

## GRAND BANK

### Branches Opened, Closed, Relocated & Sold

#### Opened:

Date: May 2005  
Grand Bank  
12345 S. Memorial Drive, Suite 117  
Bixby, OK 74008  
Census Tract: 0076.24

*Headquarters*  
Grand Bank  
4200 East Skelly Dr.  
Tulsa, OK 74135  
Census Tract: 0052.00

Date: April 1, 2022  
Grand Bank Dallas  
3811 Turtle Creek Blvd, Suite 1250  
Dallas TX 75219  
Census Tract: 0006.06

Date: October 10, 2023  
Grand Bank Houston  
1300 Post Oak Blvd, Suite 1010  
Houston TX 77056  
Census Tract: 4318.04

#### Sold

Date: December 4, 2020  
Grand Bank  
1700 Lynn Riggs Blvd  
Claremore, OK 74017  
Census Tract: 0501.01

#### Closed

Date: December 5, 2007  
Grand Bank  
310 South Broadway  
Grove, OK 74344  
Census Tract: 3757.00

#### Relocated to:

Date: March 24, 2012  
Grand Bank  
8200 East 101<sup>st</sup> Street South, Suite A  
Tulsa, OK 74133  
Census Tract: 0076.35

Date: May 3, 2021  
Grand Bank  
2642 East 21<sup>st</sup> Street  
Tulsa, OK 74114  
Census Tract: 0042.00

**GRAND BANK**  
2642 East 21<sup>st</sup> Street  
Tulsa, OK 74114  
Census Tract: 0042.00

**HOURS OF OPERATION**

**LOBBY HOURS**

MONDAY THRU FRIDAY – 9:00 AM TO 5:00 PM

**CLOSED ON LEGAL HOLIDAYS**



Year: 2022 Address: 2642 East 21st Street, Tulsa Ok 74114

Search

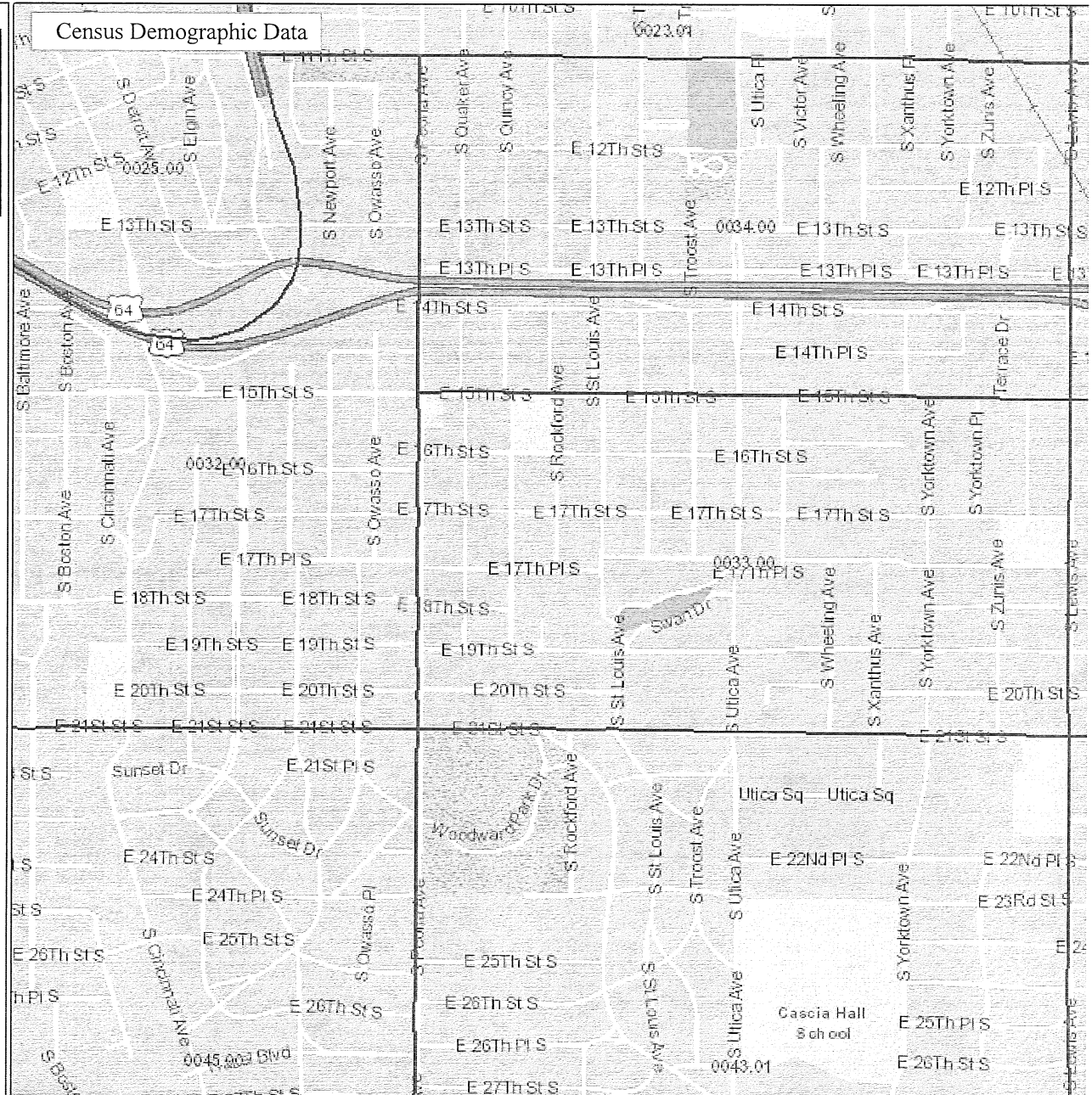
Reset

Print

Matched Address	
Address	2642 E 21ST ST S, TULSA, OK, 74114
MSA/MD Code	46140
State Code	40
County Code	143
Tract Code	0042.00
MSA/MD Name	TULSA, OK
State Name	OKLAHOMA
County Name	TULSA COUNTY

Census Demographic Data

User Select Tract



**GRAND BANK**  
8200 E. 101<sup>st</sup> St. South  
Tulsa, OK 74133  
Census Tract: 0076.35

**HOURS OF OPERATION**

**LOBBY HOURS**

MONDAY THRU FRIDAY – 9:00 AM TO 5:00 PM

**DRIVE IN HOURS**

MONDAY THRU FRIDAY – 9:00 AM TO 5:00 PM

**CLOSED ON LEGAL HOLIDAYS**





**GRAND BANK**  
3811 Turtle Creek Blvd, suite 1250  
Dallas, TX 75219  
Census Tract: 0006.06

**HOURS OF OPERATION**

**LOBBY HOURS**

MONDAY THRU FRIDAY – 10:00 AM TO 4:00 PM  
BY APPOINTMENT

**CLOSED ON LEGAL HOLIDAYS**



Year: 2022 ▾ Address: 3811 Turtle Creek Blvd, Dallas Tx 75219

Search

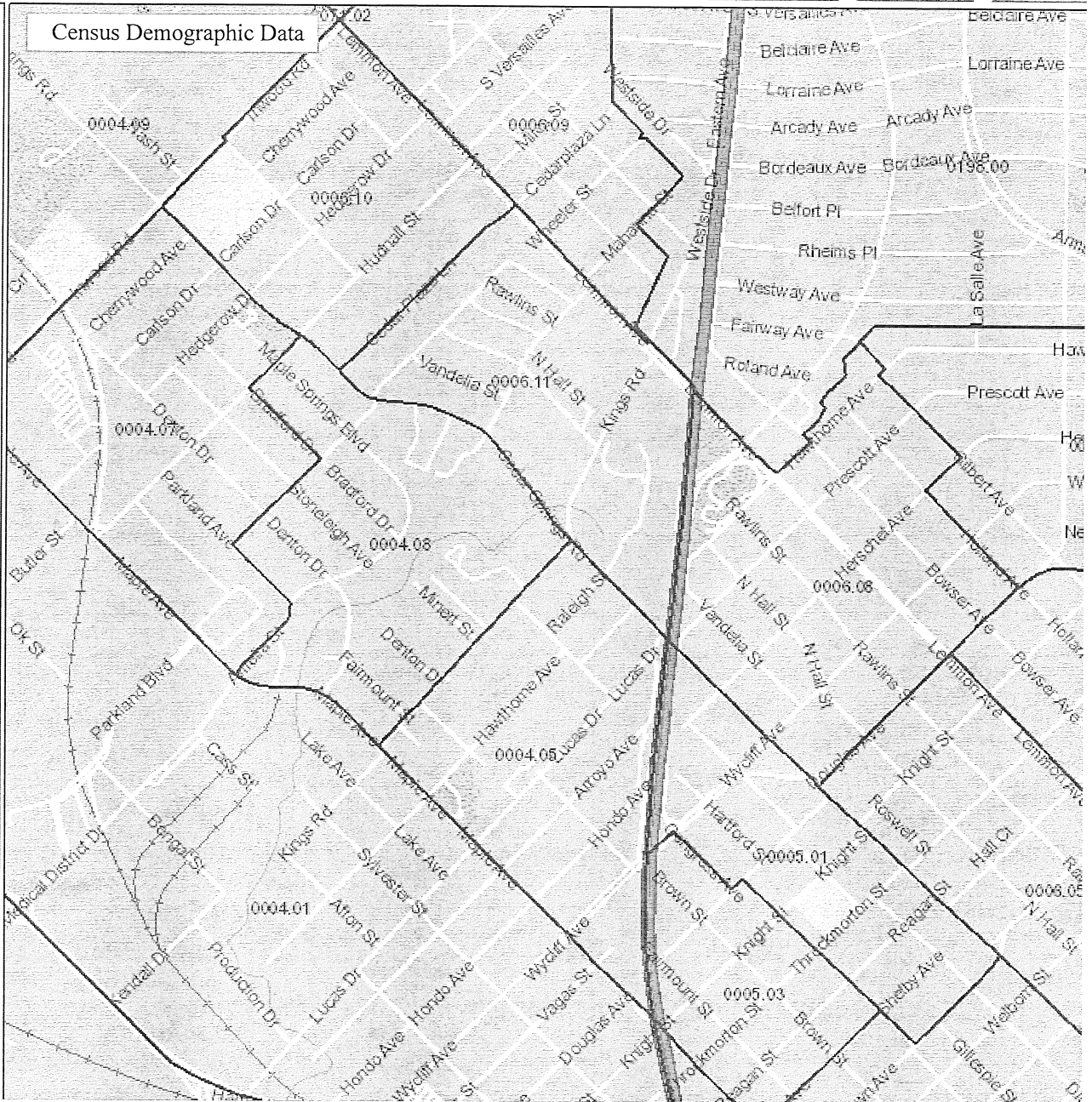
Reset

Print

Matched Address	
Address	3811 TURTLE CREEK BLVD, DALLAS, TX, 75219
MSA/MD Code	19124
State Code	48
County Code	113
Tract Code	0006.06
MSA/MD Name	DALLAS-PLANO-IRVING, TX
State Name	TEXAS
County Name	DALLAS COUNTY

Census Demographic Data

User Select Tract



**GRAND BANK**  
1300 Post Oak Blvd, Suite 1010  
Houston, TX 77056  
Census Tract: 4318.04

**HOURS OF OPERATION**

**LOBBY HOURS**

MONDAY THRU FRIDAY – 10:00 AM TO 4:00 PM  
BY APPOINTMENT

**CLOSED ON LEGAL HOLIDAYS**





Year: 2023

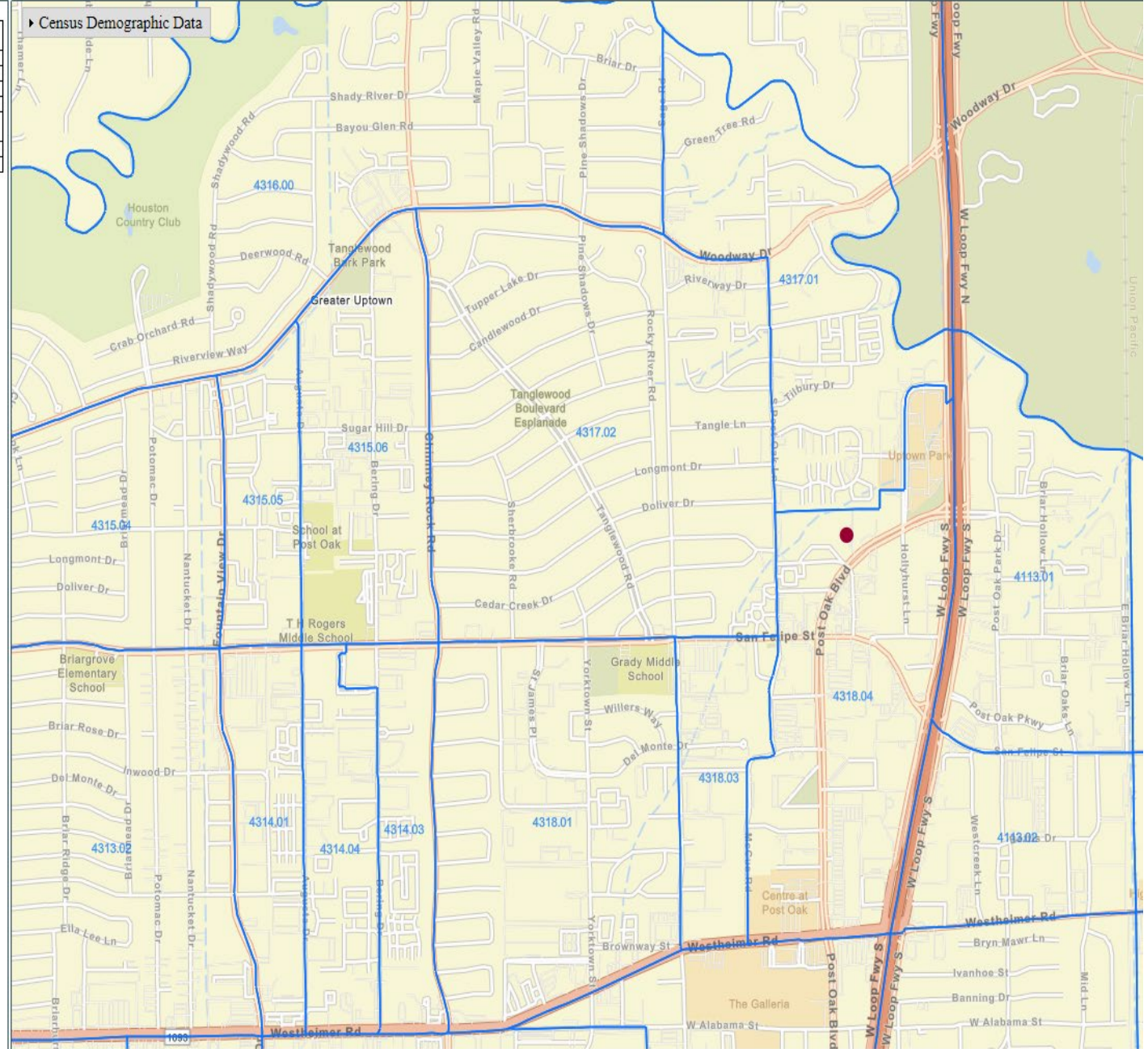
Address: 1300 Post Oak Blvd, Houston, TX, 77056, USA



Matched Address	
Address	1300 Post Oak Blvd, Houston, Texas, 77056
MSA/MD Code	26420
State Code	48
County Code	201
Tract Code	4318.04
MSA/MD Name	HOUSTON-THE WOODLANDS-SUGAR LAND, TX
State Name	TEXAS
County Name	HARRIS COUNTY

Census Demographic Data

User Select Tract





## Loan to Deposit Ratios

2021

Quarter Ending	Combined
March	92.44%
June	93.02%
September	90.92%
December	91.74%



## Loan to Deposit Ratios

2022

Quarter Ending	Combined
March	86.88%
June	90.18%
September	85.93%
December	94.78%



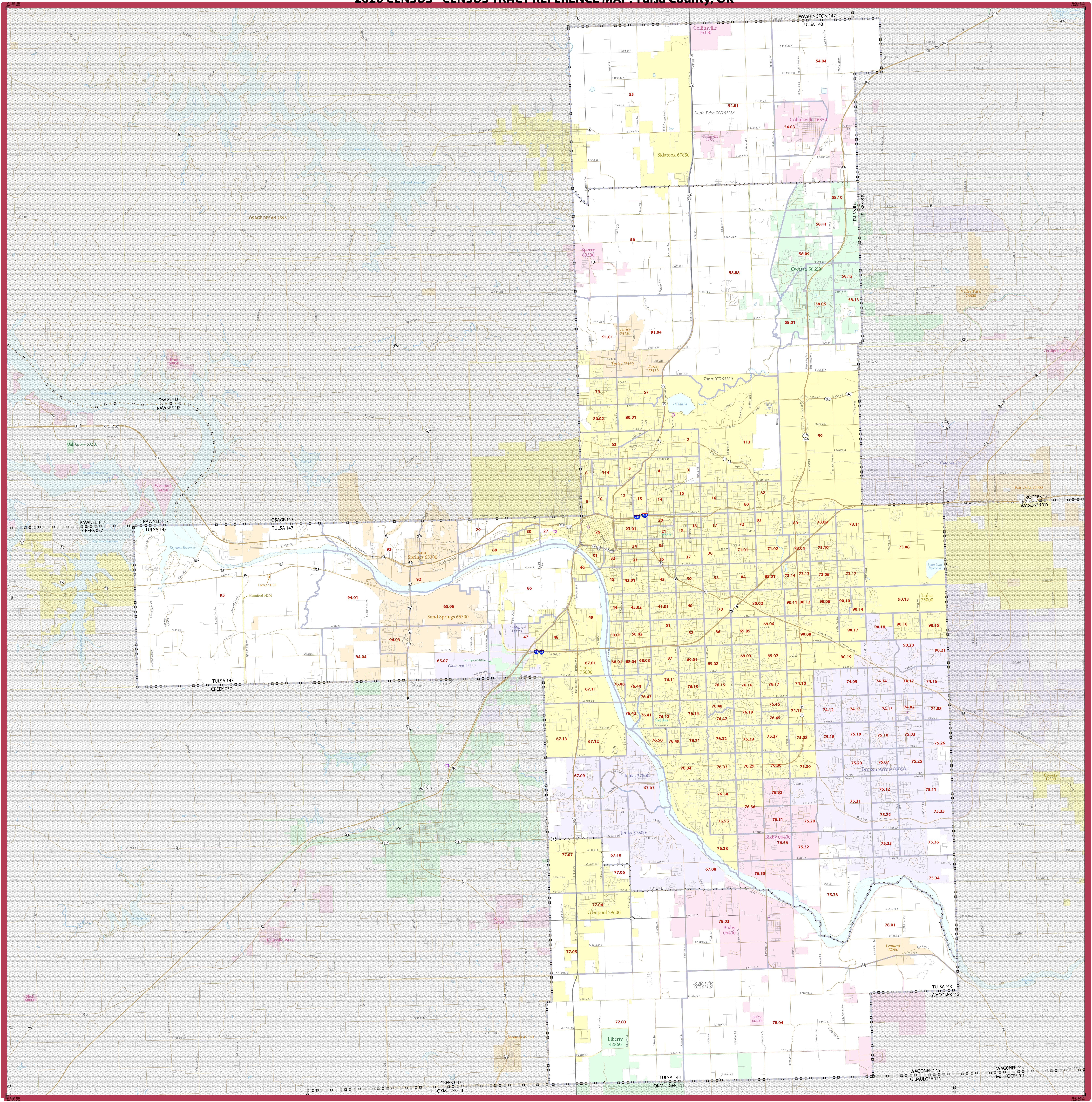
## Loan to Deposit Ratios

2023

Quarter Ending	Combined
March	94.81%
June	93.09%
September	87.48%
December	89.24%



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Tulsa County, OK



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Davis 18100	Incorporated Place 1,2			
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880		Census Designated Place (CDP) <sup>2</sup>			
Oil Reservation Trust Land	■■■■■■■■■■	TI880		Census Tract <sup>3</sup>		33.07	
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400		<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>	<b>SYMBOL</b>
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120		Water Body		Pleasant Lake	
State (or statistically equivalent) entity		NEW YORK 36		College or University		College	
County (or statistically equivalent) entity	□□□□□	ERIE 029		Military			
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485		Prison or Juvenile Detention Center			
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650		Navigable Boundary or Feature Not Elsewhere Classified		4WD Trail, Railway, Also: Walkway or Ferry	
Consolidated City	○○○○○	MILFORD 47500		Inset Area			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)  
 Map Created by Geography Division, January 09, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 34 10 47  
 2nd Standard Parallel: 36 26 11  
 Central Meridian: 98 43 53  
 Latitude of Projection Origin: 33 34 56  
 False Easting: 0  
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Tulsa County (143)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Oklahoma (40)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249640143001



2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 143 - TULSA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0002.00	Moderate	No	67.02	\$84,100	\$56,364	\$48,393	1380	93.41	1289	422	694
40	143	0003.00	Moderate	No	56.28	\$84,100	\$47,331	\$40,640	3986	81.69	3256	636	1329
40	143	0004.00	Low	No	44.60	\$84,100	\$37,509	\$32,208	4340	78.46	3405	561	1434
40	143	0005.00	Low	No	32.89	\$84,100	\$27,660	\$23,750	2331	91.93	2143	296	987
40	143	0008.00	Moderate	No	77.24	\$84,100	\$64,959	\$55,772	1342	80.18	1076	450	770
40	143	0009.00	Middle	No	104.30	\$84,100	\$87,716	\$75,313	1205	67.55	814	428	725
40	143	0010.00	Moderate	No	62.43	\$84,100	\$52,504	\$45,083	1366	89.82	1227	231	423
40	143	0012.00	Moderate	No	52.33	\$84,100	\$44,010	\$37,788	1730	80.69	1396	216	1053
40	143	0013.00	Moderate	No	55.50	\$84,100	\$46,676	\$40,074	2172	72.84	1582	341	833
40	143	0014.00	Moderate	No	60.06	\$84,100	\$50,510	\$43,368	5409	73.41	3971	776	1962
40	143	0015.00	Low	No	47.99	\$84,100	\$40,360	\$34,657	4241	59.92	2541	778	1796
40	143	0016.00	Low	No	47.14	\$84,100	\$39,645	\$34,043	5424	71.77	3893	961	1972
40	143	0017.00	Moderate	No	76.52	\$84,100	\$64,353	\$55,250	2521	39.31	991	758	1160
40	143	0018.00	Middle	No	89.12	\$84,100	\$74,950	\$64,351	1918	41.19	790	547	1001
40	143	0019.00	Middle	No	82.75	\$84,100	\$69,593	\$59,750	1600	34.81	557	454	815
40	143	0020.00	Middle	No	80.16	\$84,100	\$67,415	\$57,885	1792	44.64	800	316	730
40	143	0021.00	Unknown	No	0.00	\$84,100	\$0	\$0	3130	44.76	1401	104	354
40	143	0023.01	Low	No	43.28	\$84,100	\$36,398	\$31,250	2356	53.48	1260	409	1102
40	143	0025.00	Middle	No	102.01	\$84,100	\$85,790	\$73,661	4984	41.49	2068	144	200
40	143	0027.00	Moderate	No	63.40	\$84,100	\$53,319	\$45,781	2836	46.09	1307	685	1344
40	143	0029.00	Moderate	No	71.77	\$84,100	\$60,359	\$51,823	2689	35.59	957	546	1011
40	143	0030.00	Moderate	No	53.47	\$84,100	\$44,968	\$38,611	1818	39.22	713	406	882
40	143	0031.00	Upper	No	130.49	\$84,100	\$109,742	\$94,219	2468	27.51	679	396	652
40	143	0032.00	Upper	No	225.40	\$84,100	\$189,561	\$162,750	1479	23.87	353	486	708
40	143	0033.00	Upper	No	172.54	\$84,100	\$145,106	\$124,583	1978	24.47	484	501	999
40	143	0034.00	Middle	No	83.38	\$84,100	\$70,123	\$60,208	2309	37.46	865	377	897

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0035.00	Upper	No	129.47	\$84,100	\$108,884	\$93,487	2044	28.47	582	462	1116
40	143	0036.00	Upper	No	135.46	\$84,100	\$113,922	\$97,813	2041	22.83	466	845	1152
40	143	0037.00	Middle	No	104.07	\$84,100	\$87,523	\$75,147	2527	27.42	693	820	1408
40	143	0038.00	Middle	No	95.63	\$84,100	\$80,425	\$69,048	1854	38.08	706	448	912
40	143	0039.00	Middle	No	89.20	\$84,100	\$75,017	\$64,412	4040	32.90	1329	962	1877
40	143	0040.00	Middle	No	116.07	\$84,100	\$97,615	\$83,813	4209	28.91	1217	1217	1846
40	143	0041.01	Upper	No	321.31	\$84,100	\$270,222	\$232,000	2292	17.41	399	976	1108
40	143	0042.00	Upper	No	180.69	\$84,100	\$151,960	\$130,469	2879	18.76	540	1008	1218
40	143	0043.01	Upper	No	346.24	\$84,100	\$291,188	\$250,001	2214	14.59	323	828	953
40	143	0043.02	Upper	No	226.64	\$84,100	\$190,604	\$163,646	3414	17.14	585	1190	1865
40	143	0044.00	Middle	No	100.21	\$84,100	\$84,277	\$72,357	2102	25.31	532	463	981
40	143	0045.00	Upper	No	227.89	\$84,100	\$191,655	\$164,545	2524	17.75	448	1026	1146
40	143	0046.00	Low	No	28.60	\$84,100	\$24,053	\$20,653	3190	65.80	2099	139	592
40	143	0047.00	Middle	No	82.11	\$84,100	\$69,055	\$59,286	1962	36.65	719	505	878
40	143	0048.00	Moderate	No	63.60	\$84,100	\$53,488	\$45,923	4384	38.69	1696	886	1900
40	143	0049.00	Moderate	No	63.45	\$84,100	\$53,361	\$45,813	1666	46.16	769	427	740
40	143	0050.01	Moderate	No	76.86	\$84,100	\$64,639	\$55,500	1899	30.91	587	441	989
40	143	0050.02	Middle	No	92.14	\$84,100	\$77,490	\$66,532	3475	32.69	1136	801	1329
40	143	0051.00	Upper	No	189.28	\$84,100	\$159,184	\$136,667	1952	25.05	489	603	724
40	143	0052.00	Upper	No	162.24	\$84,100	\$136,444	\$117,143	2984	31.80	949	892	1174
40	143	0053.00	Middle	No	104.19	\$84,100	\$87,624	\$75,234	4618	34.02	1571	1512	2046
40	143	0054.01	Upper	No	152.92	\$84,100	\$128,606	\$110,417	3520	35.14	1237	982	1226
40	143	0054.03	Middle	No	89.19	\$84,100	\$75,009	\$64,402	4143	32.73	1356	1143	1742
40	143	0054.04	Upper	No	121.94	\$84,100	\$102,552	\$88,049	4835	34.73	1679	1419	1752
40	143	0055.00	Middle	No	91.10	\$84,100	\$76,615	\$65,781	3564	28.76	1025	975	1618
40	143	0056.00	Middle	No	83.47	\$84,100	\$70,198	\$60,274	2479	35.09	870	626	1067
40	143	0057.00	Moderate	No	58.66	\$84,100	\$49,333	\$42,356	2229	88.87	1981	553	1026
40	143	0058.01	Moderate	No	75.82	\$84,100	\$63,765	\$54,750	4114	38.11	1568	922	1519
40	143	0058.05	Middle	No	85.40	\$84,100	\$71,821	\$61,667	7369	35.62	2625	1647	2488

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0058.08	Upper	No	149.60	\$84,100	\$125,814	\$108,018	4154	32.84	1364	1296	1509
40	143	0058.09	Upper	No	129.95	\$84,100	\$109,288	\$93,833	8362	31.05	2596	2187	2580
40	143	0058.10	Upper	No	121.33	\$84,100	\$102,039	\$87,604	3660	36.23	1326	794	1008
40	143	0058.11	Upper	No	136.55	\$84,100	\$114,839	\$98,594	4668	34.79	1624	1051	1387
40	143	0058.12	Upper	No	162.86	\$84,100	\$136,965	\$117,596	3439	27.62	950	1035	1166
40	143	0058.13	Moderate	No	61.98	\$84,100	\$52,125	\$44,755	2946	37.00	1090	389	431
40	143	0059.00	Moderate	No	55.47	\$84,100	\$46,650	\$40,052	2693	68.70	1850	278	819
40	143	0060.00	Moderate	No	62.63	\$84,100	\$52,672	\$45,224	5167	71.67	3703	896	1877
40	143	0062.00	Moderate	No	50.33	\$84,100	\$42,328	\$36,343	2687	90.58	2434	472	1288
40	143	0065.06	Upper	No	127.87	\$84,100	\$107,539	\$92,333	2391	27.27	652	656	858
40	143	0065.07	Middle	No	119.70	\$84,100	\$100,668	\$86,429	1698	31.68	538	608	744
40	143	0066.00	Middle	No	98.10	\$84,100	\$82,502	\$70,833	2694	32.26	869	820	1125
40	143	0067.01	Moderate	No	57.52	\$84,100	\$48,374	\$41,536	3089	58.04	1793	528	1080
40	143	0067.03	Moderate	No	76.02	\$84,100	\$63,933	\$54,890	4587	37.45	1718	653	1254
40	143	0067.08	Upper	No	162.38	\$84,100	\$136,562	\$117,250	9430	27.82	2623	2526	2887
40	143	0067.09	Upper	No	157.78	\$84,100	\$132,693	\$113,925	8244	37.64	3103	2058	2586
40	143	0067.10	Upper	No	147.61	\$84,100	\$124,140	\$106,579	4533	43.68	1980	1106	1347
40	143	0067.11	Middle	No	99.89	\$84,100	\$84,007	\$72,125	3450	45.04	1554	858	982
40	143	0067.12	Upper	No	291.56	\$84,100	\$245,202	\$210,521	1877	27.12	509	305	392
40	143	0067.13	Middle	No	92.66	\$84,100	\$77,927	\$66,905	2488	33.04	822	228	420
40	143	0068.01	Moderate	No	57.13	\$84,100	\$48,046	\$41,250	3106	57.92	1799	412	802
40	143	0068.03	Moderate	No	64.18	\$84,100	\$53,975	\$46,346	3068	49.87	1530	422	825
40	143	0068.04	Moderate	No	68.49	\$84,100	\$57,600	\$49,457	2708	51.92	1406	380	1053
40	143	0069.01	Upper	No	138.80	\$84,100	\$116,731	\$100,218	4144	27.49	1139	1048	1481
40	143	0069.02	Upper	No	170.95	\$84,100	\$143,769	\$123,438	1559	23.41	365	618	674
40	143	0069.03	Middle	No	111.57	\$84,100	\$93,830	\$80,560	3790	36.57	1386	1221	1764
40	143	0069.05	Moderate	No	66.02	\$84,100	\$55,523	\$47,674	4543	65.00	2953	192	729
40	143	0069.06	Moderate	No	69.63	\$84,100	\$58,559	\$50,282	1956	60.02	1174	449	672

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0069.07	Middle	No	102.66	\$84,100	\$86,337	\$74,125	3126	54.00	1688	456	743
40	143	0070.00	Moderate	No	54.53	\$84,100	\$45,860	\$39,375	2835	45.29	1284	403	1001
40	143	0071.01	Moderate	No	71.51	\$84,100	\$60,140	\$51,635	3608	55.24	1993	728	1137
40	143	0071.02	Moderate	No	60.16	\$84,100	\$50,595	\$43,438	2493	63.66	1587	289	662
40	143	0072.00	Moderate	No	68.27	\$84,100	\$57,415	\$49,297	4093	57.49	2353	837	1602
40	143	0073.04	Moderate	No	59.56	\$84,100	\$50,090	\$43,008	3588	64.99	2332	705	1286
40	143	0073.06	Moderate	No	64.75	\$84,100	\$54,455	\$46,758	6037	78.12	4716	836	1563
40	143	0073.08	Moderate	No	75.27	\$84,100	\$63,302	\$54,350	3360	43.51	1462	870	1364
40	143	0073.09	Middle	No	80.90	\$84,100	\$68,037	\$58,417	1657	62.58	1037	399	571
40	143	0073.10	Moderate	No	77.12	\$84,100	\$64,858	\$55,688	3961	72.00	2852	761	1296
40	143	0073.11	Moderate	No	54.96	\$84,100	\$46,221	\$39,688	2885	70.54	2035	649	1122
40	143	0073.12	Moderate	No	62.17	\$84,100	\$52,285	\$44,890	4980	69.84	3478	1016	1643
40	143	0073.13	Middle	No	103.00	\$84,100	\$86,623	\$74,375	2565	72.32	1855	500	760
40	143	0073.14	Moderate	No	65.22	\$84,100	\$54,850	\$47,097	3758	66.29	2491	568	1036
40	143	0074.02	Moderate	No	76.88	\$84,100	\$64,656	\$55,511	2689	31.50	847	414	1043
40	143	0074.08	Low	No	40.00	\$84,100	\$33,640	\$28,887	1304	34.97	456	1107	1290
40	143	0074.09	Upper	No	120.41	\$84,100	\$101,265	\$86,944	4302	53.77	2313	1193	1516
40	143	0074.10	Moderate	No	76.39	\$84,100	\$64,244	\$55,156	2954	62.90	1858	257	420
40	143	0074.11	Moderate	No	67.37	\$84,100	\$56,658	\$48,646	3791	53.07	2012	155	287
40	143	0074.12	Upper	No	170.23	\$84,100	\$143,163	\$122,917	3748	42.18	1581	1063	1183
40	143	0074.13	Middle	No	102.09	\$84,100	\$85,858	\$73,713	3926	35.94	1411	978	1299
40	143	0074.14	Moderate	No	77.70	\$84,100	\$65,346	\$56,103	2763	41.22	1139	483	785
40	143	0074.15	Middle	No	105.29	\$84,100	\$88,549	\$76,029	1711	38.69	662	392	600
40	143	0074.16	Upper	No	136.14	\$84,100	\$114,494	\$98,300	1657	30.84	511	469	502
40	143	0074.17	Upper	No	145.68	\$84,100	\$122,517	\$105,188	1357	38.17	518	348	435
40	143	0075.03	Middle	No	89.37	\$84,100	\$75,160	\$64,531	2628	33.18	872	565	873
40	143	0075.07	Middle	No	96.32	\$84,100	\$81,005	\$69,550	3806	36.31	1382	1038	1429
40	143	0075.10	Middle	No	97.06	\$84,100	\$81,627	\$70,083	5463	35.99	1966	1276	1734
40	143	0075.11	Middle	No	104.39	\$84,100	\$87,792	\$75,375	3308	36.09	1194	908	1214

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0075.12	Middle	No	91.88	\$84,100	\$77,271	\$66,346	4445	31.47	1399	1144	1592
40	143	0075.18	Upper	No	153.47	\$84,100	\$129,068	\$110,816	3642	42.97	1565	1123	1192
40	143	0075.19	Upper	No	135.45	\$84,100	\$113,913	\$97,803	3698	37.91	1402	1046	1193
40	143	0075.20	Upper	No	144.12	\$84,100	\$121,205	\$104,063	4347	27.31	1187	1475	1737
40	143	0075.22	Middle	No	119.74	\$84,100	\$100,701	\$86,458	2456	34.73	853	508	695
40	143	0075.23	Upper	No	140.94	\$84,100	\$118,531	\$101,765	2622	27.35	717	778	976
40	143	0075.25	Moderate	No	71.88	\$84,100	\$60,451	\$51,905	1931	33.82	653	414	604
40	143	0075.26	Upper	No	148.03	\$84,100	\$124,493	\$106,888	1982	32.29	640	564	684
40	143	0075.27	Upper	No	131.82	\$84,100	\$110,861	\$95,179	1291	32.61	421	462	498
40	143	0075.28	Upper	No	136.45	\$84,100	\$114,754	\$98,523	2134	39.50	843	394	499
40	143	0075.29	Upper	No	135.69	\$84,100	\$114,115	\$97,974	4068	31.66	1288	1020	1395
40	143	0075.30	Upper	No	160.13	\$84,100	\$134,669	\$115,625	2560	34.30	878	781	813
40	143	0075.31	Upper	No	143.16	\$84,100	\$120,398	\$103,370	3859	27.39	1057	1063	1309
40	143	0075.32	Upper	No	144.55	\$84,100	\$121,567	\$104,375	3556	28.77	1023	1005	1110
40	143	0075.33	Upper	No	149.63	\$84,100	\$125,839	\$108,042	2772	26.01	721	911	954
40	143	0075.34	Upper	No	144.09	\$84,100	\$121,180	\$104,044	2740	30.55	837	705	902
40	143	0075.35	Upper	No	124.72	\$84,100	\$104,890	\$90,054	2609	30.93	807	546	692
40	143	0075.36	Upper	No	164.81	\$84,100	\$138,605	\$119,000	2864	27.41	785	736	926
40	143	0076.08	Low	No	34.50	\$84,100	\$29,015	\$24,911	2425	66.93	1623	51	272
40	143	0076.11	Upper	No	164.61	\$84,100	\$138,437	\$118,854	1252	31.87	399	345	416
40	143	0076.12	Upper	No	151.38	\$84,100	\$127,311	\$109,306	3867	40.47	1565	591	747
40	143	0076.13	Upper	No	161.72	\$84,100	\$136,007	\$116,768	3260	30.43	992	1069	1310
40	143	0076.14	Upper	No	184.13	\$84,100	\$154,853	\$132,950	2479	27.23	675	719	924
40	143	0076.15	Moderate	No	78.55	\$84,100	\$66,061	\$56,719	2332	30.32	707	401	428
40	143	0076.16	Upper	No	176.71	\$84,100	\$148,613	\$127,596	3478	31.83	1107	1254	1765
40	143	0076.17	Moderate	No	59.06	\$84,100	\$49,669	\$42,647	3899	52.47	2046	302	589
40	143	0076.19	Middle	No	110.61	\$84,100	\$93,023	\$79,866	3945	35.54	1402	1094	1408
40	143	0076.29	Middle	No	119.78	\$84,100	\$100,735	\$86,487	3728	36.51	1361	918	1159

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0076.30	Upper	No	128.90	\$84,100	\$108,405	\$93,070	4983	42.77	2131	1224	1519
40	143	0076.31	Upper	No	163.47	\$84,100	\$137,478	\$118,036	3240	23.73	769	1134	1264
40	143	0076.32	Upper	No	184.37	\$84,100	\$155,055	\$133,125	3027	29.40	890	783	906
40	143	0076.33	Upper	No	145.61	\$84,100	\$122,458	\$105,139	2754	28.79	793	835	990
40	143	0076.34	Upper	No	122.22	\$84,100	\$102,787	\$88,250	3881	35.51	1378	609	830
40	143	0076.36	Upper	No	162.54	\$84,100	\$136,696	\$117,361	4313	26.50	1143	1112	1212
40	143	0076.38	Upper	No	264.18	\$84,100	\$222,175	\$190,746	4713	23.25	1096	1381	1545
40	143	0076.39	Upper	No	149.57	\$84,100	\$125,788	\$108,000	4902	34.07	1670	1219	1482
40	143	0076.41	Low	No	48.91	\$84,100	\$41,133	\$35,317	4584	69.52	3187	52	340
40	143	0076.42	Moderate	No	62.32	\$84,100	\$52,411	\$45,000	1996	61.82	1234	123	298
40	143	0076.43	Moderate	No	60.99	\$84,100	\$51,293	\$44,038	1071	53.31	571	136	232
40	143	0076.44	Moderate	No	67.84	\$84,100	\$57,053	\$48,984	3608	60.06	2167	546	919
40	143	0076.45	Middle	No	109.93	\$84,100	\$92,451	\$79,375	4003	47.56	1904	444	730
40	143	0076.46	Moderate	No	75.40	\$84,100	\$63,411	\$54,444	3058	55.00	1682	631	786
40	143	0076.47	Upper	No	161.71	\$84,100	\$135,998	\$116,765	2784	32.36	901	773	874
40	143	0076.48	Middle	No	96.75	\$84,100	\$81,367	\$69,861	2723	42.56	1159	256	622
40	143	0076.49	Upper	No	153.37	\$84,100	\$128,984	\$110,744	2233	29.02	648	916	833
40	143	0076.50	Moderate	No	61.93	\$84,100	\$52,083	\$44,722	3082	57.14	1761	23	305
40	143	0076.51	Upper	No	137.08	\$84,100	\$115,284	\$98,981	2718	22.96	624	807	972
40	143	0076.52	Upper	No	206.73	\$84,100	\$173,860	\$149,271	3539	25.06	887	1171	1245
40	143	0076.53	Upper	No	227.80	\$84,100	\$191,580	\$164,485	2042	17.19	351	630	668
40	143	0076.54	Upper	No	259.20	\$84,100	\$217,987	\$187,153	3714	23.26	864	1152	1210
40	143	0076.55	Middle	No	107.24	\$84,100	\$90,189	\$77,432	3321	37.55	1247	616	925
40	143	0076.56	Upper	No	141.41	\$84,100	\$118,926	\$102,105	3642	33.47	1219	854	973
40	143	0077.03	Upper	No	146.41	\$84,100	\$123,131	\$105,714	2872	31.23	897	764	920
40	143	0077.04	Moderate	No	79.52	\$84,100	\$66,876	\$57,418	4425	49.58	2194	861	1293
40	143	0077.05	Upper	No	133.26	\$84,100	\$112,072	\$96,220	2579	38.15	984	699	867
40	143	0077.06	Middle	No	107.18	\$84,100	\$90,138	\$77,389	3212	38.11	1224	902	1073
40	143	0077.07	Middle	No	89.15	\$84,100	\$74,975	\$64,375	3420	37.95	1298	801	1114

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40	143	0078.01	Middle	No	88.52	\$84,100	\$74,445	\$63,917	3187	37.56	1197	691	1303
40	143	0078.03	Upper	No	169.81	\$84,100	\$142,810	\$122,614	4388	30.79	1351	1135	1254
40	143	0078.04	Upper	No	137.38	\$84,100	\$115,537	\$99,199	2704	27.92	755	996	1156
40	143	0079.00	Moderate	No	55.95	\$84,100	\$47,054	\$40,404	4649	90.11	4189	754	2064
40	143	0080.01	Low	No	13.73	\$84,100	\$11,547	\$9,919	1975	69.67	1376	141	528
40	143	0080.02	Moderate	No	54.09	\$84,100	\$45,490	\$39,056	2724	88.55	2412	574	1153
40	143	0082.00	Moderate	No	69.46	\$84,100	\$58,416	\$50,156	2488	73.11	1819	490	813
40	143	0083.00	Moderate	No	73.79	\$84,100	\$62,057	\$53,281	1416	60.17	852	225	466
40	143	0084.00	Middle	No	86.75	\$84,100	\$72,957	\$62,639	3477	43.43	1510	978	1455
40	143	0085.01	Moderate	No	66.25	\$84,100	\$55,716	\$47,839	2772	54.18	1502	425	929
40	143	0085.02	Middle	No	95.63	\$84,100	\$80,425	\$69,048	4854	47.98	2329	1696	2144
40	143	0086.00	Moderate	No	77.42	\$84,100	\$65,110	\$55,903	3823	49.73	1901	505	938
40	143	0087.00	Upper	No	165.20	\$84,100	\$138,933	\$119,286	3216	27.21	875	842	1227
40	143	0088.00	Moderate	No	55.74	\$84,100	\$46,877	\$40,250	2045	40.54	829	477	1054
40	143	0089.00	Moderate	No	64.34	\$84,100	\$54,110	\$46,458	3579	69.74	2496	588	1024
40	143	0090.06	Moderate	No	74.79	\$84,100	\$62,898	\$54,004	7010	74.74	5239	1134	1881
40	143	0090.08	Low	No	48.50	\$84,100	\$40,789	\$35,023	3836	77.55	2975	185	451
40	143	0090.10	Middle	No	82.84	\$84,100	\$69,668	\$59,815	3930	73.64	2894	715	1083
40	143	0090.11	Low	No	48.64	\$84,100	\$40,906	\$35,125	2235	74.63	1668	229	347
40	143	0090.12	Moderate	No	57.13	\$84,100	\$48,046	\$41,250	3211	82.68	2655	341	671
40	143	0090.13	Moderate	No	78.63	\$84,100	\$66,128	\$56,774	2272	58.32	1325	280	452
40	143	0090.14	Upper	No	126.37	\$84,100	\$106,277	\$91,250	1924	65.33	1257	575	656
40	143	0090.15	Upper	No	143.57	\$84,100	\$120,742	\$103,667	4268	41.87	1787	1061	1195
40	143	0090.16	Upper	No	234.29	\$84,100	\$197,038	\$169,167	3695	28.77	1063	990	1101
40	143	0090.17	Middle	No	100.72	\$84,100	\$84,706	\$72,727	2417	67.11	1622	248	471
40	143	0090.18	Upper	No	174.31	\$84,100	\$146,595	\$125,863	1982	33.96	673	590	681
40	143	0090.19	Middle	No	93.68	\$84,100	\$78,785	\$67,642	3808	42.49	1618	544	763
40	143	0090.20	Upper	No	126.10	\$84,100	\$106,050	\$91,055	2963	37.73	1118	472	730

