

COMMUNITY REINVESTMENT ACT
MAIN FILE

October 1, 2025

## COMMUNITY REINVESTMENT ACT ARMSTRONG BANK PUBLIC CRA FILE

- 1. CRA NOTICE
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- 3. LOCATION OF BANKING FACILITIES & HOURS OF OPERATION
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#### COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve System evaluates our record of helping to meet the credit needs of the communities we serve, consistent with safe and sound operations. The Federal Reserve also takes this record into account when considering certain applications we submit.

Your involvement is encouraged.

You are entitled to review information about our CRA performance, including the following:

- A list of our branches, their locations, and the services provided at each location.
- The public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve; and
- Written comments received from the public regarding our performance in meeting community credit needs, as well as our responses to those comments.

This information is available for review in our CRA Public File during regular business hours.

You may send written comments about our CRA performance to:

Ryan Quidley

Armstrong Bank

P.O. Box 188

Muskogee, Oklahoma 74402

You may also send written comments to:

Federal Reserve Bank of Kansas City

Attn: Community Affairs Officer

1 Memorial Drive

Kansas City, Missouri 64198

and to:

Board of Governors of the Federal Reserve System 20th Street and Constitution Avenue, NW Washington, DC 20551

Public comments and related materials may be reviewed at the Federal Reserve Bank of Kansas City during regular business hours.

We are an affiliate of Ironhorse Financial Group, Inc., a bank holding company. You may request from the Federal Reserve Bank of Kansas City an announcement of applications filed by bank holding companies that are subject to the CRA.

## PUBLIC DISCLOSURE

January 8, 2024

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Armstrong Bank Certificate Number: 2315

1215 W Okmulgee Street Muskogee, Oklahoma 74401

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

> 600 North Pearl Street, Suite 700 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 areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS									
	Lending Test*	Investment Test	Service Test							
Outstanding										
High Satisfactory	X	X								
Low Satisfactory			X							
Needs to Improve										
Substantial Noncompliance										

<sup>\*</sup> The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

## The Lending Test is rated <u>High Satisfactory</u>.

- Lending levels reflect excellent responsiveness to assessment areas' credit needs.
- A high percentage of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment areas credit needs.
- The institution is a leader in making community development loans.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

#### The Investment Test is rated <u>High Satisfactory</u>.

- The institution has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

## The Service Test is rated **Low Satisfactory**.

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or to low- or moderate-income individuals.
- Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides an adequate level of community development services.

## **DESCRIPTION OF INSTITUTION**

Armstrong Bank operates as a state-chartered, retail bank headquartered in Muskogee, Oklahoma. Ironhorse Financial Group, Inc., a one-bank holding company also located in Muskogee, wholly owns the bank. The holding company owns two additional entities that provide non-lending financial products and services. This evaluation does not include a review of any affiliate or subsidiary activities. The bank received a "Satisfactory" rating at its prior Federal Deposit Insurance Corporation (FDIC) Community Reinvestment Act (CRA) Performance Evaluation dated April 19, 2021, using Intermediate Small Institution Procedures.

Armstrong Bank operates 29 full-service offices within its five designated assessment areas located throughout Oklahoma and Arkansas. Since the prior evaluation, the bank acquired one full-service branch from Vast Bank, N.A., Tulsa, Oklahoma. Four full-service branches closed, two of which closed as a result of relocation/consolidation to one newly opened branch in the same area. These changes did not impact any low- or moderate-income census tracts.

The bank continues to maintain a business focus on home mortgage and commercial lending, but also offers a full line of other standard loan products including construction, commercial, and agricultural loans. Deposit products offered include standard consumer and commercial checking and savings accounts as well as debit cards. Armstrong Bank also offers other financial services such as investment services and credit cards. The bank also offers an array of alternative delivery systems including online banking, mobile banking, mobile deposit, bill pay, and 29 automated teller machines (ATMs).

As of the September 30, 2023, Reports of Condition and Income, Armstrong Bank reported total assets of approximately \$2.4 billion, total loans of \$1.5 billion, and total deposits of \$2.3 billion. Since the prior evaluation, total assets grew by 2.1 percent, total loans grew by 16.7 percent, and total deposits increased by 7.4 percent. As presented in the following table, the mix of outstanding loans as of September 30, 2023, shows that home mortgage lending represents the largest loan category at 35.0 percent of outstanding loans.

Loan Portfolio Distribution as of 9/30/2023							
Loan Category	\$(000s)	%					
Construction, Land Development, and Other Land Loans	168,865	11.3					
Secured by Farmland	83,343	5.6					
Secured by 1-4 Family Residential Properties	492,017	32.8					
Secured by Multifamily (5 or more) Residential Properties	33,781	2.2					
Secured by Nonfarm Nonresidential Properties	369,690	24.6					
<b>Total Real Estate Loans</b>	1,147,696	76.5					
Commercial and Industrial Loans	79,621	5.3					
Agricultural Production and Other Loans to Farmers	24,285	1.6					
Consumer Loans	95,194	6.3					
Other Loans	154,533	10.3					
Total Loans	1,501,329	100.0					
Source: Reports of Condition and Income. Due to rounding, totals may not equal 100	0.0.						

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

## **DESCRIPTION OF ASSESSMENT AREAS**

Armstrong Bank continues to operate in three rated areas: Oklahoma, Arkansas, and the Fort Smith AR-OK Multi-State Metropolitan Statistical Area (Fort Smith Multi-State MSA). The bank currently maintains three assessment areas in the State of Oklahoma, one assessment area in the State of Arkansas, and one assessment area in the Fort Smith Multi-State MSA. The following table provides additional details regarding the composition of each assessment area. Refer to the rated areas and individual assessment areas' sections for additional information.

Description of Assessment Areas						
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches			
Fort Smith Multi-State MSA	Crawford, Sebastian, Sequoyah	58	6			
Fayetteville MSA	Benton, Washington	111	1			
Oklahoma City MSA	Cleveland, McClain	80	5			
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata*, Washington	63	10			
Tulsa MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	279	7			
Source: Bank Data & 2020 U.S. Census I	Data. *Denotes partial county.					

## **SCOPE OF EVALUATION**

## **General Information**

This evaluation covers the period from the previous evaluation, dated April 19, 2021, to the current evaluation, dated January 8, 2024. To assess performance, examiners applied Large Bank Evaluation Procedures, which include the Lending, Investment, and Service Tests. The appendix lists each tests' criteria.

The following table shows that the bank originated a majority of its loans, held a majority of its deposits, and operated a majority of its branches in the State of Oklahoma. Consequently, examiners weighed records in the State of Oklahoma heavier when arriving at applicable conclusions and ratings. The Fort Smith Multi-State MSA received less weight, and the State of Arkansas received the least weight when considering the total activities listed in the following table.

Data I Assa	Lo	ans	Depos	sits	Branches		
Rated Area	\$(000s)	%	\$(000s)	%	#	%	
State of Oklahoma	121,537	53.8	1,742,576	76.8	22	75.9	
Fort Smith Multi-State MSA	56,954	25.2	486,650	21.5	6	20.7	
State of Arkansas	47,566	21.0	38,279	1.7	1	3.4	
Total	226,057	100.0	2,267,505	100.0	29	100.0	

Examiners applied full-scope procedures to all five assessment areas. Please refer to the rated areas' sections for details.

#### **Activities Reviewed**

For the Lending Test, CRA Large Bank procedures require examiners to consider a bank's reported home mortgage, small business, and small farm loans, as well as all reported community development loans originated since the previous evaluation. The bank became subject to CRA data collection and reporting requirements in 2022; therefore, 2022 represents the only year for which reported small business and small farm loan data exists as of the date of this evaluation. Consequently, this evaluation considers the following total loans reported according to the Home Mortgage Disclosure Act (HMDA) or CRA data collection reporting requirements:

Home Mortgage Loans (Total loans reported inside and outside of the assessment areas)

- $2021 1{,}131$  loans totaling \$224,062,000
- 2022 1,144 loans totaling \$217,926,000

Small Business Loans (Total loans reported inside and outside of the assessment areas)

• 2022 - 523 loans totaling \$60,414,000

#### Small Farm Loans (Total loans reported inside and outside of the assessment areas)

• 2022 – 312 loans totaling \$16,616,000

## **Community Development Loans**

April 19, 2021 – January 8, 2024: 173 loans totaling \$178,149,000

Based on the data listed previously, small farm loans only account for 1.8 percent of the dollar volume of the total HMDA and CRA loans and do not represent a major product in any assessment area. Therefore, examiners did not analyze small farm loans since this product would not materially affect any conclusions or ratings.

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents the 2022 home mortgage loan data, which reflects the most recent year for which corresponding aggregate data exists as of this evaluation date. However, examiners included all years reviewed in the Assessment Area Concentration discussion. Examiners primarily compared the bank's home mortgage lending to home mortgage aggregate data. This evaluation presents 2022 small business loan data, which represent the only year of available reported data. Examiners compared the bank's small business lending to D&B data since 2022 small business aggregate data was not available as of the date of this evaluation.

Examiners considered the universe of loans reviewed by number and dollar volume, as well as management's stated business strategy, to determine the weighting applied to the loan categories reviewed. Home mortgage loans notably surpassed the dollar and number volume of small business loans as shown previously. Therefore, examiners placed more weight on home mortgage loans when drawing conclusions.

The scopes for the Investment and Service Tests consider applicable current period community development activities, including qualified investments and community development services. The Investment Test's scope further encompasses all prior period qualified investments. Prior period qualified investments involve those purchased prior to the previous evaluation but remain outstanding as of this evaluation's date. Examiners use the book value as of the current evaluation date for all prior period qualified investments.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings or closings during the evaluation period. The review further evaluated retail banking products and services targeted toward low- and moderate-income individuals or small businesses and/or tailored to meet specific needs within the assessment areas.

Given the institution's method and compilation of community development data, examiners reviewed all community development loans, qualified investments, and community development services from the date of the previous evaluation to the date of the current evaluation.

## CONCLUSIONS ON PERFORMANCE CRITERIA

#### LENDING TEST

Armstrong Bank demonstrated a high satisfactory record regarding the Lending Test. The leader level of community development loans, excellent lending levels, and extensive use of innovative and/or flexible lending combined with the high percentage of loans in the assessment area and adequate records for borrower profile and geographic distribution support this conclusion. The State of Oklahoma demonstrated consistent performance. The State of Arkansas and the Fort Smith Multi-State MSA demonstrated inconsistent performance, which fell below the level noted for the institution.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs. Excellent records regarding home mortgage and small business lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment areas' credit needs when arriving at this conclusion.

#### Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, the bank originated 975 reportable home mortgage loans totaling approximately \$179.3 million in its assessment areas. Armstrong Bank captured a 1.4 percent market share of the total number of home mortgage loans and a 1.0 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 15<sup>th</sup> out of 723 total lenders in the bank's assessment areas. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 2.1 percent of lenders reporting such loans in the bank's assessment areas.

#### Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, the bank originated 457 reportable small business loans totaling approximately \$46.8 million inside its assessment areas. Armstrong Bank captured a 1.0 percent market share of the total number of small business loans and a 2.6 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 15<sup>th</sup> out of 170 total lenders in the bank's assessment areas. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 8.8 percent of lenders reporting such loans in the bank's assessment areas.

## **Assessment Area Concentration**

A high percentage of loans are made in the institution's assessment areas. A high percentage of home mortgage loans and small business loans, by both number and dollar volume, originated in the assessment areas supports this conclusion. Refer to the following table for details.

_		Number	of Loans		Total	Dollars	Dollars Amount of Loans \$(000s)				
Loan Category	Ins	ide	Out	Outside		Inside		Outside		Total \$(000s)	
Category	#	%	#	%	- #	\$	%	\$	%	- \$(000s)	
Home Mortgage											
2021	958	84.7	173	15.3	1,131	185,386	82.7	38,676	17.3	224,062	
2022	975	85.2	169	14.8	1,144	179,280	82.3	38,646	17.7	217,926	
Subtotal	1,933	85.0	342	15.0	2,275	364,666	82.5	77,322	17.5	441,988	
Small Business											
2022	457	87.4	66	12.6	523	46,776	77.4	13,638	22.6	60,414	
Total	2,390	85.4	408	14.6	2,798	411,442	81.9	90,960	18.1	502,402	

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. Performance in all rated areas proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts when arriving at conclusions for this performance factor. Refer to the rated areas and assessment areas' sections for a complete discussion of the geographic distribution.

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes. Performance in all rated areas proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income individuals and to businesses with gross annual revenue of \$1 million or less when arriving at conclusions for this performance factor. Refer to the rated areas and assessment areas' sections for a complete discussion of the borrower profile.

#### **Innovative or Flexible Lending Practices**

The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. Examiners analyzed performance for this criterion at the institution level only since the bank offers all of its innovative or flexible lending programs throughout all assessment areas. The bank originated 3,871 innovative or flexible loans totaling approximately \$134.8 million. This dollar figure equates to 5.6 percent of average total assets of \$2.4 billion since the previous evaluation and 10.4 percent of average net loans of \$1.3 billion for the same period.

Most of the bank's flexible loan products consist of loans granted through government programs, such as the Small Business Administration (SBA), Farm Service Agency (FSA), U.S. Department of Agriculture's (USDA) home mortgage and business programs, Veterans Administration (VA), various state housing programs, and Federal Housing Administration (FHA). These programs generally offer low down payments, flexible underwriting, and interest rate options. Given the

bank's capacity and the needs in its assessment areas, the substantial level of innovative and flexible loans reflects excellent responsiveness to the credit needs of its assessment areas.

The following points describe various innovative or flexible programs offered by the bank.

Down Payment Assistance Programs: The bank offers various down payment assistance
programs, in conjunction with state housing agencies, designed for low- and moderateincome borrowers and borrowers in low- and moderate-income areas in Oklahoma and
Arkansas. The products contain terms and features to support applicants who may not
otherwise qualify through traditional credit reviews.

The terms and features include providing eligible homebuyers with down payment assistance and/or closing cost assistance when purchasing a home. Eligibility requirements generally include income restrictions for low- and moderate-income borrowers, first time homebuyers, and loan specific qualifications.

The bank participates with programs including the Oklahoma Housing Finance Authority and the Arkansas Down-Payment Assistance Program administered by Arkansas Housing Finance Authority. Armstrong Bank funded 79 loans totaling \$7.7 million with the various first-time homebuyer and down payment assistance programs since the prior evaluation.

- FHA-HUD Section 184: The Section 184 Indian Home Loan Guarantee Program is a home mortgage product specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. This federal program provides for low down payment and flexible underwriting, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance. Armstrong Bank originated 177 Section 184 loans totaling \$29.8 million since the previous evaluation.
- VA: This federal program offers long-term financing to eligible veterans and surviving spouses. It helps veterans purchase homes with no down payment, provides 100.0 percent financing without private mortgage insurance, and allows veterans to receive up to 6.0 percent towards closing costs. The bank originated 37 VA loans totaling \$7.8 million since the prior evaluation.
- USDA Rural Housing: This federal program provides homeownership opportunities to lowand moderate-income rural residents through several loan, grant, and loan guarantee
  programs. The programs also make funding available to individuals to finance vital
  improvements necessary to make their homes decent, safe, and sanitary. USDA MultiFamily Housing Programs offer Rural Rental Housing Loans to provide affordable multifamily rental housing for very low-, low-, and moderate-income families. The bank
  originated 85 USDA loans totaling \$12.4 million within the rated areas since the prior
  evaluation.
- USDA Business and Industry (B&I): This federal program is designed to assist rural businesses obtain credit with the intent to save and create jobs in rural communities. Borrowers benefit from better pricing and terms with the B&I loan guarantee in place than

are typically given with conventional loans. The bank originated one USDA B&I loan for \$3.3 million since the prior evaluation.

- FSA: This federal program is designed to help farmers and ranchers get financing to start, expand, or maintain a family farm. FSA loans help with paying closing costs, constructing or improving buildings on the farm, purchase livestock, seed and equipment, or to help conserve and protect soil and water resources. The bank originated one FSA loan for \$2.0 million since the prior evaluation.
- SBA: The bank continues to be an approved SBA lender. SBA loans make it possible to fund commercial projects that would not normally qualify under the bank's requirements. Depending on the loan structure, SBA guarantees these loans, with the focus geared towards small business start-ups, promote business growth, and job creation. Armstrong Bank originated 16 SBA loans totaling \$10.9 million since the prior evaluation.
- Paycheck Protection Program (PPP): Armstrong Bank assisted small business borrowers by
  offering PPP loans through the SBA during the COVID-19 pandemic. The SBA offered the
  PPP loan program to provide a direct incentive for small businesses to keep their workers on
  the payroll. Armstrong Bank originated 3,475 PPP loans totaling approximately \$60.9
  million during the evaluation period.

## **Community Development Loans**

The institution is a leader in making community development loans. Performance in the State of Oklahoma proved consistent, while performance in the State of Arkansas and the Fort Smith Multi-State MSA proved inconsistent, which fell below the institution level.

The following table shows that since the previous evaluation, the bank granted 173 community development loans totaling nearly \$178.2 million. This substantial level equates to 7.4 percent of average total assets of \$2.4 billion since the prior evaluation and 13.7 percent of average net loans of \$1.3 million for the same period, thereby reflecting leadership levels. These levels reflect a significant increase from the 104 community development loans totaling \$57.6 million, or 4.5 percent of average total assets and 6.8 percent of average net loans, at the previous evaluation. The following tables summarize the bank's community development loans by year, rated area, and purpose.

		Comn	nunity I	Developmer Instituti		ling By Yea	ar				
Activity Year		Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
2021 (partial)	10	2,378	10	33,344	1	1,764	29	13,054	50	50,540	
2022	10	6,248	15	46,928	9	3,882	36	42,441	70	99,499	
2023	13	4,993	8	12,896	3	3,235	29	6,987	53	28,111	
YTD 2024	0	0	0	0	0	0	0	0	0	0	
Total*	33	13,619	33	93,168	13	8,881	94	62,482	173	178,150	

	Community Development Loans By Rated Area										
Rated Area		Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
State of Oklahoma	0	0	25	84,835	12	7,261	92	62016	129	154,112	
State of Arkansas	3	7,600	0	0	0	0	0	0	3	7,600	
Fort Smith Multi- State MSA	30	6,018	8	8,332	1	1,620	2	466	41	16,436	
Total*	33	13,618	33	93,167	13	8,881	94	62,482	173	178,148	
Source: Bank Data. *Totals	vary sligh	ntly between ta	bles due t	o rounding.		•	•	•	•	•	

In addition to reflecting a leadership level of lending, the community development loans reflect good responsiveness to the assessment areas' community development needs. The bank's community development loans benefitted all categories, but primarily proved responsive to identified needs of community services and revitalize/stabilize efforts. Refer to the rated areas and individual assessment areas' sections for additional details and examples.

#### INVESTMENT TEST

Armstrong Bank demonstrated a high satisfactory record regarding the Investment Test. The excellent level of qualified investments and good responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion. Performance in the State of Oklahoma proved consistent, and performance in the State of Arkansas and the Fort Smith Multi-State MSA proved inconsistent, which fell below the institution level.

#### **Investment and Grant Activity**

The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. As seen in the following table, the bank made use of 548 qualified investments totaling approximately \$86.4 million. This represents 3.5 percent of average total assets and 11.9 percent of average total securities of \$727.7 million since the previous evaluation. This reflects a slight increase from the 2.8 percent of average total assets and a decrease over the 15.6 percent of average total securities since the previous evaluation. The following tables summarize the bank's qualified

investments by rated area and purpose. Refer to the rated areas and individual assessment areas' sections for additional details and examples.

		Qua	lified Ir	vestments Institutio		ed Area					
Rated Area	Affordable Housing			Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
State of Oklahoma	2	326	311	1,015	35	50	74	80,752	422	82,143	
State of Arkansas	0	0	8	5	6	10	2	4,016	16	4,031	
Fort Smith Multi- State MSA	0	0	99	57	10	15	1	160	110	232	
Total	2	326	418	1,077	51	75	77	84,928	548	86,406	
Source: Bank Data.											

## Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits good responsiveness to credit and community development needs. The bank's qualified investments benefitted all community development categories, but by dollar volume, primarily supported an identified need of revitalize/stabilize efforts.

## **Community Development Initiatives**

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives. Refer to the State of Oklahoma rated area section for details.

#### **SERVICE TEST**

Armstrong Bank demonstrated a low satisfactory record regarding the Service Test. An adequate level of community development services, coupled with delivery systems that are reasonably accessible to essentially all portions of the assessment areas primarily support this conclusion. In addition, changes in branch locations generally did not adversely affect the accessibility of delivery systems, and services do not vary in a way that inconvenience portions of the assessment areas. Performance in all rated areas proved consistent.

## **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. Reasonable branch distribution and alternative delivery systems support this conclusion.

The following table shows the bank's branch distribution in low- income census tracts falls 0.3 percentage points below the population percentage, reflecting adequate accessibility. In moderate-income census tracts, the distribution of the bank's branches falls 4.6 percentage points below the population percentage, which remains within an adequate range.

Branch and ATM Distribution Institution												
Tract Census T		Fracts	Population		Branches		ATMs		Opened Branches		Closed Branches	
Level	#	%	#	%	#	%	#	%	#	%	#	%
Low	26	4.4	84,767	3.8	1	3.5	1	3.5	0	0	0	0
Moderate	137	23.2	483,121	21.8	5	17.2	5	17.2	0	0	0	0
Middle	254	43.0	950,015	42.9	19	65.5	19	65.5	1	50.0	2	50.0
Upper	168	28.4	679,650	30.7	4	13.8	4	13.8	1	50.0	2	50.0
NA	6	1.0	16,137	0.7	0	0.0	0	0.0	0	0	0	0
Totals	591	100.0	2,213,690	100.0	29	100.0	29	100.0	2	100.0	4	100.0
Source: 2020 U	J.S. Census Da	ta; Bank Do	ıta. Due to roun	ding, totals	may not	equal 100.0	).	•		•		1

The bank's alternative delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. The bank's percentage of ATMs in both low- and moderate-income census tracts remains consistent with the distribution of branches. In addition to its ATMs, alternative delivery systems include online banking, mobile banking, mobile deposit by phone, online consumer loan applications, and 24/7 telephone banking. The reasonably accessible alternative delivery systems are offered across all portions of the assessment areas in all rated areas.

## **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or to low- and moderate-income individuals. As seen in the prior table, two branch openings occurred in middle- and upper-income census tracts, while four branches closed in middle- and upper-income census tracts. The bank did not open or close any branches in low- or moderate-income census tracts since the previous evaluation.

## **Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The bank offers service hours as well as loan and deposit products that are substantially similar throughout the rated areas and assessment areas.

Armstrong Bank maintains hours and services typical for the areas served and the industry. Most locations maintain lobby hours Monday through Friday, with extended drive-thru hours, with some branches also operating with Saturday morning lobby hours or drive-thru hours. The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, and certificate of deposit accounts. Credit-related products offered for consumer and commercial entities included non-residential loans, home mortgage loans, home equity loans and lines of credit, and various commercial-purpose loan products.

## **Community Development Services**

Armstrong Bank provides an adequate level of community development services. The following table shows the bank provided 255 community development services since the previous evaluation. This level reflects a slight increase from the 235 community development services noted at the previous examination. The services primarily involve bank personnel's use of their technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by the CRA regulation. Services include board or committee participation in a substantial number of those activities.

Service activities primarily consist of community services targeted to low- and moderate-income individuals at 58.8 percent of the bank's total community development services. The bank's community development services reflect adequate responsiveness to available opportunities by addressing all types of community development needs in the assessment areas, with an emphasis on activities that address community services. The following tables display the community development services by purpose, year, and rated area.

Community Development Services by Year Institution								
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals			
J	#	#	#	#	#			
2021 (partial)	2	32	6	17	57			
2022	2	42	7	18	69			
2023	2	41	7	18	68			
YTD 2024	1	35	7	18	61			
Total	7	150	27	71	255			
Source: Bank Data.			•					

Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals	
	#	#	#	#	#	
State of Oklahoma	7	112	20	51	190	
Fort Smith Multi-State MSA	0	26	7	20	53	
State of Arkansas	0	12	0	0	12	
Total	7	150	27	71	255	

Refer to the rated areas and individual assessment areas' sections for additional details and examples.

## 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.

## FORT SMITH MULTI-STATE MSA

## CRA RATING FOR FORT SMITH MULTI-STATE MSA: NEEDS TO IMPROVE

The Lending Test is rated: <u>Low Satisfactory</u>
The Investment Test is rated: <u>Needs to Improve</u>
The Service Test is rated: Low Satisfactory

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN FORT SMITH MULTI-STATE MSA

Armstrong Bank designated one assessment area in the Fort Smith Multi-State MSA. According to the 2020 U.S. Census Data, the Fort Smith Multi-State MSA assessment area includes all 58 census tracts comprising the following three counties located in eastern Oklahoma and western Arkansas: Crawford County, Arkansas; Sebastian County, Arkansas; and Sequoyah County, Oklahoma. These counties represent three of the four counties that comprise the entire Fort Smith, AR-OK MSA. The bank operates six full-service offices and six ATMs among both states in this rated area. The assessment area conforms to CRA regulatory requirements.

## **Economic and Demographic Data**

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 1 low-, 11 moderate-, 31 middle-, and 15 upper-income census tracts. The following table notes certain demographic data for the area.

	U 1		he Assessment Assessment A			
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	1.7	19.0	53.4	25.9	0.0
Population by Geography	227,213	1.5	20.7	50.4	27.4	0.0
Housing Units by Geography	103,436	1.5	20.0	51.3	27.3	0.0
Owner-Occupied Units by Geography	60,214	0.8	12.8	56.4	30.0	0.0
Occupied Rental Units by Geography	31,314	2.4	33.4	38.8	25.4	0.0
Vacant Units by Geography	11,908	2.6	21.0	58.1	18.3	0.0
Businesses by Geography	13,058	2.9	22.6	45.4	29.0	0.0
Farms by Geography	454	2.0	10.8	65.4	21.8	0.0
Family Distribution by Income Level	61,584	19.7	18.2	20.9	41.3	0.0
Household Distribution by Income Level	91,528	21.8	18.4	17.9	41.9	0.0
Median Family Income MSA – Fort S	Smith, AR-	\$56,536	Median Hou		\$123,174	
OK MSA	OK MSA					\$689
			Families Bel	ow Poverty L	Level	11.9%
Source: 2020 U.S. Census Data and 2022 D&B (*) The NA category consists of geographies that						

According to Moody's Analytics, major employers in the Fort Smith MSA include OK Foods Inc., St. Edward Mercy Medical Center, Baldor Electric, and Sparks Health System. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Arkansas, State of Oklahoma, and nationwide.

Unemployment Rates Fort Smith Multi-State MSA Assessment Area								
Area	2021	2022	November 2023					
	%	%	%					
Crawford County	3.6	3.2	3.4					
Sebastian County	3.8	3.1	3.5					
Sequoyah County	4.5	3.4	3.8					
State of Arkansas	4.1	3.3	3.7					
State of Oklahoma	4.0	3.0	3.4					
National Average	5.3	3.6	3.6					
Source: Bureau of Labor Statistics.								

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Fort Smith, AR-OK MSA								
Median Family Income         Low <50%								
2022 (\$62,300)	<\$31,150	\$31,150 to <\$49,840	\$49,840 to <\$74,760	≥\$74,760				
Source: FFIEC.								

#### Competition

The area contains a moderate level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 21 financial institutions operated 103 offices within the entire Fort Smith MSA. Of these institutions, Armstrong Bank ranked 4<sup>th</sup> with 8.1 percent deposit market share. However, non-bank entities such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

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

Considering information obtained from bank management and demographic and economic data, examiners determined that the area's primary credit needs included small business and home mortgage lending.

Demographic data indicates that 37.9 percent of the assessment area's families designated low- or moderate-income, with 11.9 percent living below the poverty level, signifies a need for community development services. The 20.7 percent of census tracts designated low- and moderate-income evidence a need for revitalization and stabilization efforts.

## SCOPE OF EVALUATION – FORT SMITH MULTI-STATE MSA

Examiners applied full-scope procedures to the bank's sole assessment area in this rated area: the Fort Smith Multi-State MSA assessment area. Examiners considered the following loans granted inside this assessment area:

#### Home Mortgage Loans:

- 2021 336 loans totaling \$60,192,000
- 2022 293 loans totaling \$49,009,000

#### Small Business Loans:

• 2022 - 76 loans totaling \$7,945,000

Loan product weighting remains consistent with that discussed previously at the institution level. The scopes for the Investment and Service Tests remain the same for this rated area as it did for the institution as a whole. Please refer to the institution-level Scope of Evaluation section.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT SMITH MULTI-STATE MSA

#### **LENDING TEST**

Armstrong Bank demonstrated a low satisfactory record in the Fort Smith Multi-State MSA regarding the Lending Test. An adequate level of community development lending and adequate records for borrower profile and geographic distribution outweigh excellent lending levels to support this conclusion.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion.

## Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. For 2022, the bank originated 293 total reportable home mortgage loans totaling approximately \$49.0 million in this rated area. Armstrong Bank captured a 4.6 percent market share of the total number and a 4.0 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 3<sup>rd</sup> out of 247 total lenders in the Fort Smith Multi-State MSA. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 1.2 percent of lenders reporting such loans in this assessment area.

#### Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. For 2022, the bank originated 76 total reportable small business loans totaling approximately \$7.9 million in this rated area. Armstrong Bank captured a 2.1 percent market share of the total number of loans and a 5.3 percent market share of the total dollar volume of loans. The activity by number of loans ranks it 12<sup>th</sup> out of 84 total lenders in the Fort Smith Multi-State MSA. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 14.3 percent of lenders reporting such loans in this assessment area.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Fort Smith Multi-State MSA. Adequate performance regarding home mortgage loans outweighs poor performance regarding small business loans to support this conclusion.

## Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Fort Smith Multi-State MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion.

As seen in the following table, the bank's lending in low-income census tracts rises slightly higher than the aggregate data, reflective of adequate performance. The table further shows that in moderate-income census tracts the bank's lending level rises 2.7 percentage points than aggregate data, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Fort Smith Multi-State MSA Assessment Area										
% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	0/0	\$(000s)	%					
0.8	1.2	5	1.7	658	1.3					
12.8	13.7	48	16.4	5,971	12.2					
56.4	54.0	172	58.7	27,040	55.2					
30.0	31.1	68	23.2	15,340	31.3					
0.0	0.0	0	0.0	0	0.0					
100.0	100.0	293	100.0	49,009	100.0					
	% of Owner-Occupied Housing Units  0.8  12.8  56.4  30.0  0.0	Fort Smith Multi-S           % of Owner-Occupied Housing Units         Aggregate Performance % of #           0.8         1.2           12.8         13.7           56.4         54.0           30.0         31.1           0.0         0.0	Fort Smith Multi-State MSA Asse           % of Owner-Occupied Housing Units         Aggregate Performance % of #           0.8         1.2         5           12.8         13.7         48           56.4         54.0         172           30.0         31.1         68           0.0         0.0         0	Fort Smith Multi-State MSA Assessment Area           % of Owner-Occupied Housing Units         Aggregate Performance % of #         %           0.8         1.2         5         1.7           12.8         13.7         48         16.4           56.4         54.0         172         58.7           30.0         31.1         68         23.2           0.0         0.0         0         0.0	Fort Smith Multi-State MSA Assessment Area           % of Owner-Occupied Housing Units         Aggregate Performance % of #         #         %         \$(000s)           1.2         5         1.7         658           12.8         13.7         48         16.4         5,971           56.4         54.0         172         58.7         27,040           30.0         31.1         68         23.2         15,340           0.0         0.0         0         0.0         0					

#### Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the Fort Smith Multi-State MSA assessment area. Poor performance in moderate-income census tracts outweighs adequate performance in low-income census tracts to support this conclusion.

As seen in the following table, the bank's lending in low-income census tracts slightly trails demographic data by 0.3 percentage points, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level falls 12.1 percentage points below demographic data, reflecting a poor level. Examiners placed more weight on performance in moderate-income census tracts given the larger percentage of businesses located in these areas, which typically results in a greater demand for loans.

Geographic Distribution of Small Business Loans Fort Smith Multi-State MSA Assessment Area									
Tract Income Level	% of Businesses	#	%	\$(000s)	%				
Low	2.9	2	2.6	349	4.4				
Moderate	22.6	8	10.5	1,181	14.9				
Middle	45.4	47	61.8	4,310	54.2				
Upper	29.0	19	25.0	2,105	26.5				
Not Available	0.0	0	0.0	0	0.0				
Totals	100.0	76	100.0	7,945	100.0				
Source: 2022 D&B Data; 2022	Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.								

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Fort Smith Multi-State MSA. An adequate record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion.

## Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Fort Smith Multi-State MSA assessment area. Adequate performance to low-and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers reflects fairly similar performance to aggregate data, indicating adequate performance. The table further shows that to moderate-income borrowers, the bank's lending level rises 3.0 percentage points above the aggregate data, also reflecting an adequate level.

	Distribution of Home Mortgage Loans by Borrower Income Level Fort Smith Multi-State MSA Assessment Area									
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%				
Low	19.7	5.1	14	4.8	1,287	2.6				
Moderate	18.2	13.7	49	16.7	4,543	9.3				
Middle	20.9	20.6	57	19.5	7,154	14.6				
Upper	41.3	38.1	132	45.1	28,466	58.1				
Income Not Available	0.0	22.5	41	14.0	7,559	15.4				
Total	100.0	100.0	293	100.0	49,009	100.0				
Source: 2020 U.S. Co	ensus Data; 2022 H	MDA Reported Data;	2022 HMDA Aggrego	ate Data. Due to rour	nding, totals may not e	equal 100.0.				

#### Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the Fort Smith Multi-State MSA assessment area. Poor performance to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank's level of lending only four out of every ten small business loans to businesses with gross annual revenue of \$1 million or less significantly trails demographic data and reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Fort Smith Multi-State MSA Assessment Area									
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%				
<=\$1,000,000	80.0	31	40.8	3,400	42.8				
>\$1,000,000	6.1	20	26.3	3,303	41.6				
Revenue Not Available	13.8	25	32.9	1,242	15.6				
Total	100.0	76	100.0	7,945	100.0				

## **Community Development Loans**

The institution made an adequate level of community development loans in the Fort Smith Multi-State MSA. Armstrong Bank originated 41 community development loans totaling approximately \$16.4 million in this rated area. The dollar amount equates to 9.2 percent of the bank's overall leader level of community development loans compared to 25.2 percent of total reportable loans attributed to this rated area. The current level reflects a notable increase from the 13 community development loans totaling \$5.7 million in this rated area at the prior evaluation.

The following lists an example of a community development loan within the Fort Smith Multi-State MSA assessment area:

• *Affordable Housing* – The bank originated over \$13.6 million in loans to finance housing projects located in low- and moderate-income census tracts. The activity promotes affordable housing for low- and moderate-income individuals and families in the Fort Smith Multi-State MSA assessment area.

In addition, the community development loans reflect adequate responsiveness to the assessment area's community development needs. A majority by dollar volume of the assessment area's community development loans proved responsive to an identified need of community services to low- and moderate-income individuals.

#### INVESTMENT TEST

Armstrong Bank demonstrated a needs to improve record in the Fort Smith Multi-State MSA regarding the Investment Test. The poor level of qualified investments and lack of innovative and/or complex investments outweighs adequate responsiveness to support this conclusion.

## **Investment and Grant Activity**

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Fort Smith Multi-State MSA. Armstrong Bank made 110 qualified investments totaling approximately \$232,000 in the rated area. By dollar volume, this equates to just 0.3 percent of the bank's overall excellent level of qualified investments as compared to 21.5 percent of total deposits attributed to this rated area. The current level reflects an increase from the 47 qualified investments totaling \$196,000 in this area at the prior evaluation.

The following lists an example of a qualified investment in the Fort Smith Multi-State MSA assessment area:

• *Community Service* – The bank continues to hold a \$160,000 school district bond that helps fund the construction of a new middle school located in a low-income census tract. A majority of the students within the school district participate in the free or reduced lunch program. Thus, the activity benefits an organization or project that provides community services primarily to low- and moderate-income individuals.

## Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs in the Fort Smith Multi-State MSA. The bank's activities proved adequately responsiveness to a variety of community development needs in three of the four community development purpose categories.

## **Community Development Initiatives**

Armstrong Bank does not use innovative and/or complex investments to support community development initiatives in the Fort Smith Multi-State MSA.

#### **SERVICE TEST**

Armstrong Bank demonstrated a low satisfactory record in the Fort Smith Multi-State MSA regarding the Service Test. The adequate level of community development services, opening and closing of branches generally not adversely affecting the accessibility of its delivery systems, services that do not vary in a way that inconveniences portions of the assessment area, and reasonably accessible delivery systems support this conclusion.

## **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Fort Smith Multi-State MSA assessment area. Reasonable branch accessibility and alternative delivery systems support this conclusion.

The bank's distribution of branches in low-income census tracts rises 15.2 percentage points above the population in low-income census tracts, reflecting a good level. The absence of branches in moderate-income census tracts falls 20.7 percentage points below the population, which reflects a poor level. Overall, poor performance in moderate-income census tracts combined with good performance in low-income census tracts reflects adequate performance.

	Branch and ATM Distribution by Geography Income Level Fort Smith Multi-State MSA Assessment Area											
Tract Income	Census	Tracts	Popula	tion	Bra	nches	A	TMs		pen inches		Closed anches
Level	#	%	#	%	#	%	#	%	#	%	#	%
Low	1	1.7	3,474	1.5	1	16.7	1	16.7	0	0.0	0	0.0
Moderate	11	19.0	46,921	20.7	0	0.0	0	0.0	0	0.0	0	0.0
Middle	31	53.4	114,607	50.4	3	50.0	3	50.0	0	0.0	1	33.3
Upper	15	25.9	62,211	27.4	2	33.3	2	33.3	1	100.0	2	66.7
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	58	100.0	227,213	100.0	6	100.0	6	100.0	1	100.0	3	100.0
Source: 2020 U.S.	Census Da	ta: Bank Da	ta. Due to round	ding, totals i	nav not ea	ual 100.0.						

Armstrong Bank's alternative delivery systems and product offerings demonstrate reasonable accessibility to essentially all portions of the bank's assessment area. The bank's distribution of ATMs reflects consistent performance with that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered, which remain reasonably accessible throughout all portions of the assessment area.

## **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the Fort Smith Multi-State MSA assessment area. During the evaluation period, the bank opened one branch in an upper-income census tract, and closed three branches (one in a middle-income census tract and two in upper-income census tracts). The bank did not open or close any branches in low- or moderate-income census tracts in the rated area since the previous evaluation.

## Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Fort Smith Multi-State MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Fort Smith Multi-State MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

#### **Community Development Services**

The institution provides an adequate level of community development services in the Fort Smith Multi-State MSA. The bank provided 53 community development services since the previous evaluation in this rated area. This represents 20.8 percent of the bank's total adequate level of community development services compared to this rated area containing 20.7 percent of the bank's total branches. The current level reflects an increase from the 33 community development services in this rated area at the prior evaluation. The activities focused on community services and revitalize/stabilize efforts, which demonstrates the bank's good responsiveness to identified community development needs.

The following lists an example of a community development service in the Fort Smith Multi-State MSA assessment area:

• *Community Services* – A bank employee serves as a board member of a community development council that provides a variety of essential community services benefitting low- and moderate-income individuals and areas.

## STATE OF ARKANSAS

## CRA RATING FOR STATE OF ARKANSAS: <u>SATISFACTORY</u>

The Lending Test is rated: <u>Low Satisfactory</u>
The Investment Test is rated: <u>Low Satisfactory</u>
The Service Test is rated: <u>Low Satisfactory</u>

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF ARKANSAS

Armstrong Bank designated one assessment area in the State of Arkansas. According to the 2020 U.S. Census Data, the Fayetteville MSA assessment area includes all 111 census tracts comprising Benton and Washington counties located in northwest Arkansas. These counties represent two of the three counties that comprise the entire Fayetteville-Springdale-Rogers MSA. The bank operates one full-service office and one ATM in this rated area. The bank's Fayetteville MSA assessment area conforms to CRA regulatory requirements.

## **Economic and Demographic Data**

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 7 low-, 24 moderate-, 51 middle-, and 28 upper-income census tracts, as well as 1 census tract with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area  Favetteville MSA Assessment Area									
#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #				
111	6.3	21.6	45.9	25.2	0.9				
530,204	5.7	20.4	43.5	29.8	0.6				
204,074	5.4	20.2	43.9	29.7	0.8				
113,358	1.3	16.5	47.1	34.9	0.2				
75,397	12.0	26.1	37.4	22.8	1.6				
15,319	3.4	18.6	52.0	25.2	0.8				
30,873	3.8	19.7	40.2	33.3	3.0				
1,028	1.8	23.0	45.8	28.9	0.5				
128,884	20.4	18.2	20.3	41.1	0.0				
188,755	22.5	16.4	19.0	42.1	0.0				
-	\$75,899	Median Gross Rent			\$196,160 \$894 8.4%				
	# 111 530,204 204,074 113,358 75,397 15,319 30,873 1,028 128,884 188,755	# Low % of #  111 6.3 530,204 5.7 204,074 5.4 113,358 1.3 75,397 12.0 15,319 3.4 30,873 3.8 1,028 1.8 128,884 20.4 188,755 22.5 \$75,899	Fayetteville MSA Assessment Area           #         Low % of #         Moderate % of #           111         6.3         21.6           530,204         5.7         20.4           204,074         5.4         20.2           113,358         1.3         16.5           75,397         12.0         26.1           15,319         3.4         18.6           30,873         3.8         19.7           1,028         1.8         23.0           128,884         20.4         18.2           188,755         22.5         16.4           \$75,899         Median Hour Median Gross	# Low % of # Moderate % of # 20.4 45.9  530,204 5.7 20.4 43.5  204,074 5.4 20.2 43.9  113,358 1.3 16.5 47.1  75,397 12.0 26.1 37.4  15,319 3.4 18.6 52.0  30,873 3.8 19.7 40.2  1,028 1.8 23.0 45.8  128,884 20.4 18.2 20.3  188,755 22.5 16.4 19.0  \$75,899 Median Housing Value Median Gross Rent Families Below Poverty L	Fayetteville MSA Assessment Area           #         Low % of #         Moderate % of #         Middle % of #         Upper % of #           111         6.3         21.6         45.9         25.2           530,204         5.7         20.4         43.5         29.8           204,074         5.4         20.2         43.9         29.7           113,358         1.3         16.5         47.1         34.9           75,397         12.0         26.1         37.4         22.8           15,319         3.4         18.6         52.0         25.2           30,873         3.8         19.7         40.2         33.3           1,028         1.8         23.0         45.8         28.9           128,884         20.4         18.2         20.3         41.1           188,755         22.5         16.4         19.0         42.1           Median Gross Rent Families Below Poverty Level				

(\*) The NA category consists of geographies that have not been assigned an income classification.

According to Moody's Analytics, major employers in the Fayetteville MSA include Walmart Inc., University of Arkansas, Tyson, and J.B. Hunt. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Arkansas, and nationwide.

Unemployment Rates Fayetteville MSA Assessment Area								
Area	2021	2022	November 2023					
	%	%	%					
Benton County	2.8	2.4	2.3					
Washington County	2.9	2.3	2.1					
State of Arkansas	4.1	3.3	3.7					
National Average	5.3	3.6	3.6					
Source: Bureau of Labor Statistics.								

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Fayetteville MSA								
Median Family Income         Low <50%								
2022 (\$83,700)	<\$41,850	\$41,850 to <\$66,960	\$66,960 to <\$100,440	≥\$100,440				
Source: FFIEC.								

## **Competition**

The assessment area contains a moderate level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 36 financial institutions operated 192 offices within the bank's assessment area. Of these institutions, Armstrong Bank ranked 28<sup>th</sup> with 0.2 percent deposit market share. However, non-bank entities such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

#### **Community Contact**

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact stated that economic conditions were good and improving. An estimated 25 percent of the workforce commutes from the rural areas due to the lack of affordable housing. A booming housing market leads to sellers receiving more for their homes than ever before; however, new developments face difficulties due to high costs of construction materials. The contact also noted a need exists for business investments and funding due to more people opening new businesses in the area.

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

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that the area's primary credit needs included small business and home mortgage lending.

Demographic data indicates that 38.6 percent of the assessment area's families designated low- or moderate-income, with 8.4 percent living below the poverty level, signifies a need for community development services. The 27.9 percent of census tracts designated low- and moderate-income evidence a need for revitalization and stabilization efforts. Further, information from the community contact reveals a need exists to expand affordable housing stock.

## SCOPE OF EVALUATION – STATE OF ARKANSAS

Examiners applied full-scope procedures to the sole assessment area in the State of Arkansas: the Fayetteville MSA assessment area. Examiners considered the following loans granted inside this assessment area:

#### Home Mortgage Loans:

- 2021 109 loans totaling \$36,391,000
- 2022 95 loans totaling \$42,700,000

#### Small Business Loans:

• 2022 – 24 loans totaling \$4,866,000

Loan product weighting remains consistent with that discussed previously at the institution level. The scopes for the Investment and Service Tests remain the same for this rated area as it did for the institution as a whole. Please refer to the institution-level Scope of Evaluation section.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF ARKANSAS

#### LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Lending Test. The good lending levels and adequate responsiveness to community development needs combined with adequate records for borrower profile, geographic distribution, and community development lending support this conclusion.

## **Lending Activity**

Lending levels reflect good responsiveness to assessment area credit needs in the State of Arkansas. Good performance regarding home mortgage loans outweighs adequate performance regarding small business loans to support this conclusion.

## Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs in the State of Arkansas. For 2022, the bank originated 95 total reportable home mortgage loans totaling approximately \$42.7 million in this rated area. Armstrong Bank captured a 0.4 percent market share of the total number and a 0.7 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 52<sup>nd</sup> out of 480 total lenders in the rated area. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 10.8 percent of lenders reporting such loans in this assessment area.

#### Small Business Loans

Small business lending levels reflect adequate responsiveness to assessment area credit needs in the State of Arkansas. For 2022, the bank originated 24 total reportable small business loans totaling approximately \$4.9 million in this rated area. Armstrong Bank captured a 0.2 percent market share of the total number of loans and a 0.9 percent market share of the total dollar volume of loans. The activity by number of loans ranks it 35<sup>th</sup> out of 112 total lenders in the rated area. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 31.3 percent of lenders reporting such loans in this assessment area.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the State of Arkansas. Adequate records regarding home mortgage loans and small business loans in the Fayetteville MSA assessment area support this conclusion.

#### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Fayetteville MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises 2.8 percentage points above the aggregate data, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level exceeds aggregate data by 3.1 percentage points, also reflecting an adequate level.

	Geographic Distribution of Home Mortgage Loans Fayetteville MSA Assessment Area									
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%				
Low	1.3	1.4	4	4.2	5,396	12.6				
Moderate	16.5	12.7	15	15.8	2,640	6.2				
Middle	47.1	46.1	48	50.5	12,889	30.2				
Upper	34.9	39.4	26	27.4	21,176	49.6				
Not Available	0.2	0.3	2	2.1	599	1.4				
Totals	100.0	100.0	95	100.0	42,700	100.0				
Source: 2020 U.S. Co	ensus Data; 2022 HMDA	Reported Data; 202	2 HMDA Aggregat	te Data. Due to rou	nding, totals may no	ot equal 100.0.				

#### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Fayetteville MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly higher than demographic data, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level falls 3.0 percentage points below the demographic data, also reflecting an adequate level.

Geographic Distribution of Small Business Loans Fayetteville MSA Assessment Area									
Tract Income Level	% of Businesses	#	%	\$(000s)	%				
Low	3.8	1	4.2	383	7.9				
Moderate	19.7	4	16.7	291	6.0				
Middle	40.2	11	45.8	2,168	44.6				
Upper	33.3	8	33.3	2,024	41.6				
Not Available	3.0	0	0.0	0	0.0				
Totals	100.0	24 100.0		4,866	100.0				
Source: 2022 D&B Data; 2022	CRA Reported Data. Due to 1	ounding, totals m	ay not equal 100.0.	1					

## **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the State of Arkansas. Adequate records regarding home mortgage loans and small business loans in the Fayetteville MSA assessment area support this conclusion.

#### Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Fayetteville MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers slightly exceeds the aggregate data by 1.7 percentage points, reflective of adequate performance. The table further shows that to moderate-income borrowers, the bank's lending level trails aggregate data by 1.7 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Fayetteville MSA Assessment Area								
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%		
Low	20.4	5.7	7	7.4	872	2.0		
Moderate	18.2	14.3	12	12.6	1,503	3.5		
Middle	20.3	20.4	13	13.7	3,457	8.1		
Upper	41.1	41.0	33	34.7	7,946	18.6		
Income Not Available	0.0	18.6	30	31.6	28,922	67.7		
Total	100.0	100.0	95	100.0	42,700	100.0		

#### Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Fayetteville MSA assessment area. An adequate record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank originated a majority of its small business loans to businesses with gross annual revenue of \$1 million or less, reflecting an adequate level.

Distribution of Small Business Loans by Gross Annual Revenue Category Fayetteville MSA Assessment Area										
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%					
<=\$1,000,000	82.9	13	54.2	2,337	48.0					
>\$1,000,000	4.4	8	33.3	2,279	46.9					
Revenue Not Available	12.7	3	12.5	250	5.1					
Total	100.0	24	100.0	4,866	100.0					
Source: 2022 D&B Data; 2022 Cl	RA Reported Data. Due to roun	nding, totals may	not equal 100.0.							

## **Community Development Loans**

The institution has made an adequate level of community development loans in the State of Arkansas. Armstrong Bank originated three community development loans totaling \$7.6 million in the State of Arkansas. The dollar amount equates to 4.3 percent of the bank's overall leader level of community development loans compared to 21.0 percent of total loans attributed to this rated area. The current level reflects a decline from the 10 community development loans totaling \$10.1 million in this rated area at the prior evaluation.

The following describes the bank's community development loans within the Fayetteville MSA assessment area:

• *Affordable Housing* – The bank originated three loans totaling \$7.6 million to finance multifamily housing projects located in low- and moderate-income census tracts. The

activities promote affordable housing primarily for low- and moderate-income individuals and families in the Fayetteville MSA assessment area.

The community development loans reflect adequate responsiveness to one of the assessment area's identified community development need of affordable housing.

#### **INVESTMENT TEST**

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Investment Test. The significant level of qualified investments and adequate responsiveness to community development needs outweighs lack of innovative and/or complex investments to support this conclusion.

#### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors in the State of Arkansas. Armstrong Bank made 16 qualified investments totaling approximately \$4.0 million in this rated area. By dollar volume, this equates to 4.7 percent of the bank's overall excellent level of qualified investments compared to 1.7 percent of total deposits attributed to this rated area. The current level reflects a significant increase from the 14 qualified investments totaling \$20,000 in this rated area at the prior evaluation.

The following lists an example of a qualified investment in the Fayetteville MSA assessment area:

• *Revitalize and Stabilize* – Armstrong Bank invested in a \$2 million school district bond that helps fund the acquisition, construction, and equipment of a new school, as well as repairs to existing school buildings and school buses, located in a moderate-income census tracts.

#### Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs in the State of Arkansas. Adequate responsiveness to a variety of community development needs, with an emphasis, by dollar volume, on addressing an identified need of revitalize/stabilize efforts.

## **Community Development Initiatives**

Armstrong Bank does not use innovative and/or complex investments to support community development initiatives in the State of Arkansas.

#### SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Service Test. The adequate level of community development services, reasonably accessible delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

## **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the State of Arkansas. Reasonably accessible branches and alternative delivery systems support this conclusion.

The bank's lack of branches in low-income census tracts trails the population percentage by 5.7 percentage points, reflecting an adequate level. The bank's lack of branches in moderate-income census tracts falls 20.4 percentage points below the population and typically reflects a poor level. However, since the bank operates only one branch in this rated area, the data is easily skewed. Furthermore, examiners noted that the bank's sole branch in this rated area is located less than 0.5 miles from the nearest moderate-income census tract and less than 1.5 miles from the nearest low-income census tract. When considering this additional performance context data and the low volume of branches in this area, the bank's distribution of branches is deemed reasonable.

Branch and ATM Distribution by Geography Income Level State of Arkansas												
Tract Income Level	Census Tracts Populati		ion Branches		ATMs		Open Branches		Closed Branches			
	#	%	#	%	#	%	#	%	#	%	#	%
Low	7	6.3	30,200	5.7	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	24	21.6	107,965	20.4	0	0.0	0	0.0	0	0.0	0	0.0
Middle	51	45.9	230,698	43.5	1	100.0	1	100.0	0	0.0	0	0.0
Upper	28	25.2	158,234	29.8	0	0.0	0	0.0	0	0.0	0	0.0
NA	1	0.9	3,107	0.6	0	0.0	0	0.0	0	0.0	0	0.0
Totals	111	100.0	530,204	100.0	1	100.0	1	100.0	0	100.0	0	100.0
Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.												

Armstrong Bank's alternative delivery systems and product offerings demonstrate reasonable accessibility to essentially all portions of the bank's assessment area. The bank's distribution of ATMs in the State of Arkansas reflects consistent performance with that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered, which remain reasonably accessible throughout all portions of the rated area.

#### **Changes in Branch Locations**

The bank did not open or close any branches in the State of Arkansas since the previous evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

#### Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. The State of Arkansas reflects product offerings, services, and branch hours consistent with discussion at the institution level.

#### **Community Development Services**

The institution provides an adequate level of community development services in the State of Arkansas. Armstrong Bank provided 12 community development services since the previous evaluation in the rated area. This represents 4.7 percent of the bank's total adequate level of community development services as compared to this rated area containing 3.4 percent of the bank's total branches. The current level reflects no change from the 12 community development services in this rated area at the prior evaluation. The activities all provided community services, which demonstrates the bank's adequate responsiveness to an identified community development need.

The following lists an example of a community development service in the Fayetteville MSA assessment area:

• *Community Services* - A bank employee serves as a board member and treasurer of a local non-profit organization that helps to meet the needs of low-income families or individuals. The organization provides resources to low-income families to reduce the pattern of poverty by providing food, personal care goods, financial assistance, and education. The activity benefits an organization that provides community services targeted to low- and moderate-income individuals.

#### STATE OF OKLAHOMA

#### CRA RATING FOR STATE OF STATE OF OKLAHOMA: <u>SATISFACTORY</u>

The Lending Test is rated: <u>High Satisfactory</u>
The Investment Test is rated: <u>High Satisfactory</u>
The Service Test is rated: Low Satisfactory

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF OKLAHOMA

Armstrong Bank operates 22 branches among three assessment areas in the State of Oklahoma as noted in the following table. All of the bank's assessment areas in the State of Oklahoma conform to technical CRA regulatory requirements.

Description of Oklahoma Assessment Areas								
Assessment Area Counties in Assessment Area # of CTs # of Bra								
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata*, Washington	63	10					
Tulsa MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	279	7					
Oklahoma City MSA	Cleveland, McClain	80	5					
Source: Bank Data & 2020 U.S. Cens	sus Data. *Denotes partial county.							

#### SCOPE OF EVALUATION – STATE OF OKLAHOMA

For the Lending Test, examiners considered the following loans granted inside the bank's State of Oklahoma assessment areas as reported according to either the HMDA or CRA data collection reporting requirements:

#### Home Mortgage Loans

- 2021 513 loans totaling \$88,803,000
- 2022 587 loans totaling \$87,572,000

#### **Small Business Loans**

• 2022 – 357 loans totaling \$33,965,000

Consistent with the weighting described at the institution level section, examiners placed more weight on home mortgage loans when arriving at conclusions.

The following table shows that the Oklahoma Non-MSA assessment area generated the largest percentage of loans, gathered the largest percentage of deposits, and contained the largest number of branches in the State of Oklahoma. Consequently, examiners applied full-scope procedures to this and weighed performance in the Oklahoma Non-MSA assessment area slightly heavier. Since the Oklahoma City MSA assessment area has not previously received full-scope review, examiners applied full-scope procedures for this assessment area. Examiners also utilized full-scope

procedures in the Tulsa MSA assessment area since a branch acquisition occurred in this area since the prior evaluation. Examiners afforded less weight to the Oklahoma City MSA assessment area and the least weight to the Tulsa MSA assessment area.

Assessment Area Breakdown of Loan, Deposits, and Branches State of Oklahoma										
Assessment Area	Loa	ns	Depo	sits	Bra	anches				
	\$(000s)	%	\$(000s)	%	#	%				
Oklahoma Non-MSA	53,988	44.4	761,383	43.7	10	45.5				
Oklahoma City MSA	44,491	36.6	692,532	39.7	5	22.7				
Tulsa MSA	23,058	19.0	288,661	16.6	7	31.8				
Total	121,537	100.0	1,742,576	100.0	22	100.0				
Source: 2022 HMDA & 2022 CRA I	Data; FDIC Summary	of Deposits (06/3	0/2023); Bank Data.	Due to rounding	, totals may no	t equal 100.0.				

For the Investment and Service Tests, the scopes remain consistent for this rated area as discussed for the institution overall. Please refer to the Scope of Evaluation section at the institution level for details.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OKLAHOMA

#### LENDING TEST

Armstrong Bank demonstrated a high satisfactory record in the State of Oklahoma regarding the Lending Test. Excellent lending levels and a leadership level of community development loans combined with adequate performance regarding geographic distribution and borrower profile support this conclusion. The Tulsa MSA assessment area demonstrated consistent performance, and the Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated inconsistent performance, falling below that of the rated area.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the State of Oklahoma. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion. Examiners considered the bank's size, business strategy, and capacity in this state relative to its credit needs when arriving at this conclusion.

### Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the State of Oklahoma. For 2022, the bank originated 587 reportable home mortgage loans totaling approximately \$87.6 million in its State of Oklahoma assessment areas. Armstrong Bank captured a 1.4 percent market share of the total number of home mortgage loans and a 0.9 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 18<sup>th</sup> out of 564 total lenders in the bank's State of Oklahoma assessment areas. This ranking lands the bank in the top 3.2 percent of lenders reporting such loans in the bank's assessment areas.

#### Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the State of Oklahoma. For 2022, the bank originated 357 reportable small business loans totaling approximately \$34.0 million inside its State of Oklahoma assessment areas. Armstrong Bank captured a 1.2 percent market share of the total number of small business loans and 3.1 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 14<sup>th</sup> out of 131 total lenders in the bank's State of Oklahoma assessment areas. This ranking lands the bank in the top 10.7 percent of lenders reporting such loans in the bank's assessment areas.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the State of Oklahoma. The Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated consistent performance, and the Tulsa MSA demonstrated inconsistent performance, exceeding the rated area level.

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes throughout the State of Oklahoma. All assessment areas in the State of Oklahoma demonstrated consistent performance

#### **Community Development Loans**

The institution is a leader in making community development loans in the State of Oklahoma. The Tulsa MSA assessment area demonstrated consistent performance, while the Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated inconsistent performance, which fell below the rated area level. The following table shows that since the previous evaluation, Armstrong Bank granted 129 community development loans totaling approximately \$154.1 million in the State of Oklahoma. The dollar amount equates to 86.5 percent of the bank's overall leader level of community development loans compared to the 53.8 percent of total reported loans attributed to this state. The current level reflects a significant increase in the number and the dollar volume from the 81 community development loans totaling \$41.7 million in this rated area at the prior evaluation.

Community Development Loans State of Oklahoma											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
Oklahoma Non-MSA	0	0	12	29,445	7	4,615	30	6,447	49	40,507	
Oklahoma City MSA	0	0	1	10,950	1	1,764	4	24,443	6	37,157	
Tulsa MSA	0	0	4	17,401	1	145	11	12,367	16	29,913	
Statewide Activities	0	0	8	27,039	3	737	47	18,759	58	46,535	
Total	0	0	25	84,835	12	7,261	92	62,016	129	154,112	

In addition to reflecting an outstanding level of lending, the community development loans reflect good responsiveness to the assessment areas' community development needs. The bank's high volume of community development loans primarily supported revitalize/stabilize efforts and community services. Refer to the individual assessment areas' sections for details.

As reflected in the prior table, the evaluation also considered community development loans in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of community development loans in the broader statewide area:

• **Revitalize/Stabilize** - The bank originated 47 loans totaling \$18.8 million to improve infrastructure for municipalities in low- and moderate-income and distressed middle-income census tracts in the statewide area. The loans help retain existing residents and businesses in qualifying areas.

#### INVESTMENT TEST

Armstrong Bank demonstrated a high satisfactory record in the State of Oklahoma regarding the Investment Test. The excellent level of qualified community development investments and good responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion. All assessment areas in the State of Oklahoma demonstrated inconsistent performance, which fell below the rated area level.

## **Investment and Grant Activity**

The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors in the State of Oklahoma. The following table shows that the bank made 422 qualified investments totaling approximately \$82.1 million in the State of Oklahoma. By dollar volume, this equates to 95.1 percent of the bank's total excellent level of qualified investments compared to 76.8 percent of total deposits in this rated area. The current level reflects a notable increase from the 185 community development investments totaling \$35.5 million in this rated area at the prior evaluation.

	Qualified Investments State of Oklahoma										
Assessment Area		Affordable Communi Housing Services		•	Economic Development		Revitalize or Stabilize		Totals		
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	
Oklahoma Non-MSA	1	1	213	285	8	10	27	34	249	330	
Oklahoma City MSA	0	0	28	95	24	36	3	4,616	55	4,747	
Tulsa MSA	0	0	53	625	2	3	4	1,915	59	2,543	
Statewide Activities	1	325	17	10	1	1	40	74,187	59	74,523	
Total	2	326	311	1,015	35	50	74	80,752	422	82,143	
Source: Bank Data											

The evaluation also considered qualified investments in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of a qualified investment in the broader statewide area:

• *Revitalize/Stabilize* – The bank made nine investments totaling approximately \$2.2 million appropriating funds for government and city facilities, water infrastructure, and projects to revitalize infrastructure primarily within low- and moderate-income census tracts in Creek County.

#### Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits good responsiveness to credit and community development needs in the State of Oklahoma. The table in the prior section shows a significant majority of the dollar volume of qualified investments addressed revitalize/stabilize efforts, which support an identified community development need in the assessment areas.

#### **Community Development Initiatives**

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the State of Oklahoma. The bank continues to hold a bond with a current balance of approximately \$325,000, considered innovative and/or complex in Oklahoma. The bond funds multiple Oklahoma Housing Finance Agency programs including down payment and closing cost assistance, Section 8 housing payments assistance program, low income Housing Tax Credit Program, and Home Investment Partnerships Program. All of these programs promote affordable housing throughout the rated area.

#### SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Oklahoma regarding the Service Test. The adequate level of community development services, reasonably accessible delivery systems, the bank's record of opening and closing branches, and services that do not vary in a way that inconveniences portions of the assessment areas support this conclusion. The Oklahoma City MSA and Tulsa MSA assessment areas demonstrated consistent performance, and the Oklahoma Non-MSA assessment area demonstrated inconsistent performance, rising above the rated area.

#### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. The bank's absence of full-service branches in low-income census tracts falls only 3.5 percentage points below the population percentage, reflecting an adequate level. Armstrong Bank's distribution of branches in moderate-income census tracts reflects a similar percentage to the population in these areas, also reflecting an adequate level.

	Branch and ATM Distribution by Geography Income Level State of Oklahoma											
Tract Income	Trac		Population		Branches		ATMs		Open Branches		Closed Branches	
Level	#	%	#	%	#	%	#	%	#	%	#	%
Low	18	4.3	51,093	3.5	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	102	24.2	328,235	22.5	5	22.7	5	22.7	0	0.0	0	0.0
Middle	172	40.8	604,710	41.5	15	68.2	15	68.2	1	100.0	1	100.0
Upper	125	29.6	459,205	31.5	2	9.1	2	9.1	0	0	0	0.0
NA	5	1.2	13,030	0.9	0	0.0	0	0.0	0	0	0	0.0
Totals	422	100.0	1,456,273	100.0	22	100.0	22	100.0	1	100.0	1	100.0
Source: 2020 U.S. C	Census Do	ata; Bank	Data. Due to roi	ınding, tota	als may no	ot equal 100	0.0.					•

Armstrong Bank's alternative delivery systems and product offerings also demonstrate reasonable accessibility to essentially all portions of the bank's assessment areas. The bank's percentage of ATMs in low- and moderate-income census tracts reflects the same distribution to that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment areas.

#### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals in the State of Oklahoma. No branching changes occurred in low- or moderate-income census tracts during the evaluation period. The bank opened one branch and closed one branch in this rated area, each located in middle-income census tracts.

#### **Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The State of Oklahoma reflects product offerings, services, and branch hours consistent with the discussion at the institution level.

## **Community Development Services**

The institution provides an adequate level of community development services in the State of Oklahoma. Armstrong Bank provided 190 community development services since the previous evaluation in this rated area. This represents 74.5 percent of the bank's total adequate level of community development services compared to this rated area containing 75.9 percent of the bank's total branches. A majority of the activities focused on community services, which demonstrates the bank's responsiveness to an identified community development need. The current level remains

consistent with the 190 community development services in this rated area at the prior evaluation. Refer to the individual assessment areas' sections for additional details.

Community Development Services State of Oklahoma									
Assessment Area	Affordable Housing	Community Services	Revitalize or Stabilize	Totals					
	#	#	#	#	#				
Oklahoma Non-MSA	3	75	20	35	133				
Oklahoma City MSA	0	27	0	0	27				
Tulsa MSA	4	7	0	16	27				
Statewide	0	3	0	0	3				
Total	7	112	20	51	190				
Source: Bank Data.	•	•	•						

The evaluation also considered community development services in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of community development service in the broader statewide area:

• Community Services - A bank employee serves as a member of the Oklahoma State School Board Regents with oversight for matters relating to fiscal management, financial reporting, and development and administration of budgets of the institutions and related entities governed by the Board. Statewide institutions provide financial assistance programs, grants, and scholarships to qualified low- and moderate-income families and individuals, helping them achieve success in education.

## OKLAHOMA NON-MSA ASSESSMENT AREA – Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA NON-MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Oklahoma Non-MSA assessment area consists of 63 census tracts to include all of Adair, Cherokee, McIntosh, Muskogee, and Washington counties and three of four census tracts in Nowata County. Armstrong Bank operates ten full-service offices and ten ATMs in this assessment area.

#### **Economic and Demographic Data**

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 13 moderate-, 40 middle-, and 8 upper-income tracts. The following table notes certain demographic data for the area.

Dem	0 1		he Assessment sessment Area	Area		
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	63	3.2	20.6	63.5	12.7	0.0
Population by Geography	212,212	1.5	20.8	64.4	13.4	0.0
Housing Units by Geography	104,331	1.5	20.7	66.4	11.5	0.0
Owner-Occupied Units by Geography	57,654	0.9	16.6	67.0	15.5	0.0
Occupied Rental Units by Geography	25,967	2.6	29.2	61.0	7.2	0.0
Vacant Units by Geography	20,710	1.7	21.5	71.4	5.4	0.0
Businesses by Geography	17,231	5.8	22.2	56.9	15.2	0.0
Farms by Geography	966	2.1	18.3	67.7	11.9	0.0
Family Distribution by Income Level	54,533	22.8	18.1	20.5	38.6	0.0
Household Distribution by Income Level	83,621	26.7	16.8	16.0	40.4	0.0
Median Family Income - OK Non-M	\$58,565	Median House Median Gross Families Bel	evel	\$116,687 \$674 14.7%		
Source: 2020 U.S. Census Data and 2022 D&B (*) The NA category consists of geographies that		0.		•		

According to FFIEC data, the assessment area contained 27 distressed middle-income census tracts during the evaluation period due to poverty rates in excess of 20 percent. On July 9, 2023, the Federal Emergency Management Agency (FEMA) declared a disaster declaration affecting McIntosh and Muskogee counties due to severe storms.

According to Moody's Analytics, the major employers in the Oklahoma Non-MSA assessment area include Walmart Inc., Dollar General, Cherokee Nation Entertainment, Integris Health Inc., and Oklahoma State University. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Oklahoma Non-MSA Assessment Area								
Area	2021	2022	November 2023					
	%	%	%					
Adair County	3.8	3.3	3.6					
Cherokee County	4.3	3.5	3.4					
McIntosh County	6.3	4.9	5.6					
Muskogee County	4.5	3.5	4.0					
Nowata County	3.7	2.9	2.7					
Washington County	4.0	3.3	3.4					
State of Oklahoma	4.0	3.0	3.4					
National Average	5.3	3.6	3.6					
Source: Bureau of Labor Statistics.								

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Oklahoma Non-MSA									
Median Family Income         Low <50%									
2022 (\$64,700)	<\$32,350	\$32,350 to <\$51,760	\$51,760 to <\$77,640	≥\$77,640					
Source: FFIEC.									

#### **Competition**

The area contains a low level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 20 financial institutions operated 67 offices within the counties comprising the assessment area. Of these institutions, Armstrong Bank ranked 2<sup>nd</sup> with 18.4 percent deposit market share. Overall, the competition level allows for lending opportunities.

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

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 40.9 percent of the assessment area's families received low- or moderate-income designations, with 14.7 percent living below the poverty level, signifies a need for community services. Furthermore, 23.8 percent of the assessment area's census tract designated low- or moderate-income as well as the distressed designations and disaster declaration support the need for revitalize and stabilize efforts.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA ASSESSMENT AREA

#### LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma Non-MSA assessment area regarding the Lending Test. Adequate records for geographic distribution, borrower profile, and community development lending outweigh the excellent lending level to support this conclusion.

### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. Excellent performance regarding home mortgage and small business loans supports this conclusion.

#### Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. For 2022, the bank originated 282 reportable home mortgage loans totaling approximately \$35.4 million in this assessment area. Armstrong Bank captured a 5.4 percent market share of the total number and a 3.9 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 3<sup>rd</sup> out of 259 total lenders in the Oklahoma Non-MSA assessment area. This ranking lands the bank in the top 1.2 percent of lenders reporting such loans in the bank's assessment areas.

#### Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. For 2022, the bank originated 209 reportable small business loans totaling approximately \$18.6 million in this assessment area. Armstrong Bank captured a 5.9 percent market share of the total number of loans and a 14.0 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 7<sup>th</sup> out of 71 total lenders in the Oklahoma Non-MSA assessment area. This ranking lands the bank in the top 9.8 percent of lenders reporting such loans in the bank's assessment areas.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate records regarding home mortgage and small business loans support this conclusion.

#### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly above the aggregate data and evidences adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level rises 8.1 percentage points above the aggregate data, which remains within an adequate range.

Geographic Distribution of Home Mortgage Loans Oklahoma Non-MSA Assessment Area											
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%					
Low	0.9	0.6	3	1.1	111	0.3					
Moderate	16.6	15.0	65	23.1	5,845	16.5					
Middle	67.0	64.5	185	65.6	24,436	69.1					
Upper	15.5	20.0	29	10.3	4,981	14.1					
Not Available	0.0	0.0	0	0.0	0	0.0					
Total	100.0	100.0	282	100.0	35,373	100.0					

#### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts falls below aggregate data by 4.8 percentage points and evidences adequate performance. The table further shows that in moderate-income census tracts the bank's lending level trails 8.3 percentage points of aggregate data, yet remains within an adequate range.

Geographic Distribution of Small Business Loans Oklahoma Non-MSA Assessment Area										
Tract Income Level	% of Businesses	#	%	\$(000s)	%					
Low	5.8	2	1.0	85	0.5					
Moderate	22.2	29	13.9	1,583	8.5					
Middle	56.9	144	68.9	13,988	75.1					
Upper	15.2	34	16.3	2,959	15.9					
Not Available	0.0	0	0.0	0	0.0					
Totals	100.0	209	100.0	18,615	100.0					
Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.										

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Oklahoma Non-MSA assessment area. Adequate records regarding home mortgage loans and small business loans support this conclusion.

#### Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Oklahoma Non-MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers rises 2.4 percentage points above aggregate data, evidencing adequate performance. The table further shows that to moderate-income borrowers, the bank's lending exceeds aggregate data by 4.8 percentage points, also reflecting an adequate level.

	Distribu	tion of Home Mo	rtgage Loans b	y Borrower Inco	ome Level					
Oklahoma Non-MSA Assessment Area										
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%				
Low	22.8	5.4	22	7.8	1,113	3.1				
Moderate	18.1	14.3	54	19.1	4,418	12.5				
Middle	20.5	18.3	47	16.7	5,134	14.5				
Upper	38.6	36.4	133	47.2	20,701	58.5				
Income Not Available	0.0	25.6	26	9.2	4,007	11.3				
Total	100.0	100.0	282	100.0	35,373	100.0				
Source: 2020 U.S. C	Census Data; 2022	HMDA Reported Data;	2022 HMDA Aggre	egate Data. Due to ro	nunding, totals may no	t equal 100.0.				

#### Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Oklahoma Non-MSA assessment area. An adequate record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank originated a majority of its small business loans to businesses with gross annual revenue of \$1 million or less, reflecting adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma Non-MSA Assessment Area									
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%				
<=\$1,000,000	87.1	113	54.1	8,550	45.9				
>\$1,000,000	3.0	32	15.3	6,462	34.7				
Revenue Not Available	10.0	64	30.6	3,603	19.4				
Total	100.0	209	100.0	18,615	100.0				

#### **Community Development Loans**

The institution made an adequate level of community development loans in the Oklahoma Non-MSA assessment area. As noted under the rated area level, Armstrong Bank originated 49 community development loans totaling approximately \$40.5 million in the Oklahoma Non-MSA assessment area. By dollar volume, this equates to 26.3 percent of the bank's total community development loans in the State of Oklahoma (or 37.7 percent less statewide activities) compared to 44.4 percent of the bank's total reportable loans attributed to this assessment area. The current level reflects an increase from the 40 community development loans totaling \$22.3 million in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Oklahoma Non-MSA assessment area:

• *Revitalize or Stabilize* – The bank financed a \$2 million loan to a municipality located in a distressed middle-income geography for facility and infrastructure improvements. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new or retain existing businesses or residents.

In addition, the community development loans reflect good responsiveness to the assessment area's community development needs. A majority of the community development loans, by dollar volume, supported an identified need of community service efforts in this assessment area.

#### INVESTMENT TEST

Armstrong Bank demonstrated a needs to improve record in the Oklahoma Non-MSA assessment area regarding the Investment Test. The poor level of qualified investments and rare use of innovative and/or complex investments outweighs adequate responsiveness to community development needs to support this conclusion.

#### **Investment and Grant Activity**

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Oklahoma Non-MSA assessment area. As noted in the rated area level, the bank made 249 qualified investments totaling \$330,000 in the Oklahoma Non-MSA assessment area. By dollar volume, this equates to just 0.4 percent of the total excellent level of investments in the State of Oklahoma (or 4.3 percent less statewide activities) compared to 43.7 percent of total deposits attributed to this assessment area. The current level reflects a significant decrease by dollar volume of \$1.1 million qualified investments in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Oklahoma Non-MSA assessment area:

• *Community Services* – The bank invested \$150,000 in three school district bonds to improve buildings, facilities, and equipment for schools in Cherokee County. A majority of the students in the school district qualify for free or reduced lunches; therefore, this activity primarily benefits low- and moderate-income individuals.

#### Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, Armstrong Bank's qualified investments show responsiveness toward community services and revitalize or stabilize efforts, both of which support identified needs in the Oklahoma Non-MSA assessment area.

#### **Community Development Initiatives**

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Oklahoma Non-MSA assessment area. Refer to the Investment Test section at the rated area level for details.

#### SERVICE TEST

The institution demonstrated a high satisfactory record in the Oklahoma Non-MSA assessment area regarding the Service Test. Its leader level in providing community development services, accessible delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

#### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the bank's Oklahoma Non-MSA assessment area. As seen in the following table, although the bank does not operate any branches in low-income census tracts, only 1.5 percent of the population resides in these tracts, thereby reflecting an adequate distribution. The bank maintains three branches in moderate-income census tracts, which rises 9.2 percentage points above the population percentage and reflects a good level. Examiners placed more weight on performance in moderate-income census tracts due to a larger population residing in these areas.

