



PAN AMERICAN BANK & TRUST

Community Reinvestment Act Public File

Updated April 1, 2024

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Written Complaints from the Public relating to the Bank's CRA performance and Responses

The Bank has not received any complaints relating to the Bank's performance under the Community Reinvestment Act for the calendar years 2021, 2022 and 2023.

CRA Performance Evaluation

PUBLIC DISCLOSURE

April 12, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Pan American Bank & Trust
Certificate Number: 34108

1440 West North Avenue
Melrose Park, Illinois 60160

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

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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 COMMUNITY REINVESTMENT ACT (CRA) RATING: This institution is rated **Satisfactory**.

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

The Lending Test is rated Satisfactory.

The following points summarize Pan American Bank & Trust's (Pan American Bank) CRA performance.

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

The Community Development Test is rated Satisfactory.

- The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

DESCRIPTION OF INSTITUTION

Pan American Bank is headquartered in Melrose Park, Illinois. The bank is wholly-owned by American Bancorp of Illinois, Inc., a one-bank holding company. The institution does not have any subsidiaries or affiliates. The bank is a designated Community Development Financial Institution (CDFI). The institution received an Outstanding rating at its prior FDIC performance evaluation dated May 21, 2018, based on Interagency Small Institution Examination Procedures.

Pan American Bank operates five full-service offices in its assessment area. The bank closed one branch that was located in an upper-income census tract since the prior evaluation. The bank offers a wide range of loan and deposit products for retail and commercial customers. Consumer loan products include residential loans, home equity products, automobile loans, savings secured loans, and overdraft protection lines of credit. Commercial loan products include working capital loans, equipment loans, and real estate-secured loans, including warehouse lines of credit.

Deposit products include checking, savings, money market, certificates of deposit, and individual retirement accounts. Alternative banking services include internet and mobile banking, electronic bill pay, direct deposit, and remote deposit. Banking hours allow reasonable access to bank services and include extended drive-up hours and Saturday hours. Additionally, each of the branches have a 24-hour automated teller machine.

As of the December 31, 2020 Consolidated Reports of Condition and Income (Call Report), Pan American Bank reported approximately \$369.0 million in total assets, \$329.2 million in total deposits, and \$294.5 million in total loans. The bank's primary lending focus continues to be one-to-four family residential lending followed by commercial real estate lending. Loan portfolio concentrations are detailed in the following table.

| Loan Portfolio Distribution as of 12/31/2020 | | |
|---|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction and Land Development | 28,858 | 9.8 |
| Secured by Farmland | 0 | 0.0 |
| Secured by 1-4 Family Residential | 85,081 | 28.9 |
| Secured by Multi-family (5 or more) Residential | 72,892 | 24.7 |
| Secured by Commercial Real Estate | 79,199 | 26.9 |
| Total Real Estate Loans | 266,030 | 90.3 |
| Commercial and Industrial Loans | 20,954 | 7.1 |
| Agricultural Production and Other Loans To Farmers | 0 | 0.0 |
| Consumer Loans | 672 | 0.2 |
| Obligations of states and political subdivisions in the U.S | 6,614 | 2.2 |
| Other Loans | 255 | 0.1 |
| Less: Unearned Income | 0 | 0.0 |
| Total Loans | 294,525 | 100.0 |
| <i>Source: Report of Condition and Income Due to rounding, totals may not equal 100.0</i> | | |

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of the assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Pan American Bank designated a single assessment area that includes the whole Illinois counties of Cook and DuPage. Cook and DuPage counties are part of the Chicago-Naperville-Arlington Heights Metropolitan Division. The assessment area includes contiguous census tracts, conforms to CRA regulatory requirements, and does not arbitrarily exclude any low- or moderate-income geographies.

Economic and Demographic Data

The assessment area includes 1,535 census tracts. Based on the 2015 American Community Survey (ACS) data, the census tracts reflect the following income designations:

- 253 low-income census tracts;
- 391 moderate-income census tracts;
- 397 middle-income census tracts;
- 481 upper-income census tracts; and
- 13 census tracts with no income designation due to nominal populations.

