$109,800	\$227,275	\$191,719	2279	24.66	562	300	418
17	031	0611.00	Upper	No	143.72	\$109,800	\$157,805	\$133,125	1367	18.14	248	244	413
17	031	0612.00	Upper	No	165.66	\$109,800	\$181,895	\$153,438	1932	20.76	401	319	616
17	031	0615.00	Upper	No	209.85	\$109,800	\$230,415	\$194,375	1797	18.81	338	297	546
17	031	0618.00	Upper	No	129.28	\$109,800	\$141,949	\$119,750	1051	29.69	312	136	133
17	031	0619.01	Upper	No	128.49	\$109,800	\$141,082	\$119,013	3625	29.57	1072	573	300
17	031	0619.02	Upper	No	121.91	\$109,800	\$133,857	\$112,917	4665	23.15	1080	887	188
17	031	0620.00	Upper	No	153.71	\$109,800	\$168,774	\$142,375	2843	24.38	693	444	516
17	031	0621.00	Upper	No	200.61	\$109,800	\$220,270	\$185,813	3817	24.23	925	612	735
17	031	0622.00	Upper	No	221.90	\$109,800	\$243,646	\$205,536	3244	18.74	608	623	1000
17	031	0623.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	1667	21.06	351	381	570
17	031	0624.00	Upper	No	244.91	\$109,800	\$268,911	\$226,842	1673	20.02	335	429	599
17	031	0625.00	Upper	No	219.98	\$109,800	\$241,538	\$203,750	1675	24.00	402	404	397
17	031	0626.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2477	26.56	658	616	679
17	031	0627.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2955	21.42	633	663	991
17	031	0628.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3851	19.19	739	708	1220
17	031	0629.00	Upper	No	206.29	\$109,800	\$226,506	\$191,071	4125	18.64	769	800	1185
17	031	0630.00	Upper	No	202.74	\$109,800	\$222,609	\$187,788	3417	25.26	863	626	622
17	031	0631.00	Upper	No	164.45	\$109,800	\$180,566	\$152,321	2376	22.98	546	357	304
17	031	0632.00	Upper	No	189.91	\$109,800	\$208,521	\$175,900	6900	25.83	1782	1344	374
17	031	0633.01	Upper	No	131.27	\$109,800	\$144,134	\$121,591	2833	27.46	778	282	109
17	031	0633.02	Upper	No	147.38	\$109,800	\$161,823	\$136,509	4577	27.20	1245	668	152
17	031	0633.03	Upper	No	172.52	\$109,800	\$189,427	\$159,792	1274	21.66	276	391	23
17	031	0634.00	Upper	No	206.52	\$109,800	\$226,759	\$191,288	2417	24.95	603	348	327
17	031	0701.01	Upper	No	137.72	\$109,800	\$151,217	\$127,563	4171	22.51	939	832	200
17	031	0701.02	Upper	No	236.67	\$109,800	\$259,864	\$219,214	3063	25.37	777	681	134
17	031	0701.03	Moderate	No	76.08	\$109,800	\$83,536	\$70,469	1845	24.28	448	73	88
17	031	0702.00	Upper	No	199.06	\$109,800	\$218,568	\$184,375	4200	23.52	988	765	678
17	031	0703.00	Upper	No	269.01	\$109,800	\$295,373	\$249,167	4349	18.81	818	735	798

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17	031	0704.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3250	21.42	696	733	1017
17	031	0705.00	Upper	No	268.56	\$109,800	\$294,879	\$248,750	3322	19.60	651	689	749
17	031	0706.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3449	22.33	770	752	1086
17	031	0707.00	Upper	No	229.29	\$109,800	\$251,760	\$212,381	3699	33.44	1237	977	1305
17	031	0710.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	4357	23.80	1037	464	576
17	031	0711.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3091	19.64	607	500	871
17	031	0712.00	Upper	No	141.25	\$109,800	\$155,093	\$130,833	2973	23.44	697	446	351
17	031	0713.00	Upper	No	171.39	\$109,800	\$188,186	\$158,750	3893	19.19	747	1158	942
17	031	0714.00	Upper	No	231.89	\$109,800	\$254,615	\$214,784	4962	24.43	1212	1428	215
17	031	0715.00	Upper	No	209.07	\$109,800	\$229,559	\$193,646	6282	18.04	1133	1191	842
17	031	0716.00	Upper	No	237.90	\$109,800	\$261,214	\$220,357	1793	24.76	444	463	565
17	031	0717.00	Upper	No	256.99	\$109,800	\$282,175	\$238,036	1660	29.04	482	354	475
17	031	0718.00	Upper	No	233.47	\$109,800	\$256,350	\$216,250	2652	32.84	871	708	784
17	031	0801.00	Upper	No	217.48	\$109,800	\$238,793	\$201,438	6388	16.31	1042	2119	399
17	031	0802.01	Upper	No	179.99	\$109,800	\$197,629	\$166,719	3375	15.85	535	1212	68
17	031	0802.02	Upper	No	267.11	\$109,800	\$293,287	\$247,411	4225	20.09	849	1263	212
17	031	0803.00	Upper	No	215.78	\$109,800	\$236,926	\$199,869	5499	21.46	1180	1406	542
17	031	0804.00	Unknown	No	0.00	\$109,800	\$0	\$0	4569	64.92	2966	773	839
17	031	0810.00	Upper	No	156.19	\$109,800	\$171,497	\$144,669	8746	32.93	2880	592	378
17	031	0811.00	Upper	No	156.41	\$109,800	\$171,738	\$144,877	4187	28.02	1173	687	77
17	031	0812.01	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5080	22.20	1128	1290	104
17	031	0812.02	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3357	15.34	515	1427	245
17	031	0813.00	Upper	No	243.69	\$109,800	\$267,572	\$225,714	5540	25.74	1426	2287	96
17	031	0814.01	Upper	No	245.31	\$109,800	\$269,350	\$227,216	2508	33.37	837	609	17
17	031	0814.02	Upper	No	250.03	\$109,800	\$274,533	\$231,591	7052	35.41	2497	1336	121
17	031	0814.03	Upper	No	201.15	\$109,800	\$220,863	\$186,310	9843	38.22	3762	1586	178
17	031	0815.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5917	28.68	1697	1677	97
17	031	0816.00	Upper	No	172.47	\$109,800	\$189,372	\$159,750	4168	29.39	1225	829	174

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17	031	0817.00	Upper	No	181.18	\$109,800	\$198,936	\$167,813	5537	29.87	1654	762	69
17	031	0818.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	11373	21.64	2461	2956	294
17	031	0819.00	Upper	No	179.22	\$109,800	\$196,784	\$166,000	1325	43.55	577	321	344
17	031	0901.00	Upper	No	162.34	\$109,800	\$178,249	\$150,368	3585	19.08	684	1225	1361
17	031	0902.00	Upper	No	170.00	\$109,800	\$186,660	\$157,466	6626	16.80	1113	2014	1939
17	031	0903.00	Upper	No	123.48	\$109,800	\$135,581	\$114,375	1314	14.46	190	397	511
17	031	1001.00	Middle	No	98.01	\$109,800	\$107,615	\$90,788	5538	31.42	1740	1327	2139
17	031	1002.00	Upper	No	140.22	\$109,800	\$153,962	\$129,875	7024	23.28	1635	1967	2026
17	031	1003.00	Upper	No	120.55	\$109,800	\$132,364	\$111,659	6252	18.92	1183	1670	1719
17	031	1004.00	Upper	No	142.28	\$109,800	\$156,223	\$131,786	3207	20.86	669	1180	1210
17	031	1005.00	Upper	No	130.09	\$109,800	\$142,839	\$120,493	6116	27.39	1675	1984	2133
17	031	1006.00	Middle	No	91.19	\$109,800	\$100,127	\$84,464	4897	32.98	1615	1419	1632
17	031	1007.00	Upper	No	122.58	\$109,800	\$134,593	\$113,542	4967	30.34	1507	1594	1787
17	031	1101.00	Middle	No	111.55	\$109,800	\$122,482	\$103,322	5568	35.67	1986	1432	2127
17	031	1102.00	Middle	No	102.88	\$109,800	\$112,962	\$95,294	2772	40.04	1110	586	1213
17	031	1103.00	Middle	No	104.10	\$109,800	\$114,302	\$96,425	5348	37.45	2003	1560	1869
17	031	1104.00	Middle	No	80.06	\$109,800	\$87,906	\$74,160	4522	39.78	1799	1150	1701
17	031	1105.01	Upper	No	125.85	\$109,800	\$138,183	\$116,574	4786	43.86	2099	1286	1890
17	031	1105.02	Middle	No	108.62	\$109,800	\$119,265	\$100,607	3220	45.09	1452	894	953
17	031	1201.00	Upper	No	170.79	\$109,800	\$187,527	\$158,194	4402	21.47	945	1433	1588
17	031	1202.00	Upper	No	162.55	\$109,800	\$178,480	\$150,563	4748	27.63	1312	1554	1714
17	031	1203.00	Upper	No	179.32	\$109,800	\$196,893	\$166,099	6920	33.09	2290	2448	2461
17	031	1204.00	Upper	No	125.70	\$109,800	\$138,019	\$116,433	3526	47.11	1661	1064	1321
17	031	1301.00	Middle	No	94.27	\$109,800	\$103,508	\$87,315	5205	40.92	2130	961	1036
17	031	1302.00	Middle	No	91.16	\$109,800	\$100,094	\$84,438	1403	46.90	658	572	381
17	031	1303.00	Moderate	No	74.61	\$109,800	\$81,922	\$69,107	5083	62.64	3184	728	1453
17	031	1401.00	Moderate	No	56.61	\$109,800	\$62,158	\$52,434	3464	71.85	2489	337	594
17	031	1402.00	Moderate	No	64.74	\$109,800	\$71,085	\$59,967	5834	72.52	4231	567	702
17	031	1403.01	Moderate	No	66.75	\$109,800	\$73,292	\$61,830	2693	88.30	2378	281	565

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17	031	1403.02	Middle	No	108.57	\$109,800	\$119,210	\$100,560	4060	70.96	2881	654	887
17	031	1404.00	Middle	No	109.83	\$109,800	\$120,593	\$101,735	6503	60.82	3955	1552	1993
17	031	1405.00	Middle	No	81.71	\$109,800	\$89,718	\$75,682	3451	68.07	2349	590	1155
17	031	1406.01	Middle	No	86.58	\$109,800	\$95,065	\$80,194	2545	80.00	2036	380	673
17	031	1406.02	Low	No	49.93	\$109,800	\$54,823	\$46,250	5041	80.16	4041	526	1044
17	031	1407.01	Moderate	No	78.79	\$109,800	\$86,511	\$72,986	2784	76.98	2143	342	529
17	031	1407.02	Moderate	No	60.95	\$109,800	\$66,923	\$56,458	5535	75.86	4199	629	1241
17	031	1408.00	Middle	No	116.61	\$109,800	\$128,038	\$108,009	6486	47.58	3086	1034	1856
17	031	1502.00	Middle	No	100.75	\$109,800	\$110,624	\$93,324	7434	49.57	3685	1581	2487
17	031	1503.00	Middle	No	97.82	\$109,800	\$107,406	\$90,603	7120	39.34	2801	1627	2559
17	031	1504.01	Middle	No	90.66	\$109,800	\$99,545	\$83,974	4681	42.43	1986	990	1503
17	031	1504.02	Middle	No	109.53	\$109,800	\$120,264	\$101,458	3831	49.07	1880	841	1251
17	031	1505.01	Middle	No	112.52	\$109,800	\$123,547	\$104,219	3823	43.16	1650	1122	1344
17	031	1505.02	Middle	No	103.24	\$109,800	\$113,358	\$95,625	4239	52.16	2211	1032	1416
17	031	1506.00	Middle	No	90.19	\$109,800	\$99,029	\$83,545	3882	53.66	2083	934	1435
17	031	1507.00	Middle	No	92.23	\$109,800	\$101,269	\$85,433	4429	57.03	2526	854	1313
17	031	1508.00	Middle	No	84.34	\$109,800	\$92,605	\$78,125	4903	63.65	3121	1025	1512
17	031	1510.01	Middle	No	98.21	\$109,800	\$107,835	\$90,972	2833	75.61	2142	509	912
17	031	1510.02	Middle	No	80.58	\$109,800	\$88,477	\$74,643	4588	74.67	3426	660	1299
17	031	1511.00	Moderate	No	74.07	\$109,800	\$81,329	\$68,611	5140	64.82	3332	872	1604
17	031	1512.00	Middle	No	88.49	\$109,800	\$97,162	\$81,969	3880	59.28	2300	973	1176
17	031	1601.00	Middle	No	93.19	\$109,800	\$102,323	\$86,316	2444	43.90	1073	606	727
17	031	1602.00	Upper	No	179.23	\$109,800	\$196,795	\$166,012	3278	40.63	1332	826	1158
17	031	1603.00	Middle	No	96.71	\$109,800	\$106,188	\$89,583	3769	50.99	1922	851	617
17	031	1604.00	Middle	No	92.28	\$109,800	\$101,323	\$85,476	4854	55.79	2708	1036	1367
17	031	1605.01	Moderate	No	68.63	\$109,800	\$75,356	\$63,571	3703	71.10	2633	599	1152
17	031	1605.02	Middle	No	89.33	\$109,800	\$98,084	\$82,740	3300	68.18	2250	643	1103
17	031	1606.01	Middle	No	110.32	\$109,800	\$121,131	\$102,188	3380	56.72	1917	656	911

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17	031	1606.02	Moderate	No	75.09	\$109,800	\$82,449	\$69,559	3481	58.78	2046	747	765
17	031	1607.00	Middle	No	92.87	\$109,800	\$101,971	\$86,020	5766	60.89	3511	1148	1981
17	031	1608.00	Moderate	No	69.59	\$109,800	\$76,410	\$64,464	4997	67.00	3348	771	1817
17	031	1609.00	Upper	No	127.01	\$109,800	\$139,457	\$117,647	2410	43.11	1039	598	824
17	031	1610.00	Upper	No	142.37	\$109,800	\$156,322	\$131,875	1899	35.49	674	421	577
17	031	1611.00	Upper	No	150.78	\$109,800	\$165,556	\$139,659	1940	34.02	660	560	675
17	031	1612.00	Moderate	No	64.69	\$109,800	\$71,030	\$59,926	2820	74.04	2088	609	1071
17	031	1613.00	Moderate	No	68.28	\$109,800	\$74,971	\$63,250	3899	66.02	2574	582	980
17	031	1701.00	Moderate	No	73.49	\$109,800	\$80,692	\$68,068	2034	26.75	544	906	66
17	031	1702.00	Middle	No	91.93	\$109,800	\$100,939	\$85,150	3812	53.38	2035	1081	1106
17	031	1703.00	Middle	No	100.37	\$109,800	\$110,206	\$92,969	5216	45.00	2347	1323	1624
17	031	1704.00	Middle	No	96.81	\$109,800	\$106,297	\$89,674	4141	43.37	1796	1297	1515
17	031	1705.00	Middle	No	115.50	\$109,800	\$126,819	\$106,982	5316	34.48	1833	1586	1909
17	031	1706.00	Middle	No	92.54	\$109,800	\$101,609	\$85,721	2551	32.58	831	841	872
17	031	1707.00	Middle	No	85.57	\$109,800	\$93,956	\$79,263	3068	39.41	1209	849	1085
17	031	1708.00	Moderate	No	77.35	\$109,800	\$84,930	\$71,652	3799	43.49	1652	1194	1288
17	031	1709.00	Middle	No	82.93	\$109,800	\$91,057	\$76,815	1662	44.89	746	402	578
17	031	1710.00	Middle	No	113.54	\$109,800	\$124,667	\$105,170	7313	48.43	3542	1888	2682
17	031	1711.00	Middle	No	101.83	\$109,800	\$111,809	\$94,325	4235	59.08	2502	898	1206
17	031	1801.00	Middle	No	82.91	\$109,800	\$91,035	\$76,797	6656	64.63	4302	1470	1820
17	031	1901.00	Middle	No	85.33	\$109,800	\$93,692	\$79,041	2325	88.26	2052	242	675
17	031	1902.00	Moderate	No	76.04	\$109,800	\$83,492	\$70,438	5652	87.53	4947	839	1595
17	031	1903.00	Middle	No	93.77	\$109,800	\$102,959	\$86,860	5738	76.70	4401	901	1681
17	031	1904.01	Moderate	No	69.71	\$109,800	\$76,542	\$64,574	4325	78.57	3398	975	1260
17	031	1904.02	Moderate	No	77.29	\$109,800	\$84,864	\$71,591	5294	79.73	4221	902	1691
17	031	1906.01	Moderate	No	62.97	\$109,800	\$69,141	\$58,333	4382	90.48	3965	692	1058
17	031	1906.02	Moderate	No	72.59	\$109,800	\$79,704	\$67,237	5378	90.09	4845	1144	1608
17	031	1907.01	Middle	No	81.76	\$109,800	\$89,772	\$75,729	2972	90.48	2689	317	788
17	031	1907.02	Moderate	No	52.31	\$109,800	\$57,436	\$48,455	4952	93.60	4635	666	1406

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17	031	1908.00	Moderate	No	69.51	\$109,800	\$76,322	\$64,387	6831	91.44	6246	870	1652
17	031	1909.00	Middle	No	86.77	\$109,800	\$95,273	\$80,375	1927	89.62	1727	241	535
17	031	1910.00	Middle	No	94.36	\$109,800	\$103,607	\$87,404	2422	94.30	2284	470	635
17	031	1911.00	Moderate	No	57.28	\$109,800	\$62,893	\$53,058	7533	94.34	7107	911	1946
17	031	1912.00	Moderate	No	57.55	\$109,800	\$63,190	\$53,306	3810	96.38	3672	514	1127
17	031	1913.01	Middle	No	92.00	\$109,800	\$101,016	\$85,213	5214	95.13	4960	952	1649
17	031	1913.02	Moderate	No	60.77	\$109,800	\$66,725	\$56,295	4940	95.30	4708	680	1325
17	031	2001.00	Middle	No	92.33	\$109,800	\$101,378	\$85,521	4118	83.29	3430	753	1126
17	031	2002.00	Moderate	No	66.95	\$109,800	\$73,511	\$62,011	5162	90.70	4682	855	1450
17	031	2003.00	Middle	No	101.58	\$109,800	\$111,535	\$94,087	2015	90.12	1816	255	534
17	031	2004.01	Moderate	No	62.55	\$109,800	\$68,680	\$57,941	3743	94.66	3543	413	898
17	031	2004.02	Moderate	No	60.01	\$109,800	\$65,891	\$55,583	4192	93.49	3919	670	1142
17	031	2101.00	Middle	No	102.83	\$109,800	\$112,907	\$95,244	4066	55.26	2247	822	1343
17	031	2104.00	Low	No	48.19	\$109,800	\$52,913	\$44,643	2912	76.44	2226	279	713
17	031	2105.01	Moderate	No	58.03	\$109,800	\$63,717	\$53,750	3555	64.25	2284	388	1043
17	031	2105.02	Moderate	No	70.74	\$109,800	\$77,673	\$65,528	4099	65.28	2676	487	1385
17	031	2106.01	Middle	No	90.22	\$109,800	\$99,062	\$83,571	2717	66.95	1819	456	972
17	031	2106.02	Middle	No	88.37	\$109,800	\$97,030	\$81,856	4148	67.50	2800	698	1443
17	031	2107.00	Middle	No	85.42	\$109,800	\$93,791	\$79,125	3907	57.69	2254	555	1288
17	031	2108.00	Moderate	No	69.82	\$109,800	\$76,662	\$64,671	986	61.16	603	156	339
17	031	2109.00	Middle	No	97.97	\$109,800	\$107,571	\$90,750	3170	56.53	1792	748	997
17	031	2203.00	Upper	No	131.61	\$109,800	\$144,508	\$121,908	2207	36.29	801	460	664
17	031	2204.00	Upper	No	135.63	\$109,800	\$148,922	\$125,625	2579	38.08	982	456	941
17	031	2205.00	Middle	No	109.37	\$109,800	\$120,088	\$101,304	2751	39.22	1079	512	658
17	031	2206.01	Middle	No	108.41	\$109,800	\$119,034	\$100,417	1635	45.69	747	252	580
17	031	2206.02	Middle	No	93.95	\$109,800	\$103,157	\$87,024	4877	47.98	2340	428	1031
17	031	2207.01	Moderate	No	73.08	\$109,800	\$80,242	\$67,689	2920	68.70	2006	396	931
17	031	2207.02	Moderate	No	71.69	\$109,800	\$78,716	\$66,402	3653	65.92	2408	512	1174

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17	031	2209.01	Moderate	No	50.01	\$109,800	\$54,911	\$46,326	2903	80.81	2346	415	793
17	031	2209.02	Moderate	No	68.41	\$109,800	\$75,114	\$63,365	2959	75.90	2246	380	1020
17	031	2210.00	Middle	No	94.84	\$109,800	\$104,134	\$87,843	2432	64.56	1570	319	919
17	031	2211.00	Middle	No	94.87	\$109,800	\$104,167	\$87,875	4440	53.76	2387	628	1053
17	031	2212.00	Upper	No	128.98	\$109,800	\$141,620	\$119,464	2954	44.85	1325	528	833
17	031	2213.00	Middle	No	103.41	\$109,800	\$113,544	\$95,781	3062	43.21	1323	282	786
17	031	2214.00	Upper	No	165.72	\$109,800	\$181,961	\$153,500	3385	48.74	1650	468	858
17	031	2215.00	Middle	No	98.31	\$109,800	\$107,944	\$91,058	2909	52.11	1516	487	934
17	031	2216.00	Upper	No	193.09	\$109,800	\$212,013	\$178,849	3159	31.18	985	793	1331
17	031	2222.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2156	25.97	560	473	673
17	031	2225.00	Middle	No	106.61	\$109,800	\$117,058	\$98,750	1415	49.82	705	297	490
17	031	2226.00	Middle	No	108.38	\$109,800	\$119,001	\$100,385	1599	49.47	791	268	375
17	031	2227.00	Moderate	No	76.92	\$109,800	\$84,458	\$71,250	2082	63.02	1312	223	638
17	031	2228.00	Middle	No	93.39	\$109,800	\$102,542	\$86,500	960	70.94	681	96	305
17	031	2229.00	Unknown	No	0.00	\$109,800	\$0	\$0	1089	77.69	846	125	342
17	031	2301.00	Moderate	No	71.83	\$109,800	\$78,869	\$66,538	1504	62.97	947	253	524
17	031	2302.00	Moderate	No	71.83	\$109,800	\$78,869	\$66,538	1834	75.41	1383	240	573
17	031	2303.00	Moderate	No	50.05	\$109,800	\$54,955	\$46,364	956	87.03	832	87	293
17	031	2304.00	Moderate	No	60.73	\$109,800	\$66,682	\$56,250	2235	88.46	1977	375	696
17	031	2305.00	Low	No	43.72	\$109,800	\$48,005	\$40,500	3419	96.93	3314	313	786
17	031	2306.00	Low	No	47.85	\$109,800	\$52,539	\$44,320	6817	96.63	6587	452	1759
17	031	2307.00	Low	No	48.02	\$109,800	\$52,726	\$44,483	6218	92.81	5771	906	1785
17	031	2308.00	Moderate	No	60.94	\$109,800	\$66,912	\$56,447	1234	88.09	1087	213	321
17	031	2309.00	Moderate	No	58.23	\$109,800	\$63,937	\$53,939	5044	76.45	3856	592	1590
17	031	2311.00	Middle	No	81.12	\$109,800	\$89,070	\$75,139	1214	95.47	1159	165	403
17	031	2312.00	Low	No	38.93	\$109,800	\$42,745	\$36,060	5983	97.61	5840	797	2104
17	031	2315.00	Low	No	43.45	\$109,800	\$47,708	\$40,250	5655	97.84	5533	720	1907
17	031	2402.00	Upper	No	216.53	\$109,800	\$237,750	\$200,556	1556	30.01	467	450	429
17	031	2403.00	Upper	No	193.88	\$109,800	\$212,880	\$179,583	1362	23.13	315	317	581

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17	031	2405.00	Upper	No	242.99	\$109,800	\$266,803	\$225,064	2610	23.41	611	777	465
17	031	2406.00	Upper	No	180.84	\$109,800	\$198,562	\$167,500	1489	40.90	609	394	447
17	031	2407.00	Middle	No	106.97	\$109,800	\$117,453	\$99,083	1499	63.64	954	233	507
17	031	2408.00	Upper	No	124.46	\$109,800	\$136,657	\$115,278	1687	58.68	990	324	402
17	031	2409.00	Middle	No	90.87	\$109,800	\$99,775	\$84,167	1122	62.75	704	155	298
17	031	2410.00	Moderate	No	72.42	\$109,800	\$79,517	\$67,083	2363	64.16	1516	245	679
17	031	2411.00	Middle	No	99.39	\$109,800	\$109,130	\$92,063	3574	49.47	1768	526	1263
17	031	2412.00	Upper	No	147.85	\$109,800	\$162,339	\$136,950	1714	32.67	560	281	530
17	031	2413.00	Upper	No	183.05	\$109,800	\$200,989	\$169,545	1848	34.36	635	352	566
17	031	2414.00	Upper	No	193.66	\$109,800	\$212,639	\$179,375	5273	28.14	1484	754	1225
17	031	2415.00	Upper	No	173.20	\$109,800	\$190,174	\$160,430	2954	31.86	941	591	1100
17	031	2416.00	Middle	No	106.99	\$109,800	\$117,475	\$99,097	3534	34.15	1207	363	757
17	031	2420.00	Upper	No	145.35	\$109,800	\$159,594	\$134,633	4692	48.66	2283	576	1194
17	031	2421.00	Upper	No	169.58	\$109,800	\$186,199	\$157,069	3976	29.53	1174	1072	1560
17	031	2422.00	Upper	No	205.13	\$109,800	\$225,233	\$190,000	4082	28.69	1171	795	1415
17	031	2423.00	Upper	No	148.77	\$109,800	\$163,349	\$137,795	3568	24.86	887	710	1097
17	031	2424.00	Upper	No	151.99	\$109,800	\$166,885	\$140,781	2902	20.26	588	361	650
17	031	2425.00	Middle	No	95.21	\$109,800	\$104,541	\$88,194	3426	39.17	1342	413	1088
17	031	2426.00	Moderate	No	78.02	\$109,800	\$85,666	\$72,269	5665	50.61	2867	762	1702
17	031	2427.00	Middle	No	86.69	\$109,800	\$95,186	\$80,298	1938	63.52	1231	270	555
17	031	2428.00	Upper	No	133.21	\$109,800	\$146,265	\$123,382	1507	27.60	416	374	514
17	031	2429.00	Upper	No	169.14	\$109,800	\$185,716	\$156,667	1962	32.21	632	377	650
17	031	2430.00	Upper	No	131.32	\$109,800	\$144,189	\$121,634	2234	39.48	882	508	871
17	031	2431.00	Upper	No	154.68	\$109,800	\$169,839	\$143,272	2249	48.47	1090	417	834
17	031	2432.00	Upper	No	196.51	\$109,800	\$215,768	\$182,019	2287	41.58	951	524	783
17	031	2433.00	Upper	No	167.26	\$109,800	\$183,651	\$154,926	2431	31.10	756	459	776
17	031	2434.00	Middle	No	104.31	\$109,800	\$114,532	\$96,620	2880	43.89	1264	575	849
17	031	2435.00	Upper	No	187.94	\$109,800	\$206,358	\$174,079	4746	32.55	1545	897	664

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17	031	2502.00	Moderate	No	67.92	\$109,800	\$74,576	\$62,917	2779	97.88	2720	482	778
17	031	2503.00	Low	No	49.01	\$109,800	\$53,813	\$45,402	4742	98.48	4670	726	1690
17	031	2504.00	Moderate	No	50.90	\$109,800	\$55,888	\$47,150	5789	98.67	5712	975	2078
17	031	2505.00	Upper	No	138.60	\$109,800	\$152,183	\$128,379	7315	67.14	4911	2075	2416
17	031	2506.00	Moderate	No	68.79	\$109,800	\$75,531	\$63,723	4203	98.74	4150	1029	1347
17	031	2507.00	Moderate	No	55.29	\$109,800	\$60,708	\$51,213	5932	99.34	5893	708	2019
17	031	2508.00	Moderate	No	55.78	\$109,800	\$61,246	\$51,667	2432	98.77	2402	523	858
17	031	2510.00	Unknown	No	0.00	\$109,800	\$0	\$0	1075	98.60	1060	215	399
17	031	2511.00	Low	No	32.41	\$109,800	\$35,586	\$30,024	4468	99.24	4434	534	1454
17	031	2512.00	Moderate	No	68.09	\$109,800	\$74,763	\$63,068	3910	99.46	3889	722	1301
17	031	2513.00	Low	No	35.12	\$109,800	\$38,562	\$32,538	5098	98.65	5029	611	1631
17	031	2514.00	Moderate	No	50.04	\$109,800	\$54,944	\$46,350	3986	94.83	3780	440	1040
17	031	2515.00	Moderate	No	77.24	\$109,800	\$84,810	\$71,548	4342	98.20	4264	430	1082
17	031	2516.00	Low	No	33.06	\$109,800	\$36,300	\$30,625	3522	99.35	3499	375	1340
17	031	2517.00	Moderate	No	63.16	\$109,800	\$69,350	\$58,508	1347	98.66	1329	185	445
17	031	2518.00	Low	No	24.19	\$109,800	\$26,561	\$22,407	5101	99.57	5079	321	1494
17	031	2519.00	Low	No	36.51	\$109,800	\$40,088	\$33,819	5387	98.44	5303	456	1096
17	031	2520.00	Low	No	35.71	\$109,800	\$39,210	\$33,077	5646	98.39	5555	514	1224
17	031	2521.01	Moderate	No	61.94	\$109,800	\$68,010	\$57,375	1502	97.60	1466	176	364
17	031	2521.02	Low	No	48.67	\$109,800	\$53,440	\$45,086	6187	99.53	6158	1063	2126
17	031	2522.01	Low	No	45.32	\$109,800	\$49,761	\$41,985	2940	99.35	2921	317	894
17	031	2522.02	Low	No	43.52	\$109,800	\$47,785	\$40,313	4783	99.31	4750	462	1404
17	031	2601.00	Low	No	33.84	\$109,800	\$37,156	\$31,346	1477	97.90	1446	85	253
17	031	2602.00	Low	No	42.63	\$109,800	\$46,808	\$39,485	1054	98.39	1037	87	328
17	031	2603.00	Unknown	No	0.00	\$109,800	\$0	\$0	1528	99.08	1514	54	500
17	031	2604.00	Moderate	No	56.99	\$109,800	\$62,575	\$52,788	1398	99.79	1395	113	350
17	031	2605.00	Low	No	41.22	\$109,800	\$45,260	\$38,179	1833	99.07	1816	265	721
17	031	2606.00	Low	No	34.86	\$109,800	\$38,276	\$32,292	2114	99.67	2107	204	818
17	031	2607.00	Low	No	32.46	\$109,800	\$35,641	\$30,069	1691	98.05	1658	128	647

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17	031	2608.00	Low	No	37.01	\$109,800	\$40,637	\$34,286	2271	98.19	2230	185	751
17	031	2609.00	Low	No	30.23	\$109,800	\$33,193	\$28,000	1778	97.19	1728	121	577
17	031	2610.00	Low	No	43.15	\$109,800	\$47,379	\$39,967	2289	99.21	2271	218	1026
17	031	2705.00	Low	No	31.81	\$109,800	\$34,927	\$29,469	1619	99.26	1607	58	310
17	031	2712.00	Low	No	44.19	\$109,800	\$48,521	\$40,938	1172	97.44	1142	108	381
17	031	2713.00	Low	No	32.38	\$109,800	\$35,553	\$30,000	1060	97.74	1036	142	296
17	031	2714.00	Low	No	29.42	\$109,800	\$32,303	\$27,250	1535	95.70	1469	78	407
17	031	2715.00	Moderate	No	50.15	\$109,800	\$55,065	\$46,455	1373	97.96	1345	180	480
17	031	2718.00	Low	No	41.57	\$109,800	\$45,644	\$38,508	976	98.46	961	52	252
17	031	2801.00	Upper	No	217.03	\$109,800	\$238,299	\$201,020	7421	29.32	2176	1349	129
17	031	2804.00	Low	No	41.70	\$109,800	\$45,787	\$38,631	1231	92.53	1139	98	266
17	031	2808.00	Unknown	No	0.00	\$109,800	\$0	\$0	1198	96.41	1155	72	265
17	031	2809.00	Low	No	20.03	\$109,800	\$21,993	\$18,553	1077	87.74	945	64	152
17	031	2819.00	Upper	No	149.45	\$109,800	\$164,096	\$138,429	7031	53.58	3767	1262	60
17	031	2827.00	Moderate	No	66.40	\$109,800	\$72,907	\$61,509	2558	76.94	1968	370	921
17	031	2828.00	Middle	No	80.70	\$109,800	\$88,609	\$74,750	1634	66.28	1083	187	593
17	031	2831.00	Unknown	No	0.00	\$109,800	\$0	\$0	2717	70.33	1911	434	777
17	031	2832.00	Middle	No	94.80	\$109,800	\$104,090	\$87,813	1670	67.72	1131	252	377
17	031	2838.00	Middle	No	117.48	\$109,800	\$128,993	\$108,816	3343	70.27	2349	680	290
17	031	2909.00	Low	No	32.19	\$109,800	\$35,345	\$29,821	3975	99.12	3940	234	1378
17	031	2912.00	Low	No	30.46	\$109,800	\$33,445	\$28,214	2286	99.34	2271	177	705
17	031	2916.00	Middle	No	85.02	\$109,800	\$93,352	\$78,750	874	86.04	752	113	363
17	031	2922.00	Moderate	No	51.45	\$109,800	\$56,492	\$47,656	2942	97.01	2854	231	1157
17	031	2924.00	Moderate	No	53.36	\$109,800	\$58,589	\$49,426	2041	98.04	2001	273	702
17	031	2925.00	Moderate	No	55.14	\$109,800	\$60,544	\$51,075	4057	98.74	4006	480	1544
17	031	3005.00	Moderate	No	57.83	\$109,800	\$63,497	\$53,571	3243	97.10	3149	368	918
17	031	3006.00	Low	No	47.27	\$109,800	\$51,902	\$43,789	3253	97.05	3157	260	883
17	031	3007.00	Low	No	44.81	\$109,800	\$49,201	\$41,508	4798	98.02	4703	567	1332

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17	031	3008.00	Low	No	29.53	\$109,800	\$32,424	\$27,353	4136	98.72	4083	319	972
17	031	3009.00	Low	No	35.95	\$109,800	\$39,473	\$33,306	4553	96.95	4414	856	1607
17	031	3011.00	Moderate	No	57.33	\$109,800	\$62,948	\$53,107	2323	92.85	2157	222	646
17	031	3012.00	Low	No	36.16	\$109,800	\$39,704	\$33,500	4087	94.20	3850	276	1364
17	031	3016.00	Low	No	28.82	\$109,800	\$31,644	\$26,698	4995	98.70	4930	691	1401
17	031	3017.01	Moderate	No	50.31	\$109,800	\$55,240	\$46,601	4279	98.78	4227	616	1213
17	031	3017.02	Low	No	45.94	\$109,800	\$50,442	\$42,552	4121	98.81	4072	447	1226
17	031	3018.01	Low	No	45.33	\$109,800	\$49,772	\$41,993	3947	98.18	3875	286	1246
17	031	3018.02	Low	No	45.04	\$109,800	\$49,454	\$41,724	3376	98.34	3320	327	821
17	031	3018.03	Moderate	No	51.69	\$109,800	\$56,756	\$47,879	5107	97.89	4999	394	1235
17	031	3102.00	Middle	No	104.32	\$109,800	\$114,543	\$96,625	1588	64.61	1026	293	543
17	031	3103.00	Moderate	No	59.18	\$109,800	\$64,980	\$54,821	1767	76.57	1353	185	440
17	031	3104.00	Upper	No	135.76	\$109,800	\$149,064	\$125,750	1375	72.15	992	230	489
17	031	3105.00	Moderate	No	62.50	\$109,800	\$68,625	\$57,895	1399	81.56	1141	142	410
17	031	3106.00	Middle	No	98.67	\$109,800	\$108,340	\$91,391	5498	78.68	4326	550	1050
17	031	3107.00	Low	No	42.88	\$109,800	\$47,082	\$39,722	1700	81.06	1378	113	449
17	031	3108.00	Moderate	No	71.05	\$109,800	\$78,013	\$65,811	4175	83.09	3469	451	1097
17	031	3109.00	Low	No	45.18	\$109,800	\$49,608	\$41,847	4781	85.38	4082	600	1509
17	031	3201.01	Upper	No	198.40	\$109,800	\$217,843	\$183,768	9532	37.17	3543	2318	217
17	031	3201.02	Upper	No	249.56	\$109,800	\$274,017	\$231,152	4846	44.53	2158	475	254
17	031	3204.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2856	36.87	1053	457	13
17	031	3206.00	Upper	No	196.39	\$109,800	\$215,636	\$181,908	6395	48.15	3079	1106	32
17	031	3301.01	Upper	No	220.91	\$109,800	\$242,559	\$204,616	4592	48.45	2225	2193	128
17	031	3301.02	Upper	No	196.15	\$109,800	\$215,373	\$181,680	10811	50.42	5451	3102	489
17	031	3301.03	Upper	No	142.22	\$109,800	\$156,158	\$131,730	8248	59.55	4912	2101	400
17	031	3302.00	Upper	No	196.58	\$109,800	\$215,845	\$182,083	4008	64.07	2568	1142	709
17	031	3403.00	Low	No	46.37	\$109,800	\$50,914	\$42,955	1865	86.17	1607	311	538
17	031	3404.00	Moderate	No	74.36	\$109,800	\$81,647	\$68,875	1844	86.01	1586	251	422
17	031	3405.00	Low	No	26.72	\$109,800	\$29,339	\$24,750	1629	59.36	967	324	567