Branch and ATM Distribution by Geography Income Level Oklahoma Non-MSA Assessment Area											
Census Tracts Population Branches ATMs			1	_	closed anches						
#	%	#	%	#	%	#	%	#	%	#	%
2	3.2	3,089	1.5	0	0.0	0	0.0	0	0.0	0	0.0
13	20.6	44,204	20.8	3	30.0	3	30.0	0	0.0	0	0.0
40	63.5	136,560	64.4	6	60.0	6	60.0	0	0.0	0	0.0
8	12.7	28,359	13.4	1	10.0	1	10.0	0	0.0	0	0.0
0	0	0	0	0	0	0	0	0	0.0	0	0.0
63	100.0	212,212	100.0	10	100.0	10	100.0	0	100.0	0	0.0
	# 2 13 40 8 0	Census Tracts       #     %       2     3.2       13     20.6       40     63.5       8     12.7       0     0	Oklahor           Census Tracts         Popula           #         %         #           2         3.2         3,089           13         20.6         44,204           40         63.5         136,560           8         12.7         28,359           0         0         0	Oklahoma Non-M           Census Tracts         Population           #         %         #         %           2         3.2         3,089         1.5           13         20.6         44,204         20.8           40         63.5         136,560         64.4           8         12.7         28,359         13.4           0         0         0         0	Oklahoma Non-MSA As           Census Tracts         Population         Bra           #         %         #         %         #           2         3.2         3,089         1.5         0           13         20.6         44,204         20.8         3           40         63.5         136,560         64.4         6           8         12.7         28,359         13.4         1           0         0         0         0         0	Oklahoma Non-MSA Assessment           Census Tracts         Population         Branches           #         %         #         %           2         3.2         3,089         1.5         0         0.0           13         20.6         44,204         20.8         3         30.0           40         63.5         136,560         64.4         6         60.0           8         12.7         28,359         13.4         1         10.0           0         0         0         0         0	Oklahoma Non-MSA Assessment Area           Census Tracts         Population         Branches         A           #         %         #         %         #           2         3.2         3,089         1.5         0         0.0         0           13         20.6         44,204         20.8         3         30.0         3           40         63.5         136,560         64.4         6         60.0         6           8         12.7         28,359         13.4         1         10.0         1           0         0         0         0         0         0         0	Oklahoma Non-MSA Assessment Area           Census Tracts         Population         Branches         ATMs           #         %         #         %         #         %           2         3.2         3,089         1.5         0         0.0         0         0.0           13         20.6         44,204         20.8         3         30.0         3         30.0           40         63.5         136,560         64.4         6         60.0         6         60.0           8         12.7         28,359         13.4         1         10.0         1         10.0           0         0         0         0         0         0         0         0	Oklahoma Non-MSA Assessment Area           Census Tracts         Population         Branches         ATMs         OBERT           #         %         #         %         #         %         #           2         3.2         3,089         1.5         0         0.0         0         0.0         0           13         20.6         44,204         20.8         3         30.0         3         30.0         0           40         63.5         136,560         64.4         6         60.0         6         60.0         0           8         12.7         28,359         13.4         1         10.0         1         10.0         0           0         0         0         0         0         0         0         0	Oklahoma Non-MSA Assessment Area           Census Tracts         Population         Branches         ATMs         Open Branches           #         %         #         %         #         %         #         %           2         3.2         3,089         1.5         0         0.0         0         0.0         0         0.0           13         20.6         44,204         20.8         3         30.0         3         30.0         0         0.0           40         63.5         136,560         64.4         6         60.0         6         60.0         0         0.0           8         12.7         28,359         13.4         1         10.0         1         10.0         0         0.0           0         0         0         0         0         0         0         0         0.0	Oklahoma Non-MSA Assessment Area           Census Tracts         Population         Branches         ATMs         Open Branches         Company           #         %         #

Armstrong Bank's alternative delivery systems are also accessible to essentially all portions of the Oklahoma Non-MSA assessment area. The bank's percentage of ATMs in low- and moderate-income census tracts reflects the same distribution to that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

#### **Changes in Branch Locations**

Armstrong Bank did not open or close any branches in the Oklahoma Non-MSA assessment area since the prior evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

#### Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Oklahoma Non-MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Oklahoma Non-MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

#### **Community Development Services**

The institution is a leader in providing community development services in the Oklahoma Non-MSA assessment area. As seen in the table for the State of Oklahoma, Armstrong Bank provided 133 community development services since the previous evaluation in the Oklahoma Non-MSA assessment area. This equates to 70.0 percent of the bank's total relatively high level of community development services in the State of Oklahoma compared to this assessment area operating only 45.5 of the state's total branches. The current level reflects an increase from the 118 community development services in this assessment area at the prior evaluation. A majority of the activities focused on community services, which demonstrates the bank's excellent responsiveness to an identified community development need.

The following lists an example of a community development service in the Oklahoma Non-MSA assessment area:

• *Affordable Housing* - A bank employee provided financial expertise by serving as a board member and treasurer of the Muskogee Chapter of Habitat for Humanity. Habitat for Humanity provides affordable housing to low-and moderate-income individuals.

## TULSA ASSESSMENT AREA – Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN TULSA MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Tulsa MSA assessment area includes all 279 census tracts of the following counties in northeastern Oklahoma: Osage, Pawnee, Rogers, Tulsa, and Wagoner. These counties represent five of the seven counties that comprise the entire Tulsa MSA. Armstrong Bank operates seven full-service offices and seven ATMs in this assessment area.

#### **Economic and Demographic Data**

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 14 low-, 82 moderate-, 88 middle-, and 94 upper-income tracts, as well as 1 census tract with no income designation. The following table notes certain demographic data for the area.

Demo	Demographic Information of the Assessment Area  Tulsa MSA Assessment Area									
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #				
Geographies (Census Tracts)	279	5.0	29.4	31.5	33.7	0.4				
Population by Geography	906,871	4.7	28.7	31.3	34.9	0.3				
Housing Units by Geography	385,446	5.4	30.1	32.5	31.7	0.3				
Owner-Occupied Units by Geography	220,931	2.8	22.0	34.4	40.8	0.0				
Occupied Rental Units by Geography	122,401	9.4	40.9	29.6	19.5	0.7				
Vacant Units by Geography	42,114	7.1	41.1	31.1	20.1	0.7				
Businesses by Geography	125,001	3.5	24.0	31.6	40.8	0.1				
Farms by Geography	3,794	2.7	19.4	41.3	36.5	0.1				
Family Distribution by Income Level	223,726	20.7	17.5	19.6	42.2	0.0				
Household Distribution by Income Level	343,332	23.1	16.2	17.8	42.9	0.0				
Median Family Income MSA – Tulsa, OK MSA  \$72,203  Median Housing Value Median Gross Rent Families Below Poverty Level  \$161,100 \$886 10.1%										
Source: 2020 U.S. Census Data and 2022 D&B (*) The NA category consists of geographies tha						•				

On July 19, 2023, the FEMA declared a disaster declaration affecting Pawnee, Rogers, Tulsa, and Wagoner counties due to severe storms. According to Moody's Analytics, major employers in the Tulsa MSA include Saint Francis and Hillcrest Healthcare System, American Airlines, Ascension St. John, and Macy's Fulfillment Center. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Tulsa MSA Assessment Area								
Area	2021	2022	November 2023					
	%	%	%					
Osage County	4.4	3.6	3.8					
Pawnee County	4.3	3.6	3.4					
Rogers County	3.7	2.9	3.0					
Tulsa County	4.2	3.0	3.3					
Wagoner County	3.7	3.0	3.3					
State of Oklahoma	4.0	3.0	3.4					
National Average	5.3	3.6	3.6					

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Tulsa MSA									
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%					
2022 (\$81,300)	<\$40,650	\$40,650 to <\$65,040	\$65,040 to <\$97,560	≥\$97,560					
Source: FFIEC.									

### **Competition**

The assessment area contains a low level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 54 financial institutions operated 244 offices within the bank's assessment area. Of these institutions, Armstrong Bank ranked 24<sup>th</sup> with 0.9 percent deposit market share. However, non-banks such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

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

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 38.2 percent of the assessment area's families designated low- or moderate-income, with 10.1 percent living below the poverty level, signifies a need for community services. Furthermore, 34.4 percent of the assessment area's census tract designated low- or moderate-income and the disaster declaration supports the need for revitalization and stabilization efforts. Finally, a need exists to expand affordable housing stock for low- and moderate-income individuals.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA ASSESSMENT AREA

#### **LENDING TEST**

Armstrong Bank demonstrated a high satisfactory record in the Tulsa MSA assessment area regarding the Lending Test. The good lending levels, leader level of community development lending, good geographic distribution, adequate borrower profile, and good responsiveness support this conclusion.

#### **Lending Activity**

Lending levels reflect good responsiveness to assessment area credit needs in the Tulsa assessment area. Good performance regarding home mortgage loans outweighs adequate performance regarding small business loans to support this conclusion.

#### Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs in the Tulsa MSA assessment area. For 2022, the bank originated 102 reportable home mortgage loans totaling approximately \$16.6 million in this assessment area. Armstrong Bank captured a 0.4 percent market share of the total number and a 0.3 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 58<sup>th</sup> out of 473 total lenders in the Tulsa MSA assessment area. This ranking lands the bank in the top 12.3 percent of lenders reporting such loans in the bank's assessment areas.

#### Small Business Loans

Small business lending levels reflect adequate responsiveness to assessment area credit needs in the Tulsa MSA assessment area. For 2022, the bank originated 76 reportable small business loans totaling approximately \$6.5 million in this assessment area. Armstrong Bank captured a 0.4 percent market share of the total number of loans and a 0.8 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 26<sup>th</sup> out of 117 total lenders in the Tulsa MSA assessment area. This ranking lands the bank in the top 22.2 percent of lenders reporting such loans in the bank's assessment areas.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the Tulsa MSA assessment area. An excellent record regarding home mortgage loans combined with an adequate record regarding small business loans supports this conclusion.

#### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the Tulsa MSA assessment area. Excellent performance in moderate-income census tracts outweighs adequate performance in low-income census tracts to support this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly above the aggregate data and evidences adequate performance. The table further shows that in moderate-income

census tracts, the bank's lending level rises 12.5 percentage points above the aggregate data, reflecting an excellent level. Examiners placed more weight on performance in moderate-income census tracts due to the larger percentage of owner occupied housing units located in these areas, which indicates a greater opportunity to lend.

Geographic Distribution of Home Mortgage Loans Tulsa MSA Assessment Area								
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	0/0		
Low	2.8	1.4	2	2.0	355	2.1		
Moderate	22.0	17.9	31	30.4	3,779	22.8		
Middle	34.4	32.5	39	38.2	5,595	33.8		
Upper	40.8	48.2	30	29.4	6,817	41.2		
Not Available	0.0	0.0	0	0.0	0	0.0		
Totals	100.0	100.0	102	100.0	16,546	100.0		

#### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Tulsa MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lack of lending in low-income census tracts only trails demographic data by 3.5 percentage points and evidences adequate performance. The table further shows that in moderate-income census tracts the bank's lending level rises slightly above demographic data, also reflecting an adequate level.

Geographic Distribution of Small Business Loans Tulsa MSA Assessment Area									
Tract Income Level	% of Businesses	#	%	\$(000s)	%				
Low	3.5	0	0.0	0	0.0				
Moderate	24.0	19	25.0	1,348	20.7				
Middle	31.6	35	46.1	2,434	37.4				
Upper	40.8	22	28.9	2,730	41.9				
Not Available	0.1	0	0.0	0	0.0				
Totals	100.0	76	100.0	6,512	100.0				
Source: 2022 D&B Data; 2022	CRA Reported Data. Due to	rounding, totals m	ay not equal 100.0.						

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Tulsa MSA assessment area. Adequate records regarding home mortgage and small business loans support this conclusion.

#### Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Tulsa MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers rises 2.3 percentage points above aggregate data, reflecting adequate performance. The table further shows that to moderate-income borrowers, the bank's lending rises 1.3 percentage points above aggregate data, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA Assessment Area								
Borrower Income Level	% of Families	Aggregate Performance % of #	#	0/0	\$(000s)	%		
Low	20.7	6.5	9	8.8	664	4.0		
Moderate	17.5	17.3	19	18.6	1,958	11.8		
Middle	19.6	19.2	20	19.6	2,447	14.8		
Upper	42.2	33.7	39	38.2	8,522	51.5		
Income Not Available	0.0	23.4	15	14.7	2,955	17.9		
Total	100.0	100.0	102	100.0	16,546	100.0		

#### Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Tulsa MSA assessment area. An adequate record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank's level of lending more than six out of every ten small business loans to businesses with gross annual revenue of \$1 million or less reflects adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Tulsa MSA Assessment Area									
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%				
<=\$1,000,000	90.4	46	60.5	4,274	65.6				
>\$1,000,000	3.1	5	6.6	881	13.6				
Revenue Not Available	6.5	25	32.9	1,357	20.8				
Total	100.0	76	100.0	6,512	100.0				
Source: 2022 D&B Data; 2022 Cl	RA Reported Data. Due to rou	ınding, totals may	not equal 100.0.						

#### **Community Development Loans**

The institution is a leader in making community development loans in the Tulsa MSA assessment area. As noted under the rated area level, Armstrong Bank originated 16 community development loans totaling approximately \$29.9 million in the Tulsa MSA assessment area. By dollar volume, this equates to 19.4 percent of the bank's leader level of community development loans in the State of Oklahoma (or 27.8 percent less statewide activities) compared to 19.0 percent of the bank's

reportable loans attributed to this assessment area. The current level reflects a significant increase in dollar volume from the 13 community development loans totaling \$3.5 million in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Tulsa MSA assessment area:

• *Community Services* – The bank originated an \$8.0 million loan to a school district for the construction and furnishing of a new elementary school. A majority of the students qualify for free or reduced lunches; therefore, this activity primarily benefits low- and moderate-income individuals.

In addition, the community development loans reflect good responsiveness to the assessment area's community development needs. A significant majority of the community development loans supported identified needs of community services and revitalize/stabilize in this assessment area.

#### **INVESTMENT TEST**

Armstrong Bank demonstrated a low satisfactory record in the Tulsa MSA assessment area regarding the Investment Test. The adequate level of qualified investments and adequate responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Tulsa MSA assessment area. As noted in the rated area level, the bank made 59 qualified investments totaling approximately \$2.5 million in the Tulsa MSA assessment area. By dollar volume, this equates to 3.1 percent of the total significant level of investments in the State of Oklahoma (or 33.4 percent less statewide activities) compared to 16.6 percent of total deposits attributed to this assessment area. The current level reflects an increase from the six qualified investments totaling \$1.3 million in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Tulsa MSA assessment area:

• *Revitalize or Stabilize* – The bank continues to hold two bonds with a current balance of \$1.5 million to improve rural water infrastructure in moderate-income geographies in the assessment area.

#### Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, the bank's qualified investments show responsiveness largely toward community services and revitalize or stabilize efforts, both of which support identified needs in the Tulsa MSA assessment area.

#### **Community Development Initiatives**

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Tulsa MSA assessment area. Refer to the Investment Test section at the rated area level for details.

#### SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Tulsa MSA assessment area regarding the Service Test. The adequate level in providing community development services, reasonably accessible delivery systems, opening and closing of branches generally not adversely affecting the accessibility of its delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

#### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the bank's Tulsa MSA assessment area. As seen in the following table, the bank does not operate any branches in low-income census tracts, trailing 4.7 percentage points below the population percentage, reflecting an adequate record. The bank's distribution of branches in moderate-income census tracts reflects a similar percentage to the population in these areas, also reflecting an adequate level.

	Branch and ATM Distribution by Geography Income Level Tulsa MSA Assessment Area											
Tract Income	Census Tracts		Popula	tion	Branches		ATMs		Open Branches		Closed Branches	
Level	#	%	#	%	#	%	#	%	#	%	#	%
Low	14	5.0	42,750	4.7	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	82	29.4	260,185	28.7	2	28.6	2	28.6	0	0.0	0	0.0
Middle	88	31.5	284,212	31.3	5	71.4	5	71.4	1	100.0	1	100.0
Upper	94	33.7	316,594	34.9	0	0.0	0	0.0	0	0.0	0	0.0
NA	1	0.4	3,130	0.3	0	0	0	0	0	0.0	0	0.0
Totals	279	100.0	906,871	100.0	7	100.0	7	100.0	1	100.0	1	100.0
Source: 2020 U.S	6. Census Da	ta; Bank Da	ıta. Due to round	ding, totals i	nay not eq	ual 100.0.	•			•	•	

Armstrong Bank's alternative delivery systems are also reasonably accessible to essentially all portions of the Tulsa MSA assessment area. The bank's level of ATMs reflects consistent performance with the branch distribution in low- and moderate-income census tracts. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

#### **Changes in Branch Locations**

To the extent changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the Tulsa MSA assessment area. The bank did not open or close any branches in low- or moderate-income census tracts in the assessment area since the previous evaluation. The bank opened one branch and closed one branch, both located in middle-income census tracts.

#### **Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Tulsa MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Tulsa MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

#### **Community Development Services**

Armstrong Bank provides an adequate level of community development services in the Tulsa MSA assessment area. As seen in the table for the State of Oklahoma, the bank provided 27 community development services since the previous evaluation in the Tulsa MSA assessment area. This equates to 14.2 percent of the total adequate level of community development services in the State of Oklahoma as compared to this assessment area operating 31.8 of the state's total branches. The current level reflects an increase from the 12 community development services in this assessment area at the prior evaluation. A majority of the activities focused on revitalize/stabilize efforts, which demonstrates the bank's responsiveness to an identified community development need.

The following lists an example of a community development service in the Tulsa MSA assessment area:

• *Community Services* – A bank employee provided financial expertise by serving as treasurer of a non-profit organization that provides community services to low-and moderate-income children and families.

## OKLAHOMA CITY MSA ASSESSMENT AREA – Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA CITY MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Oklahoma City MSA assessment area includes all 80 census tracts of Cleveland and McClain counties in central Oklahoma. These counties represent two of the seven counties that comprise the Oklahoma City MSA. Armstrong Bank operates five full-service offices and five ATMs in this assessment area.

#### **Economic and Demographic Data**

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 7 moderate-, 44 middle-, and 23 upper-income tracts, as well as 4 census tracts without an income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Oklahoma City MSA Assessment Area									
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #			
Geographies (Census Tracts)	80	2.5	8.8	55.0	28.7	5.0			
Population by Geography	337,190	1.6	7.1	54.6	33.9	2.9			
Housing Units by Geography	131,952	1.8	7.6	57.6	31.4	1.6			
Owner-Occupied Units by Geography	80,888	0.4	4.4	54.7	39.8	0.7			
Occupied Rental Units by Geography	41,965	4.2	12.3	63.4	16.9	3.1			
Vacant Units by Geography	9,099	2.5	14.0	56.7	24.0	2.8			
Businesses by Geography	38,205	0.6	4.8	53.5	37.4	3.6			
Farms by Geography	1,402	0.4	3.0	51.1	43.7	1.8			
Family Distribution by Income Level	81,000	17.1	15.7	23.5	43.6	0.0			
Household Distribution by Income Level	122,853	20.0	15.9	19.1	45.1	0.0			
Median Family Income MSA – 36420 City, OK MSA	\$75,170	\$75,170 Median Housing Value Median Gross Rent Families Below Poverty Level							

On April 24, 2023, FEMA declared a disaster declaration affecting McClain County due to severe winter storms. According to Moody's Analytics, the major employers in the Oklahoma City MSA include Tinker Air Force Base, University of Oklahoma, and Integris Health. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Oklahoma City MSA Assessment Area									
Area	2021	2022	November 2023						
	%	%	%						
Cleveland County	3.4	2.5	2.9						
McClain County	3.3	2.7	3.0						
State of Oklahoma	4.0	3.0	3.4						
National Average	5.3	3.6	3.6						
Source: Bureau of Labor Statistics.									

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Oklahoma City MSA									
Median Family Income         Low <50%									
2022 (\$84,900)	<\$42,450	\$42,450 to <\$67,920	\$67,920 to <\$101,880	≥\$101,880					
Source: FFIEC.									

#### **Competition**

The assessment area contains a low level of competition for financial services based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 32 financial institutions operated 80 offices within the bank's assessment area. Of these institutions, Armstrong Bank ranked 1<sup>st</sup> with 11.6 percent deposit market share. However, non-banks such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

#### **Community Contact**

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact stated that economic conditions continue to improve post-COVID. Housing prices have started to level off due to rising interest rates. The contact stated that Oklahoma City was recently rated as one of the most affordable cities with the cost of living 25 percent less than the national average. The contact noted a heightened need for small business and start-up financing, and local banks remain heavily involved in community development projects throughout the metropolitan area.

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

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 32.8 percent of the assessment area's families designated low- or moderate-income signifies a need for community services. Furthermore, 11.3 percent of the assessment area's census tract designated low- or moderate-income and the disaster declaration support the need for revitalization and stabilization efforts.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA CITY MSA ASSESSMENT AREA

#### **LENDING TEST**

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Lending Test. Adequate records for community development lending, borrower profile, and geographic distribution outweigh excellent lending levels to support this conclusion.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion.

#### Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. For 2022, the bank originated 203 reportable home mortgage loans totaling approximately \$35.7 million in this assessment area. Armstrong Bank captured a 1.9 percent market share of the total number and a 1.3 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 14<sup>th</sup> out of 384 total lenders in the Oklahoma City MSA assessment area. This ranking lands the bank in the top 3.6 percent of lenders reporting such loans in the bank's assessment areas.

#### Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. For 2022, the bank originated 72 reportable small business loans totaling approximately \$8.8 million in this assessment area. Armstrong Bank captured a 1.1 percent market share of the total number of loans and a 4.9 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 14<sup>th</sup> out of 85 total lenders in the Oklahoma City MSA assessment area. This ranking lands the bank in the top 16.5 percent of lenders reporting such loans in the bank's assessment areas.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. Adequate records regarding home mortgage and small business loans supports this conclusion.

#### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises 4.4 percentage points above the aggregate data and evidences adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level matches aggregate data, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Oklahoma City MSA Assessment Area								
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%		
Low	0.4	0.5	10	4.9	430	1.2		
Moderate	4.4	5.4	11	5.4	1,251	3.5		
Middle	54.7	53.2	101	49.8	17,844	50.0		
Upper	39.8	40.2	76	37.4	15,532	43.6		
Not Available	0.7	0.8	5	2.5	596	1.7		
Totals	100.0	100.0	203	100.0	35,653	100.0		
Source: 2020 U.S. Ce	ensus Data; 2022 HMDA	Reported Data; 2022	HMDA Aggregate	Data. Due to round	ing, totals may not ed	gual 100.0.		

#### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. As seen in the following table, although the bank did not originate any small business loans in low- or moderate-income census tracts, performance only trails demographic data by 0.6 percentage points in low-income census tracts and 4.8 percentage points in moderate-income census tracts, which remains within a reasonable range.

Geographic Distribution of Small Business Loans Oklahoma City MSA Assessment Area								
Tract Income Level	% of Businesses	#	%	\$(000s)	%			
Low	0.6	0	0.0	0	0.0			
Moderate	4.8	0	0.0	0	0.0			
Middle	53.5	34	47.2	4,746	53.7			
Upper	37.4	35	48.6	3,372	38.2			
Not Available	3.6	3	4.2	720	8.1			
Totals	100.0	72	100.0	8,838	100.0			
Source: 2022 D&B Data; 2022	CRA Reported Data. Due to ro	nunding, totals m	ay not equal 100.0.	1				

#### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Oklahoma City MSA assessment area. An adequate record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion.

#### Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Oklahoma City MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers reflects similar performance to aggregate data, reflective of adequate performance. The table further shows that to moderate-income borrowers, the bank's

lending trails aggregate data by 1.2 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma City MSA Assessment Area							
Borrower Income Level	% of Families	Aggregate Performance % of #	#	0/0	\$(000s)	%	
Low	17.1	6.0	12	5.9	1,228	3.4	
Moderate	15.7	16.5	31	15.3	3,851	10.8	
Middle	23.5	20.8	29	14.3	4,762	13.4	
Upper	43.6	32.8	96	47.3	14,560	40.8	
Income Not Available	0.0	23.9	35	17.2	11,252	31.6	
Total	100.0	100.0	203	100.0	35,653	100.0	

#### Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the Oklahoma City MSA assessment area. A poor record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank's level of lending less than four out of every ten small business loans to businesses with gross annual revenue of \$1 million or less reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma City MSA Assessment Area								
% of Businesses	#	%	\$(000s)	%				
92.5	28	38.9	4,282	48.4				
1.8	34	47.2	3,537	40.0				
5.7	10	13.9	1,019	11.6				
100.0	72	100.0	8,838	100.0				
	% of Businesses 92.5 1.8 5.7	Oklahoma City MSA Asso           % of Businesses         #           92.5         28           1.8         34           5.7         10	Oklahoma City MSA Assessment Area           % of Businesses         #         %           92.5         28         38.9           1.8         34         47.2           5.7         10         13.9	Oklahoma City MSA Assessment Area           % of Businesses         #         %         \$(000s)           92.5         28         38.9         4,282           1.8         34         47.2         3,537           5.7         10         13.9         1,019				

#### **Community Development Loans**

The institution has made an adequate level of community development loans in the Oklahoma City MSA assessment area. As noted under the rated area level, Armstrong Bank originated six community development loans totaling approximately \$37.2 million in the Oklahoma City MSA assessment area. By dollar volume, this equates to 24.1 percent of the bank's leader level of community development loans in the State of Oklahoma (or 34.5 percent less statewide activities) as compared to the 36.6 percent of the bank's reportable loans attributed to this assessment area. Armstrong Bank did not originate any community development loans in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Oklahoma City MSA assessment area:

• *Revitalize or Stabilize* – The bank originated a \$20.0 million loan to a city for facility and infrastructure improvements in areas that include low- and moderate-income census tracts. The activity revitalizes or stabilizes qualifying geographies by helping to attract new or retain existing businesses or residents.

In addition, the community development loans reflect adequate responsiveness to the assessment area's community development needs. A majority of the community development loans supported an identified need of revitalize/stabilize efforts in this assessment area.

#### INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Investment Test. The adequate level of qualified investments and adequate responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion.

#### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Oklahoma City MSA assessment area. As noted in the rated area level, Armstrong Bank made 55 qualified investments totaling approximately \$4.7 million in the Oklahoma City MSA assessment area. By dollar volume, this equates to 5.8 percent of the total significant level of investments in the State of Oklahoma (or 62.3 percent less statewide activities) compared to 39.7 percent of total deposits attributed to this assessment area. The current level reflects a slight decrease by dollar volume from the four qualified investments totaling \$5.0 million in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Oklahoma City MSA assessment area:

• *Revitalize and Stabilize* – The bank continues to hold three bonds with a current balance of \$4.5 million to renovate and expand the health services buildings located in low- and moderate-income geographies on the University of Oklahoma campus.

#### Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, the bank's qualified investments show responsiveness largely toward revitalize or stabilize efforts, which support an identified need in the Oklahoma City MSA assessment area.

#### **Community Development Initiatives**

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Oklahoma City MSA assessment area. Refer to the Investment Test section at the rated area level for details.

#### SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Service Test. Its adequate level in providing community development services, services that do not vary in a way that inconveniences portions of the assessment area, and reasonably accessible delivery systems support this conclusion.

#### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Oklahoma City MSA assessment area. Reasonably accessible alternative delivery systems and branch distribution support this conclusion.

The bank's absence of branches in low-income census tracts falls 1.6 percentage points below the population percentage, reflecting an adequate level. The bank's absence of branches in moderate-income census tracts falls 7.1 percentage points below the population, which remains with an adequate range.

	Branch and ATM Distribution by Geography Income Level Oklahoma City MSA Assessment Area											
Tract Income	Census	Tracts	Population		Branches		ATMs		Open Branches		Closed Branches	
Level	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	2.5	5,254	1.6	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	8.8	23,846	7.1	0	0.0	0	0.0	0	0.0	0	0.0
Middle	44	55.0	183,938	54.6	4	80.0	4	80.0	0	0.0	0	0.0
Upper	23	28.8	114,252	33.9	1	20.0	1	20.0	0	0.0	0	0.0
NA	4	5.0	9,900	2.9	0	0	0	0	0	0.0	0	0.0
Totals	80	100.0	337,190	100.0	5	100.0	5	100.0	0	0.0	0	0.0
Source: 2020 U.S	Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.											

Armstrong Bank's alternative delivery systems are reasonably accessible to essentially all portions of the Oklahoma City MSA assessment area. The bank's lack of ATMs in low- and moderate-income census tracts remains consistent with branch distribution. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

#### **Changes in Branch Locations**

Armstrong Bank did not open or close any branches in the Oklahoma City MSA assessment area since the prior evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

#### Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Oklahoma City MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Oklahoma City MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

#### **Community Development Services**

Armstrong Bank provided an adequate level of community development services in the Oklahoma City MSA assessment area. As seen in the table for the State of Oklahoma, the bank provided 27 community development services since the previous evaluation in the Oklahoma City MSA assessment area. This equates to 14.2 percent of the total adequate level of community development services in the State of Oklahoma compared to this assessment area operating 22.7 of the state's total branches. The current level reflects a decline from the 52 community development services in this assessment area at the prior evaluation. All of the activities focused on community service efforts, which demonstrates the bank's adequate responsiveness to an identified community development need.

The following lists an example of a community development service in the Oklahoma City MSA assessment area:

• *Community Services* – A bank employee provided financial expertise by serving as a board member of a non-profit organization that provides services primarily to low-and moderate-income individuals and families.

#### **APPENDICES**

#### LARGE 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) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less:
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

#### **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upperincome geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## **SCOPE OF EVALUATION**

#### **Armstrong Bank**

#### **Scope of Examination:**

Full scope reviews were performed on the following assessment areas within the noted rated areas:

Fort Smith Multi-State MSA

State of Arkansas:

Fayetteville MSA Assessment Area

State of Oklahoma:

Oklahoma Non-MSA Assessment Area

Tulsa MSA Assessment Area

Oklahoma City MSA Assessment Area

**Time Period Reviewed:** 

4/19/2021 to 1/8/2024

**Products Reviewed:** 

Home Mortgage Loans: (1/1/2020 – 12/31/2022) Small Business Loans: (1/1/2022 – 12/31/2022)

## SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	<b>Lending Test</b>	Investment Test	Service Test	Rating
Fort Smith Multi-State MSA	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
State of Arkansas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Oklahoma	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

#### **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. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank 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 bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank'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 bank's assessment area(s) or a broader statewide or regional area including the bank'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 <u>financial</u> services; and
- (3) Has not been considered in the evaluation of the bank'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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 (for example, 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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.

## **Location of Banking Facilities and Hours of Service**

October 1, 2025

Ft. Gibson

805 S. Lee

Ft. Gibson, OK 74434

918-478-5030

Lobby:

Mon-Friday 9am - 5pm

Drive:

Mon-Fri 7:30am - 6pm

Sat 9am - 12pm

Muskogee (Eastside)

2520 Chandler Road Muskogee, OK 74403

918-681-7949

Lobby:

Mon - Friday 9 am - 5 pm

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Muskogee (Downtown)

1215 W. Okmulaee

Muskogee, OK 74401 918-680-6906

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

**Tahlequah** 

1401 S. Muskogee Ave.

Tahlequah, OK 74464

918-456-6191

Lobby:

Mon - Friday 9 am - 5 pm Sat (Teller Only) 9 am - 12 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Wagoner

1500 W. Highway 51

Wagoner, OK 74467

918-485-4104

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Tahlequah (Downing)

1364 E. Downing

Tahlequah, OK 74464

918-456-1111

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Gore

409 N. Main

Gore, OK 74435

918-489-5950

Lobby:

Mon - Friday 9 am - 5 pm

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Warner

810 N. Campbell

Warner, OK 74469

918-463-2973

**Lobby:** Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Vian

102 Schley Street Vian, OK 74962

918-773-5255

Lobby:

Mon - Friday 9 am - 5 pm

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Checotah

1111 W Gentry

Checotah, OK 74426

918-473-7800

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Stillwell

501 South Second St

Stillwell, OK 74960

918-696-5711

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Sallisaw

800 W. Ruth Ave.

Sallisaw, OK 74955

918-776-0070

Lobby: Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

Muldrow

810 E. Shawntel Smith Blvd.

Muldrow, OK 74948

918-427-3204

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9am - 12 pm

Owasso

12401 E 86th St N

Owasso, OK 74055

918-274-3535

Lobby: Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Sat 9 am - 12 pm

#### **Location of Banking Facilities and Hours of Service**

October 1, 2025

#### Collinsville

118 N 11th St Collinsville, OK 74021 918-371-2581 Lobby: Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm Sat 9 am - 12 pm

#### Norman Downtown

401 W Main St Norman, OK 73069 405-366-2756

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

**Drive** 

Mon - Fri: 7:30 a.m. - 6 p.m. Sat: 9 a.m. - 12 p.m.

#### Norman East

1200 E Lindsey St Norman, OK 73071 405-366-2770

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

**Drive** 

Mon - Fri: 7:30 a.m. - 6 p.m. Sat: 9 a.m. - 12 p.m.

#### South Oklahoma City

11801 S Western Ave Oklahoma City, OK 73170 405-692-3400

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

Drive

Mon - Fri: 7:30 a.m. - 6 p.m. Sat: 9 a.m. - 12 p.m.

#### Noble

805 N Main St Noble, OK 73068 405-872-0505 Lobby Mon - Fri: 9 a.m. - 5 p.m. Drive

Mon - Fri: 7:30 a.m. - 6 p.m.

Sat: 9 a.m. - 12 p.m.

#### Norman West

3550 W Robinson Ave Norman, OK 73072 405-366-2712

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

Mon - Fri: 7:30 a.m. - 6 p.m. Sat: 9 a.m. - 12 p.m.

#### Fort Smith - Rogers Ave

4120 Rogers Ave Fort Smith, AR 72903 479-424-2300

**Lobby:** Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm Sat 9 am - 12 pm

#### Fort Smith - Phoenix Ave

8300 Phoenix Avenue Fort Smith, AR 72903 479-484-7000

Lobby:

Mon - Fri 9 am - 5 pm

Mon - Fri 7:30 am - 6 pm Sat 9 am - 12 pm

#### Springdale

3942 Elm Springs Rd Springdale, AR 72762 479-725-0834 Lobby:

Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 8 am - 5 pm

#### Dewey

525 N. Osage Dewey, OK 74029 918-534-3333 Lobby:

Mon - Fri 9 am - 5 pm

Drive: Mon-Fri 7:30am - 6pm Sat 9am - 12pm

#### Pawnee

501 Harrison Pawnee, OK 74058 918-762-2525 **Lobby:** Mon-Friday 9am - 5pm

Drive:

Mon-Fri 8:00am-6:00pm Sat 9am - 12pm

## Bartlesville

1701 SE Washington Blvd Bartlesville, OK 74006 918-336-2000

Lobby

Mon - Fri 9 am - 5 pm

Drive

Mon - Fri 7:30am - 6pm Sat 9 am - 12pm

#### Claremore

1700 S Lynn Riggs Blvd Claremore, OK 74017 918.342.1000

Lobby:

Monday- Friday 9:00am-5:00pm Drive:

Monday-Friday

9:00am-5:00pm Sat: 9 a.m. - 12 p.m.

**Banking Facilities** Page 2

## **Location of Banking Facilities and Hours of Service**

October 1, 2025

Bixby
13112 S Memorial Drive
Bixby, OK 74008
918.394.1700
Lobby:
Monday- Friday
Drive:
Monday Friday
7:300

9:00am-5:00pm

Monday-Friday 7:30am-6:00pm Sat: 9 a.m. - 12 p.m.