The following table illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Assessment Area | | | | | | |
|--|-----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 1,535 | 16.5 | 25.5 | 25.9 | 31.3 | 0.8 |
| Population by Geography | 6,166,805 | 12.3 | 26.1 | 28.7 | 32.6 | 0.3 |
| Housing Units by Geography | 2,533,565 | 12.4 | 24.6 | 28.2 | 34.4 | 0.4 |
| Owner-Occupied Units by Geography | 1,355,993 | 5.6 | 20.4 | 32.4 | 41.4 | 0.2 |
| Occupied Rental Units by Geography | 925,049 | 18.8 | 29.7 | 23.9 | 26.9 | 0.8 |
| Vacant Units by Geography | 252,523 | 25.4 | 28.6 | 21.2 | 24.2 | 0.6 |
| Businesses by Geography | 476,177 | 5.6 | 17.0 | 26.7 | 50.0 | 0.6 |
| Farms by Geography | 5,138 | 4.7 | 17.5 | 31.8 | 45.8 | 0.1 |
| Family Distribution by Income Level | 1,424,403 | 25.6 | 16.5 | 17.9 | 40.0 | 0.0 |
| Household Distribution by Income Level | 2,281,042 | 27.3 | 15.5 | 16.7 | 40.5 | 0.0 |
| Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL | | \$75,024 | Median Housing Value | | | \$252,409 |
| | | | Median Gross Rent | | | \$1,048 |
| | | | Families Below Poverty Level | | | 11.9% |
| <i>Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

While 42.0 percent of the geographies located within the assessment area are categorized as low- or moderate-income, only 26.0 percent of all owner-occupied units are located in these tracts. Low-income census tracts reflect particularly low owner-occupancy levels at 5.6 percent. This demographic reveals a challenge that lenders face in providing home mortgage financing in low- and moderate-income areas. Pan American Bank provides a significant amount of financing for non-owner occupied, one-to-four family loans; and multi-family home mortgage loans. These loans are typically to investors for the purpose of providing rental housing. As such, the bank's performance under the Geographic Distribution criterion is compared to the percentage of occupied rental units located within geographies by income level.

Low-income families account for 25.6 percent of the families in the assessment area, 11.9 percent of which are those generating incomes below the poverty level. This demographic, in conjunction with the stark contrast between the median family income level and high median housing value, highlights difficulties that home mortgage lenders may face in providing traditional financing options to this market, especially to low-income borrowers.

According to the 2020 D&B data, there were 476,177 businesses in the assessment area. The Geographic Distribution criterion compares the distribution of small business loans by geography to the percent of businesses located in each geography. As reflected in the table above, only 22.6 percent of the businesses in Pan American Bank's assessment area are located in low- and moderate-income census tracts. This data also highlights some of the challenges financial institutions might face in originating small business loans in these geographies.

The D&B data also indicates that service industries represent the largest portion of businesses in the assessment area at 38.7 percent; followed by retail trade and finance, insurance, and real estate (11.0 percent); and transportation and communication (5.1 percent). In addition, 58.6 percent of area businesses have four or fewer employees, and 89.6 percent operate from a single location. This highlights the prevalence of very small businesses in the assessment area.

At the time of the evaluation, the Coronavirus Disease 2019 (COVID-19) considerably affected local and global environments. The stay-at-home orders and temporary closures of non-essential businesses that became effective in March 2020 caused significant hardships for both individuals and businesses. Throughout the majority of the review period, unemployment rates were steadily improving. However, the COVID-19 pandemic triggered dramatic increases in statewide and national unemployment rates. The following table outlines the unemployment rates of the assessment area counties, state, and national levels during the review period.

| Unemployment Rates | | | |
|---|-------------|-------------|-------------|
| Area | 2018 | 2019 | 2020 |
| | % | % | % |
| Cook County, Illinois | 4.1 | 3.8 | 11.1 |
| DuPage County, Illinois | 3.2 | 2.9 | 7.9 |
| State of Illinois | 4.3 | 4.0 | 9.5 |
| National Average | 3.9 | 3.7 | 8.1 |
| <i>Source: Bureau of Labor Statistics</i> | | | |

Competition

The assessment area reflects a highly competitive market for deposits and loans. According to the FDIC Deposit Market Share data as of June 30, 2020, there were 116 financial institutions operating 1,588 offices within the assessment area. Of these, Pan American Bank ranked 63rd maintaining 0.1 percent of the deposit market share.