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17	031	3406.00	Low	No	18.70	\$109,800	\$20,533	\$17,326	1151	98.61	1135	0	202
17	031	3501.00	Moderate	No	61.83	\$109,800	\$67,889	\$57,275	2228	92.10	2052	0	40
17	031	3504.00	Low	No	25.46	\$109,800	\$27,955	\$23,583	1512	98.68	1492	0	23
17	031	3510.00	Moderate	No	62.59	\$109,800	\$68,724	\$57,975	3640	92.61	3371	124	135
17	031	3511.00	Low	No	15.44	\$109,800	\$16,953	\$14,303	2038	98.38	2005	7	194
17	031	3514.00	Low	No	20.24	\$109,800	\$22,224	\$18,750	1392	96.98	1350	104	280
17	031	3515.00	Unknown	No	0.00	\$109,800	\$0	\$0	823	95.14	783	29	81
17	031	3602.00	Low	No	42.02	\$109,800	\$46,138	\$38,929	1651	99.21	1638	69	179
17	031	3801.00	Upper	No	129.76	\$109,800	\$142,476	\$120,188	2207	95.97	2118	494	766
17	031	3802.00	Moderate	No	62.57	\$109,800	\$68,702	\$57,962	2408	97.92	2358	177	252
17	031	3806.00	Moderate	No	54.16	\$109,800	\$59,468	\$50,167	3947	97.72	3857	350	949
17	031	3812.00	Middle	No	92.55	\$109,800	\$101,620	\$85,727	2077	98.31	2042	213	508
17	031	3814.00	Low	No	29.14	\$109,800	\$31,996	\$26,993	1796	97.88	1758	114	366
17	031	3815.00	Low	No	22.65	\$109,800	\$24,870	\$20,982	667	97.60	651	40	65
17	031	3817.00	Unknown	No	0.00	\$109,800	\$0	\$0	18	94.44	17	0	0
17	031	3818.00	Middle	No	86.68	\$109,800	\$95,175	\$80,288	1462	97.67	1428	147	342
17	031	3819.00	Moderate	No	56.89	\$109,800	\$62,465	\$52,700	1106	97.47	1078	297	360
17	031	3901.00	Upper	No	139.68	\$109,800	\$153,369	\$129,375	1553	94.40	1466	246	339
17	031	3902.00	Middle	No	113.45	\$109,800	\$124,568	\$105,086	1883	88.05	1658	612	630
17	031	3903.00	Low	No	46.14	\$109,800	\$50,662	\$42,740	2617	96.14	2516	285	373
17	031	3904.00	Unknown	No	0.00	\$109,800	\$0	\$0	2871	90.94	2611	381	352
17	031	3905.00	Moderate	No	75.33	\$109,800	\$82,712	\$69,779	1666	74.13	1235	222	239
17	031	3906.00	Upper	No	176.60	\$109,800	\$193,907	\$163,571	1994	60.88	1214	352	274
17	031	3907.00	Upper	No	124.10	\$109,800	\$136,262	\$114,944	6532	81.06	5295	1352	279
17	031	4003.00	Low	No	38.46	\$109,800	\$42,229	\$35,625	1504	98.67	1484	96	254
17	031	4004.00	Low	No	38.96	\$109,800	\$42,778	\$36,090	1995	99.45	1984	159	389
17	031	4005.00	Low	No	30.99	\$109,800	\$34,027	\$28,705	2372	98.95	2347	111	391
17	031	4008.00	Low	No	21.80	\$109,800	\$23,936	\$20,197	3178	99.47	3161	92	367

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17	031	4101.00	Middle	No	110.40	\$109,800	\$121,219	\$102,260	2272	71.83	1632	153	147
17	031	4102.00	Middle	No	86.14	\$109,800	\$94,582	\$79,792	1165	60.60	706	138	183
17	031	4105.00	Upper	No	123.14	\$109,800	\$135,208	\$114,063	2922	71.90	2101	423	517
17	031	4106.00	Upper	No	134.50	\$109,800	\$147,681	\$124,583	2371	59.38	1408	372	537
17	031	4107.00	Middle	No	93.68	\$109,800	\$102,861	\$86,771	2399	55.02	1320	261	316
17	031	4108.00	Middle	No	85.75	\$109,800	\$94,154	\$79,431	2993	65.32	1955	455	258
17	031	4109.00	Upper	No	143.99	\$109,800	\$158,101	\$133,370	3670	58.99	2165	810	151
17	031	4110.00	Middle	No	101.53	\$109,800	\$111,480	\$94,044	3902	58.46	2281	981	197
17	031	4111.00	Upper	No	171.73	\$109,800	\$188,560	\$159,063	2379	43.88	1044	447	361
17	031	4112.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	1713	41.74	715	478	312
17	031	4201.00	Low	No	30.36	\$109,800	\$33,335	\$28,125	1642	98.48	1617	17	295
17	031	4202.00	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	1781	89.61	1596	136	229
17	031	4203.00	Moderate	No	50.74	\$109,800	\$55,713	\$47,000	2818	69.09	1947	114	184
17	031	4204.00	Low	No	33.07	\$109,800	\$36,311	\$30,638	1544	84.72	1308	103	156
17	031	4205.00	Low	No	38.54	\$109,800	\$42,317	\$35,703	2053	97.56	2003	193	486
17	031	4206.00	Low	No	35.08	\$109,800	\$38,518	\$32,500	2524	97.23	2454	131	601
17	031	4207.00	Low	No	31.60	\$109,800	\$34,697	\$29,271	3021	98.78	2984	222	1509
17	031	4208.00	Moderate	No	59.33	\$109,800	\$65,144	\$54,958	2457	97.80	2403	220	926
17	031	4212.00	Low	No	47.04	\$109,800	\$51,650	\$43,578	1405	98.93	1390	91	532
17	031	4301.01	Low	No	37.88	\$109,800	\$41,592	\$35,087	4091	98.44	4027	236	671
17	031	4301.02	Moderate	No	53.44	\$109,800	\$58,677	\$49,500	3104	97.52	3027	423	224
17	031	4302.00	Low	No	37.74	\$109,800	\$41,439	\$34,957	5086	96.58	4912	383	706
17	031	4303.00	Low	No	27.83	\$109,800	\$30,557	\$25,781	2558	99.57	2547	129	651
17	031	4304.00	Moderate	No	51.42	\$109,800	\$56,459	\$47,628	3031	98.38	2982	517	1157
17	031	4305.00	Low	No	22.52	\$109,800	\$24,727	\$20,866	4098	99.37	4072	189	726
17	031	4306.00	Middle	No	81.12	\$109,800	\$89,070	\$75,144	1670	97.43	1627	304	401
17	031	4307.00	Low	No	44.33	\$109,800	\$48,674	\$41,066	2175	96.78	2105	174	145
17	031	4308.00	Moderate	No	74.90	\$109,800	\$82,240	\$69,375	1862	98.71	1838	287	666
17	031	4309.00	Moderate	No	67.17	\$109,800	\$73,753	\$62,222	1797	99.28	1784	250	520

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17	031	4312.00	Moderate	No	68.69	\$109,800	\$75,422	\$63,625	2898	98.96	2868	842	1258
17	031	4313.01	Low	No	41.71	\$109,800	\$45,798	\$38,633	3590	99.08	3557	246	843
17	031	4313.02	Low	No	38.07	\$109,800	\$41,801	\$35,270	4351	99.47	4328	163	807
17	031	4314.00	Low	No	36.12	\$109,800	\$39,660	\$33,457	6716	97.38	6540	485	864
17	031	4401.01	Low	No	27.14	\$109,800	\$29,800	\$25,139	4171	99.40	4146	105	858
17	031	4401.02	Moderate	No	62.37	\$109,800	\$68,482	\$57,772	3633	99.34	3609	432	1063
17	031	4402.01	Unknown	No	0.00	\$109,800	\$0	\$0	5054	99.43	5025	678	2008
17	031	4402.02	Moderate	No	58.16	\$109,800	\$63,860	\$53,871	3525	99.46	3506	543	1138
17	031	4403.00	Middle	No	96.97	\$109,800	\$106,473	\$89,821	4677	99.51	4654	1366	1895
17	031	4406.00	Moderate	No	73.83	\$109,800	\$81,065	\$68,385	1996	99.70	1990	560	802
17	031	4407.00	Middle	No	86.59	\$109,800	\$95,076	\$80,208	1497	99.06	1483	469	678
17	031	4408.00	Low	No	34.05	\$109,800	\$37,387	\$31,538	1620	99.57	1613	163	456
17	031	4409.00	Moderate	No	75.21	\$109,800	\$82,581	\$69,662	2462	99.80	2457	536	1192
17	031	4503.00	Moderate	No	66.57	\$109,800	\$73,094	\$61,662	3252	99.66	3241	824	1639
17	031	4601.00	Low	No	45.31	\$109,800	\$49,750	\$41,971	2840	96.80	2749	353	1141
17	031	4602.00	Low	No	34.53	\$109,800	\$37,914	\$31,989	1948	95.74	1865	417	1216
17	031	4603.01	Low	No	43.44	\$109,800	\$47,697	\$40,240	2987	97.46	2911	532	1398
17	031	4603.02	Low	No	47.76	\$109,800	\$52,440	\$44,239	3282	98.35	3228	582	1448
17	031	4604.00	Moderate	No	59.71	\$109,800	\$65,562	\$55,313	3411	99.38	3390	518	1180
17	031	4605.00	Middle	No	101.94	\$109,800	\$111,930	\$94,426	5400	99.24	5359	1362	2133
17	031	4608.00	Low	No	31.77	\$109,800	\$34,883	\$29,434	3639	97.99	3566	359	1314
17	031	4610.00	Moderate	No	57.43	\$109,800	\$63,058	\$53,194	1460	97.05	1417	87	327
17	031	4701.00	Middle	No	80.05	\$109,800	\$87,895	\$74,148	2527	99.84	2523	552	1087
17	031	4801.00	Middle	No	89.70	\$109,800	\$98,491	\$83,083	2001	99.75	1996	619	739
17	031	4802.00	Moderate	No	65.56	\$109,800	\$71,985	\$60,724	1103	99.82	1101	327	692
17	031	4803.00	Moderate	No	62.29	\$109,800	\$68,394	\$57,700	1348	98.89	1333	238	578
17	031	4804.00	Upper	No	154.36	\$109,800	\$169,487	\$142,974	5650	99.43	5618	1990	2637
17	031	4805.00	Middle	No	89.07	\$109,800	\$97,799	\$82,500	2986	98.33	2936	774	1311

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17	031	4902.00	Moderate	No	74.22	\$109,800	\$81,494	\$68,750	3040	99.38	3021	844	1477
17	031	4905.00	Moderate	No	72.04	\$109,800	\$79,100	\$66,728	1995	98.90	1973	480	834
17	031	4906.00	Low	No	47.31	\$109,800	\$51,946	\$43,821	1443	99.93	1442	422	625
17	031	4907.00	Moderate	No	62.18	\$109,800	\$68,274	\$57,598	2656	99.85	2652	662	1089
17	031	4908.00	Moderate	No	51.15	\$109,800	\$56,163	\$47,378	3502	99.31	3478	788	1426
17	031	4909.01	Low	No	46.10	\$109,800	\$50,618	\$42,708	3403	99.50	3386	443	1122
17	031	4909.02	Middle	No	81.61	\$109,800	\$89,608	\$75,590	4647	99.68	4632	991	1716
17	031	4910.00	Low	No	49.77	\$109,800	\$54,647	\$46,107	3807	99.05	3771	439	1563
17	031	4911.00	Moderate	No	73.04	\$109,800	\$80,198	\$67,659	4079	98.85	4032	1029	1479
17	031	4912.00	Moderate	No	56.00	\$109,800	\$61,488	\$51,875	2019	99.11	2001	464	776
17	031	4913.00	Low	No	40.69	\$109,800	\$44,678	\$37,692	2023	99.21	2007	275	924
17	031	4914.00	Low	No	39.13	\$109,800	\$42,965	\$36,250	2593	99.38	2577	270	1170
17	031	5001.00	Moderate	No	72.82	\$109,800	\$79,956	\$67,452	3545	99.63	3532	861	1729
17	031	5002.00	Low	No	37.14	\$109,800	\$40,780	\$34,409	1688	99.41	1678	335	718
17	031	5003.00	Moderate	No	53.02	\$109,800	\$58,216	\$49,116	1587	73.47	1166	462	899
17	031	5101.00	Low	No	45.49	\$109,800	\$49,948	\$42,143	3231	91.98	2972	614	1414
17	031	5102.00	Moderate	No	56.00	\$109,800	\$61,488	\$51,875	2922	96.24	2812	926	1340
17	031	5103.00	Low	No	29.15	\$109,800	\$32,007	\$27,003	4850	99.67	4834	849	2011
17	031	5201.00	Moderate	No	59.95	\$109,800	\$65,825	\$55,536	1745	91.17	1591	296	558
17	031	5202.00	Low	No	48.35	\$109,800	\$53,088	\$44,784	3338	93.05	3106	530	1151
17	031	5203.00	Low	No	49.93	\$109,800	\$54,823	\$46,250	5675	91.44	5189	1253	2097
17	031	5204.00	Low	No	47.93	\$109,800	\$52,627	\$44,402	4055	89.57	3632	972	1433
17	031	5205.00	Moderate	No	72.72	\$109,800	\$79,847	\$67,361	4420	78.55	3472	1220	1507
17	031	5206.00	Middle	No	85.89	\$109,800	\$94,307	\$79,554	2530	84.70	2143	667	799
17	031	5301.00	Low	No	40.19	\$109,800	\$44,129	\$37,230	2197	97.18	2135	291	876
17	031	5302.00	Moderate	No	56.18	\$109,800	\$61,686	\$52,042	4128	99.27	4098	741	1800
17	031	5303.00	Moderate	No	53.93	\$109,800	\$59,215	\$49,955	3964	99.67	3951	995	1558
17	031	5304.00	Middle	No	83.17	\$109,800	\$91,321	\$77,041	2059	99.03	2039	626	825
17	031	5305.01	Moderate	No	55.26	\$109,800	\$60,675	\$51,189	4514	98.94	4466	996	2161

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17	031	5305.02	Moderate	No	69.52	\$109,800	\$76,333	\$64,397	1570	100.00	1570	518	630
17	031	5305.03	Moderate	No	63.45	\$109,800	\$69,668	\$58,775	4898	99.55	4876	1117	1726
17	031	5306.00	Moderate	No	52.29	\$109,800	\$57,414	\$48,438	2774	99.46	2759	414	1062
17	031	5401.01	Low	No	22.51	\$109,800	\$24,716	\$20,850	4324	99.26	4292	52	1472
17	031	5401.02	Low	No	32.20	\$109,800	\$35,356	\$29,831	2938	99.69	2929	180	936
17	031	5501.00	Moderate	No	72.77	\$109,800	\$79,901	\$67,409	7019	69.65	4889	1827	2816
17	031	5502.00	Middle	No	80.58	\$109,800	\$88,477	\$74,643	2969	67.03	1990	820	1064
17	031	5601.00	Middle	No	81.19	\$109,800	\$89,147	\$75,208	1477	88.96	1314	260	334
17	031	5602.00	Moderate	No	77.43	\$109,800	\$85,018	\$71,719	1710	98.19	1679	458	578
17	031	5603.00	Moderate	No	75.38	\$109,800	\$82,767	\$69,821	3253	79.93	2600	911	1017
17	031	5604.00	Moderate	No	73.02	\$109,800	\$80,176	\$67,639	1630	82.94	1352	419	462
17	031	5607.00	Middle	No	84.46	\$109,800	\$92,737	\$78,237	3635	70.67	2569	839	1245
17	031	5608.00	Middle	No	103.67	\$109,800	\$113,830	\$96,029	5682	55.91	3177	1601	1869
17	031	5609.00	Upper	No	127.00	\$109,800	\$139,446	\$117,630	5112	44.31	2265	1697	1896
17	031	5610.00	Upper	No	137.09	\$109,800	\$150,525	\$126,982	5308	42.88	2276	1953	2160
17	031	5611.00	Middle	No	107.70	\$109,800	\$118,255	\$99,762	5581	55.74	3111	1910	2215
17	031	5701.00	Moderate	No	68.72	\$109,800	\$75,455	\$63,654	1316	88.15	1160	315	354
17	031	5702.00	Middle	No	82.12	\$109,800	\$90,168	\$76,066	2096	87.26	1829	506	765
17	031	5703.00	Moderate	No	65.45	\$109,800	\$71,864	\$60,625	6376	89.90	5732	1146	1910
17	031	5704.00	Middle	No	81.14	\$109,800	\$89,092	\$75,156	1769	89.03	1575	266	533
17	031	5705.00	Low	No	49.23	\$109,800	\$54,055	\$45,607	2639	84.80	2238	426	791
17	031	5801.00	Moderate	No	55.85	\$109,800	\$61,323	\$51,736	3228	93.53	3019	535	958
17	031	5802.00	Low	No	45.31	\$109,800	\$49,750	\$41,969	3466	93.91	3255	433	816
17	031	5803.00	Moderate	No	71.35	\$109,800	\$78,342	\$66,094	2577	96.24	2480	427	748
17	031	5804.00	Moderate	No	62.08	\$109,800	\$68,164	\$57,500	4546	94.08	4277	820	1422
17	031	5805.01	Low	No	45.29	\$109,800	\$49,728	\$41,952	5170	92.86	4801	583	1496
17	031	5805.02	Low	No	45.19	\$109,800	\$49,619	\$41,861	5345	95.77	5119	642	1479
17	031	5806.00	Moderate	No	60.63	\$109,800	\$66,572	\$56,157	5405	94.10	5086	769	1578

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17	031	5807.00	Moderate	No	50.59	\$109,800	\$55,548	\$46,859	5621	94.25	5298	821	1718
17	031	5808.00	Moderate	No	60.93	\$109,800	\$66,901	\$56,438	2058	96.02	1976	275	557
17	031	5905.00	Middle	No	85.66	\$109,800	\$94,055	\$79,342	1854	79.18	1468	526	681
17	031	5906.00	Moderate	No	61.58	\$109,800	\$67,615	\$57,045	3477	85.02	2956	790	1339
17	031	5907.00	Middle	No	96.04	\$109,800	\$105,452	\$88,958	3027	89.07	2696	568	1030
17	031	6004.00	Middle	No	82.77	\$109,800	\$90,881	\$76,667	4297	78.15	3358	646	1325
17	031	6006.00	Low	No	49.78	\$109,800	\$54,658	\$46,111	2988	77.64	2320	621	1135
17	031	6007.00	Low	No	42.71	\$109,800	\$46,896	\$39,559	2591	75.38	1953	414	1145
17	031	6009.00	Moderate	No	77.31	\$109,800	\$84,886	\$71,607	3682	69.58	2562	484	1109
17	031	6103.00	Low	No	34.72	\$109,800	\$38,123	\$32,167	5410	95.08	5144	608	1431
17	031	6104.00	Low	No	47.13	\$109,800	\$51,749	\$43,656	2029	97.54	1979	145	579
17	031	6108.00	Middle	No	84.57	\$109,800	\$92,858	\$78,333	1512	34.99	529	316	629
17	031	6112.00	Low	No	32.38	\$109,800	\$35,553	\$30,000	2680	96.75	2593	290	858
17	031	6113.00	Low	No	44.90	\$109,800	\$49,300	\$41,596	3668	97.11	3562	174	1006
17	031	6114.00	Low	No	45.13	\$109,800	\$49,553	\$41,809	3737	98.15	3668	292	1071
17	031	6115.00	Low	No	38.67	\$109,800	\$42,460	\$35,820	3587	96.15	3449	231	898
17	031	6116.00	Low	No	42.18	\$109,800	\$46,314	\$39,076	1921	98.18	1886	215	563
17	031	6117.00	Low	No	25.52	\$109,800	\$28,021	\$23,646	2180	97.39	2123	157	923
17	031	6118.00	Moderate	No	76.79	\$109,800	\$84,315	\$71,125	2205	98.55	2173	167	865
17	031	6119.00	Low	No	49.03	\$109,800	\$53,835	\$45,417	1984	99.24	1969	190	652
17	031	6120.00	Moderate	No	61.99	\$109,800	\$68,065	\$57,417	1448	98.55	1427	189	599
17	031	6121.00	Low	No	41.91	\$109,800	\$46,017	\$38,826	1168	98.29	1148	112	435
17	031	6122.00	Low	No	35.08	\$109,800	\$38,518	\$32,500	3939	96.80	3813	339	1311
17	031	6201.00	Moderate	No	70.41	\$109,800	\$77,310	\$65,217	4567	92.97	4246	899	1155
17	031	6202.00	Moderate	No	79.40	\$109,800	\$87,181	\$73,542	2390	83.93	2006	479	712
17	031	6203.00	Moderate	No	66.12	\$109,800	\$72,600	\$61,250	6410	84.74	5432	1508	2245
17	031	6204.00	Moderate	No	75.66	\$109,800	\$83,075	\$70,078	5027	94.91	4771	911	1338
17	031	6303.00	Moderate	No	61.18	\$109,800	\$67,176	\$56,667	5385	96.49	5196	690	1396
17	031	6304.00	Low	No	38.32	\$109,800	\$42,075	\$35,494	7204	95.88	6907	916	1769

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	6305.00	Low	No	47.01	\$109,800	\$51,617	\$43,547	6271	97.11	6090	717	1684
17	031	6306.00	Moderate	No	50.69	\$109,800	\$55,658	\$46,951	3250	95.42	3101	366	807
17	031	6308.00	Moderate	No	60.58	\$109,800	\$66,517	\$56,111	6641	96.30	6395	1156	1706
17	031	6309.00	Moderate	No	52.99	\$109,800	\$58,183	\$49,083	5204	96.14	5003	664	1146
17	031	6401.00	Moderate	No	59.15	\$109,800	\$64,947	\$54,792	1312	80.64	1058	215	454
17	031	6403.00	Moderate	No	71.84	\$109,800	\$78,880	\$66,542	6710	64.92	4356	1361	2065
17	031	6404.00	Middle	No	101.66	\$109,800	\$111,623	\$94,167	3390	50.94	1727	1021	1104
17	031	6405.00	Middle	No	88.89	\$109,800	\$97,601	\$82,333	3896	54.54	2125	1147	980
17	031	6406.00	Moderate	No	61.33	\$109,800	\$67,340	\$56,806	4063	62.20	2527	1034	1333
17	031	6407.00	Moderate	No	68.70	\$109,800	\$75,433	\$63,640	3298	70.50	2325	755	1042
17	031	6408.00	Moderate	No	66.57	\$109,800	\$73,094	\$61,667	1799	88.33	1589	462	529
17	031	6501.00	Moderate	No	54.25	\$109,800	\$59,567	\$50,250	4765	93.37	4449	636	1303
17	031	6502.00	Middle	No	88.14	\$109,800	\$96,778	\$81,643	7251	87.96	6378	1087	2101
17	031	6503.01	Moderate	No	72.99	\$109,800	\$80,143	\$67,606	5829	88.51	5159	1207	1542
17	031	6503.02	Moderate	No	53.77	\$109,800	\$59,039	\$49,811	4522	94.23	4261	820	1164
17	031	6504.00	Moderate	No	62.77	\$109,800	\$68,921	\$58,143	6894	95.20	6563	1301	1519
17	031	6505.00	Middle	No	86.06	\$109,800	\$94,494	\$79,712	4401	90.87	3999	1246	1095
17	031	6603.01	Low	No	28.45	\$109,800	\$31,238	\$26,359	1850	97.84	1810	148	416
17	031	6603.02	Low	No	40.37	\$109,800	\$44,326	\$37,397	5549	97.50	5410	376	1403
17	031	6604.00	Moderate	No	51.10	\$109,800	\$56,108	\$47,330	5692	95.34	5427	860	1463
17	031	6605.00	Low	No	49.50	\$109,800	\$54,351	\$45,855	5013	94.51	4738	595	1294
17	031	6606.00	Low	No	39.54	\$109,800	\$43,415	\$36,632	6404	98.00	6276	637	1710
17	031	6607.00	Low	No	28.91	\$109,800	\$31,743	\$26,786	2076	99.23	2060	302	647
17	031	6608.00	Low	No	46.73	\$109,800	\$51,310	\$43,289	6114	97.91	5986	645	1977
17	031	6609.00	Low	No	47.07	\$109,800	\$51,683	\$43,598	4446	96.81	4304	380	1581
17	031	6610.00	Low	No	47.07	\$109,800	\$51,683	\$43,601	5756	98.44	5666	1114	2184
17	031	6611.00	Moderate	No	59.48	\$109,800	\$65,309	\$55,100	6633	96.10	6374	1433	1847
17	031	6701.00	Unknown	No	0.00	\$109,800	\$0	\$0	1349	98.30	1326	141	544

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17	031	6702.00	Low	No	37.39	\$109,800	\$41,054	\$34,632	1325	98.42	1304	154	515
17	031	6703.00	Low	No	37.20	\$109,800	\$40,846	\$34,464	1287	99.38	1279	183	502
17	031	6704.00	Low	No	39.66	\$109,800	\$43,547	\$36,742	1585	98.80	1566	217	667
17	031	6705.00	Moderate	No	63.72	\$109,800	\$69,965	\$59,028	1148	100.00	1148	129	422
17	031	6706.00	Low	No	34.92	\$109,800	\$38,342	\$32,344	1339	99.63	1334	193	454
17	031	6707.00	Low	No	44.26	\$109,800	\$48,597	\$41,000	1252	100.00	1252	161	473
17	031	6708.00	Low	No	30.23	\$109,800	\$33,193	\$28,000	1477	98.78	1459	164	532
17	031	6709.00	Low	No	35.44	\$109,800	\$38,913	\$32,827	1172	99.74	1169	196	639
17	031	6711.00	Low	No	38.36	\$109,800	\$42,119	\$35,536	994	99.90	993	91	383
17	031	6712.00	Moderate	No	58.84	\$109,800	\$64,606	\$54,500	980	99.39	974	82	376
17	031	6713.00	Low	No	36.51	\$109,800	\$40,088	\$33,819	2048	99.71	2042	368	800
17	031	6714.00	Low	No	25.88	\$109,800	\$28,416	\$23,977	1558	99.61	1552	419	683
17	031	6715.00	Moderate	No	56.77	\$109,800	\$62,333	\$52,587	2716	99.41	2700	423	1099
17	031	6716.00	Low	No	41.29	\$109,800	\$45,336	\$38,250	1804	99.89	1802	139	820
17	031	6718.00	Low	No	46.69	\$109,800	\$51,266	\$43,250	1142	99.21	1133	186	465
17	031	6719.00	Moderate	No	54.91	\$109,800	\$60,291	\$50,865	1122	99.11	1112	175	388
17	031	6720.00	Moderate	No	59.39	\$109,800	\$65,210	\$55,014	3397	99.47	3379	724	1268
17	031	6805.00	Low	No	41.56	\$109,800	\$45,633	\$38,500	1307	99.31	1298	123	517
17	031	6806.00	Low	No	48.95	\$109,800	\$53,747	\$45,341	1165	99.48	1159	90	652
17	031	6809.00	Low	No	24.84	\$109,800	\$27,274	\$23,008	3573	99.30	3548	243	756
17	031	6810.00	Low	No	35.18	\$109,800	\$38,628	\$32,589	2573	98.80	2542	375	1167
17	031	6811.00	Low	No	20.24	\$109,800	\$22,224	\$18,750	2873	98.96	2843	178	1298
17	031	6812.00	Low	No	25.75	\$109,800	\$28,274	\$23,852	2353	99.36	2338	127	872
17	031	6813.00	Low	No	24.63	\$109,800	\$27,044	\$22,813	2182	99.59	2173	157	1009
17	031	6814.00	Low	No	45.19	\$109,800	\$49,619	\$41,864	2474	99.47	2461	414	1322
17	031	6903.00	Low	No	34.46	\$109,800	\$37,837	\$31,923	2302	98.57	2269	64	352
17	031	6904.00	Low	No	29.96	\$109,800	\$32,896	\$27,750	3363	99.44	3344	373	1232
17	031	6905.00	Low	No	39.87	\$109,800	\$43,777	\$36,935	992	99.09	983	110	349
17	031	6909.00	Moderate	No	64.51	\$109,800	\$70,832	\$59,758	4250	99.67	4236	630	1838

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17	031	6910.00	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	2668	99.33	2650	512	1034
17	031	6911.00	Low	No	27.29	\$109,800	\$29,964	\$25,278	2980	99.36	2961	290	1004
17	031	6912.00	Low	No	31.15	\$109,800	\$34,203	\$28,854	2277	99.78	2272	251	964
17	031	6913.00	Moderate	No	53.10	\$109,800	\$58,304	\$49,191	2374	99.16	2354	508	901
17	031	6914.00	Low	No	39.53	\$109,800	\$43,404	\$36,615	3411	99.62	3398	569	1397
17	031	6915.00	Low	No	21.11	\$109,800	\$23,179	\$19,554	1806	99.72	1801	271	676
17	031	7001.00	Middle	No	82.57	\$109,800	\$90,662	\$76,480	3326	96.96	3225	880	1137
17	031	7002.00	Middle	No	90.57	\$109,800	\$99,446	\$83,892	6554	90.13	5907	1622	1700
17	031	7003.01	Moderate	No	72.63	\$109,800	\$79,748	\$67,272	5762	86.12	4962	1653	1839
17	031	7003.02	Middle	No	97.13	\$109,800	\$106,649	\$89,970	5662	79.51	4502	1464	1706
17	031	7004.01	Middle	No	97.29	\$109,800	\$106,824	\$90,119	5822	94.71	5514	1519	1870
17	031	7004.02	Moderate	No	71.89	\$109,800	\$78,935	\$66,591	4082	93.36	3811	1019	1187
17	031	7005.01	Middle	No	83.30	\$109,800	\$91,463	\$77,157	6912	96.95	6701	1819	2379
17	031	7005.02	Middle	No	111.09	\$109,800	\$121,977	\$102,895	2978	96.24	2866	988	1073
17	031	7101.00	Low	No	36.63	\$109,800	\$40,220	\$33,929	1015	98.72	1002	187	474
17	031	7102.00	Low	No	46.54	\$109,800	\$51,101	\$43,108	4635	99.46	4610	534	1565
17	031	7103.00	Low	No	46.14	\$109,800	\$50,662	\$42,738	1424	99.86	1422	165	430
17	031	7104.00	Moderate	No	57.47	\$109,800	\$63,102	\$53,235	5424	99.58	5401	1047	2105
17	031	7105.00	Low	No	44.68	\$109,800	\$49,059	\$41,386	4036	99.58	4019	608	1373
17	031	7106.00	Moderate	No	52.55	\$109,800	\$57,700	\$48,676	1706	99.59	1699	335	720
17	031	7107.00	Moderate	No	54.32	\$109,800	\$59,643	\$50,321	3420	99.68	3409	472	1050
17	031	7108.00	Low	No	24.04	\$109,800	\$26,396	\$22,269	4804	99.46	4778	403	1743
17	031	7109.00	Low	No	38.34	\$109,800	\$42,097	\$35,516	1942	100.00	1942	321	679
17	031	7110.00	Low	No	43.18	\$109,800	\$47,412	\$40,000	3058	99.38	3039	590	1134
17	031	7111.00	Moderate	No	67.56	\$109,800	\$74,181	\$62,583	2499	99.92	2497	632	887
17	031	7112.00	Middle	No	81.74	\$109,800	\$89,751	\$75,714	4687	99.55	4666	1196	1742
17	031	7113.00	Moderate	No	60.73	\$109,800	\$66,682	\$56,250	1462	99.32	1452	218	519
17	031	7114.00	Low	No	46.87	\$109,800	\$51,463	\$43,417	2394	99.58	2384	521	845

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17	031	7115.00	Moderate	No	50.57	\$109,800	\$55,526	\$46,840	2372	99.79	2367	592	970
17	031	7201.00	Upper	No	179.04	\$109,800	\$196,586	\$165,833	3344	42.88	1434	1041	1100
17	031	7202.00	Middle	No	112.29	\$109,800	\$123,294	\$104,010	4131	65.58	2709	1287	1392
17	031	7203.00	Upper	No	163.16	\$109,800	\$179,150	\$151,125	3637	42.32	1539	1436	1475
17	031	7204.00	Middle	No	115.38	\$109,800	\$126,687	\$106,875	1961	19.33	379	607	716
17	031	7205.00	Upper	No	171.82	\$109,800	\$188,658	\$159,148	2086	12.27	256	650	786
17	031	7206.00	Upper	No	153.12	\$109,800	\$168,126	\$141,830	1691	24.48	414	536	615
17	031	7207.00	Upper	No	122.81	\$109,800	\$134,845	\$113,750	3073	71.04	2183	675	861
17	031	7301.00	Moderate	No	65.10	\$109,800	\$71,480	\$60,298	2462	99.63	2453	768	984
17	031	7302.01	Moderate	No	68.82	\$109,800	\$75,564	\$63,750	5627	99.84	5618	891	1597
17	031	7302.02	Middle	No	93.73	\$109,800	\$102,916	\$86,821	2893	99.65	2883	781	1104
17	031	7303.00	Moderate	No	55.67	\$109,800	\$61,126	\$51,563	1046	99.90	1045	245	342
17	031	7304.00	Middle	No	109.58	\$109,800	\$120,319	\$101,500	3386	99.59	3372	1051	1422
17	031	7305.00	Moderate	No	70.29	\$109,800	\$77,178	\$65,111	4220	99.57	4202	1424	1926
17	031	7306.00	Moderate	No	56.36	\$109,800	\$61,883	\$52,204	3254	99.23	3229	768	1196
17	031	7307.00	Moderate	No	59.02	\$109,800	\$64,804	\$54,669	2281	99.61	2272	591	857
17	031	7401.00	Upper	No	122.04	\$109,800	\$134,000	\$113,036	3234	23.13	748	1009	1238
17	031	7402.00	Upper	No	146.37	\$109,800	\$160,714	\$135,577	5830	15.33	894	1750	1996
17	031	7403.00	Upper	No	153.77	\$109,800	\$168,839	\$142,426	4869	13.12	639	1693	1761
17	031	7404.00	Upper	No	130.19	\$109,800	\$142,949	\$120,592	4695	23.24	1091	1292	1437
17	031	7501.00	Moderate	No	79.52	\$109,800	\$87,313	\$73,654	3736	99.71	3725	1026	1401
17	031	7502.00	Middle	No	112.98	\$109,800	\$124,052	\$104,653	3024	66.27	2004	778	1094
17	031	7503.00	Upper	No	129.63	\$109,800	\$142,334	\$120,074	2470	16.48	407	792	952
17	031	7504.00	Upper	No	138.94	\$109,800	\$152,556	\$128,696	2909	42.63	1240	991	1107
17	031	7505.00	Moderate	No	66.56	\$109,800	\$73,083	\$61,650	5618	81.45	4576	1146	1691
17	031	7506.00	Moderate	No	60.13	\$109,800	\$66,023	\$55,694	3420	99.27	3395	912	1297
17	031	7608.01	Middle	No	88.71	\$109,800	\$97,404	\$82,167	4403	48.38	2130	366	50
17	031	7608.02	Middle	No	92.71	\$109,800	\$101,796	\$85,875	2374	14.91	354	990	805
17	031	7608.03	Moderate	No	71.71	\$109,800	\$78,738	\$66,422	6394	26.63	1703	1115	807