#### **Oklahoma City**

115 Park Ave Oklahoma City, OK 73102 405.225.2793

**Lobby**: Monday- Friday 9:00am-5:00pm

**Banking Facilities** Page 3

## **Location of Loan Production Offices and Hours of Service**

October 1, 2025

**Tulsa, OK** 1425 E 41st PI, Ste 200 Tulsa, OK 74105 918-925-9951 **Lobby:** Mon-Friday 8am - 5pm

Rogers, AR 3301 S. Market St. Suite 104 Rogers, AR 72758 479-360-6418 Lobby: Mon-Friday 8am - 5pm

**Banking Facilities** Page 1

# **Armstrong Bank**

# **ATM Locations**

## 10/1/2025

10/1/2023										
Branch ATM Loc	ations	Zip	MSA/MD	State Code	County Code	Census Tract				
1701 SE Washington Blvd	1701 SE Washington Blvd Bartlesville, OK		NA	40	147	7.00				
13112 S Memorial Drive	Bixby OK	74008	Tulsa (46140)	40	101	4.00				
1111 W Gentry	Checotah, OK	74426	NA	40	91	7797.00				
1700 S. Lynn Riggs BLVD	Claremore, OK	74017	Tulsa (46140)	40	131	501.01				
118 N. 11	Collinsville, OK	74021	Tulsa (46140)	40	143	54.02				
525 N Osage	Dewey, OK	74029	NA	40	147	11.00				
805 S Lee	Fort Gibson, OK	74434	NA	40	101	14.00				
409 N Main	Gore, OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02				
810 E Shawntel Smith Blvd	Muldrow, OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02				
1215 W Okmulgee Ave	Muskogee, OK	74401	NA	40	101	3.00				
2520 Chandler Rd	Muskogee, OK	74403	NA	40	101	8.01				
805 North Main St.	Noble, OK	73068	Oklahoma City, OK(36420)	40	27	2025.00				
401 West Main St.	Norman, OK	73069	Oklahoma City, OK(36420)	40	27	2004.00				
3550 West Robinson	Norman, OK	73072	Oklahoma City, OK(36420)	40	27	2015.07				
1200 E Lindsey	Norman, OK	73071	Oklahoma City, OK(36420)	40	27	2011.02				
115 Park Ave.	OKC, OK	73102	Oklahoma City, OK (36420)	40	109	9800.07				
11671 S. Western Ave.	OKC, OK	73170	Oklahoma City, OK (36420)	40	27	2018.02				
12401 E 86th St N	Owasso, OK	74055	Tulsa (46140)	40	143	58.05				
501 Harrison	Pawnee, OK	74058	Tulsa (46140)	40	117	9575.00				
800 W. Ruth St	Sallisaw, OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02				
501 S 2nd St	Stilwell, OK	74960	NA	40	1	3769.00				
1401 S Muskogee Ave	Tahlequah, OK	74464	NA	40	21	9781.00				
1364 E. Downing St	Tahlequah, OK	74464	NA	40	21	9781.00				
102 E Schely St	Vian, OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02				
602 E Cherokee St	Wagoner, OK	74467	Tulsa (46140)	40	145	301.02				
1500 W Highway 51	Wagoner, OK	74467	Tulsa (46140)	40	145	301.01				
810 North Campbell	Warner, OK	74469	NA	40	101	15.00				
4102 Rogers Ave	Fort Smith, AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01				
8300 Phoenix Ave	Fort Smith, AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05				
3942 Elm Springs Rd	Springdale, AR	72762	Fayetteville-Springdale- Rogers, AR-MO (22220)	5	143	105.10				

ATM Locations Page 1

# Armstrong Bank Operating Branches October 1, 2025

Branch #	Branch Name	Branch Location	Street Address	City	State	Zip	MSA/MD	State Code	County Code	Census Tract
1	Vian	Vian, Oklahoma	102 E Schely St	Vian	ОК	74962	Fort Smith, AR-OK (22900)	40	135	302.02
	Gore	Gore, Oklahoma	409 N Main	Gore	ОК	74435	Fort Smith, AR-OK (22900)	40	135	302.02
	Warner	Warner, Oklahoma	810 North Campbell		ОК	74469	NA	40	101	15.00
4	Muldrow	Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	ОК	74948	Fort Smith, AR-OK (22900)	40	135	304.02
5	Stilwell	Stilwell, Oklahoma	501 S 2nd St	Stilwell	ОК	74960	NA	40	1	3769.00
7	Muskogee Main	Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	ОК	74401	NA	40	101	3.00
	Tahlequah Main	Tahleguah, Oklahoma	1401 S Muskogee Ave	Tahlequah	ОК	74464	NA	40	21	9781.00
10	Checotah	Checotah, Oklahoma	1111 W Gentry	Checotah	ОК	74426	NA	40	91	7797.00
12	Tahlequah Downing	Tahlequah, Oklahoma	1364 E Downing St	Tahlequah	ОК	74464	NA	40	21	9781.00
13	Eastside	Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	ОК	74403	NA	40	101	8.01
14	Wagoner	Wagoner, Oklahoma	1500 W Highway 51	Wagoner	ОК	74467	Tulsa (46140)	40	145	301.01
15	Sallisaw	Sallisaw, Oklahoma	800 W. Ruth St		OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
16	Bartlesville	Bartlesville, Oklahoma	1701 SE Washington Blvd.	Bartlesville	ОК	74006	NA	40	147	7.00
17	Dewey	Dewey, Oklahoma	525 N Osage	Dewey	ОК	74029	NA	40	147	11.00
18	Pawnee	Pawnee, Oklahoma	501 Harrison	Pawnee	ОК	74058	Tulsa (46140)	40	117	9575.00
19	Fort Gibson	Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	ОК	74434	NA NA	40	101	14.00
Arkansas	s Branches Acquired I									
	Fort Smith-Phoenix	Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
20	TOTE SITILITY HOEFIIX	Fort Silliti, Arkansas	8300 FIIOEIIIX AVE	FOI C SIIIICII	An	72903	Fayetteville-Springdale-Rogers, AR-MO		131	13.03
24	Springdale	Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	(22220)	5	143	105.10
Arkansas	s Branch Opened Apri	il 21, 2021		•			· · · · ·			
25	Rogers Ave	Fort Smith, Arkansas	4102 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
		ranches Acquired March					, , ,			
	Norman-Downtown	Norman, Oklahoma	401 West Main St.	Norman	ОК	73069	Oklahoma City, OK(36420)	40	27	2004.00
	Norman-West	Norman, Oklahoma	3550 West Robinson	Norman	ОК	73072	Oklahoma City, OK(36420)	40	27	2015.07
	Norman-East	Norman, Oklahoma	1200 E Lindsey	Norman	ОК	73071	Oklahoma City, OK(36420)	_	27	2011.02
	South OKC	Oklahoma City, Oklahoma	11671 South Western		ОК	73170	Oklahoma City, OK(36420)	40	27	2011.02
	Noble	Noble, Oklahoma	805 North Main St.	Noble	ОК	73068	Oklahoma City, OK(36420)	40	27	2025.00
		red September 3, 2020								
41	Owasso	Owasso, Oklahoma	12401 E 86th St N	Owasso	ОК	74055	Tulsa (46140)	40	143	58.05
42	Collinsville	Collinsville, Oklahoma	118 N. 11	Collinsville	ОК	74021	Tulsa (46140)	40	143	54.02
		red December 4, 2020			1					
	Claremore	Claremore, Oklahoma	1700 S Lynn Riggs Blvd	Claremore	OK	74017	Tulsa (46140)	40	131	501.01
	<u>-                                      </u>	red AUGUST 19, 2022								
	Bixby	Bixby, Oklahoma	13112 S Memorial Drive	Bixby	OK	74008	Tulsa (46140)	40	143	76.55
Corporat	te Office-No Custome	r Access								
		Muskogee, OK	1111 W Broadway St	Muskogee	ОК	74401	NA	40	101	4.00
Branche	s Relocated to Rogers	Avenue 4/20/21								
22	Fort Smith- Greenwood	Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02
23	Fort Smith -Waldron	Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02
Closed	Branch 4/30/19									
11	Keys	Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	ОК	74451	NA	40	21	9783.00
	Branch 12/31/21			•						
	Fort Smith-HWY 71	Fort Smith, Arkansas	9201 Highway 71 South	Fort Smith	AR	72916	Fort Smith, AR-OK (22900)	5	131	13.02
	Branch 12/15/22		3 .,		•		, (=====)			
	Catoosa	Catoosa, Oklahoma	650 S. Cherokee St	Catoosa	ОК	74015	Tulsa (46140)	40	131	504.08
	Branch 6/7/24	1 Cataoba, Oktonoma	333 3. Cherokee St	1 2210030			14134 (40140)			234.00
	Oologah	Oolagah, Oklahoma	105 Elm St	Oolagah	ОК	74053	Tulsa (46140)	40	131	508.01
	nch Opened March 19		TO2 EIIII 2f	Uolagaii	I OK	/4055	Tuisa (46140)	40	131	308.01
	•				I				l	$\overline{}$
35	Oklahoma City	Oklahoma City, Oklahoma	115 Park Ave.	Oklahoma City	ОК	73102	Oklahoma City, OK (36420)	40	109	9800.07

# Armstrong Bank

## Branch ATM Locations

## October 1, 2025

Burnels ATAA La cations	TABLE - Street Address City				AACA /AAD	State	County	Census
Branch ATM Locations	Street Address	City	State	Zip	MSA/MD	Code	code	Tract
Bartlesville, Oklahoma	1701 SE Washington Blvd	Bartlesville	ОК	74006	NA	40	147	7.00
Bixby, Oklahoma	13112 S Memorial Drive	Bixby	ОК	74008	Tulsa (46140)	40	101	4.00
Checotah, Oklahoma	1111 W Gentry	Checotah	ОК	74426	NA	40	91	7797.00
Claremore, Oklahoma	1700 S Lynn Riggs Blvd.	Claremore	ОК	74017	Tulsa (46140)	40	131	501.01
Collinsville, Oklahoma	118 N. 11	Collinsville	ОК	74021	Tulsa (46140)	40	143	54.02
Dewey, Oklahoma	525 N Osage	Dewey	ОК	74029	NA	40	147	11.00
Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	ОК	74434	NA	40	101	14.00
Fort Smith, Arkansas	4102 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
Gore, Oklahoma	409 N Main	Gore	ОК	74435	Fort Smith, AR-OK (22900)	40	135	302.02
Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	ОК	74948	Fort Smith, AR-OK (22900)	40	135	304.02
Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	ОК	74401	NA	40	101	3.00
Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	ОК	74403	NA	40	101	8.01
Noble, Oklahoma	805 North Main St.	Noble	ОК	73068	Oklahoma City, OK(36420)	40	27	2025.00
Norman, Oklahoma	401 West Main St.	Norman	ОК	73069	Oklahoma City, OK(36420)	40	27	2004.00
Norman, Oklahoma	3550 West Robinson	Norman	ОК	73072	Oklahoma City, OK(36420)	40	27	2015.07
Norman, Oklahoma	1200 E Lindsey	Norman	ОК	73071	Oklahoma City, OK(36420)	40	27	2011.02
Oklahoma City, Oklahoma	115 Park Ave	Oklahoma City	ОК	73102	Oklahoma City, OK(36420)	40	109	9800.07
Oklahoma City, Oklahoma	11671 S. Western Ave	Oklahoma City	ОК	73170	Oklahoma City, OK(36420)	40	27	2018.02
Owasso, Oklahoma	12401 E 86th St N	Owasso	ОК	74055	Tulsa (46140)	40	143	58.05
Pawnee, Oklahoma	501 Harrison	Pawnee	ОК	74058	Tulsa (46140)	40	117	9575.00
Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	ОК	74955	Fort Smith, AR-OK (22900)	40	135	303.02
Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
Stilwell, Oklahoma	501 S 2nd St	Stilwell	ОК	74960	NA	40	1	3769.00
Tahlequah, Oklahoma	1401 S. Muskogee Ave	Tahlequah	ОК	74464	NA	40	21	9781.00
Tahlequah, Oklahoma	1364 E. Downing St	Tahlequah	OK	74464	NA	40	21	9781.00
Vian, Oklahoma	102 E Schely St	Vian	ОК	74962	Fort Smith, AR-OK (22900)	40	135	302.02
Wagoner, Oklahoma	602 E. Cherokee St	Wagoner	ОК	74467	Tulsa (46140)	40	145	301.02
Wagoner, Oklahoma	1500 W. Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01
Warner, Oklahoma	810 N. Campbell	Warner	OK	74469	NA	40	101	15.00

Closed ATM 3/31/2	19										
Webbers City Hall	HWY 100	Webbers Falls	OK	74470	NA	40	101	15.00			
Closed ATM 4/30/2	19										
Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	OK	74451	NA	40	21	9783.00			
ATM's Closed 1/27/2	1										
Norman, Oklahoma	1700 Lexington Ave	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2015.09			
Norman, Oklahoma	211 W. Boyd St	Norman	ОК	73069	Oklahoma City, OK(36420)	40	27	2005.00			
Norman, Oklahoma	2801 E. State Highway 9	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2014.05			
Norman, Oklahoma	5005 York Dr	Norman	OK	73072	Oklahoma City, OK(36420)	40	27				
Closed ATM 4/20/2	Closed ATM 4/20/21										
Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02			
Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02			

## Closed ATM 12/31/21

L	Fort Smith, Arkansas	9201 Highway 71 South	Fort Smith	AR	/2916	Fort Smith, AR-OK (22900)	5	131	13.02		
	Closed ATM 12/15/22										
	Catoosa, Oklahoma	650 S. Cherokee St	Catoosa	ОК	74015	Tulsa (46140)	40	131	504.08		
	Closed ATM 6/7/24										
	Oologah, Oklahoma	105 Elm St	Oolagah	OK	74053	Tulsa (46140)	40	131	508.01		

## **BANKING FACILITIES OPENED**

#### **BRANCHES and ATMS**

Date Added: April 21, 2021

4120 Rogers Ave., Fort Smith, AR 72903

Census Tract- Fort Smith, AR-OK 22900 05 131 11.01

Date Added: 9/3/2020

650 S. Cherokee St, Catoosa OK 74015

Census Tract - Tulsa 46140 40 131 504.08

12401 E 86th St N, Owasso OK 74055

Census Tract - Tulsa 46140 40 143 58.05

118 N. 11, Collinsville OK 74021

Census Tract - Tulsa 46140 40 143 54.02

105 Elm St, Oologah OK 74053

Census Tract - Tulsa 46140 40 131 508.01

Date Added: 12/4/20

1700 S Lynn Riggs BLVD, Claremore OK 74017

Census Tract- Tulsa 46140 40 131 501.01

**Date Added: 8/19/22** 

13112 S Memorial Drive, Bixby OK 74008

Census Tract- Tulsa 46140 40 143 76.55

Date Added: 7/15/24

LPO ONLY- 1425 E 41st PI, Ste 200, Tulsa OK 74105

Census Tract- Tulsa 46140 40 143 50.02

**Date Added: 3/19/25** 

115 Park Ave, Oklahoma City, OK 73102

Census Tract- Oklahoma City 36420 40 109 9800.07

Date Added: 4/7/2025

LPO ONLY- 3301 S. Market St. Suite 104, Rogers AR 72758

Census Tract- Fayetteville-Springdale-Rogers 22220 05 007 0204.05

## **BANKING FACILITIES CLOSED or Relocated**

## **BRANCH AND ATM CLOSED**

4/30/19 Park Hill (Keys) 25955 HWY 82, Park Hill, OK 74451

Census tract 40 21 9783.00

4/30/19 Park Hill (Keys) 25955 HWY 82, Park Hill, OK 74451

Census tract 40 21 9783.00

6/7/24 Oologah, OK 105 Elm St, Oologah, OK 74053

40 131 0508.01

## Branches and ATM Relocated to Rogers Ave. Branch

4/20/21 Greenwood 2930 Old Greenwood, Fort Smith, AR 72903

Census tract 05 131 0010.02

04/20/21 Waldron 1301 S. Waldron Rd, Fort Smith, AR 72903

Census tract 05 131 0005.02

12/15/22 650 S. Cherokee St. Catoosa OK 74015

Census Tract - Tulsa 46140 40 131 504.08

#### ATMS CLOSED

3/31/19 Webbers City Hall HWY 100, Webbers Falls, OK 74470

Census Tract 40 101 15.00

#### 1/27/21

401 West Main St., Norman OK 73069

Census Tract Oklahoma City, OK 3642040 27 2004.00

3550 West Robinson, Norman OK 73072

Census Tract Oklahoma City, OK 3642040 27 2015.07

1200 West Lindsey, Norman, OK73071

Census Tract Oklahoma City, OK 3642040 27 2011.02

## **BANKING FACILITIES CLOSED or Relocated**

11671 South Western , Oklahoma City OK 73170 Census Tract Oklahoma City, OK 3642040 27 2018.02

805 North Main St., Noble OK 73068 Census Tract Oklahoma City, OK 3642040 27 2025.00

#### 12/31/21

9201 Highway 71 South, Fort Smith AR 72916 Census Tract Fort Smith, AR (22900) 5 131 13.02

## PERSONAL CHECKING ACCOUNTS

## All Armstrong Bank Personal Checking Accounts come equipped with:

- FREE 24-Hour Telephone Account Access
- FREE Online Banking

• FREE Online Bill Pay

FREE Checkcards

• FREE Electronic Statements

## **EZ Checking**

- \$100 min opening balance
- No monthly service charge
- Unlimited Transactions

## **Exclusive Checking**

- \$100 min opening balance
- \$6.95 monthly service charge
- Unlimited Transactions
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

## **Gold Plus Checking**

- For ages 50 or better with added benefits
- \$100 min opening balance
- \$4.95 monthly service charge
- Unlimited Transactions
- Earns interest on balances of \$1,000 or greater
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

## **Gold Checking**

- For our customers ages 50 or better
- \$100 min opening balance
- No monthly service charge
- Unlimited Transactions
- FREE Checks

## **Personal Money Managers Checking**

- \$2,500 min opening balance
- \$7.95 monthly fee if balance is less than \$2,500
- Earns interest on balances of \$2,500 and more

## **Personal Investment Checking**

- \$1,000 min opening balance
- \$7.95 monthly fee if balance is less than \$1,000
- Unlimited Transactions
- Earns interest on balances of \$1,000 or more

## **PERSONAL SAVINGS ACCOUNTS**

## **Personal Regular Savings**

- \$50.00 Opening Balance
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above \$50.00
- No service charge on balances over \$50.00
- \$3.00 per guarter fee if balance falls below \$50.00

## Young Savers

- For our customers under 18
- No opening balance requirement
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly
- No minimum balance service charge

## **Health Savings Account (HSA)**

- Unlimited check writing
- Interest paid on collected balance
  - \* For more information, or to determine if you qualify, visit the Department of the Treasury.

## PERSONAL CERTIFICATES OF DEPOSIT

## **Certificate of Deposit**

- Terms 91 days to 5 years
- Fixed interest rate based on the rate available at the time of purchase
- Interest can be paid monthly, quarterly, or annually
  - \*Automatically renewing CDs allow a 10 day grace period after the maturity date for withdrawals, additions, or changes to the term without penalty.

## PERSONAL INVESTMENTS

## **Traditional Individual Retirement Account (IRA)**

- Make annual contributions up to a set maximum dollar amount
- Depending on your income, tax filing status, and employer-sponsored retirement plan coverage, contributions may be tax deductible

#### **Roth IRA**

- Roth IRA contributions are not tax deductible
- Withdrawals of principal earnings are tax-free when certain conditions are met

## **Coverdell Education Savings Account (CESA)**

- Established for the benefit of a child up to the age of 18 years
- Any adult can make annual contributions up to a set maximum dollar amount
- Earnings on contributions accumulate tax-free if used for qualified educational expenses

## **BUSINESS CHECKING ACCOUNTS**

## All Armstrong Bank Business Checking Accounts come equipped with:

- FREE 24-Hour Telephone Account Access
- FREE Online Banking

• FREE Online Bill Pay

• FREE Check Cards

FREE Electronic Statements

## **Small Business Checking**

- \$100 to open
- No monthly service charge
- 200 free transactions\* \$0.25 per transaction above 200
- Unlimited electronic transactions
- All Business Solutions products available

\*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

## **Commercial Business Checking**

- \$100 to open
- \$8.00 monthly service charge\*
- \$0.20 per check written \$0.25 per paper deposit \$0.06 per paper item deposit
- Unlimited electronic transactions
- All Business Solutions products available

\*Earnings Credit applied toward average collected balance

## **Non-Profit Organizations**

- \$100 to open with unlimited transactions
- No monthly service charge limit one account per group
- No transaction fees
- All Business Solutions products available

## **Business Investment Checking**

- \$1,000 to open
- Earns interest
- \$6.00 monthly service charge
- 100 free transactions\* \$0.20 per transaction above 100
- Unlimited electronic transactions
- All Business Solutions products available

\*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

## **Business Money Manager Checking**

- \$2,500 to open
- Earns interest
- No monthly service charge if balance is above \$2,500
- If balance falls below \$2,500, \$7.95 monthly fee
- Transaction limits apply
- All Business Solutions products available

## **BUSINESS SAVINGS ACCOUNT**

## **Business Savings Account**

- \$50.00 Opening Balance
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above \$50.00
- \$3.00/quarter if balance falls below \$50.00

## **BUSINESS CERTIFICATE OF DEPOSIT**

## **Business Certificate of Deposit**

- Term Varied short to long terms, choose the period you can commit to leaving your money alone.
- Fixed interest rate based on the rate available at the time of purchase
- An early withdrawal fee may apply if the CD is closed before the maturity date

## **OTHER BUSINESS PRODUCTS**

#### **Lock Box**

Lock Box allows you to accelerate the collections of your receivables. Payments are routed to Armstrong Bank via a designated post office box. Research and query information is provided through our secure online site.

## **Positive Pay & ACH Debit Block**

Positive Pay allows you to monitor check and/or ACH payments processed for payment against your account, and reject unauthorized transactions before losses occur.

ACH Debit Block allows you to designate approved companies to debit your account and eliminate unwanted transactions.

## **SmartPay Suite**

Armstrong Bank's SmartPay Suite includes two of our fully integrated products: Remote Deposit Capture and SmartPay Express.

## **Remote Deposit Capture**

Remote Deposit Capture gives our business customers the ability to process checks, ACH, and Debit/Credit Cards improving the speed and efficiency of both check collections and returns.

## **SmartPay Express**

This payment product provides an online, customized payment site for customers who accept payments and donations.

## **OTHER PRODUCTS AND SERVICES**

- GAP Insurance
- Extended Service
- Credit Life Insurance
- Accident & Health (A&H)
- Transaction Express<sup>®</sup>
- TransLink
- ProcessNow<sup>®</sup>
- TransFreedom<sup>®</sup>
- Data Breach Security Program
- EMV®

## **PERSONAL LOANS**

#### **Consumer Credit Card**

- Mastercard Credit Card Classic
- Mastercard Credit Card Platinum Earn Loyalty Points for every dollar you spend with a variety of rewards

#### **Consumer Loans**

- General Personal Loans
- Auto New & Used Cars
- Recreational Vehicles
  - o Boats,
  - o Travel Trailers,
  - o ATVs, &
  - Tractors
- Residential Mortgage Loans
  - Conventional
- Real Estate
  - o Raw Land
  - Land Development
  - o Home Construction
  - Home Improvement
  - o Home Purchase
  - o Home Equity Lines of Credit
  - Mobile Homes with Land
- Equipment
  - o New & Used Commercial Equipment
  - Appliances
- Agricultural
  - o Agricultural Real Estate
  - Live Stock
  - o Farm Equipment
- Miscellaneous

## **BUSINESS LOANS**

## **Commercial Credit Card**

- Business Mastercard Credit Card
- Earn Loyalty Points for every dollar you spend with a variety of rewards

## **Business & Small Business Loans**

- New or Used Business Vehicles
- Commercial Real Estate
- Working Capital
- Business Construction
- Land Development
- Unimproved Property
- New and Used Commercial Equipment
- Computers, Furniture & Appliances
- Small Business Administration (SBA) and Government Programs -
- Agricultural Loans

# Armstrong Bank Products and Services Fee Schedule

# Effective 08-15-2022

Account Activity Printout	\$4.00
Account Balance Assistance (per hour)	\$20.00
Account Closing Fee (less than 90 days)	
Account Research Statement Copy (Per Statement)	
Account Research-Check Images (12/page) and Other Documents (Per Page)	
ACH Transfer Fees:	
One-Time ACH Transfer Request	\$5.00
Recurring ACH Transfer Setup Fee	\$5.00
Recurring ACH Transfer Per Occurrence Fee	\$2.00
All Deposited Items Returned	\$5.00
ATM/Debit Card with Checking Account	FREE
ATM Card with Savings Account – Monthly Fee	\$1.00
ATM/Debit Card Replacement Fee (two replacement cards available at no charge within a rolling 12 month period)	
ATM/Debit Card Cross-Border Fee	1.00% of total
ATM/Debit Card Currency Conversion	0.20% of total
ATM Change Order Fee	0.10% of total
ATM Transaction Fee (ATMs other than Armstrong Bank and Domestic Allpoint Network)	
Bank Bags – Zipper	\$5.00
– Locking	\$20.00
Cashier's Checks	
Coin Rolling for Non-Customers	10.00% of total
Confirmation/Verification of Accounts	\$20.00
Counter Checks (Per Sheet of Four)	\$1.00
Check Collections:	
Domestic	\$20.00
International/Foreign	
Incoming	\$25.00
Dormant Monthly Fee	
Fax – First Page	
Additional Pages	
Foreign Currency Orders	
Garnishments/Levies	
Money Orders	
Non-Customer Check Cashing	
- Minimum Charge	\$10.00
Nonsufficient Funds Fee (Per Debit or Check Returned)*	
Notary Services	
Overdraft Fee (Per Debit or Check Paid)*	
Overdraft Protection Transfer	
Photo Copies	
Safe Deposit Box Drill Fee	
Safe Deposit Box Key Deposit	\$50.00
Special Statement Cut-off	
Stop Payment – Regular	
- Cashier's Check/Money Order	\$30.00
Wire Transfer:	¢40.00
Incoming	
Outgoing Cash Management	
Outgoing – Cash ManagementForeign	
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<sup>\*</sup>Fees apply to overdrafts "Created by check, in-person withdrawals, ATM withdrawals or other electronic means."

## **Armstrong Bank**

#### Individual Checking Accounts Fee Schedule

Exclusive Account	\$6.95
	\$10,000 Travel Accident Insurance
eZ Account	FREE
Gold Account	FREE
Gold Plus Account	\$4.95
	Earns Interest with daily balance above \$1000
	\$10,000 Travel Accident Insurance
HSA	Quarterly Service charge\$3.00
Investment Account	No fee if daily balance is \$1000 or more
	\$7.95 if daily balance falls below \$1000
	Earns Interest with daily balance above \$1000
Money Managers	No fee if daily balance is \$2500 or more
	\$7.95 if daily balance falls below \$2500
	Earns Interest with daily balance above \$2500
	Service Charge on Restricted Transactions over ten (10) \$5.00 <sup>1</sup>

#### MMDA Restricted Transactions (Personal and Business)<sup>1(3)</sup>

## Restricted to 10 withdrawals or any combination of 10 withdrawals per statement cycle:

- Phone Transfers
- Online Banking
- Preauthorized Transfers
- ΔFT's
- Sweep Transactions
- Bill Pay Items
- ACH
- Check from Inclearings
- Debit Card

#### **Individual Savings Accounts Fee Schedule**

#### Savings Restricted Transactions (that are charged)<sup>2 (4)</sup>

#### Restricted to 6 withdrawals or any combination of 6 withdrawals per statement cycle:

- Withdrawal in Person
- Force Pay Debit
- ATM Withdrawal
- Transfer via Telephone

Checking & Savings accounts with balance below \$100 and inactive for one (1) year will be charged \$5 per month.

<sup>&</sup>lt;sup>1</sup> MMDA Restricted Transactions are listed on page 2.

<sup>&</sup>lt;sup>2</sup> Statement Savings are charged for Restricted Transactions listed on Page 2.

## **Armstrong Bank**

#### **Business Checking Accounts Fee Schedule**

Free Small Business/DBA	FREE/cycle
Additional Fees	
First 200 Transactions	FREE
Additional Transactions over 200	\$0.25
(Transactions include checks, deposits, and deposited items; ele	ectronic items are not counted as transactions)
	,
Commercial Business (Analysis may be required)	\$8.00/cycle
Additional Fees	·
Checks Written	\$0.20
Deposits or Credits Made (over the counter)	
Per Item Deposited	
(Over the counter, Select Pay, & Lock Box items)	***************************************
(Additional Analysis Fees)	
Currency per Strap	\$0.20
Coin per Roll	·
A Bank administered earnings credit rate will be applied to the in	
7. Barne darininotored carriings oreale rate will be applied to the in	vocable balance to encertine menting convices lee.
Additional Services Available to Commercial Business Anal	vsis Account Holders
Online Cash Management	yolo / tooount motuo.o
Monthly Maintenance Fee	\$35.00
ACH File Fee	
	•
ACH per Item Fee	
SmartPay Business	
Lock Box	\$75.00/montn
Non Brofit Organizations	
Non-Profit Organizations	
(Limited to one account per non-profit group)	N 0 : 01
Business Investment	
Fee per Cycle	
Fee per Cycle	\$6.00
Fee per Cycle	\$6.00 FREE
Fee per Cycle	\$6.00 FREE\$0.20
Fee per Cycle	\$6.00 FREE\$0.20
Fee per Cycle	\$6.00 FREE\$0.20

#### **Business Money Managers<sup>3</sup>**

Minimum Monthly Balance \$2500 or more No Service Charge

Minimum Monthly Balance below \$2500 \$7.95/Cycle

Service Charge on Restricted Transactions over ten (10) \$5.00

Interest paid on collected balances of \$2500 or more

Tiered Rate: \$0-\$2,499 \$2500-\$9,999 \$10,000-\$49,999 \$50,000 and over

Overdrawn balances will be charged at a rate of 10% above the current prime rate posted in the Wall Street Journal.

# Business Savings Accounts Fee Schedule Statement Savings<sup>4</sup>

No fee if balance above \$50 all quarter

\$3 fee if balance falls below \$50 in quarter

Six free withdrawals per quarter; \$1.25/withdrawal after sixth in quarter

Interest is paid quarterly at an administrative rate, which may change at the bank's discretion.

A daily balance of \$50 must be maintained to earn the stated interest rate.

#### **Mobile Deposit for Business Accounts**

- Free up to 10 items in a month
- \$5/month for up to 20 items in a month
- \$10/month for up to 30 items a month

Checking & Savings accounts with balance below \$100 and inactive for one (1) year will be charged \$5 per month

<sup>&</sup>lt;sup>3</sup> MMDA Restricted Transactions are listed on page 2

<sup>&</sup>lt;sup>4</sup> Statement Savings are charged for Restricted Transactions listed on Page 2.

# Loan-To-Deposit Ratio

<b>UBPR Date</b>	Ratio
3/31/2024	65.51%
6/30/2024	68.84%
9/30/2024	69.47%
12/31/2024	68.20%
3/31/2025	71.74%
6/30/2025	74.59%
9/30/2025	77.83%
Average	70.88%

# **Armstrong Bank**

**CRA Assessment Area** 

March 19, 2025

#### **Oklahoma Non-MSA Assessment Areas**

Washington County McIntosh County Muskogee County Cherokee County Adair County Nowata County 1721.00 1723.00 1724.00

#### **Tulsa MSA Assessment Areas**

<u>Pawnee County</u> <u>Osage County</u> <u>Rogers County</u>

Wagoner County <u>Tulsa County</u>

## Fort Smith Arkansas-Oklahoma MSA

#### **Assessment Area**

Sequoyah County Crawford County Sebastian County

#### Fayetteville-Springdale-Rogers AR-MO

## **MSA Assessment Area**

Benton County
Washington County

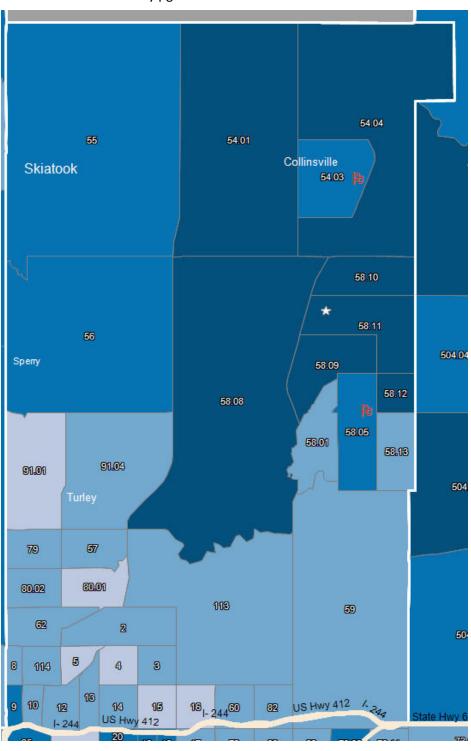
## Oklahoma City, OK MSA Assessment

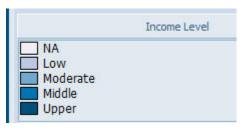
#### Area

Cleveland County McClain County Oklahoma County

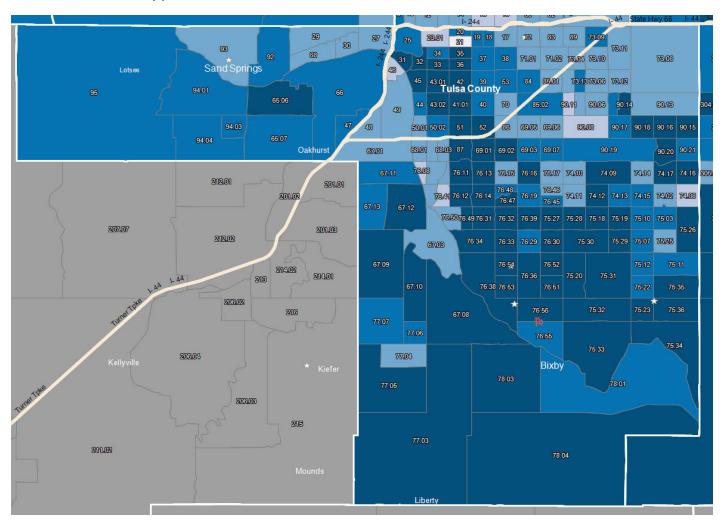
CRA Assessment Area Page 1

Tulsa MSA/ Tulsa County pg1





Tulsa MSA/ Tulsa County pt 2



	Income Level
NA Low	
Moderate Middle	
Upper	

Lt

2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK) County: 143 - TULSA COUNTY

Tract: All Tracts



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	00.8000	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

<sup>\*</sup> 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

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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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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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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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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

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

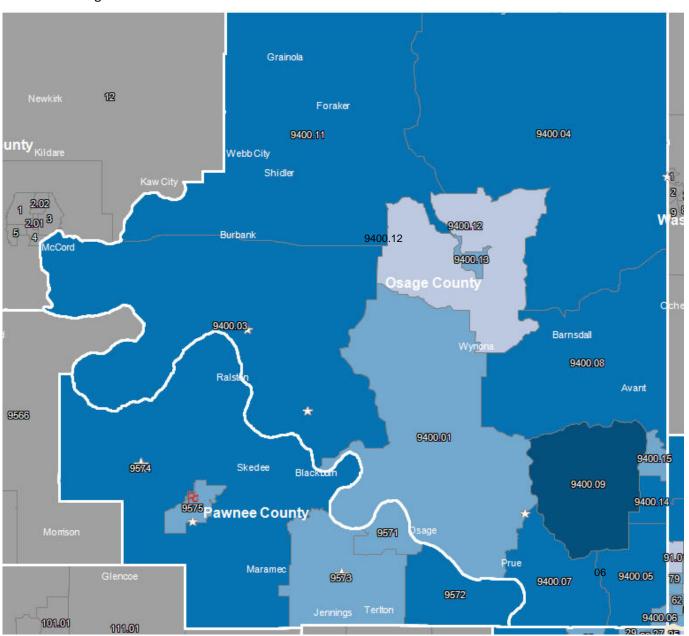
State Code		Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	143	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	00.8800	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

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

State 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	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

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

Tulsa MSA/Osage and Pawnee Counties



Income Level

State: 40 - OKLAHOMA (OK) County: 113 - OSAGE 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	113	9400.01	Moderate	No	68.14	\$84,100	\$57,306	\$49,202	5393	41.33	2229	1450	2518
40	113	9400.03	Middle	No	91.90	\$84,100	\$77,288	\$66,360	4406	32.32	1424	1482	2267
40	113	9400.04	Middle	No	92.33	\$84,100	\$77,650	\$66,667	2356	31.62	745	912	1313
40	113	9400.05	Middle	No	106.92	\$84,100	\$89,920	\$77,206	4075	34.04	1387	1569	1932
40	113	9400.06	Moderate	No	66.98	\$84,100	\$56,330	\$48,364	5403	87.38	4721	1169	2360
40	113	9400.07	Middle	No	102.64	\$84,100	\$86,320	\$74,115	4480	23.19	1039	1732	2167
40	113	9400.08	Middle	No	98.81	\$84,100	\$83,099	\$71,346	2858	31.21	892	857	1458
40	113	9400.09	Upper	No	121.02	\$84,100	\$101,778	\$87,381	3521	27.44	966	1214	1455
40	113	9400.11	Middle	No	90.02	\$84,100	\$75,707	\$65,000	1220	26.15	319	517	794
40	113	9400.12	Low	No	44.83	\$84,100	\$37,702	\$32,375	2014	50.50	1017	712	1110
40	113	9400.13	Moderate	No	67.06	\$84,100	\$56,397	\$48,424	2195	50.39	1106	619	1207
40	113	9400.14	Middle	No	96.38	\$84,100	\$81,056	\$69,590	3914	32.58	1275	930	1269
40	113	9400.15	Moderate	No	58.46	\$84,100	\$49,165	\$42,214	3983	31.51	1255	959	1416

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

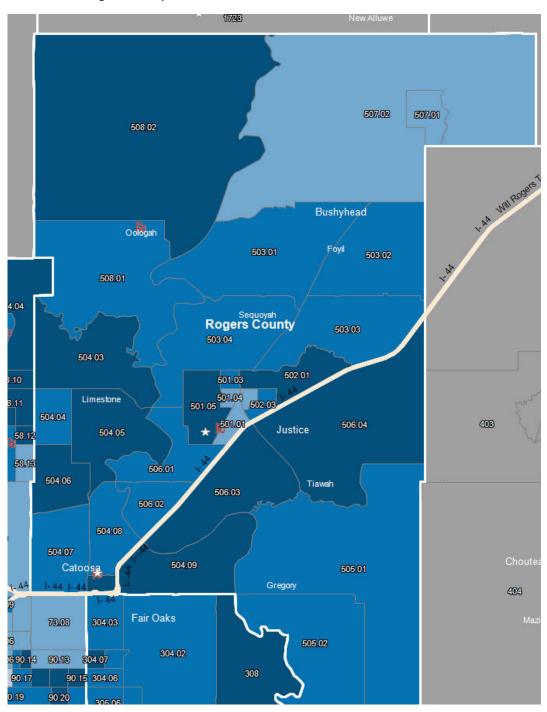
State: 40 - OKLAHOMA (OK) County: 117 - PAWNEE COUNTY



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	117	9571.00	Moderate	No	72.80	\$84,100	\$61,225	\$52,571	3715	23.15	860	1011	1748
40	117	9572.00	Middle	No	93.59	\$84,100	\$78,709	\$67,581	4223	23.51	993	1411	2049
40	117	9573.00	Moderate	No	75.30	\$84,100	\$63,327	\$54,375	3066	22.28	683	897	1360
40	117	9574.00	Middle	No	111.00	\$84,100	\$93,351	\$80,147	2380	22.23	529	896	1309
40	117	9575.00	Moderate	No	72.64	\$84,100	\$61,090	\$52,454	2169	44.17	958	622	1199
40	117	9999.99	Middle	No	84.83	\$84,100	\$71,342	\$61,250	15553	25.87	4023	4837	7665

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

Tulsa MSA/Rogers County



	Income Level
NA Low Moderate Middle Upper	

State: 40 - OKLAHOMA (OK) County: 131 - ROGERS COUNTY



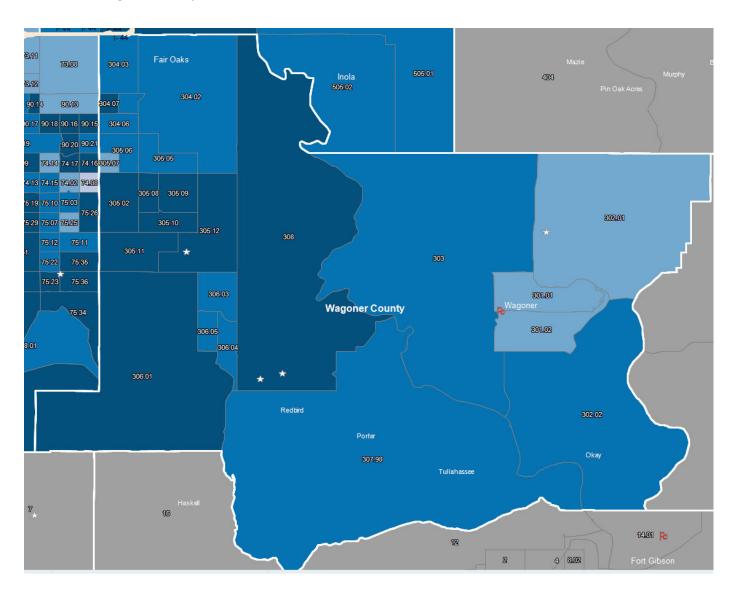
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	131	0501.01	Moderate	No	66.11	\$84,100	\$55,599	\$47,738	4998	43.86	2192	784	1349
40	131	0501.03	Middle	No	99.54	\$84,100	\$83,713	\$71,875	2482	37.83	939	538	912
40	131	0501.04	Moderate	No	64.53	\$84,100	\$54,270	\$46,599	2148	42.18	906	281	879
40	131	0501.05	Upper	No	126.70	\$84,100	\$106,555	\$91,484	5383	33.77	1818	1394	1862
40	131	0502.01	Upper	No	120.60	\$84,100	\$101,425	\$87,083	2614	37.49	980	886	1078
40	131	0502.02	Moderate	No	65.00	\$84,100	\$54,665	\$46,932	2972	41.08	1221	703	1492
40	131	0502.03	Middle	No	89.29	\$84,100	\$75,093	\$64,471	1507	31.39	473	437	691
40	131	0503.01	Middle	No	80.73	\$84,100	\$67,894	\$58,295	2501	34.79	870	785	1058
40	131	0503.02	Middle	No	88.21	\$84,100	\$74,185	\$63,697	2634	35.76	942	750	1097
40	131	0503.03	Middle	No	117.12	\$84,100	\$98,498	\$84,565	3084	36.06	1112	981	1165
40	131	0503.04	Middle	No	113.80	\$84,100	\$95,706	\$82,171	3305	30.32	1002	1196	1443
40	131	0504.03	Upper	No	134.31	\$84,100	\$112,955	\$96,983	5489	32.67	1793	2005	2279
40	131	0504.04	Middle	No	111.82	\$84,100	\$94,041	\$80,741	7678	33.72	2589	2016	2338
40	131	0504.05	Upper	No	203.06	\$84,100	\$170,773	\$146,618	4221	25.97	1096	1361	1486
40	131	0504.06	Upper	No	182.27	\$84,100	\$153,289	\$131,607	3645	24.25	884	1056	1221
40	131	0504.07	Middle	No	111.95	\$84,100	\$94,150	\$80,833	2338	40.38	944	704	920
40	131	0504.08	Middle	No	96.89	\$84,100	\$81,484	\$69,960	2902	39.73	1153	674	1320
40	131	0504.09	Upper	No	127.39	\$84,100	\$107,135	\$91,982	1887	38.21	721	697	847
40	131	0505.01	Middle	No	93.48	\$84,100	\$78,617	\$67,500	3258	31.49	1026	907	1195
40	131	0505.02	Middle	No	82.85	\$84,100	\$69,677	\$59,821	3391	30.64	1039	1014	1412
40	131	0506.01	Middle	No	108.83	\$84,100	\$91,526	\$78,583	3934	35.97	1415	1139	1413
40	131	0506.02	Middle	No	115.34	\$84,100	\$97,001	\$83,279	3638	32.41	1179	1409	1567
40	131	0506.03	Upper	No	125.80	\$84,100	\$105,798	\$90,833	2450	30.98	759	802	926
40	131	0506.04	Upper	No	120.41	\$84,100	\$101,265	\$86,944	3996	31.88	1274	1117	1477
40	131	0507.01	Moderate	No	59.51	\$84,100	\$50,048	\$42,969	2107	43.19	910	509	1061
40	131	0507.02	Moderate	No	75.84	\$84,100	\$63,781	\$54,761	3010	37.01	1114	921	1447