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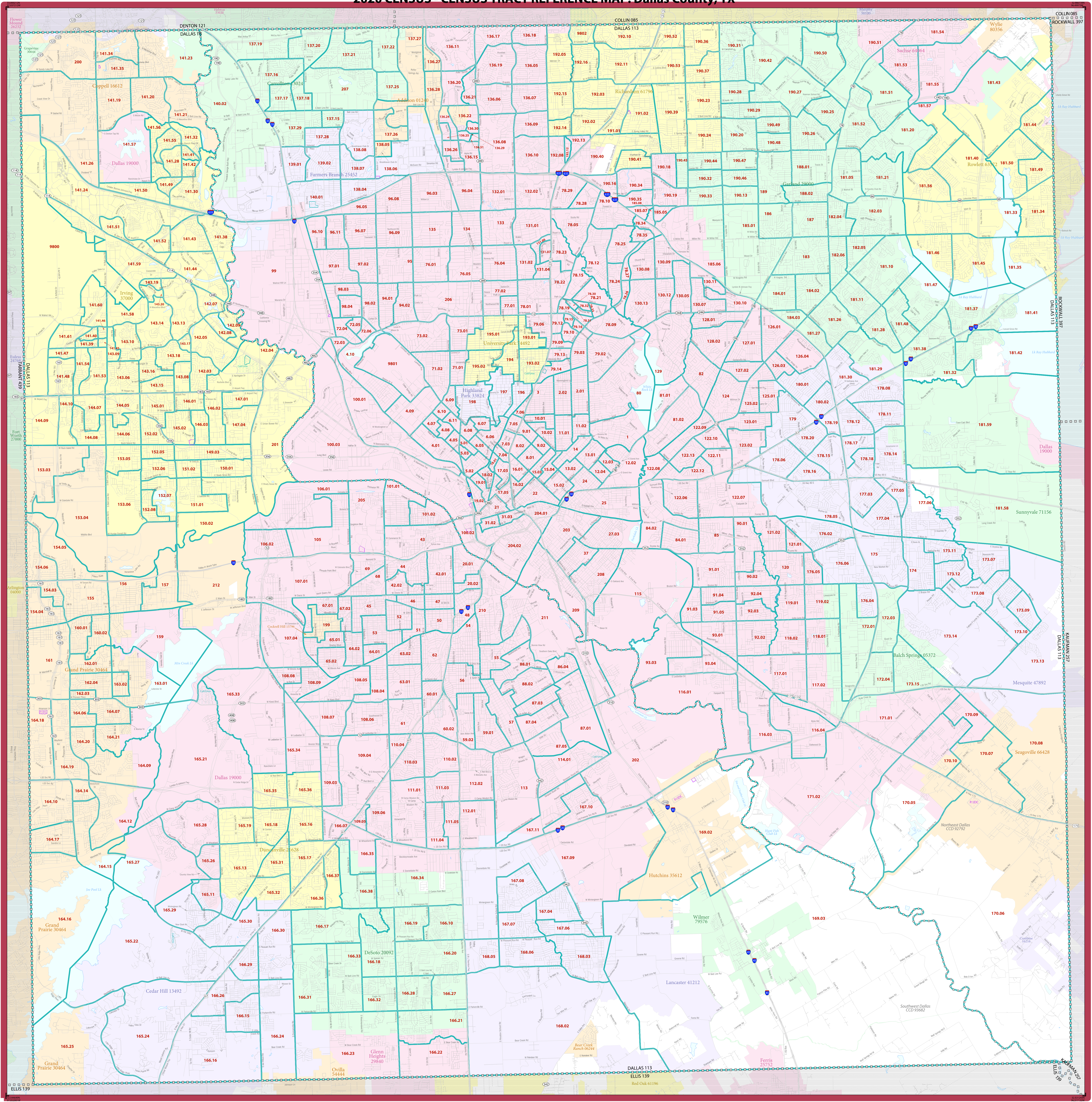


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40	143	0090.21	Middle	No	117.81	\$84,100	\$99,078	\$85,063	2675	40.45	1082	409	627
40	143	0091.01	Low	No	47.52	\$84,100	\$39,964	\$34,311	2495	75.15	1875	549	1224
40	143	0091.04	Moderate	No	74.95	\$84,100	\$63,033	\$54,118	2440	49.63	1211	546	1083
40	143	0092.00	Middle	No	91.01	\$84,100	\$76,539	\$65,714	3530	29.32	1035	866	1412
40	143	0093.00	Moderate	No	75.69	\$84,100	\$63,655	\$54,657	3821	30.28	1157	1042	1804
40	143	0094.01	Middle	No	109.22	\$84,100	\$91,854	\$78,864	4959	27.65	1371	1634	2008
40	143	0094.03	Middle	No	92.81	\$84,100	\$78,053	\$67,014	3566	29.44	1050	1156	1403
40	143	0094.04	Middle	No	89.08	\$84,100	\$74,916	\$64,324	2464	27.27	672	932	1036
40	143	0095.00	Middle	No	117.86	\$84,100	\$99,120	\$85,104	5140	28.21	1450	1735	2192
40	143	0113.00	Moderate	No	73.57	\$84,100	\$61,872	\$53,125	2735	63.62	1740	846	1338
40	143	0114.00	Moderate	No	55.70	\$84,100	\$46,844	\$40,221	3115	92.49	2881	601	1440

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# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dallas County, TX



**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2	[Color Swatch]	Davis 18100
Federal American Indian Reservation	[Color Swatch]	L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>	[Color Swatch]	Incline Village 35100
Oil Reservation Trust Land	[Color Swatch]	TI880	Census Tract <sup>3</sup>	[Color Swatch]	<b>33.07</b>
State American Indian Reservation	[Color Swatch]	Tama Resvn 9400	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120	Water Body	[Color Swatch]	Interstate or U.S. Highway
State (or statistically equivalent entity)		NEW YORK 36	College or University	[Color Swatch]	State Highway or State Road
County (or statistically equivalent entity)	□□□□□	ERIE 029	Minor Civil Division (MCD) <sup>1</sup>	[Color Swatch]	Other Road
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485	Prison or Juvenile Detention Center	[Color Swatch]	4WD Trail, Stairway, Alley, Walkway or Stair Road
Census County Division (CCD)	○○○○○	Hanna CCD 91650	Notable Boundary or Feature Not Elsewhere Classified	[Color Swatch]	Non-Residential
Census Subarea (CSA) or Unincorporated Territory (UT)	○○○○○	MILFORD 47500	Inset Area	[Color Swatch]	
Consolidated City	○○○○○				

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Scale: 0 1 2 3 4 Kilometers / 0 1 2 3 4 Miles

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Dallas County (113)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249648113001

United States Census 2020



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 113 - DALLAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0001.00	Upper	No	212.66	\$105,600	\$224,569	\$187,813	4473	22.89	1024	994	1114
48	113	0002.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3173	17.30	549	1030	1313
48	113	0002.02	Upper	No	205.64	\$105,600	\$217,156	\$181,615	3794	23.38	887	930	1441
48	113	0003.00	Unknown	No	0.00	\$105,600	\$0	\$0	4592	21.41	983	1035	1973
48	113	0004.01	Moderate	No	62.67	\$105,600	\$66,180	\$55,354	4972	76.15	3786	250	589
48	113	0004.05	Low	No	41.20	\$105,600	\$43,507	\$36,389	2231	75.62	1687	94	140
48	113	0004.07	Moderate	No	57.56	\$105,600	\$60,783	\$50,841	2083	76.38	1591	235	409
48	113	0004.08	Middle	No	106.21	\$105,600	\$112,158	\$93,804	2188	45.89	1004	624	546
48	113	0004.09	Moderate	No	79.77	\$105,600	\$84,237	\$70,455	3919	64.00	2508	101	199
48	113	0004.10	Moderate	No	63.38	\$105,600	\$66,929	\$55,977	4854	94.93	4608	988	1486
48	113	0005.01	Unknown	No	0.00	\$105,600	\$0	\$0	1950	46.21	901	0	283
48	113	0005.02	Upper	No	167.77	\$105,600	\$177,165	\$148,173	2491	20.63	514	588	154
48	113	0005.03	Upper	No	143.09	\$105,600	\$151,103	\$126,375	2752	43.24	1190	111	58
48	113	0006.05	Upper	No	143.40	\$105,600	\$151,430	\$126,652	2404	32.11	772	751	286
48	113	0006.06	Upper	No	258.54	\$105,600	\$273,018	\$228,333	3170	17.38	551	1318	779
48	113	0006.07	Upper	No	166.89	\$105,600	\$176,236	\$147,396	2144	24.95	535	612	829
48	113	0006.08	Upper	No	167.38	\$105,600	\$176,753	\$147,830	2177	36.15	787	874	1007
48	113	0006.09	Upper	No	126.50	\$105,600	\$133,584	\$111,720	1878	38.71	727	315	305
48	113	0006.10	Moderate	No	63.61	\$105,600	\$67,172	\$56,185	1926	83.64	1611	111	235
48	113	0006.11	Unknown	No	0.00	\$105,600	\$0	\$0	2428	58.28	1415	285	171
48	113	0007.03	Upper	No	178.41	\$105,600	\$188,401	\$157,563	3117	27.62	861	850	621
48	113	0007.04	Upper	No	266.65	\$105,600	\$281,582	\$235,500	2971	29.15	866	27	88
48	113	0007.05	Upper	No	198.70	\$105,600	\$209,827	\$175,489	1848	24.89	460	424	310
48	113	0007.06	Upper	No	195.97	\$105,600	\$206,944	\$173,077	2252	18.34	413	93	103
48	113	0008.01	Moderate	No	56.50	\$105,600	\$59,664	\$49,902	3602	70.32	2533	305	788
48	113	0008.02	Moderate	No	68.70	\$105,600	\$72,547	\$60,673	3294	57.80	1904	112	369

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48	113	0009.01	Upper	No	148.35	\$105,600	\$156,658	\$131,023	2591	25.74	667	452	497
48	113	0009.02	Unknown	No	0.00	\$105,600	\$0	\$0	2812	43.85	1233	198	268
48	113	0010.01	Upper	No	231.33	\$105,600	\$244,284	\$204,306	1910	24.82	474	413	643
48	113	0010.02	Upper	No	142.95	\$105,600	\$150,955	\$126,250	2116	37.57	795	545	796
48	113	0011.01	Upper	No	219.38	\$105,600	\$231,665	\$193,750	3812	28.52	1087	1087	1768
48	113	0011.02	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2405	20.58	495	881	1179
48	113	0012.02	Middle	No	82.23	\$105,600	\$86,835	\$72,625	3616	50.30	1819	426	658
48	113	0012.03	Upper	No	137.57	\$105,600	\$145,274	\$121,500	1370	57.52	788	414	517
48	113	0012.04	Moderate	No	60.39	\$105,600	\$63,772	\$53,342	2284	93.30	2131	316	842
48	113	0013.01	Upper	No	129.91	\$105,600	\$137,185	\$114,736	2715	37.27	1012	514	1036
48	113	0013.02	Middle	No	102.42	\$105,600	\$108,156	\$90,455	2608	52.19	1361	250	808
48	113	0014.00	Moderate	No	69.61	\$105,600	\$73,508	\$61,477	3377	55.70	1881	363	491
48	113	0015.02	Moderate	No	52.18	\$105,600	\$55,102	\$46,086	2752	73.00	2009	154	447
48	113	0015.03	Low	No	46.12	\$105,600	\$48,703	\$40,735	1958	68.13	1334	51	161
48	113	0015.04	Moderate	No	62.09	\$105,600	\$65,567	\$54,837	2494	59.06	1473	199	600
48	113	0016.01	Unknown	No	0.00	\$105,600	\$0	\$0	3249	72.45	2354	41	251
48	113	0016.02	Upper	No	132.27	\$105,600	\$139,677	\$116,818	2446	41.86	1024	669	712
48	113	0017.03	Upper	No	181.66	\$105,600	\$191,833	\$160,435	4555	27.22	1240	521	410
48	113	0017.05	Upper	No	230.23	\$105,600	\$243,123	\$203,333	3113	28.36	883	317	164
48	113	0018.01	Unknown	No	0.00	\$105,600	\$0	\$0	2763	31.85	880	105	82
48	113	0018.02	Middle	No	119.64	\$105,600	\$126,340	\$105,667	3390	25.78	874	0	0
48	113	0019.01	Upper	No	160.78	\$105,600	\$169,784	\$141,997	4064	23.62	960	322	171
48	113	0019.02	Upper	No	164.94	\$105,600	\$174,177	\$145,667	5978	41.65	2490	245	28
48	113	0020.01	Middle	No	94.61	\$105,600	\$99,908	\$83,561	2726	71.35	1945	125	270
48	113	0020.02	Low	No	32.95	\$105,600	\$34,795	\$29,107	2473	92.11	2278	346	524
48	113	0021.00	Upper	No	149.79	\$105,600	\$158,178	\$132,292	2720	50.85	1383	86	48
48	113	0022.00	Middle	No	99.76	\$105,600	\$105,347	\$88,105	2860	52.06	1489	386	239
48	113	0024.00	Moderate	No	65.04	\$105,600	\$68,682	\$57,446	3477	91.11	3168	530	1174
48	113	0025.00	Moderate	No	57.74	\$105,600	\$60,973	\$51,000	5701	96.68	5512	717	1702

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48	113	0027.03	Low	No	49.08	\$105,600	\$51,828	\$43,351	5519	98.03	5410	733	1788
48	113	0031.02	Upper	No	129.55	\$105,600	\$136,805	\$114,417	1286	43.62	561	383	24
48	113	0031.03	Upper	No	123.84	\$105,600	\$130,775	\$109,375	2508	50.80	1274	142	30
48	113	0037.00	Low	No	39.05	\$105,600	\$41,237	\$34,493	3607	97.81	3528	515	1345
48	113	0042.01	Middle	No	111.42	\$105,600	\$117,660	\$98,409	4501	55.59	2502	1033	1400
48	113	0042.02	Upper	No	136.88	\$105,600	\$144,545	\$120,893	2317	55.98	1297	537	672
48	113	0043.00	Moderate	No	64.81	\$105,600	\$68,439	\$57,244	5459	72.21	3942	423	730
48	113	0044.00	Upper	No	154.51	\$105,600	\$163,163	\$136,458	3272	35.24	1153	1263	1637
48	113	0045.00	Moderate	No	55.34	\$105,600	\$58,439	\$48,875	5409	82.51	4463	1175	1649
48	113	0046.00	Upper	No	128.32	\$105,600	\$135,506	\$113,333	1877	49.55	930	412	568
48	113	0047.00	Moderate	No	69.00	\$105,600	\$72,864	\$60,946	2551	87.30	2227	295	740
48	113	0048.00	Moderate	No	53.42	\$105,600	\$56,412	\$47,179	2461	95.45	2349	211	343
48	113	0050.00	Moderate	No	55.50	\$105,600	\$58,608	\$49,016	3395	93.67	3180	774	1145
48	113	0051.00	Moderate	No	60.43	\$105,600	\$63,814	\$53,371	2551	88.91	2268	544	806
48	113	0052.00	Middle	No	93.93	\$105,600	\$99,190	\$82,955	4051	84.67	3430	1069	1515
48	113	0053.00	Moderate	No	54.02	\$105,600	\$57,045	\$47,716	6579	89.47	5886	1555	2281
48	113	0054.00	Low	No	49.95	\$105,600	\$52,747	\$44,115	5402	93.93	5074	1137	1854
48	113	0055.00	Moderate	No	62.32	\$105,600	\$65,810	\$55,043	4134	96.98	4009	1186	1612
48	113	0056.00	Moderate	No	54.73	\$105,600	\$57,795	\$48,341	7020	98.96	6947	859	1960
48	113	0057.00	Low	No	39.52	\$105,600	\$41,733	\$34,906	5522	98.15	5420	822	1831
48	113	0059.01	Low	No	48.43	\$105,600	\$51,142	\$42,771	5704	98.14	5598	1168	2075
48	113	0059.02	Low	No	41.18	\$105,600	\$43,486	\$36,371	4146	97.20	4030	653	1154
48	113	0060.01	Moderate	No	56.34	\$105,600	\$59,495	\$49,758	3790	96.75	3667	682	1041
48	113	0060.02	Low	No	40.49	\$105,600	\$42,757	\$35,767	5669	90.93	5155	145	789
48	113	0061.00	Moderate	No	51.29	\$105,600	\$54,162	\$45,298	4465	88.89	3969	824	1086
48	113	0062.00	Moderate	No	64.98	\$105,600	\$68,619	\$57,392	6217	90.30	5614	952	1921
48	113	0063.01	Moderate	No	72.83	\$105,600	\$76,908	\$64,327	5695	93.94	5350	1434	1949
48	113	0063.02	Moderate	No	74.24	\$105,600	\$78,397	\$65,573	4142	82.38	3412	1189	1580

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48	113	0064.01	Moderate	No	73.31	\$105,600	\$77,415	\$64,750	2352	94.73	2228	663	897
48	113	0064.02	Moderate	No	51.89	\$105,600	\$54,796	\$45,833	4929	96.12	4738	776	1210
48	113	0065.01	Moderate	No	71.94	\$105,600	\$75,969	\$63,542	5400	96.31	5201	1194	1558
48	113	0065.02	Moderate	No	73.48	\$105,600	\$77,595	\$64,900	3585	95.82	3435	845	1071
48	113	0067.01	Moderate	No	51.50	\$105,600	\$54,384	\$45,483	4196	97.57	4094	949	1400
48	113	0067.02	Moderate	No	52.23	\$105,600	\$55,155	\$46,127	2605	89.48	2331	373	823
48	113	0068.00	Moderate	No	59.52	\$105,600	\$62,853	\$52,566	5012	86.61	4341	924	1154
48	113	0069.00	Moderate	No	64.18	\$105,600	\$67,774	\$56,687	3562	90.88	3237	423	626
48	113	0071.01	Upper	No	193.62	\$105,600	\$204,463	\$171,000	2164	17.19	372	524	541
48	113	0071.02	Moderate	No	71.08	\$105,600	\$75,060	\$62,778	5441	68.76	3741	1204	1883
48	113	0072.03	Low	No	45.97	\$105,600	\$48,544	\$40,603	3144	95.99	3018	0	252
48	113	0072.04	Low	No	39.75	\$105,600	\$41,976	\$35,110	4485	96.72	4338	106	187
48	113	0072.05	Low	No	39.52	\$105,600	\$41,733	\$34,908	4421	97.94	4330	79	396
48	113	0072.06	Low	No	29.25	\$105,600	\$30,888	\$25,833	2325	96.69	2248	14	32
48	113	0073.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2108	9.58	202	604	710
48	113	0073.02	Upper	No	214.93	\$105,600	\$226,966	\$189,821	3949	23.80	940	1196	1426
48	113	0076.01	Upper	No	190.36	\$105,600	\$201,020	\$168,125	1894	26.50	502	561	864
48	113	0076.04	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3078	20.37	627	1050	1123
48	113	0076.05	Upper	No	279.96	\$105,600	\$295,638	\$247,250	1501	17.59	264	760	733
48	113	0077.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2498	14.65	366	458	389
48	113	0077.02	Upper	No	174.41	\$105,600	\$184,177	\$154,038	3546	14.47	513	1359	913
48	113	0078.01	Upper	No	135.31	\$105,600	\$142,887	\$119,504	2430	15.10	367	841	991
48	113	0078.05	Middle	No	91.05	\$105,600	\$96,149	\$80,417	3225	50.64	1633	698	1037
48	113	0078.09	Middle	No	87.99	\$105,600	\$92,917	\$77,711	2847	47.95	1365	633	757
48	113	0078.10	Upper	No	122.66	\$105,600	\$129,529	\$108,333	5286	52.27	2763	961	1049
48	113	0078.12	Upper	No	231.69	\$105,600	\$244,665	\$204,625	3212	16.06	516	1064	1146
48	113	0078.15	Low	No	40.90	\$105,600	\$43,190	\$36,128	5080	88.74	4508	199	607
48	113	0078.19	Low	No	33.88	\$105,600	\$35,777	\$29,926	2275	76.26	1735	63	145
48	113	0078.21	Low	No	46.27	\$105,600	\$48,861	\$40,870	4095	90.21	3694	105	281

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48	113	0078.22	Middle	No	98.50	\$105,600	\$104,016	\$86,992	2110	49.19	1038	0	49
48	113	0078.23	Moderate	No	62.59	\$105,600	\$66,095	\$55,278	2976	60.11	1789	31	116
48	113	0078.24	Upper	No	204.62	\$105,600	\$216,079	\$180,714	1969	14.53	286	762	819
48	113	0078.25	Middle	No	82.59	\$105,600	\$87,215	\$72,942	4935	53.56	2643	1001	1261
48	113	0078.26	Middle	No	99.07	\$105,600	\$104,618	\$87,500	1698	56.36	957	43	32
48	113	0078.27	Low	No	44.62	\$105,600	\$47,119	\$39,408	2784	76.87	2140	155	306
48	113	0078.28	Moderate	No	52.37	\$105,600	\$55,303	\$46,257	4047	84.33	3413	30	61
48	113	0078.29	Moderate	No	54.20	\$105,600	\$57,235	\$47,875	2602	92.04	2395	332	745
48	113	0078.30	Low	No	35.48	\$105,600	\$37,467	\$31,338	2153	86.44	1861	0	36
48	113	0078.31	Moderate	No	51.36	\$105,600	\$54,236	\$45,365	2946	91.99	2710	0	350
48	113	0078.32	Low	No	35.66	\$105,600	\$37,657	\$31,500	2677	94.21	2522	45	265
48	113	0078.33	Low	No	39.67	\$105,600	\$41,892	\$35,036	2539	89.60	2275	56	123
48	113	0078.34	Low	No	48.80	\$105,600	\$51,533	\$43,105	2916	90.64	2643	47	118
48	113	0078.35	Low	No	48.29	\$105,600	\$50,994	\$42,650	2881	76.57	2206	501	505
48	113	0079.02	Upper	No	163.07	\$105,600	\$172,202	\$144,024	5433	26.06	1416	1683	2313
48	113	0079.03	Upper	No	172.52	\$105,600	\$182,181	\$152,365	2175	26.39	574	605	743
48	113	0079.06	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2597	11.44	297	628	782
48	113	0079.09	Middle	No	97.14	\$105,600	\$102,580	\$85,792	2179	52.55	1145	0	383
48	113	0079.10	Upper	No	128.20	\$105,600	\$135,379	\$113,220	2953	50.90	1503	16	250
48	113	0079.12	Upper	No	124.08	\$105,600	\$131,028	\$109,583	2112	45.41	959	0	401
48	113	0079.13	Upper	No	149.70	\$105,600	\$158,083	\$132,212	3286	34.60	1137	757	622
48	113	0079.14	Middle	No	119.55	\$105,600	\$126,245	\$105,588	3499	38.95	1363	307	381
48	113	0079.15	Unknown	No	0.00	\$105,600	\$0	\$0	2048	43.99	901	10	121
48	113	0079.16	Upper	No	179.49	\$105,600	\$189,541	\$158,519	1244	32.48	404	11	46
48	113	0080.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	7652	16.41	1256	2486	2735
48	113	0081.01	Middle	No	103.19	\$105,600	\$108,969	\$91,134	1841	38.46	708	23	125
48	113	0081.02	Upper	No	201.69	\$105,600	\$212,985	\$178,125	4647	19.56	909	1608	1862
48	113	0082.00	Middle	No	97.81	\$105,600	\$103,287	\$86,389	4156	45.91	1908	839	1449

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48	113	0084.01	Moderate	No	54.38	\$105,600	\$57,425	\$48,026	5219	90.99	4749	1131	1775
48	113	0084.02	Moderate	No	60.70	\$105,600	\$64,099	\$53,616	4322	92.64	4004	894	1268
48	113	0085.00	Moderate	No	62.01	\$105,600	\$65,483	\$54,766	4815	89.68	4318	749	1090
48	113	0086.04	Low	No	37.43	\$105,600	\$39,526	\$33,062	3247	96.89	3146	235	672
48	113	0087.01	Low	No	33.55	\$105,600	\$35,429	\$29,631	5132	97.53	5005	697	1570
48	113	0087.03	Low	No	36.16	\$105,600	\$38,185	\$31,935	3479	98.42	3424	657	1118
48	113	0087.04	Low	No	24.88	\$105,600	\$26,273	\$21,978	3929	97.99	3850	614	1269
48	113	0087.05	Moderate	No	53.95	\$105,600	\$56,971	\$47,650	1715	97.73	1676	411	557
48	113	0088.01	Low	No	43.03	\$105,600	\$45,440	\$38,006	2717	98.38	2673	755	1034
48	113	0088.02	Low	No	44.86	\$105,600	\$47,372	\$39,621	5736	98.66	5659	913	1836
48	113	0090.01	Moderate	No	57.39	\$105,600	\$60,604	\$50,691	4711	95.50	4499	641	937
48	113	0090.02	Low	No	46.67	\$105,600	\$49,284	\$41,219	4108	93.48	3840	792	1189
48	113	0091.01	Moderate	No	71.66	\$105,600	\$75,673	\$63,295	5736	93.51	5364	1398	1880
48	113	0091.03	Low	No	41.20	\$105,600	\$43,507	\$36,389	3641	97.20	3539	556	788
48	113	0091.04	Moderate	No	79.82	\$105,600	\$84,290	\$70,500	3529	95.30	3363	880	1098
48	113	0091.05	Moderate	No	55.15	\$105,600	\$58,238	\$48,712	4038	95.69	3864	569	1019
48	113	0092.02	Low	No	45.81	\$105,600	\$48,375	\$40,465	6115	93.92	5743	968	1493
48	113	0092.03	Moderate	No	60.20	\$105,600	\$63,571	\$53,171	3609	92.82	3350	655	1187
48	113	0092.04	Low	No	40.90	\$105,600	\$43,190	\$36,123	3038	93.09	2828	431	861
48	113	0093.01	Moderate	No	51.15	\$105,600	\$54,014	\$45,179	4786	95.51	4571	901	1304
48	113	0093.03	Low	No	47.32	\$105,600	\$49,970	\$41,797	4054	97.06	3935	676	1076
48	113	0093.04	Low	No	29.57	\$105,600	\$31,226	\$26,117	6749	97.97	6612	505	1572
48	113	0094.01	Middle	No	96.85	\$105,600	\$102,274	\$85,541	3487	62.23	2170	996	1379
48	113	0094.02	Upper	No	198.79	\$105,600	\$209,922	\$175,565	2660	21.13	562	967	1234
48	113	0095.00	Upper	No	228.44	\$105,600	\$241,233	\$201,750	2375	21.52	511	788	958
48	113	0096.03	Upper	No	199.97	\$105,600	\$211,168	\$176,607	4454	27.28	1215	1560	1839
48	113	0096.04	Middle	No	88.75	\$105,600	\$93,720	\$78,385	4809	51.05	2455	1163	1278
48	113	0096.05	Moderate	No	74.75	\$105,600	\$78,936	\$66,019	3471	81.76	2838	441	810
48	113	0096.07	Upper	No	140.93	\$105,600	\$148,822	\$124,464	3559	42.15	1500	1003	1351

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48	113	0096.08	Upper	No	129.93	\$105,600	\$137,206	\$114,750	3218	37.20	1197	957	1029
48	113	0096.09	Upper	No	195.83	\$105,600	\$206,796	\$172,955	3184	20.85	664	1214	1256
48	113	0096.10	Moderate	No	51.24	\$105,600	\$54,109	\$45,254	4623	94.12	4351	0	361
48	113	0096.11	Middle	No	108.78	\$105,600	\$114,872	\$96,071	3497	78.90	2759	1031	1270
48	113	0097.01	Middle	No	80.11	\$105,600	\$84,596	\$70,750	4675	77.56	3626	948	1199
48	113	0097.02	Upper	No	171.63	\$105,600	\$181,241	\$151,577	3245	30.63	994	1092	1320
48	113	0098.02	Moderate	No	56.53	\$105,600	\$59,696	\$49,927	5582	94.72	5287	939	1281
48	113	0098.03	Moderate	No	76.33	\$105,600	\$80,604	\$67,414	2051	83.57	1714	473	647
48	113	0098.04	Low	No	44.09	\$105,600	\$46,559	\$38,940	7233	97.83	7076	63	610
48	113	0099.00	Middle	No	83.97	\$105,600	\$88,672	\$74,161	6273	79.31	4975	33	353
48	113	0100.01	Low	No	41.72	\$105,600	\$44,056	\$36,852	2600	88.96	2313	168	456
48	113	0100.02	Unknown	No	0.00	\$105,600	\$0	\$0	4174	69.81	2914	0	0
48	113	0100.03	Upper	No	163.08	\$105,600	\$172,212	\$144,028	3254	49.69	1617	10	51
48	113	0101.01	Low	No	49.15	\$105,600	\$51,902	\$43,409	5069	97.26	4930	697	1191
48	113	0101.02	Moderate	No	53.34	\$105,600	\$56,327	\$47,115	2679	97.35	2608	695	901
48	113	0105.00	Moderate	No	50.52	\$105,600	\$53,349	\$44,625	3201	97.00	3105	634	939
48	113	0106.01	Moderate	No	70.06	\$105,600	\$73,983	\$61,875	5540	98.09	5434	1124	1504
48	113	0106.02	Low	No	48.59	\$105,600	\$51,311	\$42,917	3135	96.52	3026	410	591
48	113	0107.01	Low	No	46.02	\$105,600	\$48,597	\$40,648	5543	93.70	5194	413	808
48	113	0107.04	Low	No	40.57	\$105,600	\$42,842	\$35,833	5242	95.90	5027	607	1147
48	113	0108.04	Low	No	43.29	\$105,600	\$45,714	\$38,232	4655	95.45	4443	343	783
48	113	0108.05	Moderate	No	60.95	\$105,600	\$64,363	\$53,829	5578	95.34	5318	790	1228
48	113	0108.06	Middle	No	109.23	\$105,600	\$115,347	\$96,473	3512	78.53	2758	1218	1332
48	113	0108.07	Moderate	No	66.05	\$105,600	\$69,749	\$58,333	4074	92.27	3759	606	1027
48	113	0108.08	Low	No	41.66	\$105,600	\$43,993	\$36,795	3616	95.99	3471	646	772
48	113	0108.09	Low	No	47.20	\$105,600	\$49,843	\$41,691	5630	94.69	5331	877	1497
48	113	0109.03	Low	No	45.45	\$105,600	\$47,995	\$40,145	3368	95.55	3218	329	654
48	113	0109.04	Low	No	38.46	\$105,600	\$40,614	\$33,974	3714	97.52	3622	35	429

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48	113	0109.05	Low	No	35.03	\$105,600	\$36,992	\$30,938	2501	97.12	2429	0	298
48	113	0109.06	Moderate	No	58.57	\$105,600	\$61,850	\$51,729	4528	97.13	4398	846	1213
48	113	0110.02	Moderate	No	63.30	\$105,600	\$66,845	\$55,909	3099	93.87	2909	1130	1517
48	113	0110.03	Moderate	No	77.75	\$105,600	\$82,104	\$68,672	4221	95.36	4025	1659	1873
48	113	0110.04	Moderate	No	51.23	\$105,600	\$54,099	\$45,250	2473	95.63	2365	317	580
48	113	0111.01	Moderate	No	79.09	\$105,600	\$83,519	\$69,853	4458	95.47	4256	1251	1648
48	113	0111.03	Low	No	48.25	\$105,600	\$50,952	\$42,616	3948	95.49	3770	738	1264
48	113	0111.04	Low	No	39.01	\$105,600	\$41,195	\$34,452	3844	98.10	3771	1044	1556
48	113	0111.05	Low	No	49.83	\$105,600	\$52,620	\$44,012	4726	98.46	4653	547	1024
48	113	0112.01	Moderate	No	60.15	\$105,600	\$63,518	\$53,129	3990	97.07	3873	738	1274
48	113	0112.02	Moderate	No	70.55	\$105,600	\$74,501	\$62,308	2890	98.51	2847	656	996
48	113	0113.00	Moderate	No	60.27	\$105,600	\$63,645	\$53,229	5417	98.34	5327	1443	2097
48	113	0114.01	Low	No	38.52	\$105,600	\$40,677	\$34,026	5935	98.48	5845	643	1444
48	113	0115.00	Low	No	27.78	\$105,600	\$29,336	\$24,539	4588	99.04	4544	396	992
48	113	0116.01	Low	No	42.76	\$105,600	\$45,155	\$37,771	4492	96.04	4314	592	1200
48	113	0116.03	Moderate	No	63.42	\$105,600	\$66,972	\$56,013	3709	93.18	3456	551	885
48	113	0116.04	Moderate	No	67.27	\$105,600	\$71,037	\$59,414	3939	90.53	3566	672	974
48	113	0117.01	Low	No	47.62	\$105,600	\$50,287	\$42,059	6420	95.23	6114	1403	1900
48	113	0117.02	Moderate	No	64.59	\$105,600	\$68,207	\$57,050	5704	90.38	5155	1247	1615
48	113	0118.01	Low	No	46.24	\$105,600	\$48,829	\$40,838	5632	93.91	5289	771	1166
48	113	0118.02	Moderate	No	58.72	\$105,600	\$62,008	\$51,867	4336	95.04	4121	933	1112
48	113	0119.01	Moderate	No	55.77	\$105,600	\$58,893	\$49,256	4771	95.37	4550	864	1231
48	113	0119.02	Moderate	No	59.24	\$105,600	\$62,557	\$52,323	5165	94.40	4876	896	1269
48	113	0120.00	Low	No	43.92	\$105,600	\$46,380	\$38,795	11383	95.51	10872	845	1415
48	113	0121.01	Low	No	37.76	\$105,600	\$39,875	\$33,350	3607	96.65	3486	232	435
48	113	0121.02	Moderate	No	50.24	\$105,600	\$53,053	\$44,375	3274	95.14	3115	585	910
48	113	0122.06	Middle	No	89.16	\$105,600	\$94,153	\$78,750	4830	79.63	3846	1588	1839
48	113	0122.07	Moderate	No	51.76	\$105,600	\$54,659	\$45,716	7254	93.92	6813	950	1479
48	113	0122.08	Low	No	33.19	\$105,600	\$35,049	\$29,313	2530	96.32	2437	0	61

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48	113	0122.09	Middle	No	98.72	\$105,600	\$104,248	\$87,188	2704	48.82	1320	549	781
48	113	0122.10	Moderate	No	62.27	\$105,600	\$65,757	\$55,000	3930	82.47	3241	336	594
48	113	0122.11	Low	No	40.01	\$105,600	\$42,251	\$35,337	4513	89.12	4022	372	589
48	113	0122.12	Moderate	No	65.78	\$105,600	\$69,464	\$58,098	3462	73.74	2553	833	1312
48	113	0122.13	Middle	No	104.96	\$105,600	\$110,838	\$92,703	2404	46.96	1129	946	1022
48	113	0123.01	Moderate	No	76.96	\$105,600	\$81,270	\$67,974	4748	84.67	4020	956	1312
48	113	0123.02	Low	No	40.07	\$105,600	\$42,314	\$35,393	8092	90.88	7354	888	1400
48	113	0124.00	Moderate	No	66.63	\$105,600	\$70,361	\$58,845	5156	49.77	2566	1775	2250
48	113	0125.01	Moderate	No	77.45	\$105,600	\$81,787	\$68,403	3674	78.01	2866	924	1204
48	113	0125.02	Low	No	46.88	\$105,600	\$49,505	\$41,404	4111	81.34	3344	647	1190
48	113	0126.01	Moderate	No	52.29	\$105,600	\$55,218	\$46,186	5783	88.73	5131	1028	1377
48	113	0126.03	Middle	No	98.10	\$105,600	\$103,594	\$86,645	2020	70.74	1429	545	667
48	113	0126.04	Low	No	49.27	\$105,600	\$52,029	\$43,517	5626	81.00	4557	364	659
48	113	0127.01	Moderate	No	55.09	\$105,600	\$58,175	\$48,658	6462	83.63	5404	990	1751
48	113	0127.02	Moderate	No	55.90	\$105,600	\$59,030	\$49,375	3049	79.01	2409	647	1047
48	113	0128.01	Moderate	No	78.38	\$105,600	\$82,769	\$69,223	2730	45.35	1238	748	1077
48	113	0128.02	Middle	No	103.63	\$105,600	\$109,433	\$91,528	5009	52.55	2632	1693	2179
48	113	0129.00	Upper	No	124.30	\$105,600	\$131,261	\$109,778	4828	29.52	1425	1612	2003
48	113	0130.05	Upper	No	155.69	\$105,600	\$164,409	\$137,500	4295	18.21	782	1351	1539
48	113	0130.07	Middle	No	98.31	\$105,600	\$103,815	\$86,827	3510	57.38	2014	1015	1196
48	113	0130.08	Upper	No	151.28	\$105,600	\$159,752	\$133,603	3738	37.11	1387	785	878
48	113	0130.09	Upper	No	125.08	\$105,600	\$132,084	\$110,469	4825	52.10	2514	939	1164
48	113	0130.10	Low	No	42.62	\$105,600	\$45,007	\$37,647	4691	81.37	3817	164	439
48	113	0130.11	Low	No	41.15	\$105,600	\$43,454	\$36,344	4274	91.53	3912	63	233
48	113	0130.12	Upper	No	184.10	\$105,600	\$194,410	\$162,589	2602	23.21	604	858	1015
48	113	0130.13	Upper	No	231.15	\$105,600	\$244,094	\$204,145	4410	14.60	644	1355	1474
48	113	0131.01	Upper	No	234.17	\$105,600	\$247,284	\$206,808	2757	18.75	517	1103	1098
48	113	0131.02	Upper	No	266.09	\$105,600	\$280,991	\$235,000	1928	19.09	368	725	935

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48	113	0131.04	Upper	No	229.97	\$105,600	\$242,848	\$203,103	1641	28.76	472	318	294
48	113	0131.06	Middle	No	91.67	\$105,600	\$96,804	\$80,959	1340	42.84	574	378	514
48	113	0131.07	Low	No	49.67	\$105,600	\$52,452	\$43,872	4475	64.25	2875	280	255
48	113	0132.01	Upper	No	192.05	\$105,600	\$202,805	\$169,615	2754	21.57	594	927	1082
48	113	0132.02	Middle	No	100.60	\$105,600	\$106,234	\$88,846	5342	49.57	2648	607	625
48	113	0133.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2064	19.53	403	650	804
48	113	0134.00	Upper	No	256.92	\$105,600	\$271,308	\$226,905	2068	19.87	411	607	691
48	113	0135.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2562	16.63	426	872	971
48	113	0136.05	Upper	No	160.48	\$105,600	\$169,467	\$141,728	5709	23.35	1333	1722	1948
48	113	0136.06	Middle	No	109.42	\$105,600	\$115,548	\$96,638	5434	45.95	2497	1462	1550
48	113	0136.07	Upper	No	169.44	\$105,600	\$178,929	\$149,643	3538	29.56	1046	1012	1144
48	113	0136.08	Upper	No	182.27	\$105,600	\$192,477	\$160,972	2570	19.07	490	895	984
48	113	0136.09	Middle	No	85.60	\$105,600	\$90,394	\$75,602	3993	58.38	2331	452	912
48	113	0136.10	Upper	No	140.22	\$105,600	\$148,072	\$123,838	4797	56.33	2702	1023	1262
48	113	0136.11	Upper	No	171.41	\$105,600	\$181,009	\$151,389	2887	23.42	676	800	1067
48	113	0136.15	Low	No	49.82	\$105,600	\$52,610	\$44,000	5351	82.92	4437	418	684
48	113	0136.17	Upper	No	177.51	\$105,600	\$187,451	\$156,771	2953	30.85	911	790	1004
48	113	0136.18	Upper	No	136.97	\$105,600	\$144,640	\$120,972	3271	38.67	1265	581	733
48	113	0136.19	Upper	No	173.33	\$105,600	\$183,036	\$153,079	5414	26.34	1426	1589	1736
48	113	0136.20	Middle	No	85.21	\$105,600	\$89,982	\$75,261	6205	47.03	2918	674	573
48	113	0136.21	Moderate	No	73.52	\$105,600	\$77,637	\$64,937	4423	63.49	2808	209	764
48	113	0136.22	Upper	No	124.89	\$105,600	\$131,884	\$110,304	2672	50.41	1347	402	478
48	113	0136.24	Middle	No	90.67	\$105,600	\$95,748	\$80,078	4106	72.77	2988	376	590
48	113	0136.25	Moderate	No	57.92	\$105,600	\$61,164	\$51,157	2860	80.56	2304	0	247
48	113	0136.26	Moderate	No	59.01	\$105,600	\$62,315	\$52,115	3003	76.19	2288	33	131
48	113	0136.27	Moderate	No	67.44	\$105,600	\$71,217	\$59,567	1585	59.50	943	76	264
48	113	0136.28	Middle	No	112.28	\$105,600	\$118,568	\$99,167	6306	50.29	3171	154	390
48	113	0136.29	Low	No	36.51	\$105,600	\$38,555	\$32,250	2217	78.66	1744	287	498
48	113	0136.30	Moderate	No	71.93	\$105,600	\$75,958	\$63,525	2154	67.46	1453	106	137

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48	113	0136.31	Moderate	No	52.13	\$105,600	\$55,049	\$46,047	2097	89.94	1886	0	61
48	113	0137.15	Middle	No	96.92	\$105,600	\$102,348	\$85,597	2338	84.47	1975	683	781
48	113	0137.16	Middle	No	101.55	\$105,600	\$107,237	\$89,688	5078	67.35	3420	1339	1577
48	113	0137.17	Moderate	No	66.37	\$105,600	\$70,087	\$58,618	2671	83.79	2238	300	598
48	113	0137.18	Moderate	No	64.93	\$105,600	\$68,566	\$57,347	4579	91.88	4207	286	565
48	113	0137.19	Middle	No	86.81	\$105,600	\$91,671	\$76,667	4257	69.86	2974	1002	1122
48	113	0137.20	Middle	No	88.25	\$105,600	\$93,192	\$77,944	5613	72.56	4073	1083	1684
48	113	0137.21	Upper	No	147.28	\$105,600	\$155,528	\$130,078	5988	46.48	2783	2212	2420
48	113	0137.22	Middle	No	92.92	\$105,600	\$98,124	\$82,065	4640	64.96	3014	468	895
48	113	0137.25	Moderate	No	60.32	\$105,600	\$63,698	\$53,276	3748	68.17	2555	227	485
48	113	0137.26	Middle	No	111.04	\$105,600	\$117,258	\$98,071	2854	52.03	1485	647	781
48	113	0137.27	Middle	No	97.18	\$105,600	\$102,622	\$85,833	3790	52.53	1991	527	749
48	113	0137.28	Moderate	No	59.25	\$105,600	\$62,568	\$52,330	5064	83.71	4239	822	1135
48	113	0137.29	Moderate	No	67.26	\$105,600	\$71,027	\$59,409	7353	83.78	6160	1229	1506
48	113	0138.04	Middle	No	98.72	\$105,600	\$104,248	\$87,188	3404	57.58	1960	1019	1409
48	113	0138.05	Moderate	No	76.83	\$105,600	\$81,132	\$67,857	4101	65.94	2704	4	219
48	113	0138.06	Middle	No	118.37	\$105,600	\$124,999	\$104,545	3628	60.92	2210	184	397
48	113	0138.07	Middle	No	114.40	\$105,600	\$120,806	\$101,040	2778	50.65	1407	1130	1249
48	113	0138.08	Upper	No	129.63	\$105,600	\$136,889	\$114,485	2856	32.00	914	1221	1319
48	113	0139.01	Moderate	No	68.04	\$105,600	\$71,850	\$60,094	3283	85.71	2814	818	1326
48	113	0139.02	Middle	No	97.14	\$105,600	\$102,580	\$85,791	4278	62.90	2691	1430	1644
48	113	0140.01	Middle	No	107.44	\$105,600	\$113,457	\$94,886	4274	53.46	2285	1489	1653
48	113	0140.02	Upper	No	210.04	\$105,600	\$221,802	\$185,500	1985	62.02	1231	88	146
48	113	0141.19	Upper	No	146.18	\$105,600	\$154,366	\$129,107	4655	39.66	1846	1249	1596
48	113	0141.20	Upper	No	178.85	\$105,600	\$188,866	\$157,955	5177	38.50	1993	1548	1857
48	113	0141.21	Middle	No	104.47	\$105,600	\$110,320	\$92,264	5466	62.33	3407	641	1115
48	113	0141.23	Upper	No	194.11	\$105,600	\$204,980	\$171,429	6234	47.08	2935	1807	2029
48	113	0141.24	Upper	No	202.63	\$105,600	\$213,977	\$178,958	4971	63.29	3146	1106	1307

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48	113	0141.26	Upper	No	185.01	\$105,600	\$195,371	\$163,397	6994	50.69	3545	2247	2459
48	113	0141.28	Upper	No	131.69	\$105,600	\$139,065	\$116,304	4257	77.73	3309	740	919
48	113	0141.30	Middle	No	111.42	\$105,600	\$117,660	\$98,409	5185	75.26	3902	683	891
48	113	0141.32	Middle	No	81.21	\$105,600	\$85,758	\$71,726	2628	75.19	1976	314	556
48	113	0141.34	Upper	No	175.65	\$105,600	\$185,486	\$155,132	4156	58.04	2412	1167	1449
48	113	0141.35	Upper	No	133.65	\$105,600	\$141,134	\$118,036	4809	56.48	2716	992	1337
48	113	0141.38	Upper	No	131.42	\$105,600	\$138,780	\$116,066	4621	76.71	3545	396	447
48	113	0141.39	Middle	No	90.49	\$105,600	\$95,557	\$79,924	2949	85.79	2530	255	522
48	113	0141.40	Moderate	No	64.67	\$105,600	\$68,292	\$57,122	2329	86.17	2007	224	336
48	113	0141.41	Middle	No	93.08	\$105,600	\$98,292	\$82,212	2144	71.41	1531	253	419
48	113	0141.42	Unknown	No	0.00	\$105,600	\$0	\$0	2320	75.43	1750	261	402
48	113	0141.43	Upper	No	145.89	\$105,600	\$154,060	\$128,846	4682	77.64	3635	701	970
48	113	0141.44	Middle	No	95.40	\$105,600	\$100,742	\$84,258	5471	74.14	4056	185	263
48	113	0141.45	Moderate	No	63.47	\$105,600	\$67,024	\$56,058	1424	85.74	1221	36	70
48	113	0141.46	Moderate	No	57.88	\$105,600	\$61,121	\$51,117	2257	90.30	2038	51	235
48	113	0141.47	Low	No	45.42	\$105,600	\$47,964	\$40,116	2105	88.03	1853	0	240
48	113	0141.48	Middle	No	88.58	\$105,600	\$93,540	\$78,235	3367	86.40	2909	275	454
48	113	0141.49	Upper	No	138.91	\$105,600	\$146,689	\$122,679	3647	85.60	3122	161	261
48	113	0141.50	Upper	No	137.19	\$105,600	\$144,873	\$121,163	1676	92.12	1544	350	414
48	113	0141.51	Upper	No	125.88	\$105,600	\$132,929	\$111,171	4424	90.98	4025	270	382
48	113	0141.52	Middle	No	92.94	\$105,600	\$98,145	\$82,083	3369	83.44	2811	0	129
48	113	0141.53	Moderate	No	50.64	\$105,600	\$53,476	\$44,729	3982	78.23	3115	961	1113
48	113	0141.54	Middle	No	103.32	\$105,600	\$109,106	\$91,250	3525	80.54	2839	621	935
48	113	0141.55	Upper	No	136.13	\$105,600	\$143,753	\$120,224	5437	83.98	4566	540	722
48	113	0141.56	Upper	No	168.72	\$105,600	\$178,168	\$149,009	4158	87.57	3641	933	1039
48	113	0141.57	Middle	No	95.39	\$105,600	\$100,732	\$84,250	1914	68.03	1302	0	293
48	113	0141.58	Moderate	No	50.83	\$105,600	\$53,676	\$44,891	3090	90.36	2792	11	253
48	113	0141.59	Upper	No	197.88	\$105,600	\$208,961	\$174,762	3014	96.12	2897	471	563
48	113	0141.60	Moderate	No	76.39	\$105,600	\$80,668	\$67,466	2760	79.13	2184	452	555