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17	031	7702.01	Middle	No	93.60	\$109,800	\$102,773	\$86,695	5894	32.76	1931	1438	1677
17	031	7702.02	Middle	No	97.75	\$109,800	\$107,330	\$90,547	5060	20.06	1015	1755	1478
17	031	7703.00	Middle	No	97.35	\$109,800	\$106,890	\$90,174	7234	27.07	1958	1796	2010
17	031	7704.00	Middle	No	107.09	\$109,800	\$117,585	\$99,194	4375	38.51	1685	927	1003
17	031	7705.00	Low	No	42.89	\$109,800	\$47,093	\$39,731	4632	87.85	4069	784	1050
17	031	7706.01	Middle	No	117.33	\$109,800	\$128,828	\$108,674	3272	33.37	1092	1012	1145
17	031	7706.02	Middle	No	81.39	\$109,800	\$89,366	\$75,387	4762	63.17	3008	730	1027
17	031	7707.00	Middle	No	85.36	\$109,800	\$93,725	\$79,063	2537	29.84	757	377	415
17	031	7708.00	Middle	No	84.90	\$109,800	\$93,220	\$78,641	5661	42.50	2406	1416	1766
17	031	7709.01	Middle	No	107.95	\$109,800	\$118,529	\$99,986	5245	22.42	1176	1620	1457
17	031	7709.02	Middle	No	88.44	\$109,800	\$97,107	\$81,923	3732	16.08	600	1008	984
17	031	8001.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2395	12.03	288	815	930
17	031	8002.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	6466	14.35	928	2312	2413
17	031	8003.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3613	11.85	428	1054	1081
17	031	8004.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3936	12.40	488	1068	1322
17	031	8005.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5133	11.12	571	1626	1787
17	031	8006.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2429	12.02	292	659	734
17	031	8007.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5257	17.92	942	1567	1687
17	031	8008.00	Upper	No	137.41	\$109,800	\$150,876	\$127,273	2426	23.66	574	850	744
17	031	8009.00	Upper	No	134.87	\$109,800	\$148,087	\$124,922	4505	40.82	1839	1502	1787
17	031	8010.00	Upper	No	172.27	\$109,800	\$189,152	\$159,565	5337	27.54	1470	1811	1846
17	031	8011.00	Upper	No	223.20	\$109,800	\$245,074	\$206,741	4871	17.20	838	1458	1550
17	031	8012.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3651	10.49	383	1348	981
17	031	8013.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	4430	17.00	753	1321	1321
17	031	8014.00	Upper	No	155.96	\$109,800	\$171,244	\$144,455	2922	28.95	846	1101	1182
17	031	8015.00	Upper	No	163.09	\$109,800	\$179,073	\$151,063	6572	20.63	1356	1888	1805
17	031	8016.01	Upper	No	159.69	\$109,800	\$175,340	\$147,917	4734	22.88	1083	1302	1306
17	031	8016.03	Moderate	No	55.70	\$109,800	\$61,159	\$51,598	4138	53.75	2224	583	714

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17	031	8016.05	Upper	No	184.21	\$109,800	\$202,263	\$170,625	5883	23.75	1397	2030	1931
17	031	8016.06	Upper	No	186.78	\$109,800	\$205,084	\$173,000	6716	26.97	1811	2300	2080
17	031	8016.07	Upper	No	153.23	\$109,800	\$168,247	\$141,932	5225	38.37	2005	1520	1421
17	031	8016.08	Upper	No	155.06	\$109,800	\$170,256	\$143,627	7057	30.24	2134	2153	2266
17	031	8017.01	Upper	No	227.80	\$109,800	\$250,124	\$211,000	3846	22.31	858	1092	1214
17	031	8017.02	Upper	No	190.75	\$109,800	\$209,444	\$176,679	4756	19.41	923	1411	1564
17	031	8018.00	Upper	No	242.45	\$109,800	\$266,210	\$224,565	5972	18.03	1077	2159	2393
17	031	8019.01	Upper	No	124.04	\$109,800	\$136,196	\$114,896	5016	37.20	1866	1531	1411
17	031	8019.02	Upper	No	180.57	\$109,800	\$198,266	\$167,250	3420	17.89	612	1154	1274
17	031	8020.02	Upper	No	156.76	\$109,800	\$172,122	\$145,197	5130	25.42	1304	1513	1510
17	031	8020.03	Upper	No	137.28	\$109,800	\$150,733	\$127,159	2679	40.20	1077	692	805
17	031	8020.04	Low	No	48.98	\$109,800	\$53,780	\$45,375	5871	58.08	3410	1475	581
17	031	8021.00	Upper	No	175.01	\$109,800	\$192,161	\$162,102	3734	15.85	592	901	1187
17	031	8022.00	Upper	No	171.99	\$109,800	\$188,845	\$159,306	4848	16.44	797	1645	1582
17	031	8023.00	Upper	No	210.61	\$109,800	\$231,250	\$195,078	5968	33.78	2016	1287	1459
17	031	8024.02	Middle	No	89.49	\$109,800	\$98,260	\$82,889	5543	49.38	2737	1548	1237
17	031	8024.03	Middle	No	107.96	\$109,800	\$118,540	\$100,000	1531	23.91	366	687	604
17	031	8024.04	Moderate	No	65.21	\$109,800	\$71,601	\$60,402	7558	59.67	4510	1947	2120
17	031	8025.03	Middle	No	116.21	\$109,800	\$127,599	\$107,643	6412	46.26	2966	1866	1669
17	031	8025.04	Middle	No	93.79	\$109,800	\$102,981	\$86,875	6442	58.17	3747	1798	2022
17	031	8025.05	Moderate	No	66.90	\$109,800	\$73,456	\$61,968	6723	68.81	4626	884	893
17	031	8025.06	Middle	No	107.24	\$109,800	\$117,750	\$99,333	2285	65.34	1493	512	550
17	031	8026.05	Upper	No	123.11	\$109,800	\$135,175	\$114,028	7125	29.60	2109	2257	2374
17	031	8026.07	Upper	No	141.12	\$109,800	\$154,950	\$130,714	1536	14.32	220	381	427
17	031	8026.08	Middle	No	96.87	\$109,800	\$106,363	\$89,732	6730	17.68	1190	2486	1743
17	031	8026.09	Moderate	No	71.88	\$109,800	\$78,924	\$66,583	6290	63.83	4015	1186	568
17	031	8026.10	Upper	No	134.28	\$109,800	\$147,439	\$124,375	1757	32.21	566	700	704
17	031	8027.01	Middle	No	114.32	\$109,800	\$125,523	\$105,887	6682	41.38	2765	1833	1606
17	031	8027.02	Upper	No	137.88	\$109,800	\$151,392	\$127,708	4710	34.35	1618	1312	1381

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17	031	8028.01	Upper	No	140.93	\$109,800	\$154,741	\$130,536	5041	18.85	950	1606	1567
17	031	8028.02	Upper	No	135.00	\$109,800	\$148,230	\$125,042	6991	22.76	1591	1977	2281
17	031	8029.00	Upper	No	185.08	\$109,800	\$203,218	\$171,425	6055	13.01	788	1958	2058
17	031	8030.05	Upper	No	144.59	\$109,800	\$158,760	\$133,929	2614	19.20	502	789	615
17	031	8030.07	Middle	No	114.64	\$109,800	\$125,875	\$106,186	5153	19.83	1022	1701	1472
17	031	8030.08	Upper	No	155.34	\$109,800	\$170,563	\$143,884	4767	23.18	1105	1513	1457
17	031	8030.10	Upper	No	142.40	\$109,800	\$156,355	\$131,894	5351	26.35	1410	1606	1633
17	031	8030.12	Middle	No	94.03	\$109,800	\$103,245	\$87,098	2234	35.63	796	540	574
17	031	8030.13	Upper	No	148.97	\$109,800	\$163,569	\$137,981	5490	26.05	1430	2017	1573
17	031	8030.14	Middle	No	85.73	\$109,800	\$94,132	\$79,405	3677	37.29	1371	929	687
17	031	8030.15	Upper	No	124.85	\$109,800	\$137,085	\$115,647	4631	24.94	1155	1541	1541
17	031	8030.16	Upper	No	122.13	\$109,800	\$134,099	\$113,125	2490	56.75	1413	435	480
17	031	8030.17	Upper	No	139.92	\$109,800	\$153,632	\$129,602	6283	33.58	2110	1405	1418
17	031	8031.00	Upper	No	165.38	\$109,800	\$181,587	\$153,182	3616	15.74	569	1071	1075
17	031	8032.00	Upper	No	138.33	\$109,800	\$151,886	\$128,125	5586	13.19	737	1755	1538
17	031	8033.00	Upper	No	162.19	\$109,800	\$178,085	\$150,227	5726	24.00	1374	1748	1124
17	031	8034.00	Upper	No	145.06	\$109,800	\$159,276	\$134,364	6592	16.79	1107	1729	2009
17	031	8035.00	Upper	No	167.48	\$109,800	\$183,893	\$155,128	5803	13.41	778	1851	1893
17	031	8036.03	Upper	No	207.71	\$109,800	\$228,066	\$192,390	6824	30.89	2108	1997	2384
17	031	8036.04	Middle	No	98.70	\$109,800	\$108,373	\$91,420	4209	25.11	1057	1261	1134
17	031	8036.05	Middle	No	116.86	\$109,800	\$128,312	\$108,243	7002	38.06	2665	1845	1794
17	031	8036.07	Upper	No	128.08	\$109,800	\$140,632	\$118,631	4819	20.81	1003	1526	1678
17	031	8036.08	Upper	No	156.90	\$109,800	\$172,276	\$145,324	7544	35.46	2675	1546	1855
17	031	8036.11	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	5698	62.67	3571	1422	1579
17	031	8036.12	Moderate	No	58.29	\$109,800	\$64,002	\$53,991	3831	69.59	2666	332	271
17	031	8036.13	Moderate	No	70.64	\$109,800	\$77,563	\$65,436	3434	80.84	2776	557	536
17	031	8036.14	Moderate	No	52.80	\$109,800	\$57,974	\$48,908	4422	72.23	3194	341	212
17	031	8036.15	Upper	No	126.63	\$109,800	\$139,040	\$117,292	2752	40.88	1125	612	570

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17	031	8036.16	Middle	No	105.89	\$109,800	\$116,267	\$98,083	4635	34.28	1589	1375	1631
17	031	8037.01	Upper	No	145.90	\$109,800	\$160,198	\$135,139	2707	25.93	702	827	759
17	031	8037.02	Upper	No	142.88	\$109,800	\$156,882	\$132,339	6376	27.24	1737	1890	2064
17	031	8038.00	Upper	No	121.27	\$109,800	\$133,154	\$112,326	4522	22.76	1029	1412	1616
17	031	8039.01	Middle	No	107.02	\$109,800	\$117,508	\$99,125	3935	27.75	1092	1588	982
17	031	8039.02	Middle	No	104.59	\$109,800	\$114,840	\$96,875	3429	28.73	985	1077	1299
17	031	8040.00	Middle	No	104.30	\$109,800	\$114,521	\$96,613	4763	32.63	1554	1741	1547
17	031	8041.02	Upper	No	161.90	\$109,800	\$177,766	\$149,957	7307	26.80	1958	2321	2473
17	031	8041.04	Upper	No	145.10	\$109,800	\$159,320	\$134,398	4949	43.44	2150	1477	1857
17	031	8041.05	Upper	No	150.02	\$109,800	\$164,722	\$138,953	4168	26.03	1085	1386	1478
17	031	8041.06	Upper	No	135.93	\$109,800	\$149,251	\$125,909	7264	39.94	2901	2239	2394
17	031	8041.08	Middle	No	109.55	\$109,800	\$120,286	\$101,471	4798	65.21	3129	225	280
17	031	8041.09	Upper	No	177.37	\$109,800	\$194,752	\$164,286	3078	25.76	793	967	1010
17	031	8042.02	Upper	No	175.29	\$109,800	\$192,468	\$162,363	7793	30.46	2374	2281	2498
17	031	8042.03	Upper	No	182.00	\$109,800	\$199,836	\$168,580	3458	44.45	1537	1001	1001
17	031	8042.04	Upper	No	167.62	\$109,800	\$184,047	\$155,259	5263	25.78	1357	1514	1747
17	031	8043.05	Middle	No	97.44	\$109,800	\$106,989	\$90,255	6952	55.54	3861	2134	2262
17	031	8043.06	Middle	No	105.64	\$109,800	\$115,993	\$97,850	5626	60.43	3400	1986	2293
17	031	8043.08	Moderate	No	73.64	\$109,800	\$80,857	\$68,214	5518	45.74	2524	1567	2102
17	031	8043.09	Middle	No	106.95	\$109,800	\$117,431	\$99,063	3038	61.42	1866	759	917
17	031	8043.12	Upper	No	149.42	\$109,800	\$164,063	\$138,402	2238	57.33	1283	616	662
17	031	8043.13	Middle	No	117.82	\$109,800	\$129,366	\$109,131	6354	59.22	3763	1746	2285
17	031	8043.14	Upper	No	140.45	\$109,800	\$154,214	\$130,089	1682	37.81	636	433	562
17	031	8043.15	Middle	No	103.82	\$109,800	\$113,994	\$96,163	2446	45.30	1108	709	767
17	031	8043.16	Middle	No	114.00	\$109,800	\$125,172	\$105,594	5027	59.68	3000	1514	1573
17	031	8044.03	Middle	No	99.04	\$109,800	\$108,746	\$91,742	7297	61.61	4496	1750	2353
17	031	8044.04	Middle	No	88.46	\$109,800	\$97,129	\$81,938	5147	74.70	3845	1454	1642
17	031	8044.05	Moderate	No	76.06	\$109,800	\$83,514	\$70,452	3570	82.24	2936	459	834
17	031	8044.06	Middle	No	84.73	\$109,800	\$93,034	\$78,487	6292	72.90	4587	1529	1931

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17	031	8045.05	Moderate	No	72.11	\$109,800	\$79,177	\$66,797	3970	37.43	1486	802	1154
17	031	8045.06	Upper	No	129.48	\$109,800	\$142,169	\$119,929	5472	37.76	2066	1513	1640
17	031	8045.08	Moderate	No	71.86	\$109,800	\$78,902	\$66,563	2343	77.25	1810	358	518
17	031	8045.09	Middle	No	98.91	\$109,800	\$108,603	\$91,618	6012	76.63	4607	1221	1384
17	031	8045.10	Moderate	No	68.67	\$109,800	\$75,400	\$63,605	5872	85.20	5003	891	1081
17	031	8045.11	Moderate	No	67.26	\$109,800	\$73,851	\$62,306	2426	83.59	2028	292	374
17	031	8045.12	Upper	No	138.81	\$109,800	\$152,413	\$128,571	3995	54.02	2158	1221	1362
17	031	8045.13	Middle	No	102.90	\$109,800	\$112,984	\$95,313	4065	42.68	1735	1120	1354
17	031	8045.14	Upper	No	161.02	\$109,800	\$176,800	\$149,148	4690	45.76	2146	1256	1339
17	031	8046.03	Middle	No	98.25	\$109,800	\$107,879	\$91,004	5651	58.64	3314	896	774
17	031	8046.06	Upper	No	165.40	\$109,800	\$181,609	\$153,199	7088	30.30	2148	2374	2431
17	031	8046.07	Upper	No	121.31	\$109,800	\$133,198	\$112,368	7123	32.15	2290	1848	2394
17	031	8046.08	Upper	No	135.12	\$109,800	\$148,362	\$125,156	4027	47.80	1925	1132	1436
17	031	8046.09	Upper	No	172.18	\$109,800	\$189,054	\$159,483	6147	55.38	3404	1504	1848
17	031	8046.10	Middle	No	95.81	\$109,800	\$105,199	\$88,750	2524	37.16	938	780	1098
17	031	8046.11	Middle	No	113.22	\$109,800	\$124,316	\$104,875	4653	30.37	1413	1417	1759
17	031	8047.01	Middle	No	100.91	\$109,800	\$110,799	\$93,469	7045	61.58	4338	1306	1501
17	031	8047.05	Middle	No	90.30	\$109,800	\$99,149	\$83,644	4148	55.45	2300	1105	1260
17	031	8047.06	Upper	No	127.25	\$109,800	\$139,721	\$117,870	2553	32.94	841	646	686
17	031	8047.09	Middle	No	90.42	\$109,800	\$99,281	\$83,756	6814	50.38	3433	1374	1726
17	031	8047.10	Upper	No	121.06	\$109,800	\$132,924	\$112,132	4292	32.32	1387	1207	1494
17	031	8047.11	Middle	No	86.52	\$109,800	\$94,999	\$80,139	7629	61.48	4690	1472	1697
17	031	8047.12	Middle	No	104.44	\$109,800	\$114,675	\$96,736	5456	43.22	2358	1217	1572
17	031	8047.13	Middle	No	101.85	\$109,800	\$111,831	\$94,336	5037	60.25	3035	699	657
17	031	8047.14	Middle	No	100.01	\$109,800	\$109,811	\$92,632	3534	36.11	1276	1077	977
17	031	8047.15	Low	No	48.75	\$109,800	\$53,528	\$45,160	3426	75.89	2600	686	656
17	031	8047.16	Middle	No	108.99	\$109,800	\$119,671	\$100,952	5360	58.34	3127	1181	1321
17	031	8048.03	Middle	No	89.97	\$109,800	\$98,787	\$83,333	5721	40.27	2304	1258	1638

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17	031	8048.04	Middle	No	99.12	\$109,800	\$108,834	\$91,811	6809	49.90	3398	1683	1832
17	031	8048.05	Middle	No	108.47	\$109,800	\$119,100	\$100,469	6860	38.41	2635	2109	2470
17	031	8048.06	Middle	No	87.59	\$109,800	\$96,174	\$81,136	3796	63.96	2428	763	933
17	031	8048.07	Middle	No	99.73	\$109,800	\$109,504	\$92,381	5224	36.26	1894	1526	1714
17	031	8048.08	Upper	No	136.81	\$109,800	\$150,217	\$126,719	2596	25.39	659	848	902
17	031	8048.09	Upper	No	121.71	\$109,800	\$133,638	\$112,734	4259	27.78	1183	1395	1498
17	031	8048.10	Middle	No	90.15	\$109,800	\$98,985	\$83,500	7097	40.69	2888	1890	1704
17	031	8049.01	Upper	No	140.55	\$109,800	\$154,324	\$130,183	6927	18.28	1266	1961	1917
17	031	8049.02	Middle	No	118.26	\$109,800	\$129,849	\$109,544	5626	33.61	1891	1916	2164
17	031	8050.01	Upper	No	140.05	\$109,800	\$153,775	\$129,720	4985	14.18	707	1751	1764
17	031	8050.02	Moderate	No	69.55	\$109,800	\$76,366	\$64,426	7422	49.93	3706	1239	1008
17	031	8051.05	Moderate	No	78.79	\$109,800	\$86,511	\$72,986	7278	61.45	4472	1271	979
17	031	8051.06	Middle	No	111.04	\$109,800	\$121,922	\$102,853	2778	18.32	509	1059	601
17	031	8051.07	Middle	No	91.13	\$109,800	\$100,061	\$84,408	6793	58.59	3980	532	441
17	031	8051.08	Middle	No	82.80	\$109,800	\$90,914	\$76,696	6400	61.11	3911	866	874
17	031	8051.09	Middle	No	103.36	\$109,800	\$113,489	\$95,737	4396	20.02	880	1521	1722
17	031	8051.10	Middle	No	106.61	\$109,800	\$117,058	\$98,750	4440	17.95	797	1295	1054
17	031	8051.11	Middle	No	87.09	\$109,800	\$95,625	\$80,668	7786	59.13	4604	1010	1342
17	031	8051.12	Middle	No	95.68	\$109,800	\$105,057	\$88,625	3482	49.86	1736	803	804
17	031	8052.01	Middle	No	115.63	\$109,800	\$126,962	\$107,107	3475	37.55	1305	1107	1295
17	031	8052.02	Upper	No	127.64	\$109,800	\$140,149	\$118,229	4078	31.76	1295	1149	1397
17	031	8053.01	Middle	No	103.61	\$109,800	\$113,764	\$95,972	3588	48.19	1729	914	980
17	031	8053.02	Middle	No	102.32	\$109,800	\$112,347	\$94,777	3873	43.74	1694	1241	1380
17	031	8054.01	Upper	No	125.24	\$109,800	\$137,514	\$116,000	4056	26.80	1087	1220	1437
17	031	8054.02	Middle	No	114.16	\$109,800	\$125,348	\$105,742	5467	26.54	1451	1495	1753
17	031	8055.01	Upper	No	159.84	\$109,800	\$175,504	\$148,056	3998	18.33	733	1011	1096
17	031	8055.02	Upper	No	192.48	\$109,800	\$211,343	\$178,281	4295	9.97	428	1394	1412
17	031	8056.00	Upper	No	173.68	\$109,800	\$190,701	\$160,870	4710	10.89	513	1506	1441
17	031	8057.01	Upper	No	178.29	\$109,800	\$195,762	\$165,139	5485	12.36	678	1519	1401

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17	031	8057.02	Upper	No	164.42	\$109,800	\$180,533	\$152,292	2089	16.85	352	681	761
17	031	8058.01	Upper	No	143.89	\$109,800	\$157,991	\$133,281	2580	12.29	317	895	878
17	031	8058.02	Upper	No	139.68	\$109,800	\$153,369	\$129,375	5096	15.78	804	1549	1594
17	031	8059.01	Middle	No	107.98	\$109,800	\$118,562	\$100,022	4341	27.85	1209	1328	1166
17	031	8059.02	Upper	No	136.03	\$109,800	\$149,361	\$126,000	6503	22.62	1471	1691	2085
17	031	8060.01	Moderate	No	74.97	\$109,800	\$82,317	\$69,444	5818	60.61	3526	1031	898
17	031	8060.02	Moderate	No	64.57	\$109,800	\$70,898	\$59,808	7833	55.07	4314	1630	1009
17	031	8060.04	Middle	No	81.27	\$109,800	\$89,234	\$75,283	7554	50.54	3818	1769	1852
17	031	8060.05	Middle	No	96.84	\$109,800	\$106,330	\$89,703	3258	71.70	2336	628	509
17	031	8060.06	Middle	No	100.87	\$109,800	\$110,755	\$93,431	4885	57.38	2803	1362	941
17	031	8061.02	Upper	No	125.04	\$109,800	\$137,294	\$115,817	4400	39.64	1744	1093	1301
17	031	8061.03	Middle	No	107.30	\$109,800	\$117,815	\$99,387	5269	35.19	1854	1782	1899
17	031	8061.04	Moderate	No	67.11	\$109,800	\$73,687	\$62,163	4134	56.46	2334	598	415
17	031	8062.01	Moderate	No	68.79	\$109,800	\$75,531	\$63,722	4908	39.49	1938	1557	661
17	031	8062.02	Middle	No	80.72	\$109,800	\$88,631	\$74,766	4998	25.93	1296	1583	802
17	031	8063.00	Middle	No	110.47	\$109,800	\$121,296	\$102,321	4687	30.92	1449	1400	1668
17	031	8064.00	Upper	No	126.45	\$109,800	\$138,842	\$117,125	2492	31.22	778	641	773
17	031	8065.01	Moderate	No	57.19	\$109,800	\$62,795	\$52,976	2665	71.86	1915	448	682
17	031	8065.02	Middle	No	83.32	\$109,800	\$91,485	\$77,179	4202	49.36	2074	1338	1377
17	031	8066.00	Middle	No	107.83	\$109,800	\$118,397	\$99,875	3602	43.34	1561	1113	1239
17	031	8067.00	Upper	No	155.00	\$109,800	\$170,190	\$143,571	4486	31.56	1416	1514	1417
17	031	8068.01	Moderate	No	79.58	\$109,800	\$87,379	\$73,712	4294	47.02	2019	1106	841
17	031	8068.02	Middle	No	82.32	\$109,800	\$90,387	\$76,250	3445	48.59	1674	699	1046
17	031	8069.00	Middle	No	92.29	\$109,800	\$101,334	\$85,486	5342	51.25	2738	1490	954
17	031	8070.00	Moderate	No	77.79	\$109,800	\$85,413	\$72,054	5866	56.70	3326	922	1441
17	031	8071.00	Upper	No	135.27	\$109,800	\$148,526	\$125,294	3984	33.86	1349	954	1274
17	031	8072.00	Middle	No	110.81	\$109,800	\$121,669	\$102,639	6059	53.79	3259	1561	1898
17	031	8073.00	Moderate	No	72.54	\$109,800	\$79,649	\$67,190	7718	56.53	4363	1649	1563

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17	031	8074.00	Middle	No	102.39	\$109,800	\$112,424	\$94,844	6824	54.22	3700	1270	1945
17	031	8075.00	Upper	No	128.74	\$109,800	\$141,357	\$119,250	3327	54.79	1823	865	1022
17	031	8076.00	Middle	No	97.42	\$109,800	\$106,967	\$90,236	6705	57.64	3865	1732	2024
17	031	8077.00	Middle	No	94.28	\$109,800	\$103,519	\$87,325	6147	49.63	3051	1447	1669
17	031	8078.00	Upper	No	149.57	\$109,800	\$164,228	\$138,542	2878	39.40	1134	732	831
17	031	8079.00	Upper	No	147.32	\$109,800	\$161,757	\$136,458	4201	38.66	1624	1261	1318
17	031	8080.01	Middle	No	114.71	\$109,800	\$125,952	\$106,250	3981	46.24	1841	1154	1176
17	031	8080.02	Middle	No	83.67	\$109,800	\$91,870	\$77,500	5281	43.86	2316	1163	1521
17	031	8081.00	Moderate	No	78.05	\$109,800	\$85,699	\$72,292	4010	21.87	877	1374	593
17	031	8082.00	Middle	No	94.27	\$109,800	\$103,508	\$87,321	5646	38.66	2183	1448	1612
17	031	8083.01	Middle	No	119.67	\$109,800	\$131,398	\$110,848	6520	48.88	3187	2032	1585
17	031	8083.02	Middle	No	116.32	\$109,800	\$127,719	\$107,742	4367	52.35	2286	1374	1292
17	031	8084.00	Upper	No	133.13	\$109,800	\$146,177	\$123,313	4622	47.77	2208	1334	1558
17	031	8085.00	Upper	No	123.37	\$109,800	\$135,460	\$114,273	4239	43.26	1834	1314	1434
17	031	8086.00	Upper	No	206.48	\$109,800	\$226,715	\$191,250	2465	20.57	507	563	585
17	031	8087.02	Upper	No	219.73	\$109,800	\$241,264	\$203,523	5481	46.27	2536	289	138
17	031	8088.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3988	22.64	903	1135	976
17	031	8089.00	Upper	No	206.84	\$109,800	\$227,110	\$191,583	4149	18.20	755	1454	1360
17	031	8090.00	Upper	No	251.90	\$109,800	\$276,586	\$233,317	4001	13.42	537	1112	1214
17	031	8091.00	Upper	No	160.48	\$109,800	\$176,207	\$148,646	3437	18.36	631	907	969
17	031	8092.00	Moderate	No	57.66	\$109,800	\$63,311	\$53,409	4980	85.78	4272	661	1445
17	031	8093.00	Upper	No	185.05	\$109,800	\$203,185	\$171,402	5043	44.46	2242	553	898
17	031	8094.01	Upper	No	150.76	\$109,800	\$165,534	\$139,643	2747	32.51	893	634	282
17	031	8094.02	Upper	No	124.67	\$109,800	\$136,888	\$115,481	3374	42.23	1425	339	75
17	031	8095.00	Upper	No	136.94	\$109,800	\$150,360	\$126,838	4346	38.06	1654	647	253
17	031	8096.00	Upper	No	121.95	\$109,800	\$133,901	\$112,955	3319	61.80	2051	995	1192
17	031	8097.00	Upper	No	132.25	\$109,800	\$145,211	\$122,500	3714	58.35	2167	812	1210
17	031	8098.00	Upper	No	151.91	\$109,800	\$166,797	\$140,707	2678	30.96	829	462	503
17	031	8099.00	Upper	No	187.42	\$109,800	\$205,787	\$173,594	3046	25.90	789	734	579

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17	031	8100.00	Upper	No	171.37	\$109,800	\$188,164	\$158,733	5640	29.49	1663	1472	762
17	031	8101.00	Middle	No	117.86	\$109,800	\$129,410	\$109,167	4480	40.54	1816	945	879
17	031	8102.00	Moderate	No	71.41	\$109,800	\$78,408	\$66,146	6222	67.45	4197	995	1007
17	031	8103.01	Middle	No	97.26	\$109,800	\$106,791	\$90,089	4105	64.31	2640	931	1203
17	031	8103.02	Upper	No	152.11	\$109,800	\$167,017	\$140,896	3360	46.90	1576	751	1106
17	031	8104.00	Upper	No	154.99	\$109,800	\$170,179	\$143,558	5409	15.94	862	1943	2085
17	031	8105.01	Middle	No	92.19	\$109,800	\$101,225	\$85,395	5293	18.50	979	1678	1807
17	031	8105.02	Middle	No	101.15	\$109,800	\$111,063	\$93,691	5355	23.87	1278	1472	1606
17	031	8106.00	Middle	No	81.98	\$109,800	\$90,014	\$75,938	4949	32.98	1632	909	1278
17	031	8107.01	Moderate	No	67.71	\$109,800	\$74,346	\$62,716	4865	47.89	2330	949	1464
17	031	8107.02	Middle	No	96.43	\$109,800	\$105,880	\$89,318	3914	45.27	1772	536	880
17	031	8108.00	Middle	No	91.38	\$109,800	\$100,335	\$84,645	5124	40.36	2068	1361	1543
17	031	8109.00	Middle	No	81.36	\$109,800	\$89,333	\$75,365	6360	48.76	3101	1285	1800
17	031	8110.00	Upper	No	144.29	\$109,800	\$158,430	\$133,646	4258	27.60	1175	1537	1525
17	031	8111.00	Moderate	No	75.18	\$109,800	\$82,548	\$69,639	6703	33.85	2269	1280	1220
17	031	8112.00	Middle	No	88.87	\$109,800	\$97,579	\$82,321	5401	47.05	2541	1495	1667
17	031	8113.01	Middle	No	82.37	\$109,800	\$90,442	\$76,298	4802	74.47	3576	1079	1292
17	031	8113.02	Low	No	48.48	\$109,800	\$53,231	\$44,908	3565	82.55	2943	534	764
17	031	8114.01	Middle	No	92.55	\$109,800	\$101,620	\$85,726	5001	60.09	3005	1065	1328
17	031	8114.02	Middle	No	98.56	\$109,800	\$108,219	\$91,292	4572	60.96	2787	909	1129
17	031	8115.00	Middle	No	93.15	\$109,800	\$102,279	\$86,282	6031	52.51	3167	1646	1939
17	031	8116.00	Moderate	No	70.53	\$109,800	\$77,442	\$65,329	6053	39.91	2416	1213	1589
17	031	8117.01	Moderate	No	74.35	\$109,800	\$81,636	\$68,871	3455	77.68	2684	495	748
17	031	8117.02	Moderate	No	70.57	\$109,800	\$77,486	\$65,369	5384	72.98	3929	1205	1105
17	031	8118.00	Middle	No	87.31	\$109,800	\$95,866	\$80,872	5644	65.61	3703	1273	1576
17	031	8119.00	Upper	No	191.44	\$109,800	\$210,201	\$177,321	6051	33.23	2011	1601	1567
17	031	8120.00	Upper	No	210.03	\$109,800	\$230,613	\$194,543	5666	24.67	1398	1897	1575
17	031	8121.00	Upper	No	137.31	\$109,800	\$150,766	\$127,188	4763	46.71	2225	1229	1469

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17	031	8122.00	Upper	No	255.21	\$109,800	\$280,221	\$236,389	3984	30.42	1212	1159	1173
17	031	8123.01	Upper	No	122.92	\$109,800	\$134,966	\$113,852	4978	40.38	2010	806	419
17	031	8123.02	Upper	No	189.24	\$109,800	\$207,786	\$175,278	2681	33.01	885	850	882
17	031	8124.00	Upper	No	264.64	\$109,800	\$290,575	\$245,119	3458	22.82	789	968	970
17	031	8125.00	Upper	No	143.90	\$109,800	\$158,002	\$133,289	3680	48.48	1784	662	726
17	031	8126.00	Middle	No	119.59	\$109,800	\$131,310	\$110,774	3898	52.36	2041	683	652
17	031	8127.00	Upper	No	152.57	\$109,800	\$167,522	\$141,319	3192	40.66	1298	760	622
17	031	8128.01	Middle	No	102.20	\$109,800	\$112,216	\$94,662	3387	45.38	1537	784	341
17	031	8128.02	Middle	No	102.44	\$109,800	\$112,479	\$94,886	2521	40.38	1018	466	364
17	031	8129.00	Upper	No	171.26	\$109,800	\$188,043	\$158,625	4846	29.26	1418	1309	1424
17	031	8130.00	Upper	No	153.20	\$109,800	\$168,214	\$141,903	3935	39.03	1536	1039	1244
17	031	8131.00	Upper	No	122.42	\$109,800	\$134,417	\$113,393	4678	49.70	2325	1155	1359
17	031	8132.00	Upper	No	177.27	\$109,800	\$194,642	\$164,196	4582	36.21	1659	1185	1346
17	031	8133.01	Low	No	41.88	\$109,800	\$45,984	\$38,795	3634	95.76	3480	330	973
17	031	8133.02	Low	No	43.46	\$109,800	\$47,719	\$40,255	3858	97.54	3763	374	896
17	031	8134.00	Moderate	No	55.14	\$109,800	\$60,544	\$51,075	7571	93.32	7065	997	1852
17	031	8135.00	Moderate	No	70.52	\$109,800	\$77,431	\$65,321	7169	92.97	6665	986	1822
17	031	8136.00	Moderate	No	66.90	\$109,800	\$73,456	\$61,968	5443	95.08	5175	836	1630
17	031	8137.01	Moderate	No	61.14	\$109,800	\$67,132	\$56,635	3886	96.19	3738	324	871
17	031	8137.02	Moderate	No	75.48	\$109,800	\$82,877	\$69,920	4199	96.50	4052	645	1181
17	031	8138.01	Low	No	43.87	\$109,800	\$48,169	\$40,638	2856	96.67	2761	352	879
17	031	8138.02	Moderate	No	60.15	\$109,800	\$66,045	\$55,721	4958	94.17	4669	560	1282
17	031	8139.00	Moderate	No	62.75	\$109,800	\$68,900	\$58,125	6768	92.41	6254	783	1466
17	031	8140.00	Moderate	No	76.11	\$109,800	\$83,569	\$70,500	4706	92.99	4376	736	1279
17	031	8141.00	Low	No	48.56	\$109,800	\$53,319	\$44,978	4683	94.55	4428	551	1142
17	031	8142.00	Moderate	No	59.74	\$109,800	\$65,595	\$55,341	7671	95.33	7313	1045	2113
17	031	8143.00	Moderate	No	57.76	\$109,800	\$63,420	\$53,500	4690	93.58	4389	843	1302
17	031	8144.00	Moderate	No	65.14	\$109,800	\$71,524	\$60,335	7781	90.21	7019	1287	1920
17	031	8145.00	Middle	No	83.06	\$109,800	\$91,200	\$76,932	5395	88.77	4789	1114	1449