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

State 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	131	0508.01	Middle	No	117.50	\$84,100	\$98,818	\$84,840	4531	32.75	1484	1419	1795
40	131	0508.02	Upper	No	130.70	\$84,100	\$109,919	\$94,375	3137	32.45	1018	900	1244

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

#### Tulsa MSA/Wagoner County



	Income Level
NA Low	
Moderate Middle	
Upper	

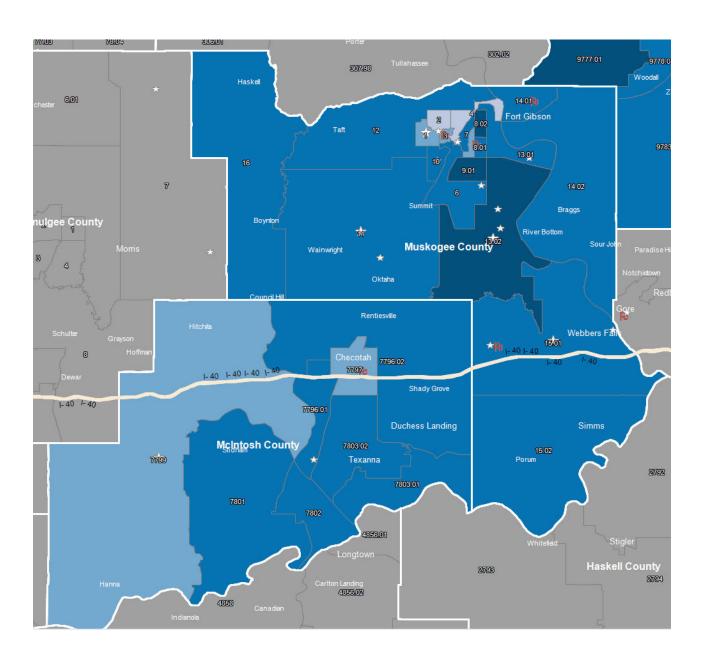
State: 40 - OKLAHOMA (OK) County: 145 - WAGONER COUNTY

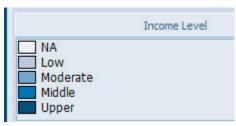


State Code		Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	145	0301.01	Moderate	No	75.07	\$84,100	\$63,134	\$54,207	4346	36.88	1603	1033	1997
40	145	0301.02	Moderate	No	76.32	\$84,100	\$64,185	\$55,110	4020	40.62	1633	1127	1950
40	145	0302.01	Moderate	No	76.25	\$84,100	\$64,126	\$55,061	2724	28.82	785	955	1739
40	145	0302.02	Middle	No	94.74	\$84,100	\$79,676	\$68,409	3080	35.36	1089	1102	1580
40	145	0303.00	Middle	No	100.55	\$84,100	\$84,563	\$72,604	1634	31.95	522	442	616
40	145	0304.02	Middle	No	107.87	\$84,100	\$90,719	\$77,888	4445	29.02	1290	1393	1700
40	145	0304.03	Middle	No	92.62	\$84,100	\$77,893	\$66,875	1913	41.87	801	512	780
40	145	0304.06	Middle	No	114.19	\$84,100	\$96,034	\$82,455	5238	41.07	2151	1474	1785
40	145	0304.07	Upper	No	139.98	\$84,100	\$117,723	\$101,076	4080	43.28	1766	967	1220
40	145	0304.08	Middle	No	98.14	\$84,100	\$82,536	\$70,865	2663	39.88	1062	712	844
40	145	0305.02	Upper	No	121.10	\$84,100	\$101,845	\$87,440	2731	30.17	824	802	956
40	145	0305.05	Middle	No	114.42	\$84,100	\$96,227	\$82,619	1746	27.09	473	604	666
40	145	0305.06	Middle	No	85.78	\$84,100	\$72,141	\$61,941	2019	31.65	639	626	712
40	145	0305.07	Moderate	No	68.09	\$84,100	\$57,264	\$49,167	2548	53.96	1375	511	770
40	145	0305.08	Upper	No	122.99	\$84,100	\$103,435	\$88,804	2161	27.02	584	768	858
40	145	0305.09	Upper	No	152.78	\$84,100	\$128,488	\$110,313	5548	31.25	1734	1703	1921
40	145	0305.10	Upper	No	123.78	\$84,100	\$104,099	\$89,375	2913	34.26	998	772	906
40	145	0305.11	Upper	No	149.17	\$84,100	\$125,452	\$107,708	2962	28.76	852	899	982
40	145	0305.12	Upper	No	127.40	\$84,100	\$107,143	\$91,987	4571	30.10	1376	1273	1424
40	145	0306.01	Upper	No	128.39	\$84,100	\$107,976	\$92,708	5349	32.31	1728	1721	2044
40	145	0306.03	Middle	No	84.91	\$84,100	\$71,409	\$61,314	3172	35.44	1124	777	1218
40	145	0306.04	Middle	No	92.82	\$84,100	\$78,062	\$67,019	2730	33.85	924	721	1076
40	145	0306.05	Middle	No	105.43	\$84,100	\$88,667	\$76,125	1698	36.69	623	356	503
40	145	0307.98	Middle	No	92.27	\$84,100	\$77,599	\$66,625	3059	39.59	1211	1087	1583
40	145	0308.00	Upper	No	126.10	\$84,100	\$106,050	\$91,055	3631	29.74	1080	1088	1294

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

## Oklahoma Non MSA/Muskogee & McIntosh Counties





State: 40 - OKLAHOMA (OK)

**County: 101 - MUSKOGEE 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	101	0001.00	Moderate	No	75.70	\$68,700	\$52,006	\$44,336	4565	56.63	2585	1089	1824
40	101	0002.00	Low	No	45.99	\$68,700	\$31,595	\$26,938	1485	65.05	966	321	787
40	101	0003.00	Moderate	No	53.61	\$68,700	\$36,830	\$31,401	2935	62.66	1839	527	1253
40	101	0004.00	Low	No	37.03	\$68,700	\$25,440	\$21,688	1604	61.60	988	180	481
40	101	0006.00	Middle	No	93.97	\$68,700	\$64,557	\$55,039	3674	49.92	1834	1190	1738
40	101	0007.00	Middle	No	83.07	\$68,700	\$57,069	\$48,654	4599	57.84	2660	740	1986
40	101	0008.01	Middle	No	102.72	\$68,700	\$70,569	\$60,158	5421	44.11	2391	1566	2100
40	101	0008.02	Upper	No	140.46	\$68,700	\$96,496	\$82,266	2296	45.64	1048	556	862
40	101	0009.01	Upper	No	129.27	\$68,700	\$88,808	\$75,708	3488	45.56	1589	1051	1245
40	101	0009.02	Moderate	No	60.67	\$68,700	\$41,680	\$35,536	4476	49.02	2194	805	2116
40	101	0010.00	Middle	No	94.90	\$68,700	\$65,196	\$55,583	1610	57.20	921	363	708
40	101	0011.00	Middle	No	105.59	\$68,700	\$72,540	\$61,842	2776	40.67	1129	1032	1320
40	101	0012.00	Middle	No	105.65	\$68,700	\$72,582	\$61,875	4504	41.98	1891	918	1232
40	101	0013.01	Middle	No	91.10	\$68,700	\$62,586	\$53,355	2974	42.30	1258	612	1023
40	101	0013.02	Upper	No	126.08	\$68,700	\$86,617	\$73,839	3324	44.37	1475	1130	1338
40	101	0014.01	Middle	No	114.37	\$68,700	\$78,572	\$66,984	3938	46.44	1829	1085	1712
40	101	0014.02	Middle	No	106.40	\$68,700	\$73,097	\$62,319	3127	40.17	1256	1016	1326
40	101	0015.01	Middle	No	91.77	\$68,700	\$63,046	\$53,750	3531	39.65	1400	940	1557
40	101	0015.02	Middle	No	93.51	\$68,700	\$64,241	\$54,766	2189	37.32	817	825	1181
40	101	0016.00	Middle	No	105.57	\$68,700	\$72,527	\$61,830	3823	36.93	1412	1352	2126

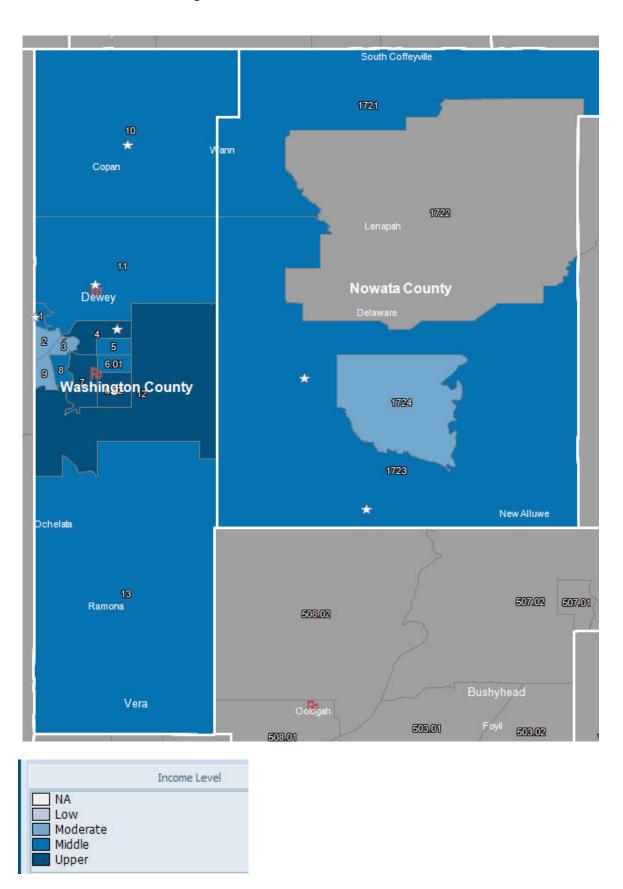
<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

State: 40 - OKLAHOMA (OK) County: 091 - MCINTOSH 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	091	7796.01	Middle	Yes	107.07	\$68,700	\$73,557	\$62,708	1646	20.78	342	755	1724
40	091	7796.02	Middle	Yes	91.24	\$68,700	\$62,682	\$53,438	2766	35.25	975	1013	1668
40	091	7797.00	Moderate	No	70.18	\$68,700	\$48,214	\$41,101	3249	39.12	1271	688	1443
40	091	7799.00	Moderate	No	64.45	\$68,700	\$44,277	\$37,750	2803	39.64	1111	935	1643
40	091	7801.00	Middle	Yes	91.06	\$68,700	\$62,558	\$53,333	2048	33.89	694	796	1562
40	091	7802.00	Middle	Yes	94.97	\$68,700	\$65,244	\$55,621	3182	34.22	1089	901	1960
40	091	7803.01	Middle	Yes	80.15	\$68,700	\$55,063	\$46,944	1258	20.67	260	674	2389
40	091	7803.02	Middle	Yes	82.96	\$68,700	\$56,994	\$48,586	1989	27.90	555	639	1330
40	091	9999.99	Middle	No	85.07	\$68,700	\$58,443	\$49,827	18941	33.25	6297	6401	13719

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List



State: 40 - OKLAHOMA (OK)

**County: 147 - WASHINGTON 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	147	0001.00	Middle	No	93.65	\$68,700	\$64,338	\$54,848	1831	42.87	785	470	795
40	147	0002.00	Moderate	No	57.75	\$68,700	\$39,674	\$33,824	1857	45.34	842	314	878
40	147	0003.00	Moderate	No	58.23	\$68,700	\$40,004	\$34,107	2391	35.17	841	310	1074
40	147	0004.00	Upper	No	127.60	\$68,700	\$87,661	\$74,732	4599	34.53	1588	1301	1935
40	147	0005.00	Middle	No	118.81	\$68,700	\$81,622	\$69,583	6311	36.19	2284	1572	2400
40	147	0006.01	Middle	No	110.50	\$68,700	\$75,914	\$64,717	5173	29.91	1547	1281	1866
40	147	0006.02	Upper	No	213.48	\$68,700	\$146,661	\$125,025	3137	32.67	1025	921	1058
40	147	0007.00	Upper	No	189.24	\$68,700	\$130,008	\$110,833	6375	24.96	1591	2120	2432
40	147	00.8000	Middle	No	84.84	\$68,700	\$58,285	\$49,688	3494	33.66	1176	885	1600
40	147	0009.00	Moderate	No	56.38	\$68,700	\$38,733	\$33,021	2081	42.00	874	386	859
40	147	0010.00	Middle	No	113.87	\$68,700	\$78,229	\$66,691	2096	26.81	562	902	1122
40	147	0011.00	Middle	No	105.22	\$68,700	\$72,286	\$61,627	5025	30.89	1552	1398	2306
40	147	0012.00	Upper	No	188.94	\$68,700	\$129,802	\$110,656	2286	26.86	614	939	1154
40	147	0013.00	Middle	No	118.40	\$68,700	\$81,341	\$69,345	5799	33.90	1966	1717	2490

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

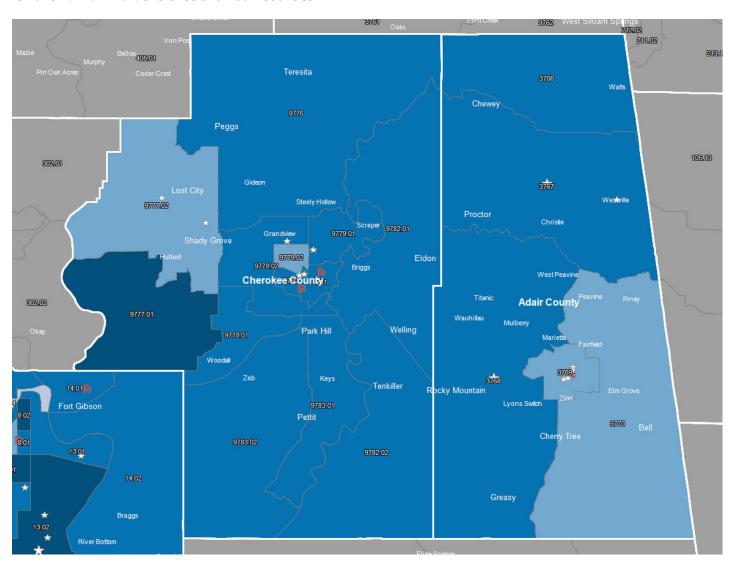
State: 40 - OKLAHOMA (OK) County: 105 - NOWATA COUNTY

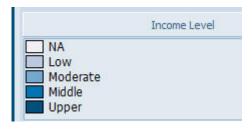


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	105	1721.00	Middle	No	91.40	\$68,700	\$62,792	\$53,534	1921	32.48	624	656	1020
40	105	1722.00	Middle	No	83.24	\$68,700	\$57,186	\$48,750	1416	37.57	532	512	773
40	105	1723.00	Middle	No	107.26	\$68,700	\$73,688	\$62,821	1810	32.65	591	675	910
40	105	1724.00	Moderate	No	78.73	\$68,700	\$54,088	\$46,111	4173	42.20	1761	1173	2094
40	105	9999.99	Middle	No	88.15	\$68,700	\$60,559	\$51,630	9320	37.64	3508	3016	4797

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

#### Oklahoma Non MSA/Cherokee and Adair Counties





State: 40 - OKLAHOMA (OK)

**County: 021 - CHEROKEE 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	021	9776.00	Middle	Yes*	111.90	\$68,700	\$76,875	\$65,540	5307	55.29	2934	1681	2327
40	021	9777.01	Upper	No	122.25	\$68,700	\$83,986	\$71,600	2854	46.64	1331	935	1305
40	021	9777.02	Moderate	No	70.58	\$68,700	\$48,488	\$41,337	3448	52.52	1811	907	1372
40	021	9778.01	Middle	Yes*	80.12	\$68,700	\$55,042	\$46,927	2472	64.52	1595	709	1075
40	021	9778.02	Middle	Yes*	103.66	\$68,700	\$71,214	\$60,714	4353	59.98	2611	1010	1354
40	021	9779.01	Middle	Yes*	90.35	\$68,700	\$62,070	\$52,917	3356	59.54	1998	512	1075
40	021	9779.02	Moderate	No	76.14	\$68,700	\$52,308	\$44,596	3564	57.94	2065	357	1077
40	021	9780.00	Middle	Yes*	87.66	\$68,700	\$60,222	\$51,339	4273	66.14	2826	716	1719
40	021	9781.00	Middle	Yes*	105.11	\$68,700	\$72,211	\$61,563	5860	57.65	3378	1133	2049
40	021	9782.01	Middle	Yes*	94.62	\$68,700	\$65,004	\$55,417	2702	61.32	1657	765	1079
40	021	9782.02	Middle	Yes*	96.04	\$68,700	\$65,979	\$56,250	2822	47.80	1349	1092	2345
40	021	9783.01	Middle	Yes*	95.01	\$68,700	\$65,272	\$55,643	3116	52.63	1640	1040	1839
40	021	9783.02	Middle	Yes*	96.92	\$68,700	\$66,584	\$56,765	2951	55.98	1652	826	1451

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

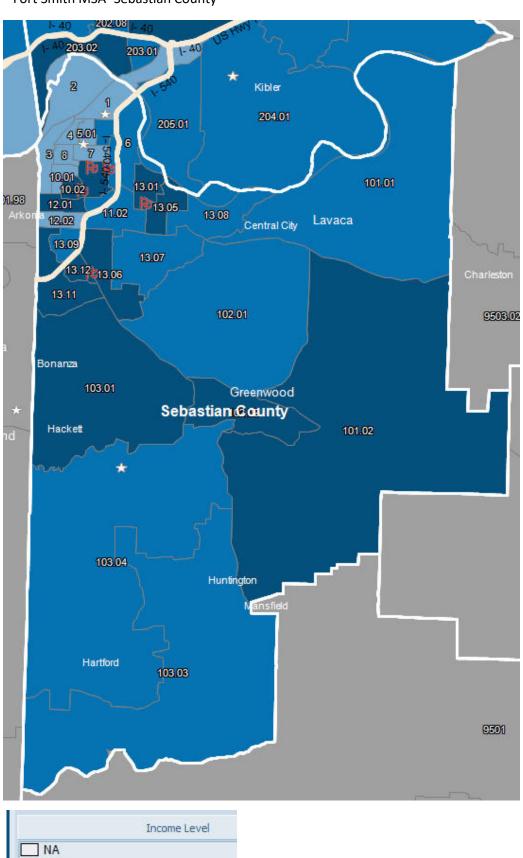
State: 40 - OKLAHOMA (OK) County: 001 - ADAIR COUNTY



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	001	3766.00	Middle	Yes*	85.13	\$68,700	\$58,484	\$49,861	2331	44.23	1031	785	1193
40	001	3767.00	Middle	Yes*	90.68	\$68,700	\$62,297	\$53,107	4654	50.49	2350	1162	2188
40	001	3768.00	Middle	Yes*	91.44	\$68,700	\$62,819	\$53,555	3848	65.33	2514	1242	1948
40	001	3769.00	Moderate	No	52.15	\$68,700	\$35,827	\$30,542	4305	73.36	3158	741	1954
40	001	3770.00	Moderate	No	74.18	\$68,700	\$50,962	\$43,446	4357	68.35	2978	1322	1938
40	001	9999.99	Moderate	No	77.96	\$68,700	\$53,559	\$45,660	19495	61.71	12031	5252	9221

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

Fort Smith MSA- Sebastian County





State: 05 - ARKANSAS (AR)

**County: 131 - SEBASTIAN COUNTY** 



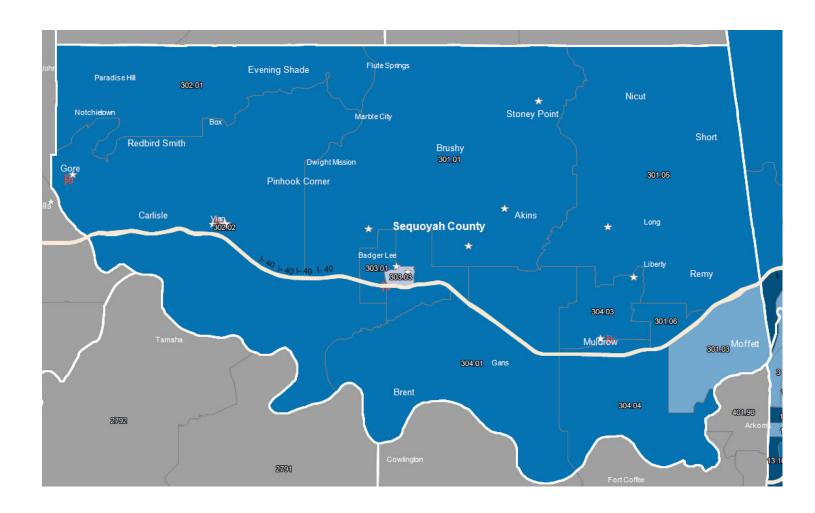
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
05	131	0001.00	Moderate	No	65.29	\$65,400	\$42,700	\$36,918	6116	72.74	4449	964	1840
05	131	0002.00	Moderate	No	64.32	\$65,400	\$42,065	\$36,365	5561	71.41	3971	1171	1849
05	131	0003.00	Moderate	No	65.39	\$65,400	\$42,765	\$36,974	2334	53.81	1256	381	872
05	131	0004.00	Moderate	No	57.18	\$65,400	\$37,396	\$32,330	3411	73.15	2495	561	1426
05	131	0005.01	Moderate	No	70.86	\$65,400	\$46,342	\$40,063	5248	69.76	3661	844	1983
05	131	0005.02	Middle	No	87.28	\$65,400	\$57,081	\$49,348	3208	66.77	2142	722	1185
05	131	0006.00	Middle	No	108.61	\$65,400	\$71,031	\$61,404	4801	26.99	1296	1121	1839
05	131	0007.00	Moderate	No	67.25	\$65,400	\$43,982	\$38,023	5263	48.83	2570	774	1811
05	131	0008.00	Moderate	No	79.36	\$65,400	\$51,901	\$44,871	3893	43.67	1700	525	1676
05	131	0010.01	Moderate	No	79.31	\$65,400	\$51,869	\$44,844	4828	30.41	1468	767	2149
05	131	0010.02	Upper	No	167.18	\$65,400	\$109,336	\$94,521	2071	23.23	481	791	1002
05	131	0011.01	Upper	No	142.45	\$65,400	\$93,162	\$80,538	4123	29.35	1210	811	1801
05	131	0011.02	Middle	No	90.72	\$65,400	\$59,331	\$51,295	3275	37.19	1218	484	1217
05	131	0012.01	Upper	No	122.19	\$65,400	\$79,912	\$69,083	3479	30.50	1061	790	1373
05	131	0012.02	Moderate	No	70.18	\$65,400	\$45,898	\$39,678	3242	34.42	1116	477	1044
05	131	0013.01	Upper	No	142.82	\$65,400	\$93,404	\$80,750	2579	26.79	691	669	875
05	131	0013.05	Upper	No	146.47	\$65,400	\$95,791	\$82,813	4549	25.24	1148	1707	1894
05	131	0013.06	Upper	No	213.32	\$65,400	\$139,511	\$120,604	3964	28.51	1130	943	1469
05	131	0013.07	Middle	No	99.85	\$65,400	\$65,302	\$56,453	3313	31.84	1055	424	909
05	131	0013.08	Middle	No	87.80	\$65,400	\$57,421	\$49,639	4126	28.89	1192	1391	1896
05	131	0013.09	Middle	No	91.89	\$65,400	\$60,096	\$51,952	1855	32.24	598	576	701
05	131	0013.10	Upper	No	132.43	\$65,400	\$86,609	\$74,872	5273	38.23	2016	1400	2205
05	131	0013.11	Upper	No	170.82	\$65,400	\$111,716	\$96,576	3775	18.41	695	1125	1441
05	131	0013.12	Upper	No	126.49	\$65,400	\$82,724	\$71,518	3964	28.53	1131	781	1420
05	131	0101.01	Middle	No	110.62	\$65,400	\$72,345	\$62,544	5921	15.00	888	2183	2627
05	131	0101.02	Upper	No	146.00	\$65,400	\$95,484	\$82,547	6312	15.97	1008	2043	2455

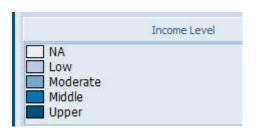
<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

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
05	131	0102.01	Middle	No	111.44	\$65,400	\$72,882	\$63,007	4969	15.40	765	1682	2200
05	131	0102.02	Upper	No	133.27	\$65,400	\$87,159	\$75,349	3839	16.64	639	904	1526
05	131	0103.01	Upper	No	137.48	\$65,400	\$89,912	\$77,731	6441	16.80	1082	1865	2718
05	131	0103.03	Middle	No	95.16	\$65,400	\$62,235	\$53,804	2422	15.32	371	736	1173
05	131	0103.04	Middle	No	100.42	\$65,400	\$65,675	\$56,776	3644	14.02	511	1254	1727

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

## Fort Smith MSA/Sequoyah County





State: 40 - OKLAHOMA (OK)

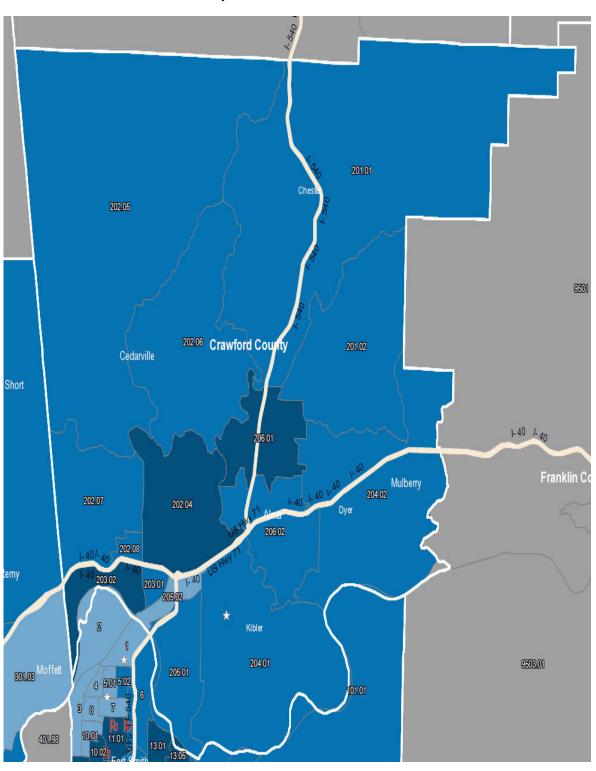
County: 135 - SEQUOYAH COUNTY

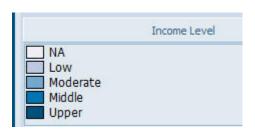


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	135	0301.01	Middle	No	107.57	\$65,400	\$70,351	\$60,817	4077	47.56	1939	1644	2190
40	135	0301.03	Moderate	No	78.67	\$65,400	\$51,450	\$44,479	2437	42.76	1042	493	995
40	135	0301.05	Middle	No	103.20	\$65,400	\$67,493	\$58,350	4359	37.74	1645	1288	1968
40	135	0301.06	Middle	No	86.22	\$65,400	\$56,388	\$48,750	2322	37.68	875	589	1003
40	135	0302.01	Middle	No	95.78	\$65,400	\$62,640	\$54,154	2277	36.93	841	864	1904
40	135	0302.02	Middle	No	95.85	\$65,400	\$62,686	\$54,192	5026	48.25	2425	1391	2221
40	135	0303.01	Middle	No	89.75	\$65,400	\$58,697	\$50,743	2099	46.02	966	453	877
40	135	0303.03	Low	No	48.08	\$65,400	\$31,444	\$27,188	3474	47.18	1639	472	1316
40	135	0303.04	Middle	No	95.07	\$65,400	\$62,176	\$53,750	3232	44.03	1423	866	1471
40	135	0304.01	Middle	No	92.35	\$65,400	\$60,397	\$52,212	3630	38.02	1380	1394	1982
40	135	0304.03	Middle	No	91.68	\$65,400	\$59,959	\$51,833	3374	38.97	1315	878	1462
40	135	0304.04	Middle	No	83.16	\$65,400	\$54,387	\$47,020	2974	43.51	1294	811	1299

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

## Fort Smith MSA/Crawford County





State: 05 - ARKANSAS (AR)

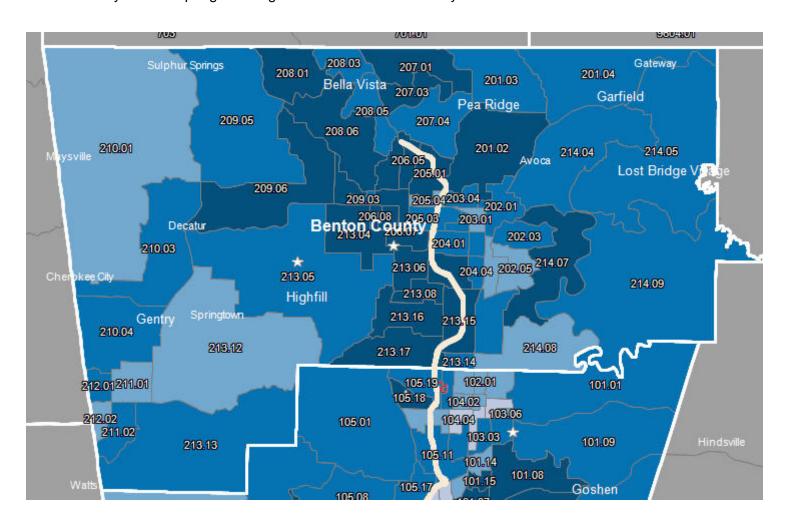
**County: 033 - CRAWFORD COUNTY** 



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
05	033	0201.01	Middle	No	117.27	\$65,400	\$76,695	\$66,302	2678	11.24	301	975	1428
05	033	0201.02	Middle	No	90.33	\$65,400	\$59,076	\$51,071	2703	13.32	360	1090	1220
05	033	0202.04	Upper	No	134.25	\$65,400	\$87,800	\$75,905	5343	19.18	1025	2012	2373
05	033	0202.05	Middle	No	82.85	\$65,400	\$54,184	\$46,841	3215	15.71	505	1102	1480
05	033	0202.06	Middle	No	86.42	\$65,400	\$56,519	\$48,864	2068	16.73	346	802	1005
05	033	0202.07	Middle	No	102.16	\$65,400	\$66,813	\$57,760	4032	21.28	858	1240	1672
05	033	0202.08	Middle	No	104.57	\$65,400	\$68,389	\$59,125	3838	28.56	1096	915	1334
05	033	0203.01	Middle	No	104.13	\$65,400	\$68,101	\$58,874	4484	24.69	1107	1250	1859
05	033	0203.02	Upper	No	127.45	\$65,400	\$83,352	\$72,056	3925	21.02	825	1213	1804
05	033	0204.01	Middle	No	103.65	\$65,400	\$67,787	\$58,600	4817	20.72	998	1844	2204
05	033	0204.02	Middle	No	103.55	\$65,400	\$67,722	\$58,546	4474	11.33	507	1611	2190
05	033	0205.01	Middle	No	88.50	\$65,400	\$57,879	\$50,035	4101	46.31	1899	884	1359
05	033	0205.02	Moderate	No	72.09	\$65,400	\$47,147	\$40,757	4588	25.68	1178	756	1775
05	033	0206.01	Upper	No	178.93	\$65,400	\$117,020	\$101,165	2574	12.20	314	1030	1152
05	033	0206.02	Middle	No	87.33	\$65,400	\$57,114	\$49,375	7293	16.28	1187	1481	2489

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

#### Fayetteville Springdale Rogers AR MSA/Benton County



	Income Level
NA Low Moderate Middle Upper	

State: 05 - ARKANSAS (AR) County: 007 - BENTON 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
05	007	0201.02	Upper	No	129.61	\$92,400	\$119,760	\$98,375	7651	21.77	1666	1679	3327
05	007	0201.03	Middle	No	86.89	\$92,400	\$80,286	\$65,952	5061	17.09	865	1027	1381
05	007	0201.04	Middle	No	117.31	\$92,400	\$108,394	\$89,042	1710	16.14	276	494	687
05	007	0202.01	Middle	No	87.01	\$92,400	\$80,397	\$66,045	4999	45.95	2297	1089	1560
05	007	0202.03	Middle	No	110.71	\$92,400	\$102,296	\$84,028	3031	27.25	826	810	1115
05	007	0202.05	Moderate	No	72.97	\$92,400	\$67,424	\$55,389	6353	64.33	4087	1265	1955
05	007	0202.06	Moderate	No	61.57	\$92,400	\$56,891	\$46,736	7335	69.73	5115	1232	2484
05	007	0203.01	Moderate	No	65.99	\$92,400	\$60,975	\$50,093	4305	58.21	2506	436	1223
05	007	0203.02	Middle	No	87.75	\$92,400	\$81,081	\$66,603	4298	56.47	2427	775	1239
05	007	0203.04	Middle	No	84.50	\$92,400	\$78,078	\$64,135	4380	35.78	1567	793	1103
05	007	0203.05	Middle	No	98.31	\$92,400	\$90,838	\$74,618	4068	47.05	1914	1026	1405
05	007	0204.01	Middle	No	82.98	\$92,400	\$76,674	\$62,981	7286	36.38	2651	1245	2311
05	007	0204.02	Middle	No	88.01	\$92,400	\$81,321	\$66,799	4687	46.55	2182	964	1877
05	007	0204.04	Middle	No	86.07	\$92,400	\$79,529	\$65,333	4953	54.59	2704	999	1680
05	007	0204.05	Upper	No	169.63	\$92,400	\$156,738	\$128,750	5479	27.27	1494	884	1155
05	007	0205.01	Upper	No	145.44	\$92,400	\$134,387	\$110,391	5336	26.80	1430	1197	2052
05	007	0205.03	Middle	No	97.60	\$92,400	\$90,182	\$74,079	4727	51.62	2440	415	818
05	007	0205.04	Moderate	No	73.03	\$92,400	\$67,480	\$55,430	2819	35.08	989	416	1146
05	007	0206.04	Upper	No	123.98	\$92,400	\$114,558	\$94,104	4571	29.32	1340	748	1906
05	007	0206.05	Upper	No	145.85	\$92,400	\$134,765	\$110,703	4485	21.38	959	843	1701
05	007	0206.06	Upper	No	190.19	\$92,400	\$175,736	\$144,353	4299	18.33	788	1316	1572
05	007	0206.07	Upper	No	124.90	\$92,400	\$115,408	\$94,805	9451	48.89	4621	1289	2267
05	007	0206.08	Upper	No	146.87	\$92,400	\$135,708	\$111,473	3259	40.53	1321	432	1121
05	007	0207.01	Upper	No	120.25	\$92,400	\$111,111	\$91,275	5783	14.68	849	1892	2225
05	007	0207.03	Upper	No	132.14	\$92,400	\$122,097	\$100,296	5103	13.25	676	1657	2082
05	007	0207.04	Middle	No	108.34	\$92,400	\$100,106	\$82,235	4670	14.41	673	1512	1893