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0141.61	Moderate	No	52.88	\$105,600	\$55,841	\$46,704	3122	86.00	2685	52	367
48	113	0142.03	Middle	No	84.50	\$105,600	\$89,232	\$74,630	3441	61.96	2132	623	830
48	113	0142.04	Moderate	No	53.66	\$105,600	\$56,665	\$47,396	2905	77.49	2251	165	289
48	113	0142.05	Upper	No	159.65	\$105,600	\$168,590	\$141,000	1925	40.05	771	618	675
48	113	0142.07	Upper	No	183.09	\$105,600	\$193,343	\$161,699	2656	60.09	1596	0	38
48	113	0142.08	Middle	No	81.03	\$105,600	\$85,568	\$71,563	2706	55.40	1499	173	56
48	113	0142.09	Upper	No	131.89	\$105,600	\$139,276	\$116,483	4047	60.27	2439	81	103
48	113	0143.06	Moderate	No	71.91	\$105,600	\$75,937	\$63,516	5978	80.41	4807	1356	1745
48	113	0143.08	Moderate	No	53.27	\$105,600	\$56,253	\$47,046	4275	85.05	3636	139	410
48	113	0143.09	Low	No	47.39	\$105,600	\$50,044	\$41,855	5000	92.30	4615	112	411
48	113	0143.10	Middle	No	87.93	\$105,600	\$92,854	\$77,664	4965	75.93	3770	703	1103
48	113	0143.13	Middle	No	99.04	\$105,600	\$104,586	\$87,468	3582	70.58	2528	186	259
48	113	0143.14	Upper	No	120.68	\$105,600	\$127,438	\$106,585	3103	58.27	1808	342	493
48	113	0143.15	Moderate	No	79.03	\$105,600	\$83,456	\$69,803	3166	76.44	2420	335	583
48	113	0143.16	Moderate	No	69.78	\$105,600	\$73,688	\$61,632	3918	69.60	2727	1003	1115
48	113	0143.17	Middle	No	99.38	\$105,600	\$104,945	\$87,770	1647	65.33	1076	329	262
48	113	0143.18	Middle	No	101.74	\$105,600	\$107,437	\$89,856	2817	51.93	1463	430	694
48	113	0143.19	Moderate	No	66.68	\$105,600	\$70,414	\$58,889	2664	90.69	2416	0	35
48	113	0143.20	Middle	No	117.15	\$105,600	\$123,710	\$103,464	2747	90.64	2490	69	108
48	113	0144.05	Moderate	No	59.77	\$105,600	\$63,117	\$52,792	4038	82.37	3326	569	683
48	113	0144.06	Moderate	No	68.25	\$105,600	\$72,072	\$60,282	4686	78.10	3660	654	1030
48	113	0144.07	Moderate	No	55.27	\$105,600	\$58,365	\$48,813	5461	88.59	4838	417	688
48	113	0144.08	Moderate	No	67.11	\$105,600	\$70,868	\$59,271	4373	77.22	3377	777	1102
48	113	0144.09	Low	No	46.53	\$105,600	\$49,136	\$41,094	2396	88.23	2114	237	384
48	113	0144.10	Moderate	No	58.03	\$105,600	\$61,280	\$51,250	2719	83.34	2266	8	108
48	113	0145.01	Middle	No	114.85	\$105,600	\$121,282	\$101,435	3471	67.42	2340	1072	1242
48	113	0145.02	Moderate	No	62.56	\$105,600	\$66,063	\$55,257	4511	74.99	3383	514	861
48	113	0146.01	Moderate	No	60.63	\$105,600	\$64,025	\$53,548	2483	73.86	1834	269	510

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48	113	0146.02	Moderate	No	62.86	\$105,600	\$66,380	\$55,521	4883	89.76	4383	554	988
48	113	0146.03	Moderate	No	63.40	\$105,600	\$66,950	\$56,000	1890	89.74	1696	241	414
48	113	0147.01	Moderate	No	56.50	\$105,600	\$59,664	\$49,902	4669	90.28	4215	527	861
48	113	0147.04	Moderate	No	51.79	\$105,600	\$54,690	\$45,746	5742	82.04	4711	722	981
48	113	0149.03	Moderate	No	74.83	\$105,600	\$79,020	\$66,094	3998	85.79	3430	489	930
48	113	0150.01	Moderate	No	73.54	\$105,600	\$77,658	\$64,952	5186	87.60	4543	587	1280
48	113	0150.02	Moderate	No	77.55	\$105,600	\$81,893	\$68,497	3054	79.76	2436	567	765
48	113	0151.01	Middle	No	83.54	\$105,600	\$88,218	\$73,783	4319	75.85	3276	882	1179
48	113	0151.02	Low	No	36.32	\$105,600	\$38,354	\$32,080	2417	86.47	2090	323	379
48	113	0152.02	Moderate	No	62.18	\$105,600	\$65,662	\$54,917	3525	83.80	2954	379	665
48	113	0152.05	Low	No	42.23	\$105,600	\$44,595	\$37,302	3983	86.62	3450	438	763
48	113	0152.06	Moderate	No	77.72	\$105,600	\$82,072	\$68,641	4205	75.89	3191	633	1122
48	113	0152.07	Middle	No	92.66	\$105,600	\$97,849	\$81,840	4022	67.21	2703	803	1116
48	113	0152.08	Low	No	47.59	\$105,600	\$50,255	\$42,035	3747	75.90	2844	1129	1331
48	113	0153.03	Moderate	No	53.26	\$105,600	\$56,243	\$47,043	1973	85.55	1688	295	521
48	113	0153.04	Moderate	No	52.27	\$105,600	\$55,197	\$46,164	3986	82.41	3285	1029	1229
48	113	0153.05	Moderate	No	75.44	\$105,600	\$79,665	\$66,627	4460	78.05	3481	832	1254
48	113	0153.06	Middle	No	96.54	\$105,600	\$101,946	\$85,264	5559	74.96	4167	1429	1736
48	113	0154.03	Moderate	No	66.74	\$105,600	\$70,477	\$58,947	3551	80.63	2863	276	573
48	113	0154.04	Low	No	45.87	\$105,600	\$48,439	\$40,517	4446	88.96	3955	422	985
48	113	0154.05	Middle	No	95.18	\$105,600	\$100,510	\$84,063	2322	64.60	1500	553	822
48	113	0154.06	Middle	No	111.03	\$105,600	\$117,248	\$98,060	3505	56.55	1982	886	1002
48	113	0155.00	Middle	No	83.64	\$105,600	\$88,324	\$73,872	3604	77.77	2803	567	741
48	113	0156.00	Moderate	No	61.04	\$105,600	\$64,458	\$53,914	5087	88.83	4519	1069	1627
48	113	0157.00	Moderate	No	65.04	\$105,600	\$68,682	\$57,443	2499	88.84	2220	475	759
48	113	0159.00	Moderate	No	54.12	\$105,600	\$57,151	\$47,798	3509	82.62	2899	361	1255
48	113	0160.01	Low	No	46.40	\$105,600	\$48,998	\$40,982	4624	85.94	3974	829	1329
48	113	0160.02	Low	No	36.62	\$105,600	\$38,671	\$32,344	2945	83.74	2466	301	666
48	113	0161.00	Moderate	No	52.36	\$105,600	\$55,292	\$46,250	3867	79.52	3075	675	1174

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48	113	0162.01	Moderate	No	79.47	\$105,600	\$83,920	\$70,192	4564	82.82	3780	865	1041
48	113	0162.03	Low	No	49.77	\$105,600	\$52,557	\$43,958	2189	90.54	1982	0	29
48	113	0162.04	Moderate	No	53.23	\$105,600	\$56,211	\$47,017	4156	79.72	3313	1071	1415
48	113	0163.01	Moderate	No	73.47	\$105,600	\$77,584	\$64,886	6801	89.50	6087	1866	2210
48	113	0163.02	Low	No	47.32	\$105,600	\$49,970	\$41,797	2123	88.60	1881	331	534
48	113	0164.06	Middle	No	81.13	\$105,600	\$85,673	\$71,650	4919	87.23	4291	799	1383
48	113	0164.07	Moderate	No	67.03	\$105,600	\$70,784	\$59,200	6796	83.90	5702	1170	1740
48	113	0164.09	Upper	No	126.63	\$105,600	\$133,721	\$111,840	3848	68.11	2621	1157	1285
48	113	0164.10	Middle	No	101.68	\$105,600	\$107,374	\$89,800	4264	72.68	3099	1305	1800
48	113	0164.12	Upper	No	145.19	\$105,600	\$153,321	\$128,228	4487	72.39	3248	1666	1837
48	113	0164.14	Upper	No	129.10	\$105,600	\$136,330	\$114,023	2163	82.06	1775	104	154
48	113	0164.15	Upper	No	129.59	\$105,600	\$136,847	\$114,451	4858	76.49	3716	1396	1551
48	113	0164.16	Moderate	No	67.23	\$105,600	\$70,995	\$59,375	3116	82.96	2585	830	882
48	113	0164.17	Middle	No	92.82	\$105,600	\$98,018	\$81,979	6213	75.39	4684	1537	1865
48	113	0164.18	Middle	No	85.51	\$105,600	\$90,299	\$75,521	4724	83.66	3952	1293	1350
48	113	0164.19	Middle	No	85.90	\$105,600	\$90,710	\$75,865	5520	83.32	4599	1157	1549
48	113	0164.20	Middle	No	119.07	\$105,600	\$125,738	\$105,161	3168	80.81	2560	851	1064
48	113	0164.21	Moderate	No	67.98	\$105,600	\$71,787	\$60,038	3824	73.88	2825	852	1178
48	113	0165.11	Moderate	No	76.14	\$105,600	\$80,404	\$67,250	4335	90.10	3906	1134	1510
48	113	0165.13	Upper	No	121.30	\$105,600	\$128,093	\$107,128	5275	68.40	3608	1826	1994
48	113	0165.16	Moderate	No	58.93	\$105,600	\$62,230	\$52,051	5637	82.69	4661	1102	1539
48	113	0165.17	Moderate	No	70.34	\$105,600	\$74,279	\$62,128	4602	81.92	3770	755	1290
48	113	0165.18	Low	No	49.53	\$105,600	\$52,304	\$43,750	5350	79.44	4250	871	1302
48	113	0165.19	Middle	No	84.97	\$105,600	\$89,728	\$75,050	2486	67.14	1669	586	778
48	113	0165.21	Middle	No	82.09	\$105,600	\$86,687	\$72,500	7794	72.94	5685	886	1126
48	113	0165.22	Moderate	No	73.41	\$105,600	\$77,521	\$64,838	3700	62.81	2324	903	1558
48	113	0165.24	Upper	No	140.90	\$105,600	\$148,790	\$124,444	3078	51.95	1599	696	954
48	113	0165.25	Upper	No	149.38	\$105,600	\$157,745	\$131,932	2452	72.72	1783	674	674

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48	113	0165.26	Moderate	No	57.80	\$105,600	\$61,037	\$51,054	3710	89.62	3325	739	1456
48	113	0165.27	Moderate	No	75.15	\$105,600	\$79,358	\$66,376	4326	88.79	3841	1361	1618
48	113	0165.28	Moderate	No	72.15	\$105,600	\$76,190	\$63,723	4893	85.82	4199	1304	1423
48	113	0165.29	Middle	No	86.59	\$105,600	\$91,439	\$76,475	3374	86.10	2905	1040	1129
48	113	0165.30	Middle	No	83.80	\$105,600	\$88,493	\$74,013	4276	80.75	3453	949	1207
48	113	0165.31	Middle	No	87.67	\$105,600	\$92,580	\$77,432	3425	78.54	2690	572	1078
48	113	0165.32	Middle	No	115.63	\$105,600	\$122,105	\$102,125	2493	68.63	1711	665	749
48	113	0165.33	Moderate	No	59.32	\$105,600	\$62,642	\$52,396	3862	88.56	3420	586	888
48	113	0165.34	Moderate	No	54.96	\$105,600	\$58,038	\$48,545	3588	94.96	3407	293	769
48	113	0165.35	Moderate	No	62.47	\$105,600	\$65,968	\$55,176	3757	74.42	2796	868	1002
48	113	0165.36	Moderate	No	53.63	\$105,600	\$56,633	\$47,367	3193	86.22	2753	596	767
48	113	0166.07	Low	No	34.51	\$105,600	\$36,443	\$30,481	3643	96.90	3530	0	347
48	113	0166.10	Middle	No	80.65	\$105,600	\$85,166	\$71,229	4790	92.94	4452	746	1050
48	113	0166.15	Middle	No	101.63	\$105,600	\$107,321	\$89,757	4218	90.21	3805	886	1238
48	113	0166.16	Middle	No	97.18	\$105,600	\$102,622	\$85,827	6403	86.23	5521	1455	1861
48	113	0166.17	Upper	No	122.80	\$105,600	\$129,677	\$108,456	4514	81.99	3701	1270	1684
48	113	0166.18	Middle	No	88.30	\$105,600	\$93,245	\$77,989	5290	86.90	4597	1118	1491
48	113	0166.19	Moderate	No	62.13	\$105,600	\$65,609	\$54,875	3731	90.14	3363	507	799
48	113	0166.20	Middle	No	108.89	\$105,600	\$114,988	\$96,174	5688	85.74	4877	1674	1992
48	113	0166.21	Moderate	No	77.84	\$105,600	\$82,199	\$68,750	7560	92.37	6983	1494	2097
48	113	0166.22	Middle	No	84.00	\$105,600	\$88,704	\$74,193	3907	88.71	3466	877	1144
48	113	0166.23	Middle	No	106.69	\$105,600	\$112,665	\$94,231	8279	88.11	7295	1843	2230
48	113	0166.24	Middle	No	97.36	\$105,600	\$102,812	\$85,987	3436	88.88	3054	708	1100
48	113	0166.26	Moderate	No	61.45	\$105,600	\$64,891	\$54,271	5019	87.25	4379	759	1287
48	113	0166.27	Middle	No	90.66	\$105,600	\$95,737	\$80,075	1657	87.57	1451	550	632
48	113	0166.28	Middle	No	93.31	\$105,600	\$98,535	\$82,409	5131	91.64	4702	850	1030
48	113	0166.29	Middle	No	99.19	\$105,600	\$104,745	\$87,604	3158	85.53	2701	553	689
48	113	0166.30	Middle	No	115.22	\$105,600	\$121,672	\$101,761	6288	92.21	5798	1386	1794
48	113	0166.31	Upper	No	163.12	\$105,600	\$172,255	\$144,063	5087	92.47	4704	1408	1713

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48	113	0166.32	Middle	No	91.82	\$105,600	\$96,962	\$81,099	3244	87.85	2850	592	978
48	113	0166.33	Middle	No	93.32	\$105,600	\$98,546	\$82,416	6305	95.24	6005	1875	2162
48	113	0166.34	Moderate	No	52.89	\$105,600	\$55,852	\$46,716	3537	92.73	3280	635	1133
48	113	0166.35	Low	No	26.06	\$105,600	\$27,519	\$23,015	4022	96.67	3888	0	577
48	113	0166.36	Middle	No	102.20	\$105,600	\$107,923	\$90,260	2927	82.03	2401	611	833
48	113	0166.37	Middle	No	86.62	\$105,600	\$91,471	\$76,500	3186	94.22	3002	814	1072
48	113	0166.38	Moderate	No	74.76	\$105,600	\$78,947	\$66,029	1983	82.40	1634	145	399
48	113	0167.04	Moderate	No	63.69	\$105,600	\$67,257	\$56,250	4485	94.02	4217	1103	1583
48	113	0167.06	Low	No	41.69	\$105,600	\$44,025	\$36,824	2513	92.88	2334	477	783
48	113	0167.07	Moderate	No	56.02	\$105,600	\$59,157	\$49,477	4521	96.02	4341	1120	1369
48	113	0167.08	Middle	No	113.28	\$105,600	\$119,624	\$100,046	6654	97.57	6492	1717	1853
48	113	0167.09	Low	No	30.68	\$105,600	\$32,398	\$27,096	4532	92.70	4201	407	973
48	113	0167.10	Low	No	44.13	\$105,600	\$46,601	\$38,977	4667	97.30	4541	1239	1761
48	113	0167.11	Low	No	42.43	\$105,600	\$44,806	\$37,473	2421	97.36	2357	499	758
48	113	0168.02	Middle	No	87.81	\$105,600	\$92,727	\$77,554	5465	85.60	4678	1335	1495
48	113	0168.03	Low	No	48.97	\$105,600	\$51,712	\$43,254	6580	84.19	5540	1175	1772
48	113	0168.05	Middle	No	102.74	\$105,600	\$108,493	\$90,735	2928	96.76	2833	695	1236
48	113	0168.06	Middle	No	89.76	\$105,600	\$94,787	\$79,280	5636	96.11	5417	1058	1631
48	113	0169.02	Low	No	46.12	\$105,600	\$48,703	\$40,734	7363	79.53	5856	551	889
48	113	0169.03	Moderate	No	64.26	\$105,600	\$67,859	\$56,754	6851	82.79	5672	1226	1999
48	113	0170.05	Moderate	No	65.67	\$105,600	\$69,348	\$57,998	4958	82.61	4096	925	1195
48	113	0170.06	Moderate	No	71.98	\$105,600	\$76,011	\$63,577	5698	51.63	2942	924	1268
48	113	0170.07	Low	No	45.56	\$105,600	\$48,111	\$40,244	4983	75.02	3738	1040	1443
48	113	0170.08	Middle	No	80.01	\$105,600	\$84,491	\$70,667	8361	76.01	6355	1376	2031
48	113	0170.09	Low	No	36.41	\$105,600	\$38,449	\$32,164	5842	86.67	5063	822	1363
48	113	0170.10	Low	No	45.42	\$105,600	\$47,964	\$40,118	6573	83.46	5486	872	1519
48	113	0171.01	Moderate	No	53.87	\$105,600	\$56,887	\$47,582	5987	82.90	4963	1186	1966
48	113	0171.02	Moderate	No	60.65	\$105,600	\$64,046	\$53,571	6070	86.64	5259	1262	1883

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48	113	0172.01	Low	No	48.03	\$105,600	\$50,720	\$42,421	6268	85.42	5354	791	1389
48	113	0172.03	Moderate	No	67.16	\$105,600	\$70,921	\$59,315	4808	81.82	3934	794	1193
48	113	0172.04	Moderate	No	57.25	\$105,600	\$60,456	\$50,568	4532	85.46	3873	653	882
48	113	0173.07	Upper	No	122.45	\$105,600	\$129,307	\$108,143	4383	73.72	3231	972	1115
48	113	0173.08	Middle	No	113.77	\$105,600	\$120,141	\$100,484	4243	73.70	3127	1207	1399
48	113	0173.09	Middle	No	99.75	\$105,600	\$105,336	\$88,099	3381	81.40	2752	621	997
48	113	0173.10	Middle	No	109.14	\$105,600	\$115,252	\$96,389	3603	74.97	2701	875	1100
48	113	0173.11	Middle	No	102.45	\$105,600	\$108,187	\$90,484	3863	67.41	2604	803	1120
48	113	0173.12	Middle	No	80.05	\$105,600	\$84,533	\$70,698	4073	65.95	2686	1067	1382
48	113	0173.13	Middle	No	106.50	\$105,600	\$112,464	\$94,063	3535	85.32	3016	839	977
48	113	0173.14	Middle	No	101.62	\$105,600	\$107,311	\$89,746	8020	81.06	6501	2088	2325
48	113	0173.15	Moderate	No	62.19	\$105,600	\$65,673	\$54,927	7379	84.33	6223	1353	1729
48	113	0174.00	Moderate	No	65.58	\$105,600	\$69,252	\$57,917	5680	64.89	3686	1199	1737
48	113	0175.00	Middle	No	89.78	\$105,600	\$94,808	\$79,292	3823	58.85	2250	1073	1278
48	113	0176.02	Moderate	No	61.74	\$105,600	\$65,197	\$54,531	4361	80.14	3495	973	1193
48	113	0176.04	Moderate	No	53.18	\$105,600	\$56,158	\$46,974	3425	82.57	2828	542	875
48	113	0176.05	Moderate	No	51.21	\$105,600	\$54,078	\$45,227	3941	96.22	3792	874	1119
48	113	0176.06	Moderate	No	51.56	\$105,600	\$54,447	\$45,539	5211	85.53	4457	939	1427
48	113	0177.03	Low	No	44.27	\$105,600	\$46,749	\$39,105	4996	78.54	3924	583	1258
48	113	0177.04	Moderate	No	57.63	\$105,600	\$60,857	\$50,896	6376	78.36	4996	992	1598
48	113	0177.05	Low	No	49.43	\$105,600	\$52,198	\$43,659	3097	80.98	2508	362	706
48	113	0177.06	Middle	No	95.74	\$105,600	\$101,101	\$84,559	5224	70.62	3689	1430	1578
48	113	0178.05	Moderate	No	52.10	\$105,600	\$55,018	\$46,014	6565	77.36	5079	1018	1223
48	113	0178.06	Moderate	No	71.68	\$105,600	\$75,694	\$63,306	5228	81.91	4282	702	1101
48	113	0178.08	Middle	No	84.38	\$105,600	\$89,105	\$74,524	5146	62.92	3238	957	1285
48	113	0178.11	Middle	No	92.79	\$105,600	\$97,986	\$81,953	4688	59.24	2777	1295	1596
48	113	0178.12	Middle	No	95.47	\$105,600	\$100,816	\$84,318	2438	62.55	1525	503	656
48	113	0178.14	Middle	No	97.28	\$105,600	\$102,728	\$85,913	5527	65.01	3593	968	1285
48	113	0178.15	Low	No	38.44	\$105,600	\$40,593	\$33,953	3285	70.90	2329	301	512

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	113	0178.16	Moderate	No	70.25	\$105,600	\$74,184	\$62,044	4289	79.76	3421	690	968
48	113	0178.17	Moderate	No	69.92	\$105,600	\$73,836	\$61,758	3222	82.34	2653	39	142
48	113	0178.18	Moderate	No	76.94	\$105,600	\$81,249	\$67,951	3661	73.37	2686	476	930
48	113	0178.19	Moderate	No	72.18	\$105,600	\$76,222	\$63,750	2551	80.52	2054	0	198
48	113	0178.20	Middle	No	97.21	\$105,600	\$102,654	\$85,859	3215	76.52	2460	962	1346
48	113	0179.00	Moderate	No	68.25	\$105,600	\$72,072	\$60,278	5412	81.60	4416	806	1348
48	113	0180.01	Moderate	No	71.55	\$105,600	\$75,557	\$63,190	7529	77.30	5820	1400	1946
48	113	0180.02	Moderate	No	62.51	\$105,600	\$66,011	\$55,208	3745	80.37	3010	661	1086
48	113	0181.05	Moderate	No	72.36	\$105,600	\$76,412	\$63,906	5880	82.74	4865	996	1653
48	113	0181.10	Middle	No	96.06	\$105,600	\$101,439	\$84,841	5423	41.23	2236	1542	1704
48	113	0181.11	Middle	No	89.06	\$105,600	\$94,047	\$78,654	6879	76.81	5284	1284	1762
48	113	0181.20	Middle	No	97.53	\$105,600	\$102,992	\$86,136	5142	72.48	3727	1339	1620
48	113	0181.21	Moderate	No	72.53	\$105,600	\$76,592	\$64,063	5764	75.95	4378	1018	1487
48	113	0181.26	Middle	No	93.81	\$105,600	\$99,063	\$82,852	6894	70.34	4849	1746	2157
48	113	0181.27	Moderate	No	68.41	\$105,600	\$72,241	\$60,417	3264	78.46	2561	580	742
48	113	0181.28	Moderate	No	76.65	\$105,600	\$80,942	\$67,702	5913	78.83	4661	789	1305
48	113	0181.29	Moderate	No	79.29	\$105,600	\$83,730	\$70,028	4504	58.50	2635	818	1269
48	113	0181.30	Moderate	No	51.25	\$105,600	\$54,120	\$45,263	4532	78.55	3560	396	652
48	113	0181.32	Middle	No	94.59	\$105,600	\$99,887	\$83,538	5343	64.25	3433	1666	1840
48	113	0181.33	Middle	No	100.56	\$105,600	\$106,191	\$88,812	3916	48.42	1896	943	1304
48	113	0181.34	Middle	No	106.32	\$105,600	\$112,274	\$93,902	5570	52.06	2900	1795	2036
48	113	0181.35	Middle	No	83.03	\$105,600	\$87,680	\$73,333	5182	53.55	2775	1100	1542
48	113	0181.37	Middle	No	100.77	\$105,600	\$106,413	\$89,000	4145	70.16	2908	956	1133
48	113	0181.38	Moderate	No	52.99	\$105,600	\$55,957	\$46,799	4985	78.27	3902	275	680
48	113	0181.40	Upper	No	128.57	\$105,600	\$135,770	\$113,551	5572	56.96	3174	1861	1920
48	113	0181.41	Moderate	No	51.66	\$105,600	\$54,553	\$45,625	4245	65.35	2774	277	336
48	113	0181.42	Middle	No	103.24	\$105,600	\$109,021	\$91,181	3916	67.42	2640	940	1197
48	113	0181.43	Upper	No	192.75	\$105,600	\$203,544	\$170,232	6836	52.17	3566	1569	1897

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48	113	0181.44	Upper	No	140.77	\$105,600	\$148,653	\$124,329	4458	52.09	2322	1121	1300
48	113	0181.45	Upper	No	141.08	\$105,600	\$148,980	\$124,597	4089	42.97	1757	1535	1657
48	113	0181.46	Upper	No	149.48	\$105,600	\$157,851	\$132,019	3564	36.84	1313	1210	1252
48	113	0181.47	Upper	No	142.47	\$105,600	\$150,448	\$125,828	3737	70.91	2650	1339	1397
48	113	0181.48	Middle	No	85.78	\$105,600	\$90,584	\$75,758	5372	82.52	4433	767	1207
48	113	0181.49	Upper	No	164.43	\$105,600	\$173,638	\$145,225	3970	59.40	2358	1199	1289
48	113	0181.50	Middle	No	116.17	\$105,600	\$122,676	\$102,603	4248	58.55	2487	1283	1429
48	113	0181.51	Middle	No	106.91	\$105,600	\$112,897	\$94,426	3960	66.24	2623	869	922
48	113	0181.52	Middle	No	97.64	\$105,600	\$103,108	\$86,235	6203	63.58	3944	1278	1515
48	113	0181.53	Upper	No	121.28	\$105,600	\$128,072	\$107,109	6044	58.36	3527	2307	2451
48	113	0181.54	Middle	No	104.29	\$105,600	\$110,130	\$92,106	5595	44.27	2477	1708	1984
48	113	0181.55	Upper	No	121.48	\$105,600	\$128,283	\$107,290	5526	55.09	3044	1319	1416
48	113	0181.56	Middle	No	111.22	\$105,600	\$117,448	\$98,229	4744	60.24	2858	1359	2038
48	113	0181.57	Middle	No	85.81	\$105,600	\$90,615	\$75,786	3583	61.46	2202	1086	1341
48	113	0181.58	Upper	No	125.38	\$105,600	\$132,401	\$110,738	4186	61.66	2581	735	1069
48	113	0181.59	Upper	No	153.14	\$105,600	\$161,716	\$135,254	5199	47.99	2495	1166	1286
48	113	0182.03	Moderate	No	78.06	\$105,600	\$82,431	\$68,947	6636	87.42	5801	1389	1756
48	113	0182.04	Moderate	No	53.41	\$105,600	\$56,401	\$47,171	4504	96.38	4341	849	1238
48	113	0182.05	Moderate	No	60.12	\$105,600	\$63,487	\$53,097	4355	87.88	3827	670	808
48	113	0182.06	Moderate	No	55.09	\$105,600	\$58,175	\$48,661	4700	87.68	4121	670	1132
48	113	0183.00	Moderate	No	59.95	\$105,600	\$63,307	\$52,950	7632	77.46	5912	1305	1906
48	113	0184.01	Moderate	No	57.34	\$105,600	\$60,551	\$50,642	5222	79.11	4131	824	1182
48	113	0184.02	Middle	No	83.21	\$105,600	\$87,870	\$73,490	4417	61.10	2699	1080	1272
48	113	0184.03	Moderate	No	52.36	\$105,600	\$55,292	\$46,250	1047	84.53	885	0	130
48	113	0185.01	Moderate	No	74.57	\$105,600	\$78,746	\$65,859	3985	76.46	3047	864	1211
48	113	0185.05	Low	No	40.94	\$105,600	\$43,233	\$36,164	3876	90.17	3495	168	265
48	113	0185.06	Low	No	35.06	\$105,600	\$37,023	\$30,968	2771	92.13	2553	10	74
48	113	0185.07	Moderate	No	68.64	\$105,600	\$72,484	\$60,625	3934	92.60	3643	0	357
48	113	0185.08	Low	No	44.72	\$105,600	\$47,224	\$39,500	1429	88.17	1260	301	282

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48	113	0186.00	Moderate	No	78.37	\$105,600	\$82,759	\$69,219	3948	60.64	2394	989	1359
48	113	0187.00	Moderate	No	59.80	\$105,600	\$63,149	\$52,813	6720	83.79	5631	1113	1734
48	113	0188.01	Moderate	No	64.54	\$105,600	\$68,154	\$57,000	4576	74.32	3401	1057	1518
48	113	0188.02	Moderate	No	51.62	\$105,600	\$54,511	\$45,597	1566	65.26	1022	101	230
48	113	0189.00	Moderate	No	66.45	\$105,600	\$70,171	\$58,686	6363	79.48	5057	1077	1808
48	113	0190.13	Low	No	37.07	\$105,600	\$39,146	\$32,745	5133	94.93	4873	0	95
48	113	0190.16	Moderate	No	54.66	\$105,600	\$57,721	\$48,281	2699	76.55	2066	377	557
48	113	0190.18	Moderate	No	66.12	\$105,600	\$69,823	\$58,395	5157	73.55	3793	1003	1310
48	113	0190.19	Low	No	42.05	\$105,600	\$44,405	\$37,143	7113	84.93	6041	490	1117
48	113	0190.20	Moderate	No	61.64	\$105,600	\$65,092	\$54,444	5611	67.47	3786	1290	1651
48	113	0190.23	Middle	No	115.62	\$105,600	\$122,095	\$102,117	5028	45.68	2297	1424	1779
48	113	0190.24	Middle	No	110.56	\$105,600	\$116,751	\$97,644	4164	58.29	2427	1207	1498
48	113	0190.25	Middle	No	107.31	\$105,600	\$113,319	\$94,777	4912	59.26	2911	1241	1476
48	113	0190.26	Middle	No	89.87	\$105,600	\$94,903	\$79,375	5534	56.13	3106	1463	1774
48	113	0190.27	Moderate	No	79.88	\$105,600	\$84,353	\$70,549	6375	73.69	4698	963	1517
48	113	0190.28	Moderate	No	63.53	\$105,600	\$67,088	\$56,115	3708	73.35	2720	708	1022
48	113	0190.29	Moderate	No	74.35	\$105,600	\$78,514	\$65,664	6525	72.61	4738	1526	1852
48	113	0190.31	Middle	No	106.21	\$105,600	\$112,158	\$93,807	6345	46.35	2941	1701	1892
48	113	0190.32	Moderate	No	57.80	\$105,600	\$61,037	\$51,048	4258	87.18	3712	654	853
48	113	0190.33	Moderate	No	60.39	\$105,600	\$63,772	\$53,342	4422	89.12	3941	744	983
48	113	0190.34	Moderate	No	54.82	\$105,600	\$57,890	\$48,417	4525	82.14	3717	434	485
48	113	0190.35	Low	No	38.78	\$105,600	\$40,952	\$34,250	5310	83.11	4413	313	552
48	113	0190.36	Upper	No	140.57	\$105,600	\$148,442	\$124,148	2847	26.98	768	1029	1084
48	113	0190.37	Middle	No	111.81	\$105,600	\$118,071	\$98,750	3531	45.03	1590	1101	1189
48	113	0190.39	Middle	No	101.14	\$105,600	\$106,804	\$89,330	6606	56.96	3763	1493	1854
48	113	0190.40	Middle	No	83.70	\$105,600	\$88,387	\$73,922	6968	75.23	5242	664	985
48	113	0190.41	Middle	No	99.61	\$105,600	\$105,188	\$87,976	2363	41.60	983	807	1036
48	113	0190.42	Middle	No	99.03	\$105,600	\$104,576	\$87,464	8230	59.71	4914	1017	1246

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48	113	0190.44	Middle	No	80.45	\$105,600	\$84,955	\$71,053	4066	77.40	3147	874	963
48	113	0190.45	Moderate	No	60.93	\$105,600	\$64,342	\$53,815	3153	81.29	2563	529	746
48	113	0190.46	Middle	No	88.55	\$105,600	\$93,509	\$78,206	3691	86.16	3180	708	896
48	113	0190.47	Moderate	No	54.47	\$105,600	\$57,520	\$48,113	3543	82.87	2936	652	868
48	113	0190.48	Middle	No	106.02	\$105,600	\$111,957	\$93,636	3299	70.02	2310	718	1070
48	113	0190.49	Moderate	No	70.64	\$105,600	\$74,596	\$62,391	4092	75.34	3083	698	910
48	113	0190.50	Upper	No	194.38	\$105,600	\$205,265	\$171,667	2902	41.25	1197	1090	1134
48	113	0190.51	Upper	No	150.93	\$105,600	\$159,382	\$133,295	5423	37.53	2035	1604	1724
48	113	0190.52	Middle	No	92.31	\$105,600	\$97,479	\$81,528	1102	58.08	640	0	27
48	113	0190.53	Middle	No	107.28	\$105,600	\$113,288	\$94,750	1657	62.52	1036	3	43
48	113	0191.01	Middle	No	116.27	\$105,600	\$122,781	\$102,689	1438	65.92	948	184	259
48	113	0191.02	Middle	No	99.41	\$105,600	\$104,977	\$87,802	5008	52.94	2651	1135	1760
48	113	0192.02	Middle	No	82.03	\$105,600	\$86,624	\$72,449	4714	50.25	2369	1074	1382
48	113	0192.03	Upper	No	148.72	\$105,600	\$157,048	\$131,346	3957	25.88	1024	1394	1562
48	113	0192.05	Upper	No	159.32	\$105,600	\$168,242	\$140,708	4588	23.98	1100	1431	1641
48	113	0192.08	Moderate	No	55.87	\$105,600	\$58,999	\$49,344	5932	86.18	5112	832	1211
48	113	0192.10	Upper	No	208.62	\$105,600	\$220,303	\$184,250	4338	17.75	770	1667	1777
48	113	0192.11	Moderate	No	67.43	\$105,600	\$71,206	\$59,556	5077	42.82	2174	1243	1932
48	113	0192.12	Low	No	35.82	\$105,600	\$37,826	\$31,637	3044	97.47	2967	0	118
48	113	0192.13	Low	No	39.83	\$105,600	\$42,060	\$35,179	3232	82.77	2675	35	148
48	113	0192.14	Moderate	No	66.26	\$105,600	\$69,971	\$58,520	5284	84.67	4474	352	888
48	113	0192.15	Middle	No	118.05	\$105,600	\$124,661	\$104,261	2880	41.22	1187	803	1054
48	113	0192.16	Middle	No	98.00	\$105,600	\$103,488	\$86,556	3992	33.87	1352	971	1580
48	113	0193.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	3098	14.33	444	987	1069
48	113	0193.02	Upper	No	283.07	\$105,600	\$298,922	\$250,001	6342	31.38	1990	625	894
48	113	0194.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	4290	22.14	950	1202	1414
48	113	0195.01	Upper	No	283.07	\$105,600	\$298,922	\$250,001	7096	12.19	865	2263	2455
48	113	0195.02	Upper	No	283.07	\$105,600	\$298,922	\$250,001	4457	15.71	700	1224	1734
48	113	0196.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2369	18.36	435	705	723

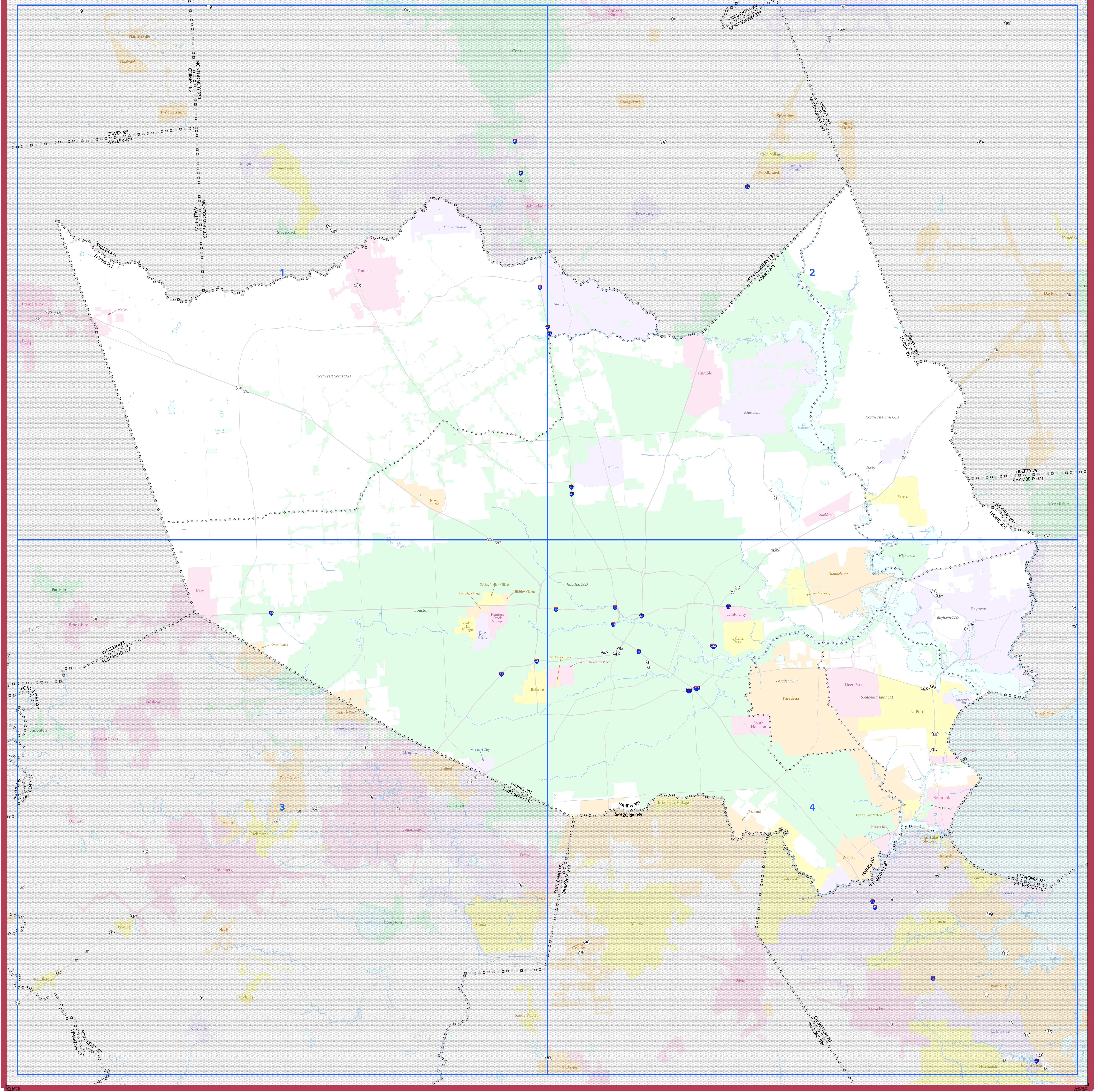
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48	113	0197.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	1966	14.24	280	584	758
48	113	0198.00	Upper	No	252.45	\$105,600	\$266,587	\$222,955	4529	13.16	596	1567	1944
48	113	0199.00	Moderate	No	67.34	\$105,600	\$71,111	\$59,478	3884	95.01	3690	717	1170
48	113	0200.00	Upper	No	186.20	\$105,600	\$196,627	\$164,444	5779	60.11	3474	1309	1500
48	113	0201.00	Moderate	No	67.15	\$105,600	\$70,910	\$59,306	2428	79.04	1919	427	729
48	113	0202.00	Low	No	40.20	\$105,600	\$42,451	\$35,511	4416	97.67	4313	1217	1598
48	113	0203.00	Moderate	No	57.96	\$105,600	\$61,206	\$51,196	2784	91.13	2537	222	556
48	113	0204.01	Middle	No	94.22	\$105,600	\$99,496	\$83,214	2225	42.65	949	170	167
48	113	0204.02	Upper	No	127.12	\$105,600	\$134,239	\$112,269	6079	54.47	3311	479	520
48	113	0205.00	Moderate	No	50.15	\$105,600	\$52,958	\$44,295	5259	94.87	4989	412	1234
48	113	0206.00	Upper	No	283.07	\$105,600	\$298,922	\$250,001	2478	19.05	472	814	960
48	113	0207.00	Middle	No	90.23	\$105,600	\$95,283	\$79,688	5178	47.37	2453	1789	2152
48	113	0208.00	Low	No	35.61	\$105,600	\$37,604	\$31,451	6593	98.26	6478	983	2295
48	113	0209.00	Middle	No	80.32	\$105,600	\$84,818	\$70,938	2751	92.44	2543	301	740
48	113	0210.00	Low	No	35.53	\$105,600	\$37,520	\$31,381	5547	97.03	5382	1084	1815
48	113	0211.00	Low	No	36.64	\$105,600	\$38,692	\$32,363	4087	97.43	3982	956	1791
48	113	0212.00	Moderate	No	54.30	\$105,600	\$57,341	\$47,957	5716	89.57	5120	1017	1421
48	113	9800.00	Unknown	No	0.00	\$105,600	\$0	\$0	3	66.67	2	0	0
48	113	9801.00	Unknown	No	0.00	\$105,600	\$0	\$0	40	100.00	40	0	0
48	113	9802.00	Low	No	28.03	\$105,600	\$29,600	\$24,760	3858	40.80	1574	0	52

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Harris County, TX



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Davis 18100	Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.			
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880	Incline Village 35100	Geographic area names are followed by either their FIPS or census code.			
Oil Reservation Trust Land	■■■■■■■■■■	TI880	33.07	1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.			
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400		2. Place label color corresponds to the place fill color.			
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120		3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.			
State (or statistically equivalent entity)		NEW YORK 36		Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.			
County (or statistically equivalent entity)	□□□□□	ERIE 029					
Minor Civil Division (MCD)¹	○ ○ ○ ○ ○	Bristol town 07485					
Census County Division (CCD)	○ ○ ○ ○ ○	Hanna CD 91650					
Census Subarea (CSA) or Unincorporated Territory (UT)	○ ○ ○ ○ ○	MILLFORD 47500					
Consolidated City	○ ○ ○ ○ ○						
Water Body	■	Placent Lake	Interstate or U.S. Highway	— 2 —			
College or University	■	Galveston	State Highway or State Road	— 1 —			
Military	■	Fort Belknap	Other Road	— 0 —			
Prison or Juvenile Detention Center	■	PRDC	4WD Trail, Stairway, Ramp, Walkway, or Ferry	— 4 —			
Navigable Boundary or Feature Not Elsewhere Classified	■	Yosemite NP	Other Road	— 0 —			
Inset Area	■	A1					

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

Total Sheets: 5 (Index 1; Parent 4; Inset 0)  
 NAME: Harris County (201)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

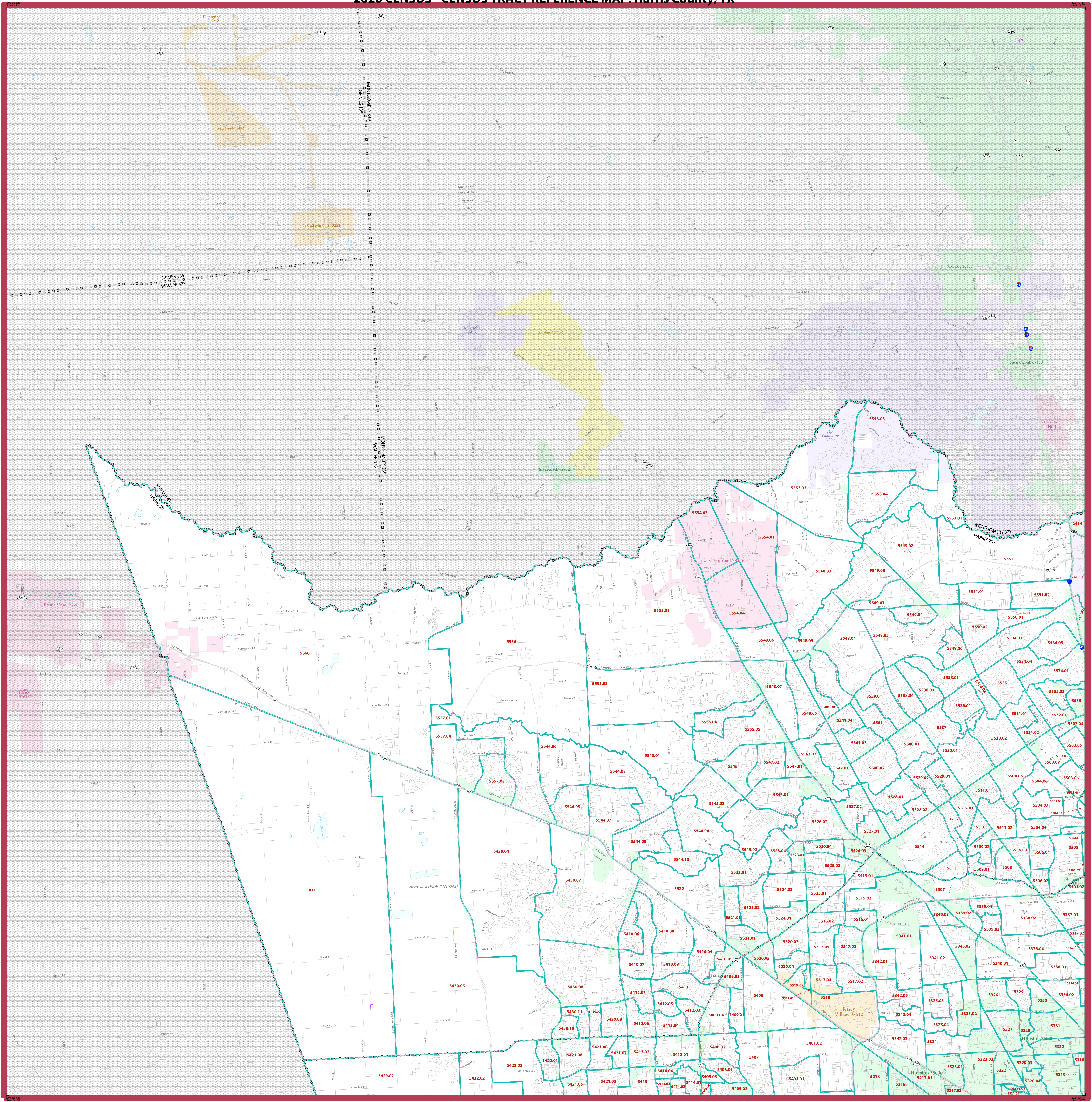
2020 CENSUS TRACT REF MAP (INDEX)  
 Sheet ID: 249648201000

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau





# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Harris County, TX



**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>		Incline Village 35100
Oil Reservation Trust Land	■■■■■■■■■■	T1880	Census Tract <sup>3</sup>		33.07
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120	Water Body		Pleasant Lake
State (or statistically equivalent entity)		NEW YORK 36	College or University		CalUrv
County (or statistically equivalent entity)	□□□□□	ERIE 029	Minor Civil Division (MCD) <sup>3</sup>	○	PRDC
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○ ○ ○ ○ ○	Bristol town 07485	Prison or Juvenile Detention Center		Yosemite NP
Consolidated City	○ ○ ○ ○ ○	Hanna CCD 91650	Natural or State Park, Forest, or Recreation Area		
		MILLFORD 47500	Outside Subject Area		
			Inset Area		A1