The bank's assessment area maintains a heavily competitive market for home mortgage loans among banks, credit unions, and non-depositor mortgage lenders. The most recent aggregate mortgage data available (2019), reflects 12,971 conventional, non-owner occupied home mortgage loan originations and purchases by 440 lenders. Of these lenders, Pan American Bank ranked 81st with a 0.3 percent market share by number of loans.

The bank is not required to collect or report small business data pursuant to the reporting requirements of the CRA. Therefore, aggregate small business lending data is not used as a direct comparison to performance under the Lending Test. However, aggregate small business lending data is considered as a measure of demand. The most recent aggregate small business data available (2019), shows that 212 reporting lenders originated or purchased 177,993 small business loans within the assessment area. These performance context factors indicate a highly competitive market for originating or purchasing small business loans in the assessment area.

Community Contacts

Recent community contact interviews were conducted to assist examiners in identifying and understanding the credit and community development needs of the assessment area. The information helps examiners determine whether local financial institutions are responsive to these needs. For this performance evaluation, examiners reviewed two recent community contact interviews with representatives from a housing authority and economic development organization. The contacts identified credit needs for affordable housing and financing for start-up businesses, specifically small dollar loans.

Credit and Community Development Needs and Opportunities

Examiners determined that loans supporting affordable housing and small dollar loans represent significant credit needs in the assessment area based on information from the community contacts and demographic data. Various community development opportunities exist within the bank's assessment area. For example, the city of Chicago has numerous Tax Increment Financing (TIF) districts. TIF is a special funding tool used by states and municipalities to promote public and private investment across states and cities. Funds are used to build and repair roads and infrastructure, clean polluted land, and revitalize vacant properties back to productive use, usually in partnership with private development projects.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the previous evaluation dated May 21, 2018, to the current evaluation dated April 12, 2021. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate Pan American Bank's CRA performance. These procedures include the Lending Test and the Community Development Test as outlined in the Intermediate Small Bank Performance Criteria Appendix. Financial institutions must achieve a satisfactory rating under each of these tests to obtain an overall Satisfactory rating.

Activities Reviewed

Examiners reviewed Pan American Bank's record of originating and purchasing home mortgage and small businesses loans as these two loan categories represent the largest percentage of the bank's lending. No other loan types, such as small farm or consumer loans, represent a significant portion of lending. The home mortgage and small business performance was weighted equally due to the bank's business focus and loan volumes. Examiners analyzed the institution's home mortgage and small business loans originated or purchased from January 1, 2019, through December 31, 2020. Examiners considered this time period representative of the bank's performance during the entire evaluation period as performance between the years was consistent.

Examiners reviewed all home mortgage loans reported as originated or purchased on the bank's 2019 and 2020 Home Mortgage Disclosure (HMDA) Loan Application Registers. The bank reported 44 home mortgage loans totaling \$22.8 million in 2019, and 29 home mortgage loans totaling \$19.5 million in 2020. A significant portion of Pan American Bank's home mortgage loans are non-owner occupied, one-to-four family residential loans; and multi-family loans. Therefore, the bank's home mortgage performance is discussed by specific loan type. The 2015 ACS data and 2019 HMDA aggregate data provided a standard of comparison for the bank's home mortgage lending performance.

In 2019, the bank originated or purchased 128 small business loans totaling \$16.3 million; and in 2020, the bank originated or purchased 48 small business loans totaling \$14.4 million. In accordance with sampling guidelines, examiners reviewed samples of the small business loans for both years. The samples included 47 small business loans totaling \$6.3 million in 2019, and 38 small business loans totaling \$9.8 million in 2020. D&B data provided a standard of comparison for the bank's small business lending performance.