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17	031	8146.00	Moderate	No	71.38	\$109,800	\$78,375	\$66,116	5616	81.52	4578	1213	1742
17	031	8147.00	Middle	No	86.93	\$109,800	\$95,449	\$80,525	5548	77.90	4322	1123	1662
17	031	8148.00	Moderate	No	65.06	\$109,800	\$71,436	\$60,264	6445	76.80	4950	1223	1797
17	031	8149.00	Moderate	No	58.61	\$109,800	\$64,354	\$54,286	6557	81.99	5376	787	1954
17	031	8150.00	Moderate	No	75.46	\$109,800	\$82,855	\$69,896	4254	85.68	3645	452	1108
17	031	8151.00	Middle	No	92.50	\$109,800	\$101,565	\$85,677	4318	82.49	3562	937	1368
17	031	8152.00	Moderate	No	67.34	\$109,800	\$73,939	\$62,375	6901	78.84	5441	1444	2006
17	031	8153.00	Middle	No	93.42	\$109,800	\$102,575	\$86,534	3756	65.15	2447	926	1090
17	031	8154.00	Middle	No	85.78	\$109,800	\$94,186	\$79,457	5545	56.39	3127	913	1302
17	031	8155.00	Middle	No	86.76	\$109,800	\$95,262	\$80,367	8310	77.38	6430	1778	2363
17	031	8156.00	Middle	No	86.63	\$109,800	\$95,120	\$80,240	5608	48.18	2702	1346	1647
17	031	8157.01	Upper	No	162.62	\$109,800	\$178,557	\$150,625	4124	25.63	1057	1175	1466
17	031	8157.02	Upper	No	142.67	\$109,800	\$156,652	\$132,148	5302	24.03	1274	1305	1572
17	031	8158.00	Middle	No	110.93	\$109,800	\$121,801	\$102,750	1630	19.88	324	486	605
17	031	8159.00	Middle	No	109.12	\$109,800	\$119,814	\$101,076	4773	56.13	2679	1068	911
17	031	8160.00	Upper	No	142.31	\$109,800	\$156,256	\$131,813	3307	40.58	1342	756	1114
17	031	8161.00	Middle	No	93.54	\$109,800	\$102,707	\$86,639	6259	56.91	3562	1475	1862
17	031	8162.00	Middle	No	86.26	\$109,800	\$94,713	\$79,896	4163	61.52	2561	1078	1239
17	031	8163.00	Moderate	No	68.53	\$109,800	\$75,246	\$63,480	4778	78.40	3746	1031	1415
17	031	8164.01	Moderate	No	64.66	\$109,800	\$70,997	\$59,891	4664	92.65	4321	311	1175
17	031	8164.02	Moderate	No	56.90	\$109,800	\$62,476	\$52,708	4460	87.33	3895	704	1300
17	031	8165.00	Low	No	48.54	\$109,800	\$53,297	\$44,965	4262	89.02	3794	748	1247
17	031	8166.00	Low	No	48.48	\$109,800	\$53,231	\$44,911	4522	93.85	4244	656	1373
17	031	8167.00	Moderate	No	66.60	\$109,800	\$73,127	\$61,691	2693	83.62	2252	555	721
17	031	8168.00	Moderate	No	77.79	\$109,800	\$85,413	\$72,051	5765	72.65	4188	1614	1765
17	031	8169.00	Middle	No	85.86	\$109,800	\$94,274	\$79,534	5561	96.73	5379	1600	1814
17	031	8170.00	Moderate	No	77.60	\$109,800	\$85,205	\$71,875	5510	96.53	5319	1153	1545
17	031	8171.01	Moderate	No	60.51	\$109,800	\$66,440	\$56,047	4563	97.66	4456	1030	1550

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17	031	8171.02	Moderate	No	79.78	\$109,800	\$87,598	\$73,895	3158	97.94	3093	667	999
17	031	8172.00	Moderate	No	66.22	\$109,800	\$72,710	\$61,341	4821	98.57	4752	703	1353
17	031	8173.00	Moderate	No	61.12	\$109,800	\$67,110	\$56,615	2799	99.25	2778	426	982
17	031	8174.00	Moderate	No	70.12	\$109,800	\$76,992	\$64,954	3652	89.76	3278	827	1186
17	031	8175.00	Middle	No	80.16	\$109,800	\$88,016	\$74,250	3612	97.84	3534	529	947
17	031	8176.00	Moderate	No	53.38	\$109,800	\$58,611	\$49,444	3825	97.54	3731	795	1194
17	031	8177.00	Middle	No	90.12	\$109,800	\$98,952	\$83,478	4803	98.21	4717	1500	1765
17	031	8179.00	Middle	No	89.82	\$109,800	\$98,622	\$83,197	5532	91.90	5084	1465	1567
17	031	8180.00	Moderate	No	77.94	\$109,800	\$85,578	\$72,196	4428	71.91	3184	1023	1594
17	031	8181.00	Upper	No	127.88	\$109,800	\$140,412	\$118,451	2330	49.96	1164	867	907
17	031	8182.00	Middle	No	116.21	\$109,800	\$127,599	\$107,639	4762	64.28	3061	1603	1915
17	031	8183.00	Middle	No	82.13	\$109,800	\$90,179	\$76,071	5922	85.16	5043	1294	1614
17	031	8184.01	Middle	No	86.31	\$109,800	\$94,768	\$79,943	3613	64.90	2345	1163	1251
17	031	8184.02	Middle	No	108.80	\$109,800	\$119,462	\$100,781	3282	49.97	1640	1064	1142
17	031	8185.00	Upper	No	128.34	\$109,800	\$140,917	\$118,873	5650	32.58	1841	2184	2505
17	031	8186.00	Upper	No	124.87	\$109,800	\$137,107	\$115,662	5093	27.02	1376	1349	1582
17	031	8187.00	Upper	No	146.13	\$109,800	\$160,451	\$135,355	3691	28.45	1050	1248	1422
17	031	8188.00	Upper	No	133.10	\$109,800	\$146,144	\$123,288	5692	28.16	1603	1787	2155
17	031	8189.00	Upper	No	125.03	\$109,800	\$137,283	\$115,809	4496	25.47	1145	1130	1325
17	031	8190.00	Upper	No	186.10	\$109,800	\$204,338	\$172,378	4768	11.01	525	1228	1370
17	031	8191.00	Middle	No	80.76	\$109,800	\$88,674	\$74,808	4600	56.87	2616	901	1235
17	031	8192.00	Middle	No	91.16	\$109,800	\$100,094	\$84,435	6154	59.67	3672	1475	1820
17	031	8193.00	Middle	No	99.69	\$109,800	\$109,460	\$92,340	2777	39.25	1090	755	944
17	031	8194.00	Middle	No	89.21	\$109,800	\$97,953	\$82,637	5686	46.04	2618	1237	1748
17	031	8195.00	Upper	No	133.41	\$109,800	\$146,484	\$123,571	3664	31.96	1171	892	695
17	031	8196.00	Upper	No	235.09	\$109,800	\$258,129	\$217,750	4083	11.88	485	1210	1320
17	031	8197.00	Upper	No	172.20	\$109,800	\$189,076	\$159,500	6028	9.70	585	1699	1837
17	031	8198.01	Upper	No	205.77	\$109,800	\$225,935	\$190,590	5364	8.58	460	1587	1700
17	031	8198.02	Upper	No	206.86	\$109,800	\$227,132	\$191,607	2741	8.68	238	911	965

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8199.00	Upper	No	216.57	\$109,800	\$237,794	\$200,592	3514	8.99	316	1033	1091
17	031	8200.00	Upper	No	261.04	\$109,800	\$286,622	\$241,786	2230	28.92	645	530	661
17	031	8201.01	Upper	No	150.83	\$109,800	\$165,611	\$139,706	7889	15.35	1211	2880	2503
17	031	8201.03	Middle	No	97.42	\$109,800	\$106,967	\$90,234	4285	29.89	1281	1098	1232
17	031	8201.04	Middle	No	107.98	\$109,800	\$118,562	\$100,016	4453	31.48	1402	1163	1253
17	031	8202.02	Moderate	No	73.50	\$109,800	\$80,703	\$68,083	3128	37.60	1176	1041	1203
17	031	8202.03	Upper	No	174.71	\$109,800	\$191,832	\$161,827	4038	20.51	828	1170	1221
17	031	8202.04	Upper	No	132.45	\$109,800	\$145,430	\$122,684	4434	22.30	989	1672	1317
17	031	8203.00	Moderate	No	59.69	\$109,800	\$65,540	\$55,292	5588	76.16	4256	980	1681
17	031	8204.00	Moderate	No	50.26	\$109,800	\$55,185	\$46,553	5556	91.88	5105	766	1496
17	031	8205.01	Middle	No	82.88	\$109,800	\$91,002	\$76,772	5905	32.36	1911	1437	1649
17	031	8205.02	Moderate	No	71.63	\$109,800	\$78,650	\$66,351	5380	35.20	1894	1273	1356
17	031	8206.03	Middle	No	90.19	\$109,800	\$99,029	\$83,536	5530	38.86	2149	1338	1869
17	031	8206.04	Moderate	No	54.91	\$109,800	\$60,291	\$50,865	3689	22.91	845	682	880
17	031	8206.05	Moderate	No	55.84	\$109,800	\$61,312	\$51,722	4523	68.27	3088	353	543
17	031	8206.06	Middle	No	109.27	\$109,800	\$119,978	\$101,213	3866	25.12	971	1192	1322
17	031	8207.00	Middle	No	95.00	\$109,800	\$104,310	\$87,997	7110	70.31	4999	1853	2217
17	031	8208.00	Middle	No	82.80	\$109,800	\$90,914	\$76,694	3695	65.41	2417	956	1210
17	031	8209.01	Moderate	No	68.72	\$109,800	\$75,455	\$63,655	5582	47.89	2673	1230	1691
17	031	8209.02	Middle	No	107.06	\$109,800	\$117,552	\$99,167	5051	58.05	2932	1311	1657
17	031	8210.01	Moderate	No	66.07	\$109,800	\$72,545	\$61,196	5205	36.83	1917	1045	1477
17	031	8210.02	Moderate	No	78.48	\$109,800	\$86,171	\$72,692	5764	40.87	2356	1495	1689
17	031	8211.01	Middle	No	87.66	\$109,800	\$96,251	\$81,196	4876	44.83	2186	1211	1316
17	031	8211.02	Middle	No	82.93	\$109,800	\$91,057	\$76,820	4231	56.30	2382	1286	1459
17	031	8212.00	Moderate	No	74.25	\$109,800	\$81,527	\$68,779	5641	89.91	5072	1043	1458
17	031	8213.00	Moderate	No	59.80	\$109,800	\$65,660	\$55,389	5477	88.30	4836	809	1362
17	031	8214.01	Moderate	No	52.69	\$109,800	\$57,854	\$48,807	2870	97.67	2803	799	1216
17	031	8214.02	Middle	No	82.83	\$109,800	\$90,947	\$76,724	3200	97.63	3124	867	1260

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17	031	8215.00	Low	No	45.09	\$109,800	\$49,509	\$41,767	1421	96.90	1377	240	757
17	031	8216.00	Middle	No	99.68	\$109,800	\$109,449	\$92,333	4542	71.42	3244	1307	1600
17	031	8217.00	Middle	No	104.04	\$109,800	\$114,236	\$96,371	4859	30.69	1491	1351	1466
17	031	8218.00	Middle	No	110.82	\$109,800	\$121,680	\$102,647	5415	47.07	2549	1604	1854
17	031	8219.00	Middle	No	101.48	\$109,800	\$111,425	\$94,000	5129	34.35	1762	1454	1688
17	031	8220.00	Moderate	No	68.58	\$109,800	\$75,301	\$63,523	4343	31.41	1364	1282	1631
17	031	8221.01	Middle	No	88.62	\$109,800	\$97,305	\$82,083	4606	38.19	1759	1213	1495
17	031	8221.02	Middle	No	88.03	\$109,800	\$96,657	\$81,544	4504	51.09	2301	1300	1417
17	031	8222.00	Middle	No	102.75	\$109,800	\$112,820	\$95,172	3929	39.30	1544	1022	1274
17	031	8223.01	Middle	No	104.92	\$109,800	\$115,202	\$97,188	4088	32.07	1311	993	1080
17	031	8223.02	Middle	No	99.26	\$109,800	\$108,987	\$91,944	4447	37.53	1669	1246	1137
17	031	8224.00	Moderate	No	62.57	\$109,800	\$68,702	\$57,957	6362	28.91	1839	1304	1590
17	031	8225.00	Middle	No	82.03	\$109,800	\$90,069	\$75,980	4496	34.90	1569	1402	1526
17	031	8226.01	Middle	No	111.45	\$109,800	\$122,372	\$103,229	4793	31.48	1509	1426	1405
17	031	8226.02	Middle	No	109.85	\$109,800	\$120,615	\$101,750	7296	29.10	2123	2452	2012
17	031	8227.01	Middle	No	86.09	\$109,800	\$94,527	\$79,746	4438	46.78	2076	1462	1124
17	031	8227.02	Middle	No	83.90	\$109,800	\$92,122	\$77,714	3828	37.23	1425	1010	1053
17	031	8228.01	Upper	No	129.02	\$109,800	\$141,664	\$119,507	3258	34.13	1112	1053	801
17	031	8228.02	Middle	No	109.70	\$109,800	\$120,451	\$101,607	3669	26.14	959	1187	1180
17	031	8229.00	Middle	No	91.43	\$109,800	\$100,390	\$84,688	2078	29.98	623	642	670
17	031	8230.01	Moderate	No	69.00	\$109,800	\$75,762	\$63,917	6624	35.67	2363	1467	1115
17	031	8230.02	Moderate	No	79.05	\$109,800	\$86,797	\$73,224	6006	26.87	1614	1293	1346
17	031	8231.01	Moderate	No	68.54	\$109,800	\$75,257	\$63,485	4515	24.32	1098	1012	1108
17	031	8231.02	Middle	No	83.97	\$109,800	\$92,199	\$77,782	3642	26.66	971	943	1144
17	031	8232.00	Middle	No	87.09	\$109,800	\$95,625	\$80,667	4775	35.16	1679	1557	1612
17	031	8233.02	Moderate	No	66.74	\$109,800	\$73,281	\$61,821	5739	63.57	3648	1489	1915
17	031	8233.03	Middle	No	92.22	\$109,800	\$101,258	\$85,417	4581	48.96	2243	1085	1276
17	031	8233.04	Moderate	No	68.93	\$109,800	\$75,685	\$63,845	5872	54.51	3201	1586	1950
17	031	8234.00	Moderate	No	60.52	\$109,800	\$66,451	\$56,060	4892	79.52	3890	1202	1713

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17	031	8235.00	Moderate	No	72.83	\$109,800	\$79,967	\$67,464	4301	73.15	3146	817	1494
17	031	8236.02	Middle	No	80.34	\$109,800	\$88,213	\$74,414	6209	19.50	1211	2233	1591
17	031	8236.03	Moderate	No	66.59	\$109,800	\$73,116	\$61,679	2021	95.99	1940	295	621
17	031	8236.04	Upper	No	121.84	\$109,800	\$133,780	\$112,857	3509	12.88	452	1186	1344
17	031	8236.05	Middle	No	107.94	\$109,800	\$118,518	\$99,980	4177	20.56	859	1232	1326
17	031	8237.02	Middle	No	90.09	\$109,800	\$98,919	\$83,450	7050	27.01	1904	1352	1480
17	031	8237.03	Moderate	No	66.90	\$109,800	\$73,456	\$61,972	8659	28.76	2490	1828	2010
17	031	8237.04	Middle	No	100.31	\$109,800	\$110,140	\$92,917	4191	23.46	983	1211	1330
17	031	8237.05	Moderate	No	75.17	\$109,800	\$82,537	\$69,625	4666	26.49	1236	1097	1179
17	031	8238.01	Upper	No	142.54	\$109,800	\$156,509	\$132,031	5873	14.47	850	1891	1928
17	031	8238.03	Middle	No	110.40	\$109,800	\$121,219	\$102,258	7146	17.42	1245	2198	2115
17	031	8238.05	Moderate	No	78.12	\$109,800	\$85,776	\$72,359	3189	14.83	473	1403	1139
17	031	8238.06	Moderate	No	74.86	\$109,800	\$82,196	\$69,342	3847	24.46	941	1083	939
17	031	8239.01	Upper	No	130.04	\$109,800	\$142,784	\$120,449	3515	15.99	562	1645	1880
17	031	8239.03	Upper	No	122.53	\$109,800	\$134,538	\$113,491	4657	11.55	538	1589	1735
17	031	8239.04	Upper	No	125.34	\$109,800	\$137,623	\$116,098	4043	8.38	339	1480	1636
17	031	8240.03	Upper	No	126.55	\$109,800	\$138,952	\$117,222	6242	11.21	700	1694	2010
17	031	8240.04	Upper	No	131.72	\$109,800	\$144,629	\$122,010	5374	11.16	600	1373	1690
17	031	8240.05	Upper	No	157.24	\$109,800	\$172,650	\$145,644	5933	14.43	856	1678	1867
17	031	8240.06	Upper	No	159.96	\$109,800	\$175,636	\$148,163	5096	13.32	679	1595	1659
17	031	8241.05	Upper	No	124.66	\$109,800	\$136,877	\$115,463	7297	18.32	1337	2318	2301
17	031	8241.06	Middle	No	111.16	\$109,800	\$122,054	\$102,967	7021	18.76	1317	2154	2218
17	031	8241.07	Middle	No	101.37	\$109,800	\$111,304	\$93,892	6747	18.53	1250	2350	2108
17	031	8241.13	Upper	No	123.45	\$109,800	\$135,548	\$114,351	6322	16.53	1045	2298	2155
17	031	8241.14	Upper	No	151.60	\$109,800	\$166,457	\$140,417	5299	21.14	1120	1701	1836
17	031	8241.15	Middle	No	96.26	\$109,800	\$105,693	\$89,167	3843	21.62	831	1279	1409
17	031	8241.16	Middle	No	83.15	\$109,800	\$91,299	\$77,022	5244	26.79	1405	1142	1459
17	031	8241.19	Middle	No	118.25	\$109,800	\$129,839	\$109,531	5456	17.69	965	2125	2140

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17	031	8241.21	Middle	No	92.73	\$109,800	\$101,818	\$85,893	3138	16.48	517	1196	1225
17	031	8241.22	Upper	No	121.08	\$109,800	\$132,946	\$112,150	6209	16.86	1047	2277	1862
17	031	8241.23	Middle	No	102.87	\$109,800	\$112,951	\$95,288	7753	21.86	1695	2416	2660
17	031	8241.24	Middle	No	88.62	\$109,800	\$97,305	\$82,083	3679	37.48	1379	727	726
17	031	8241.25	Middle	No	117.26	\$109,800	\$128,751	\$108,611	4098	20.94	858	1433	1547
17	031	8241.26	Upper	No	164.66	\$109,800	\$180,797	\$152,515	5951	18.37	1093	2007	2045
17	031	8241.27	Upper	No	135.80	\$109,800	\$149,108	\$125,787	3706	15.43	572	1494	1506
17	031	8241.28	Middle	No	93.59	\$109,800	\$102,762	\$86,689	4638	18.00	835	1579	1663
17	031	8241.29	Upper	No	128.64	\$109,800	\$141,247	\$119,156	4357	16.87	735	1523	1397
17	031	8243.00	Moderate	No	63.57	\$109,800	\$69,800	\$58,882	4499	93.91	4225	910	1476
17	031	8244.00	Moderate	No	68.60	\$109,800	\$75,323	\$63,542	2007	64.77	1300	437	610
17	031	8245.03	Middle	No	90.84	\$109,800	\$99,742	\$84,144	6880	22.65	1558	2270	1642
17	031	8245.05	Moderate	No	69.38	\$109,800	\$76,179	\$64,267	6783	31.95	2167	1694	1748
17	031	8245.07	Moderate	No	75.89	\$109,800	\$83,327	\$70,298	4136	21.98	909	1386	1415
17	031	8245.08	Middle	No	89.33	\$109,800	\$98,084	\$82,745	3699	19.01	703	1315	1127
17	031	8245.09	Middle	No	118.14	\$109,800	\$129,718	\$109,432	4154	24.55	1020	1423	1447
17	031	8246.01	Middle	No	92.23	\$109,800	\$101,269	\$85,426	4392	29.96	1316	1398	1419
17	031	8246.02	Middle	No	114.59	\$109,800	\$125,820	\$106,136	6245	32.62	2037	2225	2282
17	031	8247.01	Middle	No	100.90	\$109,800	\$110,788	\$93,462	3782	52.78	1996	1094	1220
17	031	8247.02	Middle	No	85.26	\$109,800	\$93,615	\$78,972	5453	61.87	3374	1920	2244
17	031	8248.00	Moderate	No	66.44	\$109,800	\$72,951	\$61,542	7178	85.00	6101	1661	2472
17	031	8249.00	Low	No	44.34	\$109,800	\$48,685	\$41,076	3244	86.87	2818	863	1110
17	031	8250.00	Middle	No	82.22	\$109,800	\$90,278	\$76,157	4766	39.43	1879	1068	1140
17	031	8252.00	Middle	No	86.08	\$109,800	\$94,516	\$79,734	2016	55.90	1127	690	708
17	031	8253.02	Middle	No	104.43	\$109,800	\$114,664	\$96,731	5938	32.05	1903	1536	1779
17	031	8253.03	Middle	No	86.57	\$109,800	\$95,054	\$80,189	3785	22.51	852	925	1098
17	031	8253.04	Middle	No	104.81	\$109,800	\$115,081	\$97,083	3923	20.75	814	1329	1053
17	031	8254.00	Upper	No	120.35	\$109,800	\$132,144	\$111,475	5337	20.63	1101	2037	1982
17	031	8255.01	Moderate	No	74.68	\$109,800	\$81,999	\$69,179	5766	91.02	5248	1089	1703

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17	031	8255.03	Moderate	No	64.68	\$109,800	\$71,019	\$59,908	6540	88.35	5778	1898	2416
17	031	8255.04	Middle	No	88.72	\$109,800	\$97,415	\$82,181	3591	95.74	3438	736	1085
17	031	8255.05	Moderate	No	72.91	\$109,800	\$80,055	\$67,533	5364	93.61	5021	1367	1826
17	031	8256.00	Moderate	No	53.78	\$109,800	\$59,050	\$49,816	5138	92.04	4729	1053	1788
17	031	8257.00	Moderate	No	50.62	\$109,800	\$55,581	\$46,890	4046	87.86	3555	961	1492
17	031	8258.01	Moderate	No	56.58	\$109,800	\$62,125	\$52,413	3569	96.41	3441	545	1613
17	031	8258.02	Moderate	No	64.47	\$109,800	\$70,788	\$59,722	5862	96.69	5668	1628	2169
17	031	8258.03	Moderate	No	76.47	\$109,800	\$83,964	\$70,833	5908	95.80	5660	1459	1870
17	031	8259.00	Moderate	No	58.31	\$109,800	\$64,024	\$54,011	3296	91.84	3027	699	1157
17	031	8260.00	Moderate	No	54.12	\$109,800	\$59,424	\$50,135	2660	91.62	2437	565	1355
17	031	8261.00	Moderate	No	60.56	\$109,800	\$66,495	\$56,100	5931	87.62	5197	1081	2182
17	031	8262.01	Middle	No	82.59	\$109,800	\$90,684	\$76,500	3844	92.92	3572	1036	775
17	031	8262.02	Low	No	44.11	\$109,800	\$48,433	\$40,861	5710	87.72	5009	1299	2138
17	031	8263.01	Moderate	No	66.56	\$109,800	\$73,083	\$61,655	3923	94.83	3720	1104	1506
17	031	8263.03	Moderate	No	58.44	\$109,800	\$64,167	\$54,137	4068	96.51	3926	946	1362
17	031	8263.04	Low	No	39.73	\$109,800	\$43,624	\$36,806	2874	97.32	2797	735	1288
17	031	8264.01	Moderate	No	66.75	\$109,800	\$73,292	\$61,833	3725	98.42	3666	921	1340
17	031	8264.02	Moderate	No	63.54	\$109,800	\$69,767	\$58,856	4728	97.42	4606	1151	2026
17	031	8265.00	Low	No	49.37	\$109,800	\$54,208	\$45,736	5614	96.97	5444	1394	2217
17	031	8266.00	Low	No	41.92	\$109,800	\$46,028	\$38,835	4595	97.39	4475	1097	1861
17	031	8267.00	Moderate	No	54.52	\$109,800	\$59,863	\$50,500	4573	97.00	4436	817	1697
17	031	8268.00	Low	No	48.63	\$109,800	\$53,396	\$45,050	4596	88.08	4048	748	1806
17	031	8269.01	Low	No	25.50	\$109,800	\$27,999	\$23,625	1462	99.18	1450	350	872
17	031	8269.02	Low	No	37.14	\$109,800	\$40,780	\$34,402	1255	98.57	1237	235	658
17	031	8270.00	Low	No	46.13	\$109,800	\$50,651	\$42,734	2968	97.88	2905	851	1662
17	031	8271.00	Moderate	No	54.10	\$109,800	\$59,402	\$50,114	2265	98.19	2224	390	1066
17	031	8272.00	Middle	No	83.10	\$109,800	\$91,244	\$76,975	3693	96.34	3558	1081	1533
17	031	8273.00	Low	No	35.13	\$109,800	\$38,573	\$32,543	2277	97.28	2215	438	1079

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17	031	8274.00	Moderate	No	54.40	\$109,800	\$59,731	\$50,391	3230	96.84	3128	718	1513
17	031	8275.00	Moderate	No	58.54	\$109,800	\$64,277	\$54,228	4465	95.30	4255	967	2105
17	031	8276.00	Low	No	44.88	\$109,800	\$49,278	\$41,577	3012	99.37	2993	605	1267
17	031	8277.00	Moderate	No	68.69	\$109,800	\$75,422	\$63,625	2452	91.35	2240	459	1168
17	031	8278.01	Moderate	No	72.69	\$109,800	\$79,814	\$67,336	4645	83.16	3863	1398	1813
17	031	8278.02	Middle	No	98.31	\$109,800	\$107,944	\$91,065	3314	93.36	3094	851	1046
17	031	8278.04	Middle	No	102.01	\$109,800	\$112,007	\$94,487	3149	90.03	2835	1141	1326
17	031	8278.05	Middle	No	117.68	\$109,800	\$129,213	\$109,000	2953	90.38	2669	930	1025
17	031	8279.01	Middle	No	113.15	\$109,800	\$124,239	\$104,808	2421	93.27	2258	679	735
17	031	8279.02	Moderate	No	66.52	\$109,800	\$73,039	\$61,613	4558	80.63	3675	895	1210
17	031	8280.00	Middle	No	81.59	\$109,800	\$89,586	\$75,577	5411	70.25	3801	1225	1734
17	031	8281.00	Moderate	No	58.76	\$109,800	\$64,518	\$54,431	5083	59.96	3048	1535	1820
17	031	8282.01	Middle	No	85.02	\$109,800	\$93,352	\$78,750	4491	74.04	3325	984	1246
17	031	8282.02	Middle	No	113.56	\$109,800	\$124,689	\$105,184	4590	73.33	3366	1154	1395
17	031	8283.00	Middle	No	85.98	\$109,800	\$94,406	\$79,643	3363	56.85	1912	1161	1180
17	031	8284.01	Middle	No	89.51	\$109,800	\$98,282	\$82,910	3598	43.58	1568	970	1278
17	031	8284.02	Moderate	No	74.22	\$109,800	\$81,494	\$68,750	3688	64.70	2386	1013	1147
17	031	8285.03	Low	No	49.69	\$109,800	\$54,560	\$46,029	4322	85.96	3715	823	1852
17	031	8285.04	Low	No	49.64	\$109,800	\$54,505	\$45,986	5474	83.10	4549	880	1957
17	031	8285.05	Middle	No	97.07	\$109,800	\$106,583	\$89,909	6682	71.37	4769	2072	2465
17	031	8285.07	Middle	No	96.55	\$109,800	\$106,012	\$89,433	3999	83.25	3329	1207	1398
17	031	8285.08	Moderate	No	62.59	\$109,800	\$68,724	\$57,974	4630	84.38	3907	1022	1699
17	031	8286.01	Middle	No	99.83	\$109,800	\$109,613	\$92,470	4198	43.35	1820	1334	1522
17	031	8286.02	Middle	No	112.71	\$109,800	\$123,756	\$104,400	4666	71.09	3317	1196	1381
17	031	8287.01	Middle	No	92.02	\$109,800	\$101,038	\$85,237	3780	81.48	3080	975	1233
17	031	8287.02	Moderate	No	66.35	\$109,800	\$72,852	\$61,458	4742	88.65	4204	1084	1607
17	031	8288.01	Middle	No	111.66	\$109,800	\$122,603	\$103,424	5122	66.01	3381	1556	1887
17	031	8288.02	Moderate	No	78.05	\$109,800	\$85,699	\$72,294	2982	67.67	2018	1031	1142
17	031	8289.00	Moderate	No	64.34	\$109,800	\$70,645	\$59,600	3399	90.35	3071	517	1249

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17	031	8290.00	Low	No	37.95	\$109,800	\$41,669	\$35,156	882	98.53	869	153	593
17	031	8291.00	Low	No	46.58	\$109,800	\$51,145	\$43,146	3512	92.40	3245	563	1401
17	031	8292.00	Moderate	No	61.87	\$109,800	\$67,933	\$57,309	5547	81.56	4524	1308	2028
17	031	8293.01	Middle	No	107.96	\$109,800	\$118,540	\$100,000	3931	75.12	2953	1341	1563
17	031	8293.02	Low	No	44.30	\$109,800	\$48,641	\$41,037	3633	93.45	3395	469	952
17	031	8294.01	Low	No	34.75	\$109,800	\$38,156	\$32,188	1049	98.38	1032	248	466
17	031	8294.02	Moderate	No	66.12	\$109,800	\$72,600	\$61,250	3088	78.14	2413	941	1547
17	031	8295.00	Moderate	No	50.52	\$109,800	\$55,471	\$46,799	4001	68.78	2752	1067	1497
17	031	8296.00	Middle	No	90.71	\$109,800	\$99,600	\$84,022	3035	49.92	1515	963	1248
17	031	8297.00	Moderate	No	55.94	\$109,800	\$61,422	\$51,818	3344	79.13	2646	907	1701
17	031	8298.00	Upper	No	129.31	\$109,800	\$141,982	\$119,770	6891	64.78	4464	1813	1968
17	031	8299.02	Middle	No	96.34	\$109,800	\$105,781	\$89,239	6457	91.11	5883	2182	2198
17	031	8299.03	Middle	No	86.75	\$109,800	\$95,252	\$80,350	4529	94.10	4262	1373	1787
17	031	8299.04	Middle	No	111.82	\$109,800	\$122,778	\$103,576	4168	55.16	2299	1870	1797
17	031	8300.01	Moderate	No	76.04	\$109,800	\$83,492	\$70,431	2432	41.65	1013	982	1325
17	031	8300.03	Upper	No	147.03	\$109,800	\$161,439	\$136,190	7640	97.34	7437	2455	3151
17	031	8300.04	Upper	No	130.01	\$109,800	\$142,751	\$120,427	7529	92.62	6973	1877	2604
17	031	8300.05	Upper	No	138.61	\$109,800	\$152,194	\$128,385	3768	85.14	3208	1415	1688
17	031	8300.06	Moderate	No	78.72	\$109,800	\$86,435	\$72,917	2526	82.07	2073	779	974
17	031	8300.07	Moderate	No	67.10	\$109,800	\$73,676	\$62,156	4638	91.91	4263	860	1343
17	031	8300.08	Middle	No	109.71	\$109,800	\$120,462	\$101,620	4342	94.91	4121	1390	1544
17	031	8301.00	Middle	No	97.30	\$109,800	\$106,835	\$90,125	3297	87.44	2883	774	1092
17	031	8302.01	Middle	No	86.81	\$109,800	\$95,317	\$80,407	5105	90.07	4598	926	1331
17	031	8302.02	Middle	No	92.56	\$109,800	\$101,631	\$85,740	3377	82.06	2771	829	1230
17	031	8303.00	Moderate	No	61.51	\$109,800	\$67,538	\$56,981	5369	85.83	4608	888	1793
17	031	8304.00	Moderate	No	65.99	\$109,800	\$72,457	\$61,127	4091	77.41	3167	986	1836
17	031	8305.00	Low	No	45.38	\$109,800	\$49,827	\$42,033	4410	98.34	4337	752	1118
17	031	8306.00	Moderate	No	65.04	\$109,800	\$71,414	\$60,250	4935	67.05	3309	470	861

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17	031	8307.00	Middle	No	93.33	\$109,800	\$102,476	\$86,450	4006	57.46	2302	536	252
17	031	8308.00	Upper	No	129.91	\$109,800	\$142,641	\$120,333	2405	30.94	744	242	328
17	031	8309.00	Upper	No	123.99	\$109,800	\$136,141	\$114,844	3076	45.94	1413	547	835
17	031	8310.00	Upper	No	237.18	\$109,800	\$260,424	\$219,688	2633	22.22	585	650	594
17	031	8311.00	Middle	No	90.45	\$109,800	\$99,314	\$83,780	6697	63.69	4265	1242	2570
17	031	8312.00	Low	No	48.62	\$109,800	\$53,385	\$45,039	4832	93.77	4531	688	1592
17	031	8313.00	Moderate	No	58.55	\$109,800	\$64,288	\$54,236	1251	97.92	1225	170	339
17	031	8314.00	Low	No	36.77	\$109,800	\$40,373	\$34,063	2820	90.92	2564	463	1036
17	031	8315.00	Moderate	No	63.90	\$109,800	\$70,162	\$59,192	4421	76.72	3392	791	1012
17	031	8316.00	Moderate	No	77.08	\$109,800	\$84,634	\$71,394	7745	80.26	6216	1313	1870
17	031	8317.00	Middle	No	97.70	\$109,800	\$107,275	\$90,500	2237	61.73	1381	406	620
17	031	8318.00	Moderate	No	71.12	\$109,800	\$78,090	\$65,877	5868	61.59	3614	1087	1811
17	031	8319.00	Upper	No	221.77	\$109,800	\$243,503	\$205,417	3040	17.83	542	619	794
17	031	8320.00	Upper	No	210.70	\$109,800	\$231,349	\$195,156	2062	20.90	431	357	455
17	031	8321.00	Moderate	No	70.97	\$109,800	\$77,925	\$65,739	3410	36.66	1250	415	393
17	031	8322.00	Upper	No	211.00	\$109,800	\$231,678	\$195,438	3289	23.93	787	539	1087
17	031	8323.00	Upper	No	177.33	\$109,800	\$194,708	\$164,250	2054	30.33	623	400	638
17	031	8324.00	Upper	No	190.46	\$109,800	\$209,125	\$176,417	3601	40.35	1453	716	1168
17	031	8325.00	Upper	No	267.55	\$109,800	\$293,770	\$247,813	3334	25.67	856	659	1049
17	031	8326.00	Upper	No	269.23	\$109,800	\$295,615	\$249,375	4147	16.98	704	907	1270
17	031	8329.00	Upper	No	179.16	\$109,800	\$196,718	\$165,948	1995	54.19	1081	204	470
17	031	8330.00	Upper	No	186.09	\$109,800	\$204,327	\$172,363	5637	30.23	1704	826	243
17	031	8331.00	Upper	No	172.48	\$109,800	\$189,383	\$159,756	9493	37.10	3522	2419	673
17	031	8333.00	Upper	No	184.07	\$109,800	\$202,109	\$170,497	2912	54.22	1579	347	653
17	031	8339.00	Low	No	39.57	\$109,800	\$43,448	\$36,652	2333	97.13	2266	162	835
17	031	8340.00	Moderate	No	54.45	\$109,800	\$59,786	\$50,438	3609	99.39	3587	154	1301
17	031	8342.00	Moderate	No	69.61	\$109,800	\$76,432	\$64,476	4693	99.00	4646	818	1890
17	031	8343.00	Moderate	No	78.91	\$109,800	\$86,643	\$73,095	6240	99.44	6205	1891	2498
17	031	8344.00	Middle	No	94.80	\$109,800	\$104,090	\$87,813	3765	95.67	3602	633	844

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17	031	8345.00	Low	No	40.36	\$109,800	\$44,315	\$37,388	1765	99.04	1748	33	386
17	031	8346.00	Low	No	31.47	\$109,800	\$34,554	\$29,154	2357	99.11	2336	169	938
17	031	8347.00	Low	No	33.25	\$109,800	\$36,509	\$30,804	1759	99.37	1748	191	799
17	031	8348.00	Moderate	No	55.80	\$109,800	\$61,268	\$51,691	1753	99.49	1744	128	724
17	031	8349.00	Low	No	44.89	\$109,800	\$49,289	\$41,579	1952	99.69	1946	114	625
17	031	8350.00	Low	No	41.60	\$109,800	\$45,677	\$38,537	6398	98.61	6309	717	1777
17	031	8351.00	Low	No	49.22	\$109,800	\$54,044	\$45,591	5585	97.67	5455	740	1440
17	031	8352.00	Middle	No	106.19	\$109,800	\$116,597	\$98,362	2038	72.72	1482	427	506
17	031	8355.00	Low	No	24.08	\$109,800	\$26,440	\$22,308	1584	96.84	1534	167	545
17	031	8356.00	Low	No	34.80	\$109,800	\$38,210	\$32,237	898	98.33	883	69	426
17	031	8358.00	Moderate	No	76.32	\$109,800	\$83,799	\$70,696	1698	97.47	1655	321	244
17	031	8360.00	Upper	No	122.60	\$109,800	\$134,615	\$113,558	2338	97.35	2276	534	907
17	031	8361.00	Low	No	26.42	\$109,800	\$29,009	\$24,479	1893	98.94	1873	131	312
17	031	8362.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2178	50.14	1092	64	50
17	031	8363.00	Upper	No	121.68	\$109,800	\$133,605	\$112,708	1492	68.03	1015	179	187
17	031	8364.00	Moderate	No	50.02	\$109,800	\$54,922	\$46,332	3621	95.83	3470	579	542
17	031	8365.00	Moderate	No	53.40	\$109,800	\$58,633	\$49,464	1527	99.02	1512	120	282
17	031	8366.00	Moderate	No	72.12	\$109,800	\$79,188	\$66,806	2929	81.15	2377	234	679
17	031	8367.00	Moderate	No	67.99	\$109,800	\$74,653	\$62,982	2481	92.18	2287	321	676
17	031	8368.00	Low	No	21.34	\$109,800	\$23,431	\$19,766	2645	91.87	2430	139	489
17	031	8369.00	Low	No	27.59	\$109,800	\$30,294	\$25,556	1439	96.32	1386	75	289
17	031	8370.00	Low	No	42.97	\$109,800	\$47,181	\$39,806	2042	93.68	1913	199	657
17	031	8371.00	Low	No	41.12	\$109,800	\$45,150	\$38,092	1652	87.77	1450	224	525
17	031	8373.00	Low	No	32.73	\$109,800	\$35,938	\$30,319	2489	95.54	2378	227	967
17	031	8374.00	Low	No	37.23	\$109,800	\$40,879	\$34,491	1990	92.46	1840	148	811
17	031	8378.00	Moderate	No	58.88	\$109,800	\$64,650	\$54,539	2837	84.35	2393	136	758
17	031	8380.00	Low	No	44.50	\$109,800	\$48,861	\$41,222	2651	82.27	2181	316	603
17	031	8381.00	Upper	No	173.26	\$109,800	\$190,239	\$160,478	1821	70.57	1285	184	219