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Key to Adjacent Sheets

	1	2
	3	4

Sheet Location within Entity

Sheet 1 of 4 PARENT sheets  
Total Sheets: 5 (Index 1; Parent 4; Inset 0)

NAME: Harris County (201)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Texas (48)

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 24  
Central Meridian: -100 04 35  
Latitude of Projection Origin: 25 50 13  
False Easting: 0  
False Northing: 0

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

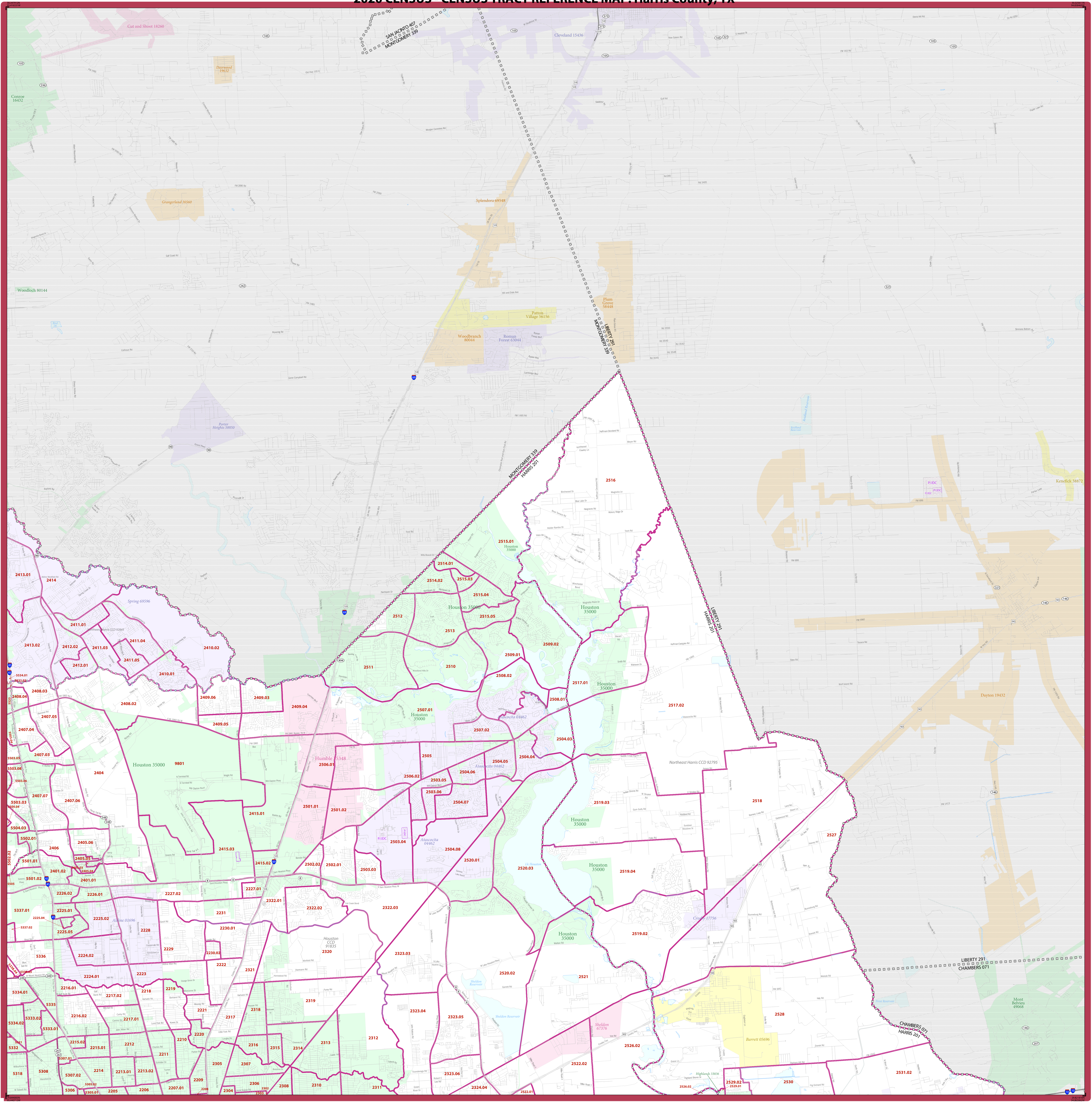
U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24964201001





# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Harris County, TX



**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Oil Reservation Trust Land	■■■■■■■■■■	T1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▲▼▲▼▲	NANA ANRC 52120
State (or statistically equivalent) entity		NEW YORK 36
County (or statistically equivalent) entity	□□□□□	ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650
Consolidated City	○○○○○	MILLFORD 47500
Incorporated Place 1,2	■■■■■■■■■■	Census Designated Place (CDP) <sup>2</sup>
Census Tract <sup>3</sup>	■■■■■■■■■■	Census Tract <sup>3</sup>
Water Body		Placent Lake
College or University		Galveston
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Yonkers NY
Prison or Juvenile Detention Center	■■■■■■■■■■	Yonkers NY
Natural or State Park, Forest, or Recreation Area	■■■■■■■■■■	Yonkers NY
Outside Subject Area	■■■■■■■■■■	Yonkers NY
Water Body		Placent Lake
College or University		Galveston
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Yonkers NY
Prison or Juvenile Detention Center	■■■■■■■■■■	Yonkers NY
Natural or State Park, Forest, or Recreation Area	■■■■■■■■■■	Yonkers NY
Outside Subject Area	■■■■■■■■■■	Yonkers NY

**DESCRIPTION**

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix (for example 23 or 1457.02). The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

**Key to Adjacent Sheets**

1	2
3	4

**Sheet Location within Entity**

Sheet 2 of 4 PARENT sheets  
Total Sheets: 5 (Index 1; Parent 4; Inset 0)

NAME: Harris County (201)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Texas (48)

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 24  
Central Meridian: -100 04 35  
Latitude of Projection Origin: 25 50 13  
False Easting: 0  
False Northing: 0

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

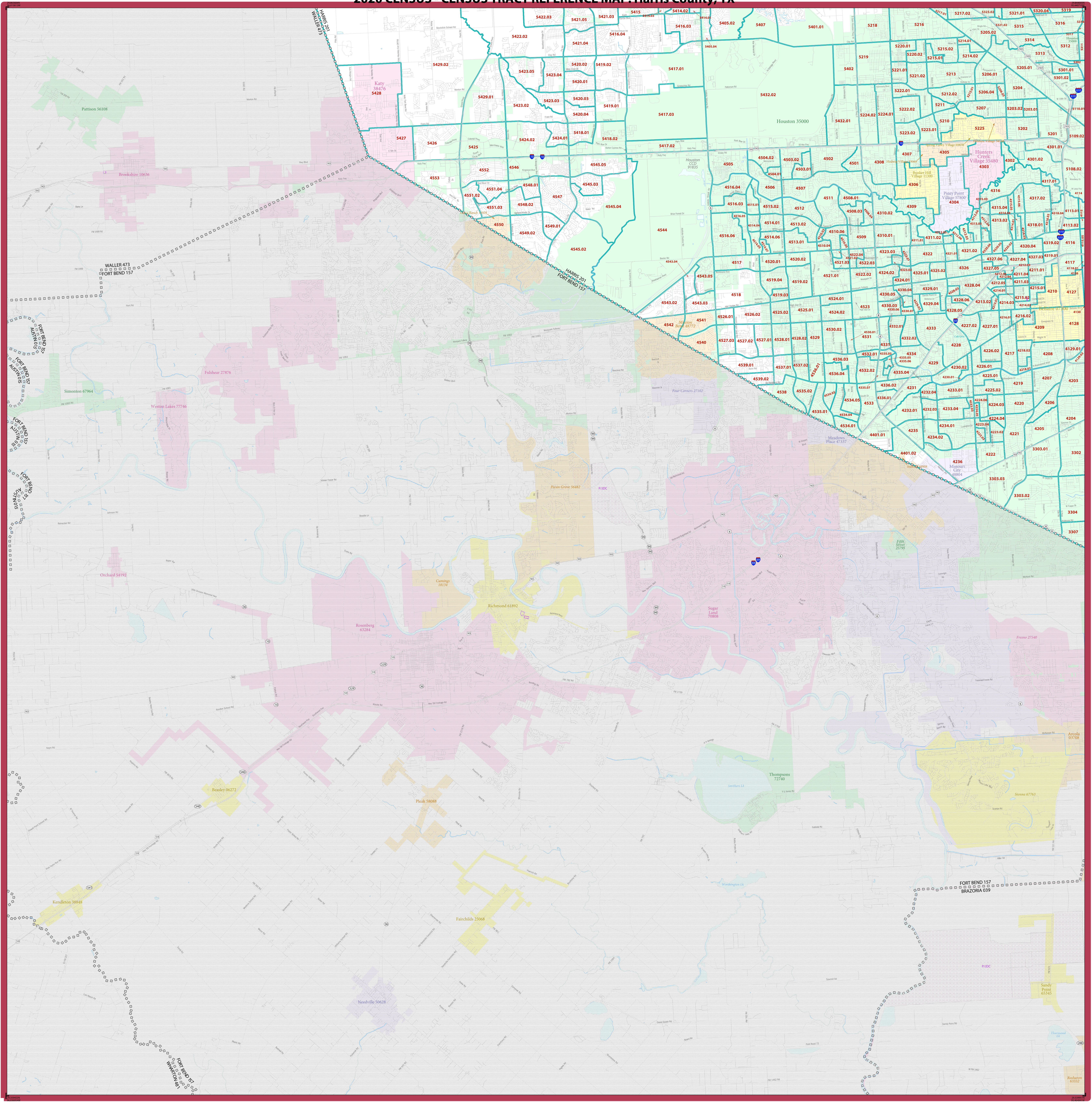
U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249648201002





# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Harris County, TX



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆		CANADA	Incorporated Place 1,2		Davis 18100	
Federal American Indian Reservation	■■■■■■■■■■		L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>		Incline Village 35100	
Oil Reservation Trust Land	■■■■■■■■■■		TI880	Census Tract <sup>3</sup>		<b>33.07</b>	
State American Indian Reservation	■■■■■■■■■■		Tama Resvn 9400				
Alaska Native Regional Corporation	▼▼▼▼▼▼		NANA ANRC 52120	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>	<b>SYMBOL</b>
State (or statistically equivalent entity)			NEW YORK 36	Water Body		Pleasant Lake	
County (or statistically equivalent entity)	□□□□□		ERIE 029	College or University		Galveston	
Minor Civil Division (MCD) <sup>3</sup>	○○○○○○		Bristol town 07485	Military		Yonkers NY	
Census County Division (CCD)	○○○○○○		Hanna CCD 91650	Prison or Juvenile Detention Center		NYDC	
Unorganized Territory (UT)	○○○○○○		MILLFORD 47500	National or State Park, Forest, or Recreation Area		Yonkers NY	
Consolidated City	○○○○○○			Outside Subject Area			

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

**LEGEND**

**SYMBOL DESCRIPTION**   **SYMBOL**   **LABEL STYLE**

International     CANADA

Federal American Indian Reservation     L'ANSE RESVN 1880

Oil Reservation Trust Land     TI880

State American Indian Reservation     Tama Resvn 9400

Alaska Native Regional Corporation     NANA ANRC 52120

State (or statistically equivalent entity)     NEW YORK 36

County (or statistically equivalent entity)     ERIE 029

Minor Civil Division (MCD)<sup>3</sup>     Bristol town 07485

Census County Division (CCD)     Hanna CCD 91650

Unorganized Territory (UT)     MILLFORD 47500

Consolidated City

**Key to Adjacent Sheets**

	1		
	2		
	3		
	4		

Sheet 3 of 4 PARENT sheets  
 Total Sheets: 5 (Index 1; Parent 4; Inset 0)

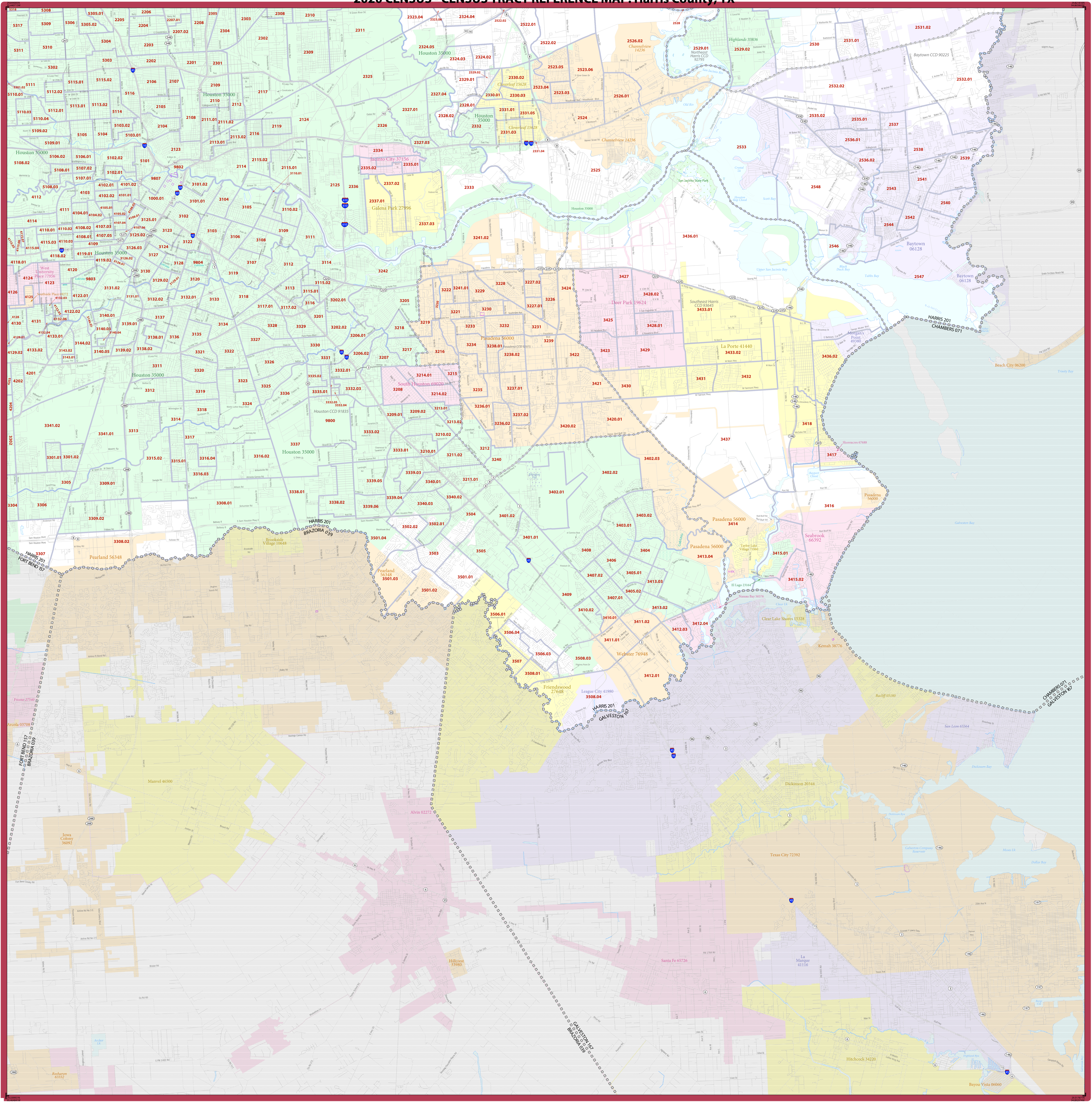
NAME: Harris County (201)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249648201003





# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Harris County, TX



**SYMBOL DESCRIPTION**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
OIE Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▲▲▲▲▲▲	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650
Consolidated City	○○○○○	MILFORD 47500

**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■	Census Designated Place (CDP) <sup>2</sup>	■■■■
Census Tract <sup>3</sup>	■■■■	Census Tract <sup>3</sup>	■■■■
Water Body	Blue Area	Water Body	Blue Area
College or University	Blue Area	College or University	Blue Area
Military	Blue Area	Military	Blue Area
Prison or Juvenile Detention Center	Blue Area	Prison or Juvenile Detention Center	Blue Area
Natural or State Park, Forest, or Recreation Area	Green Area	Natural or State Park, Forest, or Recreation Area	Green Area
Outside Subject Area	Grey Area	Outside Subject Area	Grey Area

**DESCRIPTION**

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
International or U.S. Highway	Blue Line	International or U.S. Highway	Blue Line
State Highway or State Road	Blue Line	State Highway or State Road	Blue Line
Other Road	Blue Line	Other Road	Blue Line
4WD Trail, Stairway, Alley, Walkway, or Ferry	Blue Line	4WD Trail, Stairway, Alley, Walkway, or Ferry	Blue Line
Nonvisible Boundary or Feature Not Elsewhere Classified	Blue Line	Nonvisible Boundary or Feature Not Elsewhere Classified	Blue Line
Inset Area	Blue Line	Inset Area	Blue Line

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \*\* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

**Key to Adjacent Sheets**

1	2
3	4

**Sheet Location within Entity**

Sheet 4 of 4 PARENT sheets  
Total Sheets: 5 (Index 1; Parent 4; Inset 0)

NAME: Harris County (201)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Texas (48)

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 24  
Central Meridian: -100 04 35  
Latitude of Projection Origin: 25 50 13  
False Easting: 0  
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249648201004

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau





2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 201 - HARRIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	1000.01	Upper	No	268.67	\$94,100	\$252,818	\$219,934	6543	50.85	3327	78	90
48	201	2104.00	Low	No	49.13	\$94,100	\$46,231	\$40,219	4167	89.94	3748	618	1373
48	201	2105.00	Moderate	No	58.34	\$94,100	\$54,898	\$47,762	5370	91.38	4907	799	1606
48	201	2106.00	Middle	No	87.47	\$94,100	\$82,309	\$71,607	5165	78.24	4041	1396	2393
48	201	2107.00	Moderate	No	52.36	\$94,100	\$49,271	\$42,863	2293	92.76	2127	554	965
48	201	2108.00	Moderate	No	55.78	\$94,100	\$52,489	\$45,663	2623	95.43	2503	332	849
48	201	2109.00	Moderate	No	62.22	\$94,100	\$58,549	\$50,933	1616	97.96	1583	344	657
48	201	2110.00	Moderate	No	50.39	\$94,100	\$47,417	\$41,250	1973	97.92	1932	363	790
48	201	2111.01	Low	No	40.65	\$94,100	\$38,252	\$33,277	3047	97.28	2964	296	1086
48	201	2111.02	Low	No	27.05	\$94,100	\$25,454	\$22,151	2477	97.82	2423	354	870
48	201	2112.00	Unknown	No	0.00	\$94,100	\$0	\$0	2988	98.19	2934	413	1015
48	201	2113.01	Low	No	42.45	\$94,100	\$39,945	\$34,750	2680	96.72	2592	303	906
48	201	2113.02	Moderate	No	55.53	\$94,100	\$52,254	\$45,460	2594	95.95	2489	358	1252
48	201	2114.00	Low	No	49.21	\$94,100	\$46,307	\$40,284	4257	86.14	3667	517	1356
48	201	2115.01	Low	No	49.88	\$94,100	\$46,937	\$40,833	3164	97.72	3092	478	939
48	201	2115.02	Low	No	35.81	\$94,100	\$33,697	\$29,315	2799	97.50	2729	408	868
48	201	2116.00	Moderate	No	55.71	\$94,100	\$52,423	\$45,609	2845	95.64	2721	534	1111
48	201	2117.00	Low	No	45.91	\$94,100	\$43,201	\$37,589	3732	98.47	3675	533	1210
48	201	2119.00	Low	No	49.32	\$94,100	\$46,410	\$40,381	4717	97.50	4599	1046	1734
48	201	2123.00	Moderate	No	57.03	\$94,100	\$53,665	\$46,689	5027	89.70	4509	693	1656
48	201	2124.00	Moderate	No	52.01	\$94,100	\$48,941	\$42,583	2947	97.32	2868	592	928
48	201	2125.00	Moderate	No	60.00	\$94,100	\$56,460	\$49,122	3792	98.21	3724	831	1634
48	201	2201.00	Low	No	47.90	\$94,100	\$45,074	\$39,211	2052	98.00	2011	312	676
48	201	2202.00	Moderate	No	75.18	\$94,100	\$70,744	\$61,544	2625	92.88	2438	440	855
48	201	2203.00	Moderate	No	56.60	\$94,100	\$53,261	\$46,336	3972	93.55	3716	708	1278
48	201	2204.00	Low	No	49.86	\$94,100	\$46,918	\$40,815	4667	95.65	4464	1081	1683

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	2205.00	Low	No	44.44	\$94,100	\$41,818	\$36,381	4470	89.80	4014	332	683
48	201	2206.00	Moderate	No	54.89	\$94,100	\$51,651	\$44,936	3733	95.31	3558	531	888
48	201	2207.01	Low	No	31.13	\$94,100	\$29,293	\$25,487	3241	95.71	3102	450	699
48	201	2207.02	Low	No	31.66	\$94,100	\$29,792	\$25,922	3165	98.04	3103	553	971
48	201	2208.00	Low	No	31.91	\$94,100	\$30,027	\$26,125	3198	97.44	3116	317	686
48	201	2209.00	Low	No	49.84	\$94,100	\$46,899	\$40,804	1907	94.23	1797	201	542
48	201	2210.00	Low	No	38.90	\$94,100	\$36,605	\$31,846	4288	95.62	4100	587	1061
48	201	2211.00	Low	No	45.72	\$94,100	\$43,023	\$37,426	3718	93.76	3486	601	1097
48	201	2212.00	Moderate	No	50.89	\$94,100	\$47,887	\$41,663	6124	92.85	5686	932	1654
48	201	2213.01	Moderate	No	69.67	\$94,100	\$65,559	\$57,036	4486	93.56	4197	858	1344
48	201	2213.02	Low	No	49.58	\$94,100	\$46,655	\$40,593	3684	95.52	3519	697	851
48	201	2214.00	Moderate	No	52.26	\$94,100	\$49,177	\$42,781	5902	92.46	5457	785	1259
48	201	2215.01	Low	No	38.92	\$94,100	\$36,624	\$31,865	4941	93.95	4642	778	1262
48	201	2215.02	Low	No	37.70	\$94,100	\$35,476	\$30,862	2859	98.39	2813	93	161
48	201	2216.01	Low	No	40.35	\$94,100	\$37,969	\$33,036	3313	92.85	3076	733	865
48	201	2216.02	Moderate	No	64.86	\$94,100	\$61,033	\$53,095	5886	89.77	5284	1078	1655
48	201	2217.01	Moderate	No	57.64	\$94,100	\$54,239	\$47,184	4086	94.32	3854	859	1457
48	201	2217.02	Unknown	No	0.00	\$94,100	\$0	\$0	3574	95.24	3404	776	1013
48	201	2218.00	Low	No	46.63	\$94,100	\$43,879	\$38,176	4371	95.01	4153	755	1244
48	201	2219.00	Moderate	No	57.76	\$94,100	\$54,352	\$47,287	4684	94.34	4419	829	1269
48	201	2220.00	Low	No	46.87	\$94,100	\$44,105	\$38,368	2290	89.26	2044	355	548
48	201	2221.00	Low	No	36.46	\$94,100	\$34,309	\$29,849	5487	94.44	5182	905	1504
48	201	2222.00	Low	No	41.95	\$94,100	\$39,475	\$34,342	3812	93.81	3576	455	811
48	201	2223.00	Moderate	No	53.53	\$94,100	\$50,372	\$43,824	4846	91.73	4445	1011	1472
48	201	2224.01	Low	No	38.24	\$94,100	\$35,984	\$31,304	3777	93.30	3524	508	946
48	201	2224.02	Low	No	33.41	\$94,100	\$31,439	\$27,350	5758	92.03	5299	1052	1985
48	201	2225.01	Low	No	33.89	\$94,100	\$31,890	\$27,750	3620	96.44	3491	262	399
48	201	2225.02	Moderate	No	55.94	\$94,100	\$52,640	\$45,799	4395	91.83	4036	807	1059
48	201	2225.04	Low	No	31.92	\$94,100	\$30,037	\$26,136	3345	97.55	3263	156	322

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48	201	2225.05	Middle	No	89.08	\$94,100	\$83,824	\$72,926	2986	95.18	2842	673	921
48	201	2226.01	Low	No	31.13	\$94,100	\$29,293	\$25,490	2322	95.99	2229	0	94
48	201	2226.02	Low	No	39.70	\$94,100	\$37,358	\$32,500	2694	95.47	2572	9	61
48	201	2227.01	Low	No	27.42	\$94,100	\$25,802	\$22,450	2360	96.40	2275	180	497
48	201	2227.02	Low	No	34.28	\$94,100	\$32,257	\$28,065	3532	96.21	3398	98	693
48	201	2228.00	Low	No	39.82	\$94,100	\$37,471	\$32,604	3320	90.93	3019	553	961
48	201	2229.00	Moderate	No	52.44	\$94,100	\$49,346	\$42,930	8030	94.10	7556	1463	2229
48	201	2230.01	Moderate	No	70.06	\$94,100	\$65,926	\$57,353	3885	94.05	3654	652	783
48	201	2230.02	Low	No	44.68	\$94,100	\$42,044	\$36,575	4004	95.78	3835	458	587
48	201	2231.00	Moderate	No	74.65	\$94,100	\$70,246	\$61,111	2233	90.69	2025	492	656
48	201	2301.00	Moderate	No	52.95	\$94,100	\$49,826	\$43,350	1824	99.29	1811	150	527
48	201	2302.00	Low	No	49.93	\$94,100	\$46,984	\$40,877	5380	97.57	5249	971	1700
48	201	2303.00	Moderate	No	54.05	\$94,100	\$50,861	\$44,250	2298	97.82	2248	470	892
48	201	2304.00	Moderate	No	59.89	\$94,100	\$56,356	\$49,028	3824	97.41	3725	394	1200
48	201	2305.00	Moderate	No	51.22	\$94,100	\$48,198	\$41,929	4099	97.10	3980	878	1307
48	201	2306.00	Low	No	44.58	\$94,100	\$41,950	\$36,498	2690	99.11	2666	584	1038
48	201	2307.00	Low	No	43.08	\$94,100	\$40,538	\$35,272	2963	98.45	2917	435	1003
48	201	2308.00	Moderate	No	50.70	\$94,100	\$47,709	\$41,510	2662	97.78	2603	531	987
48	201	2309.00	Low	No	28.18	\$94,100	\$26,517	\$23,068	4947	98.24	4860	560	1404
48	201	2310.00	Moderate	No	63.46	\$94,100	\$59,716	\$51,955	4727	98.07	4636	1191	1669
48	201	2311.00	Moderate	No	52.00	\$94,100	\$48,932	\$42,568	4920	96.48	4747	929	1371
48	201	2312.00	Low	No	40.83	\$94,100	\$38,421	\$33,429	6800	98.65	6708	1253	1909
48	201	2313.00	Low	No	48.93	\$94,100	\$46,043	\$40,057	4796	97.60	4681	914	1392
48	201	2314.00	Moderate	No	62.30	\$94,100	\$58,624	\$51,000	3347	98.60	3300	771	1116
48	201	2315.00	Moderate	No	51.94	\$94,100	\$48,876	\$42,518	2863	98.57	2822	565	921
48	201	2316.00	Moderate	No	55.54	\$94,100	\$52,263	\$45,466	2915	98.56	2873	871	1186
48	201	2317.00	Low	No	38.58	\$94,100	\$36,304	\$31,587	4509	96.43	4348	769	1185
48	201	2318.00	Moderate	No	64.67	\$94,100	\$60,854	\$52,946	3066	97.29	2983	608	914

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48	201	2319.00	Low	No	44.36	\$94,100	\$41,743	\$36,319	6633	97.90	6494	1290	2259
48	201	2320.00	Moderate	No	57.87	\$94,100	\$54,456	\$47,375	4371	97.12	4245	995	1388
48	201	2321.00	Low	No	45.32	\$94,100	\$42,646	\$37,104	3803	93.08	3540	499	984
48	201	2322.01	Moderate	No	69.64	\$94,100	\$65,531	\$57,014	5754	86.58	4982	1088	1631
48	201	2322.02	Upper	No	266.34	\$94,100	\$250,626	\$218,031	5698	61.07	3480	1665	1741
48	201	2322.03	Upper	No	147.37	\$94,100	\$138,675	\$120,636	5924	75.88	4495	1285	1180
48	201	2323.03	Moderate	No	64.28	\$94,100	\$60,487	\$52,619	6451	95.75	6177	1168	1615
48	201	2323.04	Moderate	No	55.87	\$94,100	\$52,574	\$45,736	7774	91.72	7130	887	2008
48	201	2323.05	Middle	No	93.10	\$94,100	\$87,607	\$76,215	10957	94.83	10390	2132	2595
48	201	2323.06	Middle	No	90.38	\$94,100	\$85,048	\$73,986	3644	92.10	3356	638	1145
48	201	2324.02	Middle	No	92.18	\$94,100	\$86,741	\$75,465	3820	95.65	3654	772	1039
48	201	2324.03	Moderate	No	62.42	\$94,100	\$58,737	\$51,098	4575	95.02	4347	654	1179
48	201	2324.04	Moderate	No	66.84	\$94,100	\$62,896	\$54,718	3652	79.41	2900	547	952
48	201	2324.05	Upper	No	120.74	\$94,100	\$113,616	\$98,839	5832	94.32	5501	1300	1519
48	201	2325.00	Moderate	No	52.18	\$94,100	\$49,101	\$42,719	3157	85.21	2690	633	837
48	201	2326.00	Moderate	No	76.77	\$94,100	\$72,241	\$62,847	2892	88.69	2565	780	1052
48	201	2327.01	Low	No	33.82	\$94,100	\$31,825	\$27,689	7066	96.69	6832	835	1475
48	201	2327.03	Moderate	No	50.09	\$94,100	\$47,135	\$41,011	2740	96.53	2645	60	148
48	201	2327.04	Moderate	No	76.32	\$94,100	\$71,817	\$62,481	2009	84.57	1699	327	569
48	201	2328.01	Moderate	No	65.66	\$94,100	\$61,786	\$53,750	2621	92.56	2426	257	415
48	201	2328.02	Moderate	No	61.99	\$94,100	\$58,333	\$50,747	2715	95.06	2581	470	528
48	201	2329.01	Moderate	No	65.58	\$94,100	\$61,711	\$53,684	3992	89.65	3579	633	966
48	201	2329.02	Moderate	No	73.36	\$94,100	\$69,032	\$60,059	4380	91.26	3997	437	585
48	201	2330.01	Moderate	No	51.52	\$94,100	\$48,480	\$42,179	4163	85.68	3567	422	842
48	201	2330.02	Middle	No	115.47	\$94,100	\$108,657	\$94,526	4040	87.82	3548	1157	1297
48	201	2330.03	Middle	No	103.24	\$94,100	\$97,149	\$84,514	2470	74.49	1840	693	836
48	201	2331.01	Low	No	44.75	\$94,100	\$42,110	\$36,635	4640	91.36	4239	552	1012
48	201	2331.03	Low	No	43.86	\$94,100	\$41,272	\$35,909	5475	93.19	5102	773	1642
48	201	2331.04	Low	No	41.22	\$94,100	\$38,788	\$33,750	3110	93.18	2898	434	870

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48	201	2331.05	Low	No	39.40	\$94,100	\$37,075	\$32,256	3734	90.01	3361	521	1134
48	201	2332.00	Moderate	No	73.64	\$94,100	\$69,295	\$60,286	6461	86.84	5611	1401	1979
48	201	2333.00	Moderate	No	70.29	\$94,100	\$66,143	\$57,543	4468	94.72	4232	757	1225
48	201	2334.00	Low	No	48.35	\$94,100	\$45,497	\$39,583	2566	93.02	2387	431	727
48	201	2335.01	Moderate	No	66.01	\$94,100	\$62,115	\$54,042	3702	90.46	3349	990	1238
48	201	2335.02	Moderate	No	60.39	\$94,100	\$56,827	\$49,436	3346	91.60	3065	851	1108
48	201	2336.00	Low	No	44.70	\$94,100	\$42,063	\$36,591	2424	97.44	2362	454	832
48	201	2337.01	Moderate	No	51.73	\$94,100	\$48,678	\$42,348	5171	91.94	4754	941	1440
48	201	2337.02	Moderate	No	52.00	\$94,100	\$48,932	\$42,574	2932	93.76	2749	462	763
48	201	2337.03	Middle	No	84.17	\$94,100	\$79,204	\$68,906	2655	90.28	2397	590	810
48	201	2401.01	Moderate	No	50.92	\$94,100	\$47,916	\$41,688	1991	95.98	1911	0	82
48	201	2401.02	Low	No	34.84	\$94,100	\$32,784	\$28,523	1835	92.10	1690	78	215
48	201	2404.00	Moderate	No	70.78	\$94,100	\$66,604	\$57,941	7984	87.31	6971	1831	2276
48	201	2405.03	Low	No	40.18	\$94,100	\$37,809	\$32,895	1922	97.24	1869	0	282
48	201	2405.04	Low	No	33.73	\$94,100	\$31,740	\$27,612	3321	96.03	3189	31	161
48	201	2405.05	Low	No	26.49	\$94,100	\$24,927	\$21,686	1483	96.97	1438	0	185
48	201	2405.06	Low	No	46.24	\$94,100	\$43,512	\$37,852	5074	96.37	4890	371	628
48	201	2406.00	Low	No	22.55	\$94,100	\$21,220	\$18,462	2458	95.89	2357	12	177
48	201	2407.03	Moderate	No	64.26	\$94,100	\$60,469	\$52,609	5144	94.40	4856	1006	1183
48	201	2407.04	Moderate	No	77.15	\$94,100	\$72,598	\$63,155	5092	93.72	4772	852	1037
48	201	2407.05	Middle	No	84.58	\$94,100	\$79,590	\$69,239	6099	96.77	5902	847	1354
48	201	2407.06	Moderate	No	63.66	\$94,100	\$59,904	\$52,113	9971	95.72	9544	1721	2723
48	201	2407.07	Middle	No	90.24	\$94,100	\$84,916	\$73,877	6501	95.25	6192	1271	1570
48	201	2408.02	Moderate	No	69.81	\$94,100	\$65,691	\$57,153	7540	89.18	6724	1317	2194
48	201	2408.03	Moderate	No	53.73	\$94,100	\$50,560	\$43,986	2806	78.83	2212	448	518
48	201	2408.04	Low	No	38.25	\$94,100	\$35,993	\$31,313	3287	92.55	3042	0	206
48	201	2409.03	Middle	No	90.09	\$94,100	\$84,775	\$73,750	6490	88.58	5749	1603	1953
48	201	2409.04	Middle	No	87.24	\$94,100	\$82,093	\$71,419	9274	83.94	7785	2460	2941

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48	201	2409.05	Middle	No	103.47	\$94,100	\$97,365	\$84,702	3875	85.94	3330	918	1141
48	201	2409.06	Middle	No	89.61	\$94,100	\$84,323	\$73,354	8223	90.88	7473	1551	2127
48	201	2410.01	Middle	No	80.42	\$94,100	\$75,675	\$65,833	4729	71.41	3377	866	1311
48	201	2410.02	Middle	No	82.50	\$94,100	\$77,633	\$67,537	4105	65.60	2693	1377	1665
48	201	2411.01	Middle	No	89.39	\$94,100	\$84,116	\$73,176	5037	67.30	3390	1223	1533
48	201	2411.03	Moderate	No	66.49	\$94,100	\$62,567	\$54,430	4376	76.12	3331	777	1554
48	201	2411.04	Moderate	No	74.46	\$94,100	\$70,067	\$60,954	9294	79.14	7355	1793	2805
48	201	2411.05	Middle	No	82.19	\$94,100	\$77,341	\$67,283	4813	73.03	3515	975	1776
48	201	2412.01	Moderate	No	62.45	\$94,100	\$58,765	\$51,122	3369	68.66	2313	630	939
48	201	2412.02	Moderate	No	69.45	\$94,100	\$65,352	\$56,854	5445	77.26	4207	1016	1523
48	201	2413.01	Upper	No	151.39	\$94,100	\$142,458	\$123,929	5476	69.50	3806	1250	1673
48	201	2413.02	Upper	No	168.47	\$94,100	\$158,530	\$137,909	6895	69.08	4763	2318	2434
48	201	2414.00	Middle	No	104.84	\$94,100	\$98,654	\$85,827	9821	60.96	5987	2328	2802
48	201	2415.01	Moderate	No	53.88	\$94,100	\$50,701	\$44,113	4732	87.85	4157	376	727
48	201	2415.02	Moderate	No	55.73	\$94,100	\$52,442	\$45,625	2349	95.32	2239	73	153
48	201	2415.03	Low	No	47.59	\$94,100	\$44,782	\$38,963	2720	91.47	2488	345	672
48	201	2501.01	Upper	No	123.94	\$94,100	\$116,628	\$101,458	4361	79.04	3447	1162	1570
48	201	2501.02	Middle	No	102.39	\$94,100	\$96,349	\$83,818	5569	89.01	4957	1163	1536
48	201	2502.01	Middle	No	83.12	\$94,100	\$78,216	\$68,044	8046	90.83	7308	1923	2243
48	201	2502.02	Middle	No	90.27	\$94,100	\$84,944	\$73,895	2205	91.56	2019	249	550
48	201	2503.03	Unknown	No	0.00	\$94,100	\$0	\$0	3360	88.36	2969	885	1001
48	201	2503.04	Middle	No	92.08	\$94,100	\$86,647	\$75,380	9244	83.42	7711	1105	1846
48	201	2503.05	Middle	No	106.93	\$94,100	\$100,621	\$87,540	6059	74.24	4498	1586	1887
48	201	2503.06	Middle	No	91.91	\$94,100	\$86,487	\$75,240	4666	83.97	3918	1071	1389
48	201	2504.03	Upper	No	148.34	\$94,100	\$139,588	\$121,435	5125	50.17	2571	878	1063
48	201	2504.04	Upper	No	131.05	\$94,100	\$123,318	\$107,278	5540	46.55	2579	1537	1564
48	201	2504.05	Upper	No	133.02	\$94,100	\$125,172	\$108,893	7326	59.46	4356	2372	2893
48	201	2504.06	Upper	No	132.17	\$94,100	\$124,372	\$108,194	4779	55.56	2655	1257	1396
48	201	2504.07	Upper	No	187.70	\$94,100	\$176,626	\$153,656	10435	50.30	5249	2891	3109

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48	201	2504.08	Upper	No	123.37	\$94,100	\$116,091	\$100,993	9128	77.13	7040	1169	1303
48	201	2505.00	Middle	No	103.86	\$94,100	\$97,732	\$85,025	5771	62.80	3624	1369	1647
48	201	2506.01	Moderate	No	72.88	\$94,100	\$68,580	\$59,659	3898	73.17	2852	277	629
48	201	2506.02	Moderate	No	63.51	\$94,100	\$59,763	\$51,989	4792	77.78	3727	537	1284
48	201	2507.01	Upper	No	138.61	\$94,100	\$130,432	\$113,466	6613	58.69	3881	1670	2117
48	201	2507.02	Upper	No	147.89	\$94,100	\$139,164	\$121,068	4879	46.36	2262	1372	1654
48	201	2508.01	Middle	No	112.53	\$94,100	\$105,891	\$92,121	3981	34.14	1359	1009	1197
48	201	2508.02	Upper	No	172.99	\$94,100	\$162,784	\$141,609	4453	28.70	1278	1418	1563
48	201	2509.01	Upper	No	148.59	\$94,100	\$139,823	\$121,641	3548	30.72	1090	960	967
48	201	2509.02	Upper	No	258.30	\$94,100	\$243,060	\$211,442	6027	18.07	1089	1890	2041
48	201	2510.00	Upper	No	163.27	\$94,100	\$153,637	\$133,654	3093	33.46	1035	708	871
48	201	2511.00	Middle	No	115.28	\$94,100	\$108,478	\$94,375	7365	32.99	2430	2333	2686
48	201	2512.00	Middle	No	111.57	\$94,100	\$104,987	\$91,331	5987	36.20	2167	1881	2182
48	201	2513.00	Upper	No	126.52	\$94,100	\$119,055	\$103,571	7298	25.90	1890	2096	2420
48	201	2514.01	Upper	No	141.31	\$94,100	\$132,973	\$115,682	3011	37.00	1114	645	849
48	201	2514.02	Middle	No	86.27	\$94,100	\$81,180	\$70,625	5914	35.95	2126	1495	2552
48	201	2515.01	Upper	No	185.61	\$94,100	\$174,659	\$151,941	6469	33.75	2183	1658	1843
48	201	2515.03	Upper	No	166.11	\$94,100	\$156,310	\$135,982	2255	31.26	705	660	896
48	201	2515.04	Upper	No	193.34	\$94,100	\$181,933	\$158,272	5289	25.17	1331	1716	1826
48	201	2515.05	Upper	No	188.16	\$94,100	\$177,059	\$154,033	3870	21.09	816	1332	1373
48	201	2516.00	Middle	No	102.69	\$94,100	\$96,631	\$84,067	7271	22.82	1659	1983	2504
48	201	2517.01	Moderate	No	54.07	\$94,100	\$50,880	\$44,269	4892	28.76	1407	1114	1531
48	201	2517.02	Moderate	No	62.70	\$94,100	\$59,001	\$51,333	4300	31.86	1370	754	1088
48	201	2518.00	Middle	No	114.52	\$94,100	\$107,763	\$93,750	2096	39.31	824	612	785
48	201	2519.02	Upper	No	139.53	\$94,100	\$131,298	\$114,219	7828	38.90	3045	1874	2138
48	201	2519.03	Middle	No	114.92	\$94,100	\$108,140	\$94,076	4505	30.41	1370	1635	1912
48	201	2519.04	Upper	No	129.37	\$94,100	\$121,737	\$105,909	6790	34.62	2351	1946	2189
48	201	2520.01	Upper	No	181.03	\$94,100	\$170,349	\$148,193	7086	71.63	5076	1840	2182

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	2520.02	Upper	No	130.91	\$94,100	\$123,186	\$107,162	5426	66.84	3627	1375	1507
48	201	2520.03	Upper	No	175.76	\$94,100	\$165,390	\$143,882	11081	62.42	6917	2817	3033
48	201	2521.00	Moderate	No	63.80	\$94,100	\$60,036	\$52,228	3246	75.48	2450	692	902
48	201	2522.01	Moderate	No	74.98	\$94,100	\$70,556	\$61,386	4838	92.23	4462	772	939
48	201	2522.02	Moderate	No	77.87	\$94,100	\$73,276	\$63,750	7192	87.65	6304	1354	1872
48	201	2523.03	Middle	No	104.72	\$94,100	\$98,542	\$85,729	5132	95.36	4894	1150	1312
48	201	2523.04	Moderate	No	69.18	\$94,100	\$65,098	\$56,638	3563	91.44	3258	850	932
48	201	2523.05	Middle	No	102.99	\$94,100	\$96,914	\$84,313	7800	91.51	7138	1768	1993
48	201	2523.06	Moderate	No	69.43	\$94,100	\$65,334	\$56,836	8943	93.82	8390	1609	1971
48	201	2524.00	Moderate	No	76.39	\$94,100	\$71,883	\$62,539	7763	76.92	5971	1305	2056
48	201	2525.00	Moderate	No	68.45	\$94,100	\$64,411	\$56,038	5051	81.15	4099	911	1685
48	201	2526.01	Middle	No	80.84	\$94,100	\$76,070	\$66,183	4895	79.57	3895	804	1255
48	201	2526.02	Moderate	No	70.32	\$94,100	\$66,171	\$57,568	3721	75.09	2794	847	1293
48	201	2527.00	Moderate	No	60.89	\$94,100	\$57,297	\$49,844	5007	48.13	2410	884	1483
48	201	2528.00	Moderate	No	74.04	\$94,100	\$69,672	\$60,614	8024	77.88	6249	1606	2397
48	201	2529.01	Middle	No	98.31	\$94,100	\$92,510	\$80,476	3263	41.34	1349	668	884
48	201	2529.02	Middle	No	83.05	\$94,100	\$78,150	\$67,991	7173	57.48	4123	1645	2243
48	201	2530.00	Moderate	No	68.82	\$94,100	\$64,760	\$56,343	4637	75.37	3495	912	1391
48	201	2531.01	Upper	No	127.44	\$94,100	\$119,921	\$104,325	6624	74.40	4928	1357	1904
48	201	2531.02	Upper	No	121.45	\$94,100	\$114,284	\$99,423	7051	76.57	5399	1824	2004
48	201	2532.01	Upper	No	124.96	\$94,100	\$117,587	\$102,294	6342	44.02	2792	1833	2177
48	201	2532.02	Low	No	46.06	\$94,100	\$43,342	\$37,706	5341	75.49	4032	597	998
48	201	2533.00	Middle	No	109.77	\$94,100	\$103,294	\$89,861	3836	48.70	1868	1048	1268
48	201	2535.01	Moderate	No	68.98	\$94,100	\$64,910	\$56,469	6552	71.86	4708	1022	1449
48	201	2535.02	Middle	No	89.07	\$94,100	\$83,815	\$72,917	3799	81.92	3112	661	1049
48	201	2536.01	Middle	No	118.76	\$94,100	\$111,753	\$97,220	4187	59.85	2506	690	878
48	201	2536.02	Low	No	44.59	\$94,100	\$41,959	\$36,506	4735	84.65	4008	20	151
48	201	2537.00	Moderate	No	68.51	\$94,100	\$64,468	\$56,089	5580	70.72	3946	795	1213
48	201	2538.00	Moderate	No	77.94	\$94,100	\$73,342	\$63,806	8862	74.07	6564	1647	2089