Community development loans, qualified investments, and community development services since the prior CRA evaluation were considered under the Community Development Test.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Pan American Bank demonstrated reasonable performance under the Lending Test. Performance under the LTD Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile supports the conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. Based on Call Report data for the previous 11 quarters (from June 30, 2018, through December 31, 2020), Pan American Bank's net LTD ratio averaged 85.1 percent. The net LTD ratio was relatively stable during the review period, and ranged between a high of 89.9 percent in December 31, 2018, and a low of 80.5 percent in September 30, 2019. Pan American Bank's average net LTD ratio has remained on level with those of comparable intuitions, as shown in the following table. Comparable institutions were selected based on their asset size, area served, and lending focus.

| Loan-to-Deposit Ratio Comparison | | |
|--------------------------------------|-----------------------|---------------------------|
| Institution | Total Assets \$(000s) | Average Net LTD Ratio (%) |
| Pan American Bank & Trust | 368,996 | 85.1 |
| Similarly-Situated Institution #1 | 310,990 | 63.4 |
| Similarly-Situated Institution #2 | 396,849 | 79.8 |
| Similarly-Situated Institution #3 | 404,159 | 88.1 |
| Similarly-Situated Institution #4 | 418,768 | 99.2 |

Source: Reports of Condition and Income 06/30/2018 through 12/31/2020

Assessment Area Concentration

Overall, Pan American Bank made a majority of its home mortgage and small business loans, by number and dollar volume, within its assessment area. However, in 2019, the bank originated or purchased less than a majority of its small business loans, by number and dollar volume, within its assessment area, because the majority of loans originated or purchased were to healthcare professionals located outside of the assessment area. Refer to the following table for the loan concentrations inside and outside of the assessment area.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|-----------------|-------------|-----------|-------------|------------|---------------------------------|-------------|--------------|-------------|-------------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | | | | | | | | | | |
| 2019 | 43 | 97.7 | 1 | 2.3 | 44 | 22,228 | 97.3 | 611 | 2.7 | 22,839 |
| 2020 | 29 | 100.0 | 0 | 0.0 | 29 | 19,522 | 100.0 | 0 | 0.0 | 19,522 |
| Subtotal | 72 | 98.6 | 1 | 1.4 | 73 | 41,750 | 98.6 | 611 | 1.4 | 42,361 |
| Small Business | | | | | | | | | | |
| 2019 | 14 | 29.8 | 33 | 70.2 | 47 | 3,107 | 49.6 | 3,153 | 50.4 | 6,260 |
| 2020 | 32 | 84.2 | 6 | 15.8 | 38 | 7,881 | 80.3 | 1,932 | 19.7 | 9,813 |
| Subtotal | 46 | 54.1 | 39 | 45.9 | 85 | 10,988 | 68.4 | 5,085 | 31.6 | 16,073 |
| <i>Source: Bank Data</i> | | | | | | | | | | |
| <i>Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | |

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area considering the demographics, lending opportunities, and locations of the institution. The bank's reasonable home mortgage performance is the primary driver for this conclusion; although the bank's small business performance is excellent. Examiners focused on lending penetrations in low- and moderate-income census tracts and emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served. Only loans originated in the assessment area were considered in the analyses.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The bank's home mortgage lending focus is commercial purpose, non-owner occupied home mortgage loans. Therefore, the analysis under this criteria is focused on non-owner occupied home mortgage loans.

Non-Owner Occupied Home Mortgage Loans

The geographic distribution of non-owner occupied home mortgage loans reflects reasonable performance. The performance was measured against the percentage of occupied rental housing units (demographic data) and aggregate lending data of home mortgage loans secured by non-owner occupied properties in the assessment area. For comparative purposes, examiners focused on the comparison to aggregate data as it provides a better indicator of the lending opportunities and demand in the market. As shown in the following table, Pan American Bank's lending performance in low-income census tracts exceeded both aggregate and demographic data. However, in both 2019 and 2020, the bank's lending performance in moderate-income census tracts lagged aggregate and demographic data.