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17	031	8382.00	Upper	No	192.44	\$109,800	\$211,299	\$178,250	1675	71.64	1200	203	373
17	031	8383.00	Upper	No	166.36	\$109,800	\$182,663	\$154,091	2580	49.26	1271	211	147
17	031	8386.00	Low	No	24.98	\$109,800	\$27,428	\$23,145	1518	95.59	1451	23	315
17	031	8387.00	Low	No	33.36	\$109,800	\$36,629	\$30,901	4132	99.39	4107	380	1429
17	031	8388.00	Low	No	40.05	\$109,800	\$43,975	\$37,104	3102	96.71	3000	373	1024
17	031	8390.00	Upper	No	139.18	\$109,800	\$152,820	\$128,920	10435	43.10	4497	1787	405
17	031	8391.00	Upper	No	166.59	\$109,800	\$182,916	\$154,306	8234	47.07	3876	1280	195
17	031	8392.00	Moderate	No	63.88	\$109,800	\$70,140	\$59,167	2749	89.52	2461	537	165
17	031	8395.00	Upper	No	121.73	\$109,800	\$133,660	\$112,750	1590	86.16	1370	357	422
17	031	8396.00	Moderate	No	64.55	\$109,800	\$70,876	\$59,792	1729	94.97	1642	373	545
17	031	8397.00	Middle	No	105.06	\$109,800	\$115,356	\$97,315	4545	61.94	2815	996	1635
17	031	8398.00	Middle	No	86.14	\$109,800	\$94,582	\$79,792	2686	61.69	1657	368	1009
17	031	8399.00	Middle	No	100.00	\$109,800	\$109,800	\$92,625	4431	52.00	2304	1103	1660
17	031	8400.00	Middle	No	116.14	\$109,800	\$127,522	\$107,578	3001	64.68	1941	590	945
17	031	8401.00	Moderate	No	62.53	\$109,800	\$68,658	\$57,924	3029	78.84	2388	582	1014
17	031	8402.00	Moderate	No	68.94	\$109,800	\$75,696	\$63,854	2497	83.94	2096	514	701
17	031	8403.00	Moderate	No	75.67	\$109,800	\$83,086	\$70,093	4196	89.37	3750	833	1282
17	031	8404.00	Moderate	No	67.42	\$109,800	\$74,027	\$62,452	3369	85.49	2880	806	1026
17	031	8407.00	Middle	No	81.12	\$109,800	\$89,070	\$75,139	3900	92.46	3606	467	1032
17	031	8408.00	Low	No	44.49	\$109,800	\$48,850	\$41,208	3332	98.17	3271	340	807
17	031	8410.00	Upper	No	126.55	\$109,800	\$138,952	\$117,222	1136	75.53	858	310	138
17	031	8411.00	Moderate	No	65.46	\$109,800	\$71,875	\$60,636	7356	95.41	7018	1220	1396
17	031	8412.00	Moderate	No	59.91	\$109,800	\$65,781	\$55,493	4873	84.01	4094	307	1511
17	031	8413.00	Moderate	No	56.04	\$109,800	\$61,532	\$51,912	4173	83.47	3483	822	1401
17	031	8415.00	Low	No	34.47	\$109,800	\$37,848	\$31,932	2904	98.42	2858	216	925
17	031	8417.00	Low	No	23.87	\$109,800	\$26,209	\$22,115	1509	92.38	1394	136	431
17	031	8418.00	Low	No	46.94	\$109,800	\$51,540	\$43,482	2404	99.67	2396	434	1036
17	031	8419.00	Upper	No	135.63	\$109,800	\$148,922	\$125,625	6500	62.25	4046	1093	331
17	031	8420.00	Upper	No	188.15	\$109,800	\$206,589	\$174,271	2590	74.05	1918	252	241

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17	031	8421.00	Low	No	42.49	\$109,800	\$46,654	\$39,360	6650	96.96	6448	1005	1967
17	031	8422.00	Upper	No	155.01	\$109,800	\$170,201	\$143,580	4212	43.59	1836	724	598
17	031	8423.00	Upper	No	194.66	\$109,800	\$213,737	\$180,302	3529	36.67	1294	826	796
17	031	8424.00	Moderate	No	56.96	\$109,800	\$62,542	\$52,760	3041	99.47	3025	925	1312
17	031	8425.00	Low	No	21.63	\$109,800	\$23,750	\$20,041	2644	100.00	2644	55	264
17	031	8426.00	Middle	No	85.77	\$109,800	\$94,175	\$79,444	4245	58.07	2465	805	1657
17	031	8428.00	Low	No	36.52	\$109,800	\$40,099	\$33,828	7637	95.17	7268	865	2219
17	031	8429.00	Low	No	28.71	\$109,800	\$31,524	\$26,600	2480	85.65	2124	272	521
17	031	8430.00	Low	No	32.57	\$109,800	\$35,762	\$30,167	2880	99.44	2864	186	868
17	031	8431.00	Low	No	44.32	\$109,800	\$48,663	\$41,053	1747	92.16	1610	54	526
17	031	8432.00	Moderate	No	52.18	\$109,800	\$57,294	\$48,333	2422	83.82	2030	253	786
17	031	8433.00	Moderate	No	65.22	\$109,800	\$71,612	\$60,417	1572	93.89	1476	109	310
17	031	8434.00	Low	No	37.18	\$109,800	\$40,824	\$34,439	1524	98.10	1495	143	465
17	031	8435.00	Low	No	29.38	\$109,800	\$32,259	\$27,216	6030	91.66	5527	77	261
17	031	8436.00	Moderate	No	78.15	\$109,800	\$85,809	\$72,391	3089	96.80	2990	288	666
17	031	8437.00	Upper	No	218.36	\$109,800	\$239,759	\$202,250	2544	38.33	975	654	606
17	031	8438.00	Moderate	No	53.71	\$109,800	\$58,974	\$49,750	2000	80.55	1611	294	811
17	031	8439.00	Middle	No	89.26	\$109,800	\$98,007	\$82,679	3666	93.78	3438	847	658
17	031	8446.00	Unknown	No	0.00	\$109,800	\$0	\$0	1776	97.30	1728	93	245
17	031	8447.00	Moderate	No	61.46	\$109,800	\$67,483	\$56,932	2342	97.10	2274	191	743
17	031	9800.00	Unknown	No	0.00	\$109,800	\$0	\$0	0	0.00	0	0	0
17	031	9801.00	Unknown	No	0.00	\$109,800	\$0	\$0	18	83.33	15	0	0
17	031	9900.00	Unknown	No	0.00	\$109,800	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 017 - CASS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	017	9601.00	Middle	No	90.77	\$82,800	\$75,158	\$61,574	2251	4.71	106	745	1115
17	017	9602.00	Middle	No	107.95	\$82,800	\$89,383	\$73,229	2501	7.92	198	799	1156
17	017	9603.00	Middle	No	104.68	\$82,800	\$86,675	\$71,012	3054	25.57	781	886	1196
17	017	9604.00	Moderate	No	74.52	\$82,800	\$61,703	\$50,556	2545	48.61	1237	716	1058
17	017	9605.00	Moderate	No	74.02	\$82,800	\$61,289	\$50,217	2691	61.65	1659	674	1107
17	017	9999.99	Middle	No	93.68	\$82,800	\$77,567	\$63,551	13042	30.52	3981	3820	5632

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 021 - CHRISTIAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	021	9581.00	Middle	No	113.24	\$82,800	\$93,763	\$76,818	2835	5.93	168	1008	1292
17	021	9582.00	Upper	No	125.21	\$82,800	\$103,674	\$84,938	3593	6.23	224	1170	1555
17	021	9583.00	Moderate	No	76.77	\$82,800	\$63,566	\$52,080	3975	6.99	278	1208	2046
17	021	9584.00	Middle	No	113.12	\$82,800	\$93,663	\$76,736	3719	5.59	208	1199	1688
17	021	9585.00	Middle	No	91.85	\$82,800	\$76,052	\$62,308	2138	8.56	183	567	994
17	021	9586.00	Upper	No	124.84	\$82,800	\$103,368	\$84,688	2155	5.06	109	668	1016
17	021	9587.00	Middle	No	111.19	\$82,800	\$92,065	\$75,431	5819	18.96	1103	1160	1476
17	021	9588.00	Middle	No	82.59	\$82,800	\$68,385	\$56,028	2448	4.62	113	881	1245
17	021	9589.00	Moderate	No	63.03	\$82,800	\$52,189	\$42,763	2554	5.44	139	757	1355
17	021	9590.00	Middle	No	115.94	\$82,800	\$95,998	\$78,648	4796	5.86	281	1711	1963

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 061 - GREENE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	061	9736.00	Middle	No	91.63	\$82,800	\$75,870	\$62,162	3082	3.76	116	965	1510
17	061	9737.00	Moderate	No	75.84	\$82,800	\$62,796	\$51,447	1588	6.61	105	547	914
17	061	9738.00	Upper	No	121.18	\$82,800	\$100,337	\$82,206	1619	3.40	55	687	1068
17	061	9739.00	Moderate	No	75.55	\$82,800	\$62,555	\$51,250	2315	4.36	101	693	1253
17	061	9740.00	Middle	No	101.77	\$82,800	\$84,266	\$69,038	3381	4.64	157	973	1579
17	061	9999.99	Middle	No	92.32	\$82,800	\$76,441	\$62,630	11985	4.46	534	3865	6324

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 135 - MONTGOMERY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	135	9573.00	Middle	No	115.35	\$82,800	\$95,510	\$78,250	3286	5.11	168	1080	1545
17	135	9574.00	Middle	No	116.55	\$82,800	\$96,503	\$79,063	2236	4.79	107	717	1068
17	135	9575.00	Middle	No	109.33	\$82,800	\$90,525	\$74,167	2990	5.85	175	980	1396
17	135	9576.00	Upper	No	134.58	\$82,800	\$111,432	\$91,296	3455	5.76	199	1297	1648
17	135	9577.00	Middle	No	86.47	\$82,800	\$71,597	\$58,659	2935	8.42	247	982	1404
17	135	9578.00	Middle	No	83.15	\$82,800	\$68,848	\$56,406	3217	6.06	195	1007	1556
17	135	9579.00	Middle	No	103.82	\$82,800	\$85,963	\$70,431	4590	7.39	339	1375	2010
17	135	9580.00	Middle	No	108.35	\$82,800	\$89,714	\$73,500	5579	20.60	1149	1437	1929
17	135	9999.99	Middle	No	103.63	\$82,800	\$85,806	\$70,301	28288	9.12	2579	8875	12556

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 137 - MORGAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	137	9514.00	Middle	No	84.36	\$82,800	\$69,850	\$57,228	2400	4.46	107	863	1298
17	137	9515.00	Middle	No	113.54	\$82,800	\$94,011	\$77,024	2894	4.46	129	921	1257
17	137	9516.00	Moderate	No	72.78	\$82,800	\$60,262	\$49,375	3146	24.09	758	676	1440
17	137	9517.00	Moderate	No	57.02	\$82,800	\$47,213	\$38,684	2888	21.19	612	615	1223
17	137	9518.00	Middle	No	93.85	\$82,800	\$77,708	\$63,667	3453	18.07	624	914	1428
17	137	9519.00	Upper	No	141.51	\$82,800	\$117,170	\$96,000	4620	9.33	431	1508	1854
17	137	9520.00	Moderate	No	69.84	\$82,800	\$57,828	\$47,378	3786	28.34	1073	746	1230
17	137	9521.00	Middle	No	109.17	\$82,800	\$90,393	\$74,056	3538	9.81	347	1011	1532
17	137	9522.00	Middle	No	108.25	\$82,800	\$89,631	\$73,438	2980	5.64	168	1110	1428
17	137	9523.00	Middle	No	103.86	\$82,800	\$85,996	\$70,458	3210	5.51	177	1058	1480

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 149 - PIKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	149	9524.00	Middle	No	92.25	\$82,800	\$76,383	\$62,578	2937	5.96	175	1036	1706
17	149	9525.00	Middle	No	93.36	\$82,800	\$77,302	\$63,333	2431	6.79	165	844	1264
17	149	9526.00	Middle	No	107.08	\$82,800	\$88,662	\$72,644	2915	4.94	144	907	1679
17	149	9527.00	Middle	No	101.78	\$82,800	\$84,274	\$69,049	4362	7.43	324	1467	2025
17	149	9528.00	Middle	No	85.45	\$82,800	\$70,753	\$57,969	2094	2.72	57	714	1186
17	149	9999.99	Middle	No	96.49	\$82,800	\$79,894	\$65,460	14739	5.87	865	4968	7860

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 171 - SCOTT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	171	9706.00	Middle	No	108.45	\$82,800	\$89,797	\$73,571	1685	4.93	83	564	891
17	171	9707.00	Middle	No	101.76	\$82,800	\$84,257	\$69,034	3264	3.65	119	1064	1534
17	171	9999.99	Middle	No	104.76	\$82,800	\$86,741	\$71,066	4949	4.08	202	1628	2425

* Will automatically be included in the 2025 Distressed or Underserved Tract List



ATM LOCATIONS

Alton: 200 Homer Adams Parkway

Brighton: 202 North Maple

Carlinville: 450 W. Side Square

Carrollton: 600 North Main Street

Concord: 401 State Street

Hillsboro: 549 South Main St.

Jacksonville: 1211 W Morton Ave.
225 W. State St.
1724 S. Main
1807 W. Morton Ave.

Jerseyville: 533 South State St.

Litchfield: 501 N. State

Oak Forest: 5459 W. 159th St.

Palos Heights: 12727 S. Ridgeland Ave.

Pittsfield: 643 W. Washington St.

Shipman: 111 Keating St.

Taylorville: 402 North Webster
925 W Spresser

Tinley Park: 9400 W. 179th Street

Virden: 100 N. Dye



CNB Bank & Trust has closed the Jacksonville - State St branch and Shipman branch in 2020.

CNB Bank & Trust has had no branch closings in 2021.

CNB Bank & Trust has had no branch closings in 2022.

CNB Bank & Trust has had no branch closings in 2023.

CNB Bank & Trust has had no branch closings in 2024.

BRANCH OPENINGS

The Palos Heights branch located at 12727 S Ridgeland Avenue (8236.02) was opened June 13, 2014.

The Tinley Park branch located at 9400 W 179th Street (8241.17) was opened April 10, 2018.

Jacksonville Savings Bank was acquired by CNB in February 2019.

The Edwardsville/Glen Carbon branch is located at 212 Evergreen Ln (4031.21) was opened January 25, 2021.



BRANCH LOCATIONS	PHONE	HOURS	
<u>Alton</u> 202 E. Homer Adams Pkwy Alton, IL 62002 4027.01 - Middle	P: 618.465.5656	Lobby:	Mon – Thurs 8:30 am to 4:30 pm Fri 8:30 am to 5:00 pm Sat 9:00 am to Noon
		Drive Up:	Mon – Thurs 8:00 am to 5:00 pm Fri 8:00 am to 6:00 pm Sat 8:00 am to Noon
<u>Brighton</u> 202 N. Maple Brighton, IL 62012 9566.00 - Middle	P: 618.372.3760	Lobby:	Mon – Thurs 8:30 am to 3:00 pm Fri 8:30 am to 5:00 pm; Sat 9:00 am to Noon
		Drive Up:	Mon – Thurs 8:00 am to 5:00 pm Fri 8:00 am – 5:30 pm; Sat 8:00 am to Noon
<u>Carlinville</u> 450 W. Side Square Carlinville, IL 62626 9564.00 - Moderate	P: 217.854.2674	Lobby:	Mon – Fri 8:30 am to 4:00 pm Sat 8:30 am to Noon
		Drive Up:	Mon – Fri 8:00 am to 5:00 pm Sat 8:00 am to Noon
<u>Carrollton</u> 600 N. Main Street Carrollton, IL 62016 9740.00 - Middle	P: 217.942.5454	Lobby:	Mon – Thurs 8:30 am to 3:00 pm Fri 8:30 am to 4:00 pm; Sat 9:00 am to Noon
		Drive Up:	Mon – Thurs 8:00 am to 4:30 pm Fri 8:00 am to 5:00 pm Sat 8:00 am to Noon
<u>Chapin</u> 510 Superior Chapin, IL 62628 9514.00 - Middle	P: 217.472.3211	Lobby:	Mon – Thurs 8:00 am to 3:00 pm Fri 8:00 am to 4:00 pm; Sat CLOSED
		Drive Up:	Mon – Thurs 8:00 am to 4:00 pm Fri 8:00 am to 5:00 pm; Sat CLOSED

<u>Clayton</u> 168 N. Meramec Ave, Ste. 350 Clayton, MO 63105 2165.00 - Upper	P: 314.726.4538	Lobby: Drive Up:	Mon – Fri 8:30 am to 4:00 pm Sat CLOSED
<u>Edwardsville - Glen Carbon</u> 212 Evergreen Lane Glen Carbon, IL 62034 4031.21 - Upper	P: 618.391.1211	Lobby: Drive Up:	Mon – Fri 8:00 am to 4:00 pm, or by appointment Sat CLOSED
<u>Hillsboro</u> 549 South Main Hillsboro, IL 62049 9579.00 - Middle	P: 217.532.6104	Lobby: Drive Up:	Mon – Fri 8:30 am to 4:00 pm Sat 8:30 am to Noon Mon – Fri 8:30 am to 5:00 pm Sat 8:30 am to Noon
<u>Jacksonville</u> 1211 West Morton Jacksonville, IL 62650 9520.00 - Moderate	P: 217.245.4111	Lobby: Drive Up:	Mon – Fri 8:30 am to 5:00 pm Sat 9:00 am to Noon Mon – Thurs 7:30 am to 5:30 pm Fri 7:30 am to 6:00 pm Sat 8:00 am to Noon
<u>Jacksonville</u> 903 South Main Street Jacksonville, IL 62650 9520.00 - Moderate	P: 217.245.4111	Lobby: Drive Up:	Mon – Thurs 8:30 am to 4:00 pm Fri 8:30 am to 5:00 pm; Sat 9:00 am to Noon Mon – Thurs 7:30 am to 5:30 pm Fri 7:30 am to 6:00 pm Sat 8:00 am to Noon
<u>Jerseyville</u> 533 S. State Street Jerseyville, IL 62052 0101.00 - Middle	P: 618.498.5656	Lobby: Drive Up:	Mon – Fri 8:30 am to 4:00 pm Sat 9:00 am to Noon Mon – Thurs 8:00 am to 5:00 pm Fri 8:00 am to 6:00 pm Sat 8:00 am to Noon
<u>Litchfield</u> 501 North State Street Litchfield, IL 62056 9577.00 - Middle	P: 217.324.2576	Lobby: Drive Up:	Mon – Fri 8:30 am to 4:00 pm Sat 8:30 am to Noon Mon – Fri 8:00 am to 5:00 pm Sat 8:00 am to Noon
<u>Oak Forest</u> 5459 W. 159 th Street Oak Forest, IL 60452 8250.00 - Middle	P: 708.535.8905	Lobby: Drive Up:	Mon – Thurs 9:00 am to 5:00 pm Fri 9:00 am to 6:00 pm; Sat 9:00 am to Noon Mon – Thurs 8:00 am to 5:00 pm Fri 8:00 am to 6:00 pm Sat 8:00 am to Noon
<u>Palos Heights</u> 12727 S. Ridgeland Ave. Revised 12/2024	P: 708.293.0121 F: 708.293.0122	Lobby:	Mon – Thurs 9:00 am to 5:00 pm Fri 9:00 am to 6:00 pm; Sat 9:00 am to noon

Palos Heights, IL 60463

8236.02 - Middle

Drive Up:

Mon – Thurs 8:00 am to 5:00 pm

Fri 8:00 am to 6:00 pm

Sat 8:00 am to Noon

Pittsfield

P: 217.285.5661

643 W. Washington

Pittsfield, IL 62363

9527.00 - Middle

Lobby:

Mon – Fri 8:30 am to 4:00 pm; Sat CLOSED

Drive Up:

Mon – Fri 8:00 am to 5:00 pm

Fri 8:00 am to 5:30 pm

Sat 8:00 am to Noon

Taylorville

P: 217.287.2265

402 N. Webster

Taylorville, IL 62568

9583.00 - Moderate

Lobby:

Mon – Fri 8:00 am to 4:00 pm

Sat 8:00 am to Noon

Drive Up:

Mon – Fri 8:00 am to 5:00 pm

Sat 8:00 am to Noon

Tinley Park

P: 708.580.0305

9400 W. 179th St.

Tinley Park, IL 60487

8241.27 - Upper

Lobby:

Mon – Thurs 9:00 am to 5:00 pm

Fri 9:00 am to 6:00 pm; Sat 9:00 am to Noon

Drive Up:

Mon – Thurs 8:00 am to 5:00 pm

Fri 8:00 am to 6:00 pm

Sat 8:00 am to Noon

Virden

P: 217.965.4968

100 N. Dye

Virden, IL 62690

9560.00 - Middle

Lobby:

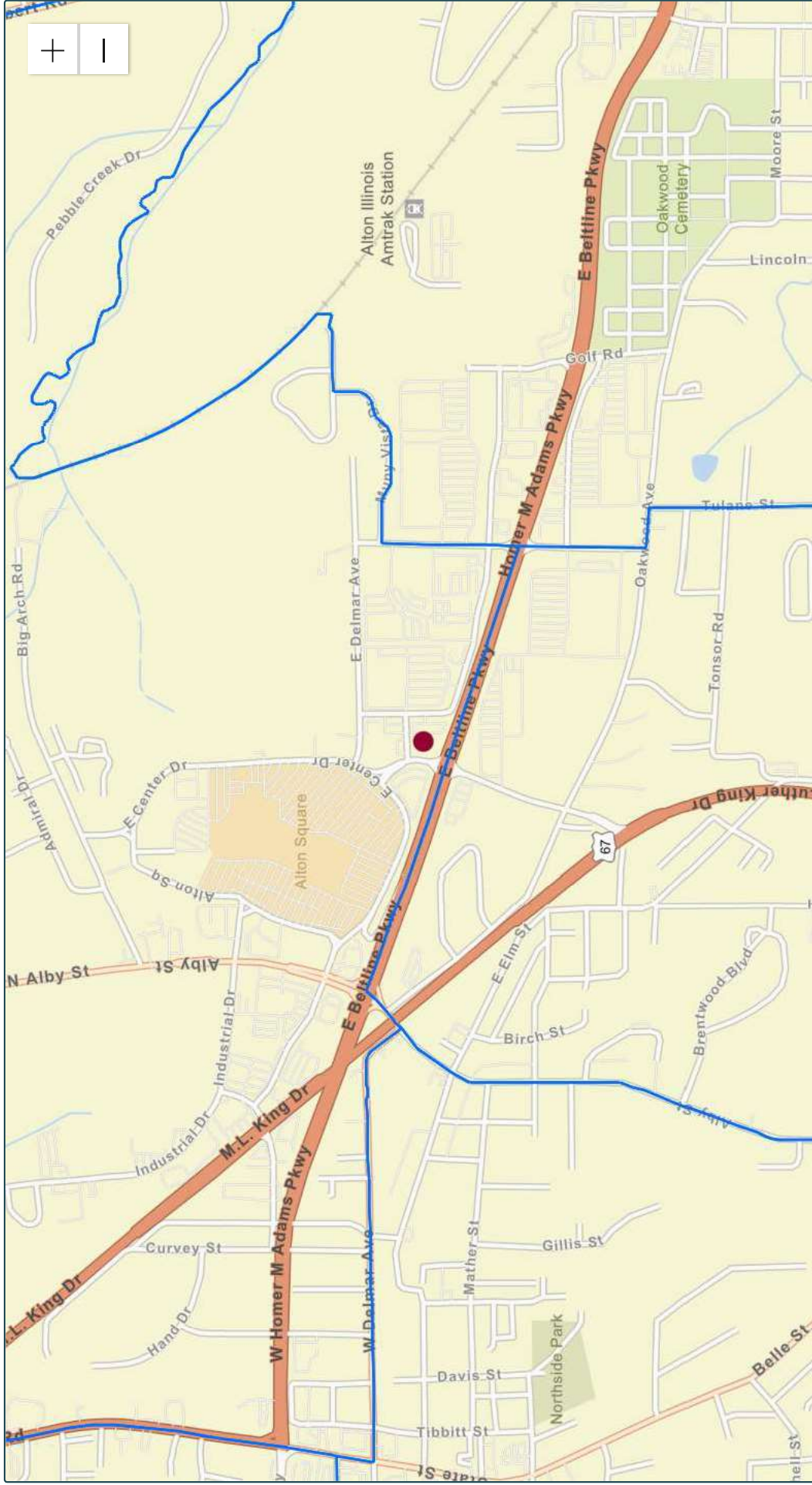
Mon – Fri 8:30 am to 4:00 pm

Sat 8:30 am to Noon

Drive Up:

Mon – Fri 8:00 am to 5:00 pm

Sat 8:00 am to Noon



Esri Community Maps Contributors, Metro East Park and Rec District, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, Ge... Powered by Esri

● Matched Address: 200 Homer M Adams Pkwy, Alton, Illinois, 62002
MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 119 - MADISON COUNTY || Tract Code: 4027.01

● Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 200 Homer M Adams Pkwy, Alton, Illinois, 62002
MSA: 41180 - ST. LOUIS, MO-IL
State: 17 - ILLINOIS
County: 119 - MADISON COUNTY
Tract Code: 4027.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$113,995
2020 Tract Median Family Income	\$93,628
Tract Median Family Income %	110.46
Tract Population	7191
Tract Minority %	18.90
Tract Minority Population	1359
Owner-Occupied Units	2174
1- to 4- Family Units	2860

Census Population Information

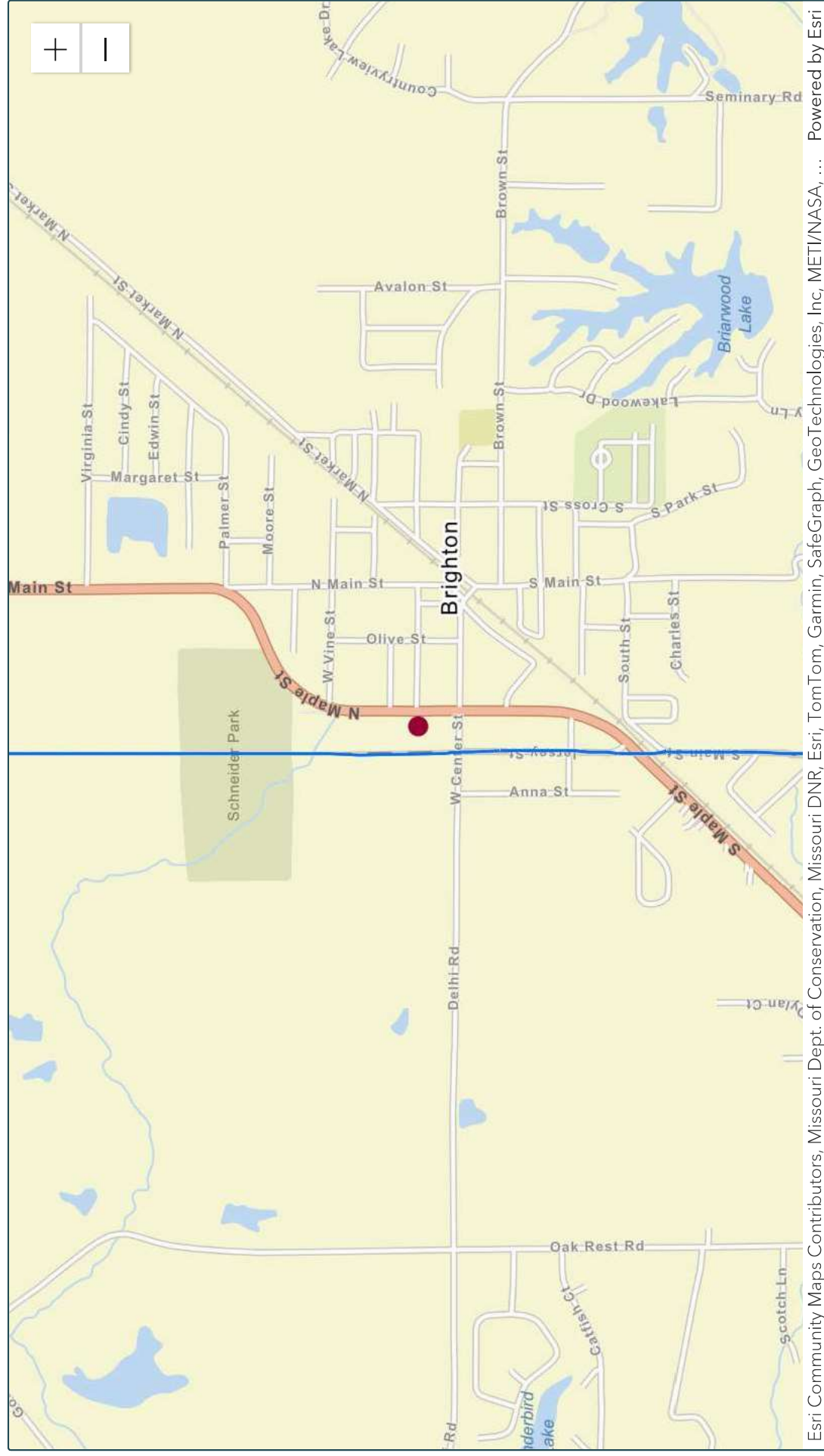
Tract Population	7191
Tract Minority %	18.90
Number of Families	1781
Number of Households	3070
Non-Hispanic White Population	5832
Tract Minority Population	1359
American Indian Population	22
Asian/Hawaiian/Pacific Islander Population	55
Black Population	781
Hispanic Population	147
Other/Two or More Races Population	354

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	14.94
Tract Median Family Income %	110.46
2020 Tract Median Family Income	\$93,628
2024 Estimated Tract Median Family Income	\$113,995
2020 Tract Median Household Income	\$68,851

Census Housing Information

Total Housing Units	3365
1- to 4- Family Units	2860
Median House Age (Years)	41
Owner-Occupied Units	2174
Renter Occupied Units	896
Owner Occupied 1- to 4- Family Units	2174
Inside Principal City?	NO
Vacant Units	295



 Matched Address: 202 N Maple St, Brighton, Illinois, 62012

MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 117 - MACOUPIN COUNTY || Tract Code: 9566.00

 Selected Tract

MSA: || State: || County: || Tract Code: ||



2024 FFIEC Geocode Census Report

Matched Address: 202 N Maple St, Brighton, Illinois, 62012
MSA: 41180 - ST. LOUIS, MO-IL
State: 17 - ILLINOIS
County: 117 - MACOUPIN COUNTY
Tract Code: 9566.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$91,972
2020 Tract Median Family Income	\$75,542
Tract Median Family Income %	89.12
Tract Population	4575
Tract Minority %	5.42
Tract Minority Population	248
Owner-Occupied Units	1446
1- to 4- Family Units	1995

Census Population Information

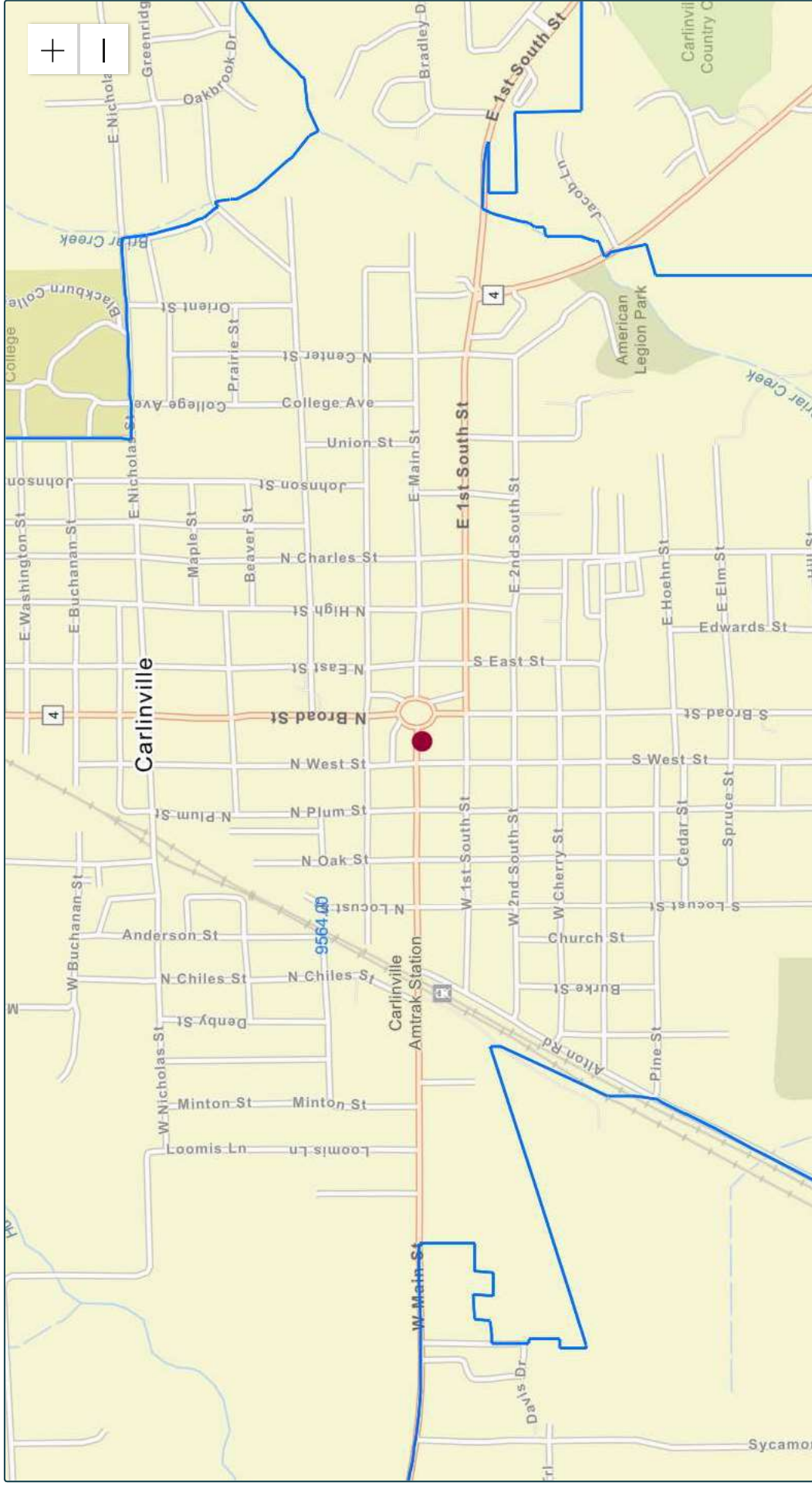
Tract Population	4575
Tract Minority %	5.42
Number of Families	1361
Number of Households	1817
Non-Hispanic White Population	4327
Tract Minority Population	248
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	7
Black Population	29
Hispanic Population	42
Other/Two or More Races Population	164

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	9.03
Tract Median Family Income %	89.12
2020 Tract Median Family Income	\$75,542
2024 Estimated Tract Median Family Income	\$91,972
2020 Tract Median Household Income	\$67,567

Census Housing Information

Total Housing Units	2063
1- to 4- Family Units	1995
Median House Age (Years)	48
Owner-Occupied Units	1446
Renter Occupied Units	371
Owner Occupied 1- to 4- Family Units	1446
Inside Principal City?	NO
Vacant Units	246