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48	201	2539.00	Moderate	No	62.76	\$94,100	\$59,057	\$51,375	4634	61.61	2855	770	1075
48	201	2540.00	Moderate	No	66.92	\$94,100	\$62,972	\$54,785	3935	67.78	2667	558	918
48	201	2541.00	Moderate	No	70.57	\$94,100	\$66,406	\$57,776	5466	78.70	4302	791	1566
48	201	2542.00	Middle	No	81.31	\$94,100	\$76,513	\$66,563	2922	85.56	2500	493	927
48	201	2543.00	Middle	No	82.66	\$94,100	\$77,783	\$67,669	5340	80.41	4294	985	1432
48	201	2544.00	Low	No	48.72	\$94,100	\$45,846	\$39,883	3116	88.86	2769	743	1006
48	201	2546.00	Moderate	No	63.64	\$94,100	\$59,885	\$52,096	3691	85.42	3153	881	1298
48	201	2547.00	Middle	No	86.30	\$94,100	\$81,208	\$70,645	2428	55.35	1344	408	838
48	201	2548.00	Moderate	No	59.17	\$94,100	\$55,679	\$48,438	2705	80.67	2182	498	973
48	201	3101.01	Middle	No	103.58	\$94,100	\$97,469	\$84,792	3655	63.06	2305	532	831
48	201	3101.02	Low	No	29.67	\$94,100	\$27,919	\$24,289	2455	77.92	1913	481	747
48	201	3102.00	Upper	No	186.66	\$94,100	\$175,647	\$152,802	2361	59.85	1413	646	1009
48	201	3103.00	Moderate	No	64.52	\$94,100	\$60,713	\$52,821	5026	75.98	3819	835	1756
48	201	3104.00	Low	No	47.47	\$94,100	\$44,669	\$38,864	3316	89.63	2972	623	1483
48	201	3105.00	Low	No	42.52	\$94,100	\$40,011	\$34,813	3755	91.05	3419	726	1567
48	201	3106.00	Middle	No	80.11	\$94,100	\$75,384	\$65,580	4961	85.85	4259	974	2194
48	201	3107.00	Moderate	No	76.06	\$94,100	\$71,572	\$62,266	3699	83.10	3074	893	1353
48	201	3108.00	Moderate	No	62.21	\$94,100	\$58,540	\$50,927	2663	90.61	2413	320	466
48	201	3109.00	Low	No	45.37	\$94,100	\$42,693	\$37,143	5334	95.18	5077	857	1665
48	201	3110.01	Low	No	46.16	\$94,100	\$43,437	\$37,794	3040	97.20	2955	551	1114
48	201	3110.02	Moderate	No	67.96	\$94,100	\$63,950	\$55,635	3299	95.57	3153	682	1247
48	201	3111.00	Moderate	No	61.82	\$94,100	\$58,173	\$50,609	5238	96.09	5033	813	1900
48	201	3112.00	Moderate	No	53.88	\$94,100	\$50,701	\$44,110	4588	92.37	4238	714	1266
48	201	3113.00	Moderate	No	58.34	\$94,100	\$54,898	\$47,757	4912	95.87	4709	982	1445
48	201	3114.00	Moderate	No	59.55	\$94,100	\$56,037	\$48,750	1546	95.54	1477	244	507
48	201	3115.01	Moderate	No	64.81	\$94,100	\$60,986	\$53,058	2966	97.03	2878	438	665
48	201	3115.02	Moderate	No	51.78	\$94,100	\$48,725	\$42,391	3723	97.07	3614	579	889
48	201	3116.00	Low	No	37.58	\$94,100	\$35,363	\$30,764	3628	98.62	3578	15	144

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48	201	3117.01	Moderate	No	55.19	\$94,100	\$51,934	\$45,179	3506	95.86	3361	507	867
48	201	3117.02	Unknown	No	0.00	\$94,100	\$0	\$0	1890	95.61	1807	49	95
48	201	3118.00	Low	No	49.58	\$94,100	\$46,655	\$40,592	4325	95.40	4126	530	965
48	201	3119.00	Middle	No	87.18	\$94,100	\$82,036	\$71,369	2145	92.77	1990	335	672
48	201	3120.00	Middle	No	118.94	\$94,100	\$111,923	\$97,371	5759	71.33	4108	478	669
48	201	3122.00	Low	No	44.66	\$94,100	\$42,025	\$36,563	2351	93.19	2191	118	851
48	201	3123.00	Middle	No	93.91	\$94,100	\$88,369	\$76,875	2410	84.19	2029	358	975
48	201	3124.00	Unknown	No	0.00	\$94,100	\$0	\$0	1981	91.97	1822	183	1130
48	201	3125.01	Upper	No	180.38	\$94,100	\$169,738	\$147,664	2484	58.41	1451	602	763
48	201	3125.02	Upper	No	121.87	\$94,100	\$114,680	\$99,769	2384	61.66	1470	247	457
48	201	3126.01	Middle	No	93.42	\$94,100	\$87,908	\$76,473	2797	45.30	1267	142	72
48	201	3126.02	Upper	No	214.89	\$94,100	\$202,211	\$175,913	2453	50.84	1247	282	499
48	201	3126.03	Moderate	No	70.81	\$94,100	\$66,632	\$57,969	3082	64.15	1977	642	1536
48	201	3127.00	Middle	No	108.60	\$94,100	\$102,193	\$88,906	1859	84.78	1576	418	1354
48	201	3128.00	Low	No	27.92	\$94,100	\$26,273	\$22,857	5476	78.01	4272	95	182
48	201	3129.01	Moderate	No	54.34	\$94,100	\$51,134	\$44,483	1505	94.95	1429	143	363
48	201	3129.02	Upper	No	138.65	\$94,100	\$130,470	\$113,500	1801	88.62	1596	869	1064
48	201	3130.00	Upper	No	137.72	\$94,100	\$129,595	\$112,742	2462	84.04	2069	563	1134
48	201	3131.01	Upper	No	141.40	\$94,100	\$133,057	\$115,755	2297	53.46	1228	195	232
48	201	3131.02	Upper	No	252.84	\$94,100	\$237,922	\$206,974	2011	51.86	1043	336	164
48	201	3132.01	Upper	No	144.26	\$94,100	\$135,749	\$118,092	1610	90.99	1465	401	622
48	201	3132.02	Upper	No	135.82	\$94,100	\$127,807	\$111,188	2790	84.80	2366	672	857
48	201	3133.00	Moderate	No	74.56	\$94,100	\$70,161	\$61,042	3156	93.63	2955	621	874
48	201	3134.00	Low	No	45.89	\$94,100	\$43,182	\$37,571	3603	94.67	3411	514	805
48	201	3135.00	Low	No	35.63	\$94,100	\$33,528	\$29,167	2649	97.32	2578	431	824
48	201	3136.00	Low	No	40.42	\$94,100	\$38,035	\$33,092	4871	97.37	4743	667	1347
48	201	3137.00	Moderate	No	74.44	\$94,100	\$70,048	\$60,938	2256	97.16	2192	516	927
48	201	3138.01	Moderate	No	50.54	\$94,100	\$47,558	\$41,375	2035	97.64	1987	158	553
48	201	3138.02	Low	No	38.33	\$94,100	\$36,069	\$31,384	2797	98.07	2743	232	631

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48	201	3139.01	Middle	No	91.43	\$94,100	\$86,036	\$74,844	2211	75.03	1659	73	207
48	201	3139.02	Low	No	42.18	\$94,100	\$39,691	\$34,533	2592	76.81	1991	338	333
48	201	3140.01	Moderate	No	62.17	\$94,100	\$58,502	\$50,893	3104	67.07	2082	495	496
48	201	3140.03	Moderate	No	73.22	\$94,100	\$68,900	\$59,942	2591	78.46	2033	0	64
48	201	3140.04	Unknown	No	0.00	\$94,100	\$0	\$0	1668	79.44	1325	0	327
48	201	3140.05	Unknown	No	0.00	\$94,100	\$0	\$0	2468	72.93	1800	273	804
48	201	3143.01	Low	No	40.90	\$94,100	\$38,487	\$33,482	2363	94.88	2242	218	57
48	201	3143.02	Unknown	No	0.00	\$94,100	\$0	\$0	2440	94.43	2304	63	60
48	201	3144.01	Middle	No	98.42	\$94,100	\$92,613	\$80,568	1545	65.18	1007	81	10
48	201	3144.02	Middle	No	96.07	\$94,100	\$90,402	\$78,646	1717	72.68	1248	481	440
48	201	3201.00	Moderate	No	71.06	\$94,100	\$66,867	\$58,177	2408	93.85	2260	306	676
48	201	3202.01	Moderate	No	56.25	\$94,100	\$52,931	\$46,053	2461	95.49	2350	299	605
48	201	3202.02	Moderate	No	57.64	\$94,100	\$54,239	\$47,188	3648	93.31	3404	417	642
48	201	3205.00	Middle	No	92.08	\$94,100	\$86,647	\$75,377	4300	94.23	4052	1068	1316
48	201	3206.01	Moderate	No	68.58	\$94,100	\$64,534	\$56,141	2474	93.45	2312	435	601
48	201	3206.02	Low	No	48.89	\$94,100	\$46,005	\$40,029	4460	95.94	4279	564	1034
48	201	3207.00	Moderate	No	63.84	\$94,100	\$60,073	\$52,262	4550	90.97	4139	498	693
48	201	3208.00	Moderate	No	57.44	\$94,100	\$54,051	\$47,026	5023	94.05	4724	769	1678
48	201	3209.01	Moderate	No	70.33	\$94,100	\$66,181	\$57,576	3758	94.07	3535	449	807
48	201	3209.02	Middle	No	90.25	\$94,100	\$84,925	\$73,878	3722	92.05	3426	887	1243
48	201	3210.01	Moderate	No	65.99	\$94,100	\$62,097	\$54,019	2776	93.70	2601	492	546
48	201	3210.02	Middle	No	82.13	\$94,100	\$77,284	\$67,231	5450	89.78	4893	1136	1697
48	201	3211.01	Middle	No	104.33	\$94,100	\$98,175	\$85,404	4008	87.35	3501	434	563
48	201	3211.02	Moderate	No	60.39	\$94,100	\$56,827	\$49,441	4098	87.70	3594	923	1214
48	201	3212.00	Low	No	46.90	\$94,100	\$44,133	\$38,395	4512	92.58	4177	383	845
48	201	3213.01	Low	No	39.79	\$94,100	\$37,442	\$32,578	3364	94.47	3178	29	320
48	201	3213.02	Middle	No	94.06	\$94,100	\$88,510	\$77,000	1892	85.68	1621	316	469
48	201	3214.01	Moderate	No	59.07	\$94,100	\$55,585	\$48,359	4336	93.08	4036	815	1192

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48	201	3214.02	Middle	No	82.30	\$94,100	\$77,444	\$67,371	4077	91.02	3711	919	1349
48	201	3215.00	Low	No	35.60	\$94,100	\$33,500	\$29,143	2717	94.00	2554	174	376
48	201	3216.00	Middle	No	85.88	\$94,100	\$80,813	\$70,308	6792	88.60	6018	1226	1673
48	201	3217.00	Middle	No	94.67	\$94,100	\$89,084	\$77,500	3108	87.36	2715	832	1067
48	201	3218.00	Middle	No	84.58	\$94,100	\$79,590	\$69,237	3927	93.33	3665	779	1142
48	201	3219.00	Moderate	No	67.23	\$94,100	\$63,263	\$55,034	5657	91.36	5168	866	1442
48	201	3220.00	Moderate	No	52.47	\$94,100	\$49,374	\$42,955	3771	93.98	3544	61	133
48	201	3221.00	Moderate	No	59.87	\$94,100	\$56,338	\$49,016	4142	88.41	3662	497	1025
48	201	3222.00	Moderate	No	61.88	\$94,100	\$58,229	\$50,658	1831	92.35	1691	184	422
48	201	3226.00	Moderate	No	78.50	\$94,100	\$73,869	\$64,263	5237	75.42	3950	1169	1367
48	201	3227.01	Moderate	No	72.81	\$94,100	\$68,514	\$59,606	2807	82.79	2324	330	661
48	201	3227.02	Middle	No	92.66	\$94,100	\$87,193	\$75,855	4336	83.05	3601	705	1406
48	201	3228.00	Moderate	No	72.03	\$94,100	\$67,780	\$58,967	6246	87.78	5483	1211	1758
48	201	3229.00	Moderate	No	69.24	\$94,100	\$65,155	\$56,683	4072	90.89	3701	580	1004
48	201	3230.00	Low	No	48.25	\$94,100	\$45,403	\$39,497	5821	90.19	5250	273	812
48	201	3231.00	Moderate	No	52.57	\$94,100	\$49,468	\$43,036	3492	89.86	3138	201	477
48	201	3232.00	Upper	No	151.70	\$94,100	\$142,750	\$124,185	5595	84.43	4724	1152	1605
48	201	3233.00	Low	No	45.96	\$94,100	\$43,248	\$37,629	3397	88.08	2992	311	523
48	201	3234.00	Moderate	No	53.21	\$94,100	\$50,071	\$43,561	7275	87.30	6351	1115	1725
48	201	3235.00	Low	No	43.07	\$94,100	\$40,529	\$35,260	5349	87.49	4680	481	949
48	201	3236.01	Moderate	No	62.99	\$94,100	\$59,274	\$51,563	4068	70.77	2879	523	710
48	201	3236.02	Middle	No	90.16	\$94,100	\$84,841	\$73,806	4963	68.91	3420	1327	1626
48	201	3237.01	Moderate	No	67.93	\$94,100	\$63,922	\$55,609	4420	64.00	2829	543	704
48	201	3237.02	Middle	No	92.71	\$94,100	\$87,240	\$75,893	3252	65.90	2143	589	784
48	201	3238.01	Middle	No	81.98	\$94,100	\$77,143	\$67,115	4068	79.57	3237	979	1143
48	201	3238.02	Moderate	No	69.10	\$94,100	\$65,023	\$56,571	5005	79.74	3991	1079	1395
48	201	3239.00	Moderate	No	52.03	\$94,100	\$48,960	\$42,599	3710	70.97	2633	342	772
48	201	3240.00	Middle	No	107.43	\$94,100	\$101,092	\$87,944	5817	65.69	3821	1345	1916
48	201	3241.01	Moderate	No	60.91	\$94,100	\$57,316	\$49,862	5279	90.62	4784	782	1652

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48	201	3241.02	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0
48	201	3242.00	Low	No	48.25	\$94,100	\$45,403	\$39,500	1279	97.42	1246	181	433
48	201	3301.01	Middle	No	86.87	\$94,100	\$81,745	\$71,115	5091	99.04	5042	740	1678
48	201	3301.02	Middle	No	91.72	\$94,100	\$86,309	\$75,089	2703	98.11	2652	534	754
48	201	3302.00	Moderate	No	67.04	\$94,100	\$63,085	\$54,883	4290	96.53	4141	764	1084
48	201	3303.01	Middle	No	80.88	\$94,100	\$76,108	\$66,210	7941	97.05	7707	2008	2234
48	201	3303.02	Moderate	No	65.73	\$94,100	\$61,852	\$53,811	5713	97.20	5553	1145	1622
48	201	3303.03	Moderate	No	60.20	\$94,100	\$56,648	\$49,286	4515	95.59	4316	612	958
48	201	3304.00	Moderate	No	56.17	\$94,100	\$52,856	\$45,982	4863	97.55	4744	790	1219
48	201	3305.00	Moderate	No	62.41	\$94,100	\$58,728	\$51,089	4745	96.82	4594	804	1524
48	201	3306.00	Moderate	No	74.34	\$94,100	\$69,954	\$60,854	7139	97.09	6931	1711	2310
48	201	3307.00	Moderate	No	68.44	\$94,100	\$64,402	\$56,030	8797	97.19	8550	1721	2662
48	201	3308.01	Middle	No	81.69	\$94,100	\$76,870	\$66,875	6136	94.51	5799	942	1410
48	201	3308.02	Middle	No	106.81	\$94,100	\$100,508	\$87,439	9471	94.18	8920	2684	3284
48	201	3309.01	Moderate	No	74.98	\$94,100	\$70,556	\$61,386	9527	92.67	8829	2674	3271
48	201	3309.02	Low	No	38.11	\$94,100	\$35,862	\$31,199	3823	95.92	3667	700	1101
48	201	3311.00	Low	No	46.74	\$94,100	\$43,982	\$38,265	4610	97.53	4496	659	1503
48	201	3312.00	Low	No	34.32	\$94,100	\$32,295	\$28,102	4441	97.28	4320	480	1374
48	201	3313.00	Moderate	No	53.91	\$94,100	\$50,729	\$44,133	5032	98.85	4974	1142	1874
48	201	3314.00	Low	No	23.20	\$94,100	\$21,831	\$18,992	2538	99.25	2519	23	215
48	201	3315.01	Moderate	No	69.94	\$94,100	\$65,814	\$57,254	3908	98.90	3865	981	1395
48	201	3315.02	Middle	No	94.82	\$94,100	\$89,226	\$77,625	5359	95.56	5121	1536	1993
48	201	3316.02	Low	No	48.76	\$94,100	\$45,883	\$39,918	3604	97.70	3521	214	598
48	201	3316.03	Moderate	No	55.57	\$94,100	\$52,291	\$45,492	4199	99.21	4166	994	1455
48	201	3316.04	Low	No	36.18	\$94,100	\$34,045	\$29,617	2542	98.82	2512	488	596
48	201	3317.00	Low	No	42.70	\$94,100	\$40,181	\$34,961	4055	99.04	4016	813	1237
48	201	3318.00	Low	No	43.16	\$94,100	\$40,614	\$35,337	3868	98.60	3814	673	1120
48	201	3319.00	Low	No	49.39	\$94,100	\$46,476	\$40,431	3354	98.66	3309	970	1466

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48	201	3320.00	Low	No	35.53	\$94,100	\$33,434	\$29,087	6034	99.04	5976	809	1409
48	201	3321.00	Moderate	No	52.82	\$94,100	\$49,704	\$43,245	2954	99.12	2928	511	1007
48	201	3322.00	Low	No	48.78	\$94,100	\$45,902	\$39,936	4921	98.92	4868	987	1709
48	201	3323.00	Low	No	47.25	\$94,100	\$44,462	\$38,684	2999	98.97	2968	603	1085
48	201	3324.00	Moderate	No	53.48	\$94,100	\$50,325	\$43,783	4060	98.03	3980	986	1415
48	201	3325.00	Moderate	No	77.87	\$94,100	\$73,276	\$63,750	3190	97.43	3108	956	1103
48	201	3326.00	Moderate	No	51.57	\$94,100	\$48,527	\$42,217	6577	96.93	6375	1020	1604
48	201	3327.00	Moderate	No	73.57	\$94,100	\$69,229	\$60,227	2473	94.54	2338	607	871
48	201	3328.00	Low	No	47.52	\$94,100	\$44,716	\$38,906	3962	94.47	3743	449	789
48	201	3329.00	Moderate	No	71.38	\$94,100	\$67,169	\$58,438	4885	91.89	4489	776	1144
48	201	3330.00	Moderate	No	75.90	\$94,100	\$71,422	\$62,135	3290	93.16	3065	830	1020
48	201	3331.00	Moderate	No	57.08	\$94,100	\$53,712	\$46,728	3793	90.67	3439	626	728
48	201	3332.01	Moderate	No	60.92	\$94,100	\$57,326	\$49,875	4818	94.98	4576	594	764
48	201	3332.03	Moderate	No	63.50	\$94,100	\$59,754	\$51,985	2163	90.66	1961	387	537
48	201	3332.04	Middle	No	84.15	\$94,100	\$79,185	\$68,889	1280	96.88	1240	0	183
48	201	3332.05	Low	No	37.05	\$94,100	\$34,864	\$30,333	1515	96.11	1456	31	31
48	201	3333.01	Low	No	40.39	\$94,100	\$38,007	\$33,063	5693	95.49	5436	171	318
48	201	3333.02	Moderate	No	68.73	\$94,100	\$64,675	\$56,267	3661	94.05	3443	566	1061
48	201	3335.01	Low	No	46.68	\$94,100	\$43,926	\$38,214	3443	96.34	3317	249	358
48	201	3335.02	Moderate	No	57.57	\$94,100	\$54,173	\$47,132	2621	93.25	2444	364	542
48	201	3336.00	Middle	No	104.77	\$94,100	\$98,589	\$85,769	3215	80.75	2596	957	1219
48	201	3337.00	Moderate	No	62.96	\$94,100	\$59,245	\$51,544	3442	93.58	3221	629	944
48	201	3338.01	Moderate	No	52.53	\$94,100	\$49,431	\$43,008	4188	95.70	4008	375	759
48	201	3338.02	Middle	No	114.14	\$94,100	\$107,406	\$93,438	5797	92.94	5388	1498	1867
48	201	3339.03	Moderate	No	63.06	\$94,100	\$59,339	\$51,628	3689	91.89	3390	646	837
48	201	3339.04	Middle	No	81.31	\$94,100	\$76,513	\$66,563	5058	88.93	4498	1061	1297
48	201	3339.05	Middle	No	82.24	\$94,100	\$77,388	\$67,328	4159	94.61	3935	940	1155
48	201	3339.06	Middle	No	105.36	\$94,100	\$99,144	\$86,250	5147	95.30	4905	1414	1519
48	201	3340.01	Moderate	No	54.46	\$94,100	\$51,247	\$44,583	3707	92.23	3419	315	651

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48	201	3340.02	Middle	No	85.82	\$94,100	\$80,757	\$70,255	2240	81.88	1834	102	165
48	201	3340.03	Middle	No	84.41	\$94,100	\$79,430	\$69,104	6349	80.99	5142	974	1432
48	201	3341.01	Moderate	No	78.50	\$94,100	\$73,869	\$64,261	7291	85.43	6229	486	1034
48	201	3341.02	Moderate	No	75.76	\$94,100	\$71,290	\$62,021	7351	94.48	6945	1634	1776
48	201	3401.01	Unknown	No	0.00	\$94,100	\$0	\$0	1879	82.44	1549	0	42
48	201	3401.02	Middle	No	87.91	\$94,100	\$82,723	\$71,970	5395	82.97	4476	918	1141
48	201	3402.01	Unknown	No	0.00	\$94,100	\$0	\$0	0	0.00	0	0	0
48	201	3402.02	Upper	No	179.14	\$94,100	\$168,571	\$146,643	7911	49.42	3910	2188	2277
48	201	3402.03	Upper	No	213.87	\$94,100	\$201,252	\$175,078	4434	36.56	1621	1108	1265
48	201	3403.01	Upper	No	252.86	\$94,100	\$237,941	\$206,992	3906	36.97	1444	1312	1408
48	201	3403.02	Upper	No	149.08	\$94,100	\$140,284	\$122,039	6761	33.22	2246	2385	2582
48	201	3404.00	Upper	No	202.35	\$94,100	\$190,411	\$165,648	1306	29.02	379	474	473
48	201	3405.01	Middle	No	108.16	\$94,100	\$101,779	\$88,542	3904	44.80	1749	878	1134
48	201	3405.02	Low	No	48.14	\$94,100	\$45,300	\$39,412	2878	71.82	2067	227	327
48	201	3406.00	Upper	No	153.69	\$94,100	\$144,622	\$125,817	2563	33.01	846	956	1039
48	201	3407.01	Middle	No	98.35	\$94,100	\$92,547	\$80,510	4055	53.51	2170	981	1261
48	201	3407.02	Upper	No	142.72	\$94,100	\$134,300	\$116,833	2961	47.25	1399	950	1063
48	201	3408.00	Upper	No	162.72	\$94,100	\$153,120	\$133,209	5580	42.92	2395	1815	2005
48	201	3409.00	Moderate	No	59.55	\$94,100	\$56,037	\$48,750	4537	65.24	2960	314	684
48	201	3410.01	Middle	No	96.47	\$94,100	\$90,778	\$78,972	3957	58.02	2296	312	451
48	201	3410.02	Upper	No	120.19	\$94,100	\$113,099	\$98,389	3695	53.13	1963	719	1079
48	201	3411.01	Moderate	No	74.05	\$94,100	\$69,681	\$60,618	1480	66.55	985	234	327
48	201	3411.02	Middle	No	82.57	\$94,100	\$77,698	\$67,599	2641	61.04	1612	7	160
48	201	3412.01	Moderate	No	57.00	\$94,100	\$53,637	\$46,667	5326	61.85	3294	319	613
48	201	3412.03	Middle	No	102.31	\$94,100	\$96,274	\$83,750	2355	36.18	852	362	455
48	201	3412.04	Upper	No	151.46	\$94,100	\$142,524	\$123,988	3843	37.55	1443	623	704
48	201	3413.02	Moderate	No	75.25	\$94,100	\$70,810	\$61,607	3467	60.63	2102	251	462
48	201	3413.03	Middle	No	90.63	\$94,100	\$85,283	\$74,196	3304	45.58	1506	918	781

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48	201	3413.04	Middle	No	92.94	\$94,100	\$87,457	\$76,087	2036	45.58	928	26	118
48	201	3414.00	Upper	No	163.88	\$94,100	\$154,211	\$134,157	5664	26.27	1488	1591	1632
48	201	3415.01	Upper	No	131.00	\$94,100	\$123,271	\$107,237	6736	30.69	2067	1517	1694
48	201	3415.02	Upper	No	174.48	\$94,100	\$164,186	\$142,835	4393	33.28	1462	1101	1166
48	201	3416.00	Middle	No	110.15	\$94,100	\$103,651	\$90,169	6711	31.26	2098	1597	2219
48	201	3417.00	Middle	No	107.71	\$94,100	\$101,355	\$88,173	2723	31.03	845	906	1245
48	201	3418.00	Upper	No	120.63	\$94,100	\$113,513	\$98,750	2489	39.37	980	659	820
48	201	3420.01	Upper	No	156.04	\$94,100	\$146,834	\$127,738	6812	37.07	2525	1973	2114
48	201	3420.02	Upper	No	159.26	\$94,100	\$149,864	\$130,371	4436	54.40	2413	909	938
48	201	3421.00	Middle	No	102.81	\$94,100	\$96,744	\$84,167	4292	61.21	2627	1230	1358
48	201	3422.00	Moderate	No	74.78	\$94,100	\$70,368	\$61,215	3918	67.71	2653	649	1141
48	201	3423.00	Middle	No	87.06	\$94,100	\$81,923	\$71,270	7213	64.05	4620	1301	1999
48	201	3424.00	Middle	No	87.46	\$94,100	\$82,300	\$71,596	4007	70.75	2835	535	905
48	201	3425.00	Middle	No	95.78	\$94,100	\$90,129	\$78,405	6240	38.72	2416	1272	1959
48	201	3427.00	Middle	No	85.24	\$94,100	\$80,211	\$69,782	5145	40.06	2061	1211	1667
48	201	3428.01	Upper	No	150.10	\$94,100	\$141,244	\$122,875	4867	39.41	1918	1872	1918
48	201	3428.02	Upper	No	162.77	\$94,100	\$153,167	\$133,250	3988	33.35	1330	966	1039
48	201	3429.00	Middle	No	119.46	\$94,100	\$112,412	\$97,795	7084	41.40	2933	1970	2304
48	201	3430.00	Moderate	No	77.72	\$94,100	\$73,135	\$63,622	7460	54.62	4075	1276	1896
48	201	3431.00	Upper	No	127.57	\$94,100	\$120,043	\$104,432	4556	43.33	1974	1235	1484
48	201	3432.00	Upper	No	156.96	\$94,100	\$147,699	\$128,493	5089	45.23	2302	1272	1514
48	201	3433.01	Upper	No	127.30	\$94,100	\$119,789	\$104,211	4400	47.30	2081	1456	1570
48	201	3433.02	Middle	No	111.05	\$94,100	\$104,498	\$90,909	4876	43.74	2133	1369	1610
48	201	3436.01	Unknown	No	0.00	\$94,100	\$0	\$0	11	100.00	11	0	0
48	201	3436.02	Middle	No	107.58	\$94,100	\$101,233	\$88,068	3341	46.69	1560	835	1173
48	201	3437.00	Moderate	No	75.92	\$94,100	\$71,441	\$62,154	3860	63.60	2455	565	1017
48	201	3501.01	Unknown	No	0.00	\$94,100	\$0	\$0	5269	87.57	4614	807	1196
48	201	3501.02	Upper	No	129.74	\$94,100	\$122,085	\$106,205	4830	51.28	2477	1310	1331
48	201	3501.03	Middle	No	106.34	\$94,100	\$100,066	\$87,049	7487	77.49	5802	1703	2165

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48	201	3501.04	Middle	No	105.33	\$94,100	\$99,116	\$86,225	4850	82.80	4016	873	987
48	201	3502.01	Middle	No	110.45	\$94,100	\$103,933	\$90,421	3740	83.05	3106	1039	1040
48	201	3502.02	Middle	No	100.91	\$94,100	\$94,956	\$82,606	4684	78.18	3662	1262	1534
48	201	3503.00	Upper	No	133.33	\$94,100	\$125,464	\$109,149	6002	69.18	4152	1691	2016
48	201	3504.00	Middle	No	87.92	\$94,100	\$82,733	\$71,971	6235	85.08	5305	1248	1723
48	201	3505.00	Middle	No	91.64	\$94,100	\$86,233	\$75,023	7117	84.59	6020	1606	2123
48	201	3506.01	Middle	No	102.15	\$94,100	\$96,123	\$83,623	4372	50.41	2204	823	1291
48	201	3506.03	Middle	No	93.86	\$94,100	\$88,322	\$76,841	4631	55.30	2561	1159	1456
48	201	3506.04	Upper	No	140.97	\$94,100	\$132,653	\$115,399	3941	50.52	1991	942	1224
48	201	3507.00	Middle	No	105.42	\$94,100	\$99,200	\$86,300	2326	36.59	851	803	966
48	201	3508.01	Middle	No	82.23	\$94,100	\$77,378	\$67,313	5098	50.94	2597	965	1727
48	201	3508.03	Middle	No	81.44	\$94,100	\$76,635	\$66,667	3181	55.71	1772	469	603
48	201	3508.04	Upper	No	183.90	\$94,100	\$173,050	\$150,546	5648	50.76	2867	1068	1460
48	201	4101.01	Unknown	No	0.00	\$94,100	\$0	\$0	2159	64.01	1382	378	608
48	201	4101.02	Middle	No	90.60	\$94,100	\$85,255	\$74,167	4007	58.97	2363	364	386
48	201	4102.01	Upper	No	175.38	\$94,100	\$165,033	\$143,571	2176	37.73	821	79	277
48	201	4102.02	Upper	No	252.11	\$94,100	\$237,236	\$206,379	3361	37.43	1258	779	1343
48	201	4103.00	Upper	No	142.22	\$94,100	\$133,829	\$116,423	3722	32.29	1202	803	552
48	201	4104.01	Upper	No	242.69	\$94,100	\$228,371	\$198,667	3985	32.10	1279	1355	1629
48	201	4104.02	Upper	No	185.99	\$94,100	\$175,017	\$152,250	2623	33.02	866	743	1037
48	201	4105.01	Upper	No	155.86	\$94,100	\$146,664	\$127,593	1746	35.62	622	587	1078
48	201	4105.02	Upper	No	202.67	\$94,100	\$190,712	\$165,904	3070	38.70	1188	785	1028
48	201	4106.01	Upper	No	164.05	\$94,100	\$154,371	\$134,290	3444	48.14	1658	0	60
48	201	4106.02	Unknown	No	0.00	\$94,100	\$0	\$0	2508	44.82	1124	351	257
48	201	4107.03	Upper	No	159.25	\$94,100	\$149,854	\$130,365	2179	33.96	740	574	725
48	201	4107.04	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1895	32.45	615	605	664
48	201	4107.05	Middle	No	107.47	\$94,100	\$101,129	\$87,981	916	48.36	443	123	177
48	201	4107.06	Upper	No	156.67	\$94,100	\$147,426	\$128,250	1738	50.17	872	90	270

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48	201	4108.01	Upper	No	125.65	\$94,100	\$118,237	\$102,863	2578	42.01	1083	198	629
48	201	4108.02	Upper	No	197.13	\$94,100	\$185,499	\$161,375	1631	38.07	621	348	669
48	201	4109.00	Upper	No	154.88	\$94,100	\$145,742	\$126,790	3535	38.76	1370	599	1059
48	201	4110.01	Upper	No	215.39	\$94,100	\$202,682	\$176,324	1986	33.69	669	480	178
48	201	4110.02	Upper	No	135.84	\$94,100	\$127,825	\$111,200	2186	36.37	795	344	452
48	201	4110.03	Upper	No	257.77	\$94,100	\$242,562	\$211,012	1614	37.79	610	195	293
48	201	4111.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3420	31.49	1077	1150	1219
48	201	4112.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1759	17.96	316	609	601
48	201	4113.01	Upper	No	196.85	\$94,100	\$185,236	\$161,146	2119	42.14	893	337	213
48	201	4113.02	Upper	No	157.56	\$94,100	\$148,264	\$128,981	3217	43.39	1396	209	147
48	201	4114.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2774	17.95	498	948	977
48	201	4115.03	Upper	No	172.99	\$94,100	\$162,784	\$141,615	3478	42.67	1484	392	571
48	201	4115.04	Unknown	No	0.00	\$94,100	\$0	\$0	2329	44.18	1029	268	169
48	201	4115.05	Upper	No	159.99	\$94,100	\$150,551	\$130,972	2826	40.27	1138	364	436
48	201	4115.06	Upper	No	136.17	\$94,100	\$128,136	\$111,469	2273	41.53	944	261	0
48	201	4115.07	Middle	No	115.91	\$94,100	\$109,071	\$94,884	2093	46.44	972	75	102
48	201	4116.00	Upper	No	228.39	\$94,100	\$214,915	\$186,964	2933	31.71	930	1011	1280
48	201	4117.00	Upper	No	128.68	\$94,100	\$121,088	\$105,339	3793	57.76	2191	106	169
48	201	4118.01	Upper	No	124.77	\$94,100	\$117,409	\$102,137	3257	46.67	1520	748	724
48	201	4118.02	Upper	No	131.19	\$94,100	\$123,450	\$107,399	2758	41.77	1152	297	363
48	201	4119.01	Upper	No	297.68	\$94,100	\$280,117	\$243,686	2079	24.96	519	730	983
48	201	4119.02	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2135	33.82	722	313	340
48	201	4120.00	Upper	No	305.40	\$94,100	\$287,381	\$250,000	3744	23.99	898	1118	1331
48	201	4122.01	Upper	No	270.02	\$94,100	\$254,089	\$221,042	2882	42.61	1228	411	601
48	201	4122.02	Upper	No	194.57	\$94,100	\$183,090	\$159,279	3093	42.35	1310	954	1262
48	201	4123.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	6837	27.60	1887	2361	2572
48	201	4124.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4503	25.72	1158	1434	1687
48	201	4125.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1835	32.97	605	390	463
48	201	4126.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3885	32.25	1253	1248	1479

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48	201	4127.00	Upper	No	273.94	\$94,100	\$257,778	\$224,250	3370	44.39	1496	1095	1336
48	201	4128.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4905	43.02	2110	1625	1953
48	201	4129.01	Unknown	No	0.00	\$94,100	\$0	\$0	1577	64.24	1013	0	37
48	201	4129.02	Upper	No	132.34	\$94,100	\$124,532	\$108,333	3126	55.44	1733	512	641
48	201	4130.00	Upper	No	217.66	\$94,100	\$204,818	\$178,182	3507	41.77	1465	791	979
48	201	4131.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3088	32.19	994	919	1064
48	201	4132.03	Moderate	No	66.23	\$94,100	\$62,322	\$54,222	1547	49.90	772	32	105
48	201	4132.04	Middle	No	99.25	\$94,100	\$93,394	\$81,250	1077	69.45	748	14	26
48	201	4132.05	Upper	No	162.99	\$94,100	\$153,374	\$133,427	1458	56.45	823	304	234
48	201	4132.06	Unknown	No	0.00	\$94,100	\$0	\$0	2813	58.12	1635	349	240
48	201	4133.01	Upper	No	185.10	\$94,100	\$174,179	\$151,528	4489	59.75	2682	700	987
48	201	4133.02	Upper	No	226.93	\$94,100	\$213,541	\$185,763	3209	44.59	1431	1168	1589
48	201	4201.00	Moderate	No	54.89	\$94,100	\$51,651	\$44,934	2773	85.18	2362	313	527
48	201	4202.00	Middle	No	97.55	\$94,100	\$91,795	\$79,861	2430	72.63	1765	540	834
48	201	4203.00	Upper	No	209.89	\$94,100	\$197,506	\$171,818	3557	45.15	1606	851	982
48	201	4204.00	Upper	No	147.96	\$94,100	\$139,230	\$121,125	3487	38.49	1342	1032	1486
48	201	4205.00	Moderate	No	50.53	\$94,100	\$47,549	\$41,369	3845	94.20	3622	75	369
48	201	4206.00	Middle	No	106.21	\$94,100	\$99,944	\$86,948	2279	49.19	1121	695	840
48	201	4207.00	Upper	No	211.23	\$94,100	\$198,767	\$172,917	3039	33.63	1022	838	1112
48	201	4208.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2274	39.27	893	816	1001
48	201	4209.00	Upper	No	253.71	\$94,100	\$238,741	\$207,685	6386	36.13	2307	2268	2859
48	201	4210.00	Upper	No	224.87	\$94,100	\$211,603	\$184,079	2567	43.63	1120	1016	1231
48	201	4211.01	Low	No	48.69	\$94,100	\$45,817	\$39,861	3257	82.56	2689	96	329
48	201	4211.03	Low	No	29.09	\$94,100	\$27,374	\$23,819	1473	91.92	1354	0	42
48	201	4211.04	Low	No	49.06	\$94,100	\$46,165	\$40,164	4376	96.91	4241	0	178
48	201	4212.03	Low	No	48.52	\$94,100	\$45,657	\$39,722	1805	91.91	1659	0	88
48	201	4212.04	Low	No	42.82	\$94,100	\$40,294	\$35,054	2428	95.26	2313	0	254
48	201	4212.05	Low	No	41.88	\$94,100	\$39,409	\$34,286	2315	95.64	2214	0	121

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48	201	4212.06	Low	No	32.11	\$94,100	\$30,216	\$26,289	2054	96.69	1986	0	7
48	201	4213.01	Low	No	20.15	\$94,100	\$18,961	\$16,500	3576	96.31	3444	0	43
48	201	4213.02	Moderate	No	74.70	\$94,100	\$70,293	\$61,155	4423	87.63	3876	664	889
48	201	4214.01	Low	No	34.06	\$94,100	\$32,050	\$27,885	3517	96.53	3395	16	209
48	201	4214.02	Low	No	26.85	\$94,100	\$25,266	\$21,981	3284	98.57	3237	0	126
48	201	4214.03	Low	No	31.58	\$94,100	\$29,717	\$25,853	4597	96.32	4428	198	290
48	201	4215.01	Low	No	24.03	\$94,100	\$22,612	\$19,676	3528	86.90	3066	184	403
48	201	4215.02	Moderate	No	57.09	\$94,100	\$53,722	\$46,739	2838	93.55	2655	93	210
48	201	4216.01	Low	No	33.87	\$94,100	\$31,872	\$27,733	3112	97.43	3032	25	64
48	201	4216.02	Low	No	40.72	\$94,100	\$38,318	\$33,333	3409	86.15	2937	194	433
48	201	4217.00	Middle	No	115.67	\$94,100	\$108,845	\$94,688	4594	58.45	2685	1008	1177
48	201	4218.01	Low	No	46.21	\$94,100	\$43,484	\$37,832	3072	84.64	2600	2	507
48	201	4218.02	Upper	No	136.82	\$94,100	\$128,748	\$112,005	2467	56.10	1384	536	719
48	201	4219.00	Upper	No	230.37	\$94,100	\$216,778	\$188,583	2899	26.63	772	908	1093
48	201	4220.00	Upper	No	132.78	\$94,100	\$124,946	\$108,696	2597	32.46	843	765	1033
48	201	4221.00	Middle	No	86.84	\$94,100	\$81,716	\$71,094	5115	66.63	3408	2043	2362
48	201	4222.00	Low	No	35.12	\$94,100	\$33,048	\$28,750	6024	97.74	5888	156	681
48	201	4223.02	Middle	No	88.26	\$94,100	\$83,053	\$72,250	2289	84.49	1934	687	1019
48	201	4223.03	Unknown	No	0.00	\$94,100	\$0	\$0	3550	97.86	3474	118	455
48	201	4223.04	Moderate	No	53.48	\$94,100	\$50,325	\$43,779	3810	97.82	3727	444	661
48	201	4224.03	Moderate	No	73.73	\$94,100	\$69,380	\$60,357	2783	69.89	1945	617	806
48	201	4224.04	Low	No	43.81	\$94,100	\$41,225	\$35,867	2966	90.96	2698	252	460
48	201	4224.05	Low	No	37.48	\$94,100	\$35,269	\$30,685	1589	91.69	1457	0	253
48	201	4224.06	Middle	No	81.08	\$94,100	\$76,296	\$66,373	2473	91.95	2274	415	766
48	201	4225.01	Moderate	No	79.62	\$94,100	\$74,922	\$65,183	3381	81.07	2741	369	942
48	201	4225.02	Low	No	47.58	\$94,100	\$44,773	\$38,951	3458	73.89	2555	387	991
48	201	4226.01	Moderate	No	58.06	\$94,100	\$54,634	\$47,535	4607	82.14	3784	442	879
48	201	4226.02	Middle	No	98.43	\$94,100	\$92,623	\$80,577	2338	54.62	1277	488	812
48	201	4227.01	Moderate	No	64.37	\$94,100	\$60,572	\$52,694	5107	88.88	4539	867	1544

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48	201	4227.02	Middle	No	88.79	\$94,100	\$83,551	\$72,684	3257	79.92	2603	873	1154
48	201	4228.00	Low	No	44.33	\$94,100	\$41,715	\$36,291	5138	83.75	4303	492	657
48	201	4229.00	Low	No	49.72	\$94,100	\$46,787	\$40,707	4874	91.88	4478	410	554
48	201	4230.01	Low	No	39.23	\$94,100	\$36,915	\$32,118	3019	93.31	2817	88	150
48	201	4230.02	Low	No	40.68	\$94,100	\$38,280	\$33,301	3072	88.31	2713	135	319
48	201	4231.00	Low	No	34.62	\$94,100	\$32,577	\$28,344	2775	97.77	2713	0	105
48	201	4232.01	Middle	No	94.54	\$94,100	\$88,962	\$77,396	3252	81.86	2662	649	915
48	201	4232.03	Moderate	No	58.48	\$94,100	\$55,030	\$47,877	2567	91.70	2354	170	353
48	201	4232.04	Low	No	42.57	\$94,100	\$40,058	\$34,852	4062	96.90	3936	155	293
48	201	4233.01	Moderate	No	79.69	\$94,100	\$74,988	\$65,238	4393	74.85	3288	826	1190
48	201	4233.03	Unknown	No	0.00	\$94,100	\$0	\$0	1809	85.85	1553	30	333
48	201	4233.04	Moderate	No	60.59	\$94,100	\$57,015	\$49,604	3605	78.06	2814	773	1020
48	201	4234.01	Middle	No	99.30	\$94,100	\$93,441	\$81,287	5329	79.38	4230	1038	1431
48	201	4234.02	Middle	No	91.66	\$94,100	\$86,252	\$75,040	3944	96.81	3818	1041	1278
48	201	4235.00	Middle	No	114.37	\$94,100	\$107,622	\$93,629	1995	72.03	1437	697	773
48	201	4236.00	Moderate	No	77.10	\$94,100	\$72,551	\$63,119	6943	93.06	6461	1730	2345
48	201	4301.01	Upper	No	284.22	\$94,100	\$267,451	\$232,660	2990	39.67	1186	950	860
48	201	4301.02	Upper	No	212.84	\$94,100	\$200,282	\$174,236	2847	35.79	1019	389	448
48	201	4302.00	Middle	No	118.08	\$94,100	\$111,113	\$96,667	1518	39.13	594	246	347
48	201	4303.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	4385	20.00	877	1645	1707
48	201	4304.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3118	27.55	859	1169	1285
48	201	4305.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2380	33.99	809	722	821
48	201	4306.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3832	28.47	1091	1186	1266
48	201	4307.00	Middle	No	118.35	\$94,100	\$111,367	\$96,887	4191	39.58	1659	535	644
48	201	4308.00	Upper	No	227.35	\$94,100	\$213,936	\$186,108	6091	42.13	2566	1123	1275
48	201	4309.00	Upper	No	152.83	\$94,100	\$143,813	\$125,109	6406	41.34	2648	1945	2138
48	201	4310.01	Upper	No	161.33	\$94,100	\$151,812	\$132,067	2616	36.70	960	800	834
48	201	4310.02	Upper	No	198.81	\$94,100	\$187,080	\$162,750	2929	27.96	819	941	1094

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48	201	4311.01	Moderate	No	69.73	\$94,100	\$65,616	\$57,083	4023	58.66	2360	693	774
48	201	4311.02	Moderate	No	56.87	\$94,100	\$53,515	\$46,555	3912	64.83	2536	362	425
48	201	4312.03	Middle	No	81.17	\$94,100	\$76,381	\$66,450	2117	71.85	1521	145	215
48	201	4312.04	Middle	No	99.75	\$94,100	\$93,865	\$81,657	3185	56.42	1797	703	679
48	201	4312.05	Unknown	No	0.00	\$94,100	\$0	\$0	3207	76.21	2444	0	151
48	201	4312.06	Middle	No	85.06	\$94,100	\$80,041	\$69,637	1985	62.47	1240	37	7
48	201	4313.02	Upper	No	263.84	\$94,100	\$248,273	\$215,981	4662	31.79	1482	1129	1261
48	201	4313.03	Unknown	No	0.00	\$94,100	\$0	\$0	2019	65.82	1329	423	381
48	201	4313.04	Upper	No	121.51	\$94,100	\$114,341	\$99,474	3195	61.22	1956	217	316
48	201	4314.01	Upper	No	171.09	\$94,100	\$160,996	\$140,060	2270	51.76	1175	418	251
48	201	4314.03	Upper	No	131.72	\$94,100	\$123,949	\$107,829	1504	48.67	732	359	286
48	201	4314.04	Upper	No	130.01	\$94,100	\$122,339	\$106,427	2166	45.38	983	576	315
48	201	4315.03	Upper	No	123.59	\$94,100	\$116,298	\$101,174	1591	43.81	697	69	157
48	201	4315.04	Upper	No	273.91	\$94,100	\$257,749	\$224,228	2396	18.78	450	889	934
48	201	4315.05	Upper	No	122.74	\$94,100	\$115,498	\$100,481	1603	28.32	454	369	601
48	201	4315.06	Upper	No	198.70	\$94,100	\$186,977	\$162,656	2822	38.94	1099	962	475
48	201	4316.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	3493	17.06	596	1271	1284
48	201	4317.01	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2473	30.85	763	508	424
48	201	4317.02	Upper	No	271.35	\$94,100	\$255,340	\$222,125	2847	21.04	599	1074	850
48	201	4318.01	Upper	No	179.47	\$94,100	\$168,881	\$146,920	3531	43.93	1551	598	626
48	201	4318.03	Upper	No	201.86	\$94,100	\$189,950	\$165,244	2597	52.45	1362	161	29
48	201	4318.04	Upper	No	191.61	\$94,100	\$180,305	\$156,852	2690	48.07	1293	243	34
48	201	4319.01	Unknown	No	0.00	\$94,100	\$0	\$0	2390	57.78	1381	480	125
48	201	4319.02	Upper	No	129.49	\$94,100	\$121,850	\$106,000	2963	55.28	1638	54	35
48	201	4320.03	Moderate	No	66.72	\$94,100	\$62,784	\$54,620	2066	74.25	1534	47	135
48	201	4320.04	Upper	No	137.90	\$94,100	\$129,764	\$112,885	2273	53.81	1223	611	810
48	201	4320.05	Moderate	No	51.62	\$94,100	\$48,574	\$42,260	2740	82.08	2249	85	61
48	201	4320.06	Low	No	38.96	\$94,100	\$36,661	\$31,898	2025	88.44	1791	18	52
48	201	4321.01	Low	No	31.47	\$94,100	\$29,613	\$25,764	2907	79.64	2315	80	141