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

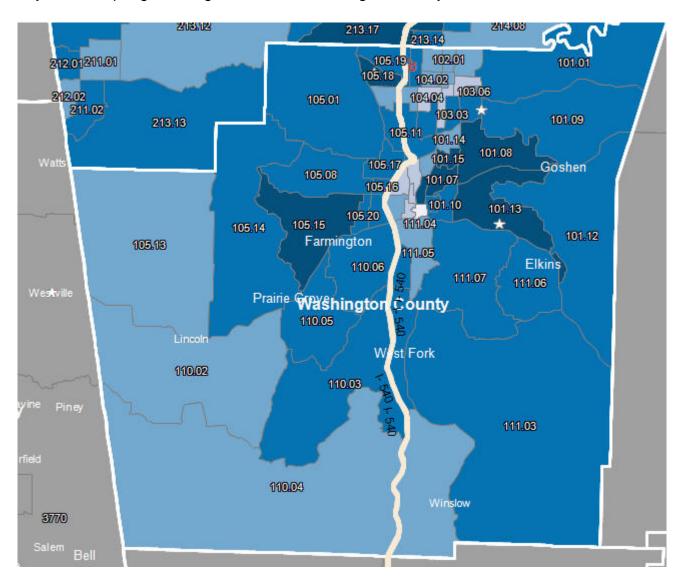
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
05	007	0208.01	Upper	No	134.42	\$92,400	\$124,204	\$102,031	4604	9.17	422	1897	2188
05	007	0208.03	Middle	No	107.12	\$92,400	\$98,979	\$81,310	4653	13.17	613	1720	2173
05	007	0208.05	Middle	No	94.75	\$92,400	\$87,549	\$71,917	4873	12.89	628	1514	2158
05	007	0208.06	Upper	No	165.24	\$92,400	\$152,682	\$125,417	6750	15.93	1075	2182	2411
05	007	0209.03	Middle	No	109.93	\$92,400	\$101,575	\$83,438	5310	37.93	2014	926	1720
05	007	0209.04	Upper	No	129.33	\$92,400	\$119,501	\$98,161	6043	29.21	1765	1782	2165
05	007	0209.05	Middle	No	100.83	\$92,400	\$93,167	\$76,532	3071	16.87	518	880	1176
05	007	0209.06	Upper	No	123.89	\$92,400	\$114,474	\$94,038	5514	26.39	1455	1276	1788
05	007	0210.01	Moderate	No	65.87	\$92,400	\$60,864	\$50,000	5265	21.25	1119	1345	2148
05	007	0210.03	Middle	No	88.40	\$92,400	\$81,682	\$67,098	3291	38.26	1259	816	1251
05	007	0210.04	Middle	No	84.68	\$92,400	\$78,244	\$64,273	4006	27.83	1115	1047	1674
05	007	0211.01	Moderate	No	79.56	\$92,400	\$73,513	\$60,387	5151	46.24	2382	999	1735
05	007	0211.02	Middle	No	87.22	\$92,400	\$80,591	\$66,202	3498	43.25	1513	855	1254
05	007	0212.01	Middle	No	88.47	\$92,400	\$81,746	\$67,153	4894	31.73	1553	835	1475
05	007	0212.02	Moderate	No	75.28	\$92,400	\$69,559	\$57,143	3521	42.74	1505	715	1097
05	007	0213.04	Upper	No	144.69	\$92,400	\$133,694	\$109,821	12149	38.60	4690	1906	2690
05	007	0213.05	Middle	No	99.02	\$92,400	\$91,494	\$75,156	7458	27.54	2054	1612	2130
05	007	0213.06	Upper	No	289.24	\$92,400	\$267,258	\$219,531	4625	20.24	936	1220	1520
05	007	0213.08	Upper	No	188.13	\$92,400	\$173,832	\$142,794	6511	20.44	1331	1907	2081
05	007	0213.12	Moderate	No	78.37	\$92,400	\$72,414	\$59,489	4051	23.77	963	1346	1691
05	007	0213.13	Middle	No	99.44	\$92,400	\$91,883	\$75,481	3304	31.51	1041	668	1036
05	007	0213.14	Middle	No	107.38	\$92,400	\$99,219	\$81,506	3751	28.66	1075	814	979
05	007	0213.15	Upper	No	145.32	\$92,400	\$134,276	\$110,302	6275	33.34	2092	1400	2042
05	007	0213.16	Upper	No	166.80	\$92,400	\$154,123	\$126,607	7193	21.16	1522	2001	2251
05	007	0213.17	Upper	No	137.24	\$92,400	\$126,810	\$104,167	3681	22.39	824	687	874
05	007	0214.04	Middle	No	94.20	\$92,400	\$87,041	\$71,500	3813	26.12	996	1709	1999
05	007	0214.05	Middle	No	104.41	\$92,400	\$96,475	\$79,250	2020	15.00	303	766	1594
05	007	0214.06	Middle	No	98.21	\$92,400	\$90,746	\$74,545	5918	54.88	3248	1114	1477
05 * Will	007	0214.07	Upper	No 2024 Distressed	123.40	\$92,400	\$114,022	\$93,661	4587	13.36	613	1377	2016

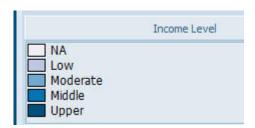
<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

State 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
05	007	0214.08	Moderate	No	79.05	\$92,400	\$73,042	\$60,000	5920	50.32	2979	1137	1955
05	007	0214.09	Middle	No	98.76	\$92,400	\$91,254	\$74,958	2534	12.08	306	814	1474

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

# Fayetteville Springdale Rogers AR MSA/Washington County





State: 05 - ARKANSAS (AR)

**County: 143 - WASHINGTON COUNTY** 



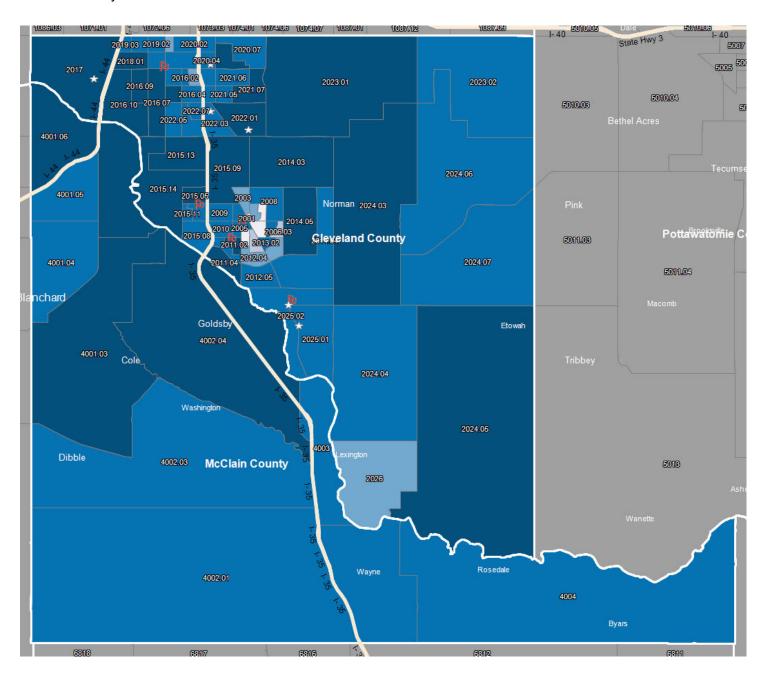
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
05	143	0101.01	Middle	No	85.37	\$92,400	\$78,882	\$64,801	4900	34.71	1701	1424	2011
05	143	0101.07	Upper	No	135.73	\$92,400	\$125,415	\$103,021	6040	17.75	1072	1608	2205
05	143	0101.08	Upper	No	195.43	\$92,400	\$180,577	\$148,333	6090	18.93	1153	1905	1984
05	143	0101.09	Middle	No	98.69	\$92,400	\$91,190	\$74,907	3726	21.90	816	809	1331
05	143	0101.10	Middle	No	109.88	\$92,400	\$101,529	\$83,400	4675	23.51	1099	769	1149
05	143	0101.11	Middle	No	93.19	\$92,400	\$86,108	\$70,735	1794	10.20	183	432	915
05	143	0101.12	Middle	No	81.85	\$92,400	\$75,629	\$62,128	2897	14.05	407	941	1067
05	143	0101.13	Upper	No	141.13	\$92,400	\$130,404	\$107,118	6955	19.02	1323	2093	2676
05	143	0101.14	Moderate	No	52.05	\$92,400	\$48,094	\$39,509	3153	29.56	932	251	586
05	143	0101.15	Upper	No	136.05	\$92,400	\$125,710	\$103,264	3044	15.83	482	1053	1602
05	143	0102.01	Moderate	No	53.33	\$92,400	\$49,277	\$40,482	4163	76.10	3168	280	734
05	143	0102.02	Moderate	No	60.97	\$92,400	\$56,336	\$46,277	4133	83.57	3454	458	873
05	143	0103.03	Middle	No	85.18	\$92,400	\$78,706	\$64,654	5931	62.35	3698	1227	2052
05	143	0103.04	Low	No	46.61	\$92,400	\$43,068	\$35,379	4491	66.07	2967	628	977
05	143	0103.05	Middle	No	86.79	\$92,400	\$80,194	\$65,876	6038	68.02	4107	695	1118
05	143	0103.06	Moderate	No	75.38	\$92,400	\$69,651	\$57,215	5007	81.03	4057	727	1264
05	143	0103.07	Low	No	49.61	\$92,400	\$45,840	\$37,658	4830	85.67	4138	28	1271
05	143	0104.01	Moderate	No	78.38	\$92,400	\$72,423	\$59,492	7381	61.94	4572	1452	1979
05	143	0104.02	Moderate	No	74.41	\$92,400	\$68,755	\$56,483	5119	57.67	2952	880	1687
05	143	0104.04	Low	No	45.97	\$92,400	\$42,476	\$34,891	2577	80.13	2065	307	512
05	143	0104.05	Middle	No	95.70	\$92,400	\$88,427	\$72,639	5119	39.30	2012	940	1711
05	143	0105.01	Middle	No	117.81	\$92,400	\$108,856	\$89,417	6666	19.74	1316	2110	2463
05	143	0105.08	Middle	No	107.24	\$92,400	\$99,090	\$81,398	7663	26.65	2042	2080	3042
05	143	0105.10	Middle	No	86.66	\$92,400	\$80,074	\$65,781	4812	50.17	2414	1236	1774
05	143	0105.11	Middle	No	119.71	\$92,400	\$110,612	\$90,863	5176	23.57	1220	1178	1585
05	143	0105.12	Moderate	No	75.98	\$92,400	\$70,206	\$57,670	4474	35.72	1598	854	1444

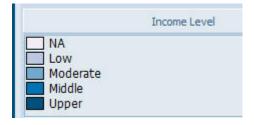
<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

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
05 1	143	0105.13	Moderate	No	64.06	\$92,400	\$59,191	\$48,625	3890	29.05	1130	901	1405
05 1	143	0105.14	Middle	No	88.97	\$92,400	\$82,208	\$67,529	4060	19.56	794	907	1412
05 1	143	0105.15	Upper	No	139.48	\$92,400	\$128,880	\$105,865	6290	18.41	1158	1948	2454
05 1	143	0105.16	Middle	No	93.40	\$92,400	\$86,302	\$70,893	4185	30.73	1286	95	993
05 1	143	0105.17	Middle	No	114.69	\$92,400	\$105,974	\$87,049	5483	22.25	1220	1511	2046
05 1	143	0105.18	Upper	No	159.26	\$92,400	\$147,156	\$120,882	4338	25.98	1127	869	1167
05 1	143	0105.19	Middle	No	99.69	\$92,400	\$92,114	\$75,667	4984	40.99	2043	1043	1399
05 1	143	0105.20	Middle	No	85.36	\$92,400	\$78,873	\$64,788	4165	28.45	1185	682	1216
05 1	143	0105.21	Middle	No	86.55	\$92,400	\$79,972	\$65,693	3473	33.49	1163	331	564
05 1	143	0106.01	Moderate	No	67.93	\$92,400	\$62,767	\$51,563	2927	26.14	765	286	756
05 1	143	0106.02	Low	No	47.50	\$92,400	\$43,890	\$36,053	4052	35.19	1426	367	1234
05 1	143	0107.03	Low	No	32.93	\$92,400	\$30,427	\$25,000	3397	39.59	1345	85	488
05 1	143	0107.04	Low	No	21.52	\$92,400	\$19,884	\$16,341	4333	33.00	1430	28	470
05 1	143	0107.05	Moderate	No	58.83	\$92,400	\$54,359	\$44,653	3502	32.64	1143	255	1099
05 1	143	0107.06	Upper	No	127.90	\$92,400	\$118,180	\$97,075	2128	14.80	315	471	787
05 1	143	0110.02	Moderate	No	66.50	\$92,400	\$61,446	\$50,476	4933	18.22	899	1116	1940
05 1	143	0110.03	Middle	No	100.39	\$92,400	\$92,760	\$76,196	4942	15.54	768	1415	1988
05 1	143	0110.04	Moderate	No	67.54	\$92,400	\$62,407	\$51,267	3661	13.99	512	1362	1947
05 1	143	0110.05	Middle	No	99.34	\$92,400	\$91,790	\$75,404	4463	17.01	759	1340	1607
05 1	143	0110.06	Middle	No	98.05	\$92,400	\$90,598	\$74,420	6522	21.14	1379	1570	2423
05 1	143	0111.03	Middle	No	89.41	\$92,400	\$82,615	\$67,862	4074	14.43	588	1235	1636
05 1	143	0111.04	Moderate	No	56.70	\$92,400	\$52,391	\$43,036	3753	29.98	1125	336	1282
05 1	143	0111.05	Moderate	No	64.05	\$92,400	\$59,182	\$48,617	5116	27.19	1391	371	868
05 1	143	0111.06	Middle	No	110.50	\$92,400	\$102,102	\$83,875	3734	19.79	739	986	1236
05 1	143	0111.07	Middle	No	107.70	\$92,400	\$99,515	\$81,750	4952	24.27	1202	1202	1756
05 1	143	0112.00	Moderate	No	76.08	\$92,400	\$70,298	\$57,750	2033	64.39	1309	310	919
05 1	143	0113.01	Low	No	27.71	\$92,400	\$25,604	\$21,038	6520	24.25	1581	27	333
05 1	143	0113.02	Unknown	No	0.00	\$92,400	\$0	\$0	3107	18.51	575	242	829

<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

#### Oklahoma City MSA/Cleveland and McClain Counties





State: 40 - OKLAHOMA (OK)

**County: 027 - CLEVELAND COUNTY** 



40         027         2001.00         Unknown         No         0.00         \$85,800         \$0         \$0         338         31.36         106         6           40         027         2002.00         Moderate         No         65.36         \$85,800         \$56,079         \$49,132         1724         34.22         590         395           40         027         2003.00         Moderate         No         74.64         \$85,800         \$64,041         \$56,111         3512         39.27         1379         880         1           40         027         2004.00         Middle         No         83.72         \$85,800         \$71,832         \$62,936         1795         34.54         620         406           40         027         2005.00         Middle         No         96.90         \$85,800         \$83,140         \$72,847         3573         26.00         929         414         1           40         027         2006.02         Unknown         No         0.00         \$85,800         \$0         \$0         3302         35.49         1172         532         1           40         027         2006.03         Low         No	Tract Tract Minority O pulation Minority % Population	Tract Population	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	Tract Median Family Income %	Distressed or Underserved Tract	Tract Income Level	Tract Code	County Code	State Code
40       027       2003.00       Moderate       No       74.64       \$85,800       \$64,041       \$56,111       3512       39.27       1379       880       1         40       027       2004.00       Middle       No       83.72       \$85,800       \$71,832       \$62,936       1795       34.54       620       406         40       027       2005.00       Middle       No       96.90       \$85,800       \$83,140       \$72,847       3573       26.00       929       414       1         40       027       2006.02       Unknown       No       0.00       \$85,800       \$0       \$0       3302       35.49       1172       532       1         40       027       2006.03       Low       No       49.26       \$85,800       \$42,265       \$37,035       2996       46.70       1399       197         40       027       2006.04       Middle       No       80.84       \$85,800       \$69,361       \$60,772       3191       37.92       1210       510       1         40       027       2007.00       Unknown       No       0.00       \$85,800       \$0       \$0       245       36.33       89 <td>338 31.36 106</td> <td>338</td> <td>\$0</td> <td>\$0</td> <td>\$85,800</td> <td>0.00</td> <td>No</td> <td>Unknown</td> <td>2001.00</td> <td>027</td> <td>40</td>	338 31.36 106	338	\$0	\$0	\$85,800	0.00	No	Unknown	2001.00	027	40
40       027       2004.00       Middle       No       83.72       \$85,800       \$71,832       \$62,936       1795       34.54       620       406         40       027       2005.00       Middle       No       96.90       \$85,800       \$83,140       \$72,847       3573       26.00       929       414       1         40       027       2006.02       Unknown       No       0.00       \$85,800       \$0       \$0       3302       35.49       1172       532       1         40       027       2006.03       Low       No       49.26       \$85,800       \$42,265       \$37,035       2996       46.70       1399       197         40       027       2006.04       Middle       No       80.84       \$85,800       \$69,361       \$60,772       3191       37.92       1210       510       1         40       027       2007.00       Unknown       No       0.00       \$85,800       \$0       \$0       245       36.33       89       0	1724 34.22 590	1724	\$49,132	\$56,079	\$85,800	65.36	No	Moderate	2002.00	027	40
40       027       2005.00       Middle       No       96.90       \$85,800       \$83,140       \$72,847       3573       26.00       929       414       1         40       027       2006.02       Unknown       No       0.00       \$85,800       \$0       \$0       3302       35.49       1172       532       1         40       027       2006.03       Low       No       49.26       \$85,800       \$42,265       \$37,035       2996       46.70       1399       197         40       027       2006.04       Middle       No       80.84       \$85,800       \$69,361       \$60,772       3191       37.92       1210       510       1         40       027       2007.00       Unknown       No       0.00       \$85,800       \$0       \$0       245       36.33       89       0	3512 39.27 1379	3512	\$56,111	\$64,041	\$85,800	74.64	No	Moderate	2003.00	027	40
40       027       2006.02       Unknown       No       0.00       \$85,800       \$0       \$0       3302       35.49       1172       532       1172         40       027       2006.03       Low       No       49.26       \$85,800       \$42,265       \$37,035       2996       46.70       1399       197         40       027       2006.04       Middle       No       80.84       \$85,800       \$69,361       \$60,772       3191       37.92       1210       510       11         40       027       2007.00       Unknown       No       0.00       \$85,800       \$0       \$0       245       36.33       89       0	1795 34.54 620	1795	\$62,936	\$71,832	\$85,800	83.72	No	Middle	2004.00	027	40
40       027       2006.03       Low       No       49.26       \$85,800       \$42,265       \$37,035       2996       46.70       1399       197         40       027       2006.04       Middle       No       80.84       \$85,800       \$69,361       \$60,772       3191       37.92       1210       510       1         40       027       2007.00       Unknown       No       0.00       \$85,800       \$0       \$0       245       36.33       89       0	3573 26.00 929	3573	\$72,847	\$83,140	\$85,800	96.90	No	Middle	2005.00	027	40
40 027 2006.04 Middle No 80.84 \$85,800 \$69,361 \$60,772 3191 37.92 1210 510 1 40 027 2007.00 Unknown No 0.00 \$85,800 \$0 \$0 245 36.33 89 0	3302 35.49 1172	3302	\$0	\$0	\$85,800	0.00	No	Unknown	2006.02	027	40
40 027 2007.00 Unknown No 0.00 \$85,800 \$0 \$0 245 36.33 89 0	2996 46.70 1399	2996	\$37,035	\$42,265	\$85,800	49.26	No	Low	2006.03	027	40
	3191 37.92 1210	3191	\$60,772	\$69,361	\$85,800	80.84	No	Middle	2006.04	027	40
40 027 2008.00 Middle No 95.30 \$85,800 \$81,767 \$71,641 7444 34.32 2555 1994 2	245 36.33 89	245	\$0	\$0	\$85,800	0.00	No	Unknown	2007.00	027	40
	7444 34.32 2555	7444	\$71,641	\$81,767	\$85,800	95.30	No	Middle	2008.00	027	40
40 027 2009.00 Middle No 100.78 \$85,800 \$86,469 \$75,762 4069 32.10 1306 1077 1	4069 32.10 1306	4069	\$75,762	\$86,469	\$85,800	100.78	No	Middle	2009.00	027	40
40 027 2010.00 Middle No 80.34 \$85,800 \$68,932 \$60,399 5895 36.93 2177 1014 1	5895 36.93 2177	5895	\$60,399	\$68,932	\$85,800	80.34	No	Middle	2010.00	027	40
40 027 2011.02 Upper No 143.50 \$85,800 \$123,123 \$107,875 2871 21.66 622 712 1	2871 21.66 622	2871	\$107,875	\$123,123	\$85,800	143.50	No	Upper	2011.02	027	40
40 027 2011.03 Middle No 84.04 \$85,800 \$72,106 \$63,173 3643 30.41 1108 778 1	3643 30.41 1108	3643	\$63,173	\$72,106	\$85,800	84.04	No	Middle	2011.03	027	40
40 027 2011.04 Upper No 128.38 \$85,800 \$110,150 \$96,510 2110 28.44 600 357	2110 28.44 600	2110	\$96,510	\$110,150	\$85,800	128.38	No	Upper	2011.04	027	40
40 027 2012.01 Low No 48.39 \$85,800 \$41,519 \$36,375 2258 30.91 698 110	2258 30.91 698	2258	\$36,375	\$41,519	\$85,800	48.39	No	Low	2012.01	027	40
40 027 2012.02 Unknown No 0.00 \$85,800 \$0 \$0 6015 30.51 1835 16	6015 30.51 1835	6015	\$0	\$0	\$85,800	0.00	No	Unknown	2012.02	027	40
40 027 2012.04 Moderate No 53.78 \$85,800 \$46,143 \$40,427 3850 40.21 1548 0	3850 40.21 1548	3850	\$40,427	\$46,143	\$85,800	53.78	No	Moderate	2012.04	027	40
40 027 2012.05 Middle No 116.36 \$85,800 \$99,837 \$87,473 4705 38.68 1820 783 1	4705 38.68 1820	4705	\$87,473	\$99,837	\$85,800	116.36	No	Middle	2012.05	027	40
40 027 2013.02 Middle No 83.23 \$85,800 \$71,411 \$62,569 3988 44.73 1784 139 1	3988 44.73 1784	3988	\$62,569	\$71,411	\$85,800	83.23	No	Middle	2013.02	027	40
40 027 2013.03 Moderate No 77.54 \$85,800 \$66,529 \$58,288 4941 39.87 1970 475 1	4941 39.87 1970	4941	\$58,288	\$66,529	\$85,800	77.54	No	Moderate	2013.03	027	40
40 027 2014.03 Upper No 138.50 \$85,800 \$118,833 \$104,115 6463 29.35 1897 2115 2	6463 29.35 1897	6463	\$104,115	\$118,833	\$85,800	138.50	No	Upper	2014.03	027	40
40 027 2014.04 Middle No 87.59 \$85,800 \$75,152 \$65,845 4215 33.26 1402 517	4215 33.26 1402	4215	\$65,845	\$75,152	\$85,800	87.59	No	Middle	2014.04	027	40
40 027 2014.05 Upper No 139.11 \$85,800 \$119,356 \$104,570 6593 33.32 2197 1825 2	6593 33.32 2197	6593	\$104,570	\$119,356	\$85,800	139.11	No	Upper	2014.05	027	40
40 027 2015.05 Upper No 155.38 \$85,800 \$133,316 \$116,806 5791 25.44 1473 1860 2	5791 25.44 1473	5791	\$116,806	\$133,316	\$85,800	155.38	No	Upper	2015.05	027	40
40 027 2015.08 Middle No 84.19 \$85,800 \$72,235 \$63,287 3052 35.35 1079 585	3052 35.35 1079	3052	\$63,287	\$72,235	\$85,800	84.19	No	Middle	2015.08	027	40

<sup>\*</sup> 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	027	2015.09	Upper	No	129.70	\$85,800	\$111,283	\$97,500	5428	32.52	1765	1367	1707
40	027	2015.11	Middle	No	102.46	\$85,800	\$87,911	\$77,024	2801	31.31	877	695	1186
40	027	2015.12	Middle	No	105.98	\$85,800	\$90,931	\$79,667	3724	28.20	1050	1487	1935
40	027	2015.13	Upper	No	164.18	\$85,800	\$140,866	\$123,421	2981	28.45	848	780	893
40	027	2015.14	Upper	No	153.70	\$85,800	\$131,875	\$115,543	5334	29.96	1598	1337	1646
40	027	2016.02	Middle	No	91.30	\$85,800	\$78,335	\$68,636	2920	36.82	1075	788	1159
40	027	2016.03	Moderate	No	75.08	\$85,800	\$64,419	\$56,442	3845	37.09	1426	735	1323
40	027	2016.04	Middle	No	81.94	\$85,800	\$70,305	\$61,595	3910	40.72	1592	637	1149
40	027	2016.07	Upper	No	122.63	\$85,800	\$105,217	\$92,188	6721	38.46	2585	1552	2032
40	027	2016.09	Upper	No	155.23	\$85,800	\$133,187	\$116,688	5027	38.95	1958	1367	1552
40	027	2016.10	Upper	No	153.86	\$85,800	\$132,012	\$115,664	4338	37.07	1608	1160	1204
40	027	2016.11	Upper	No	124.47	\$85,800	\$106,795	\$93,571	2264	33.17	751	591	697
40	027	2016.12	Middle	No	98.53	\$85,800	\$84,539	\$74,071	5340	32.81	1752	1359	1939
40	027	2017.00	Upper	No	160.85	\$85,800	\$138,009	\$120,915	5060	31.46	1592	1191	1298
40	027	2018.01	Upper	No	153.73	\$85,800	\$131,900	\$115,565	4409	35.63	1571	2067	2113
40	027	2018.02	Middle	No	115.41	\$85,800	\$99,022	\$86,758	3789	30.80	1167	907	1058
40	027	2019.02	Middle	No	82.66	\$85,800	\$70,922	\$62,137	4660	46.31	2158	1081	1544
40	027	2019.03	Middle	No	98.99	\$85,800	\$84,933	\$74,417	3098	51.36	1591	798	1001
40	027	2019.04	Middle	No	93.49	\$85,800	\$80,214	\$70,281	5376	49.72	2673	1270	1877
40	027	2020.02	Middle	No	88.67	\$85,800	\$76,079	\$66,654	4309	37.73	1626	768	1388
40	027	2020.04	Middle	No	87.40	\$85,800	\$74,989	\$65,703	3893	33.78	1315	1172	1401
40	027	2020.05	Middle	No	92.95	\$85,800	\$79,751	\$69,877	6564	44.68	2933	1563	2405
40	027	2020.06	Moderate	No	68.17	\$85,800	\$58,490	\$51,250	3433	49.37	1695	372	698
40	027	2020.07	Middle	No	103.78	\$85,800	\$89,043	\$78,015	4954	41.48	2055	1112	1432
40	027	2020.08	Upper	No	121.83	\$85,800	\$104,530	\$91,581	5105	33.38	1704	1707	2040
40	027	2021.02	Middle	No	90.23	\$85,800	\$77,417	\$67,829	2543	29.73	756	634	1095
40	027	2021.04	Middle	No	109.27	\$85,800	\$93,754	\$82,143	2433	32.80	798	589	796
40	027	2021.05	Middle	No	84.10	\$85,800	\$72,158	\$63,221	4473	32.84	1469	962	1571
40	027	2021.06	Middle	No	109.37	\$85,800	\$93,839	\$82,220	6264	34.39	2154	2283	2686

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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	027	2021.07	Upper	No	156.52	\$85,800	\$134,294	\$117,663	3335	33.37	1113	786	1018
40	027	2022.01	Upper	No	129.98	\$85,800	\$111,523	\$97,708	4806	30.65	1473	1299	1597
40	027	2022.03	Middle	No	108.88	\$85,800	\$93,419	\$81,852	5945	35.19	2092	1299	1990
40	027	2022.05	Middle	No	119.75	\$85,800	\$102,746	\$90,019	8093	36.17	2927	2182	2613
40	027	2022.07	Middle	No	100.10	\$85,800	\$85,886	\$75,250	646	33.75	218	151	151
40	027	2022.08	Middle	No	99.61	\$85,800	\$85,465	\$74,879	2754	36.06	993	525	559
40	027	2023.01	Upper	No	156.51	\$85,800	\$134,286	\$117,652	6821	26.15	1784	1904	2137
40	027	2023.02	Middle	No	97.04	\$85,800	\$83,260	\$72,950	6621	25.15	1665	1981	2407
40	027	2024.03	Upper	No	125.12	\$85,800	\$107,353	\$94,053	5637	22.69	1279	1872	2069
40	027	2024.04	Middle	No	98.40	\$85,800	\$84,427	\$73,971	4307	22.80	982	1189	1684
40	027	2024.05	Upper	No	122.10	\$85,800	\$104,762	\$91,786	6617	28.64	1895	1488	1985
40	027	2024.06	Middle	No	89.79	\$85,800	\$77,040	\$67,500	3294	30.09	991	983	1230
40	027	2024.07	Middle	No	90.46	\$85,800	\$77,615	\$68,000	3207	25.69	824	826	1053
40	027	2025.01	Middle	No	111.18	\$85,800	\$95,392	\$83,580	4666	23.34	1089	1383	1965
40	027	2025.02	Middle	No	119.50	\$85,800	\$102,531	\$89,830	2663	22.61	602	636	932
40	027	2026.00	Moderate	No	64.32	\$85,800	\$55,187	\$48,355	2541	31.84	809	704	1242

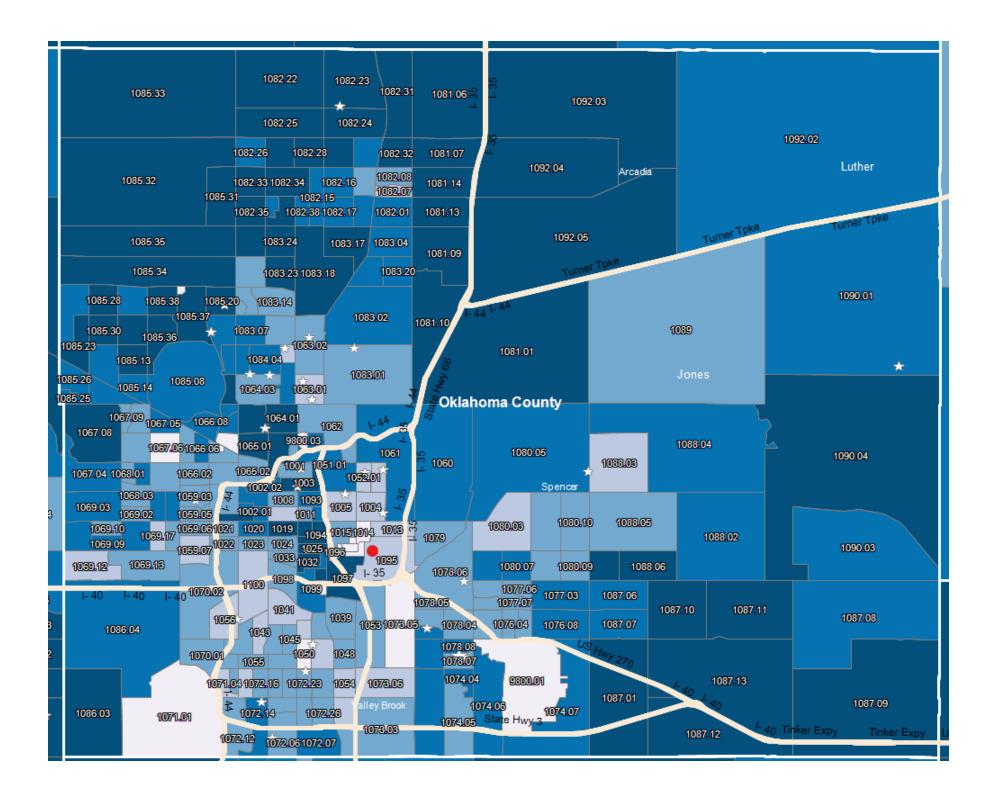
<sup>\*</sup> Will automatically be included in the 2024 Distressed or Underserved Tract List

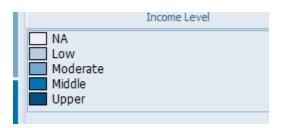
State: 40 - OKLAHOMA (OK) County: 087 - MCCLAIN COUNTY



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	087	4001.03	Upper	No	130.70	\$85,800	\$112,141	\$98,250	5572	23.19	1292	1712	2103
40	087	4001.04	Middle	No	99.37	\$85,800	\$85,259	\$74,701	5465	21.21	1159	1562	1949
40	087	4001.05	Middle	No	110.50	\$85,800	\$94,809	\$83,063	4063	25.40	1032	1315	1578
40	087	4001.06	Upper	No	128.22	\$85,800	\$110,013	\$96,389	5559	24.45	1359	1602	1965
40	087	4002.01	Middle	No	99.91	\$85,800	\$85,723	\$75,104	3861	26.44	1021	1124	1591
40	087	4002.03	Middle	No	88.47	\$85,800	\$75,907	\$66,506	4925	26.13	1287	1194	1559
40	087	4002.04	Upper	No	124.85	\$85,800	\$107,121	\$93,857	5410	29.09	1574	1545	1786
40	087	4003.00	Middle	No	82.15	\$85,800	\$70,485	\$61,756	5624	34.69	1951	1313	2239
40	087	4004.00	Middle	No	83.69	\$85,800	\$71,806	\$62,917	1183	24.18	286	285	471

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• 115 Park Ave, Oklahoma City OK 73102

## 2024 FFIEC Census Report - Summary Census Income Information

State: 40 - OKLAHOMA (OK)

**County: 109 - OKLAHOMA COUNTY** 



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1001.00	Moderate	\$75,170	\$89,100	8.96	76.76	\$57,705	\$68,393	\$54,105
40	109	1002.01	Middle	\$75,170	\$89,100	6.19	112.38	\$84,479	\$100,131	\$69,182
40	109	1002.02	Middle	\$75,170	\$89,100	15.85	80.60	\$60,592	\$71,815	\$39,679
40	109	1002.03	Middle	\$75,170	\$89,100	19.98	88.26	\$66,351	\$78,640	\$47,393
40	109	1003.00	Upper	\$75,170	\$89,100	3.12	138.11	\$103,824	\$123,056	\$100,250
40	109	1004.00	Low	\$75,170	\$89,100	35.66	42.03	\$31,595	\$37,449	\$30,968
40	109	1005.00	Low	\$75,170	\$89,100	27.50	47.19	\$35,474	\$42,046	\$26,583
40	109	1008.00	Moderate	\$75,170	\$89,100	14.49	74.83	\$56,250	\$66,674	\$51,217
40	109	1009.00	Upper	\$75,170	\$89,100	5.22	140.37	\$105,521	\$125,070	\$90,341
40	109	1010.00	Low	\$75,170	\$89,100	35.19	40.83	\$30,694	\$36,380	\$29,063
40	109	1011.00	Moderate	\$75,170	\$89,100	16.24	58.53	\$44,003	\$52,150	\$42,936
40	109	1012.00	Middle	\$75,170	\$89,100	10.64	82.50	\$62,019	\$73,508	\$43,424
40	109	1013.00	Low	\$75,170	\$89,100	45.22	37.04	\$27,846	\$33,003	\$29,318
40	109	1014.00	Unknown	\$75,170	\$89,100	33.98	0.00	\$0	\$0	\$34,342
40	109	1015.00	Moderate	\$75,170	\$89,100	32.42	69.63	\$52,344	\$62,040	\$37,031
40	109	1018.00	Upper	\$75,170	\$89,100	4.17	189.12	\$142,163	\$168,506	\$102,895
40	109	1019.00	Upper	\$75,170	\$89,100	22.36	135.85	\$102,122	\$121,042	\$64,107
40	109	1020.00	Middle	\$75,170	\$89,100	12.94	106.53	\$80,083	\$94,918	\$58,382
40	109	1021.00	Moderate	\$75,170	\$89,100	19.08	61.31	\$46,090	\$54,627	\$45,225
40	109	1022.00	Moderate	\$75,170	\$89,100	23.73	57.90	\$43,524	\$51,589	\$42,754
40	109	1023.00	Moderate	\$75,170	\$89,100	14.77	67.29	\$50,583	\$59,955	\$49,003
40	109	1024.00	Moderate	\$75,170	\$89,100	23.21	59.60	\$44,808	\$53,104	\$38,009
40	109	1025.00	Upper	\$75,170	\$89,100	29.76	141.82	\$106,607	\$126,362	\$35,729
40	109	1032.00	Upper	\$75,170	\$89,100	13.75	158.18	\$118,906	\$140,938	\$58,472
40	109	1033.00	Moderate	\$75,170	\$89,100	25.73	59.56	\$44,773	\$53,068	\$43,182
40	109	1039.00	Moderate	\$75,170	\$89,100	39.81	54.49	\$40,962	\$48,551	\$34,680
40	109	1041.00	Low	\$75,170	\$89,100	39.15	36.31	\$27,295	\$32,352	\$14,066
40	109	1042.00	Moderate	\$75,170	\$89,100	18.36	61.76	\$46,429	\$55,028	\$46,563
40	109	1043.00	Low	\$75,170	\$89,100	16.56	49.54	\$37,244	\$44,140	\$65,404
40	109	1044.00	Moderate	\$75,170	\$89,100	28.21	51.11	\$38,421	\$45,539	\$32,174
40	109	1045.00	Moderate	\$75,170	\$89,100	21.71	69.87	\$52,525	\$62,254	\$52,696
40	109	1046.00	Low	\$75,170	\$89,100	31.83	45.34	\$34,083	\$40,398	\$32,702
40	109	1047.00	Moderate	\$75,170	\$89,100	30.60	71.73	\$53,920	\$63,911	\$14,367
40	109	1048.00	Moderate	\$75,170	\$89,100	28.54	50.02	\$37,601	\$44,568	\$33,769
40	109	1049.00	Low	\$75,170	\$89,100	33.83	49.76	\$37,409	\$44,336	\$36,904
40	109	1050.00	Unknown	\$75,170	\$89,100	25.65	0.00	\$0	\$0	\$34,821
40	109	1051.01	Middle	\$75,170	\$89,100	26.37	105.56	\$79,350	\$94,054	\$57,601
40	109	1052.01	Low	\$75,170	\$89,100	12.49	44.54	\$33,482	\$39,685	\$32,223
40	109	1052.02	Low	\$75,170	\$89,100	27.75	32.55	\$24,471	\$29,002	\$21,581
40	109	1053.00	Moderate	\$75,170	\$89,100	24.35	69.45	\$52,206	\$61,880	\$45,156
40	109	1054.00	Low	\$75,170	\$89,100	32.64	42.49	\$31,944	\$37,859	\$30,928