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 450 W Side Sq, Carlinville, Illinois, 62626

MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 117 - MACOUPIN COUNTY || Tract Code: 9564.00

● Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 450 W Side Sq, Carlinville, Illinois, 62626
MSA: 41180 - ST. LOUIS, MO-IL
State: 17 - ILLINOIS
County: 117 - MACOUPIN COUNTY
Tract Code: 9564.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$79,000
2020 Tract Median Family Income	\$64,883
Tract Median Family Income %	76.55
Tract Population	5329
Tract Minority %	9.35
Tract Minority Population	498
Owner-Occupied Units	1389
1- to 4- Family Units	2166

Census Population Information

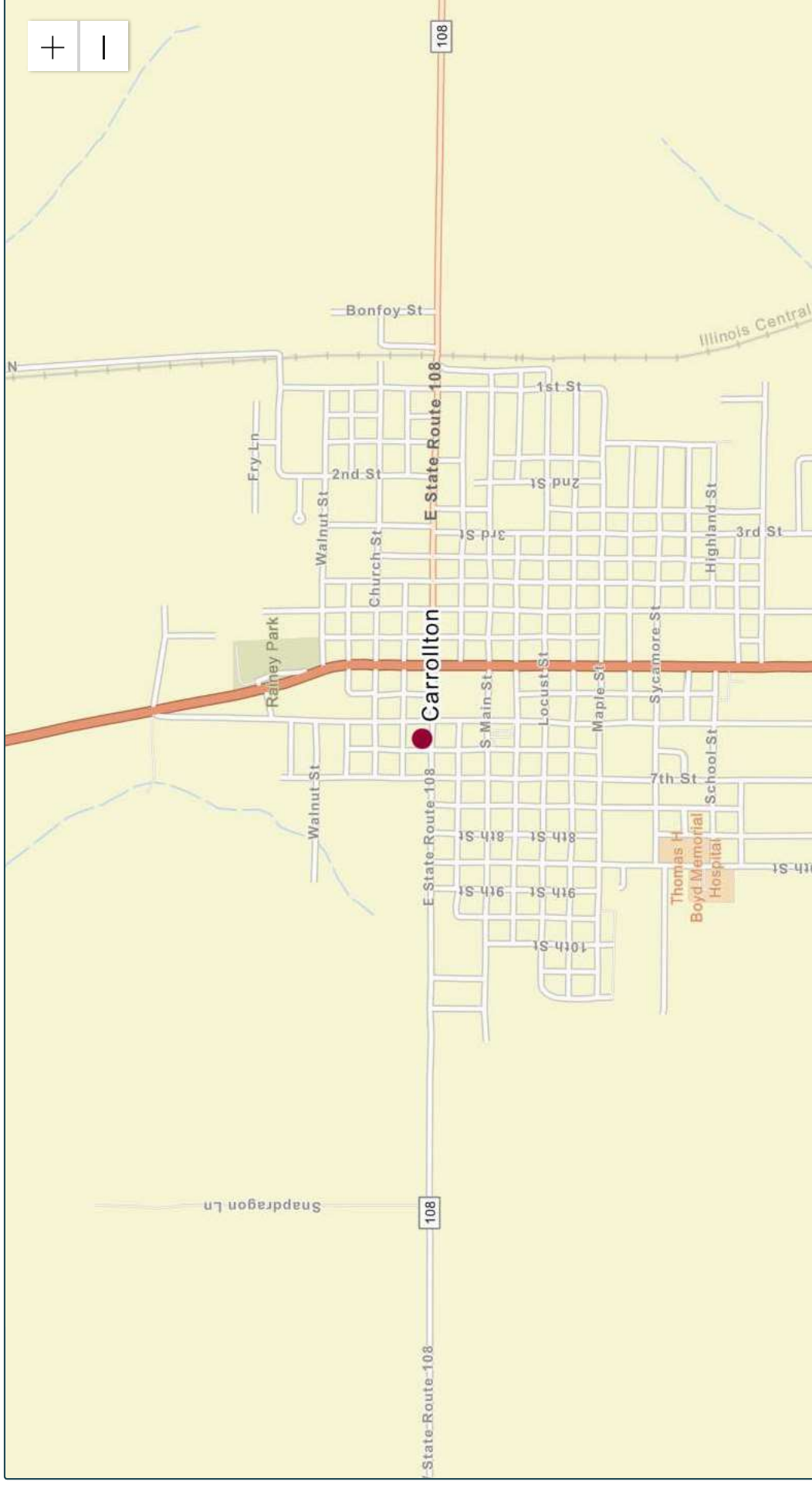
Tract Population	5329
Tract Minority %	9.35
Number of Families	1323
Number of Households	2100
Non-Hispanic White Population	4831
Tract Minority Population	498
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	33
Black Population	104
Hispanic Population	64
Other/Two or More Races Population	283

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	21.27
Tract Median Family Income %	76.55
2020 Tract Median Family Income	\$64,883
2024 Estimated Tract Median Family Income	\$79,000
2020 Tract Median Household Income	\$47,050

Census Housing Information

Total Housing Units	2401
1- to 4- Family Units	2166
Median House Age (Years)	69
Owner-Occupied Units	1389
Renter Occupied Units	711
Owner Occupied 1- to 4- Family Units	1389
Inside Principal City?	NO
Vacant Units	301



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

Matched Address: 600 N Main St, Carrollton, Illinois, 62016

MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 061 - GREENE COUNTY || Tract Code: 9740.00

Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 600 N Main St, Carrollton, Illinois, 62016
MSA: NA - NA (Outside of MSA)
State: 17 - ILLINOIS
County: 061 - GREENE COUNTY
Tract Code: 9740.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$84,266
2020 Tract Median Family Income	\$69,038
Tract Median Family Income %	101.77
Tract Population	3381
Tract Minority %	4.64
Tract Minority Population	157
Owner-Occupied Units	973
1- to 4- Family Units	1579

Census Population Information

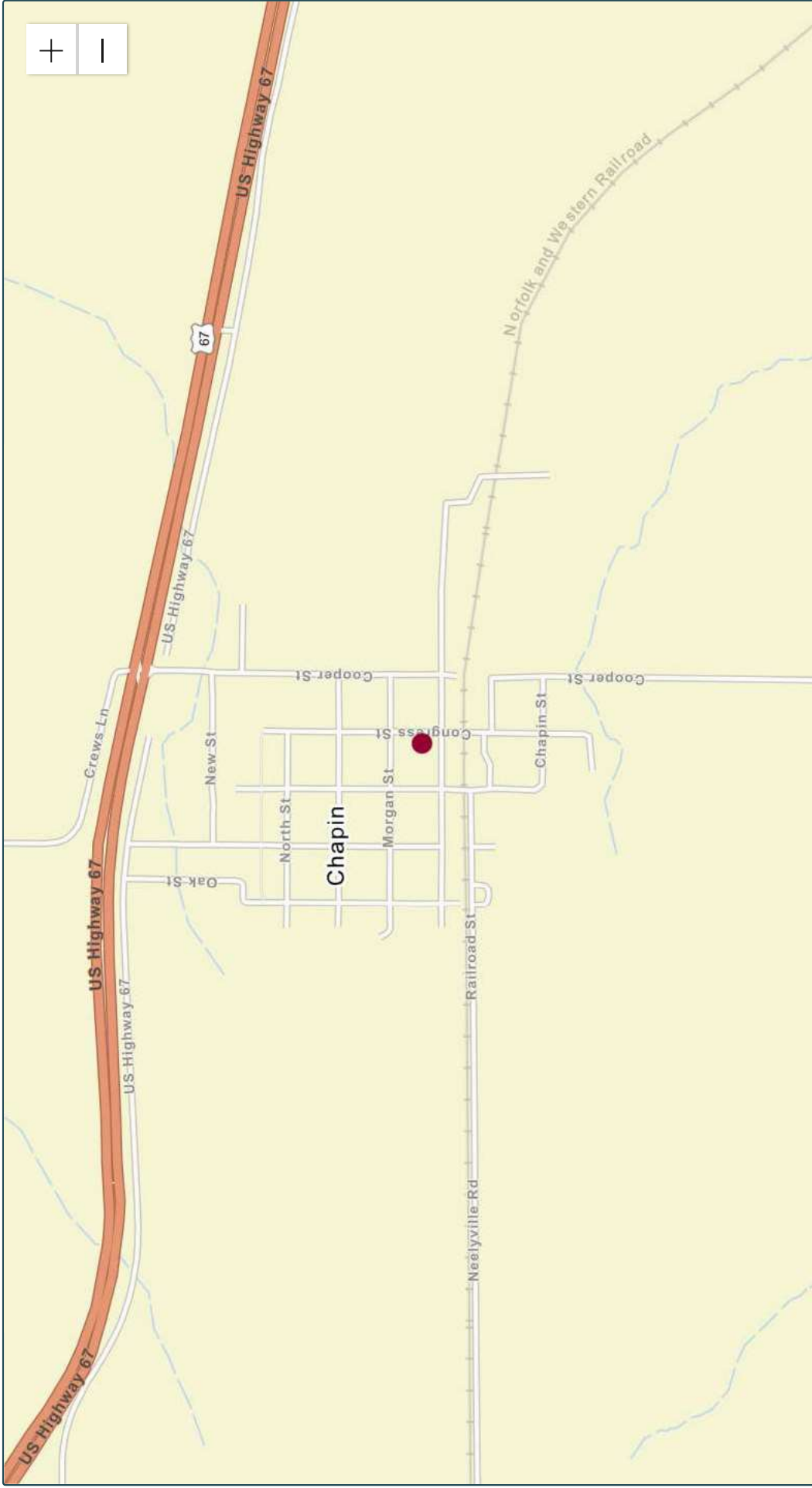
Tract Population	3381
Tract Minority %	4.64
Number of Families	882
Number of Households	1381
Non-Hispanic White Population	3224
Tract Minority Population	157
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	6
Black Population	11
Hispanic Population	43
Other/Two or More Races Population	94

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	9.08
Tract Median Family Income %	101.77
2020 Tract Median Family Income	\$69,038
2024 Estimated Tract Median Family Income	\$84,266
2020 Tract Median Household Income	\$56,150

Census Housing Information

Total Housing Units	1666
1- to 4- Family Units	1579
Median House Age (Years)	62
Owner-Occupied Units	973
Renter Occupied Units	408
Owner Occupied 1- to 4- Family Units	973
Inside Principal City?	NO
Vacant Units	285



Esri Community Maps Contributors, Morgan County GIS, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnolog... Powered by Esri

● Matched Address: 510 Superior St, Chapin, Illinois, 62628

MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 137 - MORGAN COUNTY || Tract Code: 9514.00

● Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 510 Superior St, Chapin, Illinois, 62628
MSA: NA - NA (Outside of MSA)
State: 17 - ILLINOIS
County: 137 - MORGAN COUNTY
Tract Code: 9514.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/Non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$69,850
2020 Tract Median Family Income	\$57,228
Tract Median Family Income %	84.36
Tract Population	2400
Tract Minority %	4.46
Tract Minority Population	107
Owner-Occupied Units	863
1- to 4- Family Units	1298

Census Population Information

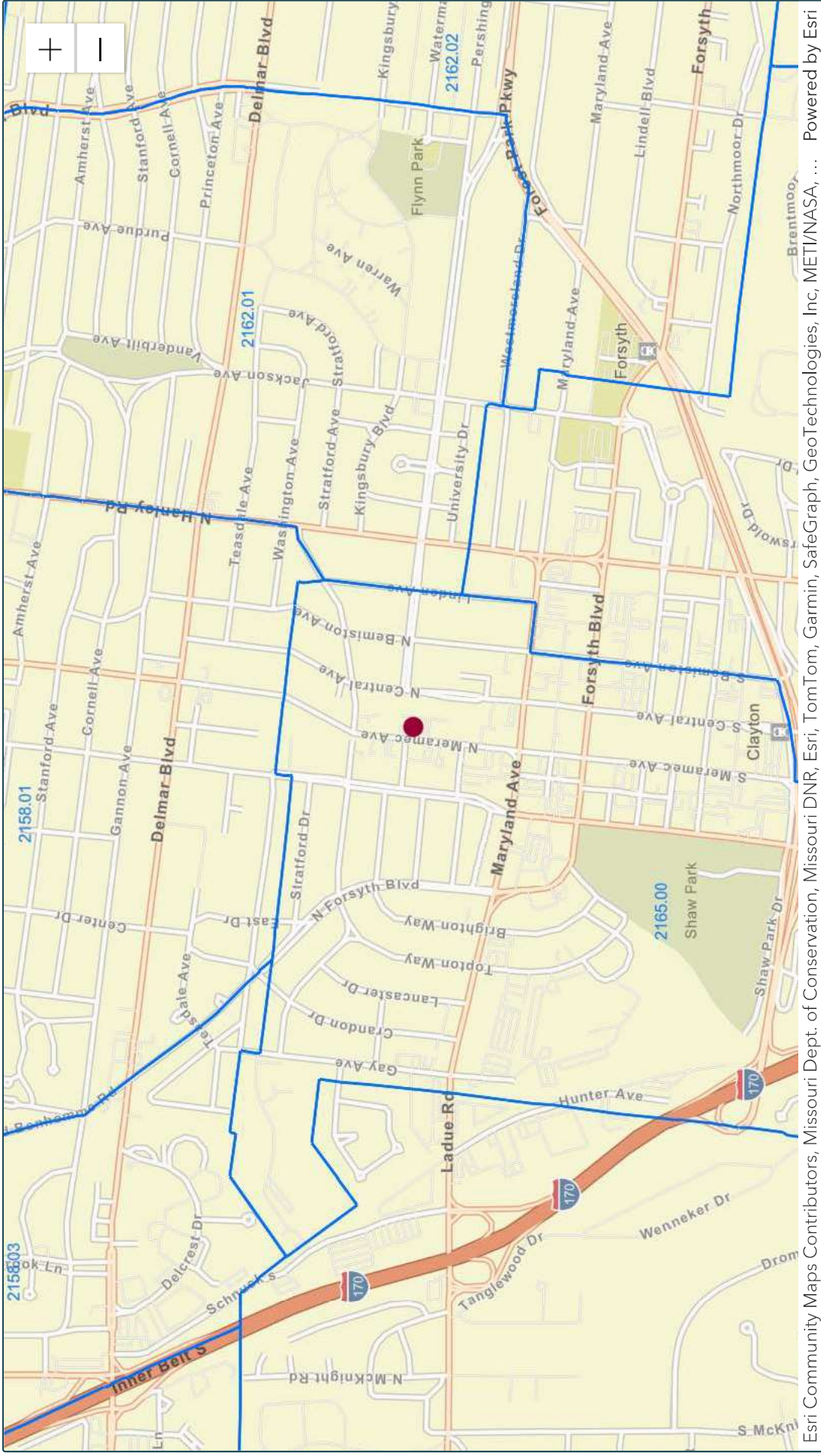
Tract Population	2400
Tract Minority %	4.46
Number of Families	677
Number of Households	1063
Non-Hispanic White Population	2293
Tract Minority Population	107
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	6
Black Population	4
Hispanic Population	25
Other/Two or More Races Population	72

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/Non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	9.09
Tract Median Family Income %	84.36
2020 Tract Median Family Income	\$57,228
2024 Estimated Tract Median Family Income	\$69,850
2020 Tract Median Household Income	\$50,461

Census Housing Information

Total Housing Units	1301
1- to 4- Family Units	1298
Median House Age (Years)	59
Owner-Occupied Units	863
Renter Occupied Units	200
Owner Occupied 1- to 4- Family Units	863
Inside Principal City?	NO
Vacant Units	238



● Matched Address: 168 N Meramec Ave, Saint Louis, Missouri, 63105
MSA: 41180 - ST. LOUIS, MO-IL || State: 29 - MISSOURI || County: 189 - ST. LOUIS COUNTY || Tract Code: 2165.00

● Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 168 N Meramec Ave, Saint Louis, Missouri, 63105
MSA: 41180 - ST. LOUIS, MO-IL
State: 29 - MISSOURI
County: 189 - ST. LOUIS COUNTY
Tract Code: 2165.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$199,589
2020 Tract Median Family Income	\$163,922
Tract Median Family Income %	193.40
Tract Population	5279
Tract Minority %	30.52
Tract Minority Population	1611
Owner-Occupied Units	1234
1- to 4- Family Units	1085

Census Population Information

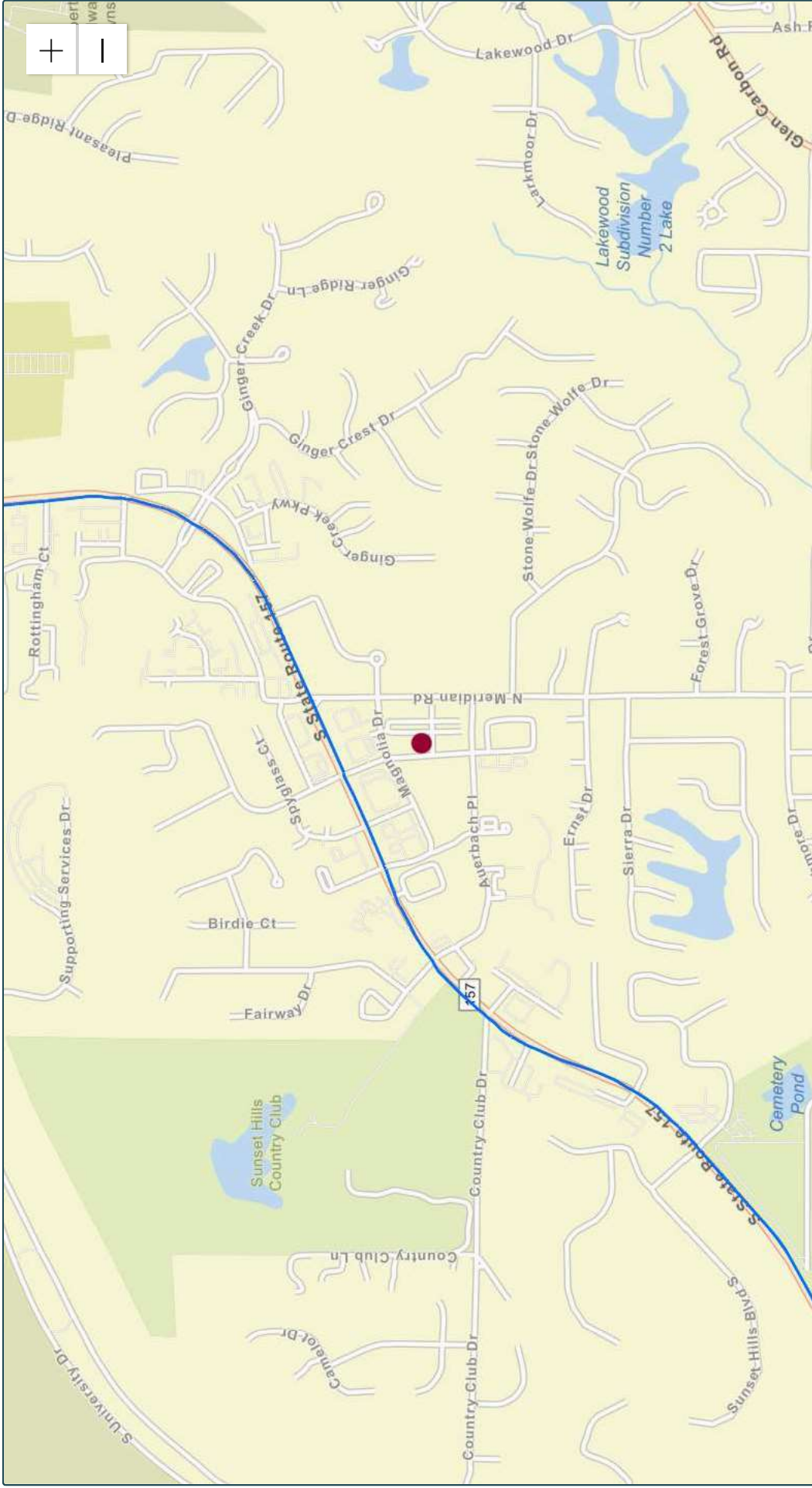
Tract Population	5279
Tract Minority %	30.52
Number of Families	1133
Number of Households	2015
Non-Hispanic White Population	3668
Tract Minority Population	1611
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	507
Black Population	744
Hispanic Population	165
Other/Two or More Races Population	194

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	9.53
Tract Median Family Income %	193.40
2020 Tract Median Family Income	\$163,922
2024 Estimated Tract Median Family Income	\$199,589
2020 Tract Median Household Income	\$125,598

Census Housing Information

Total Housing Units	2225
1- to 4- Family Units	1085
Median House Age (Years)	59
Owner-Occupied Units	1234
Renter Occupied Units	781
Owner Occupied 1- to 4- Family Units	801
Inside Principal City?	NO
Vacant Units	210



Esri Community Maps Contributors, Metro East Park and Rec District, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, Ge... Powered by Esri

● Matched Address: 212 Evergreen Ln, Glen Carbon, Illinois, 62034
MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 119 - MADISON COUNTY || Tract Code: 4031.21

● Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 212 Evergreen Ln, Glen Carbon, Illinois, 62034
MSA: 41180 - ST. LOUIS, MO-IL
State: 17 - ILLINOIS
County: 119 - MADISON COUNTY
Tract Code: 4031.21

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$136,534
2020 Tract Median Family Income	\$112,143
Tract Median Family Income %	132.30
Tract Population	9528
Tract Minority %	19.71
Tract Minority Population	1878
Owner-Occupied Units	2584
1- to 4- Family Units	3333

Census Population Information

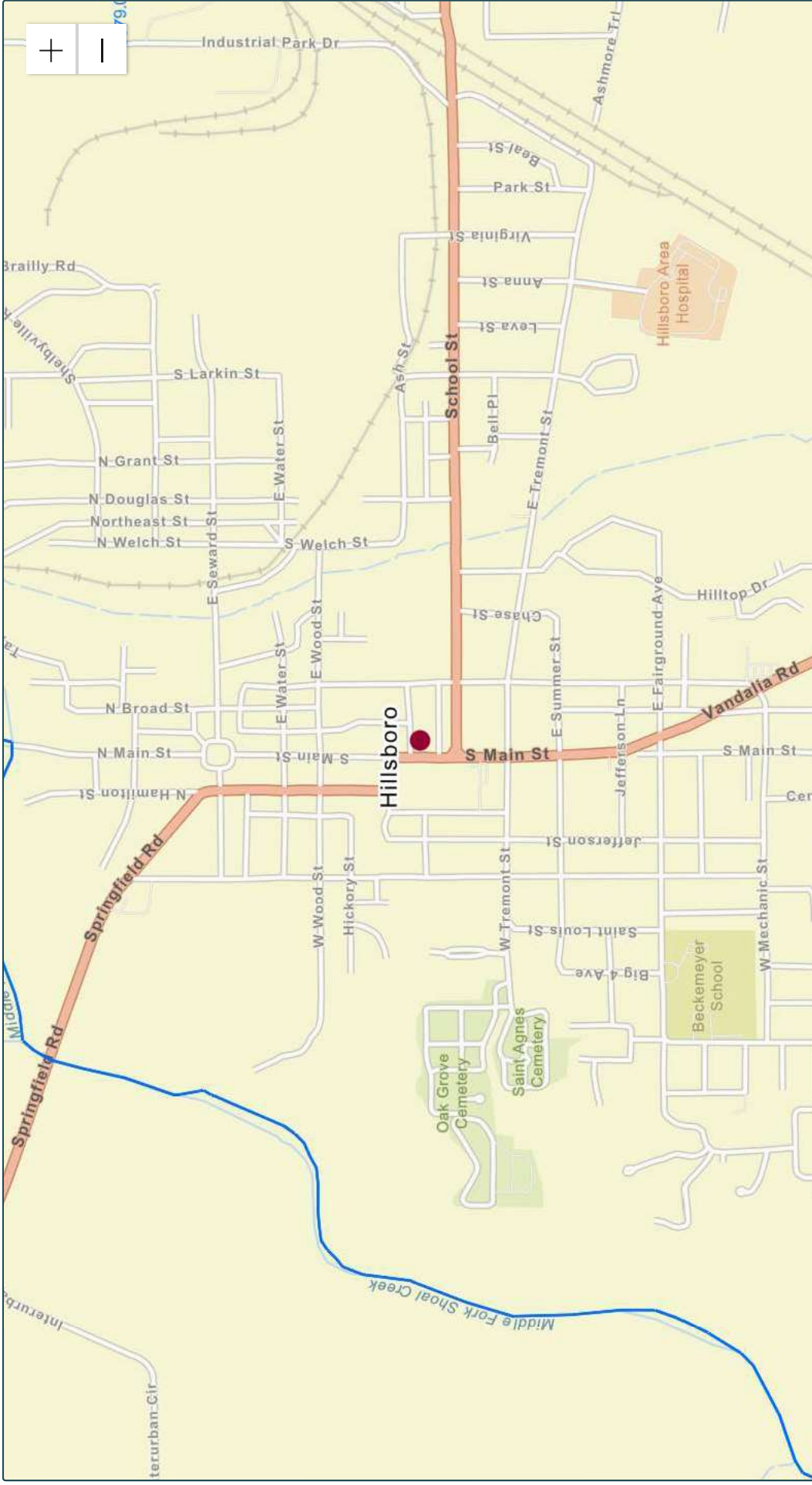
Tract Population	9528
Tract Minority %	19.71
Number of Families	2556
Number of Households	3477
Non-Hispanic White Population	7650
Tract Minority Population	1878
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	240
Black Population	529
Hispanic Population	654
Other/Two or More Races Population	438

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	6.37
Tract Median Family Income %	132.30
2020 Tract Median Family Income	\$112,143
2024 Estimated Tract Median Family Income	\$136,534
2020 Tract Median Household Income	\$91,719

Census Housing Information

Total Housing Units	3669
1- to 4- Family Units	3333
Median House Age (Years)	35
Owner-Occupied Units	2584
Renter Occupied Units	893
Owner Occupied 1- to 4- Family Units	2570
Inside Principal City?	NO
Vacant Units	192



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc., METI/NASA, ... Powered by Esri

 Matched Address: 549 S Main St, Hillsboro, Illinois, 62049
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 135 - MONTGOMERY COUNTY || Tract Code: 9579.00

 Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 549 S Main St, Hillsboro, Illinois, 62049
MSA: NA - NA (Outside of MSA)
State: 17 - ILLINOIS
County: 135 - MONTGOMERY COUNTY
Tract Code: 9579.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$85,963
2020 Tract Median Family Income	\$70,431
Tract Median Family Income %	103.82
Tract Population	4590
Tract Minority %	7.39
Tract Minority Population	339
Owner-Occupied Units	1375
1- to 4- Family Units	2010

Census Population Information

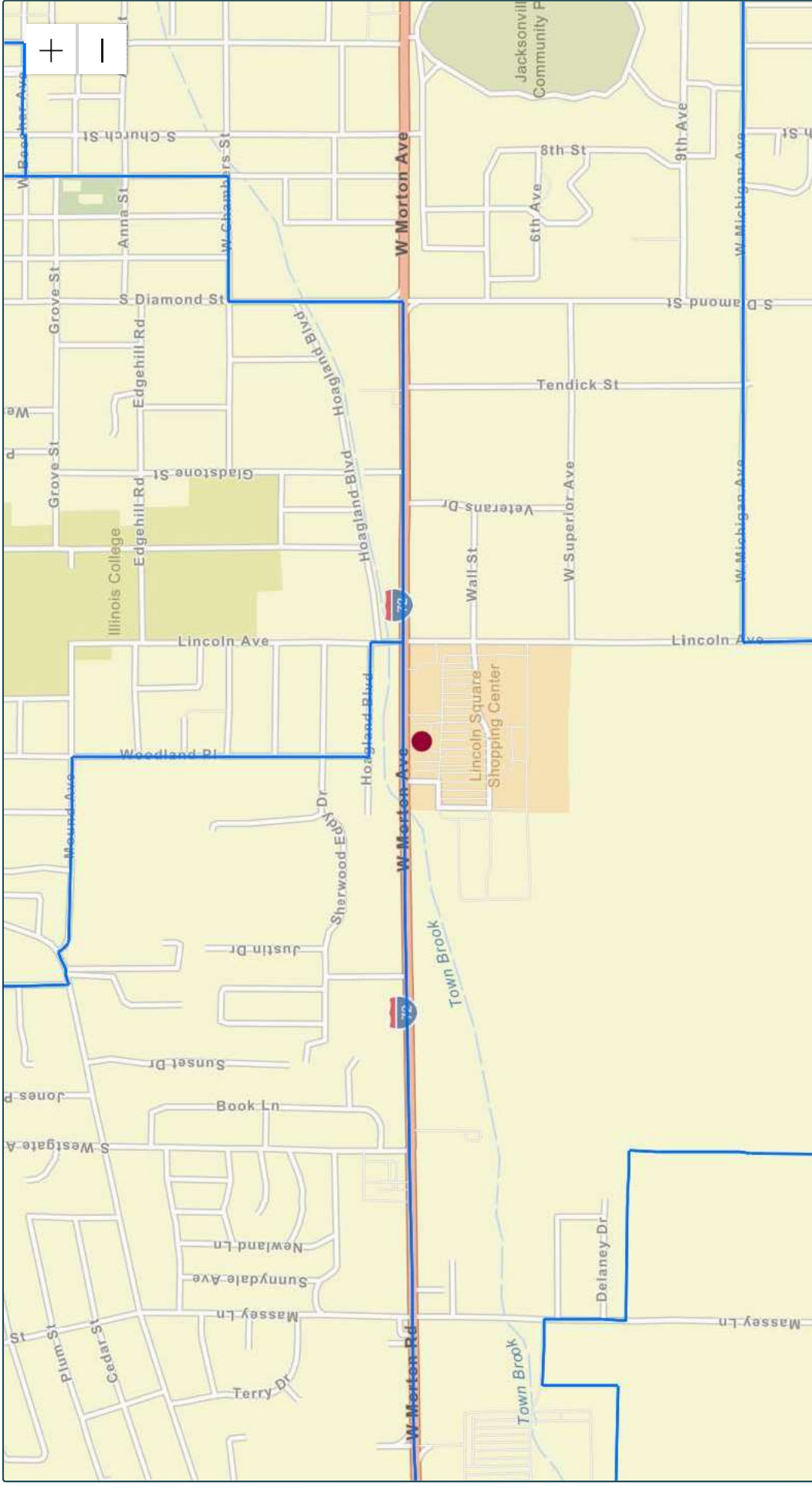
Tract Population	4590
Tract Minority %	7.39
Number of Families	1162
Number of Households	1917
Non-Hispanic White Population	4251
Tract Minority Population	339
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	22
Black Population	34
Hispanic Population	82
Other/Two or More Races Population	195

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	19.72
Tract Median Family Income %	103.82
2020 Tract Median Family Income	\$70,431
2024 Estimated Tract Median Family Income	\$85,963
2020 Tract Median Household Income	\$57,423

Census Housing Information

Total Housing Units	2188
1- to 4- Family Units	2010
Median House Age (Years)	70
Owner-Occupied Units	1375
Renter Occupied Units	542
Owner Occupied 1- to 4- Family Units	1375
Inside Principal City?	NO
Vacant Units	271



Esri Community Maps Contributors, Morgan County GIS, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnology... Powered by Esri

Matched Address: 1211 W Morton Ave, Jacksonville, Illinois, 62650
MSA: NA - NA (Outside of MSA) || **State:** 17 - ILLINOIS || **County:** 137 - MORGAN COUNTY || **Tract Code:** 9520.00

Selected Tract
MSA: || **State:** || **County:** || **Tract Code:**



2024 FFIEC Geocode Census Report

Matched Address: 1211 W Morton Ave, Jacksonsville, Illinois, 62650
MSA: NA - NA (Outside of MSA)
State: 17 - ILLINOIS
County: 137 - MORGAN COUNTY
Tract Code: 9520.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$57,828
2020 Tract Median Family Income	\$47,378
Tract Median Family Income %	69.84
Tract Population	3786
Tract Minority %	28.34
Tract Minority Population	1073
Owner-Occupied Units	746
1- to 4- Family Units	1230

Census Population Information

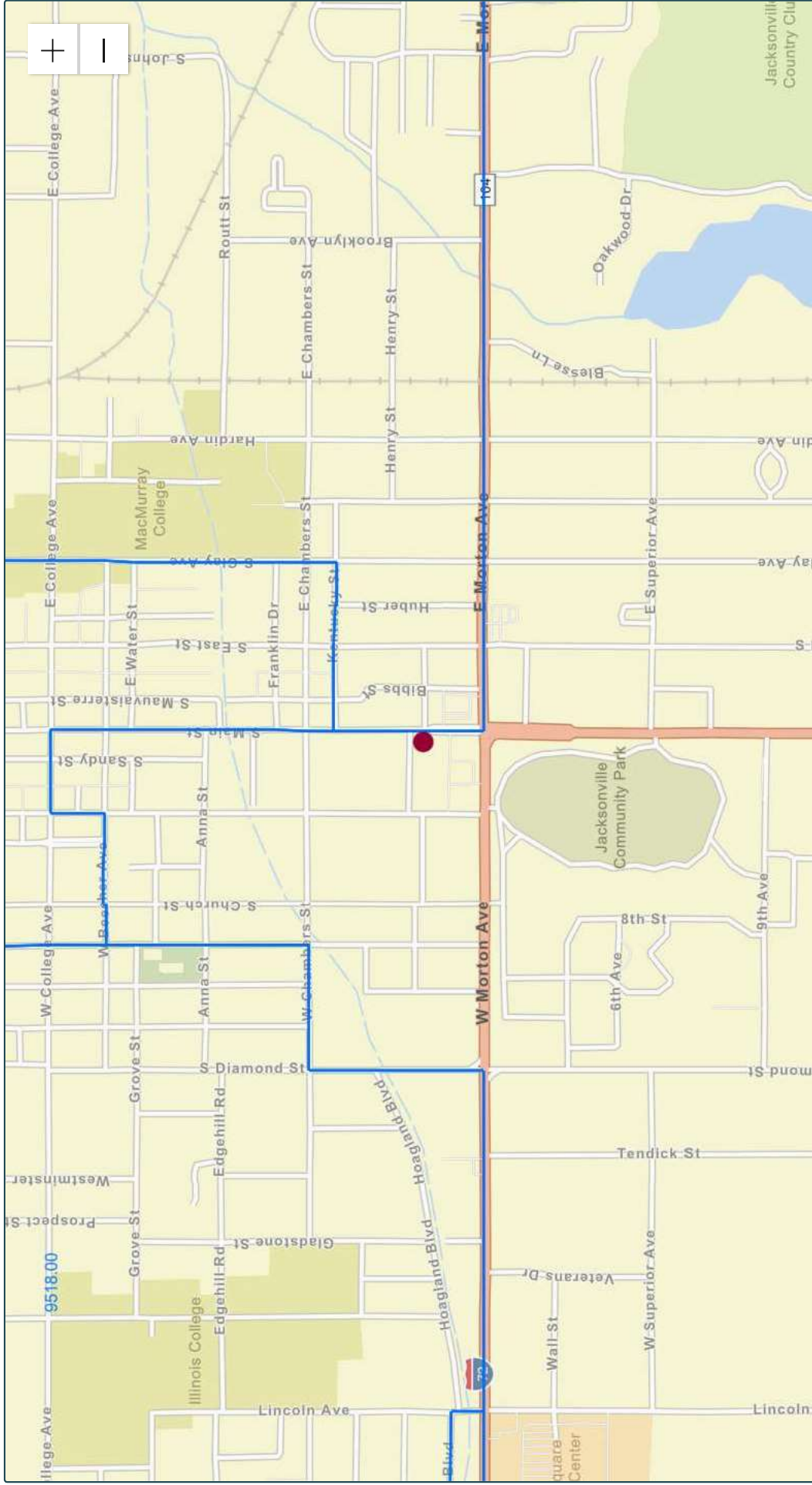
Tract Population	3786
Tract Minority %	28.34
Number of Families	720
Number of Households	1557
Non-Hispanic White Population	2713
Tract Minority Population	1073
American Indian Population	7
Asian/Hawaiian/Pacific Islander Population	44
Black Population	694
Hispanic Population	193
Other/Two or More Races Population	135

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	18.74
Tract Median Family Income %	69.84
2020 Tract Median Family Income	\$47,378
2024 Estimated Tract Median Family Income	\$57,828
2020 Tract Median Household Income	\$39,769

Census Housing Information

Total Housing Units	1668
1- to 4- Family Units	1230
Median House Age (Years)	58
Owner-Occupied Units	746
Renter Occupied Units	811
Owner Occupied 1- to 4- Family Units	746
Inside Principal City?	NO
Vacant Units	111