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48	201	4321.02	Moderate	No	79.36	\$94,100	\$74,678	\$64,966	3704	68.47	2536	347	357
48	201	4322.00	Moderate	No	62.34	\$94,100	\$58,662	\$51,037	4232	63.47	2686	624	845
48	201	4323.01	Moderate	No	51.39	\$94,100	\$48,358	\$42,068	2858	88.38	2526	43	339
48	201	4323.02	Moderate	No	59.62	\$94,100	\$56,102	\$48,806	2241	93.04	2085	0	220
48	201	4323.03	Moderate	No	60.23	\$94,100	\$56,676	\$49,308	2221	81.04	1800	29	233
48	201	4324.01	Moderate	No	54.82	\$94,100	\$51,586	\$44,883	3632	84.28	3061	637	527
48	201	4324.02	Moderate	No	69.71	\$94,100	\$65,597	\$57,064	2482	88.15	2188	0	98
48	201	4325.01	Low	No	43.18	\$94,100	\$40,632	\$35,348	3801	79.77	3032	612	911
48	201	4325.02	Moderate	No	54.37	\$94,100	\$51,162	\$44,514	1765	82.38	1454	209	255
48	201	4326.00	Middle	No	103.49	\$94,100	\$97,384	\$84,722	1867	55.12	1029	332	488
48	201	4327.03	Upper	No	143.00	\$94,100	\$134,563	\$117,059	2057	54.84	1128	269	428
48	201	4327.04	Moderate	No	54.51	\$94,100	\$51,294	\$44,625	1724	84.57	1458	87	243
48	201	4327.05	Low	No	30.94	\$94,100	\$29,115	\$25,328	4271	97.14	4149	28	111
48	201	4327.06	Low	No	35.78	\$94,100	\$33,669	\$29,295	1962	82.01	1609	70	166
48	201	4328.03	Low	No	41.75	\$94,100	\$39,287	\$34,178	3174	92.69	2942	289	268
48	201	4328.04	Moderate	No	57.71	\$94,100	\$54,305	\$47,241	1955	87.16	1704	192	499
48	201	4328.05	Low	No	41.04	\$94,100	\$38,619	\$33,597	2017	96.23	1941	0	122
48	201	4328.06	Low	No	44.71	\$94,100	\$42,072	\$36,600	4345	89.80	3902	91	322
48	201	4329.01	Low	No	42.09	\$94,100	\$39,607	\$34,462	3161	91.71	2899	242	444
48	201	4329.03	Low	No	32.83	\$94,100	\$30,893	\$26,881	2196	94.44	2074	96	257
48	201	4329.04	Moderate	No	56.69	\$94,100	\$53,345	\$46,411	3797	90.02	3418	514	423
48	201	4330.03	Low	No	38.47	\$94,100	\$36,200	\$31,497	5580	98.35	5488	121	368
48	201	4330.04	Low	No	29.37	\$94,100	\$27,637	\$24,050	3390	97.82	3316	0	140
48	201	4330.05	Moderate	No	55.05	\$94,100	\$51,802	\$45,070	2409	98.17	2365	0	286
48	201	4330.06	Low	No	44.11	\$94,100	\$41,508	\$36,111	2401	97.58	2343	0	176
48	201	4330.07	Low	No	48.76	\$94,100	\$45,883	\$39,917	1507	99.14	1494	22	106
48	201	4331.00	Low	No	47.13	\$94,100	\$44,349	\$38,581	3398	97.82	3324	109	277
48	201	4332.01	Low	No	46.13	\$94,100	\$43,408	\$37,766	4801	89.19	4282	665	1020

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48	201	4332.02	Moderate	No	66.77	\$94,100	\$62,831	\$54,659	4367	90.11	3935	605	1078
48	201	4333.00	Middle	No	96.86	\$94,100	\$91,145	\$79,295	5351	79.70	4265	1192	1820
48	201	4334.00	Moderate	No	59.69	\$94,100	\$56,168	\$48,864	4276	90.60	3874	493	859
48	201	4335.03	Low	No	30.77	\$94,100	\$28,955	\$25,190	1783	96.92	1728	0	196
48	201	4335.04	Low	No	37.25	\$94,100	\$35,052	\$30,494	3739	96.95	3625	110	312
48	201	4335.05	Low	No	32.38	\$94,100	\$30,470	\$26,509	2898	97.48	2825	102	164
48	201	4335.06	Moderate	No	55.40	\$94,100	\$52,131	\$45,352	2145	98.69	2117	107	190
48	201	4335.07	Low	No	49.65	\$94,100	\$46,721	\$40,644	3145	96.85	3046	73	384
48	201	4336.01	Moderate	No	60.58	\$94,100	\$57,006	\$49,598	2837	95.42	2707	83	118
48	201	4336.02	Moderate	No	60.38	\$94,100	\$56,818	\$49,427	3707	96.74	3586	24	419
48	201	4401.01	Low	No	26.54	\$94,100	\$24,974	\$21,730	2269	95.11	2158	53	313
48	201	4401.02	Middle	No	106.72	\$94,100	\$100,424	\$87,367	4556	84.39	3845	1393	1527
48	201	4501.00	Upper	No	221.30	\$94,100	\$208,243	\$181,157	1908	34.75	663	658	658
48	201	4502.00	Upper	No	218.29	\$94,100	\$205,411	\$178,696	5749	28.14	1618	1250	1413
48	201	4503.01	Middle	No	81.08	\$94,100	\$76,296	\$66,379	2944	56.35	1659	403	536
48	201	4503.02	Middle	No	83.27	\$94,100	\$78,357	\$68,167	5318	64.97	3455	848	902
48	201	4504.01	Low	No	42.94	\$94,100	\$40,407	\$35,156	2180	56.79	1238	314	259
48	201	4504.02	Middle	No	96.24	\$94,100	\$90,562	\$78,785	2299	52.24	1201	304	642
48	201	4505.00	Upper	No	211.41	\$94,100	\$198,937	\$173,060	3386	36.36	1231	818	1123
48	201	4506.00	Upper	No	168.89	\$94,100	\$158,925	\$138,258	5294	45.90	2430	936	1107
48	201	4507.00	Upper	No	305.40	\$94,100	\$287,381	\$250,001	6765	18.73	1267	1894	2210
48	201	4508.01	Middle	No	101.80	\$94,100	\$95,794	\$83,333	2069	62.20	1287	179	322
48	201	4508.03	Moderate	No	64.35	\$94,100	\$60,553	\$52,681	4657	66.63	3103	887	1207
48	201	4508.04	Low	No	33.56	\$94,100	\$31,580	\$27,473	3023	83.00	2509	48	287
48	201	4509.00	Upper	No	153.56	\$94,100	\$144,500	\$125,703	2885	44.68	1289	893	881
48	201	4510.03	Low	No	41.99	\$94,100	\$39,513	\$34,375	3115	88.57	2759	199	690
48	201	4510.04	Moderate	No	53.78	\$94,100	\$50,607	\$44,028	2305	81.08	1869	156	204
48	201	4510.05	Low	No	27.11	\$94,100	\$25,511	\$22,192	1897	89.09	1690	41	181
48	201	4510.06	Upper	No	121.11	\$94,100	\$113,965	\$99,146	2478	54.56	1352	850	1112

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48	201	4511.00	Middle	No	109.71	\$94,100	\$103,237	\$89,815	4383	52.98	2322	1080	1466
48	201	4512.00	Upper	No	179.07	\$94,100	\$168,505	\$146,588	2686	28.70	771	915	1084
48	201	4513.01	Middle	No	89.37	\$94,100	\$84,097	\$73,161	4296	64.48	2770	1021	1762
48	201	4513.02	Upper	No	169.49	\$94,100	\$159,490	\$138,750	2877	35.52	1022	1134	1224
48	201	4514.01	Upper	No	142.58	\$94,100	\$134,168	\$116,719	3707	61.18	2268	660	900
48	201	4514.04	Middle	No	84.47	\$94,100	\$79,486	\$69,153	4269	80.56	3439	110	192
48	201	4514.05	Unknown	No	0.00	\$94,100	\$0	\$0	2369	72.82	1725	140	406
48	201	4514.06	Moderate	No	64.73	\$94,100	\$60,911	\$52,995	2986	73.28	2188	451	601
48	201	4514.07	Moderate	No	51.40	\$94,100	\$48,367	\$42,083	1672	81.58	1364	50	407
48	201	4515.01	Moderate	No	73.65	\$94,100	\$69,305	\$60,290	3046	73.28	2232	0	59
48	201	4515.02	Middle	No	86.02	\$94,100	\$80,945	\$70,417	2683	59.75	1603	431	666
48	201	4516.03	Upper	No	161.68	\$94,100	\$152,141	\$132,355	3672	62.99	2313	630	660
48	201	4516.04	Upper	No	221.74	\$94,100	\$208,657	\$181,518	4292	43.48	1866	1190	1277
48	201	4516.05	Middle	No	108.56	\$94,100	\$102,155	\$88,871	4317	77.44	3343	76	192
48	201	4516.06	Upper	No	143.36	\$94,100	\$134,902	\$117,355	5883	61.91	3642	1404	1709
48	201	4517.00	Middle	No	84.44	\$94,100	\$79,458	\$69,125	4263	83.60	3564	667	1074
48	201	4518.00	Moderate	No	74.36	\$94,100	\$69,973	\$60,875	5319	82.95	4412	1023	1411
48	201	4519.02	Upper	No	138.82	\$94,100	\$130,630	\$113,638	2517	69.33	1745	800	968
48	201	4519.03	Low	No	33.81	\$94,100	\$31,815	\$27,679	4153	95.57	3969	21	384
48	201	4519.04	Moderate	No	54.09	\$94,100	\$50,899	\$44,278	3966	81.87	3247	780	1014
48	201	4520.01	Moderate	No	68.80	\$94,100	\$64,741	\$56,323	4678	83.73	3917	539	1299
48	201	4520.02	Moderate	No	69.77	\$94,100	\$65,654	\$57,115	3875	78.50	3042	50	126
48	201	4521.01	Upper	No	136.96	\$94,100	\$128,879	\$112,117	6357	63.10	4011	864	1186
48	201	4521.02	Unknown	No	0.00	\$94,100	\$0	\$0	1896	81.49	1545	0	117
48	201	4521.03	Moderate	No	51.02	\$94,100	\$48,010	\$41,767	2165	91.13	1973	31	231
48	201	4522.02	Moderate	No	51.49	\$94,100	\$48,452	\$42,155	3451	86.64	2990	204	304
48	201	4522.03	Low	No	47.80	\$94,100	\$44,980	\$39,129	3100	86.48	2681	256	283
48	201	4522.04	Moderate	No	59.91	\$94,100	\$56,375	\$49,045	2617	86.97	2276	52	271

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48	201	4523.00	Middle	No	80.15	\$94,100	\$75,421	\$65,616	2226	95.19	2119	630	767
48	201	4524.01	Moderate	No	66.37	\$94,100	\$62,454	\$54,334	3976	94.37	3752	819	916
48	201	4524.02	Moderate	No	59.19	\$94,100	\$55,698	\$48,456	4048	93.55	3787	724	942
48	201	4525.01	Moderate	No	52.07	\$94,100	\$48,998	\$42,625	2485	94.69	2353	80	246
48	201	4525.02	Moderate	No	59.47	\$94,100	\$55,961	\$48,683	4912	94.08	4621	800	1153
48	201	4526.01	Low	No	36.47	\$94,100	\$34,318	\$29,859	4427	96.18	4258	0	236
48	201	4526.02	Moderate	No	64.94	\$94,100	\$61,109	\$53,160	3367	94.54	3183	664	826
48	201	4527.01	Moderate	No	68.03	\$94,100	\$64,016	\$55,692	4557	95.74	4363	950	1274
48	201	4527.02	Moderate	No	66.65	\$94,100	\$62,718	\$54,563	3911	97.09	3797	696	911
48	201	4527.03	Low	No	49.99	\$94,100	\$47,041	\$40,922	3897	96.25	3751	427	626
48	201	4528.01	Moderate	No	68.77	\$94,100	\$64,713	\$56,302	5751	92.02	5292	1167	1758
48	201	4528.02	Moderate	No	59.76	\$94,100	\$56,234	\$48,925	5928	96.78	5737	688	1107
48	201	4529.00	Moderate	No	67.84	\$94,100	\$63,837	\$55,536	4274	93.19	3983	808	1264
48	201	4530.01	Unknown	No	0.00	\$94,100	\$0	\$0	2455	96.82	2377	546	817
48	201	4530.02	Middle	No	91.99	\$94,100	\$86,563	\$75,304	5141	94.67	4867	1116	1303
48	201	4531.00	Low	No	31.34	\$94,100	\$29,491	\$25,662	4304	96.51	4154	407	601
48	201	4532.01	Low	No	39.29	\$94,100	\$36,972	\$32,170	3546	96.14	3409	0	210
48	201	4532.02	Moderate	No	53.80	\$94,100	\$50,626	\$44,044	4228	93.59	3957	400	607
48	201	4533.00	Low	No	43.77	\$94,100	\$41,188	\$35,833	3485	97.10	3384	32	361
48	201	4534.01	Moderate	No	56.54	\$94,100	\$53,204	\$46,287	3042	88.89	2704	399	592
48	201	4534.03	Low	No	38.43	\$94,100	\$36,163	\$31,461	4107	97.35	3998	320	530
48	201	4534.04	Moderate	No	59.55	\$94,100	\$56,037	\$48,750	4379	93.81	4108	707	948
48	201	4534.05	Unknown	No	0.00	\$94,100	\$0	\$0	3962	94.19	3732	289	406
48	201	4535.01	Moderate	No	64.95	\$94,100	\$61,118	\$53,173	6357	93.77	5961	1050	1605
48	201	4535.02	Moderate	No	67.25	\$94,100	\$63,282	\$55,058	3926	92.38	3627	598	857
48	201	4536.01	Moderate	No	52.81	\$94,100	\$49,694	\$43,235	2161	94.91	2051	254	416
48	201	4536.03	Low	No	42.06	\$94,100	\$39,578	\$34,435	3291	93.04	3062	444	692
48	201	4536.04	Middle	No	86.68	\$94,100	\$81,566	\$70,961	4147	96.60	4006	694	1060
48	201	4537.01	Moderate	No	55.21	\$94,100	\$51,953	\$45,200	4531	93.75	4248	602	1182

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48	201	4537.02	Moderate	No	55.67	\$94,100	\$52,385	\$45,576	4221	94.84	4003	634	944
48	201	4538.00	Moderate	No	77.60	\$94,100	\$73,022	\$63,523	3668	90.38	3315	752	1030
48	201	4539.01	Middle	No	88.69	\$94,100	\$83,457	\$72,604	5961	95.24	5677	1047	1367
48	201	4539.02	Low	No	45.32	\$94,100	\$42,646	\$37,099	4140	92.68	3837	522	1091
48	201	4540.00	Middle	No	95.02	\$94,100	\$89,414	\$77,788	5261	90.53	4763	1126	1355
48	201	4541.00	Moderate	No	71.43	\$94,100	\$67,216	\$58,474	3667	88.14	3232	607	830
48	201	4542.00	Middle	No	94.02	\$94,100	\$88,473	\$76,964	3977	87.70	3488	949	1235
48	201	4543.02	Moderate	No	79.82	\$94,100	\$75,111	\$65,340	6792	83.57	5676	1660	2037
48	201	4543.03	Moderate	No	71.95	\$94,100	\$67,705	\$58,901	3471	87.53	3038	572	970
48	201	4543.04	Moderate	No	73.74	\$94,100	\$69,389	\$60,363	4830	91.24	4407	273	783
48	201	4543.05	Moderate	No	50.72	\$94,100	\$47,728	\$41,520	4288	89.44	3835	372	542
48	201	4544.00	Moderate	No	50.63	\$94,100	\$47,643	\$41,453	1046	88.05	921	0	80
48	201	4545.02	Upper	No	253.19	\$94,100	\$238,252	\$207,260	2672	51.50	1376	639	754
48	201	4545.03	Upper	No	220.56	\$94,100	\$207,547	\$180,549	2575	33.28	857	1078	1093
48	201	4545.04	Upper	No	221.31	\$94,100	\$208,253	\$181,167	5913	51.36	3037	1546	1665
48	201	4545.05	Upper	No	185.12	\$94,100	\$174,198	\$151,538	2606	55.22	1439	805	885
48	201	4546.00	Middle	No	80.79	\$94,100	\$76,023	\$66,136	5937	57.89	3437	509	547
48	201	4547.00	Upper	No	151.64	\$94,100	\$142,693	\$124,137	6910	30.91	2136	2052	2187
48	201	4548.01	Moderate	No	73.93	\$94,100	\$69,568	\$60,521	3539	56.12	1986	734	915
48	201	4548.02	Middle	No	98.48	\$94,100	\$92,670	\$80,619	4535	51.42	2332	1364	1618
48	201	4549.01	Upper	No	175.96	\$94,100	\$165,578	\$144,042	3105	47.18	1465	666	746
48	201	4549.02	Middle	No	107.49	\$94,100	\$101,148	\$87,998	8752	60.59	5303	1749	2090
48	201	4550.00	Upper	No	166.44	\$94,100	\$156,620	\$136,250	2756	43.51	1199	676	721
48	201	4551.02	Upper	No	156.19	\$94,100	\$146,975	\$127,857	3235	40.93	1324	708	892
48	201	4551.03	Middle	No	114.81	\$94,100	\$108,036	\$93,984	3857	49.62	1914	1118	1359
48	201	4551.04	Upper	No	123.68	\$94,100	\$116,383	\$101,250	3108	43.98	1367	771	951
48	201	4552.00	Middle	No	106.55	\$94,100	\$100,264	\$87,224	4431	42.83	1898	1271	1598
48	201	4553.00	Middle	No	98.17	\$94,100	\$92,378	\$80,368	12979	71.01	9217	988	1346

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48	201	5101.00	Upper	No	180.50	\$94,100	\$169,851	\$147,760	2849	48.44	1380	668	981
48	201	5102.01	Unknown	No	0.00	\$94,100	\$0	\$0	2972	40.71	1210	200	283
48	201	5102.02	Upper	No	174.95	\$94,100	\$164,628	\$143,214	4494	51.25	2303	742	1099
48	201	5103.01	Upper	No	244.86	\$94,100	\$230,413	\$200,443	2855	34.15	975	1043	1281
48	201	5103.02	Upper	No	172.51	\$94,100	\$162,332	\$141,215	2868	24.90	714	800	1458
48	201	5104.00	Upper	No	293.51	\$94,100	\$276,193	\$240,268	4173	32.25	1346	893	1531
48	201	5105.00	Upper	No	246.80	\$94,100	\$232,239	\$202,031	4675	33.11	1548	1040	1545
48	201	5106.01	Upper	No	188.19	\$94,100	\$177,087	\$154,054	3158	48.67	1537	901	1283
48	201	5106.02	Upper	No	281.92	\$94,100	\$265,287	\$230,783	4380	41.89	1835	1344	1628
48	201	5107.01	Upper	No	172.66	\$94,100	\$162,473	\$141,339	2347	45.46	1067	250	332
48	201	5107.02	Upper	No	305.40	\$94,100	\$287,381	\$250,001	1956	38.60	755	837	968
48	201	5108.01	Upper	No	250.11	\$94,100	\$235,354	\$204,738	4404	33.99	1497	1345	1570
48	201	5108.02	Upper	No	305.40	\$94,100	\$287,381	\$250,001	2207	30.90	682	1041	1041
48	201	5108.03	Upper	No	218.49	\$94,100	\$205,599	\$178,855	2444	28.81	704	661	811
48	201	5109.01	Upper	No	228.01	\$94,100	\$214,557	\$186,647	5293	48.50	2567	1768	2367
48	201	5109.02	Upper	No	197.85	\$94,100	\$186,177	\$161,964	3867	42.18	1631	777	879
48	201	5110.01	Upper	No	164.60	\$94,100	\$154,889	\$134,740	2962	36.39	1078	800	1026
48	201	5110.03	Middle	No	116.59	\$94,100	\$109,711	\$95,440	2535	38.82	984	392	510
48	201	5110.04	Upper	No	147.66	\$94,100	\$138,948	\$120,875	1764	34.92	616	482	539
48	201	5111.00	Upper	No	248.76	\$94,100	\$234,083	\$203,636	4100	42.90	1759	1040	1307
48	201	5112.01	Upper	No	233.44	\$94,100	\$219,667	\$191,092	2856	35.05	1001	887	980
48	201	5112.02	Upper	No	199.93	\$94,100	\$188,134	\$163,661	3575	40.17	1436	1306	1657
48	201	5113.01	Upper	No	245.29	\$94,100	\$230,818	\$200,792	4208	33.32	1402	1478	1949
48	201	5113.02	Upper	No	280.79	\$94,100	\$264,223	\$229,855	4012	26.79	1075	1431	1885
48	201	5114.00	Upper	No	189.51	\$94,100	\$178,329	\$155,132	2986	39.05	1166	943	1363
48	201	5115.01	Upper	No	283.26	\$94,100	\$266,548	\$231,875	3158	37.02	1169	745	1074
48	201	5115.02	Upper	No	238.67	\$94,100	\$224,588	\$195,377	4852	39.98	1940	1707	2405
48	201	5116.00	Middle	No	105.80	\$94,100	\$99,558	\$86,607	3759	66.43	2497	878	1443
48	201	5201.00	Upper	No	180.04	\$94,100	\$169,418	\$147,386	2600	56.42	1467	486	765

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48	201	5202.00	Upper	No	266.53	\$94,100	\$250,805	\$218,182	3495	42.92	1500	838	901
48	201	5203.01	Moderate	No	76.99	\$94,100	\$72,448	\$63,029	1976	68.93	1362	194	376
48	201	5203.02	Moderate	No	62.64	\$94,100	\$58,944	\$51,284	2391	67.84	1622	352	657
48	201	5204.00	Low	No	38.05	\$94,100	\$35,805	\$31,148	3402	86.18	2932	174	585
48	201	5205.01	Moderate	No	50.06	\$94,100	\$47,106	\$40,979	3641	86.87	3163	858	1251
48	201	5205.02	Moderate	No	67.07	\$94,100	\$63,113	\$54,911	4643	91.45	4246	239	811
48	201	5206.01	Low	No	47.75	\$94,100	\$44,933	\$39,091	2328	91.67	2134	234	362
48	201	5206.03	Low	No	38.52	\$94,100	\$36,247	\$31,535	2463	93.79	2310	79	303
48	201	5206.04	Moderate	No	54.26	\$94,100	\$51,059	\$44,421	3068	80.57	2472	816	821
48	201	5207.00	Upper	No	194.31	\$94,100	\$182,846	\$159,063	4429	46.81	2073	1289	1491
48	201	5210.00	Low	No	48.91	\$94,100	\$46,024	\$40,043	2289	71.30	1632	286	350
48	201	5211.00	Low	No	46.34	\$94,100	\$43,606	\$37,938	2263	84.80	1919	114	272
48	201	5212.01	Low	No	46.48	\$94,100	\$43,738	\$38,052	2371	87.30	2070	237	444
48	201	5212.02	Moderate	No	74.11	\$94,100	\$69,738	\$60,667	4003	76.32	3055	425	532
48	201	5213.00	Moderate	No	76.57	\$94,100	\$72,052	\$62,685	6033	78.17	4716	1533	1956
48	201	5214.01	Low	No	39.33	\$94,100	\$37,010	\$32,196	3497	98.26	3436	30	176
48	201	5214.02	Low	No	46.91	\$94,100	\$44,142	\$38,403	3612	90.59	3272	417	681
48	201	5215.01	Moderate	No	62.38	\$94,100	\$58,700	\$51,071	2619	88.24	2311	327	407
48	201	5215.02	Middle	No	112.59	\$94,100	\$105,947	\$92,171	2917	65.82	1920	843	987
48	201	5216.00	Moderate	No	69.61	\$94,100	\$65,503	\$56,989	3531	89.24	3151	722	1027
48	201	5217.01	Low	No	49.94	\$94,100	\$46,994	\$40,887	3620	89.23	3230	121	439
48	201	5217.02	Low	No	37.06	\$94,100	\$34,873	\$30,341	3765	90.54	3409	162	605
48	201	5218.00	Middle	No	81.56	\$94,100	\$76,748	\$66,771	5258	85.68	4505	1323	1677
48	201	5219.00	Middle	No	94.05	\$94,100	\$88,501	\$76,994	6596	62.10	4096	1626	1833
48	201	5220.01	Middle	No	95.12	\$94,100	\$89,508	\$77,868	2002	53.50	1071	387	424
48	201	5220.02	Middle	No	95.22	\$94,100	\$89,602	\$77,951	2322	77.30	1795	381	580
48	201	5221.01	Moderate	No	63.43	\$94,100	\$59,688	\$51,929	3549	74.61	2648	526	666
48	201	5221.02	Middle	No	92.95	\$94,100	\$87,466	\$76,096	4186	70.97	2971	676	1149

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48	201	5222.01	Moderate	No	69.00	\$94,100	\$64,929	\$56,488	4016	77.94	3130	710	1034
48	201	5222.02	Moderate	No	73.73	\$94,100	\$69,380	\$60,360	3855	78.31	3019	404	677
48	201	5223.01	Moderate	No	61.31	\$94,100	\$57,693	\$50,188	3792	74.08	2809	506	732
48	201	5223.02	Moderate	No	51.05	\$94,100	\$48,038	\$41,792	3641	76.16	2773	252	521
48	201	5224.01	Middle	No	93.42	\$94,100	\$87,908	\$76,477	5813	64.20	3732	1233	1516
48	201	5224.02	Middle	No	81.62	\$94,100	\$76,804	\$66,815	3781	68.21	2579	718	965
48	201	5225.00	Upper	No	275.88	\$94,100	\$259,603	\$225,833	5045	23.87	1204	1660	1861
48	201	5301.01	Low	No	49.88	\$94,100	\$46,937	\$40,833	3938	77.63	3057	425	494
48	201	5301.02	Moderate	No	68.66	\$94,100	\$64,609	\$56,207	1690	83.85	1417	102	326
48	201	5302.00	Upper	No	173.20	\$94,100	\$162,981	\$141,783	3766	45.38	1709	1076	1369
48	201	5303.00	Moderate	No	55.41	\$94,100	\$52,141	\$45,363	2680	85.45	2290	507	1117
48	201	5304.00	Moderate	No	54.33	\$94,100	\$51,125	\$44,482	2781	94.64	2632	522	877
48	201	5305.01	Low	No	32.47	\$94,100	\$30,554	\$26,584	1941	96.14	1866	214	350
48	201	5305.02	Moderate	No	52.79	\$94,100	\$49,675	\$43,219	2490	95.98	2390	472	755
48	201	5306.00	Moderate	No	60.10	\$94,100	\$56,554	\$49,201	3351	81.65	2736	525	983
48	201	5307.01	Low	No	30.71	\$94,100	\$28,898	\$25,143	1557	91.27	1421	63	193
48	201	5307.02	Low	No	41.13	\$94,100	\$38,703	\$33,675	4422	94.01	4157	669	916
48	201	5308.00	Moderate	No	69.13	\$94,100	\$65,051	\$56,597	4133	92.18	3810	1064	1650
48	201	5309.00	Upper	No	140.60	\$94,100	\$132,305	\$115,100	4466	45.75	2043	1014	1532
48	201	5310.00	Upper	No	214.69	\$94,100	\$202,023	\$175,750	4296	37.13	1595	1342	1888
48	201	5311.00	Upper	No	181.91	\$94,100	\$171,177	\$148,916	3377	36.54	1234	1260	1401
48	201	5312.00	Middle	No	89.07	\$94,100	\$83,815	\$72,917	3381	48.74	1648	787	1187
48	201	5313.00	Low	No	38.01	\$94,100	\$35,767	\$31,118	4817	74.92	3609	666	939
48	201	5314.00	Middle	No	94.23	\$94,100	\$88,670	\$77,143	2017	50.42	1017	654	814
48	201	5315.00	Middle	No	92.56	\$94,100	\$87,099	\$75,769	3050	53.84	1642	835	1046
48	201	5316.00	Upper	No	150.90	\$94,100	\$141,997	\$123,533	3007	42.57	1280	1042	1152
48	201	5317.00	Upper	No	211.49	\$94,100	\$199,012	\$173,125	3516	31.57	1110	1191	1484
48	201	5318.00	Moderate	No	60.96	\$94,100	\$57,363	\$49,904	2709	94.39	2557	745	1212
48	201	5319.00	Low	No	44.89	\$94,100	\$42,241	\$36,753	5152	95.85	4938	1110	1819

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48	201	5320.03	Low	No	27.88	\$94,100	\$26,235	\$22,828	3054	90.73	2771	185	439
48	201	5320.04	Moderate	No	58.83	\$94,100	\$55,359	\$48,158	5195	84.99	4415	525	1395
48	201	5321.01	Middle	No	94.64	\$94,100	\$89,056	\$77,475	3623	71.21	2580	733	1196
48	201	5321.02	Low	No	48.89	\$94,100	\$46,005	\$40,021	3104	95.94	2978	218	456
48	201	5322.00	Low	No	31.17	\$94,100	\$29,331	\$25,521	3827	90.78	3474	213	559
48	201	5323.01	Moderate	No	73.97	\$94,100	\$69,606	\$60,558	2988	87.65	2619	96	214
48	201	5323.02	Moderate	No	58.43	\$94,100	\$54,983	\$47,835	3476	76.78	2669	626	679
48	201	5324.00	Middle	No	88.31	\$94,100	\$83,100	\$72,297	6963	81.16	5651	1521	1887
48	201	5325.02	Moderate	No	62.30	\$94,100	\$58,624	\$51,000	5299	91.30	4838	1487	1828
48	201	5325.03	Middle	No	88.13	\$94,100	\$82,930	\$72,147	5206	85.38	4445	1342	1605
48	201	5325.04	Middle	No	94.58	\$94,100	\$89,000	\$77,429	4716	88.70	4183	985	1319
48	201	5326.00	Low	No	48.15	\$94,100	\$45,309	\$39,423	6483	93.91	6088	1210	1884
48	201	5327.00	Moderate	No	76.16	\$94,100	\$71,667	\$62,348	5087	86.32	4391	1185	1572
48	201	5328.00	Middle	No	87.60	\$94,100	\$82,432	\$71,713	1893	83.62	1583	429	562
48	201	5329.00	Moderate	No	58.68	\$94,100	\$55,218	\$48,038	5297	95.56	5062	826	1438
48	201	5330.00	Low	No	40.28	\$94,100	\$37,903	\$32,976	2715	97.20	2639	179	561
48	201	5331.00	Middle	No	86.62	\$94,100	\$81,509	\$70,909	6919	92.92	6429	1549	1890
48	201	5332.00	Moderate	No	55.73	\$94,100	\$52,442	\$45,625	4148	94.84	3934	635	1326
48	201	5333.01	Moderate	No	50.86	\$94,100	\$47,859	\$41,635	2763	99.10	2738	608	944
48	201	5333.02	Low	No	42.23	\$94,100	\$39,738	\$34,571	3514	98.24	3452	705	1113
48	201	5334.01	Moderate	No	67.38	\$94,100	\$63,405	\$55,163	5268	96.70	5094	1183	1401
48	201	5334.02	Moderate	No	59.57	\$94,100	\$56,055	\$48,770	6233	97.22	6060	1365	1877
48	201	5335.00	Moderate	No	76.47	\$94,100	\$71,958	\$62,599	4358	92.29	4022	1070	1292
48	201	5336.00	Low	No	45.74	\$94,100	\$43,041	\$37,443	5480	94.89	5200	263	1160
48	201	5337.01	Low	No	35.83	\$94,100	\$33,716	\$29,333	5885	96.72	5692	534	726
48	201	5337.02	Moderate	No	57.34	\$94,100	\$53,957	\$46,938	3351	95.02	3184	673	946
48	201	5338.02	Moderate	No	68.20	\$94,100	\$64,176	\$55,833	7281	94.42	6875	1647	2160
48	201	5338.03	Moderate	No	60.71	\$94,100	\$57,128	\$49,700	6639	95.47	6338	1390	1695

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48	201	5338.04	Middle	No	107.28	\$94,100	\$100,950	\$87,822	4703	97.83	4601	1175	1391
48	201	5339.02	Low	No	43.87	\$94,100	\$41,282	\$35,919	5159	96.78	4993	339	579
48	201	5339.03	Moderate	No	65.58	\$94,100	\$61,711	\$53,684	4586	94.35	4327	1034	1199
48	201	5339.04	Moderate	No	58.86	\$94,100	\$55,387	\$48,188	4543	93.53	4249	901	1621
48	201	5340.01	Moderate	No	58.60	\$94,100	\$55,143	\$47,976	3493	92.53	3232	319	583
48	201	5340.02	Moderate	No	61.10	\$94,100	\$57,495	\$50,017	5653	93.14	5265	914	1476
48	201	5340.03	Middle	No	84.94	\$94,100	\$79,929	\$69,537	2710	96.01	2602	512	640
48	201	5341.01	Upper	No	128.26	\$94,100	\$120,693	\$105,000	2909	85.70	2493	797	950
48	201	5341.02	Middle	No	109.43	\$94,100	\$102,974	\$89,583	4960	89.92	4460	923	1291
48	201	5342.01	Moderate	No	66.62	\$94,100	\$62,689	\$54,539	3035	89.98	2731	477	710
48	201	5342.03	Moderate	No	64.91	\$94,100	\$61,080	\$53,142	2067	84.81	1753	361	529
48	201	5342.04	Upper	No	121.94	\$94,100	\$114,746	\$99,821	5302	64.81	3436	766	985
48	201	5342.05	Upper	No	139.18	\$94,100	\$130,968	\$113,932	4591	54.69	2511	1379	1557
48	201	5401.01	Upper	No	244.63	\$94,100	\$230,197	\$200,259	6790	50.29	3415	2085	2374
48	201	5401.02	Upper	No	130.86	\$94,100	\$123,139	\$107,125	5296	83.80	4438	1270	1540
48	201	5402.00	Moderate	No	57.11	\$94,100	\$53,741	\$46,750	2438	75.96	1852	429	595
48	201	5405.02	Middle	No	100.92	\$94,100	\$94,966	\$82,614	5417	63.30	3429	1224	1754
48	201	5405.03	Low	No	43.78	\$94,100	\$41,197	\$35,841	2594	91.87	2383	0	245
48	201	5405.04	Low	No	26.41	\$94,100	\$24,852	\$21,619	3432	81.93	2812	242	580
48	201	5406.01	Middle	No	97.94	\$94,100	\$92,162	\$80,175	4626	73.71	3410	1040	1327
48	201	5406.02	Middle	No	99.81	\$94,100	\$93,921	\$81,706	7197	81.67	5878	1401	1701
48	201	5407.00	Middle	No	107.21	\$94,100	\$100,885	\$87,768	7315	73.33	5364	1560	2045
48	201	5408.00	Middle	No	86.40	\$94,100	\$81,302	\$70,732	7669	83.02	6367	1256	1891
48	201	5409.01	Upper	No	154.39	\$94,100	\$145,281	\$126,389	2810	46.05	1294	1027	1278
48	201	5409.03	Middle	No	87.31	\$94,100	\$82,159	\$71,477	2813	76.64	2156	595	695
48	201	5409.04	Middle	No	100.23	\$94,100	\$94,316	\$82,052	5060	58.77	2974	859	1171
48	201	5410.04	Upper	No	122.21	\$94,100	\$115,000	\$100,042	6236	72.96	4550	1495	1717
48	201	5410.05	Middle	No	86.20	\$94,100	\$81,114	\$70,568	4888	76.94	3761	350	533
48	201	5410.06	Upper	No	121.71	\$94,100	\$114,529	\$99,634	5899	61.37	3620	1422	1639

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48	201	5410.07	Upper	No	165.33	\$94,100	\$155,576	\$135,341	7529	62.28	4689	2123	2279
48	201	5410.08	Upper	No	142.31	\$94,100	\$133,914	\$116,500	3871	58.25	2255	838	975
48	201	5410.09	Middle	No	117.01	\$94,100	\$110,106	\$95,790	5467	66.23	3621	1341	1704
48	201	5411.00	Middle	No	112.62	\$94,100	\$105,975	\$92,194	6719	48.01	3226	2165	2379
48	201	5412.03	Upper	No	158.80	\$94,100	\$149,431	\$130,000	2607	35.86	935	872	943
48	201	5412.04	Middle	No	101.69	\$94,100	\$95,690	\$83,247	5676	71.41	4053	1465	1683
48	201	5412.05	Middle	No	112.46	\$94,100	\$105,825	\$92,063	3168	48.90	1549	772	1270
48	201	5412.06	Middle	No	108.58	\$94,100	\$102,174	\$88,884	4603	59.81	2753	1167	1361
48	201	5412.07	Upper	No	165.77	\$94,100	\$155,990	\$135,698	4470	47.58	2127	1353	1463
48	201	5413.01	Middle	No	92.19	\$94,100	\$86,751	\$75,469	6610	83.63	5528	845	1266
48	201	5413.02	Moderate	No	65.96	\$94,100	\$62,068	\$53,998	6877	85.30	5866	953	2262
48	201	5414.01	Upper	No	133.71	\$94,100	\$125,821	\$109,456	4347	85.14	3701	1165	1165
48	201	5414.02	Moderate	No	75.05	\$94,100	\$70,622	\$61,436	3401	81.48	2771	713	851
48	201	5414.03	Unknown	No	0.00	\$94,100	\$0	\$0	2834	85.36	2419	946	1066
48	201	5414.04	Middle	No	97.63	\$94,100	\$91,870	\$79,922	4168	87.60	3651	644	1071
48	201	5415.00	Middle	No	97.87	\$94,100	\$92,096	\$80,119	5616	78.24	4394	1362	1790
48	201	5416.03	Moderate	No	69.09	\$94,100	\$65,014	\$56,563	7741	84.05	6506	1355	1852
48	201	5416.04	Middle	No	117.99	\$94,100	\$111,029	\$96,586	9554	62.23	5945	2999	3276
48	201	5417.01	Middle	No	111.36	\$94,100	\$104,790	\$91,164	5802	83.51	4845	1614	1671
48	201	5417.02	Moderate	No	60.27	\$94,100	\$56,714	\$49,344	2458	80.11	1969	0	0
48	201	5417.03	Middle	No	107.75	\$94,100	\$101,393	\$88,207	3633	73.38	2666	349	581
48	201	5418.01	Moderate	No	74.78	\$94,100	\$70,368	\$61,222	3656	73.74	2696	726	861
48	201	5418.02	Middle	No	94.86	\$94,100	\$89,263	\$77,656	4277	76.41	3268	127	388
48	201	5419.01	Upper	No	124.62	\$94,100	\$117,267	\$102,019	2705	71.09	1923	509	534
48	201	5419.02	Upper	No	132.01	\$94,100	\$124,221	\$108,065	4884	65.85	3216	1116	1375
48	201	5420.01	Middle	No	88.49	\$94,100	\$83,269	\$72,440	4661	69.56	3242	1089	1308
48	201	5420.02	Upper	No	166.24	\$94,100	\$156,432	\$136,083	3102	80.37	2493	745	859
48	201	5420.03	Moderate	No	58.99	\$94,100	\$55,510	\$48,295	4315	80.46	3472	912	1122

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48	201	5420.04	Middle	No	90.65	\$94,100	\$85,302	\$74,206	3164	69.44	2197	729	990
48	201	5421.03	Middle	No	104.78	\$94,100	\$98,598	\$85,779	10308	88.15	9087	1071	2149
48	201	5421.04	Moderate	No	75.57	\$94,100	\$71,111	\$61,868	7584	85.73	6502	1108	2252
48	201	5421.05	Middle	No	85.62	\$94,100	\$80,568	\$70,091	10506	88.61	9309	1343	2192
48	201	5421.06	Middle	No	98.79	\$94,100	\$92,961	\$80,875	8799	84.87	7468	2298	2812
48	201	5421.07	Middle	No	105.61	\$94,100	\$99,379	\$86,452	3938	82.38	3244	806	1020
48	201	5421.08	Middle	No	91.17	\$94,100	\$85,791	\$74,631	3568	88.06	3142	992	1305
48	201	5422.01	Middle	No	99.00	\$94,100	\$93,159	\$81,043	7199	84.93	6114	1483	1836
48	201	5422.02	Middle	No	101.53	\$94,100	\$95,540	\$83,115	9767	85.60	8361	1490	2210
48	201	5422.03	Middle	No	93.86	\$94,100	\$88,322	\$76,835	10747	82.76	8894	2284	3005
48	201	5423.02	Upper	No	122.76	\$94,100	\$115,517	\$100,495	7400	78.20	5787	1896	2119
48	201	5423.03	Middle	No	118.93	\$94,100	\$111,913	\$97,358	3278	70.13	2299	1073	1312
48	201	5423.04	Middle	No	92.29	\$94,100	\$86,845	\$75,552	5695	77.95	4439	1292	1538
48	201	5423.05	Middle	No	107.32	\$94,100	\$100,988	\$87,857	6245	80.48	5026	1029	1425
48	201	5424.01	Moderate	No	62.64	\$94,100	\$58,944	\$51,278	4682	80.76	3781	406	814
48	201	5424.02	Middle	No	99.73	\$94,100	\$93,846	\$81,641	6535	80.37	5252	1022	1504
48	201	5425.00	Upper	No	156.30	\$94,100	\$147,078	\$127,946	3904	46.72	1824	699	744
48	201	5426.00	Middle	No	119.06	\$94,100	\$112,035	\$97,463	6081	62.19	3782	1448	1807
48	201	5427.00	Middle	No	85.18	\$94,100	\$80,154	\$69,729	3953	41.46	1639	1429	2279
48	201	5428.00	Upper	No	127.92	\$94,100	\$120,373	\$104,716	8010	48.13	3855	2568	2987
48	201	5429.01	Middle	No	115.32	\$94,100	\$108,516	\$94,404	10080	66.70	6723	2296	2894
48	201	5429.02	Upper	No	140.55	\$94,100	\$132,258	\$115,058	27220	69.70	18973	4825	6025
48	201	5430.04	Upper	No	177.93	\$94,100	\$167,432	\$145,658	14783	53.35	7887	2998	3151
48	201	5430.05	Middle	No	115.98	\$94,100	\$109,137	\$94,946	8628	71.44	6164	1652	2298
48	201	5430.06	Upper	No	168.10	\$94,100	\$158,182	\$137,611	16766	67.77	11362	3537	3949
48	201	5430.07	Upper	No	211.33	\$94,100	\$198,862	\$172,998	20530	58.19	11947	4337	4942
48	201	5430.08	Middle	No	104.79	\$94,100	\$98,607	\$85,785	6225	75.92	4726	1352	1681
48	201	5430.09	Middle	No	101.12	\$94,100	\$95,154	\$82,779	4224	88.78	3750	1021	1190
48	201	5430.10	Middle	No	86.83	\$94,100	\$81,707	\$71,083	4992	88.76	4431	899	1243

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	201	5430.11	Middle	No	106.63	\$94,100	\$100,339	\$87,287	5175	86.36	4469	950	1430
48	201	5431.00	Middle	No	115.49	\$94,100	\$108,676	\$94,547	2979	69.08	2058	720	894
48	201	5432.01	Middle	No	102.93	\$94,100	\$96,857	\$84,265	5709	68.96	3937	929	1378
48	201	5432.02	Middle	No	102.12	\$94,100	\$96,095	\$83,596	3585	55.40	1986	694	840
48	201	5501.01	Low	No	37.00	\$94,100	\$34,817	\$30,290	2926	97.64	2857	101	131
48	201	5501.02	Low	No	25.41	\$94,100	\$23,911	\$20,808	2592	96.84	2510	10	176
48	201	5502.01	Low	No	32.24	\$94,100	\$30,338	\$26,399	1775	93.69	1663	0	131
48	201	5502.02	Low	No	32.36	\$94,100	\$30,451	\$26,490	2161	95.42	2062	57	362
48	201	5503.03	Low	No	39.94	\$94,100	\$37,584	\$32,697	4137	96.88	4008	0	355
48	201	5503.04	Low	No	33.53	\$94,100	\$31,552	\$27,451	2192	92.38	2025	0	239
48	201	5503.05	Middle	No	111.59	\$94,100	\$105,006	\$91,350	3512	86.85	3050	748	807
48	201	5503.06	Low	No	44.56	\$94,100	\$41,931	\$36,483	4780	94.21	4503	551	963
48	201	5503.07	Low	No	40.64	\$94,100	\$38,242	\$33,269	2444	90.92	2222	0	354
48	201	5503.08	Low	No	36.00	\$94,100	\$33,876	\$29,472	3511	95.04	3337	0	189
48	201	5504.03	Unknown	No	0.00	\$94,100	\$0	\$0	3869	95.71	3703	0	360
48	201	5504.04	Moderate	No	77.65	\$94,100	\$73,069	\$63,566	6266	96.71	6060	1457	1934
48	201	5504.05	Moderate	No	61.09	\$94,100	\$57,486	\$50,013	6564	92.17	6050	707	1365
48	201	5504.06	Unknown	No	0.00	\$94,100	\$0	\$0	3689	94.80	3497	456	839
48	201	5504.07	Middle	No	110.39	\$94,100	\$103,877	\$90,365	4945	97.27	4810	1121	1277
48	201	5505.00	Middle	No	80.63	\$94,100	\$75,873	\$66,010	6104	95.77	5846	1005	1511
48	201	5506.01	Moderate	No	78.55	\$94,100	\$73,916	\$64,306	6673	96.03	6408	1582	2072
48	201	5506.02	Middle	No	94.20	\$94,100	\$88,642	\$77,115	2986	96.75	2889	642	808
48	201	5506.03	Moderate	No	69.01	\$94,100	\$64,938	\$56,492	5708	97.27	5552	848	1069
48	201	5507.00	Middle	No	103.49	\$94,100	\$97,384	\$84,722	3864	93.97	3631	1232	1444
48	201	5508.00	Moderate	No	71.07	\$94,100	\$66,877	\$58,182	3523	96.51	3400	665	822
48	201	5509.01	Moderate	No	51.89	\$94,100	\$48,828	\$42,482	5215	93.23	4862	980	1601
48	201	5509.02	Moderate	No	79.48	\$94,100	\$74,791	\$65,067	4211	94.85	3994	877	1047
48	201	5510.00	Moderate	No	53.84	\$94,100	\$50,663	\$44,074	3275	95.94	3142	699	1071