As previously mentioned, low-income census tracts reflect particularly low owner-occupancy levels. According to information provided by community contacts and an analysis of the demographic data, affordable housing is a significant need in the assessment area. The overall lending performance in both low- and moderate-income areas indicates the bank's responsiveness to that need and reasonable dispersion throughout the assessment area.

| Geographic Distribution of Non-Owner Occupied Home Mortgage Loans | | | | | | |
|--|-----------------------------------|-------------------------------------|-----------|--------------|-----------------|--------------|
| Tract Income Level | % of Occupied Rental Units | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2019 | 18.8 | 12.1 | 7 | 20.0 | 1,216 | 6.1 |
| 2020 | 18.8 | -- | 5 | 23.8 | 2,022 | 12.7 |
| Moderate | | | | | | |
| 2019 | 29.7 | 23.7 | 6 | 17.1 | 4,019 | 20.1 |
| 2020 | 29.7 | -- | 4 | 19.1 | 3,990 | 25.0 |
| Middle | | | | | | |
| 2019 | 23.9 | 25.6 | 12 | 34.3 | 10,729 | 53.6 |
| 2020 | 23.9 | -- | 5 | 23.8 | 2,781 | 17.4 |
| Upper | | | | | | |
| 2019 | 26.9 | 38.2 | 9 | 25.7 | 3,796 | 19.0 |
| 2020 | 26.9 | -- | 7 | 33.3 | 7,159 | 44.9 |
| Not Available | | | | | | |
| 2019 | 0.8 | 0.4 | 1 | 2.9 | 263 | 1.3 |
| 2020 | 0.8 | -- | 0 | 0.0 | 0 | 0.0 |
| Totals | | | | | | |
| 2019 | 100.0 | 100.0 | 35 | 100.0 | 20,023 | 100.0 |
| 2020 | 100.0 | -- | 21 | 100.0 | 15,952 | 100.0 |

*Source: 2015 ACS Data; 2019 & 2020 Bank HMDA Data; 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Small Business Loans

The geographic distribution of sampled small business loans reflects excellent dispersion throughout the assessment area. The following table shows the bank's lending to businesses located in low-income census tracts exceeded the demographic data in both 2019 and 2020. Additionally, the bank's lending performance in moderate-income census tracts slightly lagged demographic data in 2020 and significantly exceeded the demographic data in 2019.

| Geographic Distribution of Small Business Loans | | | | | | |
|--|-------------|------------------------|-----------|--------------|-----------------|--------------|
| Tract Income Level | | % of Businesses | # | % | \$(000s) | % |
| Low | | | | | | |
| | 2019 | 5.6 | 1 | 7.1 | 440 | 14.2 |
| | 2020 | 5.6 | 4 | 12.5 | 603 | 7.7 |
| Moderate | | | | | | |
| | 2019 | 16.9 | 6 | 42.9 | 1,015 | 32.7 |
| | 2020 | 17.0 | 5 | 15.6 | 1,136 | 14.4 |
| Middle | | | | | | |
| | 2019 | 27.2 | 3 | 21.4 | 452 | 14.5 |
| | 2020 | 26.7 | 13 | 40.6 | 3,778 | 47.9 |
| Upper | | | | | | |
| | 2019 | 49.7 | 4 | 28.6 | 1,200 | 38.6 |
| | 2020 | 50.0 | 10 | 31.3 | 2,364 | 30.0 |
| Not Available | | | | | | |
| | 2019 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| | 2020 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| Totals | | | | | | |
| | 2019 | 100.0 | 14 | 100.0 | 3,107 | 100.0 |
| | 2020 | 100.0 | 32 | 100.0 | 7,881 | 100.0 |
| <i>Source: 2019 & 2020 D&B Data; 2019 & 2020 Bank Data. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among businesses of different sizes. The bank's small business lending performance supports this conclusion. Only loans originated in the assessment area were considered in the analysis. No meaningful conclusions could be drawn regarding the distribution of home mortgage loans by borrowers of different income levels given the limited number of home mortgage loans originated or purchased with income information. Specifically, a large volume of Pan American Bank's home mortgage loans are secured by non-owner occupied properties in which the borrowers' income was not reported.