Esri Community Maps Contributors, Morgan County GIS, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnology... Powered by Esri

● Matched Address: 903 S Main St, Jacksonville, Illinois, 62650

MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 137 - MORGAN COUNTY || Tract Code: 9520.00

● Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 903 S Main St, Jacksonsville, Illinois, 62650
MSA: NA - NA (Outside of MSA)
State: 17 - ILLINOIS
County: 137 - MORGAN COUNTY
Tract Code: 9520.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$57,828
2020 Tract Median Family Income	\$47,378
Tract Median Family Income %	69.84
Tract Population	3786
Tract Minority %	28.34
Tract Minority Population	1073
Owner-Occupied Units	746
1- to 4- Family Units	1230

Census Population Information

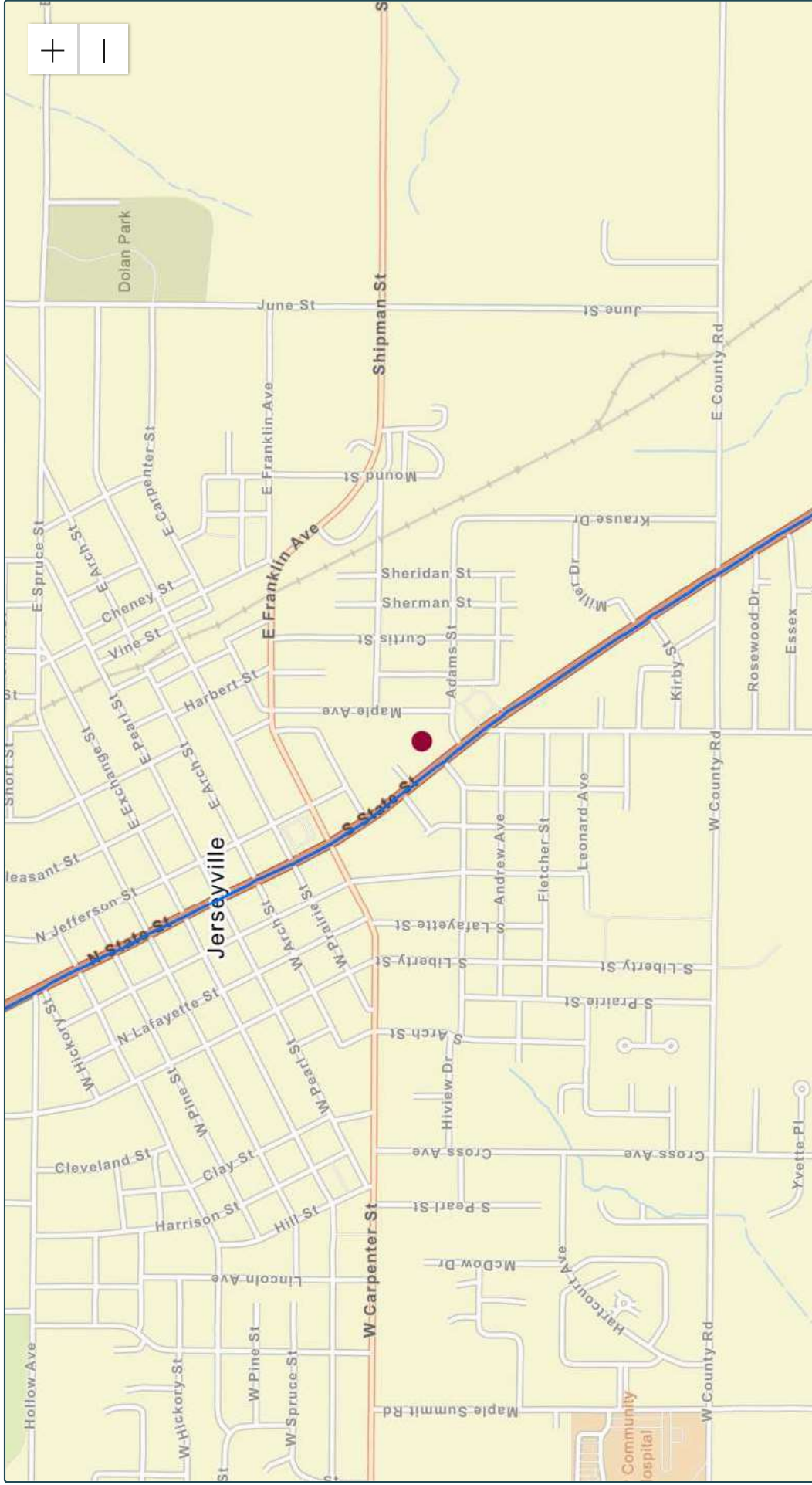
Tract Population	3786
Tract Minority %	28.34
Number of Families	720
Number of Households	1557
Non-Hispanic White Population	2713
Tract Minority Population	1073
American Indian Population	7
Asian/Hawaiian/Pacific Islander Population	44
Black Population	694
Hispanic Population	193
Other/Two or More Races Population	135

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	18.74
Tract Median Family Income %	69.84
2020 Tract Median Family Income	\$47,378
2024 Estimated Tract Median Family Income	\$57,828
2020 Tract Median Household Income	\$39,769

Census Housing Information

Total Housing Units	1668
1- to 4- Family Units	1230
Median House Age (Years)	58
Owner-Occupied Units	746
Renter Occupied Units	811
Owner Occupied 1- to 4- Family Units	746
Inside Principal City?	NO
Vacant Units	111



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

Matched Address: 533 S State St, Jerseyville, Illinois, 62052

MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 083 - JERSEY COUNTY || Tract Code: 0101.00

Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 533 S State St, Jerseyville, Illinois, 62052
MSA: 41180 - ST. LOUIS, MO-IL
State: 17 - ILLINOIS
County: 083 - JERSEY COUNTY
Tract Code: 0101.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$109,382
2020 Tract Median Family Income	\$89,838
Tract Median Family Income %	105.99
Tract Population	5152
Tract Minority %	6.37
Tract Minority Population	328
Owner-Occupied Units	1270
1- to 4- Family Units	2056

Census Population Information

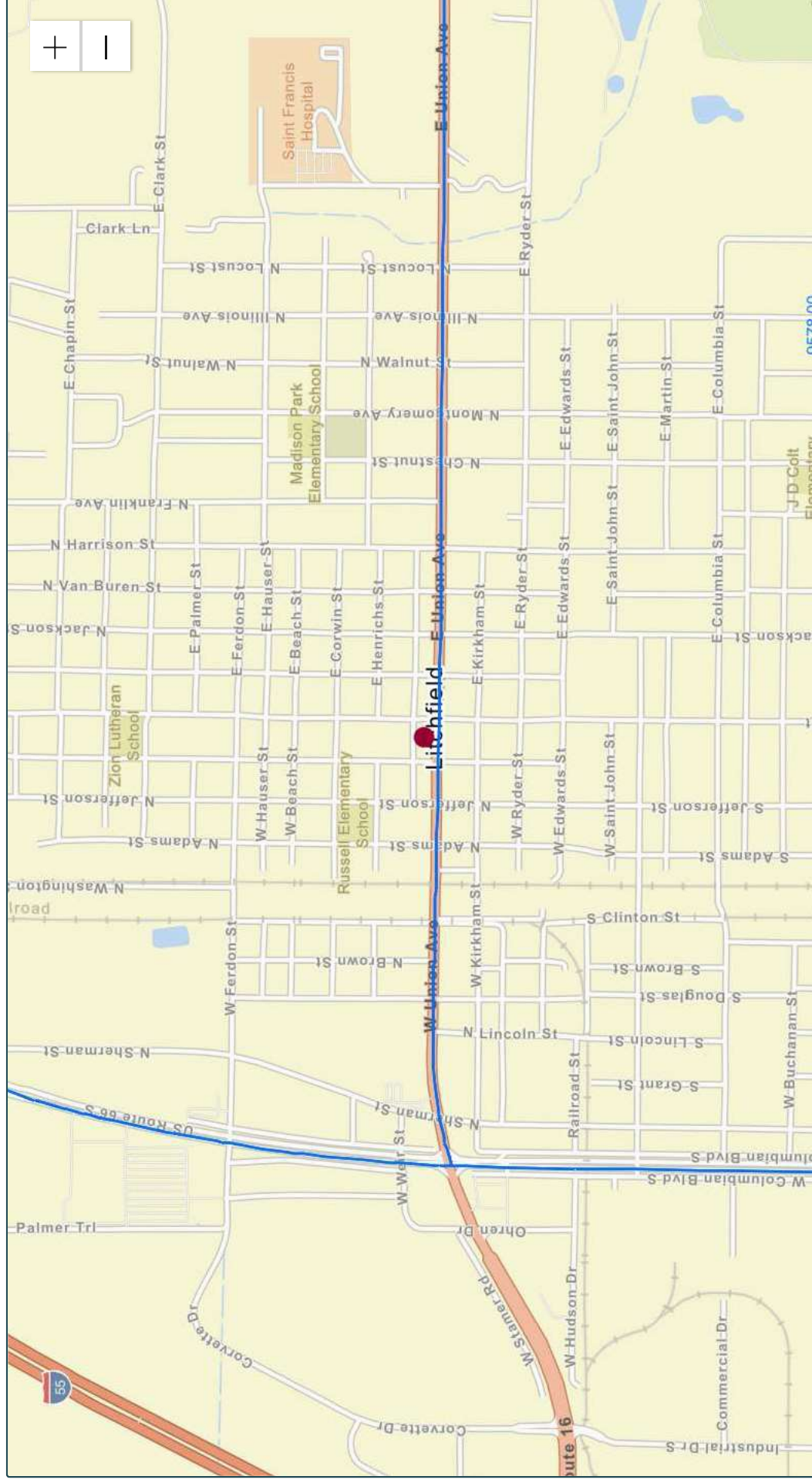
Tract Population	5152
Tract Minority %	6.37
Number of Families	1296
Number of Households	1863
Non-Hispanic White Population	4824
Tract Minority Population	328
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	12
Black Population	38
Hispanic Population	65
Other/Two or More Races Population	209

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	10.55
Tract Median Family Income %	105.99
2020 Tract Median Family Income	\$89,838
2024 Estimated Tract Median Family Income	\$109,382
2020 Tract Median Household Income	\$65,060

Census Housing Information

Total Housing Units	2146
1- to 4- Family Units	2056
Median House Age (Years)	48
Owner-Occupied Units	1270
Renter Occupied Units	593
Owner Occupied 1- to 4- Family Units	1270
Inside Principal City?	NO
Vacant Units	283



Esri Community Maps Contributors, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc., METI/NASA, ...

 Matched Address: 501 N State St, Litchfield, Illinois, 62056

MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 135 - MONTGOMERY COUNTY || Tract Code: 9577.00

 Selected Tract

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 501 N State St, Litchfield, Illinois, 62056
MSA: NA - NA (Outside of MSA)
State: 17 - ILLINOIS
County: 135 - MONTGOMERY COUNTY
Tract Code: 9577.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$71,597
2020 Tract Median Family Income	\$58,659
Tract Median Family Income %	86.47
Tract Population	2935
Tract Minority %	8.42
Tract Minority Population	247
Owner-Occupied Units	982
1- to 4- Family Units	1404

Census Population Information

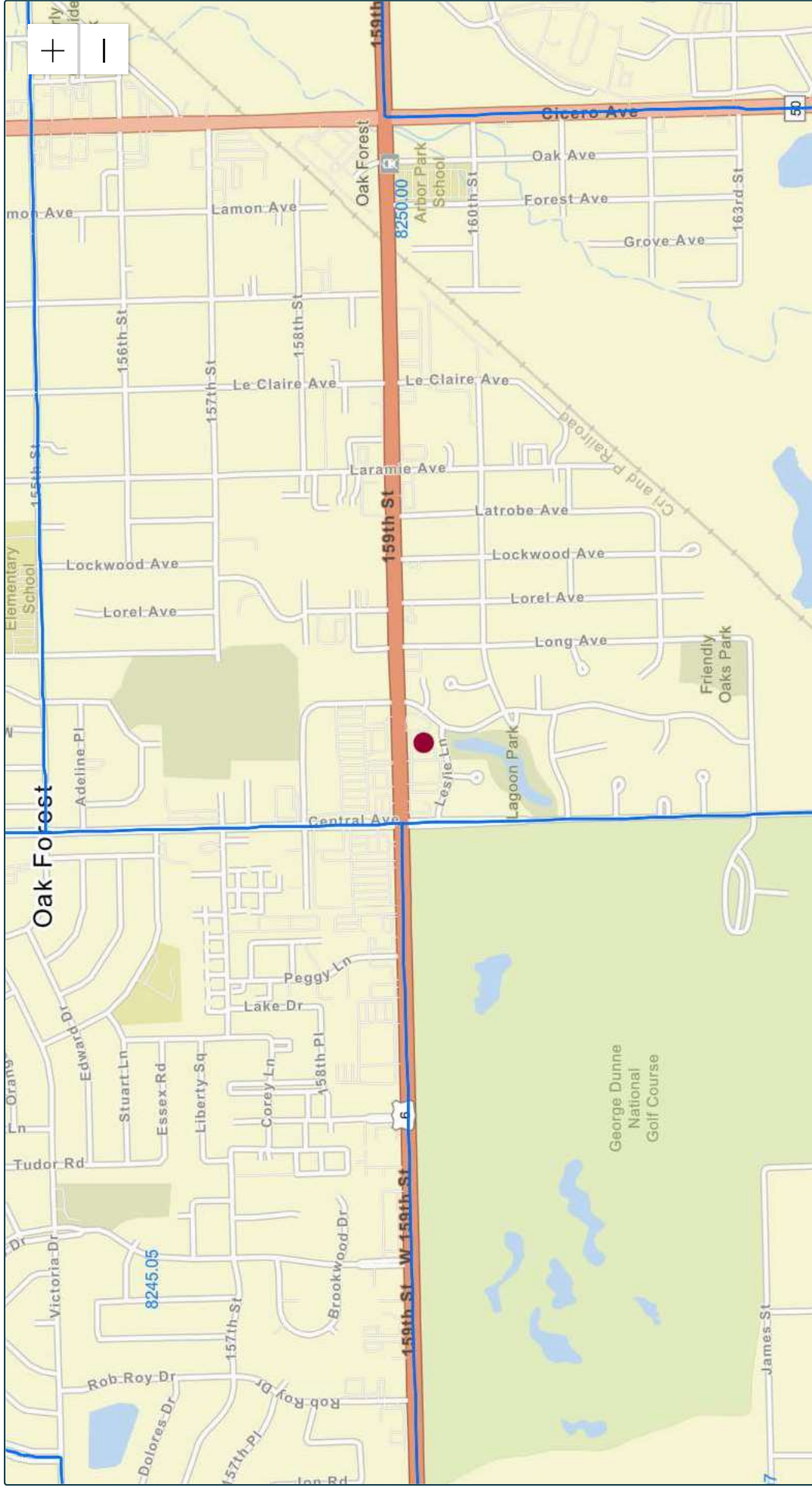
Tract Population	2935
Tract Minority %	8.42
Number of Families	769
Number of Households	1227
Non-Hispanic White Population	2688
Tract Minority Population	247
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	46
Black Population	27
Hispanic Population	71
Other/Two or More Races Population	101

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	17.23
Tract Median Family Income %	86.47
2020 Tract Median Family Income	\$58,659
2024 Estimated Tract Median Family Income	\$71,597
2020 Tract Median Household Income	\$53,580

Census Housing Information

Total Housing Units	1424
1- to 4- Family Units	1404
Median House Age (Years)	61
Owner-Occupied Units	982
Renter Occupied Units	245
Owner Occupied 1- to 4- Family Units	982
Inside Principal City?	NO
Vacant Units	197



Esri Community Maps Contributors, County of Will, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bu... Powered by Esri

● Matched Address: 5459 W 159th St, Oak Forest, Illinois, 60452
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL || State: 17 - ILLINOIS || County: 031 - COOK COUNTY || Tract Code: 8250.00

● Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 5459 W 159th St, Oak Forest, Illinois, 60452
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL
State: 17 - ILLINOIS
County: 031 - COOK COUNTY
Tract Code: 8250.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,800
2024 Estimated Tract Median Family Income	\$90,278
2020 Tract Median Family Income	\$76,157
Tract Median Family Income %	82.22
Tract Population	4766
Tract Minority %	39.43
Tract Minority Population	1879
Owner-Occupied Units	1068
1- to 4- Family Units	1140

Census Population Information

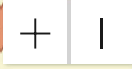
Tract Population	4766
Tract Minority %	39.43
Number of Families	1070
Number of Households	1786
Non-Hispanic White Population	2887
Tract Minority Population	1879
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	322
Black Population	463
Hispanic Population	871
Other/Two or More Races Population	206

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$92,622
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,800
% below Poverty Line	5.51
Tract Median Family Income %	82.22
2020 Tract Median Family Income	\$76,157
2024 Estimated Tract Median Family Income	\$90,278
2020 Tract Median Household Income	\$67,193

Census Housing Information

Total Housing Units	1824
1- to 4- Family Units	1140
Median House Age (Years)	44
Owner-Occupied Units	1068
Renter Occupied Units	718
Owner Occupied 1- to 4- Family Units	985
Inside Principal City?	NO
Vacant Units	38



Esri Community Maps Contributors, City of Chicago, County of Will, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS EPA, NP... Powered by Esri

Matched Address: 12727 S Ridgeland Ave. Palos Heights, Illinois. 60463

MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL || State: 17 - ILLINOIS || County: 031 - COOK COUNTY || Tract Code: 8236.02

 Selected Tracts

MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 12727 S Ridgeland Ave, Palos Heights, Illinois, 60463
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL
State: 17 - ILLINOIS
County: 031 - COOK COUNTY
Tract Code: 8236.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,800
2024 Estimated Tract Median Family Income	\$88,213
2020 Tract Median Family Income	\$74,414
Tract Median Family Income %	80.34
Tract Population	6209
Tract Minority %	19.50
Tract Minority Population	1211
Owner-Occupied Units	2233
1- to 4- Family Units	1591

Census Population Information

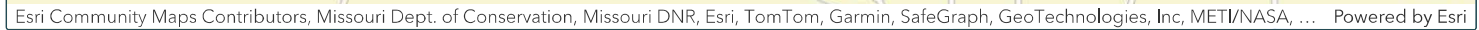
Tract Population	6209
Tract Minority %	19.50
Number of Families	1583
Number of Households	2850
Non-Hispanic White Population	4998
Tract Minority Population	1211
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	106
Black Population	337
Hispanic Population	631
Other/Two or More Races Population	136

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$92,622
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,800
% below Poverty Line	8.19
Tract Median Family Income %	80.34
2020 Tract Median Family Income	\$74,414
2024 Estimated Tract Median Family Income	\$88,213
2020 Tract Median Household Income	\$65,046

Census Housing Information

Total Housing Units	3173
1- to 4- Family Units	1591
Median House Age (Years)	41
Owner-Occupied Units	2233
Renter Occupied Units	617
Owner Occupied 1- to 4- Family Units	1441
Inside Principal City?	NO
Vacant Units	323



Matched Address: 643 W Washington St, Pittsfield, Illinois, 62363
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 149 - PIKE COUNTY || Tract Code: 9527.00

Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 643 W Washington St, Pittsfield, Illinois, 62363

MSA: NA - NA (Outside of MSA)

State: 17 - ILLINOIS

County: 149 - PIKE COUNTY

Tract Code: 9527.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$84,274
2020 Tract Median Family Income	\$69,049
Tract Median Family Income %	101.78
Tract Population	4362
Tract Minority %	7.43
Tract Minority Population	324
Owner-Occupied Units	1467
1- to 4- Family Units	2025

Census Income Information

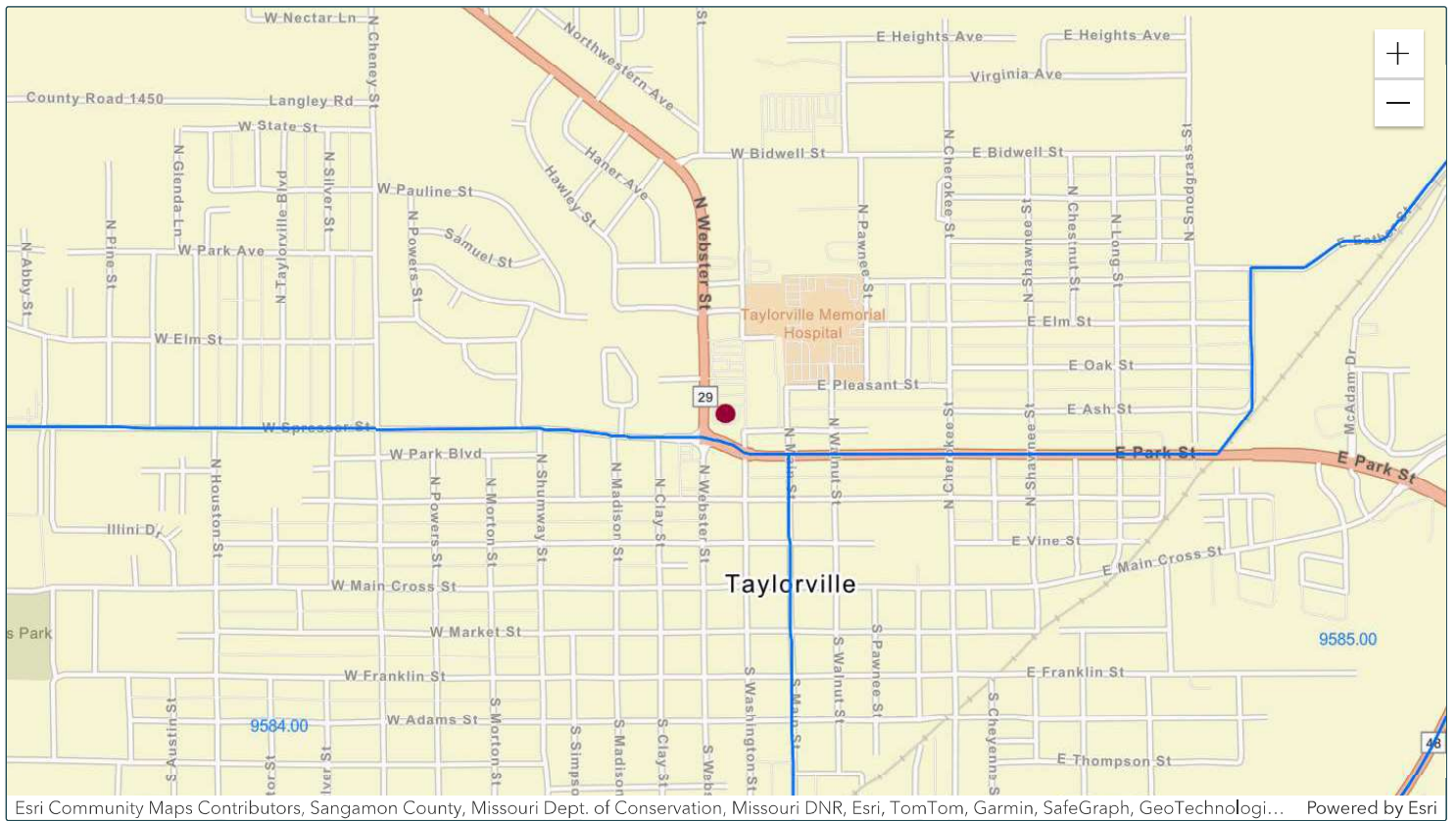
Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	12.12
Tract Median Family Income %	101.78
2020 Tract Median Family Income	\$69,049
2024 Estimated Tract Median Family Income	\$84,274
2020 Tract Median Household Income	\$39,508

Census Population Information

Tract Population	4362
Tract Minority %	7.43
Number of Families	1065
Number of Households	1875
Non-Hispanic White Population	4038
Tract Minority Population	324
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	19
Black Population	41
Hispanic Population	128
Other/Two or More Races Population	122

Census Housing Information

Total Housing Units	2098
1- to 4- Family Units	2025
Median House Age (Years)	56
Owner-Occupied Units	1467
Renter Occupied Units	408
Owner Occupied 1- to 4- Family Units	1467
Inside Principal City?	NO
Vacant Units	223



Esri Community Maps Contributors, Sangamon County, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologi... Powered by Esri

● Matched Address: 402 N Webster St, Taylorville, Illinois, 62568
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 021 - CHRISTIAN COUNTY || Tract Code: 9583.00

● Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 402 N Webster St, Taylorville, Illinois, 62568

MSA: NA - NA (Outside of MSA)

State: 17 - ILLINOIS

County: 021 - CHRISTIAN COUNTY

Tract Code: 9583.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
2024 Estimated Tract Median Family Income	\$63,566
2020 Tract Median Family Income	\$52,080
Tract Median Family Income %	76.77
Tract Population	3975
Tract Minority %	6.99
Tract Minority Population	278
Owner-Occupied Units	1208
1- to 4- Family Units	2046

Census Income Information

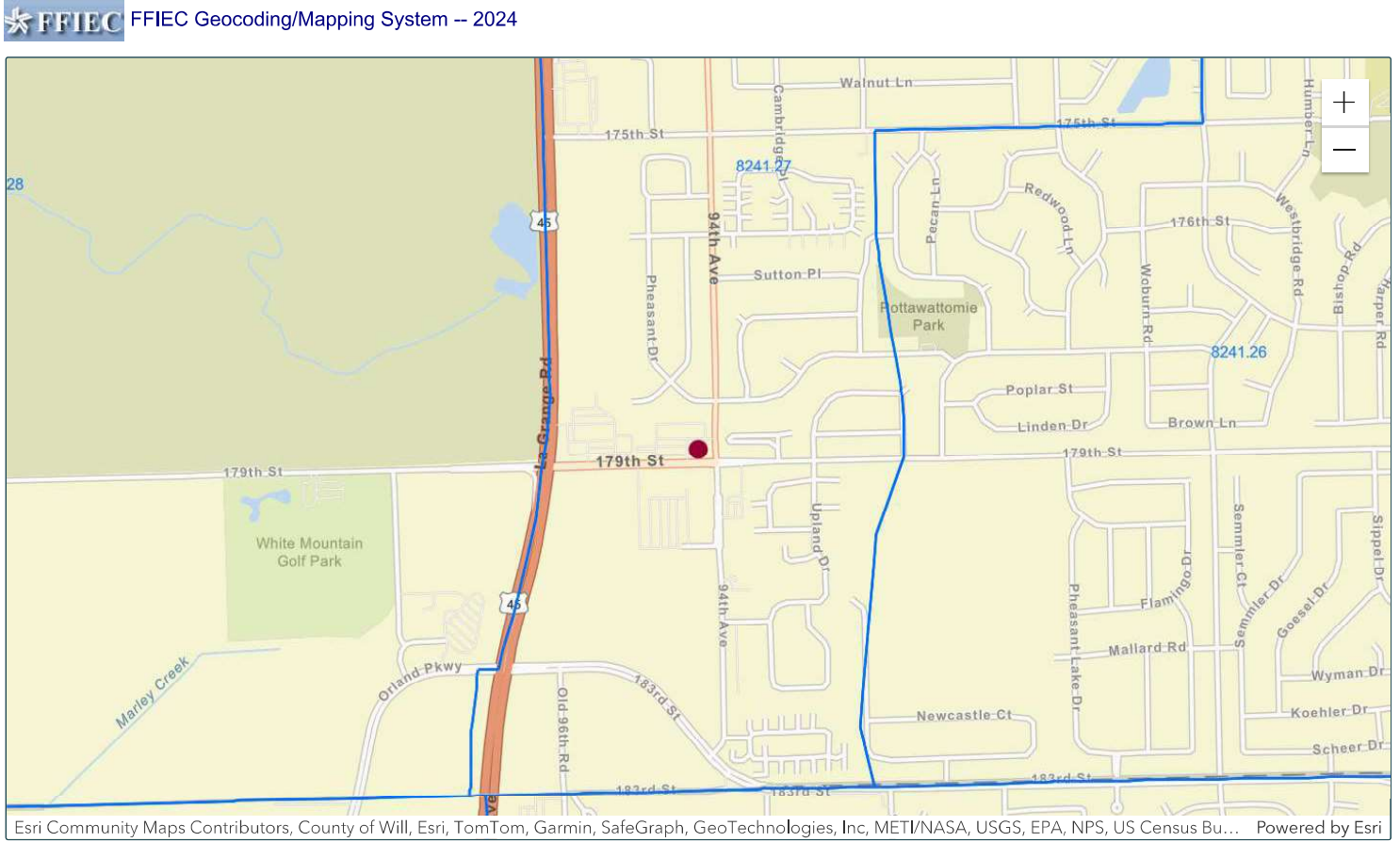
Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,800
% below Poverty Line	14.86
Tract Median Family Income %	76.77
2020 Tract Median Family Income	\$52,080
2024 Estimated Tract Median Family Income	\$63,566
2020 Tract Median Household Income	\$43,056

Census Population Information

Tract Population	3975
Tract Minority %	6.99
Number of Families	1119
Number of Households	2100
Non-Hispanic White Population	3697
Tract Minority Population	278
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	58
Black Population	27
Hispanic Population	52
Other/Two or More Races Population	135

Census Housing Information

Total Housing Units	2235
1- to 4- Family Units	2046
Median House Age (Years)	59
Owner-Occupied Units	1208
Renter Occupied Units	892
Owner Occupied 1- to 4- Family Units	1208
Inside Principal City?	NO
Vacant Units	135



● Matched Address: 9400 179th St, Tinley Park, Illinois, 60487
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL || State: 17 - ILLINOIS || County: 031 - COOK COUNTY || Tract Code: 8241.27

Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 9400 179th St, Tinley Park, Illinois, 60487
MSA: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL
State: 17 - ILLINOIS
County: 031 - COOK COUNTY
Tract Code: 8241.27

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,800
2024 Estimated Tract Median Family Income	\$149,108
2020 Tract Median Family Income	\$125,787
Tract Median Family Income %	135.80
Tract Population	3706
Tract Minority %	15.43
Tract Minority Population	572
Owner-Occupied Units	1494
1- to 4- Family Units	1506

Census Income Information

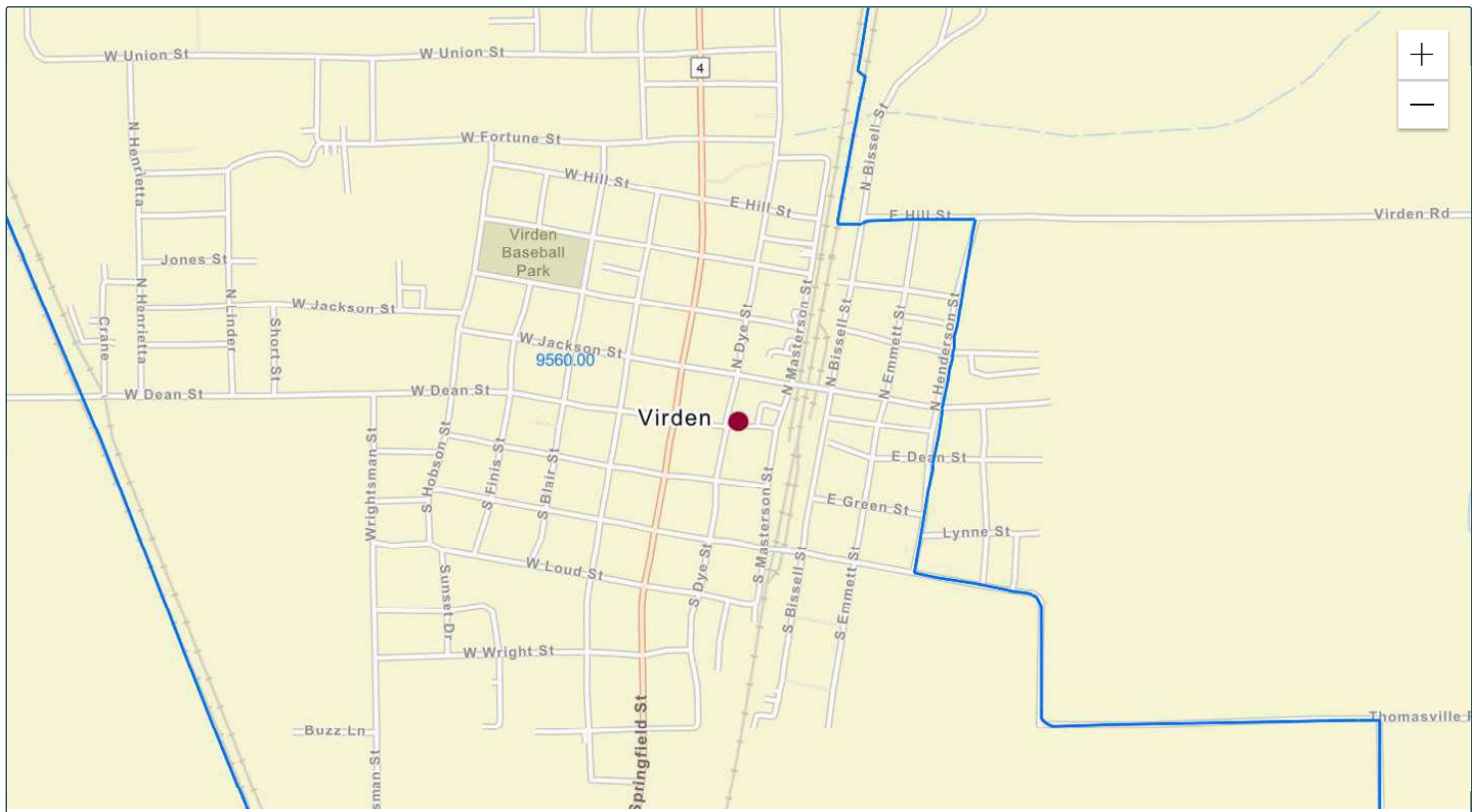
Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$92,622
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,800
% below Poverty Line	1.83
Tract Median Family Income %	135.80
2020 Tract Median Family Income	\$125,787
2024 Estimated Tract Median Family Income	\$149,108
2020 Tract Median Household Income	\$97,821

Census Population Information

Tract Population	3706
Tract Minority %	15.43
Number of Families	1005
Number of Households	1494
Non-Hispanic White Population	3134
Tract Minority Population	572
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	135
Black Population	128
Hispanic Population	229
Other/Two or More Races Population	77

Census Housing Information

Total Housing Units	1525
1- to 4- Family Units	1506
Median House Age (Years)	28
Owner-Occupied Units	1494
Renter Occupied Units	0
Owner Occupied 1- to 4- Family Units	1475
Inside Principal City?	NO
Vacant Units	31



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

Matched Address: 100 N Dye St, Virden, Illinois, 62690
MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 117 - MACOUPIN COUNTY || Tract Code: 9560.00

Selected Tract
MSA: || State: || County: || Tract Code:



2024 FFIEC Geocode Census Report

Matched Address: 100 N Dye St, Virden, Illinois, 62690

MSA: 41180 - ST. LOUIS, MO-IL

State: 17 - ILLINOIS

County: 117 - MACOUPIN COUNTY

Tract Code: 9560.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
2024 Estimated Tract Median Family Income	\$83,654
2020 Tract Median Family Income	\$68,713
Tract Median Family Income %	81.06
Tract Population	3064
Tract Minority %	5.68
Tract Minority Population	174
Owner-Occupied Units	909
1- to 4- Family Units	1505

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,200
% below Poverty Line	11.15
Tract Median Family Income %	81.06
2020 Tract Median Family Income	\$68,713
2024 Estimated Tract Median Family Income	\$83,654
2020 Tract Median Household Income	\$50,625

Census Population Information

Tract Population	3064
Tract Minority %	5.68
Number of Families	821
Number of Households	1349
Non-Hispanic White Population	2890
Tract Minority Population	174
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	19
Black Population	20
Hispanic Population	41
Other/Two or More Races Population	94

Census Housing Information

Total Housing Units	1557
1- to 4- Family Units	1505
Median House Age (Years)	69
Owner-Occupied Units	909
Renter Occupied Units	440
Owner Occupied 1- to 4- Family Units	909
Inside Principal City?	NO
Vacant Units	208



List of Products and Services

Commercial/Agricultural Loans and Credit

- Real Estate and Land Loans
- Construction Loans
- Equipment Financing
- Government Guaranteed Loans
- Letters of Credit
- Lines of Credit
- Loans to Acquire Existing Businesses
- Revolving Lines of Credit
- Special Financing
- Small Business Loans
- Working Capital Loans
- Business Credit Cards
- Inventory, Account Receivable, and Fixture Financing

Personal Loans and Credit

- Mortgage Loans
- Construction Loans
- Home Equity Loans and Lines-of-Credit
- Consumer Installment Loans
- Personal Credit Card
- Student Loans

Deposit Products and Services

- Checking Accounts
- Interest Bearing Checking Accounts
- Savings Accounts
- Money Market Accounts
- Certificates of Deposit
- Individual Retirement Accounts

- Health Savings Accounts
- 24 hour bank-by-phone
- Debit Cards
- Overdraft Services
- Cashier's Checks (customers only)
- Direct Deposit
- Night Depository Services
- Safe Deposit Boxes (check specific locations)
- Wire Transfers (customers only)
- Gift Cards
- Notary
- ClickSWITCH
- Cash Management
- Credit Card Processing

Wealth Management

- Trust Administration
- Farm Management
- Investment Management
- Estate Administration & Guardianship
- Institutional/Nonprofit Services
- Retirement Plan Services
- Fiduciary Services

eServices

- Online Banking
- Bill Pay
- Mobile Banking
- Mobile Check Deposit
- Digital Wallet
- Notifi™
- Zelle®
- TransferNow
- Card Manager
- eStatements
- Desktop Teller

TRUTH IN SAVINGS DISCLOSURE ACCUMULATOR SAVINGS



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/06/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$10.00 to open this account.
Determination of Rate and Frequency of Rate Change	Your initial interest rate will not change until the maturity date.
Rate Information	<p>You must maintain a minimum balance of \$40.00 in the account each day to obtain the disclosed annual percentage yield. Interest will not be paid if the balance at maturity is less than \$40.00.</p> <p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. We will pay this rate until the maturity date and if the balance is \$40.00 or more.</p>
Compounding Frequency	Interest will be compounded daily.
Crediting Frequency	Interest will be credited and paid at maturity, with the full balance paid out by check or direct deposit to another CNB account if account balance is at least \$40.00.
Withdrawal of Interest Before Maturity	The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Daily Balance Method.</i> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Early Withdrawal Penalty	<p>You may not make any withdrawal without our consent prior to the maturity date. If you make a withdrawal, you must withdraw the entire balance and a penalty will be assessed.</p> <p>The penalty will be an amount equal to all accrued interest or 7 days interest, whichever is greater. The entire balance must be withdrawn.</p>
Additions to Account	<p>You may make unlimited deposits into your account. The minimum amount you can deposit is \$5.00.</p> <p>This account requires an automatic transfer from another CNB Bank & Trust, N.A. account at least once per month.</p> <p>Your account will mature on 6+ months. The maturity date must be a minimum of six months from the opening date.</p>
Maturity Date and Renewal	<p>This account will automatically renew at maturity. Each renewal term will be 12 months, beginning on the maturity date. Before maturity, we will notify you the account is maturing and provide you with options, including renewing the account at a different term and closing the account.</p> <p>The interest rate will be the rate which is in effect for new Accumulator Savings accounts as of the maturity date of the account.</p>
Additional Terms	See our separate fee disclosure for fees that may apply.