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48	201	5511.01	Moderate	No	76.64	\$94,100	\$72,118	\$62,742	4492	90.89	4083	562	732
48	201	5511.02	Moderate	No	76.45	\$94,100	\$71,939	\$62,589	6590	93.70	6175	1306	1517
48	201	5512.01	Middle	No	84.50	\$94,100	\$79,515	\$69,179	4538	81.51	3699	975	1084
48	201	5512.02	Middle	No	101.06	\$94,100	\$95,097	\$82,733	3082	71.84	2214	536	830
48	201	5513.00	Middle	No	119.10	\$94,100	\$112,073	\$97,500	3957	81.63	3230	948	1172
48	201	5514.00	Middle	No	103.28	\$94,100	\$97,186	\$84,548	5163	76.49	3949	1545	1902
48	201	5515.01	Unknown	No	0.00	\$94,100	\$0	\$0	4129	89.51	3696	250	670
48	201	5515.02	Moderate	No	57.59	\$94,100	\$54,192	\$47,146	4573	89.74	4104	858	1206
48	201	5516.01	Moderate	No	63.78	\$94,100	\$60,017	\$52,212	3094	79.12	2448	698	1052
48	201	5516.02	Moderate	No	61.13	\$94,100	\$57,523	\$50,045	5225	79.20	4138	787	1231
48	201	5517.02	Upper	No	155.29	\$94,100	\$146,128	\$127,125	3724	55.40	2063	1292	1454
48	201	5517.03	Middle	No	118.76	\$94,100	\$111,753	\$97,222	7832	67.71	5303	1782	2053
48	201	5517.04	Upper	No	164.79	\$94,100	\$155,067	\$134,900	3870	55.63	2153	1123	1253
48	201	5517.05	Middle	No	93.83	\$94,100	\$88,294	\$76,810	5562	67.15	3735	893	1289
48	201	5518.00	Upper	No	154.03	\$94,100	\$144,942	\$126,094	4285	32.16	1378	1588	1714
48	201	5519.01	Unknown	No	0.00	\$94,100	\$0	\$0	2065	78.89	1629	0	311
48	201	5519.02	Low	No	45.64	\$94,100	\$42,947	\$37,365	4033	78.25	3156	0	656
48	201	5520.02	Upper	No	124.19	\$94,100	\$116,863	\$101,667	1591	65.49	1042	253	323
48	201	5520.03	Upper	No	129.42	\$94,100	\$121,784	\$105,942	4379	63.35	2774	1213	1385
48	201	5520.04	Middle	No	80.67	\$94,100	\$75,910	\$66,042	4260	68.85	2933	794	1150
48	201	5521.01	Middle	No	100.73	\$94,100	\$94,787	\$82,461	4285	73.28	3140	715	989
48	201	5521.02	Upper	No	125.94	\$94,100	\$118,510	\$103,099	5999	54.31	3258	1764	2099
48	201	5521.03	Upper	No	130.72	\$94,100	\$123,008	\$107,011	3260	61.78	2014	803	1058
48	201	5522.00	Middle	No	99.03	\$94,100	\$93,187	\$81,071	8098	65.39	5295	1389	1876
48	201	5523.01	Moderate	No	76.30	\$94,100	\$71,798	\$62,464	4360	37.29	1626	1057	1310
48	201	5523.03	Moderate	No	63.73	\$94,100	\$59,970	\$52,176	3151	68.04	2144	161	353
48	201	5523.04	Upper	No	156.57	\$94,100	\$147,332	\$128,167	1960	39.95	783	693	777
48	201	5524.01	Middle	No	99.13	\$94,100	\$93,281	\$81,149	4314	79.04	3410	799	1284
48	201	5524.02	Middle	No	109.67	\$94,100	\$103,199	\$89,781	2562	52.46	1344	895	1134

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48	201	5525.01	Low	No	49.60	\$94,100	\$46,674	\$40,609	3904	68.42	2671	903	1377
48	201	5525.02	Middle	No	80.04	\$94,100	\$75,318	\$65,523	6907	71.83	4961	1409	2002
48	201	5526.02	Middle	No	98.71	\$94,100	\$92,886	\$80,804	7960	59.54	4739	1243	1597
48	201	5526.03	Low	No	42.88	\$94,100	\$40,350	\$35,108	3633	84.59	3073	41	311
48	201	5526.04	Unknown	No	0.00	\$94,100	\$0	\$0	2361	73.32	1731	683	1009
48	201	5527.01	Middle	No	97.02	\$94,100	\$91,296	\$79,427	3506	66.57	2334	638	863
48	201	5527.02	Middle	No	103.83	\$94,100	\$97,704	\$85,000	5071	55.61	2820	908	1342
48	201	5528.01	Upper	No	137.58	\$94,100	\$129,463	\$112,629	5049	36.52	1844	1473	1890
48	201	5528.02	Middle	No	87.54	\$94,100	\$82,375	\$71,663	4343	55.47	2409	831	955
48	201	5529.01	Moderate	No	62.92	\$94,100	\$59,208	\$51,507	5041	69.83	3520	977	1045
48	201	5529.02	Upper	No	158.65	\$94,100	\$149,290	\$129,875	4038	41.95	1694	1178	1392
48	201	5530.01	Upper	No	122.16	\$94,100	\$114,953	\$100,000	6399	73.15	4681	1325	1629
48	201	5530.02	Middle	No	103.40	\$94,100	\$97,299	\$84,649	4570	73.33	3351	1175	1335
48	201	5531.01	Middle	No	104.70	\$94,100	\$98,523	\$85,710	3479	75.77	2636	636	1080
48	201	5531.02	Middle	No	89.58	\$94,100	\$84,295	\$73,333	3667	78.92	2894	915	1042
48	201	5532.01	Middle	No	103.86	\$94,100	\$97,732	\$85,024	2873	77.38	2223	699	800
48	201	5532.02	Moderate	No	54.01	\$94,100	\$50,823	\$44,216	4460	85.13	3797	395	640
48	201	5533.00	Moderate	No	50.39	\$94,100	\$47,417	\$41,250	5415	90.49	4900	0	341
48	201	5534.01	Upper	No	169.85	\$94,100	\$159,829	\$139,038	4556	42.10	1918	1258	1552
48	201	5534.03	Upper	No	129.00	\$94,100	\$121,389	\$105,605	8289	61.60	5106	1679	2101
48	201	5534.04	Upper	No	170.21	\$94,100	\$160,168	\$139,340	3188	36.29	1157	842	1090
48	201	5534.05	Upper	No	132.49	\$94,100	\$124,673	\$108,457	5610	60.11	3372	1444	1775
48	201	5535.00	Middle	No	115.43	\$94,100	\$108,620	\$94,496	7453	51.15	3812	1567	2337
48	201	5536.01	Upper	No	153.61	\$94,100	\$144,547	\$125,750	4673	39.14	1829	1670	1696
48	201	5536.02	Moderate	No	71.10	\$94,100	\$66,905	\$58,205	2884	75.21	2169	71	197
48	201	5537.00	Middle	No	108.10	\$94,100	\$101,722	\$88,493	4384	55.09	2415	907	1158
48	201	5538.01	Upper	No	196.69	\$94,100	\$185,085	\$161,016	2956	39.01	1153	725	795
48	201	5538.03	Upper	No	158.12	\$94,100	\$148,791	\$129,439	4621	48.52	2242	1209	1330

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48	201	5538.04	Middle	No	92.92	\$94,100	\$87,438	\$76,071	6314	60.64	3829	765	1190
48	201	5539.01	Upper	No	204.26	\$94,100	\$192,209	\$167,212	5709	46.30	2643	1705	1937
48	201	5540.01	Middle	No	100.17	\$94,100	\$94,260	\$82,000	3555	49.48	1759	567	675
48	201	5540.02	Upper	No	188.90	\$94,100	\$177,755	\$154,639	4356	30.17	1314	1437	1544
48	201	5541.03	Upper	No	124.21	\$94,100	\$116,882	\$101,681	5886	49.24	2898	1387	1826
48	201	5541.04	Upper	No	151.17	\$94,100	\$142,251	\$123,750	3576	46.50	1663	1284	1407
48	201	5542.01	Middle	No	99.27	\$94,100	\$93,413	\$81,267	5409	62.06	3357	990	1522
48	201	5542.02	Middle	No	92.10	\$94,100	\$86,666	\$75,396	3668	51.06	1873	593	868
48	201	5543.01	Upper	No	150.38	\$94,100	\$141,508	\$123,105	7275	27.62	2009	2421	2787
48	201	5543.02	Middle	No	115.10	\$94,100	\$108,309	\$94,223	4768	54.97	2621	987	1348
48	201	5544.04	Upper	No	168.58	\$94,100	\$158,634	\$138,000	5037	37.76	1902	1489	1602
48	201	5544.05	Upper	No	148.82	\$94,100	\$140,040	\$121,827	8176	54.16	4428	2343	2617
48	201	5544.06	Upper	No	148.17	\$94,100	\$139,428	\$121,298	5838	59.49	3473	1277	1464
48	201	5544.07	Upper	No	138.89	\$94,100	\$130,695	\$113,694	6712	49.94	3352	1840	2047
48	201	5544.08	Upper	No	134.42	\$94,100	\$126,489	\$110,043	9004	41.63	3748	2720	2930
48	201	5544.09	Upper	No	163.25	\$94,100	\$153,618	\$133,638	6559	31.85	2089	2202	2271
48	201	5544.10	Upper	No	127.82	\$94,100	\$120,279	\$104,638	3600	32.31	1163	1226	1226
48	201	5545.01	Upper	No	181.15	\$94,100	\$170,462	\$148,292	7183	44.19	3174	2079	2100
48	201	5545.02	Upper	No	160.30	\$94,100	\$150,842	\$131,220	6266	30.56	1915	2066	2183
48	201	5546.00	Upper	No	183.24	\$94,100	\$172,429	\$150,000	4649	27.19	1264	1504	1579
48	201	5547.01	Middle	No	90.70	\$94,100	\$85,349	\$74,254	2918	53.80	1570	434	486
48	201	5547.02	Upper	No	153.34	\$94,100	\$144,293	\$125,523	4857	33.46	1625	1335	1543
48	201	5548.03	Upper	No	183.34	\$94,100	\$172,523	\$150,083	6935	41.46	2875	2272	2388
48	201	5548.04	Upper	No	192.75	\$94,100	\$181,378	\$157,788	4903	46.93	2301	1479	1502
48	201	5548.05	Middle	No	103.34	\$94,100	\$97,243	\$84,595	8302	64.24	5333	1940	2449
48	201	5548.06	Upper	No	125.37	\$94,100	\$117,973	\$102,629	2208	58.24	1286	590	753
48	201	5548.07	Middle	No	114.33	\$94,100	\$107,585	\$93,597	7270	59.28	4310	1729	2098
48	201	5548.08	Upper	No	157.38	\$94,100	\$148,095	\$128,831	2940	35.58	1046	941	960
48	201	5548.09	Middle	No	116.78	\$94,100	\$109,890	\$95,600	10405	49.16	5115	2362	2962

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48	201	5549.02	Upper	No	142.73	\$94,100	\$134,309	\$116,841	10035	43.99	4414	2938	3100
48	201	5549.04	Upper	No	123.83	\$94,100	\$116,524	\$101,366	3818	52.72	2013	966	1150
48	201	5549.05	Upper	No	166.26	\$94,100	\$156,451	\$136,103	6847	46.68	3196	1440	1664
48	201	5549.06	Middle	No	106.17	\$94,100	\$99,906	\$86,911	4026	52.58	2117	1216	1367
48	201	5549.07	Middle	No	87.73	\$94,100	\$82,554	\$71,815	4533	69.09	3132	922	1073
48	201	5549.08	Middle	No	98.14	\$94,100	\$92,350	\$80,341	7508	58.18	4368	1938	2507
48	201	5550.01	Upper	No	137.49	\$94,100	\$129,378	\$112,552	2442	66.26	1618	536	724
48	201	5550.02	Middle	No	105.59	\$94,100	\$99,360	\$86,436	5234	47.55	2489	1482	1983
48	201	5551.01	Upper	No	124.58	\$94,100	\$117,230	\$101,988	5029	62.74	3155	1217	1575
48	201	5551.02	Middle	No	111.74	\$94,100	\$105,147	\$91,472	5860	56.26	3297	1158	1700
48	201	5552.00	Middle	No	104.29	\$94,100	\$98,137	\$85,375	10466	54.44	5698	2344	3409
48	201	5553.01	Upper	No	182.66	\$94,100	\$171,883	\$149,531	4749	42.96	2040	914	1043
48	201	5553.03	Upper	No	150.83	\$94,100	\$141,931	\$123,469	13821	44.63	6169	3249	3820
48	201	5553.04	Upper	No	174.93	\$94,100	\$164,609	\$143,203	8682	41.12	3570	2417	2765
48	201	5553.05	Upper	No	229.94	\$94,100	\$216,374	\$188,229	12491	44.23	5525	2692	3233
48	201	5554.01	Middle	No	108.86	\$94,100	\$102,437	\$89,118	3032	33.97	1030	542	814
48	201	5554.03	Middle	No	119.99	\$94,100	\$112,911	\$98,224	4424	26.51	1173	848	1354
48	201	5554.04	Middle	No	83.98	\$94,100	\$79,025	\$68,750	4101	36.11	1481	558	963
48	201	5555.01	Middle	No	98.66	\$94,100	\$92,839	\$80,770	5497	35.91	1974	1513	2031
48	201	5555.03	Middle	No	118.02	\$94,100	\$111,057	\$96,616	15093	46.10	6958	3369	3589
48	201	5555.04	Upper	No	172.02	\$94,100	\$161,871	\$140,817	7443	45.57	3392	2020	2433
48	201	5555.05	Upper	No	161.14	\$94,100	\$151,633	\$131,910	11289	46.40	5238	2650	2720
48	201	5556.00	Upper	No	145.62	\$94,100	\$137,028	\$119,208	6732	32.77	2206	1923	2067
48	201	5557.01	Upper	No	137.20	\$94,100	\$129,105	\$112,313	11147	46.19	5149	2759	3354
48	201	5557.03	Upper	No	132.95	\$94,100	\$125,106	\$108,838	6793	32.99	2241	1467	1580
48	201	5557.04	Upper	No	179.16	\$94,100	\$168,590	\$146,661	7868	37.44	2946	2176	2284
48	201	5560.00	Middle	No	91.71	\$94,100	\$86,299	\$75,074	12481	64.36	8033	2243	3303
48	201	5561.00	Upper	No	149.74	\$94,100	\$140,905	\$122,578	3767	34.88	1314	1200	1241

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48	201	9800.00	Unknown	No	0.00	\$94,100	\$0	\$0	20	75.00	15	6	6
48	201	9801.00	Unknown	No	0.00	\$94,100	\$0	\$0	5	60.00	3	0	0
48	201	9802.00	Upper	No	224.47	\$94,100	\$211,226	\$183,750	8296	75.35	6251	4	4
48	201	9803.00	Unknown	No	0.00	\$94,100	\$0	\$0	2849	65.53	1867	0	0
48	201	9804.00	Unknown	No	0.00	\$94,100	\$0	\$0	3751	65.42	2454	0	0
48	201	9807.00	Upper	No	225.71	\$94,100	\$212,393	\$184,766	2299	38.41	883	288	20

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## PERSONAL BANKING

### *Products & Services*

Designed to meet your unique financial service requirements.

### GRAND CHECKING PLUS

The perfect account for individuals, trust and estates. Enjoy unlimited check-writing and no monthly service fee, PLUS interest on \$1,000 or more.

### GRAND INVESTOR CHECKING

Grand Bank's Investor Checking is for individuals and non-profits that want to earn a great return on their investment without paying tons of fees. You'll also enjoy unlimited transactions as well as many other services.

### THE GRAND CASH MANAGEMENT ACCOUNT

For individuals, partnerships, and corporations who want a grand return on liquid savings, the Grand Cash Management Account shows just how highly you rate at Grand Bank.

### GRAND SAVINGS

A good, old fashioned way to save for... rainy days, emergencies, vacations, special occasions, or just because. Sit back and watch your account grow!

### CERTIFICATES OF DEPOSIT

Save for the long term. Earn interest at a competitive rate. Ask for current rates.

### FDIC INSURANCE

Grand Bank's deposit accounts are insured to \$250,000 by the Federal Deposit Insurance Corporation (FDIC), an agency of the federal government. Depositors may qualify for coverage over \$250,000 if they have funds in different ownership categories and all FDIC requirements are met.

### CDARS/ICS PROGRAM

Additional FDIC insurance is available on Certificates of Deposit through our CDARS/ICS Program. In short, any organization or any individual who wants to combine the convenience of working with a single bank with the security of FDIC insurance can benefit from CDARS/ICS. Ask for details!

### BOUNCE PROTECTION

Depending on the type of checking account you have at Grand Bank, Bounce Protection is an overdraft privilege limit that is automatically assigned to your account. There is no action required on your part. You do not need to sign anything. Your Bounce Protection limit may be available for checks and other transactions. Also at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. There is no additional cost associated with this privilege unless you use it and then you will be charged our Overdraft Item Fee of \$35.00 for each item paid under the limit. We may also charge you an Overdraft Item Fee of \$35.00 for each resubmission of a debit or re-presentation of an item which means you may incur multiple Overdraft Item Fees for the same item. An overdraft fee will be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing, or, if based upon review of your account, we determine that you are using Bounce Protection excessively. You will be charged an OD Returned Item Fee of \$35.00 for each returned item. The amount of any overdraft charged, including paid items and returned items that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar days after the creation of the overdraft. If you are a new Grand Bank customer, you may be able to use the overdraft privilege limit assigned to your accounts 30 days after the account is opened. Ask to speak to one of our Personal Bankers for more information.

### GRAND BANK ONLINE

See your account online, view check images, or balance your checkbook from the convenience of your home! You may transfer funds between accounts, view rates, research and print account information and much more!

### ONLINE STATEMENTS

Access your monthly bank statements quickly and securely with e-Statements. No more waiting around for paper statements. When your bank statement is ready, we will send you an email notice. Then you can login to Online Banking to view your statements and images.

### ONLINE BILL PAY

No more running to the post office to purchase stamps. Save time and money with our Online Bill Pay. You may pay your bills by check or by electronic payment. Pay your bills, on your time, from the convenience of your computer or mobile app. Bills can be scheduled to pay automatically each month or you may change the amount each month.

### PERSONAL CHECK CARD OR CREDIT CARD

Enjoy the convenience of paying for goods and services with a VISA Check Card. Upon approval, you can use it at most locations where VISA Check Cards are accepted and have the purchases come directly out of your checking account.

Looking for a credit card with rewards? Apply for our Personal Credit Card today! Our personal credit cards offer low introductory rates, no annual fees, and cash back rewards on qualifying purchases. Visit our website at [www.grandbank.com](http://www.grandbank.com) for additional information

### VISA GIFT CARDS

The perfect gift! Give the special people in your life the best gift of all... the gift of choice. The Grand Bank Visa Gift Card is the perfect gift for holidays, birthdays, weddings, graduations, or any other gift giving occasion. Check it out... ask for details!

### MOBILE BANKING/MOBILE DEPOSIT

Make fewer trips to the Bank using Grand Bank's Mobile with Check Deposit which enable you to:

- Log in with Touch ID or Facial Recognition on some devices
- Deposit Checks
- Check account balances
- Access Statements
- Transfer funds



## PERSONAL CHECKING AND SAVINGS

GRAND BANK ACCOUNTS*	GRAND CHECKING PLUS	GRAND INVESTOR CHECKING	GRAND CASH MANAGEMENT MONEY MARKET <sup>2</sup>	GRAND SAVINGS <sup>2</sup>
MINIMUM BALANCE TO OPEN	\$100	\$100	\$100	\$100
INTEREST PAID ON COLLECTED BALANCES	On \$1,000 or more	Variable-Rate Tiers: Ask for current rates	Variable-Rate Tiers: Ask for current rates	Compounded and Paid Quarterly
MONTHLY FEE BASED ON THE AVERAGE DAILY COLLECTED BALANCE	Free	Free > \$25,000 \$10 per month if below	Six withdrawals free <sup>2</sup> \$10 each thereafter	Free > \$500 \$5 per month if below Six withdrawals free, \$2 per withdrawal thereafter
MONTHLY STATEMENT WITH CHECK IMAGES	Yes	Yes	Yes	Statement mailed quarterly Images not available
FREE ONLINE / MOBILE BANKING	Yes	Yes	Yes	Yes
ONLINE BILL PAY	No Monthly Fee; First 15 bills free \$.50 each >15	No Monthly Fee; First 15 bills free \$.50 each >15	N/A	N/A
CHECK CARD <sup>1</sup>	Yes	Yes	Yes	Yes <i>Transactions limited to withdrawals from ATM.</i>
BOUNCE PROTECTION LIMIT <i>(see brochure for more details)</i>	\$600	\$600	N/A	N/A

<sup>1</sup>Cards are offered with Grand Bank approval.

<sup>2</sup>Limited to Six withdrawals free per statement cycle, excluding in person and ATM transactions.

\*Grand Bank reserves the right to monitor accounts and to adjust charges accordingly.

# GRAND BANK™

### THE BANKER'S ASSISTANT - 24-HOUR TELEPHONE BANKING

Access your accounts day or night with our 24-hour telephone line. Account balances, transfers, and rate information is readily available. You may access your account information by calling 918.477.3300; Toll-Free: 1.866.865.3300.

### CUSTOMER SERVICE CONTACT

A live banker is available during the following hours:  
Monday to Friday: 9:00 a.m.-5:00 p.m. (CT)  
1.866.477.3340



[www.grandbank.com](http://www.grandbank.com)

Member FDIC





# BUSINESS BANKING

## *Products & Services*

Designed to meet your unique financial service requirements.

### BUSINESS CHECKING

This high value account, with no monthly service fees, is designed for businesses that need a low-cost account that still can provide a suite of electronic banking services. With your first 150 transactions for free, this account can help your cash flow while adding the convenience of card processing services and remote deposit capture.

### PREMIUM BUSINESS CHECKING

Save time and money with a robust offering of electronic services that brings the bank to your office. This account allows for a larger variety of Business Banking Services including the ability to send funds via Wire or ACH using our Cash Management online platform. It also has an earnings credit that can help reduce monthly charges.

### THE GRAND CASH MANAGEMENT ACCOUNT

Designed for individuals, partnerships, and even corporations looking for competitive, tiered interest rates, this option offers the advantage of a return on liquid savings. The more you keep on deposit, the more you earn.

### GRAND SAVINGS

Grand Savings is the perfect account to starting savings for a rainy day or a capital investment. While many interest bearing accounts require high balances to earn interest, the Grand Savings account lets you start earning interest with only \$500 in collected balances.

### CERTIFICATES OF DEPOSIT

For customers who know they will not need access to their funds for a set amount of time and want a higher rate of return, our CD's are the perfect option.

### CDARS/ICS PROGRAM

Additional FDIC insurance is available on Certificates of Deposit through our CDARS/ICS Program. In short, any organization or any individual who wants to combine the convenience of working with a single bank with the security of FDIC insurance can benefit from CDARS/ICS. Ask for details!

### BUSINESS LOANS

Whether you are establishing a business or managing a mature company, we understand that businesses need a range of options to support operations and fuel growth. We are pleased to offer many different types of lending, including: Revolving Lines of Credit, Term Loans, Equipment & Vehicle Financing, Construction, and more.

### GRAND BANK ONLINE

See your account online, view check images, or balance your checkbook from the convenience of your home! You may transfer funds between accounts, view rates, research and print account information and much more!

### BUSINESS CHECK OR CREDIT CARDS

Enjoy the convenience of paying for goods and services with a VISA Check Card. Upon approval, you can use it at most locations where VISA Check Cards are accepted and have those purchases deducted directly from your checking account.

Are you looking at simplifying your purchasing experience? Apply for a business credit card from a Bank that knows you best. Take advantage of credit line sharing and consolidated statements, employee cards at no extra cost, transaction reporting, and fraud monitoring and zero liability. Visit our website at [www.grandbank.com](http://www.grandbank.com) for additional information.

### BOUNCE PROTECTION

With the **BUSINESS CHECKING** account at Grand Bank, Bounce Protection is an overdraft privilege limit that is automatically assigned to your account. There is no action required on your part. You do not need to sign anything. Your Bounce Protection limit may be available for checks and other transactions. There is no additional cost associated with this privilege unless you use it and then you will be charged our standard Overdraft Item Fee of \$35.00 for each item paid under the limit. We may also charge you an Overdraft Item Fee of \$35.00 for each resubmission of a debit or re-presentation of an item which means you may incur multiple Overdraft Item Fees for the same item. An Overdraft Item Fee will be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing, or, if based upon review of your account, we determine that you are using Bounce Protection excessively. You will be charged an OD Returned Item Fee of \$35.00 for each returned item. The amount of any overdraft charged, including paid items and returned items that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar days after the creation of the overdraft. If you are a new Grand Bank customer, you may be able to use the overdraft privilege limit assigned to your accounts 30 days after the account is opened. Ask to speak to one of our Personal Bankers for more information.

### STANDARD BUSINESS SERVICES

The following are offered standard and at no cost in connection with your Grand Bank account!

- Grand Bank Online with Multi-User Option
- Electronic Statements
- Telephone Banking

### CASH MANAGEMENT SUITE<sup>3</sup>

*(ACH, Wires, Positive Pay...)*

Eliminate the stress of processing payroll, accounts payable and receivable, and the cost of check printing by utilizing Online ACH. Grand Bank's Cash Management Suite also has the ability to send wires, on a one-time or reoccurring basis, for your company and much more!

### MOBILE BANKING/MOBILE DEPOSIT

Make fewer trips to the Bank using Grand Bank's Mobile with Check Deposit which enables you to:

- Log in with Touch ID or Facial Recognition on Supported Devices
- Deposit Checks
- Check account balances
- Access Statements
- Transfer funds

### ONLINE BILL PAY

No more running to the post office to purchase stamps. Save time and money with our Online Bill Pay. You may pay your bills by check or by electronic payment. Pay your bills, on your time, from the convenience of your home or office! Bills can be scheduled to pay automatically each month or you may change the amount each month.

### CARD PROCESSING SERVICES

Your customers prefer your local business, why not keep your merchant services local? At Grand Bank, we offer the latest technology in merchant card processing with outstanding service at the lowest possible cost. Contact your local banker to find out how our Bank can help your business.

### REMOTE DEPOSIT CAPTURE

Remote Deposit Capture is a safe, easy and secure way to deposit checks, including large dollar items, right from your business. There's no more racing to the bank to make deposits. Plus, checks will be in your account sooner, which means better cash flow.

Ask us for more information today!



## BUSINESS CHECKING AND SAVINGS

GRAND BANK ACCOUNTS*	BUSINESS CHECKING	PREMIUM BUSINESS CHECKING	GRAND CASH MANAGEMENT MONEY MARKET <sup>2</sup>	GRAND SAVINGS <sup>2</sup>
MINIMUM BALANCE TO OPEN	\$100	\$100	\$100	\$100
INTEREST / EARNINGS CREDIT	None	Monthly Earnings Credit paid on average net collected balance	Variable-Rate Tiers. Call for current rates	Interest compounded and paid quarterly
MONTHLY SERVICE FEE	None	None	None	Free with \$500 or more minimum daily balance.
TRANSACTION FEES	First 150 items free \$.30 each thereafter	\$.20 per transactional item	6 Free Withdrawals <sup>2</sup> \$10 each thereafter	Six withdrawals free, \$2 per withdrawal thereafter
ONLINE BILL PAY	15 Free Bill Pays per month \$.50 each thereafter	15 Free Bill Pays per month \$.50 each thereafter	N/A	N/A
CASH MANAGEMENT SUITE	N/A	\$19.95 per month <i>Additional charges may apply</i>	N/A	N/A
CHECK CARD <sup>1</sup>	Yes	Yes	Yes	Yes <i>Transactions limited to withdrawals from ATM.</i>

<sup>1</sup>Cards are offered with Grand Bank approval.

<sup>2</sup>Limited to Six withdrawals free per statement cycle, excluding in person and ATM transactions.

<sup>3</sup>Available Business Banking Services may vary by account type and are subject to approval.

\*Grand Bank reserves the right to monitor accounts and to adjust charges accordingly.

# GRAND BANK™

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### CUSTOMER SERVICE CONTACT

A live banker is available during the following hours:  
Monday to Friday: 9:00 a.m.-5:00 p.m. (CT)  
1.866.477.3340

[www.grandbank.com](http://www.grandbank.com)

Member FDIC





# BOUNCE PROTECTION

## Products & Services

A special service for your checking account.

### HOW DO I KNOW WHEN I USE THE OVERDRAFT LIMIT?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

### HOW SOON CAN I USE MY BOUNCE PROTECTION?

If you are a new customer, we will advise you 30 or more days after your account is opened that you may use the overdraft privilege service. This is provided you have maintained satisfactory activity in the account, including regular deposits, consistent with our internal standards for new account types that may offer Bounce Protection. Once you are notified your Bounce Protection limit is available to you, it may continue to be available provided you maintain the account in "good standing" as defined in this brochure.

### WHAT ARE SOME OTHER WAYS I CAN COVER OVERDRAFTS AT GRAND BANK?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, Grand Bank offers additional ways to cover overdrafts in addition to Bounce Protection.

WAYS TO COVER OVERDRAFTS AT GRAND BANK	EXAMPLE OF ASSOCIATED RATES AND FEES <sup>1</sup>
Good Account Management	\$0
Link to savings account or additional checking account	\$4 transfer fee <sup>2</sup>
Bounce Protection	Overdraft Item Fee of \$35 each item

<sup>1</sup>This information is effective as of April 2023 and is provided as examples.  
<sup>2</sup>The number of transfers allowed from a savings account each month is not limited, but additional fees may apply. Please ask us about our current specific products, rates and fees.

### WHAT IF I DO NOT WANT TO HAVE BOUNCE PROTECTION ON MY ACCOUNT?

If you would like to have this service removed from your account, please call (918) 491-9700 or (866) 477-3340.

## BOUNCE PROTECTION<sup>SM</sup> OVERDRAFT POLICY

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid.

While we are not obligated to pay any item presented for payment if your account does not contain enough money, as long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. For overdraft privilege consideration, your account is in "good standing" if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks in sequential order by check number, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order we pay your items in may create multiple overdraft items in a single banking day and you will be charged our Overdraft Item Fee of \$35 for each overdraft item paid. We may also charge you an Overdraft Item Fee of \$35.00 for each resubmission of a debit or re-presentation of an item which means you may incur multiple Overdraft Item Fees for the same item.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank's Overdraft Item Fee of \$35 per item will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. You will be charged an OD Returned Item Fee of \$35 for each item returned.

We will notify you promptly of any overdraft items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our Overdraft Item Fee of \$35 or an OD Returned Item Fee of \$35 that you owe us is due and payable upon demand. Even if we do not ask you for payment, you must repay us, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, is jointly and severally liable for all overdrafts including all fees charged.

Bounce Protection should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call (918) 491-9700 or (866) 477-3340.

Please note that your Bounce Protection limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. For all other personal accounts, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. When you ask for your account balance, please remember the amount we show you does not include your overdraft limit.

LIMITATIONS: Bounce Protection is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or business use. Grand Bank reserves the right to limit participation to one account per household or business and to suspend, revoke, or discontinue this service without prior notice. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

*At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.*

*At Grand Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we provide Bounce Protection<sup>SM</sup>, a special overdraft service for Grand Bank's customers.*





## WHAT IS BOUNCE PROTECTION<sup>SM</sup>?

Bounce Protection is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your Bounce Protection limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. For all other personal accounts, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

## HOW DOES BOUNCE PROTECTION WORK?\*

As long as you maintain your account in “good standing,” we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy.

For overdraft privilege consideration, your account is in “good standing” if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus our Overdraft Item Fee of \$35 for each item will be deducted from your overdraft limit. If the item is returned, the OD Returned Item Fee of \$35 will be deducted from your account. No interest will be charged on the overdraft balance.

\*Please refer to the Bounce Protection overdraft policy for additional details.

## WHAT IF I GO BEYOND MY BOUNCE PROTECTION LIMIT?

Overdrafts above and beyond your established Bounce Protection limit may result in checks or other items being returned to the payee. The OD Returned Item Fee of \$35 will be charged per item and assessed to your account. An OD notice will be sent to notify you of items paid and/or returned.

## WHAT DOES BOUNCE PROTECTION COST?

There is no additional cost associated with this privilege unless you use it. You will be charged our Overdraft Item Fee of \$35 for each overdrawn item created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction, or a recurring debit card payment; and for business accounts only, ATM and everyday debit card transactions. Also, for personal accounts only, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases.

For example, three paid items in one day will result in \$105 in Overdraft Item Fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

## WHAT IS MY BOUNCE PROTECTION LIMIT? IF I HAVE TWO CHECKING ACCOUNTS, CAN I GET BOUNCE PROTECTION ON BOTH?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on all eligible accounts.

<b>Grand Checking Plus</b> .....	<b>\$ 600</b>
<b>Grand Investor Checking</b> .....	<b>\$ 600</b>
<b>Business Checking</b> .....	<b>\$ 600</b>
<b>Other Eligible Accounts</b> .....	<b>\$ 600</b>

## HOW QUICKLY MUST I REPAY MY BOUNCE PROTECTION?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Grand Bank informing you that your Bounce Protection limit has been suspended and additional items will be returned. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

## WHAT ARE SOME OF THE WAYS I CAN ACCESS MY BOUNCE PROTECTION LIMIT? WILL MY LIMIT BE REFLECTED IN THE BALANCE I RECEIVE?

The chart below shows the different ways you can access your Bounce Protection limit and indicates whether or not this limit will be reflected in the balance provided.

ACCESS POINTS	IS MY BOUNCE PROTECTION AVAILABLE?	DOES THE BALANCE PROVIDED REFLECT MY BOUNCE PROTECTION LIMIT?
Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No**	N/A
ATM Withdrawal	No**	No
ACH-Auto Debit	Yes	N/A
Online Banking	Yes	No
Bill Pay	Yes	No
Telephone Banking	Yes	No
Mobile Banking	Yes	No

\*\*With the exception of business accounts, Bounce Protection service will be made available for ATM or everyday debit card transactions upon your request. Call (918) 491-9700 or (866) 477-3340 or visit one of our branches to arrange for your ATM and debit card coverage.

## WHAT IF I AM HAVING TROUBLE REPAYING MY BOUNCE PROTECTION OR USE IT FREQUENTLY?

Please contact us at (918) 491-9700 or (866) 477-3340 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce Protection more often than you intend; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple OD Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce Protection that may better meet your short term credit needs. In the event you ask us to stop contacting you because you have determined Bounce Protection is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce Protection is still the most appropriate option available to you for covering your short term credit needs.

# GRAND BANK<sup>TM</sup>

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## CUSTOMER SERVICE CONTACT

A live banker is available during the following hours:  
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1.866.477.3340

[www.grandbank.com](http://www.grandbank.com)

Member FDIC



**FEE SCHEDULE**

**Grand Bank**  
 4200 East Skelly Drive, Suite #200  
 Tulsa, Oklahoma 74135  
 (918)491-9700  
 www.grandbank.com

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Cashier's Check - Customers	\$3.00
ATM Card Replacement	\$5.00
ATM File Maintenance	\$3.00
ATM - Foreign Transactions, withdrawals & inquiries, excluding Grand Bank ATM's.	\$2.00
Dormant Account Fee - after 12 months and less than \$500 minimum balance (per mo)	\$12.50
Closed Account Fee - if account is opened for 90 days or less	\$20.00
Deposit or Loan Verification	\$15.00
Special Instructions/Alert (per request)	\$29.00
Telephone Transfers (employee assisted). Transfers may be made at no charge through Grand Bank Online or our 24 hour automated telephone banker.	\$5.00
Account Research - Checkbook Reconciliation and Research (per hr) - 30 minute minimum	\$30.00
Account Research copy (per page)	\$0.25
Checks - Charge Backs (per item)	\$4.50
Collections - Domestic	\$20.00
Collections - Foreign	\$25.00
Garnishment or Levy (per occurrence)	\$25.00
Imaged Items - Check image copy (per page)	\$2.00
*OD Returned Item(s) Fees and/Overdraft Item(s) Fees (per debit presentment).	\$35.00
Overdraft Item(s) Fees and/OD Returned Item(s) Fees may be assessed on any withdrawal however attempted including whether by check, in person withdrawal, ATM withdrawal or electronic means.	
Night Depository Bags - Locked	\$25.00
Night Depository Bags - Zipper	\$5.00
Photocopies/copies (per page)	\$0.25
Statements - Duplicate/Replacement	\$5.00
Statements - Temporary Statement Charge	\$4.00
Stop Payments - Stop Pay (per item/check)	\$29.00
Stop Payments - Stop Pay Renewal (per item/check)	\$29.00
Undeliverable/Returned Mail (after 2nd return to bank) per occurrence	\$15.00
Wire Transfer - Incoming Wire	\$10.00
Wire Transfer - Outgoing Wire	\$20.00
Wire Transfer - Foreign Wires	\$40.00
Online Banking Bill Pay - 15 free (per statement cycle/similar four week period)	\$0.50
Mobile Deposit - 10 free deposits (per month)	\$1.00
Overdraft Sweep Fee	\$4.00
Merchant Services - VISA/Mastercard Setup Fee	\$75.00
Check Cashing	2% of of the amount cashed or \$5.00 minimum
Coin Processing - non customers	10% of of total

\*OD Returned Item(s) Fees or Overdraft Item(s) Fees may be charged for each resubmission, reinitiation or re-presentation of a debit which means you may incur multiple OD Returned Item(s) Fees or/Overdraft Item(s) Fees or some combination thereof for the same item.



Grand Bank  
Loan Products

Real Estate Loans

Purchase  
Refinance  
Home Improvement  
Debt Consolidation  
2<sup>nd</sup> Mortgage  
Home Equity Lines of Credit  
Adjustable Rate Mortgages

Personal Loans

Auto  
Boat  
Recreational  
Unsecured  
Miscellaneous

Commercial and Agricultural Loans

Purchase  
Refinance  
Lines of Credit  
Operating Capital  
Inventory/Assets  
Start-Up  
Miscellaneous

Grand Bank  
Internal Doc Prep Fees

Effective 09/01/2020

The following are the internal Doc Prep Fees associated with commercial and consumer loans:

HELOC	\$250.00
Consumer Loans	\$195.00
Consumer RE Loans	\$250.00
Commercial Loans	<\$1MM - \$295.00
	>\$1MM - \$495.00 or more

Origination fees vary.



## HMDA Information

The HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

# **PUBLIC DISCLOSURE**

August 16, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Grand Bank  
Certificate Number: 22065

4200 East Skelly Drive  
Tulsa, Oklahoma 74135

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

1601 Bryan Street, Suite 1410  
Dallas, Texas 75201

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio (LTD) is more than reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA's credit needs.
- A majority of loans are in the institution's AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the institution's rating.

**The Community Development Test is rated Outstanding.**

- The institution's community development (CD) performance demonstrates excellent responsiveness to CD needs in its AA through CD loans, qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

## DESCRIPTION OF INSTITUTION

Grand Bank maintains its headquarters in Tulsa, Oklahoma. Grand Capital Corporation wholly owns the bank as well as two other non-banking entities. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation, dated July 23, 2018, based on Small Bank Procedures.

The bank operates two full-service locations in Tulsa, Oklahoma. The institution did not open any branches since the previous examination, but the Claremore branch, located a middle-income census tract in Rogers County, was sold and as result closed in December 2020. In addition, no merger or acquisition activity occurred since the previous evaluation.

The institution offers a variety of loan products including commercial, home mortgage, agricultural, and construction loans, primarily focusing on commercial lending. The bank also offered loans through the Small Business Administration's temporary Paycheck Protection Program (PPP) and originated 982 PPP loans totaling approximately \$79.4 million during the evaluation period. Grand



Bank provides a variety of deposit services including checking, savings, and certificate of deposit accounts. Alternative banking services include internet, mobile, and telephone banking; electronic bill pay; and two automated teller machines (one at each office).

As of March 31, 2021, the institution’s assets totaled approximately \$467.1 million, which includes total loans and leases of \$383.0 million. Total deposits equaled \$405.7 million as of the same date. Since the prior evaluation, total assets increased by 44.4 percent, net loans increased by 44.2 percent, and total deposits increased by 47.3 percent.

The following table illustrates the outstanding loan portfolio as of March 31, 2021, reflecting a distribution supportive of the institution’s business focus, with commercial loans representing the largest portion of the loan portfolio.

<b>Loan Portfolio Distribution as of 3/31/2021</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	13,575	3.6
Secured by Farmland	17,371	4.5
Secured by 1-4 Family Residential Properties	66,751	17.4
Secured by Multifamily (5 or more) Residential Properties	12,710	3.3
Secured by Nonfarm Nonresidential Properties	181,980	47.5
<b>Total Real Estate Loans</b>	<b>292,387</b>	<b>76.3</b>
Commercial and Industrial Loans	86,017	22.5
Agricultural Production and Other Loans to Farmers	3,356	0.9
Consumer Loans	544	0.1
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	21	0.0
Lease Financing Receivable (net of unearned income)	649	0.2
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>382,974</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution’s ability to meet its AA’s credit needs.

## **DESCRIPTION OF ASSESSMENT AREA**

Grand Bank designated one of seven counties within the Tulsa, Oklahoma Metropolitan Statistical Area (MSA) as its AA. Specifically, Grand Bank designated all 175 tracts comprising Tulsa County as its Tulsa MSA AA. Based on the 2015 American Community Survey (ACS) data, the AA’s 175 census tracts reflect the following income designations: 17 low-, 54 moderate-, 51 middle-, and 53 upper-income tracts. The AA meets the technical requirements of the CRA. Due to the closure of the Claremore branch, Grand Bank no longer includes Rogers County as part of its AA.

## Economic and Demographic Data

The following table illustrates select demographic, housing, and business information for the Tulsa MSA AA.

<b>Demographic Information of the Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	175	9.7	30.9	29.1	30.3	0.0
Population by Geography	623,335	8.1	26.8	31.2	33.9	0.0
Housing Units by Geography	274,891	8.4	28.2	31.8	31.6	0.0
Owner-Occupied Units by Geography	146,793	4.5	20.5	32.9	42.1	0.0
Occupied Rental Units by Geography	99,287	12.4	36.9	31.6	19.1	0.0
Vacant Units by Geography	28,811	13.6	37.3	27.3	21.8	0.0
Businesses by Geography	74,895	3.9	21.1	34.0	41.0	0.0
Farms by Geography	1,701	3.9	17.8	37.1	41.2	0.0
Family Distribution by Income Level	156,574	22.1	16.9	19.6	41.4	0.0
Household Distribution by Income Level	246,080	24.3	16.5	17.7	41.5	0.0
Median Family Income – Tulsa, OK MSA		\$61,182	Median Housing Value Median Gross Rent Families Below Poverty Level			\$141,333 \$783 12.3%

*Source: 2015 ACS Data; 2020 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.*

According to Moody’s Analytics, the AA’s largest employers include American Airlines, AT&T, Baker Hughes, QuikTrip Corporation, and Saint Francis Health System. All counties within the State of Oklahoma received a FEMA disaster declaration in response to the COVID-19 pandemic in 2020. As a result of the pandemic, the following table shows annual unemployment rates increased notably in all areas in 2020.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Tulsa County	3.2	3.0	6.6
State of Oklahoma	3.3	3.1	6.2
National Average	3.9	3.6	6.7

*Source: Bureau of Labor Statistics*

## Competition

The AA reflects a moderate level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, 46 financial institutions operate 202 full service branches within the AA. Of these institutions, Grand Bank ranked 20<sup>th</sup> with a 1.1 percent deposit market share.



## **Community Contact**

As part of the evaluation process examiners obtain information from third parties knowledgeable of the AA to assist in identifying needs of the area. This information helps determine financial institutions' responsiveness to these needs and shows available credit and CD opportunities.

Examiners reviewed an existing community contact with a representative of an economic development organization located in the AA. The contact stated the COVID-19 pandemic impacted businesses in the area, specifically stating that many small businesses closed and some continue to struggle to reclaim losses. The contact indicated that small business lending represents the primary credit need of the area. In addition, the contact stated a CD need exists for financial literacy and education in the area. Overall, the contact noted that financial institutions remain responsive to the credit needs of the area.

## **Credit and Community Development Needs and Opportunities**

Considering information obtained from bank management, the community contact, and demographic and economic data, examiners determined commercial lending, especially for small businesses, represents a primary credit need of the area. Examiners also concluded economic development and revitalize and stabilize reflect primary community development needs in light of the effects of the COVID-19 pandemic. Lastly, CD opportunity exists for community services such as for financial education.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated July 23, 2018, to the current evaluation dated August 16, 2021. Examiners used Intermediate Small Bank Procedures to evaluate Grand Bank's CRA performance. These procedures include two tests: the Lending Test and the Community Development Test. The appendix lists each tests' criteria.

### **Activities Reviewed**

The following table details the bank's loan originations and purchases over the most recent completed calendar year of available data.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	19,327	5.9	34	4.2
Secured by Farmland	8,782	2.7	11	1.4
Secured by 1-4 Family Residential Properties	51,505	15.6	122	15.1
Multi-Family (5 or more) Residential Properties	8,515	2.5	7	0.9
Commercial Real Estate Loans	129,071	39.1	99	12.3
Commercial and Industrial Loans	109,515	33.1	523	64.9
Agricultural Loans	3,356	1.0	1	0.1
Consumer Loans	300	0.1	9	1.1
Other Loans	0	0.0	0	0.0
<b>Total Loans</b>	<b>330,371</b>	<b>100.0</b>	<b>806</b>	<b>100.0</b>
<i>Source: 2020 Bank Data</i>				

CRA Intermediate Small Bank Procedures require examiners to determine the institution’s major product lines from which to review. Examiners may select from among the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. Examiners determined the bank’s major product line includes commercial lending. This conclusion considered the bank’s business strategy, loan composition, and the number and dollar volume of loans originated during the evaluation period. Bank records indicate that while the bank’s overall lending increased since the previous evaluation, the lending focus and product mix remained consistent.

For the Lending Test, examiners selected a sample of 63 small businesses loans totaling \$8.9 million from a universe of 562 small business loans totaling \$149.9 million originated in 2020, the most recent full calendar year of available data. Examiners used 2020 D&B data as the standard of comparison for small businesses lending performance.

Until 2020, the bank was subject to reporting home mortgage loans under the Home Mortgage Disclosure Act (HMDA). Accordingly, examiners initially considered all home mortgage loans reported on the bank’s 2018 and 2019 HMDA Loan Application Registers (LARs). However, home mortgage loans account for a very limited portion of the banks’ overall lending activity. Specifically, Grand Bank reported 37 home mortgage loans totaling \$16.4 million on the 2018 LAR and 41 home mortgage loans totaling \$18.7 million on the 2019 LAR. This evaluation does not present the data or an analysis of home mortgage loans since a review would not materially influence conclusions or the rating due to the low volume. Finally, this evaluation does not include a review of small farm or consumer loans since they do not represent major product lines and also would not impact the rating.

While the evaluation presents both the number and dollar volume of small business loans, examiners emphasized performance by number of loans because the number of loans better indicates the number of businesses served.

For the CD Test, bank management provided data on CD loans, QIs, and CD services since the previous CRA evaluation. The evaluation of QIs includes the book value of prior period



investments still outstanding as of the date of this evaluation. Examiners evaluated the bank’s CD activity quantitatively as well as qualitatively.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Grand Bank demonstrated satisfactory performance regarding the Lending Test. A more than reasonable LTD ratio, reasonable records regarding geographic distribution and borrower profile, and a majority of loans originated inside the AA support this conclusion.

#### **Loan-to-Deposit Ratio**

The LTD ratio is more than reasonable given the institution’s size, financial condition, and AA’s credit needs. The LTD ratio, calculated from Call Report data averaged 95.7 percent over the past 11 calendar quarters from September 30, 2018, to March 31, 2021, representing consistent performance with the 95.6 percent average net LTD ratio at the prior evaluation. The ratio ranged from a low of 92.3 percent as of June 30, 2020, to a high of 100.2 percent as of December 31, 2020.

Examiners identified and listed in the following table four comparable banks operating within the bank’s AA and reporting similar assets sizes and lending emphases. As seen in the table, Grand Bank reported the second highest average net LTD ratio.