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1055.00	Moderate	\$75,170	\$89,100	23.33	57.18	\$42,989	\$50,947	\$40,585
40	109	1056.00	Low	\$75,170	\$89,100	48.73	21.97	\$16,516	\$19,575	\$26,611
40	109	1059.03	Moderate	\$75,170	\$89,100	15.37	65.29	\$49,083	\$58,173	\$45,350
40	109	1059.04	Moderate	\$75,170	\$89,100	19.47	61.61	\$46,319	\$54,895	\$43,364
40	109	1059.05	Moderate	\$75,170	\$89,100	21.48	55.32	\$41,587	\$49,290	\$41,146
40	109	1059.06	Moderate	\$75,170	\$89,100	15.72	73.88	\$55,536	\$65,827	\$52,304
40	109	1059.07	Low	\$75,170	\$89,100	13.14	47.84	\$35,968	\$42,625	\$38,407
40	109	1060.00	Middle	\$75,170	\$89,100	14.98	103.67	\$77,930	\$92,370	\$67,969
40	109	1061.00	Middle	\$75,170	\$89,100	27.28	90.52	\$68,047	\$80,653	\$56,207
40	109	1062.00	Moderate	\$75,170	\$89,100	15.51	79.43	\$59,710	\$70,772	\$59,132
40	109	1063.01	Low	\$75,170	\$89,100	49.09	35.09	\$26,380	\$31,265	\$26,769
40	109	1063.02	Moderate	\$75,170	\$89,100	34.44	52.81	\$39,698	\$47,054	\$39,889
40	109	1063.03	Middle	\$75,170	\$89,100	15.09	97.75	\$73,482	\$87,095	\$56,420
40	109	1064.01	Upper	\$75,170	\$89,100	2.29	332.58	\$250,001	\$296,329	\$173,889
40	109	1064.02	Upper	\$75,170	\$89,100	2.33	290.02	\$218,015	\$258,408	\$125,278
40	109	1064.03	Moderate	\$75,170	\$89,100	18.57	78.69	\$59,152	\$70,113	\$55,920
40	109	1065.01	Upper	\$75,170	\$89,100	4.21	143.05	\$107,532	\$127,458	\$78,348
40	109	1065.02	Moderate	\$75,170	\$89,100	25.98	76.61	\$57,589	\$68,260	\$57,438
40	109	1065.03	Upper	\$75,170	\$89,100	5.89	121.77	\$91,541	\$108,497	\$72,125
40	109	1066.01	Moderate	\$75,170	\$89,100	38.40	58.30	\$43,828	\$51,945	\$38,813
40	109	1066.02	Moderate	\$75,170	\$89,100	11.09	64.90	\$48,789	\$57,826	\$50,840
40	109	1066.06	Middle	\$75,170	\$89,100	4.74	97.16	\$73,042	\$86,570	\$65,982
40	109	1066.07	Moderate	\$75,170	\$89,100	12.74	67.94	\$51,076	\$60,535	\$46,607
40	109	1066.08	Middle	\$75,170	\$89,100	8.09	101.58	\$76,364	\$90,508	\$70,853
40	109	1066.09	Middle	\$75,170	\$89,100	0.96	91.45	\$68,750	\$81,482	\$60,491
40	109	1066.10	Unknown	\$75,170	\$89,100	29.36	0.00	\$0	\$0	\$23,934
40	109	1066.11	Moderate	\$75,170	\$89,100	12.67	50.36	\$37,862	\$44,871	\$34,437
40	109	1067.02	Moderate	\$75,170	\$89,100	8.74	72.76	\$54,694	\$64,829	\$51,812
40	109	1067.04	Middle	\$75,170	\$89,100	12.85	97.13	\$73,016	\$86,543	\$53,942
40	109	1067.05	Middle	\$75,170	\$89,100	10.55	85.41	\$64,205	\$76,100	\$62,610
40	109	1067.06	Unknown	\$75,170	\$89,100	26.71	0.00	\$0	\$0	\$36,202
40	109	1067.08	Upper	\$75,170	\$89,100	1.31	138.92	\$104,427	\$123,778	\$86,736
40	109	1067.09	Moderate	\$75,170	\$89,100	37.64	55.49	\$41,719	\$49,442	\$41,910
40	109	1067.10	Moderate	\$75,170	\$89,100	16.69	64.48	\$48,472	\$57,452	\$44,594
40	109	1068.01	Moderate	\$75,170	\$89,100	7.74	67.84	\$51,000	\$60,445	\$41,176
40	109	1068.02	Middle	\$75,170	\$89,100	18.03	81.97	\$61,621	\$73,035	\$54,250
40	109	1068.03	Moderate	\$75,170	\$89,100	12.07	65.52	\$49,256	\$58,378	\$31,948
40	109	1068.04	Moderate	\$75,170	\$89,100	24.19	74.55	\$56,042	\$66,424	\$36,524
40	109	1069.02	Moderate	\$75,170	\$89,100	9.04	73.55	\$55,288	\$65,533	\$50,962
40	109	1069.03	Middle	\$75,170	\$89,100	9.48	92.76	\$69,733	\$82,649	\$68,059
40	109	1069.06	Middle	\$75,170	\$89,100	18.24	80.48	\$60,500	\$71,708	\$49,408
40	109	1069.07	Middle	\$75,170	\$89,100	6.82	97.84	\$73,553	\$87,175	\$47,578
40	109	1069.09	Middle	\$75,170	\$89,100	15.00	94.49	\$71,029	\$84,191	\$57,188
40	109	1069.10	Moderate	\$75,170	\$89,100	24.75	72.81	\$54,738	\$64,874	\$31,071
40	109	1069.11	Middle	\$75,170	\$89,100	8.00	108.00	\$81,188	\$96,228	\$59,750

109	State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
40         109         1069.14         Mildole         \$75,170         \$89,100         34.54         \$80.33         \$80.433         \$71,627         \$32,076           40         109         1069.16         Moderate         \$75,170         \$89,100         \$65.49         \$32.58         \$24.492         \$29.029         \$24.767           40         109         1070.01         Moderate         \$75,170         \$89,100         \$65.29         \$60.02         \$49.599         \$53,738         \$34,738           40         109         1071.01         Unknown         \$75,170         \$89,100         \$10.00         \$00         \$50         \$59,735         \$34,668           40         109         1071.03         Moderate         \$75,170         \$89,100         \$20.00         \$00         \$50         \$50         \$50           40         109         1071.04         Low         \$75,170         \$89,100         \$26.25         \$27.33         \$39,643         \$45,892         \$41,673           40         109         1072.12         Moderate         \$75,170         \$89,100         \$21.91         \$62.56         \$47,031         \$85,741         \$33,346           40         109         1072.14 <th< td=""><td>40</td><td>109</td><td>1069.12</td><td>Low</td><td>\$75,170</td><td>\$89,100</td><td>40.85</td><td>31.01</td><td>\$23,311</td><td>\$27,630</td><td>\$36,123</td></th<>	40	109	1069.12	Low	\$75,170	\$89,100	40.85	31.01	\$23,311	\$27,630	\$36,123
40         109         1096,16         Moderate         \$75,170         \$89,100         \$2.4         \$7.30         \$43,074         \$51,054         \$25,493         \$22,492         \$22,679           40         109         1070.01         Moderate         \$75,170         \$89,100         \$2.5.29         \$0.02         \$44,492         \$25,478         \$37,144           40         109         1070.02         Moderate         \$75,170         \$89,100         17.07         \$6.92         \$45,529         \$58,735         \$44,663           40         109         1071.03         Moderate         \$75,170         \$89,100         30.00         0.00         \$0         \$0         \$0         \$0           40         109         1071.03         Moderate         \$75,170         \$89,100         37.04         41.57         \$31,250         \$37,039         \$26,382           40         109         1072.07         Middle         \$75,170         \$89,100         21.91         £2,56         \$47,031         \$57,41         \$38,100           40         109         1072.13         Moderate         \$75,170         \$89,100         15.18         \$0.68         \$31,40         \$6,81         \$30,227         \$59,528	40	109	1069.13	Moderate	\$75,170	\$89,100	41.75	50.97	\$38,315	\$45,414	\$25,475
40         109         109,47         Low         \$75,170         \$89,100         \$6.49         \$2.58         \$24,492         \$20,208         \$2,457           40         109         1070.01         Moderate         \$75,170         \$89,100         \$6.32         \$60.02         \$45,129         \$58,375         \$31,34           40         109         1071.01         Unknown         \$75,170         \$89,100         \$0.00         \$0.00         \$50         \$50         \$54,663           40         109         1071.04         Unknown         \$75,170         \$89,100         \$20.00         \$20.00         \$50         \$50         \$50           40         109         1071.04         Low         \$75,170         \$89,100         \$2.41         \$41,57         \$31,250         \$37,039         \$26,392           40         109         1072.12         Moderate         \$75,170         \$89,100         \$1.18         70.69         \$31,400         \$37,039         \$26,392           40         109         1072.14         Middle         \$75,170         \$89,100         \$1.18         70.69         \$53,140         \$62,985         \$43,392           40         109         1072.14         Middle	40	109	1069.14	Middle	\$75,170	\$89,100	34.54	80.39	\$60,433	\$71,627	\$43,219
40         109         1070.01         Moderate         \$75,170         \$89,100         26.32         60.02         \$45,123         \$53,478         \$37,134           40         109         1071.01         Unknown         \$75,170         \$89,100         0.00         0.00         \$0         \$50         \$0         \$0           40         109         1071.03         Moderate         \$75,170         \$89,100         26.42         \$2.73         \$39,643         \$46,982         \$41,673           40         109         1072.06         Moderate         \$75,170         \$89,100         21.91         62.56         \$47,031         \$55,741         \$38,102           40         109         1072.07         Middle         \$75,170         \$89,100         21.91         62.56         \$47,031         \$55,741         \$38,102           40         109         1072.13         Moderate         \$75,170         \$89,100         15.18         70.69         \$55,140         \$33,929           40         109         1072.15         Moderate         \$75,170         \$89,100         31.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.15         Moderat	40	109	1069.16	Moderate	\$75,170	\$89,100	26.21	57.30	\$43,074	\$51,054	\$30,761
40         109         1070,02         Moderate         \$75,170         \$89,100         1 70 7         65 92         \$49,559         \$8,735         \$44,663           40         109         1071.03         Moderate         \$75,170         \$89,100         26.42         \$2.73         \$39,643         \$46,982         \$41,673           40         109         1071.04         Low         \$75,170         \$89,100         26.42         \$2.73         \$31,250         \$37,039         \$26,392           40         109         1072.12         Moderate         \$75,170         \$89,100         21.91         62.56         \$67,907         \$80,484         \$37,384           40         109         1072.12         Moderate         \$75,170         \$89,100         21.61         62.66         \$63,140         \$62,952         \$43,929           40         109         1072.15         Moderate         \$75,170         \$89,100         11.15         87.12         \$65,944         \$77,624         \$52,83           40         109         1072.15         Moderate         \$75,170         \$89,100         31.92         \$43,229         \$44,83         \$44,83         \$42,339           40         109         1072.15	40	109	1069.17	Low	\$75,170	\$89,100	55.49	32.58	\$24,492	\$29,029	\$24,579
40         109         1070,02         Moderate         \$75,170         \$89,100         1 70 7         65 92         \$49,559         \$8,735         \$44,663           40         109         1071.03         Moderate         \$75,170         \$89,100         26.42         \$2.73         \$39,643         \$46,982         \$41,673           40         109         1071.04         Low         \$75,170         \$89,100         26.42         \$2.73         \$31,250         \$37,039         \$26,392           40         109         1072.12         Moderate         \$75,170         \$89,100         21.91         62.56         \$67,907         \$80,484         \$37,384           40         109         1072.12         Moderate         \$75,170         \$89,100         21.61         62.66         \$63,140         \$62,952         \$43,929           40         109         1072.15         Moderate         \$75,170         \$89,100         11.15         87.12         \$65,944         \$77,624         \$52,83           40         109         1072.15         Moderate         \$75,170         \$89,100         31.92         \$43,229         \$44,83         \$44,83         \$42,339           40         109         1072.15	40	109	1070.01	Moderate	\$75,170	\$89,100	26.32	60.02	\$45,123	\$53,478	\$37,134
40         109         1071 03         Moderate         \$75,170         \$89,100         26.42         52.73         \$39,623         \$46,982         \$41,673           40         109         1071.04         Low         \$75,170         \$89,100         21.91         62.56         \$47,031         \$55,741         \$38,102           40         109         1072.07         Middle         \$75,170         \$89,100         25.94         90.33         \$67,907         \$80,484         \$37,384           40         109         1072.13         Moderate         \$75,170         \$89,100         25.94         90.33         \$67,907         \$80,484         \$37,384           40         109         1072.13         Moderate         \$75,170         \$89,100         15.18         70.69         \$53,140         \$62,985         \$43,293           40         109         1072.14         Middle         \$75,170         \$89,100         11.15         87.12         \$56,694         \$77,624         \$52,698           40         109         1072.16         Moderate         \$75,170         \$89,100         34.69         63.19         \$47,500         \$56,302         \$31,725           40         109         1072.19	40	109	1070.02	Moderate			17.07	65.92		\$58,735	
40         109         1071 O4         Low         \$55,170         \$89,100         37.04         41.57         \$31,250         \$37,039         \$26,392           40         109         1072.06         Moderate         \$75,170         \$89,100         21.91         62.56         \$47,031         \$55,741         \$38,7384           40         109         1072.12         Moderate         \$75,170         \$89,100         15.18         70.69         \$53,140         \$62,985         \$43,3284           40         109         1072.14         Middle         \$75,170         \$89,100         11.15         871.2         \$66,494         \$77,624         \$52,636           40         109         1072.15         Low         \$75,170         \$89,100         30.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.16         Moderate         \$75,170         \$89,100         30.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.19         Moderate         \$75,170         \$89,100         30.52         54.32         \$40,833         \$48,939         \$31,755           40         109         1072.18	40	109	1071.01	Unknown			0.00	0.00			
40         109         1071 O4         Low         \$55,170         \$89,100         37.04         \$41,57         \$31,250         \$37,039         \$26,392           40         109         1072.07         Middle         \$75,170         \$89,100         \$25,94         90.33         \$67,907         \$80,484         \$37,334           40         109         1072.12         Moderate         \$75,170         \$89,100         15,18         70.69         \$53,140         \$82,985         \$43,333           40         109         1072.14         Middle         \$75,170         \$89,100         \$16,18         \$70,627         \$56,694         \$77,624         \$82,636           40         109         1072.15         Low         \$75,170         \$89,100         30.52         \$43,55         \$32,738         \$38,803         \$42,938           40         109         1072.16         Moderate         \$75,170         \$89,100         30.52         \$43,55         \$32,738         \$38,803         \$42,938           40         109         1072.19         Moderate         \$75,170         \$89,100         30.52         \$43,55         \$32,735         \$48,939         \$31,755           40         109         1072.18	40	109	1071.03	Moderate	\$75,170	\$89,100	26.42	52.73	\$39,643	\$46,982	\$41,673
40         109         1072.0F         Moderate         \$75,170         \$89,100         21.91         62.56         \$47,031         \$55,741         \$38,102           40         109         1072.07         Middle         \$75,170         \$89,100         25.94         90.33         \$67,907         \$80,484         \$37,84           40         109         1072.12         Moderate         \$75,170         \$89,100         21.67         66.81         \$50,227         \$59,528         \$42,339           40         109         1072.14         Middle         \$75,170         \$89,100         21.67         66.81         \$50,227         \$59,528         \$42,338           40         109         1072.15         Low         \$75,170         \$89,100         30.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.16         Moderate         \$75,170         \$89,100         34.69         63.19         \$47,500         \$56,302         \$31,324           40         109         1072.18         Moderate         \$75,170         \$89,100         22.95         \$5.07         \$41,403         \$49,607         \$35,355           40         109         1072.21	40	109		Low					•		
40         109         1072.07         Middle         \$75,170         \$89,100         25,94         90.33         \$67,907         \$80,484         \$37,384           40         109         1072.12         Moderate         \$75,170         \$89,100         121.67         66.81         \$50,227         \$59,528         \$43,939           40         109         1072.14         Middle         \$75,170         \$89,100         11.15         87.12         \$66,844         \$77,624         \$52,636           40         109         1072.15         Low         \$75,170         \$89,100         31.52         \$43.55         \$32,738         \$38,803         \$42,939           40         109         1072.15         Moderate         \$75,170         \$89,100         29.82         \$43.55         \$32,738         \$36,803         \$42,938           40         109         1072.17         Moderate         \$75,170         \$89,100         29.82         \$53.27         \$41,403         \$49,607         \$35,355           40         109         1072.21         Moderate         \$75,170         \$89,100         12.75         \$74.64         \$56,171         \$44,734           40         109         1072.22         Moderate <td></td>											
40         109         1072.12         Moderate         \$75,170         \$89,100         15.18         70.69         \$53,140         \$62,985         \$43,929           40         109         1072.13         Moderate         \$75,170         \$89,100         21.67         66.81         \$50,225         \$59,528         \$42,339           40         109         1072.15         Low         \$75,170         \$89,100         30.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.16         Moderate         \$75,170         \$89,100         34.69         63.19         \$47,500         \$56,302         \$31,924           40         109         1072.17         Moderate         \$75,170         \$89,100         22.95         \$5.07         \$41,403         \$49,067         \$35,355           40         109         1072.21         Moderate         \$75,170         \$89,100         12.75         74.64         \$56,111         \$66,504         \$44,74           40         109         1072.21         Moderate         \$75,170         \$89,100         12.75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.22	40	109	1072.07	Middle					· · · · · · · · · · · · · · · · · · ·	\$80,484	
40         109         1072.13         Moderate         \$75,170         \$89,100         21.67         66.81         \$50,227         \$59,528         \$42,339           40         109         1072.14         Middle         \$75,170         \$89,100         11.15         87.12         \$66,494         \$77,624         \$52,636         \$42,938           40         109         1072.16         Moderate         \$75,170         \$89,100         34.69         63.19         \$47,500         \$56,302         \$31,324           40         109         1072.17         Moderate         \$75,170         \$89,100         29.82         54.32         \$40,833         \$49,907         \$31,324           40         109         1072.19         Moderate         \$75,170         \$89,100         22.95         55.07         \$41,403         \$49,067         \$35,555           40         109         1072.21         Moderate         \$75,170         \$89,100         12,75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.22         Moderate         \$75,170         \$89,100         36.88         75.16         \$56,500         \$66,968         \$32,639           40         109 <td></td>											
40         109         1072.14         Middle         \$75,170         \$89,100         11.15         87.12         \$65,494         \$77,624         \$52,636           40         109         1072.15         Low         \$75,170         \$89,100         30.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.17         Moderate         \$75,170         \$89,100         29.82         54.32         \$40,833         \$48,399         \$31,755           40         109         1072.18         Moderate         \$75,170         \$89,100         22.95         55.07         \$41,403         \$49,067         \$35,355           40         109         1072.19         Moderate         \$75,170         \$89,100         12.75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.21         Moderate         \$75,170         \$89,100         16.61         78.19         \$69,667         \$51,161           40         109         1072.23         Moderate         \$75,170         \$89,100         18.91         62.80         \$47,214         \$56,505         \$69,688         \$32,639           40         109         1072.25						•			· · · · · · · · · · · · · · · · · · ·		
40         109         1072.15         Low         \$75,170         \$89,100         30.52         43.55         \$32,738         \$38,803         \$42,938           40         109         1072.16         Moderate         \$75,170         \$89,100         34,69         63.19         \$47,500         \$56,302         \$31,324           40         109         1072.17         Moderate         \$75,170         \$89,100         29.82         54.32         \$40,833         \$48,399         \$31,756           40         109         1072.18         Moderate         \$75,170         \$89,100         12.75         \$74,64         \$56,511         \$49,067         \$39,355           40         109         1072.21         Moderate         \$75,170         \$89,100         12.75         74,64         \$56,511         \$42,219         \$25,129           40         109         1072.21         Moderate         \$75,170         \$89,100         16,61         78.19         \$58,776         \$69,667         \$51,161           40         109         1072.23         Moderate         \$75,170         \$89,100         18,91         62,80         \$47,214         \$55,955         \$26,565           40         109         1072.23										· · · · · ·	
40         109         1072.16         Moderate         \$75,170         \$89,100         34.69         63.19         \$47,500         \$56,302         \$31,324           40         109         1072.17         Moderate         \$75,170         \$89,100         29.82         \$4.32         \$40,833         \$48,999         \$31,755           40         109         1072.19         Moderate         \$75,170         \$89,100         12.75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.20         Moderate         \$75,170         \$89,100         34.96         \$52.4         \$41,526         \$49,219         \$25,129           40         109         1072.21         Moderate         \$75,170         \$89,100         36.88         75.16         \$56,600         \$69,667         \$51,161           40         109         1072.22         Moderate         \$75,170         \$89,100         18.91         \$6.86         \$64,541         \$55,955         \$26,665           40         109         1072.25         Moderate         \$75,170         \$89,100         36.86         \$64,541         \$56,60         \$56,666         \$37,181           40         109         1072.25									· · · · · · · · · · · · · · · · · · ·		
40         109         1072.17         Moderate         \$75,170         \$89,100         29.82         54.32         \$40,833         \$48,399         \$31,755           40         109         1072.18         Moderate         \$75,170         \$89,100         \$2.95         \$5.07         \$41,403         \$49,067         \$35,355           40         109         1072.19         Moderate         \$75,170         \$89,100         \$12.75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.21         Moderate         \$75,170         \$89,100         34.96         \$52.24         \$41,526         \$49,219         \$25,1161           40         109         1072.21         Moderate         \$75,170         \$89,100         36.88         75.16         \$56,500         \$69,667         \$51,161           40         109         1072.22         Moderate         \$75,170         \$89,100         18.91         \$62.80         \$47,214         \$55,955         \$26,668           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         \$63,71         \$47,845         \$56,766         \$37,181           40         109         107									· · · · · · · · · · · · · · · · · · ·		
40         109         1072.18         Moderate         \$75,170         \$89,100         22.95         55.07         \$41,403         \$49,067         \$35,355           40         109         1072.19         Moderate         \$75,170         \$89,100         12.75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.21         Moderate         \$75,170         \$89,100         16.61         78.19         \$58,776         \$69,667         \$51,161           40         109         1072.22         Moderate         \$75,170         \$89,100         16.61         78.19         \$56,500         \$66,968         \$32,639           40         109         1072.22         Moderate         \$75,170         \$89,100         18.91         62.80         \$47,214         \$55,955         \$26,666           40         109         1072.25         Moderate         \$75,170         \$89,100         12.89         63,71         \$47,895         \$56,766         \$37,181           40         109         1072.26         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,05           40         109         1073.05 </td <td></td>											
40         109         1072.19         Moderate         \$75,170         \$89,100         12.75         74.64         \$56,111         \$66,504         \$44,734           40         109         1072.20         Moderate         \$75,170         \$89,100         34.96         \$52.4         \$41,526         \$49,219         \$25,129           40         109         1072.21         Moderate         \$75,170         \$89,100         16.61         78.19         \$58,776         \$66,667         \$51,611           40         109         1072.23         Moderate         \$75,170         \$89,100         16.81         62.80         \$47,214         \$55,955         \$26,565           40         109         1072.23         Moderate         \$75,170         \$89,100         6.47         85.86         \$64,541         \$76,501         \$59,674           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         3.71         \$47,995         \$56,766         \$37,181           40         109         1073.02         Low         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48,355         \$38,221           40         109         1073.05						•					
40         109         1072.20         Moderate         \$75,170         \$89,100         34.96         55.24         \$41,526         \$49,219         \$25,129           40         109         1072.21         Moderate         \$75,170         \$89,100         16.61         78.19         \$58,776         \$69,667         \$51,6161           40         109         1072.22         Moderate         \$75,170         \$89,100         18.91         62.80         \$47,214         \$55,955         \$26,565           40         109         1072.24         Middle         \$75,170         \$89,100         16.47         85.86         \$64,541         \$76,501         \$59,674           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1072.25         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.03         Moderate         \$75,170         \$89,100         37.42         47.69         \$35,852         \$42,492         \$36,324           40         109         1073.05 </td <td></td>											
40         109         1072.21         Moderate         \$75,170         \$89,100         16.61         78.19         \$58,776         \$69,667         \$51,161           40         109         1072.22         Moderate         \$75,170         \$89,100         36.88         75.16         \$56,500         \$66,968         \$32,639           40         109         1072.23         Moderate         \$75,170         \$89,100         18.91         62.80         \$47,214         \$55,955         \$26,665           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1072.26         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1073.02         Low         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         \$4.27         \$40,800         \$48,355         \$38,221           40         109         1073.05						•					
40         109         1072.22         Moderate         \$75,170         \$89,100         36.88         75.16         \$56,500         \$66,968         \$32,639           40         109         1072.23         Moderate         \$75,170         \$89,100         18.91         62.80         \$47,214         \$55,955         \$26,565           40         109         1072.24         Middle         \$75,170         \$89,100         6.47         85.86         \$64,541         \$76,501         \$59,674           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1073.02         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48.355         \$38,221           40         109         1073.05         Unknown         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01									· · · · · · · · · · · · · · · · · · ·		
40         109         1072.23         Moderate         \$75,170         \$89,100         18.91         62.80         \$47,214         \$55,955         \$26,565           40         109         1072.24         Middle         \$75,170         \$89,100         6.47         85.86         \$64,541         \$76,501         \$59,674           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1072.26         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         \$4.76         \$35,852         \$42,492         \$36,324           40         109         1073.05         Unknown         \$75,170         \$89,100         21.99         \$4.27         \$40,800         \$48,355         \$38,221           40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01											
40         109         1072.24         Middle         \$75,170         \$89,100         6.47         85.86         \$64,541         \$76,501         \$59,674           40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1072.26         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.02         Low         \$75,170         \$89,100         37.42         47.69         \$35,852         \$42,492         \$36,324           40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         \$4.27         \$40,800         \$48,355         \$38,221           40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         <						•			· · · · · · · · · · · · · · · · · · ·		
40         109         1072.25         Moderate         \$75,170         \$89,100         12.69         63.71         \$47,895         \$56,766         \$37,181           40         109         1072.26         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.02         Low         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48,355         \$38,221           40         109         1073.05         Unknown         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48,355         \$38,221           40         109         1073.05         Unknown         \$75,170         \$89,100         48.45         0.00         \$0         \$0         \$19,688           40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01         Middle         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$36,625           40         109         1074.04         Middle </td <td></td>											
40         109         1072.26         Moderate         \$75,170         \$89,100         29.40         77.78         \$58,472         \$69,302         \$44,405           40         109         1073.02         Low         \$75,170         \$89,100         37.42         47.69         \$35,852         \$42,492         \$36,324           40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48,355         \$38,221           40         109         1073.05         Unknown         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         <											
40         109         1073.02         Low         \$75,170         \$89,100         37.42         47.69         \$35,852         \$42,492         \$36,324           40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48,355         \$38,221           40         109         1073.05         Unknown         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1073.06         Low         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.05         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>											
40         109         1073.03         Moderate         \$75,170         \$89,100         21.99         54.27         \$40,800         \$48,355         \$38,221           40         109         1073.05         Unknown         \$75,170         \$89,100         48.45         0.00         \$0         \$0         \$19,688           40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         26.41         89.04         \$66,938         \$79,335         \$59,092           40         109         1074.05         Moderate         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Modera											
40         109         1073.05         Unknown         \$75,170         \$89,100         48.45         0.00         \$0         \$0         \$19,688           40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         26.41         89.04         \$66,938         \$79,335         \$59,092           40         109         1074.05         Moderate         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         8.96         92.94         \$69,867         \$82,810         \$61,023           40         109         1074.07         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate<											
40         109         1073.06         Low         \$75,170         \$89,100         42.74         41.46         \$31,172         \$36,941         \$35,625           40         109         1074.01         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         26.41         89.04         \$66,938         \$79,335         \$59,092           40         109         1074.05         Moderate         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate         \$75,170         \$89,100         19.23         68.14         \$51,224         \$60,713         \$44,063           40         109         1076.05											
40         109         1074.01         Middle         \$75,170         \$89,100         17.59         109.22         \$82,108         \$97,315         \$67,431           40         109         1074.04         Middle         \$75,170         \$89,100         26.41         89.04         \$66,938         \$79,335         \$59,092           40         109         1074.05         Moderate         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         8.96         92.94         \$69,867         \$82,810         \$61,023           40         109         1074.07         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate         \$75,170         \$89,100         25.87         51.88         \$39,005         \$46,225         \$24,187           40         109         1076.04         Moderate         \$75,170         \$89,100         19.23         68.14         \$51,224         \$60,713         \$44,063           40         109         1076.08											
40         109         1074.04         Middle         \$75,170         \$89,100         26.41         89.04         \$66,938         \$79,335         \$59,092           40         109         1074.05         Moderate         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         8.96         92.94         \$69,867         \$82,810         \$61,023           40         109         1074.07         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate         \$75,170         \$89,100         15.88         \$39,005         \$46,225         \$24,187           40         109         1076.04         Moderate         \$75,170         \$89,100         19.23         68.14         \$51,224         \$60,713         \$44,063           40         109         1076.05         Moderate         \$75,170         \$89,100         16.60         66.46         \$49,961         \$59,216         \$44,758           40         109         1077.03         Middle											
40         109         1074.05         Moderate         \$75,170         \$89,100         12.50         77.74         \$58,438         \$69,266         \$57,045           40         109         1074.06         Middle         \$75,170         \$89,100         8.96         92.94         \$69,867         \$82,810         \$61,023           40         109         1074.07         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate         \$75,170         \$89,100         25.87         51.88         \$39,005         \$46,225         \$24,187           40         109         1076.04         Moderate         \$75,170         \$89,100         19.23         68.14         \$51,224         \$60,713         \$44,063           40         109         1076.05         Moderate         \$75,170         \$89,100         16.60         66.46         \$49,961         \$59,216         \$44,758           40         109         1076.08         Middle         \$75,170         \$89,100         10.64         112.03         \$84,219         \$99,819         \$58,384           40         109         1077.04											
40         109         1074.06         Middle         \$75,170         \$89,100         8.96         92.94         \$69,867         \$82,810         \$61,023           40         109         1074.07         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate         \$75,170         \$89,100         25.87         51.88         \$39,005         \$46,225         \$24,187           40         109         1076.04         Moderate         \$75,170         \$89,100         19.23         68.14         \$51,224         \$60,713         \$44,063           40         109         1076.05         Moderate         \$75,170         \$89,100         16.60         66.46         \$49,961         \$59,216         \$44,758           40         109         1076.08         Middle         \$75,170         \$89,100         10.64         112.03         \$84,219         \$99,819         \$58,384           40         109         1077.04         Moderate         \$75,170         \$89,100         31.29         64.52         \$48,500         \$57,487         \$39,596           40         109         1077.05											
40         109         1074.07         Middle         \$75,170         \$89,100         1.40         97.78         \$73,508         \$87,122         \$73,492           40         109         1076.01         Moderate         \$75,170         \$89,100         25.87         51.88         \$39,005         \$46,225         \$24,187           40         109         1076.04         Moderate         \$75,170         \$89,100         19.23         68.14         \$51,224         \$60,713         \$44,063           40         109         1076.05         Moderate         \$75,170         \$89,100         16.60         66.46         \$49,961         \$59,216         \$44,758           40         109         1076.08         Middle         \$75,170         \$89,100         6.98         80.37         \$60,417         \$71,610         \$47,917           40         109         1077.03         Middle         \$75,170         \$89,100         10.64         112.03         \$84,219         \$99,819         \$58,384           40         109         1077.04         Moderate         \$75,170         \$89,100         31.29         64.52         \$48,500         \$57,487         \$39,596           40         109         1077.06											
40       109       1076.01       Moderate       \$75,170       \$89,100       25.87       51.88       \$39,005       \$46,225       \$24,187         40       109       1076.04       Moderate       \$75,170       \$89,100       19.23       68.14       \$51,224       \$60,713       \$44,063         40       109       1076.05       Moderate       \$75,170       \$89,100       16.60       66.46       \$49,961       \$59,216       \$44,758         40       109       1076.08       Middle       \$75,170       \$89,100       6.98       80.37       \$60,417       \$71,610       \$47,917         40       109       1077.03       Middle       \$75,170       \$89,100       10.64       112.03       \$84,219       \$99,819       \$58,384         40       109       1077.04       Moderate       \$75,170       \$89,100       31.29       64.52       \$48,500       \$57,487       \$39,596         40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,											
40       109       1076.04       Moderate       \$75,170       \$89,100       19.23       68.14       \$51,224       \$60,713       \$44,063         40       109       1076.05       Moderate       \$75,170       \$89,100       16.60       66.46       \$49,961       \$59,216       \$44,758         40       109       1076.08       Middle       \$75,170       \$89,100       6.98       80.37       \$60,417       \$71,610       \$47,917         40       109       1077.03       Middle       \$75,170       \$89,100       10.64       112.03       \$84,219       \$99,819       \$58,384         40       109       1077.04       Moderate       \$75,170       \$89,100       31.29       64.52       \$48,500       \$57,487       \$39,596         40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,992       \$40,408											
40       109       1076.05       Moderate       \$75,170       \$89,100       16.60       66.46       \$49,961       \$59,216       \$44,758         40       109       1076.08       Middle       \$75,170       \$89,100       6.98       80.37       \$60,417       \$71,610       \$47,917         40       109       1077.03       Middle       \$75,170       \$89,100       10.64       112.03       \$84,219       \$99,819       \$58,384         40       109       1077.04       Moderate       \$75,170       \$89,100       31.29       64.52       \$48,500       \$57,487       \$39,596         40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,992       \$40,408											
40       109       1076.08       Middle       \$75,170       \$89,100       6.98       80.37       \$60,417       \$71,610       \$47,917         40       109       1077.03       Middle       \$75,170       \$89,100       10.64       112.03       \$84,219       \$99,819       \$58,384         40       109       1077.04       Moderate       \$75,170       \$89,100       31.29       64.52       \$48,500       \$57,487       \$39,596         40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,992       \$40,408											
40       109       1077.03       Middle       \$75,170       \$89,100       10.64       112.03       \$84,219       \$99,819       \$58,384         40       109       1077.04       Moderate       \$75,170       \$89,100       31.29       64.52       \$48,500       \$57,487       \$39,596         40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,992       \$40,408											
40       109       1077.04       Moderate       \$75,170       \$89,100       31.29       64.52       \$48,500       \$57,487       \$39,596         40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,992       \$40,408											
40       109       1077.05       Moderate       \$75,170       \$89,100       14.30       70.04       \$52,656       \$62,406       \$48,210         40       109       1077.06       Moderate       \$75,170       \$89,100       22.05       57.23       \$43,021       \$50,992       \$40,408											
40 109 1077.06 Moderate \$75,170 \$89,100 22.05 57.23 \$43,021 \$50,992 \$40,408											
TO THE PARTIES OF THE OTHER OF THE TOTAL OF	40	109	1077.07	Moderate	\$75,170 \$75,170	\$89,100	16.10	76.71	\$57,670	\$68,349	\$56,121

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1078.01	Middle	\$75,170	\$89,100	14.99	80.92	\$60,828	\$72,100	\$49,583
40	109	1078.04	Moderate	\$75,170	\$89,100	31.33	65.82	\$49,479	\$58,646	\$41,885
40	109	1078.05	Moderate	\$75,170	\$89,100	30.63	64.85	\$48,750	\$57,781	\$40,083
40	109	1078.06	Moderate	\$75,170	\$89,100	14.91	68.78	\$51,708	\$61,283	\$48,224
40	109	1078.07	Moderate	\$75,170	\$89,100	12.02	58.03	\$43,625	\$51,705	\$39,314
40	109	1078.08	Middle	\$75,170	\$89,100	13.47	84.14	\$63,250	\$74,969	\$56,477
40	109	1078.09	Middle	\$75,170	\$89,100	10.60	82.81	\$62,250	\$73,784	\$46,471
40	109	1078.10	Moderate	\$75,170	\$89,100	16.69	63.94	\$48,071	\$56,971	\$45,964
40	109	1079.00	Moderate	\$75,170	\$89,100	43.52	57.40	\$43,148	\$51,143	\$20,493
40	109	1080.03	Low	\$75,170	\$89,100	27.33	49.65	\$37,328	\$44,238	\$38,438
40	109	1080.05	Middle	\$75,170	\$89,100	9.22	107.04	\$80,469	\$95,373	\$44,241
40	109	1080.06	Middle	\$75,170	\$89,100	15.16	102.98	\$77,412	\$91,755	\$68,413
40	109	1080.07	Middle	\$75,170	\$89,100	9.36	102.35	\$76,944	\$91,194	\$63,875
40	109	1080.08	Moderate	\$75,170	\$89,100	16.86	63.38	\$47,647	\$56,472	\$38,860
40	109	1080.09	Moderate	\$75,170	\$89,100	8.70	60.08	\$45,169	\$53,531	\$47,563
40	109	1080.10	Moderate	\$75,170	\$89,100	8.99	58.01	\$43,611	\$51,687	\$33,482
40	109	1080.11	Moderate	\$75,170	\$89,100	20.08	72.78	\$54,712	\$64,847	\$32,969
40	109	1081.01	Upper	\$75,170	\$89,100	2.95	259.68	\$195,208	\$231,375	\$167,292
40	109	1081.06	Upper	\$75,170	\$89,100	3.45	176.98	\$133,043	\$157,689	\$127,495
40	109	1081.07	Upper	\$75,170	\$89,100	3.58	191.58	\$144,018	\$170,698	\$134,760
40	109	1081.09	Upper	\$75,170	\$89,100	4.73	205.29	\$154,324	\$182,913	\$139,500
40	109	1081.10	Upper	\$75,170	\$89,100	2.13	151.75	\$114,074	\$135,209	\$105,236
40	109	1081.13	Upper	\$75,170	\$89,100	7.16	121.02	\$90,977	\$107,829	\$66,994
40	109	1081.14	Upper	\$75,170	\$89,100	16.85	157.97	\$118,750	\$140,751	\$89,519
40	109	1082.01	Middle	\$75,170	\$89,100	12.50	96.96	\$72,888	\$86,391	\$63,542
40	109	1082.03	Moderate	\$75,170	\$89,100	23.18	70.57	\$53,050	\$62,878	\$49,714
40	109	1082.04	Middle	\$75,170	\$89,100	29.21	82.19	\$61,786	\$73,231	\$37,216
40	109	1082.07	Low	\$75,170	\$89,100	50.98	35.58	\$26,750	\$31,702	\$27,109
40	109	1082.08	Moderate	\$75,170	\$89,100	31.17	59.54	\$44,763	\$53,050	\$40,026
40	109	1082.15	Middle	\$75,170	\$89,100	8.45	102.54	\$77,083	\$91,363	\$60,648
40	109	1082.16	Middle	\$75,170	\$89,100	9.22	101.18	\$76,058	\$90,151	\$61,639
40	109	1082.17	Middle	\$75,170	\$89,100	5.05	111.20	\$83,592	\$99,079	\$82,228
40	109	1082.22	Upper	\$75,170	\$89,100	1.14	236.13	\$177,500	\$210,392	\$141,471
40	109	1082.23	Upper	\$75,170	\$89,100	2.58	210.87	\$158,516	\$187,885	\$158,313
40	109	1082.24	Upper	\$75,170	\$89,100	6.23	203.02	\$152,614	\$180,891	\$133,004
40	109	1082.25	Upper	\$75,170	\$89,100	0.49	140.58	\$105,679	\$125,257	\$101,584
40	109	1082.26	Middle	\$75,170	\$89,100	20.05	106.21	\$79,839	\$94,633	\$59,671
40	109	1082.27	Upper	\$75,170	\$89,100	5.38	203.94	\$153,304	\$181,711	\$115,536
40	109	1082.28	Upper	\$75,170	\$89,100	0.00	190.81	\$143,438	\$170,012	\$139,424
40	109	1082.29	Upper	\$75,170	\$89,100	5.72	128.25	\$96,406	\$114,271	\$82,824
40	109	1082.30	Middle	\$75,170	\$89,100	16.80	114.04	\$85,724	\$101,610	\$76,927
40	109	1082.31	Upper	\$75,170	\$89,100	1.88	205.26	\$154,297	\$182,887	\$154,102
40	109	1082.32	Upper	\$75,170	\$89,100	2.40	158.89	\$119,444	\$141,571	\$111,071
40	109	1082.33	Upper	\$75,170	\$89,100	3.46	149.79	\$112,599	\$133,463	\$105,702
40	109	1082.34	Upper	\$75,170	\$89,100	1.54	170.88	\$128,452	\$152,254	\$119,951