Small Business Loans

The distribution of sampled small business loans reflects reasonable penetration to businesses with gross annual revenues of \$1 million or less. As shown in the following table, in 2019 and 2020, the bank's performance to businesses with gross annual revenues of \$1 million or less lagged the demographic data in this revenue category. However, not all small businesses are seeking traditional financing. For many small businesses, credit needs are often met through credit card and home equity financing. As previously mentioned, demographic data indicates there is a large volume of small businesses in the assessment area that could potentially seek alternative forms of financing. Additionally, as a measure of demand, examiners considered, but did not directly compare,

the aggregate lending data to the bank’s performance. In 2019, the bank’s lending performance slightly exceeded the aggregate lending performance to businesses with gross annual revenues of \$1 million or less, which was 48.2 percent. Given this context, the bank’s lending performance demonstrates reasonable performance.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|---|------------------------|-----------|--------------|-----------------|--------------|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % |
| <=\$1,000,000 | | | | | |
| 2019 | 83.7 | 7 | 50.0 | 1,652 | 53.2 |
| 2020 | 85.0 | 21 | 65.6 | 4,677 | 59.3 |
| >1,000,000 | | | | | |
| 2019 | 6.8 | 3 | 21.4 | 940 | 30.3 |
| 2020 | 6.1 | 8 | 25.0 | 2,804 | 35.6 |
| Revenue Not Available | | | | | |
| 2019 | 9.5 | 4 | 28.6 | 515 | 16.6 |
| 2020 | 8.9 | 3 | 9.4 | 400 | 5.1 |
| Totals | | | | | |
| 2019 | 100.0 | 14 | 100.0 | 3,107 | 100.0 |
| 2020 | 100.0 | 32 | 100.0 | 7,881 | 100.0 |
| <i>Source: 2019 & 2020 D&B Data; 2019 & 2020 Bank Data Due to rounding, totals may not equal 100.0%</i> | | | | | |

Loan Modifications due to COVID-19

Pan American Bank provided 19 loan modifications to borrowers that supported housing needs primarily in low- and moderate-income census tracts on the Southside of Chicago. The bank’s initiatives are responsive to the assessment area’s affordable housing needs as identified by community contacts and the current economic conditions.

Response to Complaints

Pan American Bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

COMMUNITY DEVELOPMENT TEST

Pan American Bank demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services. The scope of the community development review covered the period since the bank’s previous CRA evaluation to the current evaluation date. Examiners considered the institution’s capacity to participate in such activities, as well as the availability of community development opportunities and the performance of similar institutions in the assessment area.

Community Development Loans

During the evaluation period, the bank originated 26 community development loans totaling approximately \$18.8 million. This volume represents approximately 6.7 percent of average total loans since the previous examination. The bank originated a substantial majority of community development lending to entities that provide affordable housing. This is responsive to the assessment area's affordable housing needs as identified by community contacts.

The bank's level of community development lending was compared to three similarly-situated institutions (SSIs) that operate in the bank's assessment area and have comparable loan portfolio concentrations and asset sizes. Pan American Bank's level of community development lending was comparable with the SSI's community development lending, which averaged 7.8 percent with a range of 5.7 to 11.8 percent of average total loans. The following table details community development loans by year and type.

| Community Development Lending | | | | | | | | | | |
|--------------------------------------|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| 2018 | 8 | 2,510 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 2,510 |
| 2019 | 12 | 5,848 | 0 | 0 | 2 | 2,500 | 0 | 0 | 14 | 8,348 |
| 2020 | 4 | 7,962 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 7,962 |
| Total | 24 | 16,320 | 0 | 0 | 2 | 2,500 | 0 | 0 | 26 | 18,820 |
| <i>Source: Bank Data</i> | | | | | | | | | | |

Qualified Investments

Pan American Bank extended \$2.3 million in qualified investments and \$55,073 in donations, totaling \$2.4 million in qualified investments. The dollar amount of qualified investments represents 4.8 percent of the average total securities since the previous evaluation. The bank's level of qualified investments to average total securities exceeded one SSI and trailed one SSI. Specifically, the SSIs had qualified investments to average total securities of 2.7 percent and 6.7 percent. One SSI used in the community development loan analysis does not maintain a securities portfolio. The following table details qualified investments by year and type.