<b>Loan-to-Deposit (LTD) Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 3/31/2021 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Grand Bank, Tulsa, Oklahoma</b>	<b>467,118</b>	<b>95.7</b>
AVB Bank, Broken Arrow, Oklahoma	453,489	87.7
Spirit Bank, Tulsa, Oklahoma	719,930	91.8
Regent Bank, Tulsa, Oklahoma	873,572	101.4
First Bank of Owasso, Owasso, Oklahoma	575,145	94.7
<i>Source: Reports of Condition and Income 9/30/2018 - 3/31/2021</i>		

#### **Assessment Area Concentration**

A majority of loans are in the institution’s AA. As seen in the following table, the bank originated a majority of small business loans, by both number and dollar volume, inside the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	55	87.3	8	12.7	63	7,350	82.7	1,536	17.3	8,886
<i>Source: 2020 Bank Data</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Examiners focused on the percentage by number of loans in low- and moderate-income (LMI) census tracts inside the AA when arriving at conclusions for this criterion.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion through the AA. The following table shows the bank engaged in minimal lending in low-income census tracts. However, this reflects reasonable performance since limited opportunity exists with only 3.9 percent of businesses located in low-income census tracts. The bank's performance in moderate-income census tracts reflects similar performance to the demographic data and represents reasonable dispersion.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.9	1	1.8	1	0.0
Moderate	21.1	12	21.8	1,623	22.1
Middle	34.0	20	36.4	4,450	60.5
Upper	41.0	22	40.0	1,276	17.4
<b>Total</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>7,350</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; 2020 Bank Data</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes. Examiners focused on the percentage by number of loans to businesses in the AA with gross annual revenue of \$1 million or less when arriving at conclusions for this criterion.

#### ***Small Business Loans***

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The following table shows the bank originated more than seven out of every ten small business loans to businesses with gross annual revenue of \$1 million or less, reflecting reasonable performance.



<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	58.0	12	21.8	642	21.9
\$100,000 - \$249,999	20.7	15	27.3	1,822	27.4
\$250,000 - \$499,999	5.3	7	12.7	265	12.8
\$500,000 - \$1,000,000	3.1	8	14.6	484	14.5
<b>Subtotal ≤ \$1,000,000</b>	<b>87.1</b>	<b>42</b>	<b>76.4</b>	<b>3,213</b>	<b>76.6</b>
> \$1,000,000	4.7	13	23.6	4,137	23.4
Revenue Not Available	8.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>7,350</b>	<b>100.0</b>

*Source: 2020 D&B Data; 2020 Bank Data*

### **Response to Complaints**

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

### **COMMUNITY DEVELOPMENT TEST**

The institution's CD performance demonstrates excellent responsiveness to CD needs in its AA through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

### **Community Development Loans**

The bank exhibited an excellent record regarding its CD loans. The following table shows that the bank originated 34 CD loans totaling over \$43.3 million. The total dollar amount equates to 10.7 percent of average total assets of \$406.5 million since the previous evaluation and 13.2 percent of average net loans of \$327.1 million for the same period, evidencing excellent performance.

The CD loans proved responsive to the AA's identified needs given that activities primarily promoted economic development and revitalized or stabilized qualifying geographies. The following tables illustrate the bank's CD lending activity by category and year.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018	0	0	0	0	2	2,364	1	1,569	<b>3</b>	<b>3,933</b>
2019	3	993	0	0	0	0	6	6,249	<b>9</b>	<b>7,242</b>
2020	0	0	0	0	7	12,766	7	10,052	<b>14</b>	<b>22,817</b>
YTD 2021	4	6,197	1	100	1	1,524	2	1,496	<b>8</b>	<b>9,318</b>
<b>Total</b>	<b>7</b>	<b>7,190</b>	<b>1</b>	<b>100</b>	<b>10</b>	<b>16,654</b>	<b>16</b>	<b>19,366</b>	<b>34</b>	<b>43,310</b>

*Source: Bank Data*

The following points highlight examples of the bank’s CD loans.

- **Revitalize/Stabilize** – Grand Bank originated a \$1.4 million loan to a commercial entity to finance the rehabilitation of historic buildings located in both an Enterprise Zone and an Opportunity Zone in downtown Tulsa. The activity helps to attract new or retain existing businesses or residents by revitalizing and stabilizing qualifying areas.
- **Affordable Housing** – Grand Bank extended a \$1.1 million loan to finance the purchase and renovation of an apartment complex located in a low-income census tract. The rental rates remain below the fair market rent established by Department of Housing and Urban Development, and as a result, the loan provides affordable housing for LMI individuals and families in the Tulsa MSA AA.

**Qualified Investments**

The institution displayed an adequate record regarding its QI. The following table shows that Grand Bank made use of 62 QIs totaling approximately \$2.7 million during the evaluation period, which includes 53 donations and grants totaling \$136,000. The total dollar amount of QIs equates to 0.6 percent of average total assets since the previous evaluation and 7.4 percent of average securities of \$34.0 million for the same time period. The total also includes 6 QIs totaling approximately \$1.5 million that benefitted the broader statewide or regional area. Since the bank proved responsive to CD needs in its AA, examiners also considered these activities.

The QIs largely benefitted community service organizations that serve LMI individuals, which demonstrate the bank’s responsiveness to an identified CD need. The following table displays the bank’s QIs by year and category.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	1	100	0	0	0	0	1	100
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	0	0	7	1,900	0	0	1	525	8	2,425
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>2,000</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>525</b>	<b>9</b>	<b>2,525</b>
Qualified Grants & Donations	1	10	49	115	2	6	1	5	53	136
<b>Total</b>	<b>1</b>	<b>10</b>	<b>57</b>	<b>2,115</b>	<b>2</b>	<b>6</b>	<b>2</b>	<b>530</b>	<b>62</b>	<b>2,661</b>
<i>Source: Bank Data</i>										

The following points highlight examples of the bank’s QIs.

- **Community Service** – In 2021, the bank purchased three bonds totaling \$1.0 million in a local Native American owned minority depository institution (MDI) in the AA. The bonds



help fund working capital for a MDI that serves the credit needs of a wider range of customers, including those designated LMI who might not otherwise have access to a financial institution.

- **Revitalize/Stabilize** – In 2021, the bank purchased a bond totaling \$525,000 in the Oklahoma State Water Resources Board. The bond helps fund multiple programs to improve infrastructure for municipalities in moderate income and distressed middle-income geographies in the broader statewide/regional area, which will help retain existing residents and businesses in these areas.

**Community Development Services**

The bank exhibited an excellent record regarding its CD services. The types of services primarily support this conclusion. Specifically, bank employees provided 52 instances of financial expertise or technical assistance to CD-related organization during the evaluation period. The services involve bank personnel’s use of their technical expertise to benefit organizations or projects in the AA with a primary purpose of CD, as defined by the CRA regulation.

The table shows that although the bank engaged in activities within each category, a majority of the services benefited community service organizations that serve LMI individuals. The following table details the bank’s CD services by year and category.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	1	9	1	0	11
2019	1	10	2	0	13
2020	1	9	2	0	12
YTD 2021	1	4	10	1	16
<b>Total</b>	<b>4</b>	<b>32</b>	<b>15</b>	<b>1</b>	<b>52</b>
<i>Source: Bank Data</i>					

The following point highlights an example of the bank’s CD services:

- **Community Service** – A bank employee serves as a Board member for an organization that serves the LMI population of Tulsa County by providing food assistance through their soup kitchen, grocery pantry, and kid’s pantry.

Although the bank does not operate any branches or ATMs in LMI tracts, the bank’s delivery systems prove conveniently located and accessible to all portions of the AA. The bank’s hours of operation and provision of products and services remain generally consistent among both branches. The bank also provides other alternative delivery systems that help avail its services to LMI individuals and geographies. Such systems include internet, mobile, and telephone banking as well as electronic bill pay.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.



## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.



**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.



Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.



**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



December 20, 2020

Grand Bank (FDIC Cert # 22065)  
4200 East Skelly Drive  
Tulsa, OK 74135

Federal Deposit Insurance Corporation  
Regional Office, 1601 Bryan Street, 20th Floor  
Dallas, Texas 75201

**RE: Comment on Grand Bank 's NOTICE OF APPLICATION TO ESTABLISH A DE NOVO BRANCH**

The undersigned community organization is submitting this letter to Grand Bank 's Notice of Application to Establish a De Novo Branch. We do not support the establishment of a de novo branch banking facility at 3811 Turtle Creek Blvd., Dallas, Texas 75219. This proposed branch is in an upper census tract MSA-State-County-Tract: 19124-48-113-0006.06.

**Concerns:**

- Grand Bank does not have a branch located in a low-income census tract.
- Grand Bank does not have a branch located in a high minority census tract.
  
- Grand Bank did not originate any mortgage loans in a low-income census tract.
- Grand Bank did not originate any mortgage loans in a high minority census tract.
  
- Grand Bank did not originate any small business loans to businesses with less than a million dollar in revenue that was in a low-income census tract.
- Grand Bank did not originate any small business loans to businesses with less than a million dollar in revenue that was in a high minority census tract.

**Additional Information on Southern Dallas.**

Southern Dallas is a "Banking Desert" <sup>4</sup>

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<sup>4</sup> Research from St Louis Fed. <https://www.stlouisfed.org/publications/regional-economist/second-quarter-2017/banking-deserts-become-a-concern-as-branches-dry-up>



Northern Dallas 87% (401 Banking Locations)  
Southern Dallas 13% (60 Banking Locations)

Southern Dallas is home to 43% of all Dallas residents in just 57% of the city's land area. Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%. Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.

*The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*

*The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*

*The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas). \**

***\*These numbers do not include other cities in Dallas County located in the Southern Sector.***

#### **Conclusion**

We would look forward to discussing opportunities for Grand Bank to be responsive to these community needs by locating this branch in Southern Dallas and be a leader in addressing inequality in Dallas.

Sincerely,

*James McGee*

James McGee  
President/Chair

[JMcGee@SouthernDallasProgress.com](mailto:JMcGee@SouthernDallasProgress.com)

Southern Dallas Progress Community Development Corporation

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January 7, 2021

Kristie Elmquist  
Regional Director  
Federal Deposit Insurance Corporation  
1601 Bryan Street, Suite 1410  
Dallas, TX 75201-3479

Re: De Novo Branch Application  
Grand Bank Tulsa, OK

Dear Ms. Elmquist:

This letter is in response to the FDIC letter dated December 23, 2020 notifying Grand Bank of the letter you received from Mr. James McGee on behalf of the Southern Dallas Progress Community Development Corporation about our previously approved and recently updated Dallas branch application.

As our prior exams have shown, this letter does not accurately describe Grand Bank's overall lending practices and the bank appreciates the opportunity to discuss the many things it does to serve individuals, families, and businesses located in low-to-moderate income and major minority census tracts (MMCT's) which includes lending, but extends beyond.

As the bank does not currently have a location in Dallas, the information provided in this letter represents the bank's current efforts in Tulsa and demonstrates the commitment we will be bringing to Dallas to address the concerns raised by Mr. McGee.

The bank plans to bring similar commitment and efforts for Dallas County (Grand Bank's proposed service area) with a focus on direct lending efforts as well as partnerships with local community groups to ensure we serve the needs of Dallas County, especially major minority census tracts and low-to-moderate income census tracts.

The bank has already reached out to the Dallas Habitat for Humanity about lending opportunities and plans to work with groups like the Southern Dallas Progress and others upon opening our branch.

**Quantitative Response:**

The bank would like to highlight a few things for your consideration regarding our lending performance as it relates to low-to-moderate income and MMCTs:

**Small Business & MMCT Lending**

In the bank's 2018 Community Reinvestment Act Performance Evaluation, the 2017 Geographic Loan Distribution for Small Business Loans table reflected performance of 26.7% in moderate income tracts which exceeds the distribution of businesses in that same category by 4%. It should also be noted that the opportunity for low-income lending was only 3.6%.



Given these statistics are based on a sample of 37 loans and not the bank's entire loan portfolio, it is not possible to form any absolute conclusions about the entire portfolio.

Since 2017, the bank has implemented loan tracking and Board reporting for total lending in MMCTs (most MMCT tracts are also considered low-to-moderate income) within the bank's assessment area. Overall, the percentage of total loans in MMCTs within the bank's assessment area has totaled 5.22% (20 loans), 15.38% (18 loans), 10.28% (30 loans) and 9.66% (34 loans) in 2017, 2018, 2019 and the first six months of 2020 respectively. It should be noted that 2020 was a unique year due to the PPP workload and the effects of the pandemic and the above totals include all PPP loans within our assessment area.

A significant amount of the bank's 2020 MMCT efforts were on Payroll Protection Plan ("PPP") loans. The bank originated PPP loans for small businesses in Tulsa County and beyond. The bank actively sought to support existing customers and non-customers which included small businesses located in MMCTs (42 loans / 10.2% of total PPP loans) as well as minority and/or female owned businesses (141 loans / 34.1% of total PPP loans).

The total loans, loan amounts and stated number of employees are listed below for all the bank's PPP loans in 2020. Please see "Tulsa Responds" section below which discusses our efforts directly aimed at low-to-moderate income and MMCT PPP loans.

PPP - MMCT & Minority or Female Owned Business Loans						
	No. of Notes		Loan Amount		No. of Employees	
MMCT:	42	10.2%	\$ 7,375,394	17.5%	1,070	22.5%
Minority/Female Owned Businesses:	141	34.1%	\$ 10,444,369	24.8%	1,261	26.5%
Total PPP:	413		\$ 42,139,669		4,764	

Of the bank's total 413 PPP loans, 65% are \$50,000 or less and all but 4 are \$1,000,000 or less. The below table reflects the loan size stratification of the bank's PPP loans in MMCTs. 41 of the 42 (97.6%) in MMCTs would be considered small business loans, with the majority of loans below \$150,000. While revenue numbers were not collected as part of the PPP application, it is reasonable to assume, based on the loan amounts, that the majority would also be considered small businesses with less than \$1,000,000 in revenue.

MMCT-PPP Loan Stratification 2020		
Loan Size	# of Loans	% of Total (#)
\$0.00 - \$5,000	3	0.73%
\$5,001 - \$20,000	4	0.97%
\$20,001 - \$50,000	14	3.39%
\$50,001 - \$150,000	12	2.91%
\$150,001 - \$350,000	3	0.73%
\$350,001 - \$500,000	2	0.48%
\$500,001 - \$1,000,000	3	0.73%
\$2,000,001 +	1	0.24%
Grand Total	42	10.17%

The above data reflects the Bank's commitment to small business lending in MMCTs as well as low-to-moderate income tracts.

**Mortgage Origination**

The 2018 CRA performance evaluation shows the bank made 4 loans in low-income tracts and 11 loans in moderate income tracts representing 54% of total mortgage originations in 2016. This exceeded the owner-occupied housing unit percentage of 23.5% for the same tracts substantially. As a commercial bank, we are a small mortgage originator which means we do not always enjoy the predictability of large numbers as it relates to statistics from one year to the next. While 2017 was not as strong as 2016, when the two years are combined and averaged, the bank's lending in low-to-moderate income tracts exceeds the owner-occupied housing units in each category as shown in the table below.

Geographic Loan Distribution - Home Mortgage Loans							Owner-Occupied Housing Units (%) 2016/2017 avg.
			2016	2017	Total	% of Total	
Low Income			4	0	4	7.4%	4.4%
Moderate Income			11	4	15	27.8%	18.7%
<b>Subtotal - Low-to-Moderate Income</b>			<b>15</b>	<b>4</b>	<b>19</b>	<b>35.2%</b>	<b>23.1%</b>
Total Home Mortgage Loans			28	26	54		

*Source: July 23, 2018 Community Reinvestment Act Performance Evaluation for Grand Bank*

Since the 2018 CRA performance evaluation, the bank has made improvements with mortgage loans in low-to-moderate income and MMCTs. Thru partnership with Habitat for Humanity ("HFH") we have strengthened the bank's mortgage origination in low-to-moderate income as well as MMCTs. This partnership is discussed in greater detail in the Qualitative Response below.

With 2019 marking the first full year of the HFH partnership, the bank originated 30 loans within our assessment area with 18 (60%) in low-to-moderate income tracts. This exceeds the 22.6% of owner-occupied housing units in those categories per our last CRA performance evaluation by a significant amount. It should also be noted that we had one loan in a low-income tract representing 3% of total loans as compared to 3.9% of owner-occupied units in that category and 6 (20%) were within MMCTs.

**Qualitative Response:**

Grand Bank takes its commitment to its service area(s) seriously and actively seeks to make a positive impact in major minority and low-to-moderate income tracts. In our current service area, Tulsa, many tracts are both majority minority as well as low-to-moderate income.

In order to validate the bank's efforts in reaching these areas, the bank tracks lending results and outreach activities and presents the report to the Board semi-annually. In addition, management and lenders



continually discuss how we can maintain and improve the bank's reach thru partnerships and direct lending efforts.

While this report tracks results, it also summarizes the bank's efforts towards sourcing loans in these areas. These efforts are constantly reviewed, and adjustments made as efforts prove successful, fruitless or as new opportunities arise. These efforts currently include:

- **Habitat for Humanity:** Starting in 2018, the bank partnered with Habitat for Humanity to make direct mortgage loans to their clients at rates below similar loans within the bank. These loans are almost exclusively located in low-to-moderate income and MMCTs. Not only do these loans help hard working individuals, these loans directly help improve home ownership statistics within MMCTs which can also help attract national retailers to these areas which can help provide critical resources and jobs.

This program was developed by HFH and has more than doubled the number of clients they can help each year. The bank has become a program ambassador helping solicit other local banks to join the program as well as starting conversations with the Dallas HFH regarding a similar program.

- **Tulsa Responds:** Established by multiple community partners and led by Atento Capital in response to the COVID 19 pandemic to assist underserved and minority owned businesses find access to relief, including Paycheck Protection Program (PPP) loans. We partnered with them to help as many businesses and self-employed individuals as possible. As a result, we were able to help support many minority and female owned businesses as well as business located within MMCTs.
- **Alliance for Economic Inclusion:** We joined this organization in 2015 with our Tulsa Market President being the bank's representative. This organization consist largely of various local banks with a focus on finding ways to improve economic inclusion.
- **Tulsa Economic Development Center:** This organization helps businesses in need of financing thru the SBA and other government lending programs. We have a designated officer responsible for maintaining a relationship with this organization to source lending relationships, of which, many are located within under-served areas.

In addition to these activities and partnerships, the bank's tracking and reporting also provides awareness within the organization which helps drive lenders to continually find ways to serve these areas. To support awareness, we also have a direct calling effort exclusively focused on businesses located in MMCT and low-to-moderate income.

As discussed above, lending in low-to-moderate income and MMCTs is an important focus, but the bank's efforts and investments in these areas extend well beyond lending. The bank has the following active involvement with schools and non-profits located within these areas. The bank's involvement with these organizations not only makes a direct impact in these communities, it also increases the bank's awareness and understanding which further supports lending and investment objectives.

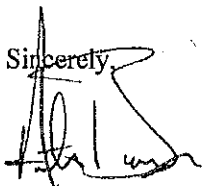
- **Tulsa Dream Center ([www.tulsadreamcenter.org](http://www.tulsadreamcenter.org)):** Helps support children located in under-served areas with food security, education and life coaching. The bank has many volunteers that support this organization thru financial literacy classes as well as donations of time and money. I am personally involved with this organization and lead an initiative to increase awareness and donations thru social media during the pandemic. While the bank and I personally make donations,

I was able to leverage relationships to source a \$25,000 in-kind donation from a local marketing company to produce content and manage the social media strategy to help raise awareness and funding during the pandemic.

- San Miguel School of Tulsa ([www.sanmigueltulsa.org](http://www.sanmigueltulsa.org)): San Miguel is a private school funded primarily from private donations located within an under-served area primarily focused on serving minority families. The bank supports this organization with direct donations as well as fund raising efforts.
- College Bound Academy ([www.collegeboundschool.org](http://www.collegeboundschool.org)): College Bound Academy is a charter school located in a low income area as well as an MMCT that primarily serves minority as well as English language learners. The bank has an officer who on the founding team and is the Board President. The bank has provided financial literacy training as well as made direct donations and assisted in fund raising efforts.
- Iron Gate ([www.irongatetulsa.org](http://www.irongatetulsa.org)): Iron Gate helps provide food stability for the homeless and working poor. Grand Bank supports this organization thru being an active board member, food service volunteers and donations.
- Tulsa Public Schools: The bank has an officer that is actively the Chairman of the Citizen Bond Development Committee which develops school bond packages for facility improvements, technology equipment, security, transportation, and curriculum materials for Tulsa Public Schools. Tulsa Public Schools is the largest district in the State of Oklahoma and is considered a Title I District. In 2019-2020 79% of its student population was considered economically disadvantaged and 77% minority.
- Tulsa Public Schools: The bank has an employee that is actively the Chairman of Bond Development Committee which develops school bond for facilities and curriculum for Tulsa Public Schools. Tulsa Public Schools is a Title I district which supports children that are economically disadvantaged.

Thank you for considering our updated branch application as well as giving us the opportunity to respond to Mr. McGee's letter. Grand Bank is committed to its service areas and looks forward to serving all of Dallas County.

If you have any questions, please contact me at [abuerge@grandbank.com](mailto:abuerge@grandbank.com) or 918.704.7919.

Sincerely,  
  
Austin Buerge  
President & CEO



Cc:  
Grand Bank Board of Directors

G. Chris Finnegan  
Assistant Regional Director  
Federal Deposit Insurance Corporation  
1601 Bryan Street  
Dallas, Texas 75201

Dedra R. Dorn  
Review Examiner, Division of Depositor and Consumer Protection  
Federal Deposit Insurance Corporation  
1601 Bryan Street  
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Blayze R. Melgoza  
Case Manager – Division of Risk Management Supervision  
Federal Deposit Insurance Corporation  
1601 Bryan Street  
Dallas, Texas 75201



FDIC  
1601 Bryan St  
Dallas, TX 75201

To Whom It May Concern,

On behalf of the Tulsa Dream Center, I would like to recommend Grand Bank for consideration with the Federal Deposit Insurance Corporation. Here in Tulsa, the Grand Bank team has gone above and beyond for our city and the surrounding areas.

As the leader of the organization, Austin Buerge seeks to build long-lasting partnerships while bringing well-rounded solutions aimed at changing the trajectory of our city. As a community center focused on empowering low-income families to build brighter futures, we are thankful for the leadership and partnership we have found in Grand Bank.

As their slogan states, you will not find a bank like Grand Bank on every corner. They pour volunteer support and resources into our low income, minority communities that are still recovering from the 1921 Tulsa Race Massacre. Austin and his team have helped us strategize and plan to finance a much-needed housing initiative in our low income, minority area that will include financial empowerment education and the opportunity for residents to achieve home ownership and ultimately change the landscape of the North Tulsa. Grand Bank is helping us see the bigger picture in Tulsa and position us and other organizations to make huge strides in breaking the cycle of generational poverty.

They truly care for their customers and community, and we believe every city will be made better by having Grand Bank available. If you want to make Dallas an even greater city, we recommend that you welcome Grand Bank in and let them do what they do best – continue their 40 year legacy by serving wholeheartedly with the community's best interests in mind.

Please feel free to contact me if you have any questions or need additional information. We are proud to partner with and recommend our friends at Grand Bank.

Sincerely,

A handwritten signature in black ink, appearing to read "Aaron Johnson". The signature is fluid and cursive, written over a white background.

Aaron "AJ" Johnson  
Executive Director  
918-812-4049  
aj@tulsadreamcenter.org

## Tulsa Dream Center

200 W 46 St N | Tulsa, OK 74126 | 918-430-9984 | [www.tulsadreamcenter.com](http://www.tulsadreamcenter.com)

Equip a person. Build a family. **Strengthen a community.**





June 10, 2021

Grand Bank (FDIC Cert # 22065)  
4200 East Skelly Drive  
Tulsa, OK 74135

Federal Deposit Insurance Corporation  
Regional Office, 1601 Bryan Street, 20th Floor  
Dallas, Texas 75201

**RE: Comment on Grand Bank's Community Reinvestment Act (CRA) Performance**

I am submitting this letter to Grand Bank's Community Reinvestment Act (CRA) public file for consideration on Grand Bank's CRA Performance Evaluation. In particular, I would like Grand Bank to focus on Southern Dallas as I believe the heightened poverty in my neighborhood has held back my community, and the city of Dallas as a whole, for too long.

**Grand Bank Dallas County Bank Location:**

3811 Turtle Creek Blvd., Dallas, Texas 75219; De Novo Branch Approved on March 30, 2021

**DFW AA/Community Needs Assessment**

Does Grand Bank conduct a Community Needs Assessment? If not, how is your bank going to meet the needs of the Southern Dallas community if they are not aware of the needs?

A Community Needs Assessment is a market study conducted to help a bank identify and understand the need for financial services and community development within its Assessment Area. It is not required by regulation. As explained in Federal Register /Vol. 71, No. 47 / Friday, March 10, 2006 /Notices 12429:

*The Agencies do not intend that intermediate small banks prepare a particular "needs assessment" solely for purposes of its CRA evaluation under the community development test. If intermediate small banks prepare business plans and market analyses that reflect community needs and opportunities, they may rely on such information, as well as other currently available information, when assessing community development needs in their assessment areas.*

One advantage of developing a Community Needs Assessment is that it will paint a picture of the "Performance Context" which is the basis for establishing performance standards applied under the

various tests administered in a CRA Performance Evaluation. Even more importantly, as stated in the Federal Register a bank “may rely on such information (emphasis added) . . . when assessing community development needs in their assessment areas.”

### Focus on Southern Dallas

The need in Southern Dallas is well documented. HUD has designated Southern Dallas as a racially or ethnically concentrated area of poverty (R/ECAP) since at least 1990, meaning that since 1990 the population of Southern Dallas has had a poverty rate of at least 40%. That poverty rate is more than double the 16.6% poverty rate for Dallas County as a whole.<sup>1</sup> The Urban Institute looked at economic trends, data on income segregation, housing affordability, job availability, and racial disparities in 274 large US cities from 1980 to 2013 and found that Dallas was the least economically and racially inclusive.<sup>2</sup> Increased obstacles to economic opportunity in Southern Dallas has a negative impact on Dallas as a whole. Numerous studies show that high levels of inequality stunt economic growth as it prevents economies from performing to their full potential.<sup>3</sup> Economies with less inequality not only maximize their productive potential, but also minimize the significant fiscal and social costs of inequality. Childhood poverty—one outcome of insufficiently inclusive growth—costs the U.S. economy an estimated \$500 billion a year, or four percent of GDP, due to lost productivity, higher crime and incarceration, and larger health expenditures. Cities end up bearing these costs, at the expense of other important investments in growth and opportunity.<sup>4</sup> Heightened inequality also creates resentments and hostilities that damage social and political cohesion, which also negatively affects economic growth.

Researchers are also predicting that Southern Dallas will be particularly hard hit by COVID-19, both medically and economically, given the unfortunate correlation between poverty and unfavorable health outcomes.<sup>5</sup> I am very concerned about the impact COVID-19 will have on my community that was already facing increasing economic hardship, and I believe that without an intentional focus on Southern Dallas these unfortunate economic trends will continue. To make matters worse, many banks do not include Southern Dallas as part of their CRA assessment area. We would look forward to Grand Bank to be responsive to our community needs and position itself as a leader in addressing inequality in Dallas.

### The following sections discuss demographic in the Southern Dallas assessment area.

- Southern Dallas is home to 43% of all Dallas residents in just 57% of the city’s land area.

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<sup>1</sup> “Percent of Population Below the Poverty Level in Dallas County, TX.” 2018 Poverty Rate for Dallas County TX. Federal Reserve Bank of St. Louis Economic Research. Available online at <https://fred.stlouisfed.org/series/S1701ACS048113>.

<sup>2</sup> “Inclusive Recovery in US Cities.” Urban Institute. April 2018. Available online at [https://www.urban.org/sites/default/files/publication/97981/inclusive\\_recovery\\_in\\_us\\_cities.pdf](https://www.urban.org/sites/default/files/publication/97981/inclusive_recovery_in_us_cities.pdf).

<sup>3</sup> “Introduction: Inequality of Economic Opportunity.” Katharine Bradbury and Robert K. Triest. RSF: The Russell Sage Foundation Journal of the Social Sciences, Vol. 2, No. 2, Opportunity, Mobility, and Increased Inequality (May 2016), pp. 1-43. Available online at [https://www.istor.org/stable/10.7758/rsf.2016.2.2.01#metadata\\_info\\_tab\\_contents](https://www.istor.org/stable/10.7758/rsf.2016.2.2.01#metadata_info_tab_contents)

<sup>4</sup> “Opportunity for growth: How reducing barriers to economic inclusion can benefit workers, firms, and local economies.” Brookings Institution. Joseph Parilla. September 28, 2017. Available online at <https://www.brookings.edu/research/opportunity-for-growth-how-reducing-barriers-to-economic-inclusion-can-benefit-workers-firms-and-local-economies/>.

<sup>5</sup> “Mapping the Areas at Highest Risk of Severe COVID19 in Dallas, Austin and San Antonio.” UTHealth School of Public Health Institute for Health Policy. April 2, 2020. Available online at [https://sph.uth.edu/research/centers/ihp/COVID-19\\_Dallas\\_Austin\\_SA%20Final\\_4-3-20.docx.pdf](https://sph.uth.edu/research/centers/ihp/COVID-19_Dallas_Austin_SA%20Final_4-3-20.docx.pdf).



- Of the 560,000 residents of neighborhoods in southern Dallas, approximately 38% live below poverty - roughly 9% higher than the City's overall poverty rate of 29%.
- Overall, 56% of Dallas residents living below poverty live in the southern neighborhoods of Dallas.
- *The City of Dallas is a unique place. There is a difference between "South Dallas" and "Southern Dallas".*
- *The Southern Sector of Dallas (Southern Dallas) is commonly defined as those areas south of Interstate 30.*
- *The Southern Dallas is 196.7 total square miles. 45% of the City's residents live in Southern Dallas (91% of the residents are minorities in Southern Dallas). \**

### **23 Southern Dallas Zip Codes**

75116, 75134, 75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

### **Community Ask:**

- Launch Small Business Cohort Focuses on Small Minority Businesses located in/or Serving Low Income Areas of Southern Dallas
  - <https://www.nteetc.com/>
- Perform a credit needs assessment for Southern Dallas
- Create a Business Diversity Lending Program
- Require the CDFI's that you invest in to collect demographic information on the individuals they serve
  - <https://www.consumerfinance.gov/compliance/supervisory-guidance/statement-collection-demographic-information-community-development-financial-institutions/>
- Create African American Micro Business Loan Fund with CDFI
  - Example: <https://www.chicago.gov/content/dam/city/depts/bacp/Small%20Business%20Center/africanamericanloanprogramtermsheet.pdf>
- Make CRA Qualified Investments to Dallas based CDFIs that focus on Southern Dallas
  - <https://www.advacentx.org/>
  - <https://www.liftfund.com/>
  - <https://bcloftexas.org/contact>
- Make donations to minority lead organizations that focus on Southern Dallas with operating incomes under \$600,000
  - <https://racialequity.org/2018/11/minority-led-nonprofits/>
  - <https://www.philanthropy.com/article/nonprofits-led-by-people-of-color-win-less-grant-money-with-more-strings-study/>
- Establish special purpose credit programs (SPCPs) to address lending disparities in Southern Dallas
  - <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>

- Volunteer and Support Youth Entrepreneurship Programs
  - <https://targetevolution.org/about-us>
  - <https://lemonadeday.org/greater-dallas>
  - <https://www.nfte.com/north-texas/>
  - <https://www.starsunitedglobaloutreach.org/>
- Advertise with local minority newspapers
  - Dallas Weekly (<https://www.dallasweekly.com/>)
  - North Dallas Gazette (<https://northdallasgazette.com/>)
- Develop a strategic plan with the input from the Southern Dallas Community
- Create positions for CRA Community Development Commercial and Mortgage Lenders positions that focus on Southern Dallas
- Adopt Bank On Accounting Standards
  - <https://joinbankon.org/accounts/>
  - <https://2wvkof1mfraz2etgea1p8kiy-wpengine.netdna-ssl.com/wp-content/uploads/2020/10/Bank-On-National-Account-Standards-2021-2022.pdf>

### **Research on Dallas Community Needs**

Dallas has a housing shortage of approximately 20,000 units.

<https://dallascityhall.com/departments/housing-neighborhood-revitalization/DCH%20Documents/Adopted%20Housing%20Policy.pdf>

North Texas Regional Housing Assessment

<https://dhantx.com/report/north-texas-regional-housing-assessment/>

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

Report on Housing Affordability and Vulnerability in Dallas, Texas

<https://nalcab.org/nalcab-releases-report-on-housing-affordability-and-vulnerability-in-dallas-texas/>

*FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)*

<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

### **Conclusion**

We appreciate this opportunity to comment on Grand Bank's CRA performance and look forward to your bank being a leader in addressing inequality in Southern Dallas.



Sincerely,

*James McGee*

James McGee  
President/Chair

[JMcGee@SouthernDallasProgress.com](mailto:JMcGee@SouthernDallasProgress.com)

Southern Dallas Progress Community Development Corporation



August 31, 2022

Federal Reserve Board  
1 Memorial Drive  
Kansas City, MO 64198

Grand Bank  
2642 E 21st St  
Tulsa, OK 74114

**RE: Comment on Grand Bank's Community Reinvestment Act (CRA) Performance**

I am submitting this letter to Grand Bank's Community Reinvestment Act (CRA) public file for consideration on Grand Bank's CRA Performance Evaluation.

The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods.

**Southern Dallas Zip Codes (High Minority Areas)**

75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

The Dallas–Fort Worth–Arlington metropolitan statistical area's population was 7,573,136 according to the U.S. Census Bureau's 2019 population estimates, making it the most populous metropolitan area in both Texas and the Southern United States, the fourth largest in the U.S., and the tenth largest in the Americas. The Dallas–Fort Worth metroplex has over one million African-American and the second-largest metro population of African-Americans in Texas.

Dallas is a majority minority city (66.1 percent of population) with 41.8 percent of residents identifying as Hispanic and 24.3 percent identifying as Black.

Dallas is a city with a population of just under 1,344,000, including 24.3 percent African American residents, 41.8 percent Hispanic/Latinx residents, and 3.4 percent Asian residents; and 30.5 White (Non-Hispanic)



### **DFW MSA Credit Needs:**

*On page 5 of this Federal Reserve report, the map colors depict areas of greater Dallas County according to credit score and income. The light and dark orange regions reveal that lower credit scores are largely in the southern reaches of the city where lower median household incomes are found.*

<https://www.dallasfed.org/-/media/Documents/cd/cct/18cct.pdf?la=en>

### **Activities under the CRA since the last CRA Performance Evaluation**

Grand Bank failed to describe any significant CRA initiatives undertaken, particularly with respect to credit and deposit products and retail banking services targeted toward low- and moderate-income geographies, African American/Hispanic geographies, and individuals, identifying key elements of the products and services, the approximate date introduced, and results achieved to date.

Grand Bank failed to provide any details current community outreach and marketing efforts to residents and businesses throughout Bank's low-income census tracts, moderate-income census tracts, and major minority census tracts.

### **Community Development Lending**

Grand Bank failed to provide the number of loans made in Southern Dallas (LMI Census Tracts) compared to Northern Dallas (LMI Census Tracts).

### **Small Business/Commercial Lending**

Grand Bank failed to provide the number of loans made in Southern Dallas (LMI Census Tracts) compared to Northern Dallas (LMI Census Tracts).

### **Products available for the Underserved/Minority Communities**

Access to affordable credit is a key component of an individual's ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

Grand Bank does not have a minority business lending program or any type of special-purpose credit programs to address disparities in lending.

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- [12 CFR § 202.8 - Special purpose credit programs.](#)
  - <https://www.ffiec.gov/PDF/fairlend.pdf>

## Lending Concerns

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the small business lending of Grand Bank in Dallas. This is what NCRC found.<sup>1</sup>

- According to the Home Mortgage Disclosure Act (HMDA) data from 2018 to 2019, Grand Bank made a total of 4 in DFW MSA. This data demonstrated that in 2019, 0% (0) of all home loans in Dallas went to minorities however only 0% (0) of Grand Bank 's home loans were extended to Blacks (African Americans).
  - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, Grand Bank made a total of 4 in DFW MSA. This data demonstrated that in 2020, 0% (0) of all home loans in Dallas went to minorities however only 0% (0) of Grand Bank's home loans were extended to Blacks (African Americans).
  - Made a smaller percentage of HMDA-reportable residential mortgage loans in majority-Black and Hispanic neighborhoods compared to its peers in the DFW MSA
- Small Business Lending
  - Received almost no applications from applicants for properties located in African American and Hispanic Low to Moderate Income neighborhoods in the DFW MSA
  - Grand Bank does not originate any commercial loans in low-income census tracts in the DFW MSA.
  - Grand Bank does not originate any commercial loans in high minority/ high poverty<sup>2</sup> census tracts in the DFW MSA.
  - Grand Bank does not originate any small business loans to businesses with less than a million dollar in revenue that was in low-income census tracts in the DFW MSA.
  - Grand Bank does not originate small business loans to businesses with less than a million dollar in revenue that was in high minority/ high poverty census tracts in the DFW MSA.

## **Equal Credit Opportunity Act (ECOA) and Fair Housing Act (FHA)**

The Equal Credit Opportunity Act (ECOA) and Fair Housing Act (FHA) prohibits lenders from discriminating based on race and other characteristics. As both the Equal Credit Opportunity Act (ECOA) and the Interagency Fair Lending Examination Procedures remind us, "A creditor shall not discriminate against an applicant regarding any aspect of a credit transaction"; **this includes small business and commercial lending.**

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<sup>1</sup> See lending mentioned CRA Report. <https://www.federalreserve.gov/apps/CRAPubWeb/CRA/BankRatingResult>



**Lack of Staff and Board Diversity**

Grand Bank does not have any African Americans and/or Hispanics on the Board of Directors.

Grand Bank does not have any African Americans and/or Hispanics on the DFW MSA Leadership Team.

Grand Bank does not have any Commercial Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Grand Bank does not have any Mortgage Loans Officers in the DFW MSA that are African Americans and/or Hispanics.

Grand Bank does not participate in the Dodd-Frank Act Section 342(b)(2)(C) Diversity self-assessment.

*The DFW MSA is majority minority.*

**Grand Bank is not a member of any of the Minority Trade Organizations below:**

<https://regionalhca.org/>

<https://www.namcdfw.org/>

<https://blackcontractors.org/>

<https://aacatx.com/>

**Grand Bank is not a member of any of the Minority Chambers below:**

<https://dallasblackchamber.org/>

<https://arlingtonblackchamber.org/>

<https://fwmbcc.org/>

<https://fwhcc.org/>

<https://www.gdhcc.com/>

**Grand Bank is not a member of any of the Minority Real Estate Trade Organizations below:**

<https://www.narebdallas.org/>

<http://nahrepdallas.org/>

<https://www.varep.net/index.php/dallas-chapter>

<https://narebnorthtexas.org/nareb-north-texas>

<https://wcdallas.com/>

<https://realestatealliance.org/>

<https://www.areaa.org/dfw>

### **Southern Dallas in the News-Federal Reserve**

*America's top banking regulator: WFAA's 'Banking Below 30' investigation documenting unfair treatment of minorities 'very troubling'*

<https://www.wfaa.com/article/money/economy/americas-top-banking-regulator-highlights-wfaas-banking-below-30/287-1ff3c06f-a16c-4e61-b18a-3e7a25b17706>

*'Your story woke them up': National regulators get earful about banks ignoring minority community*

<https://www.wfaa.com/article/news/local/investigates/your-story-woke-them-up-national-regulators-get-earful-about-banks-ignoring-minority-community/287-aa788b21-1f36-4c62-93e4-3a4816a196ac>

### **Conclusion**

The CRA regulation is very clear — a finding that a bank failed to comply with laws on fair and responsible lending trumps otherwise satisfactory or even outstanding CRA performance. The CRA regulations specifically state that a rating will be "adversely affected by evidence of discriminatory or other illegal credit practices," including but not limited to violations of the Equal Credit Opportunity Act, the Fair Housing Act, the Home Ownership and Equity Protection Act, the Federal Trade Commission Act, the Real Estate Settlement Procedures Act and the Truth in Lending Act.

We would look forward to this letter being reviewed during the next CRA & Fair Lending Exam. We appreciate this opportunity to comment on Grand Bank's CRA performance and would look forward to Grand Bank being a leader in addressing inequality in Dallas.

Sincerely,

*James McGee*

James McGee  
President/Chair

[JMcGee@SouthernDallasProgress.com](mailto:JMcGee@SouthernDallasProgress.com)

Southern Dallas Progress Community Development Corporation



## **Research on Dallas Community Needs**

Dallas' Small Business Ecosystem Assessment

<https://www.dallasecocodev.org/DocumentCenter/View/2789/Dallas-Small-Business-Ecosystem-Report-PDF>

*FINDING G: MINORITY OWNED BUSINESSES ACCESS TO CREDIT/CAPITAL ANALYSIS (CHAPTER 6)*

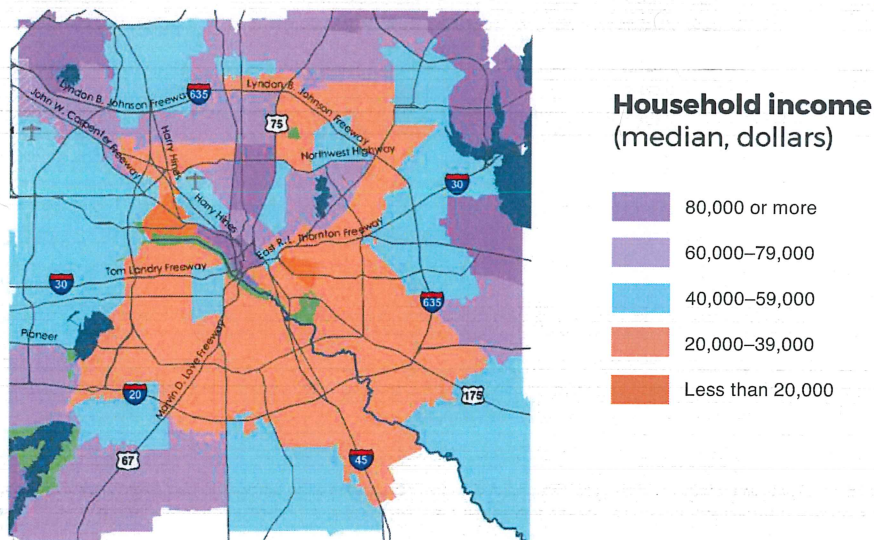
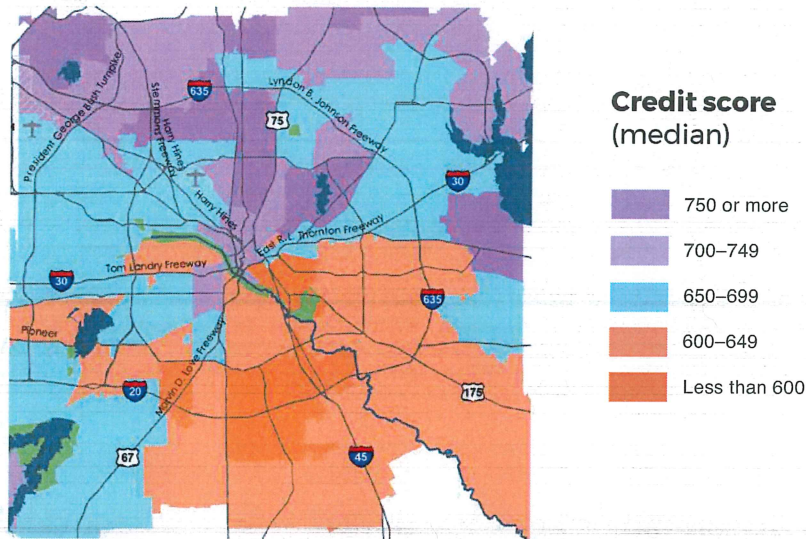
<https://dallascityhall.com/departments/public-affairs-outreach/DCH%20Documents/availability-disparity-study.pdf>

*City of Dallas Economic Development Plan*

<https://www.dallasecocodev.org/544/Strategic-Economic-Development-Plan>

**CHART 1. Credit Scores Related to Income, Share a Similar Geographic Pattern**

The map colors depict areas of greater Dallas County according to credit score and income. The light and dark orange regions reveal that lower credit scores are largely in the southern reaches of the city where lower median household incomes are found.



NOTES: Data are as of March 2017. The Equifax Risk Score was developed by credit scoring agency Equifax and predicts the likelihood of a consumer becoming seriously delinquent (90-plus days past due). The score ranges from 300 to 850 (the lower the score, the greater the delinquency risk).

SOURCES: Federal Reserve Bank of New York Consumer Credit Panel/Equifax; authors' calculations.





GRAND CENTER  
2642 EAST 21<sup>ST</sup> STREET  
TULSA, OK 74114

September 26, 2022

Tina Chapman  
Assistant Vice President  
Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, MO 64198

RE: Southern Dallas Progress comment letter dated August 31, 2022

Dear Ms. Chapman,

We are writing in response to your correspondence dated September 1, 2022, enclosing Southern Dallas Progress's comment letter concerning Grand Bank's Community Reinvestment Act Performance. While Grand Bank believes that its history of performance in its relevant assessment areas speaks for itself, there are several issues raised by Mr. McGee in his August 31, 2022, letter that Grand Bank would like to address directly.

While Grand Bank certainly appreciates Mr. McGee's commitment to the needs of the Dallas-Fort Worth area, his letter overlooks the fact that Grand Bank did not have a branch location in Dallas until April 1, 2022. The letter focuses on the needs in the Dallas-Fort Worth area for the years 2018, 2019, and 2020. Dallas County was not part of Grand Bank's assessment area at that time. It would seem obvious, then, that faulting Grand Bank for its performance in a geographical region in which it had no presence would be grossly unjust and inaccurate.

As you are aware, Grand Bank's most recent CRA Performance Evaluation completed by the FDIC on August 16, 2021, resulted in an "Outstanding" performance rating in Community Development. Grand Bank also received an overall "Satisfactory" rating based on the activities in its relevant assessment area at that time, which was limited to Tulsa County, Oklahoma. Rest assured, Grand Bank is as committed to serving the Dallas County area just as it has served Tulsa County, Oklahoma.

As evidenced by its FDIC Performance Evaluation ratings, Grand Bank is wholly committed to its CRA obligations. With regard to Dallas County, Grand Bank intends to remain focused on its community outreach efforts and its efforts to identify lending opportunities in low- and moderate-income neighborhoods and MMCT tracts.

A copy of the comment letter has been added to Grand Bank's CRA Public File and a copy of the updated File was sent to Mr. McGee on September 1, 2022, via email.

Grand Bank appreciates your attention to this matter and if there are any additional questions, please contact us at any time.

Sincerely,

A handwritten signature in cursive script that reads "Gloria J. McCarter". The signature is written in black ink and is positioned above the printed name.

Gloria J. McCarter  
EVP – COO and CRA Officer  
Grand Bank