109	State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
40         109         108237         Upper         \$75,170         \$89,100         2.29         1082         \$31,905         \$156,344         \$119,803           40         109         1083,01         Moderate         \$75,170         \$89,100         2.33         66,75         \$50,179         \$59,474         \$34,500           40         109         1083,02         Middle         \$75,170         \$89,100         6.33         \$59,99         \$72,163         \$89,527         \$56,552           40         109         1083,07         Middle         \$75,170         \$89,100         6.18         80.19         \$60,282         \$71,449         \$80,114           40         109         1083,07         Middle         \$75,170         \$89,100         \$16,38         80.19         \$36,222         \$33,843         \$40,113         \$35,271         \$89,100         \$29,65         \$45,02         \$38,433         \$40,113         \$35,271         \$89,100         \$24,66         \$37,677         \$84,733         \$36,673         \$34,739         \$36,611         \$37,977           40         109         1083,131         Moderate         \$75,170         \$89,100         \$24,08         \$36,722         \$56,817         \$32,152	40	109	1082.35	Upper	\$75,170	\$89,100	6.29	143.28	\$107,708	\$127,662	\$108,177
40         109         1082.38         Middle         \$75,170         \$89,100         2.2.9         109.20         \$82,092         \$97,297         \$96,450           40         109         1083.02         Middle         \$75,170         \$89,100         6.33         56,99         \$72,163         \$89,527         \$65,552           40         109         1083.04         Middle         \$75,170         \$89,100         6.13         109,76         \$82,500         \$97,787         \$64,211           40         109         1083.07         Middle         \$75,170         \$89,100         6.18         80.18         \$80.82         \$97,444         \$60,114           40         109         1083.17         Middle         \$75,170         \$89,100         29.95         45.02         \$33,843         \$40,113         \$35,940           40         109         1083.14         Moderate         \$75,170         \$89,100         29.95         45.02         \$33,843         \$40,113         \$33,883           40         109         1083.14         Moderate         \$75,170         \$89,100         29.92         127,01         \$96,474         \$13,166         \$74,227           40         109         1083.22	40	109	1082.36		\$75,170	\$89,100	1.24	118.86	\$89,348	\$105,904	\$74,873
40         109         1083.01         Moderate         \$75,170         \$89,100         24.33         66,75         \$50,179         \$55,474         \$35,552           40         109         1083.02         Middle         \$75,170         \$89,100         61.33         199,75         \$26,200         \$97,777         \$64,211           40         109         1083.07         Middle         \$75,170         \$89,100         61.8         80.19         \$60.282         \$71,449         \$50,114           40         109         1083.10         Moderate         \$75,170         \$89,100         2.995         \$45,02         \$33,342         \$40.11         \$35,944           40         109         1083.14         Moderate         \$75,170         \$89,100         2.92         127.01         \$89,424         \$413,166         \$27,917           40         109         1083.17         Upper         \$75,170         \$89,100         2.92         127.01         \$89,474         \$113,166         \$74,222         \$29,117           40         109         1083.17         Middle         \$75,170         \$89,100         2.92         127.01         \$89,474         \$113,166         \$21,523         \$33,182           40 <td>40</td> <td>109</td> <td>1082.37</td> <td>Upper</td> <td>\$75,170</td> <td>\$89,100</td> <td>8.48</td> <td>175.47</td> <td>\$131,905</td> <td>\$156,344</td> <td>\$119,803</td>	40	109	1082.37	Upper	\$75,170	\$89,100	8.48	175.47	\$131,905	\$156,344	\$119,803
40         109         1083.02         Middle         \$75,170         \$89,100         6.33         95.99         \$72,163         \$85,527         \$86,552           40         109         1083.04         Middle         \$75,170         \$89,100         6.18         80.19         \$87,787         \$80,114           40         109         1083.09         Low         \$75,170         \$89,100         6.18         80.19         \$80,222         \$71,449         \$80,114           40         109         1083.14         Moderate         \$75,170         \$89,100         16.3         72,20         \$82,276         \$84,330         \$33,889           40         109         1083.14         Moderate         \$75,170         \$89,100         2.54         6.37.6         \$47,930         \$56,810         \$77,977           40         109         1083.18         Upper         \$75,170         \$89,100         6.17         310,952         \$111,523         \$33,889           40         109         1083.21         Middle         \$75,170         \$89,100         38.98         \$114,99         \$66,522         \$74,00         \$82,692         \$102,528         \$121,523         \$33,182         \$82,692         \$102,524         \$13,6	40	109	1082.38	Middle	\$75,170	\$89,100	2.29	109.20	\$82,092	\$97,297	\$80,645
40         109         1083.04         Middle         \$75,170         \$89,100         10.35         10.975         \$82,500         \$97,787         \$84,211           40         109         1083.07         Middle         \$75,170         \$89,100         2.9.95         \$45,02         \$33,843         \$40,113         \$55,940           40         109         1083.10         Moderate         \$75,170         \$89,100         2.9.85         \$45,02         \$34,276         \$64,330         \$33,883           40         109         1083.17         Moderate         \$75,170         \$89,100         2.5.46         63,76         \$47,930         \$56,810         \$27,917           40         109         1083.17         Upper         \$75,170         \$89,100         2.9.2         21,701         \$85,474         \$113,166         \$74,227           40         109         1083.12         Middle         \$75,170         \$89,100         2.0.9         81.96         \$61.2         \$73,026         \$82,689           40         109         1083.22         Middle         \$75,170         \$89,100         38.98         114.99         \$86,439         \$102,456         \$62,207           40         109         1083.22 <td>40</td> <td>109</td> <td>1083.01</td> <td>Moderate</td> <td>\$75,170</td> <td>\$89,100</td> <td>24.33</td> <td>66.75</td> <td>\$50,179</td> <td>\$59,474</td> <td>\$34,500</td>	40	109	1083.01	Moderate	\$75,170	\$89,100	24.33	66.75	\$50,179	\$59,474	\$34,500
40         109         1083.07         Middle         \$75,170         \$89,100         6.18         80,19         \$60,282         \$71,449         \$80,110           40         109         1083.09         Low         \$75,170         \$89,100         16.38         72,20         \$54,276         \$64,330         \$33,889           40         109         1083.14         Moderate         \$75,170         \$89,100         25.46         63,76         \$47,930         \$56,810         \$27,917           40         109         1083.14         Upper         \$75,170         \$89,100         25.46         63,76         \$47,930         \$56,810         \$27,917           40         109         1083.19         Middle         \$75,170         \$89,100         6.17         136.39         \$102,528         \$121,523         \$93,182           40         109         1083.21         Middle         \$75,170         \$89,100         6.68         54.70         \$41,122         \$48,738         \$42,150           40         109         1083.23         Upper         \$75,170         \$89,100         6.58         54.70         \$41,122         \$48,733         \$42,150           40         109         1083.25         U	40	109	1083.02	Middle	\$75,170	\$89,100	6.33	95.99	\$72,163	\$85,527	\$56,552
40         109         1083.09         Low         \$75,170         \$89,100         29.95         45.02         \$33,843         \$40,113         \$35,889           40         109         1083.14         Moderate         \$75,170         \$89,100         25.46         63,76         \$47,930         \$56,810         \$27,917           40         109         1083.17         Upper         \$75,170         \$89,100         2.92         127.01         \$95,474         \$113,166         \$74,227           40         109         1083.19         Middle         \$75,170         \$89,100         2.92         127.01         \$95,472         \$73,026         \$52,692           40         109         1083.20         Middle         \$75,170         \$89,100         38.98         114.99         \$86,439         \$102,456         \$62,207           40         109         1083.22         Moderate         \$75,170         \$89,100         15.27         \$3,75         \$40,406         \$47,891         \$35,316           40         109         1083.23         Upper         \$75,170         \$89,100         15.27         \$3,75         \$40,406         \$47,891         \$35,316           40         109         1083.24	40	109	1083.04	Middle	\$75,170	\$89,100	10.35	109.75	\$82,500	\$97,787	\$64,211
40         109         108.10         Moderate         \$75,170         \$89,100         16.38         72.20         \$54,276         \$64,30         \$33,889           40         109         108.314         Moderate         \$75,170         \$89,100         2.26         227.01         \$95,674         \$113,166         \$274,227           40         109         1083.18         Upper         \$75,170         \$89,100         6.17         136.39         \$102,528         \$121,523         \$93,182           40         109         1083.19         Middle         \$75,170         \$89,100         34.09         \$86,439         \$121,523         \$93,182           40         109         1083.21         Moderate         \$75,170         \$89,100         6.58         54.70         \$41,122         \$48,738         \$42,150           40         109         1083.21         Moderate         \$75,170         \$89,100         6.58         54.70         \$41,122         \$48,738         \$42,150           40         109         1083.22         Upper         \$75,170         \$89,100         6.28         142,14         \$10,665         \$126,647         \$70,364           40         109         1083.25         Upper	40	109	1083.07	Middle	\$75,170	\$89,100	6.18	80.19	\$60,282	\$71,449	\$60,114
40         109         108.14         Moderate         \$75,170         \$89,100         25.46         63.76         \$47,930         \$56,810         \$27,917           40         109         1083.17         Upper         \$75,170         \$89,100         2.92         127.01         \$95,474         \$113,166         \$74,227           40         109         1083.18         Upper         \$75,170         \$89,100         24.09         81.96         \$61,612         \$73,026         \$52,682           40         109         1083.21         Middle         \$75,170         \$89,100         24.09         81.96         \$61,612         \$73,026         \$52,682           40         109         1083.22         Moderate         \$75,170         \$89,100         6.58         \$4.70         \$41,122         \$48,738         \$42,150           40         109         1083.22         Upper         \$75,170         \$89,100         8.28         124,17         \$10,840         \$178,491         \$35,316           40         109         1083.25         Upper         \$75,170         \$89,100         0.00         237.31         \$178,393         \$211,443         \$178,036           40         109         1083.25	40	109	1083.09	Low	\$75,170	\$89,100	29.95	45.02	\$33,843	\$40,113	\$35,940
40         109         1083.17         Upper         \$75,170         \$89,100         2.92         127.01         \$95,474         \$113,166         \$74,227           40         109         1083.18         Upper         \$75,170         \$89,100         6.17         136.39         \$102,528         \$121,523         \$93,182           40         109         1083.20         Middle         \$75,170         \$89,100         38.98         114.99         \$86,439         \$102,456         \$52,692           40         109         1083.21         Moderate         \$75,170         \$89,100         6.58         \$47.00         \$41,122         \$48,738         \$42,150           40         109         1083.22         Moderate         \$75,170         \$89,100         6.58         \$42,01         \$40,6650         \$47,891         \$35,316           40         109         1083.23         Upper         \$75,170         \$89,100         0.00         237.31         \$178,833         \$221,443         \$178,036           40         109         1083.25         Upper         \$75,170         \$89,100         0.98         \$21.70         \$91,485         \$106,850         \$104,243         \$49,342           40         109 <td>40</td> <td>109</td> <td>1083.10</td> <td>Moderate</td> <td>\$75,170</td> <td>\$89,100</td> <td>16.38</td> <td>72.20</td> <td>\$54,276</td> <td>\$64,330</td> <td>\$33,889</td>	40	109	1083.10	Moderate	\$75,170	\$89,100	16.38	72.20	\$54,276	\$64,330	\$33,889
40         109         108.17         Upper         \$75,170         \$89,100         2.92         127.01         \$95,474         \$113,166         \$74,227           40         109         1083.18         Upper         \$75,170         \$89,100         6.17         136.39         \$105,288         \$121,523         \$93,182           40         109         1083.20         Middle         \$75,170         \$89,100         38.98         114.99         \$86,439         \$102,456         \$62,207           40         109         1083.21         Moderate         \$75,170         \$89,100         6.58         \$47.07         \$41,122         \$48,738         \$42,150           40         109         1083.22         Moderate         \$75,170         \$89,100         .658         \$42.70         \$41,412         \$48,738         \$42,150           40         109         1083.23         Upper         \$75,170         \$89,100         .00         237.31         \$178,933         \$211,443         \$178,038           40         109         1083.26         Upper         \$75,170         \$89,100         .00         237.31         \$178,333         \$211,443         \$178,0384           40         109         1083.26	40	109	1083.14	Moderate	\$75,170	\$89,100	25.46	63.76	\$47,930	\$56,810	
40         109         1083.19         Middle         \$75,170         \$89,100         24.09         81.96         \$61,612         \$73,026         \$52,692           40         109         1083.20         Middle         \$75,170         \$89,100         38.98         114.99         \$86,439         \$102,456         \$62,207           40         109         1083.22         Moderate         \$75,170         \$89,100         15.27         \$3.75         \$40,406         \$47,891         \$35,316           40         109         1083.23         Upper         \$75,170         \$89,100         0.0         237.31         \$178,939         \$211,443         \$178,036           40         109         1083.25         Upper         \$75,170         \$89,100         0.08         212,70         \$91,485         \$108,435         \$85,524           40         109         1083.26         Upper         \$75,170         \$89,100         0.89         121,70         \$81,683         \$318,433         \$85,324           40         109         1084.02         Middle         \$75,170         \$89,100         19,41         68.51         \$51,500         \$81,042         \$49,342           40         109         1084.02	40	109	1083.17	Upper	\$75,170	\$89,100	2.92	127.01	\$95,474	\$113,166	\$74,227
40         109         1083.19         Middle         \$75,170         \$89,100         24.09         81.96         \$61,612         \$73,026         \$52,692           40         109         1083.21         Moderate         \$75,170         \$89,100         6.58         54.70         \$41,122         \$48,738         \$42,150           40         109         1083.22         Moderate         \$75,170         \$89,100         6.58         54.70         \$41,422         \$48,7891         \$35,316           40         109         1083.23         Upper         \$75,170         \$89,100         0.00         237.31         \$178,933         \$211,443         \$178,0364           40         109         1083.25         Upper         \$75,170         \$89,100         0.00         237.31         \$178,036         \$186,045         \$186,035         \$85,524           40         109         1083.26         Upper         \$75,170         \$89,100         0.08         \$121,70         \$81,642         \$49,342           40         109         1084.02         Middle         \$75,170         \$89,100         19.41         68.51         \$51,500         \$81,422         \$49,342           40         109         1084.02	40	109	1083.18				6.17	136.39			
40         109         1083.20         Middle         \$75,170         \$89,100         38.98         114.99         \$86,439         \$102,456         \$62,207           40         109         1083.21         Moderate         \$75,170         \$89,100         6.58         54.70         \$41,122         \$48,738         \$42,150           40         109         1083.23         Upper         \$75,170         \$89,100         0.00         237.31         \$178,393         \$211,443         \$178,036           40         109         1083.25         Upper         \$75,170         \$89,100         0.00         237.31         \$178,393         \$211,443         \$178,036           40         109         1083.26         Upper         \$75,170         \$89,100         0.89         121,70         \$91,485         \$108,435         \$85,224           40         109         1084.02         Middle         \$75,170         \$89,100         6.41         117,59         \$88,393         \$104,773         \$71,524           40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.15         \$83,930         \$104,773         \$71,524           40         109         1085.06	40	109	1083.19		\$75,170	\$89,100	24.09	81.96	\$61,612	\$73,026	
40         109         1083.22         Moderate         \$75,170         \$89,100         15.27         53.75         \$40,406         \$47,891         \$35,316           40         109         1083.23         Upper         \$75,170         \$89,100         8.28         142,14         \$106,850         \$126,647         \$70,364           40         109         1083.25         Upper         \$75,170         \$89,100         0.89         121.70         \$91,485         \$106,435         \$86,324           40         109         1083.25         Moderate         \$75,170         \$89,100         0.89         121.70         \$91,485         \$106,435         \$86,324           40         109         1084.02         Middle         \$75,170         \$89,100         19.41         66.51         \$51,500         \$61,042         \$49,342           40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.08         \$83,350         \$98,972         \$73,174           40         109         1085.06         Middle         \$75,170         \$89,100         4.98         107,33         \$80,682         \$96,631         \$74,555           40         109         1085.08	40	109	1083.20	Middle			38.98	114.99		\$102,456	
40         109         1083.22         Moderate         \$75,170         \$89,100         15.27         53.75         \$40,406         \$47,891         \$35,316           40         109         1083.23         Upper         \$75,170         \$89,100         8.28         142,14         \$106,850         \$126,647         \$70,364           40         109         1083.25         Upper         \$75,170         \$89,100         0.09         121.70         \$91,485         \$108,435         \$865,324           40         109         1083.26         Moderate         \$75,170         \$89,100         19.41         66.51         \$51,500         \$61,042         \$49,342           40         109         1084.03         Middle         \$75,170         \$89,100         19.41         66.51         \$51,500         \$61,042         \$49,342           40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.08         \$83,350         \$98,972         \$73,174           40         109         1085.06         Middle         \$75,170         \$89,100         19.41         \$30,824         \$95,631         \$74,555           40         109         1085.08         Middle	40	109	1083.21	Moderate	\$75,170	\$89,100	6.58	54.70	\$41,122	\$48,738	\$42,150
40         109         1083.23         Upper         \$75,170         \$89,100         8.28         142.14         \$106,850         \$126,647         \$70,364           40         109         1083.24         Upper         \$75,170         \$89,100         0.00         237.31         \$178,393         \$211,443         \$178,036           40         109         1083.26         Upper         \$75,170         \$89,100         0.89         121,170         \$91,485         \$108,435         \$85,324           40         109         1084.02         Middle         \$75,170         \$89,100         6.41         117.59         \$88,393         \$104,773         \$71,528           40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.08         \$83,500         \$99,972         \$73,174           40         109         1084.03         Middle         \$75,170         \$89,100         1.15         114.30         \$85,225         \$101,841         \$73,843           40         109         1085.08         Middle         \$75,170         \$89,100         1.69         142,41         \$107,054         \$126,887         \$73,517           40         109         1085.08	40	109	1083.22	Moderate							
40         109         1083.24         Upper         \$75,170         \$89,100         0.00         237.31         \$178,393         \$211,443         \$178,036           40         109         1083.25         Upper         \$75,170         \$89,100         0.89         121.70         \$91,485         \$108,435         \$85,324           40         109         1083.26         Moderate         \$75,170         \$89,100         6.14         117.59         \$88,393         \$104,773         \$71,528           40         109         1084.02         Middle         \$75,170         \$89,100         3.92         111.08         \$83,500         \$98,972         \$73,174           40         109         1084.04         Middle         \$75,170         \$89,100         11.15         114.30         \$85,925         \$101,841         \$73,843           40         109         1085.06         Middle         \$75,170         \$89,100         1.15         114.30         \$85,925         \$101,841         \$73,817           40         109         1085.06         Middle         \$75,170         \$89,100         1.026         106.73         \$80,234         \$95,061         \$72,517           40         109         1085.13	40	109									
40         109         1083.25         Upper         \$75,170         \$89,100         0.89         121.70         \$91,485         \$108,435         \$85,324           40         109         1083.26         Moderate         \$75,170         \$89,100         19.41         68.51         \$51,500         \$61,042         \$49,342           40         109         1084.03         Middle         \$75,170         \$89,100         6.41         117.59         \$88,350         \$88,972         \$73,174           40         109         1084.04         Middle         \$75,170         \$89,100         4.98         107.33         \$80,682         \$88,972         \$73,174           40         109         1085.06         Middle         \$75,170         \$89,100         4.98         107.33         \$80,682         \$85,631         \$74,555           40         109         1085.08         Middle         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.03         Middle         \$75,170         \$89,100         1.26         106.73         \$80,234         \$96,055         \$52,990           40         109         1085.15						•				· · · · · · · · · · · · · · · · · · ·	
40         109         1083.26         Moderate         \$75,170         \$89,100         19.41         68.51         \$51,500         \$61,042         \$49,342           40         109         1084.02         Middle         \$75,170         \$89,100         6.41         117.59         \$88,393         \$104,773         \$71,528           40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.08         \$83,500         \$98,972         \$73,174           40         109         1084.04         Middle         \$75,170         \$89,100         11.15         114.30         \$85,925         \$101,841         \$73,843           40         109         1085.06         Middle         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.08         Middle         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.03         Upper         \$75,170         \$89,100         2.73         134.01         \$107,054         \$42,864           40         109         1085.15         Middle	40	109								· · · · · · · · · · · · · · · · · · ·	
40         109         1084.02         Middle         \$75,170         \$89,100         6.41         117.59         \$88,393         \$104,773         \$71,528           40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.08         \$83,500         \$98,972         \$73,174           40         109         1084.04         Middle         \$75,170         \$89,100         1.15         114.30         \$85,925         \$101,841         \$73,843           40         109         1085.07         Upper         \$75,170         \$89,100         4.98         107.33         \$80,682         \$95,631         \$74,555           40         109         1085.07         Upper         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.03         Middle         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,017           40         109         1085.13         Middle         \$75,170         \$89,100         3.77         108.39         \$81,482         \$42,864           40         109         1085.15         Middle						•				•	
40         109         1084.03         Middle         \$75,170         \$89,100         3.92         111.08         \$83,500         \$98,972         \$73,174           40         109         1084.04         Middle         \$75,170         \$89,100         11.15         114.30         \$85,925         \$101,841         \$73,843           40         109         1085.06         Middle         \$75,170         \$89,100         4.98         107.33         \$80,682         \$95,631         \$74,555           40         109         1085.08         Middle         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.08         Middle         \$75,170         \$89,100         1.02         106.73         \$80,234         \$95,096         \$71,150           40         109         1085.13         Upper         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,017           40         109         1085.15         Middle         \$75,170         \$89,100         3.77         108.39         \$81,482         \$42,864           40         109         1085.21         Middle									· · · · · · · · · · · · · · · · · · ·		
40         109         1084.04         Middle         \$75,170         \$89,100         11.15         114.30         \$85,925         \$101,841         \$73,843           40         109         1085.06         Middle         \$75,170         \$89,100         4.98         107.33         \$80,682         \$95,631         \$74,555           40         109         1085.07         Upper         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.08         Middle         \$75,170         \$89,100         10.26         106.73         \$80,234         \$95,096         \$771,150           40         109         1085.13         Upper         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,010           40         109         1085.15         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.23											
40         109         1085.06         Middle         \$75,170         \$89,100         4.98         107.33         \$80,682         \$95,631         \$74,555           40         109         1085.07         Upper         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.08         Middle         \$75,170         \$89,100         10.26         106.73         \$80,234         \$95,096         \$71,150           40         109         1085.13         Upper         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,017           40         109         1085.14         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.21         Middle         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.23						•					
40         109         1085.07         Upper         \$75,170         \$89,100         1.69         142.41         \$107,054         \$126,887         \$73,517           40         109         1085.08         Middle         \$75,170         \$89,100         10.26         106.73         \$80,234         \$95,096         \$71,150           40         109         1085.13         Upper         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,017           40         109         1085.14         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.21         Middle         \$75,170         \$89,100         4.00         235.71         \$17,188         \$210,018         \$114,904           40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.23										· · · · · · · · · · · · · · · · · · ·	
40         109         1085.08         Middle         \$75,170         \$89,100         10.26         106.73         \$80,234         \$95,096         \$71,150           40         109         1085.13         Upper         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,017           40         109         1085.14         Middle         \$75,170         \$89,100         13.51         91.45         \$68,750         \$81,482         \$42,864           40         109         1085.15         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         4.00         235.71         \$177,188         \$210,018         \$114,904           40         109         1085.21         Middle         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25						· · · · · · · · · · · · · · · · · · ·					
40         109         1085.13         Upper         \$75,170         \$89,100         2.73         134.01         \$100,739         \$119,403         \$91,017           40         109         1085.14         Middle         \$75,170         \$89,100         13.51         91.45         \$68,750         \$81,482         \$42,864           40         109         1085.15         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         4.00         235.71         \$177,188         \$210,018         \$114,904           40         109         1085.21         Middle         \$75,170         \$89,100         9.34         94.53         \$71,063         \$84,226         \$54,306           40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,005         \$80,006         \$40         109         1085.25											
40         109         1085.14         Middle         \$75,170         \$89,100         13.51         91.45         \$68,750         \$81,482         \$42,864           40         109         1085.15         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         4.00         235.71         \$177,188         \$210,018         \$114,904           40         109         1085.21         Middle         \$75,170         \$89,100         9.34         94.53         \$71,063         \$84,226         \$54,306           40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26											
40         109         1085.15         Middle         \$75,170         \$89,100         3.77         108.39         \$81,480         \$96,575         \$52,990           40         109         1085.20         Upper         \$75,170         \$89,100         4.00         235.71         \$177,188         \$210,018         \$114,904           40         109         1085.21         Middle         \$75,170         \$89,100         9.34         94.53         \$71,063         \$84,226         \$54,306           40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.28											
40         109         1085.20         Upper         \$75,170         \$89,100         4.00         235.71         \$177,188         \$210,018         \$114,904           40         109         1085.21         Middle         \$75,170         \$89,100         9.34         94.53         \$71,063         \$84,226         \$54,306           40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.28         Upper         \$75,170         \$89,100         17.41         143.56         \$107,917         \$127,912         \$95,804           40         109         1085.29											
40         109         1085.21         Middle         \$75,170         \$89,100         9.34         94.53         \$71,063         \$84,226         \$54,306           40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.27         Middle         \$75,170         \$89,100         8.07         112.73         \$84,744         \$100,442         \$75,288           40         109         1085.28         Upper         \$75,170         \$89,100         17.41         143.56         \$107,917         \$127,912         \$95,804           40         109         1085.30											
40         109         1085.23         Upper         \$75,170         \$89,100         4.57         146.91         \$110,435         \$130,897         \$94,149           40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.27         Middle         \$75,170         \$89,100         8.07         112.73         \$84,744         \$100,442         \$75,288           40         109         1085.28         Upper         \$75,170         \$89,100         17.41         143.56         \$107,917         \$127,912         \$95,804           40         109         1085.30         Upper         \$75,170         \$89,100         2.53         186.32         \$140,063         \$166,011         \$128,833           40         109         1085.31											
40         109         1085.24         Middle         \$75,170         \$89,100         2.67         107.75         \$81,000         \$96,005         \$80,064           40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.27         Middle         \$75,170         \$89,100         8.07         112.73         \$84,744         \$100,442         \$75,288           40         109         1085.28         Upper         \$75,170         \$89,100         17.41         143.56         \$107,917         \$127,912         \$95,804           40         109         1085.29         Upper         \$75,170         \$89,100         2.53         186.32         \$140,063         \$166,011         \$128,833           40         109         1085.30         Upper         \$75,170         \$89,100         2.74         213.80         \$160,714         \$190,496         \$151,579           40         109         1085.32											
40         109         1085.25         Middle         \$75,170         \$89,100         3.18         97.60         \$73,367         \$86,962         \$72,540           40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.27         Middle         \$75,170         \$89,100         8.07         112.73         \$84,744         \$100,442         \$75,288           40         109         1085.28         Upper         \$75,170         \$89,100         17.41         143.56         \$107,917         \$127,912         \$95,804           40         109         1085.29         Upper         \$75,170         \$89,100         2.53         186.32         \$140,063         \$166,011         \$128,833           40         109         1085.30         Upper         \$75,170         \$89,100         2.74         213.80         \$160,714         \$190,496         \$151,579           40         109         1085.32         Upper         \$75,170         \$89,100         0.57         185.57         \$139,500         \$165,343         \$133,182           40         109         1085.33											
40         109         1085.26         Middle         \$75,170         \$89,100         14.04         85.31         \$64,135         \$76,011         \$45,625           40         109         1085.27         Middle         \$75,170         \$89,100         8.07         112.73         \$84,744         \$100,442         \$75,288           40         109         1085.28         Upper         \$75,170         \$89,100         17.41         143.56         \$107,917         \$127,912         \$95,804           40         109         1085.29         Upper         \$75,170         \$89,100         2.53         186.32         \$140,063         \$166,011         \$128,833           40         109         1085.30         Upper         \$75,170         \$89,100         12.64         126.65         \$95,208         \$112,845         \$64,750           40         109         1085.31         Upper         \$75,170         \$89,100         2.74         213.80         \$160,714         \$190,496         \$151,579           40         109         1085.32         Upper         \$75,170         \$89,100         0.57         185.57         \$139,500         \$165,343         \$133,182           40         109         1085.34											
40       109       1085.27       Middle       \$75,170       \$89,100       8.07       112.73       \$84,744       \$100,442       \$75,288         40       109       1085.28       Upper       \$75,170       \$89,100       17.41       143.56       \$107,917       \$127,912       \$95,804         40       109       1085.29       Upper       \$75,170       \$89,100       2.53       186.32       \$140,063       \$166,011       \$128,833         40       109       1085.30       Upper       \$75,170       \$89,100       12.64       126.65       \$95,208       \$112,845       \$64,750         40       109       1085.31       Upper       \$75,170       \$89,100       2.74       213.80       \$160,714       \$190,496       \$151,579         40       109       1085.32       Upper       \$75,170       \$89,100       0.57       185.57       \$139,500       \$165,343       \$133,182         40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163											
40       109       1085.28       Upper       \$75,170       \$89,100       17.41       143.56       \$107,917       \$127,912       \$95,804         40       109       1085.29       Upper       \$75,170       \$89,100       2.53       186.32       \$140,063       \$166,011       \$128,833         40       109       1085.30       Upper       \$75,170       \$89,100       12.64       126.65       \$95,208       \$112,845       \$64,750         40       109       1085.31       Upper       \$75,170       \$89,100       2.74       213.80       \$160,714       \$190,496       \$151,579         40       109       1085.32       Upper       \$75,170       \$89,100       0.57       185.57       \$139,500       \$165,343       \$133,182         40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       2.12       131.13       \$98,571       \$116											
40       109       1085.29       Upper       \$75,170       \$89,100       2.53       186.32       \$140,063       \$166,011       \$128,833         40       109       1085.30       Upper       \$75,170       \$89,100       12.64       126.65       \$95,208       \$112,845       \$64,750         40       109       1085.31       Upper       \$75,170       \$89,100       2.74       213.80       \$160,714       \$190,496       \$151,579         40       109       1085.32       Upper       \$75,170       \$89,100       0.57       185.57       \$139,500       \$165,343       \$133,182         40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       2.12       131.13       \$98,571       \$116,837       \$82,993											
40       109       1085.30       Upper       \$75,170       \$89,100       12.64       126.65       \$95,208       \$112,845       \$64,750         40       109       1085.31       Upper       \$75,170       \$89,100       2.74       213.80       \$160,714       \$190,496       \$151,579         40       109       1085.32       Upper       \$75,170       \$89,100       0.57       185.57       \$139,500       \$165,343       \$133,182         40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       2.12       131.13       \$98,571       \$116,837       \$82,993											
40       109       1085.31       Upper       \$75,170       \$89,100       2.74       213.80       \$160,714       \$190,496       \$151,579         40       109       1085.32       Upper       \$75,170       \$89,100       0.57       185.57       \$139,500       \$165,343       \$133,182         40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       2.12       131.13       \$98,571       \$116,837       \$82,993											
40       109       1085.32       Upper       \$75,170       \$89,100       0.57       185.57       \$139,500       \$165,343       \$133,182         40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       2.12       131.13       \$98,571       \$116,837       \$82,993											
40       109       1085.33       Upper       \$75,170       \$89,100       0.00       183.63       \$138,036       \$163,614       \$134,345         40       109       1085.34       Upper       \$75,170       \$89,100       2.12       131.13       \$98,571       \$116,837       \$82,993											
40 109 1085.34 Upper \$75,170 \$89,100 2.12 131.13 \$98,571 \$116,837 \$82,993											
אול מודע שאבונוע. מבנולות לאשמו נים טוו שמה נים מונים של ושטעים הסווים שיים הסווי הסו	40	109	1085.35	Upper	\$75,170 \$75,170	\$89,100	0.81	169.92	\$127,736	\$151,399	\$116,208

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non- MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1085.36	Upper	\$75,170	\$89,100	9.77	137.18	\$103,125	\$122,227	\$58,799
40	109	1085.37	Upper	\$75,170	\$89,100	6.94	125.06	\$94,013	\$111,428	\$54,394
40	109	1085.38	Upper	\$75,170	\$89,100	10.79	144.99	\$108,990	\$129,186	\$60,789
40	109	1086.03	Upper	\$75,170	\$89,100	4.28	124.21	\$93,369	\$110,671	\$87,125
40	109	1086.04	Middle	\$75,170	\$89,100	17.74	99.16	\$74,545	\$88,352	\$54,483
40	109	1087.01	Upper	\$75,170	\$89,100	3.18	142.53	\$107,143	\$126,994	\$100,658
40	109	1087.06	Middle	\$75,170	\$89,100	5.30	93.75	\$70,479	\$83,531	\$64,500
40	109	1087.07	Middle	\$75,170	\$89,100	6.88	119.77	\$90,034	\$106,715	\$77,039
40	109	1087.08	Middle	\$75,170	\$89,100	6.86	113.80	\$85,550	\$101,396	\$81,442
40	109	1087.09	Upper	\$75,170	\$89,100	7.74	124.71	\$93,750	\$111,117	\$64,375
40	109	1087.10	Upper	\$75,170	\$89,100	3.81	125.41	\$94,275	\$111,740	\$89,352
40	109	1087.11	Upper	\$75,170	\$89,100	3.09	134.85	\$101,373	\$120,151	\$95,972
40	109	1087.12	Upper	\$75,170	\$89,100	4.11	124.85	\$93,854	\$111,241	\$90,536
40	109	1087.13	Upper	\$75,170	\$89,100	12.30	142.35	\$107,009	\$126,834	\$89,917
40	109	1088.02	Middle	\$75,170	\$89,100	3.86	118.13	\$88,802	\$105,254	\$76,136
40	109	1088.03	Low	\$75,170	\$89,100	29.42	38.77	\$29,145	\$34,544	\$29,500
40	109	1088.04	Middle	\$75,170	\$89,100	14.33	116.40	\$87,500	\$103,712	\$61,429
40	109	1088.05	Moderate	\$75,170	\$89,100	13.08	79.63	\$59,865	\$70,950	\$50,763
40	109	1088.06	Upper	\$75,170	\$89,100	9.19	139.75	\$105,054	\$124,517	\$97,639
40	109	1088.07	Upper	\$75,170	\$89,100	3.56	134.77	\$101,310	\$120,080	\$72,750
40	109	1089.00	Moderate	\$75,170	\$89,100	12.61	74.99	\$56,373	\$66,816	\$53,429
40	109	1090.01	Middle	\$75,170	\$89,100	8.51	115.15	\$86,563	\$102,599	\$75,227
40	109	1090.03	Middle	\$75,170	\$89,100	13.56	85.63	\$64,375	\$76,296	\$61,926
40	109	1090.04	Upper	\$75,170	\$89,100	7.20	121.56	\$91,377	\$108,310	\$68,788
40	109	1092.02	Middle	\$75,170	\$89,100	4.33	98.94	\$74,375	\$88,156	\$54,811
40	109	1092.03	Upper	\$75,170	\$89,100	6.49	243.52	\$183,056	\$216,976	\$153,056
40	109	1092.04	Upper	\$75,170	\$89,100	0.00	256.75	\$193,000	\$228,764	\$157,159
40	109	1092.05	Upper	\$75,170	\$89,100	8.82	256.98	\$193,178	\$228,969	\$182,614
40	109	1093.00	Middle	\$75,170	\$89,100	16.59	87.18	\$65,536	\$77,677	\$46,339
40	109	1094.00	Upper	\$75,170	\$89,100	4.92	220.45	\$165,714	\$196,421	\$110,250
40	109	1095.00	Low	\$75,170	\$89,100	26.86	45.12	\$33,919	\$40,202	\$25,613
40	109	1096.00	Unknown	\$75,170	\$89,100	18.62	0.00	\$0	\$0	\$60,556
40	109	1097.00	Upper	\$75,170	\$89,100	12.20	175.93	\$132,250	\$156,754	\$60,273
40	109	1098.00	Moderate	\$75,170	\$89,100	51.25	73.77	\$55,455	\$65,729	\$29,111
40	109	1099.00	Middle	\$75,170	\$89,100	58.38	93.87	\$70,568	\$83,638	\$26,813
40	109	1100.00	Low	\$75,170	\$89,100	39.22	38.24	\$28,750	\$34,072	\$27,763
40	109	9800.01	Unknown	\$75,170	\$89,100	0.00	0.00	\$0	\$0	\$0
40	109	9800.02	Unknown	\$75,170	\$89,100	0.00	0.00	\$0	\$0	\$0
40	109	9800.03	Unknown	\$75,170	\$89,100	0.00	0.00	\$0	\$0	\$0
40	109	9800.04	Unknown	\$75,170	\$89,100	65.00	0.00	\$0	\$0	\$0
40	109	9800.05	Unknown	\$75,170 \$75,170	\$89,100	0.00	0.00	\$0 \$0	\$0 \$0	\$0 \$0
40	109	9800.06	Unknown	\$75,170 \$75,170	\$89,100	0.00	0.00	\$0 \$0	\$0	\$0 \$0
40	109	9800.07	Upper	\$75,170 \$75,170	\$89,100	7.95	127.33	\$95,714	\$113,451	\$58,056
40	109	9800.07	Unknown	\$75,170 \$75,170	\$89,100	0.00	0.00	\$95,714	\$113,431	\$30,030 \$0
40	109	9800.09	Unknown	\$75,170 \$75,170	\$89,100	69.61	0.00	\$0 \$0	\$0	\$0 \$0
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# Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web Site (<a href="www.consumerfinance.gov/hmda">www.consumerfinance.gov/hmda</a>). HMDA data for many other financial institutions are also available at this web site.

The Armstrong Bank HMDA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at <a href="https://www.consumerfinance.gov/hmda">www.consumerfinance.gov/hmda</a>

# **CRA** Disclosure

The Armstrong Bank CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at <a href="https://www.ffiec.gov/cra">www.ffiec.gov/cra</a>