TRUTH IN SAVINGS DISCLOSURE CHRISTMAS CLUB



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$10.00 to open this account.
Determination of Rate and Frequency of Rate Change	Your initial interest rate will not change until the first maturity date.
Rate Information	<p>You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.</p> <p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. We will pay this rate until the maturity date and if the balance is \$50.00 or more.</p>
Compounding Frequency	Interest does not compound.
Crediting Frequency	Interest will be credited and paid at maturity, with the full balance paid out by check or direct deposit to another CNB account.
Withdrawal of Interest Before Maturity	The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Daily Balance Method.</i> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Early Withdrawal Penalty	<p>You may not make any withdrawal without our consent prior to the maturity date. If you make a withdrawal, you must withdraw the entire balance and a penalty will be assessed.</p> <p>The penalty will be an amount equal to all accrued interest or 7 days interest, whichever is greater. The entire balance must be withdrawn.</p>
Additions to Account	<p>You may make unlimited deposits into your account.</p> <p>This account requires an automatic transfer from another CNB Bank & Trust, N.A. account at least once per month.</p>
Maturity Date and Renewal	<p>Your account will mature on October 1st each year. If the account renews, the new maturity date will be October 1st each year. Each renewal term will be the same as the original term, beginning on the maturity date.</p> <p>The interest rate and annual percentage yield on renewal have not yet been determined. They will be available on or after October 1st. Please call us at the number above to learn the interest rate and annual percentage yield for your new account.</p>
Additional Terms	See our separate fee disclosure for fees that may apply.

TRUTH IN SAVINGS DISCLOSURE YOUTH SAVINGS



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$5.00 to open this account.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed you must maintain a minimum balance of \$0.01 in the account each day.</p> <p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. Your interest rate and annual percentage yield may change.</p>
Compounding Frequency	Interest will be compounded quarterly.
Crediting Frequency	Interest will be credited into this account quarterly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Daily Balance Method.</i> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account. The excess withdrawal fee does not apply to Youth Savings.</p>
Overdrafts	Additional fees may apply for overdrafts created by electronic payments.
Additional Terms	See our separate fee disclosure for fees that may apply. Monthly or quarterly statements available depending on the relationship with the bank. When the customer turns the age of 13, the account is reclassified as a Personal Savings and subject to the terms of the Personal Savings product.

TRUTH IN SAVINGS DISCLOSURE PERSONAL SAVINGS



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$3.00 will be imposed every month if the balance in the account falls below \$200.00 on any day of the month.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed you must maintain a minimum balance of \$200.00 in the account each day. If your balance falls below \$200.00 on any day during the statement cycle, you will not be paid interest for that period.</p> <p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. Your interest rate and annual percentage yield may change.</p>
Compounding Frequency	Interest will be compounded quarterly.
Crediting Frequency	Interest will be credited into this account quarterly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Daily Balance Method.</i> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - When in excess of 4 withdrawals or transfers are processed per month or four week cycle, a \$1.00 excess withdrawal fee per withdrawal/transfer applies to this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by electronic payments.
Additional Terms	See our separate fee schedule for additional fees that may apply. Monthly or quarterly statements available depending on the relationship with the bank. Accountholders 18 years and under will have a minimum opening deposit of \$50 and will be exempt from the minimum balance fee, the inactive account fee, and the excess withdrawal fee.

TRUTH IN SAVINGS DISCLOSURE PROGRESSIVE PERSONAL SAVINGS



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$10,000.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$10,000.00 on any day of the month.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed you must maintain a minimum average daily balance of \$0.01. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.</p> <p>The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.</p> <p>Tier 1 - If your average daily balance is between \$0.01 - 24,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 2 - If your average daily balance is between \$25,00.00 - 49,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 3 - If your average daily balance is between \$50,000.00 - 74,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 4 - If your average daily balance is between \$75,00.00 - 99,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 5 - If your average daily balance is between \$100,00.00 - 249,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 6 - If your average daily balance is \$250,000.00 or more, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - When in excess of 4 withdrawals or transfers are processed per month or four week cycle, an excess withdrawal fee of \$1.00 per withdrawal or transfer applies.</p>
Overdrafts	Additional fees may apply for overdrafts created by electronic payments.
Additional Terms	See our separate fee disclosure for fees that may apply.

TRUTH IN SAVINGS DISCLOSURE IRA



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$50.00 to open this account.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change annually on the anniversary date of the account opening.
Rate Information	<p>To obtain the annual percentage yield disclosed you must maintain a minimum balance of \$0.01 in the account each day.</p> <p>The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.</p> <p>Tier 1 - An interest rate of _____% will be paid on the entire portion of your average daily balance that is \$0.01 - \$100,000.00. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 2 - An interest rate of _____% will be paid on the entire portion of your average daily balance that is \$100,000.01 and above. The annual percentage yield (APY) for this tier is _____%,</p>
Compounding Frequency	Interest will be compounded semi-annually.
Crediting Frequency	Interest will be credited into this account semi-annually.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Daily Balance Method.</i> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p>The minimum amount you may deposit is \$10.00.</p> <p>Refer to your IRA Custodial Organizer document which outlines various transactions that may be limited per applicable laws or policies for an IRA.</p>
Additional Terms	<p>See our separate fee disclosure for fees that may apply.</p> <p>A \$50.00 closing fee will be assessed if this account is closed for any reason other than a death or disability.</p> <p>All instructions to the custodian by the depositor shall be made in writing. Depositor and custodian are required to comply with federal and state laws and regulations governing IRAs. This agreement may be terminated by the custodian upon 30 days written notice. The custodian shall not be liable for the illegal and/or improper acts of the depositor and is not liable for any penalty or tax which is due or becomes due because of actions of the depositor. Custodian may charge a reasonable fee for services. Fee is payable 30 days after such notice. Fees are separate from any penalty or tax due to the IRS. Beneficiary IRA plans are not eligible for regular contributions.</p>

ACCOUNT DETAILS BUSINESS SAVINGS



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$200.00 on any day of the month.
Earnings	<p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. Your interest rate and annual percentage yield may change at our discretion.</p> <p>You must maintain a minimum average daily balance of \$200.00 to obtain the disclosed rate.</p>
Compounding Frequency	Interest will be compounded quarterly.
Crediting Frequency	Interest will be credited into this account quarterly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest.
Balance Computation Method	<i>Daily Balance Method.</i> This method applies a periodic rate to the average daily balance for the period.
Accrual of Interest on Noncash Deposits	Earnings begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - When in excess of 4 withdrawals or transfers are processed per month or four week cycle, a \$1.00 excess withdrawal fee per withdrawal/transfer applies to this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by electronic payments.
Additional Terms	<p>Monthly or quarterly statements available depending on the relationship with the bank.</p> <p>See our separate fee schedule for additional fees that may apply.</p>

ACCOUNT DETAILS

PROGRESSIVE NON-PERSONAL SAVINGS



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at 866-342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$10,000.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$10,000.00 on any day of the month.
Earnings	<p>The interest rate for your account depends on the applicable rate tiers. Your interest rate and annual percentage yield may change at our discretion.</p> <p>Tier 1 - If your average daily balance for the statement cycle is between \$0.01 - 24,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 2 - If your average daily balance for the statement cycle is between \$25,000.00 - 49,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 3 - If your average daily balance for the statement cycle is between \$50,000.00 - 74,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 4 - If your average daily balance for the statement cycle is between \$75,000.00 - 99,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 5 - If your average daily balance for the statement cycle is between \$100,000.00 - 249,999.99, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>Tier 6 - If your average daily balance for the statement cycle is between \$250,000.00 - 4,000,000, an interest rate of ____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is ____%.</p> <p>An interest rate of 0.05% is paid on any account balance that exceeds \$4,000,000.00.</p> <p>You must maintain a minimum average daily balance of \$0.01 to obtain the disclosed rate.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest.
Balance Computation Method	<i>Average Daily Balance Method.</i> This method applies a periodic rate to the average daily balance for the period.
Accrual of Interest on Noncash Deposits	Earnings begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - When in excess of 4 withdrawals or transfers are processed per month or four week cycle, a \$1.00 excess withdrawal fee per withdrawal/transfer applies to this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by electronic payments.
Additional Terms	Monthly or quarterly statements available depending on the relationship with the bank. Funds beyond FDIC standards, held in this account, will not be pledged, collateralized, or protected by any other means. See our separate fee schedule for additional fees that may apply.

TRUTH IN SAVINGS DISCLOSURE PERSONAL MONEY MARKET



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$5,000.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balannce fee of \$20.00 will be imposed every statement cycle if the balance in the account falls below \$5,000.00 on any day of the cycle.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$2,500.00. If your average daily balance during the statement cycle is less than \$2,500.00 you will not be paid interest for that period.</p> <p>The interest rate and annual percentage yield for your account depend upon the applicable rate tier.</p> <p>Tier 1 - If your average daily balance for the statement cycle is between \$2,500.00 - 49,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 2 - If your average daily balance for the statement cycle is between \$50,000.00 - 99,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 3 - If your average daily balance for the statement cycle is \$100,000.00 - 499,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 4 - If your average daily balance for the statement cycle is \$500,000.00 or more, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account. <i>Withdrawal Limitations</i> - This account has a limit of 6 withdrawals or transfers per monthly statement cycle. An excess withdrawal fee of \$12.00 for each withdrawal or transfer over 6 will be imposed.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	See our separate fee schedule for additional fees that may apply.

ACCOUNT DETAILS BUSINESS MONEY MARKET



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/07/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$20.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed rate. The interest rate and annual percentage yield for your account depend upon the applicable rate tier.</p> <p>Tier 1 - If your average daily balance for the statement cycle is between \$2,500.00 - 49,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 2 - If your average daily balance for the statement cycle is between \$50,000.00 - 499,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 3 - If your average daily balance for the statement cycle is \$500,000.00 - \$999,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 4 - If your average daily balance for the statement cycle is \$1,000,000.00 or more, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account. <i>Withdrawal Limitations</i> - This account has a limit of 6 withdrawals or transfers per monthly statement cycle. An excess withdrawal fee of \$15.00 for each withdrawal or transfer over 6 will be imposed.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	See our separate fee schedule for additional fees that may apply.

FEE SCHEDULE

Effective Date: 09/29/2023



* Check facility for availability. Some items may not be immediately available. Call us at 866-342-2620

BANK SERVICES

Account Reconciliation	\$30/hr - One hour minimum
Account Research	\$20/hr - One hour minimum
ATM Withdrawal at non-CNB terminal	\$1.00 each occurrence
Balance Inquiry by Phone	Free
Cash check payable to a non-customer	2% of check; \$10.00 minimum
Coin Counting for a non-customer	10% of total coin transaction
Cashier's Check Purchase	\$5.00 each/Customers Only
Copy of a Check	Free
Counter or Temporary Check	\$0.25 each; First 10 are free
Debit Card Replacement	\$10.00
Incoming or Outgoing Collection including Foreign Check Collection	\$20.00 per item
Garnishments & Tax Levies	\$75.00
Image Checks <12/Page larger check images on statement	\$2.50/month for
Indemnity Bond per Bond for lost instrument	\$25.00
*MasterCard Gift Card for CNB customers only	\$5.00 each
*Medallion Guarantee for established CNB customers only	Free
Multiple Mailing Fee duplicate statement mailed to another recipient	\$5.00/month for
Night Deposit Bag - Locked	\$25.00 for first bag \$20.00 for each addl bag
Night Deposit Key	\$5.00 per key
Notary Service	Free
Phone Transfer Fee	\$3.00 per transfer
Photocopies / Faxes	\$1.00 each
Reproduce a Statement	\$5.00 each
Returned Deposited Item	\$5.00 each
Returned Mail	\$5.00 per piece
Wire Transfer - Domestic	\$25.00 / Incoming or Outgoing
Wire Transfer - International	\$60.00 / Incoming or Outgoing
Zipper Bag with CNB logo	Free

COMMON CHECKING AND SAVINGS ACCOUNT FEES

Stop Payment	\$30.00
Closing Account within 90 days of open	\$10.00
^Excess Transaction Fee - Personal Money Market	\$12.00
^Excess Transaction Fee - Business Money Market	\$15.00
^Excess Transaction Fee - Public Funds Money Market	\$20.00
<i>^Each cycle, the excess withdrawal fee applies to each withdrawal / transfer processed over the limit of 6.</i>	
Excess Withdrawal Fee - Savings	\$1.00
Per withdrawal/transfer over 4 per month or 4 week cycle. Applies to all savings account products except Youth Savings.	
+Inactive Account Fee - Checking/Money Market	\$5.00
Per month when no activity for 12 months. Applies to all checking / money market products except HSA and Welcome for Students.	
+Inactive Account Fee - Savings	\$5.00
Per month when no activity for 24 months with a balance under \$250. Applies to all savings products except IRA, Christmas Club, Accumulator & Youth Savings.	
+Dormant Account Fee - Checking/Money Market	\$5.00
Per month when no activity for 36 months. Applies to all checking / money market products except HSA and Welcome for Students.	
+Dormant Account Fee - Savings	\$5.00
Per month when no activity for 36 months. Applies to all savings products except IRA, Christmas Club, Accumulator & Youth Savings.	
<i>+An occasional in-branch deposit will avoid the inactive / dormant fee.</i>	

OVERDRAFT SERVICES

Overdraft Item Fee	\$30.00
Per item presented** that overdraws the account	
Return Item Fee	\$30.00
Per item presented** that is returned unpaid	
Continuing Overdraft Fee	\$5.00
Per day, beginning on the 3rd business day, when the overdrafted account balance is greater than \$500.00	
Overdraft Transfer Fee	\$10.00
Per transfer processed from another account to cover an overdraft	

**** **Per item presented means each time an item is presented, including representations.***

ONLINE BANKING SERVICES

Online Banking (Personal use)	Free
Bill Payment	Free
eStatements	Free
Mobile Banking	Free
Notifi Alerts	Free

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

☒ **THIS CERTIFICATE RECEIPT
IS FOR INFORMATIONAL PURPOSES ONLY
RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/07/2024**

☐ **RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE**

Account Number: N/A

Amount: \$ \$1,000.00 Minimum

Date Issued: N/A

Term: 3 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

Issued by:

☒ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded At Maturity. Interest will be credited At Maturity.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 90 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 3 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

☒ **THIS CERTIFICATE RECEIPT
IS FOR INFORMATIONAL PURPOSES ONLY
RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/07/2024**

☐ **RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE**

Account Number: N/A

Amount: \$ \$1,000.00 Minimum

Date Issued: N/A

Term: 6 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

Issued by:

☒ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded At Maturity. Interest will be credited At Maturity.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 90 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 6 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

☒ **THIS CERTIFICATE RECEIPT
IS FOR INFORMATIONAL PURPOSES ONLY
RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/07/2024**

☐ **RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE**

Account Number: N/A

Amount: \$ \$1,000.00 Minimum

Date Issued: N/A

Term: 9 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

Issued by:

☒ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded At Maturity. Interest will be credited At Maturity.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 90 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 9 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

☐ THIS CERTIFICATE RECEIPT
IS FOR INFORMATIONAL PURPOSES ONLY
RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/07/2024

☐ RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE

Issued by:

☐ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

Account Number: N/A

Amount: \$ \$1,000.00 Minimum

Date Issued: N/A

Term: 12 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Semiannually. Interest will be credited Semiannually.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 90 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 12 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

☒ **THIS CERTIFICATE RECEIPT
IS FOR INFORMATIONAL PURPOSES ONLY
RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/12/2024**

☐ **RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE**

Account Number: N/A

Amount: \$ \$1,000 MINIMUM

Date Issued: N/A

Term: 18 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

Issued by:

☒ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is _% with an annual percentage yield of _%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Semi-annually. Interest will be credited Semi-annually.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 180 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 18 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

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ARE EFFECTIVE AS OF 03/12/2024

☐ RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE

Issued by:

☐ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

Account Number: N/A

Amount: \$ \$1,000.00 Minimum

Date Issued: N/A

Term: 24 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Quarterly. Interest will be credited Quarterly.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 180 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 24 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



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RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/12/2024

☐ RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE

Issued by:

☐ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

Account Number: N/A

Amount: \$ \$1,000 MINIMUM

Date Issued: N/A

Term: 30 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Semi-annually. Interest will be credited Semi-annually.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 180 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 30 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



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ARE EFFECTIVE AS OF 03/12/2024

☐ RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE

Account Number: N/A

Amount: \$ \$1,000 MINIMUM

Date Issued: N/A

Term: 36 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

Issued by:

☐ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Semi-annually. Interest will be credited Semi-annually.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 180 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 36 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



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☐ RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE

Issued by:

☐ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

Account Number: N/A

Amount: \$ \$1,000 MINIMUM

Date Issued: N/A

Term: 48 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Semi-annually. Interest will be credited Semi-annually.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 180 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 48 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

CERTIFICATE OF DEPOSIT RECEIPT



This receipt is issued to:

☒ THIS CERTIFICATE RECEIPT
IS FOR INFORMATIONAL PURPOSES ONLY
RATE AND ANNUAL PERCENTAGE YIELD
ARE EFFECTIVE AS OF 03/12/2024

☐ RATE AND ANNUAL PERCENTAGE
YIELD SUBJECT TO CHANGE

Account Number: N/A

Amount: \$ \$1,000 MINIMUM

Date Issued: N/A

Term: 60 Months

Maturity Date: For Information Only

Interest Rate: _____%

Annual Percentage Yield: _____%

Issued by:

☒ CNB BANK & TRUST, N.A.
PO BOX 350, CARLINVILLE, IL 62626

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

☒ Fixed Interest Rate

☒ Automatically Renewable

Interest will be: ☒ added to principal (compounded)

☐ Variable Interest Rate

☐ Single Maturity

☐ paid to _____ account _____

☐ mailed to the owner(s)

Truth in Savings Disclosure

The interest rate and annual percentage yield stated are accurate as of the date printed. If you would like more current rate and yield information please call us at (866) 342-2620.

Rate Information

The interest rate for your account is __% with an annual percentage yield of __%. We will pay this rate until next maturity.

Compounding and Crediting

Frequency. Interest will be compounded Semi-annually. Interest will be credited Semi-annually.

Withdrawal of Interest Before Maturity. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Effect on Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Minimum Balance Requirements

To Open the Account. You must deposit at least \$1,000.00 to open this account.

To Obtain the Annual Percentage Yield Disclosed. You must maintain a minimum balance of \$1,000.00 in the account each day.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Maturity Date

Your account will mature on For Information Only.

Withdrawal Limitations

Principal. On balances of \$25,000.00 or more, a partial withdrawal may be taken with a penalty.

Interest Timing. You can withdraw interest at maturity.

Early Withdrawal Penalty

A penalty may be imposed for withdrawals before maturity. The penalty will be an amount equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit
- 180 days' interest on the amount withdrawn.

Additions to Account

You may not make any deposits into your account until maturity.

Renewal Policy

Automatic Renewal. This account will automatically renew at maturity. You will have 10 calendar days after this maturity date to withdraw funds without penalty.

Renewal Term. Each renewal term will be 60 Months beginning on the maturity date.

Renewal Interest Calculation. The interest rate will be the same we offer on new Certificate of Deposit accounts on the maturity date which have the same term and other features as the renewed Certificate of Deposit account.

Additional Terms

See our separate fee disclosure for fees that may apply.

TRUTH IN SAVINGS DISCLOSURE

PREMIUM CHECKING



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$100.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$1,500.00 on any day of the cycle.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$1,500.00. If your average daily balance during the statement cycle is less than \$1,500.00 you will not be paid interest for that period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.</p> <p>The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.</p> <p>Tier 1 - If your average daily balance for the statement cycle is between \$1,500.00 - 19,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 2 - If your average daily balance for the statement cycle is between \$20,00.00 - 49,999.99, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 3 - If your average daily balance for the statement cycle is \$50,000.00 or more, an interest rate of _____% will be paid on your entire average daily balance. The annual percentage yield (APY) for this tier is _____%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply.

(Continued on Page 2)

BaZing Benefits

Your account includes the following benefits powered by BaZing:

Money Saving Benefits:

- o Shopping and dining discounts from local and national retailers
- o Nationwide travel, hotel, recreation and entertainment discounts
- o Savings on prescriptions, vision and hearing aids

Personal Protection Benefits:

- o Cell phone protection ^{1,2}
- o Roadside assistance
- o \$2,500 personal identity theft benefit ^{1,2}
- o Identity restoration
- o Payment card fraud resolution
- o \$10,000 travel accidental death insurance ²

¹ Cell phone protection and personal identity theft benefits are subject to additional terms and conditions. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

TRUTH IN SAVINGS DISCLOSURE

ELITE eVANTAGE CHECKING



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$100.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$200.00 on any day of the cycle.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$0.01. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.</p> <p>The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.</p> <p>Tier 1 - An interest rate of _____% will be paid on the entire portion of your average daily balance that is \$0.01 to \$15,000.00. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 2 - An interest rate of _____% will be paid on the entire portion of your average daily balance that is \$15,000.01 or more. The annual percentage yield (APY) for this tier will range from _____%, depending on the balance in the account.</p> <p>Account Requirements Not Met - An interest rate of 0.10% with an annual percentage yield of 0.10% will be paid on the entire balance of the account for that interest or statement cycle.</p> <p><i>(APY assumed maximum balance of \$100,000.)</i></p> <p>Interest is calculated from the 1st of the month through month end, unless month end falls on a weekend or holiday, it will calculate through the prior Friday.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply.

(Continued on Page 2)

Account Requirements

To receive the quoted higher annual percentage yield and higher interest rate, plus the refund of ATM surcharges of up to \$12.00, you must:

1. Have at least one of the following during each statement cycle:
 - a. a monthly, recurring Direct Deposit and/or
 - b. a monthly, recurring Auto Debit, and/or
 - c. use Bill Pay monthly
2. Have at least 10 debit card point of sale purchase transactions post to your account during each statement cycle.
3. Receive Estatements

If any of the above 3 requirements are not met, a rate of 0.10% with an annual percentage yield of 0.10% will be paid on the entire average daily balance for that interest cycle.

Account requirements are calculated from the 1st of the month through month end, unless month end falls on a weekend or holiday, it will calculate through the prior Friday. It is recommended items post to the account on or before the 25th of each month to ensure the requirements are met to earn the higher rate.

TRUTH IN SAVINGS DISCLOSURE
WELCOME CHECKING



Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$100.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$7.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 on any day of the cycle. This minimum balance fee is waived for Seniors age 60 and older and for Students age 16 through 22. For Students, the minimum balance fee waiver is removed upon reaching age 23, and the minimum balance fee will be imposed with the first statement cycle following their 23rd birthday.
Interest	This account does not earn interest.
Transaction Limitations	<i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account. <i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply. To obtain the student minimum balance fee waiver, account statements must be received by email.

TRUTH IN SAVINGS DISCLOSURE

GRANDFATHERED eVANTAGE CHECKING



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/21/2024
Opened At	12727 S Ridgeland Ave, Palos Heights, IL 60463
Minimum Balance to Open	This checking account is grandfathered and no longer available to be opened as a new account.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$0.01. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.</p> <p>The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.</p> <p>Tier 1 - An interest rate of 1.25% will be paid on the entire portion of your average daily balance that is \$0.01 to \$30,000.00. The annual percentage yield (APY) for this tier is 1.26%.</p> <p>Tier 2 - An interest rate of 0.10% will be paid on the entire portion of your average daily balance that is \$30,000.01 or more. The annual percentage yield (APY) for this tier will range from 1.26-0.27%, depending on the balance in the account.</p> <p>Account Requirements Not Met - An interest rate of 0.10% with an annual percentage yield of 0.10% will be paid on the entire balance of the account for that interest or statement cycle.</p> <p><i>(APY assumed maximum balance of \$100,000.)</i></p> <p>Interest is calculated from the 1st of the month through month end, unless month end falls on a weekend or holiday, it will calculate through the prior Friday.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply.

(Continued on Page 2)

Account Requirements

To receive the quoted higher annual percentage yield and higher interest rate, plus the refund of ATM surcharges of up to \$12.00, you must:

1. Have at least one of the following during each statement cycle:
 - a. a monthly, recurring Direct Deposit and/or
 - b. a monthly, recurring Auto Debit, and/or
 - c. use Bill Pay monthly
2. Have at least 10 debit card point of sale purchase transactions post to your account during each statement cycle.
3. Receive eStatements.

If any of the above 3 requirements are not met, a rate of 0.10% with an annual percentage yield of 0.10% will be paid on the entire average daily balance for that interest cycle.

Account requirements are calculated from the 1st of the month through month end, unless month end falls on a weekend or holiday, it will calculate through the prior Friday. It is recommended items post to the account on or before the 25th of each month to ensure the requirements are met to earn the higher rate.

BaZing Benefits

Money Saving Benefits: Shopping and dining discounts from local and national retailers; Nationwide travel, hotel, recreation and entertainment discounts; Savings on prescriptions, vision and hearing aids.

Personal Protection Benefits: \$100,000 common carrier insurance¹

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

¹Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

TRUTH IN SAVINGS DISCLOSURE

GRANDFATHERED EVOLVE CHECKING



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	This checking account is grandfathered and no longer available to be opened as a new account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 on any day of the cycle.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$0.01. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.</p> <p>The interest rate on the account is 0.10% with an annual percentage yield (APY) of 0.10%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply.
BaZing Benefits	<p>Money Saving Benefits: Shopping and dining discounts from local and national retailers; Nationwide travel, hotel, recreation and entertainment discounts; Savings on prescriptions, vision and hearing aids.</p> <p>Personal Protection Benefits: \$100,000 common carrier insurance¹</p> <p>Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.</p> <p>¹Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.</p>

TRUTH IN SAVINGS DISCLOSURE GRANDFATHERED ECLIPSE CHECKING



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350 CARLINVILLE, IL 62626
Minimum Balance to Open	This checking account is grandfathered and no longer available to be opened as a new account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 on any day of the cycle.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$0.01. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.</p> <p>The interest rate on the account is 0.10% with an annual percentage yield (APY) of 0.10%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<p><i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account.</p> <p><i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.</p>
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply.
BaZing Benefits	<p>Personal Protection Benefits: \$100,000 common carrier insurance¹; \$10,000 accidental death & dismemberment¹.</p> <p><small>¹Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.</small></p>

ACCOUNT DETAILS

SMALL BUSINESS CHECKING



Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	No charge for first 150 transactions per statement cycle. \$0.25 fee per transaction over 150. Transactions consist of deposits, deposited items and checks written. E-Statements only. Paper statements only available for non-profit organizations. See our separate fee schedule for additional fees that may apply.

ACCOUNT DETAILS
REGULAR BUSINESS CHECKING



Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	<p>No additional charge for first 400 transactions per statement cycle. \$0.25 fee per transaction over 400. Transactions consist of deposits, deposited items and checks written.</p> <p>A service charge of \$10.00 per monthly statement cycle applies.</p> <p>Earn credit toward check charges and monthly service charge at the rate of \$0.04 for each \$100.00 of total deposits and/or loans with the bank that can be tied to your account. (This calculation is not applicable to Business Account Analysis service).</p> <p>Deposit relationships at or above 700 transactions per statement cycle (including ACH debits and credits) will transition to Account Analysis fee structure upon advance notification. Refer to the Business Account Analysis disclosure.</p> <p>See our separate fee schedule for additional fees that may apply.</p>

ACCOUNT DETAILS

INTEREST BEARING BUSINESS CHECKING



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Earnings	<p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. Your interest rate and annual percentage yield may change at our discretion.</p> <p>You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed rate.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Earnings begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	<p>No additional charge for the first 150 transactions per statement cycle. \$0.05 fee per transaction over 150. Transactions consist of deposits, deposited items and checks written.</p> <p>A service charge of \$10.00 per monthly statement cycle applies.</p> <p>Earn credit toward check charges and monthly service charge at the rate of \$0.04 for each \$100.00 of total deposits to your account. (This calculation is not applicable to Business Account Analysis service).</p> <p>See our separate fee schedule for additional fees that may apply.</p>

ACCOUNT DETAILS

PUBLIC FUND MONEY MARKET



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$20.00 will be imposed every month if the average daily balance for the month falls below \$2,500.00.
Earnings	<p>The interest rate for your account is _____% with an annual percentage yield (APY) _____. Your interest rate and annual percentage yield may change at our discretion.</p> <p>You must maintain a minimum average daily balance of \$25,000.00 to obtain the disclosed rate.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Earnings begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Transaction Limitations	<i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account. <i>Withdrawal Limitations</i> - This account has a limit of 6 withdrawals or transfers per monthly statement cycle. An excess withdrawal fee of \$20 for each withdrawal or transfer over 6 will be imposed.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	See our separate fee schedule for additional fees that may apply.

TRUTH IN SAVINGS DISCLOSURE HEALTH SAVINGS ACCOUNT



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at (866) 342-2620.

We reserve the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from this interest-bearing account.

Account Number	Information Only
Date	03/21/2024
Opened At	PO BOX 350, CARLINVILLE, IL 62626
Minimum Balance to Open	There is no minimum deposit to open this account.
Minimum Balance to Avoid Imposition of Fees	A minimum balance fee of \$25.00 will be imposed every year in January if the balance in the account falls below \$5,000.00 on any day of the prior calendar year.
Determination of Rate and Frequency of Rate Change	The interest rate and annual percentage yield may change at our discretion.
Rate Information	<p>To obtain the annual percentage yield disclosed, you must maintain a minimum average daily balance of \$500.00. If your average daily balance during the statement cycle is less than \$500.00, you will not be paid interest for that period. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.</p> <p>Tier 1 - An interest rate of _____% will be paid on the entire portion of your average daily balance that is \$500.00 - \$4,999.99. The annual percentage yield (APY) for this tier is _____%.</p> <p>Tier 2 - An interest rate of _____% will be paid on the entire portion of your average daily balance that is \$5,000.00 or more. The annual percentage yield (APY) for this tier is _____%.</p>
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest. Accrued Interest will only be paid at closing upon death of accountholder or if funds are owned by an Estate with Executor(s) appointed by Letters of Office.
Balance Computation Method	<i>Daily Balance Method.</i> We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of Interest on Noncash Deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Overdrafts	Overdraft Protection Options <u>are not</u> available for a Health Savings account. Should an item be presented for payment that would cause the account to go negative, the item will be returned unpaid and a Return Item fee will be charged.
Setup Fee	A \$25 fee will be imposed at account opening. The setup fee will be waived when you open an account between the months of November through March.
Additional Terms	Your first preprinted check order of 40 checks is free; after that, the cost of preprinted checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor. See our separate fee schedule for fees that may apply.

ACCOUNT DETAILS

INTEREST BEARING BUSINESS CHECKING / IOLTA



The interest rate and annual percentage yield are accurate as of the date printed below. If you would like more current rate and yield information, please call us at 99:Branch Phone.

Account Number	3:Account Number
Date	4:Current Date
Opened At	1:Branch Address
Minimum Balance to Open	You must deposit at least \$200.00 to open this account.
Earnings	The interest rate for your account is 5:Rate1% with an annual percentage yield (APY) 6:APY1%. Your interest rate and annual percentage yield may change at our discretion.
Compounding Frequency	Interest will be compounded monthly.
Crediting Frequency	Interest will be credited into this account monthly.
Closing Account	If the account is closed before interest is credited you will not receive the accrued interest.
Balance Computation Method	<i>Average Daily Balance Method.</i> The average daily balance method is used to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly.
Accrual of Interest on Noncash Deposits	Earnings begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. Overdraft Protection Options <u>are not</u> available for an IOLTA.
Checks	Cost of pre-printed checks ordered through CNB will vary and will be automatically debited from the account by the check printing vendor.
Additional Terms	See our separate fee schedule for additional fees that may apply.

TRUTH IN SAVINGS DISCLOSURE GATEWAY CHECKING



Account Number	3:Account Number
Date	4:Current Date
Opened At	1:Branch Addressxxxxxxxxx
Minimum Balance to Open	You must deposit at least \$100.00 to open this account.
Service Charge	A service charge of \$6.00 will be imposed each monthly statement cycle.
Interest	This account does not earn interest.
Transaction Limitations	<i>Deposit Limitations</i> - You may make an unlimited number of deposits into this account. <i>Withdrawal Limitations</i> - You may make an unlimited number of withdrawals from this account.
Overdrafts	Additional fees may apply for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means. See our Overdraft Coverage Options disclosures and our separate fee schedule for additional information.
Additional Terms	See our separate fee schedule for additional fees that may apply.
Benefits	<p>Your account includes the following benefits powered by BaZing:</p> <p>Money Saving Benefits:</p> <ul style="list-style-type: none"> o Shopping and dining discounts from local and national retailers o Nationwide travel, hotel, recreation and entertainment discounts o Savings on prescriptions, vision and hearing aids <p>Personal Protection Benefits:</p> <ul style="list-style-type: none"> o Cell phone protection ^{1,2} o Roadside assistance o \$2,500 personal identity theft benefit ^{1,2} o Identity restoration o Payment card fraud resolution o \$10,000 travel accidental death insurance ² <p>¹ Cell phone protection and personal identity theft benefits are subject to additional terms and conditions. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.</p> <p>² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.</p>



LOAN TO DEPOSIT RATIO

AS OF THE FOLLOWING DATES OF CALL REPORTS:

03/31/2021: 68.31%

06/30/2021: 66.95%

09/30/2021: 65.52%

12/31/2021: 66.00%

03/31/2022: 63.82%

06/30/2022: 67.53%

09/30/2022: 71.45%

12/31/2022: 74.42%

03/31/2023: 73.28%

06/30/2023: 74.76%

09/30/2023: 78.65%

12/31/2023: 81.50%

03/31/2024: 79.84%

06/30/2024: 82.82%

09/30/2024: 82.90%

12/31/2024: 88.07%

03/31/2025:

06/30/2025:

09/30/2025:

12/31/2025:



CNB Bank & Trust is not required to provide a quarterly progress report based on the most recent examination.



Disclosure Statements

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website (www.ffiec.gov/craadweb/DisRptMain.aspx). To view, follow the link and enter the year for review and the Respondent ID or Institution Name.