| Qualified Investments | | | | | | | | | | |
|------------------------------|--------------------|-----------|--------------------|-----------|----------------------|--------------|-------------------------|----------|-----------|--------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| Prior Period | 0 | 0 | 0 | 0 | 1 | 75 | 0 | 0 | 1 | 75 |
| 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2019 | 0 | 0 | 0 | 0 | 2 | 496 | 0 | 0 | 2 | 496 |
| 2020 | 0 | 0 | 0 | 0 | 7 | 1,744 | 0 | 0 | 7 | 1,744 |
| YTD 2021 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subtotal | 0 | 0 | 0 | 0 | 10 | 2,315 | 0 | 0 | 10 | 2,315 |
| Qualified Grants & Donations | 4 | 13 | 19 | 14 | 4 | 27 | 3 | 1 | 30 | 55 |
| Total | 4 | 13 | 19 | 14 | 14 | 2,342 | 3 | 1 | 40 | 2,370 |
| <i>Source: Bank Data</i> | | | | | | | | | | |

Notable examples of qualified investments include:

- In 2020, the bank participated in the Federal Home Loan Bank (FHLB) of Chicago’s COVID-19 Relief Grant Program. The bank’s donation of \$10,000, combined with the FHLB’s \$15,000 grant and \$3,000 of additional funds, resulted in a \$28,000 grant to an organization that provides affordable housing in underserved areas within the assessment area.
- The bank opened nine certificates of deposit in CDFIs, totaling \$2.2 million.
- In 2017, the bank invested \$75,000 in a loan pool of a nonprofit to extend small dollar business loans; the investment remains outstanding as of the current examination. In addition, the bank provides annual donations of \$7,500 to the nonprofit.

Community Development Services

During the evaluation period, six bank employees participated with four organizations to provide 51 instances of community development services in the assessment area. This level of community development services significantly exceeded that of the three SSIs, with a range of zero to three services, and is particularly impactful due to the effects of the COVID-19 pandemic. Community development service hours totaled 100 for the time period reviewed. The following table details the hours of community development services by year and type.

| Community Development Services | | | | | |
|---------------------------------------|---------------------------|---------------------------|-----------------------------|--------------------------------|-------------------|
| Activity Year | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals |
| | # of Hours | # of Hours | # of Hours | # of Hours | # of Hours |
| 2018 | 0 | 29.0 | 0 | 0 | 29.0 |
| 2019 | 0 | 52.5 | 0 | 2.0 | 54.5 |
| 2020 | 0 | 16.5 | 0 | 0 | 16.5 |
| YTD 2021 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 98.0 | 0 | 2.0 | 100.0 |
| <i>Source: Bank Data</i> | | | | | |

These services meet the definition of community development and relate to the provision of financial services, utilizing the financial expertise of staff. Notable examples of community development services include:

- One bank officer serves on a Board that oversees the administration and proper use of grants for a program geared to low- and moderate-income families within the bank’s assessment area.
- Two bank officers routinely participate in a financial career training program offered through a community development organization. This training program is offered to low- and moderate-income individuals within the assessment area interested in a career in banking. The employees assist with curriculum development and provide ongoing training and mentoring to participants.
- Multiple employees provide training on planning for retirement and account management for small business owners.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution’s CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Pan American Bank and Trust

Location and Hours of Operation of Each Branch Office

| Office | Location | Hours | ATM |
|-----------------|---|--|-----|
| Melrose Park | 1440 W North Avenue, Melrose Park IL 60160 (708) 865-5700 MSA: 16984 County: Cook (031) Census Tract: 8163.00 | M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm | Yes |
| Bellwood | 2801 St. Charles Road, Bellwood, IL 60104 (708) 544-9800 MSA: 16984 County: Cook (031) Census Tract: 8170.00 | M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm | Yes |
| Little Village | 2737 W Cermak Road, Chicago IL 60608 (773) 254-9700 MSA: 16984 County: Cook (031) Census Tract: 3012.00 | M-Friday: 9:00am to 4:00 pm Saturday: 9:00 am to 1:00 pm No Drive-up | No |
| Bloomingtondale | 108 W Lake Street, Bloomingtondale IL 60108 (630) 283-5777 MSA: 16984 County: Dupage (043) Census Tract: 8411.11 | M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm | Yes |
| Palatine | 190 N Smith Street, Palatine IL 60067 (847) 991-4300 MSA: 16984 County: Dupage (043) Census Tract: 8037.01 | M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm | No |

Branches opened or closed in 2021, 2022 and 2023

The Bank's Sauganash office was closed on April 9, 2021. The address of this branch office was 6232 N. Pulaski Road, Chicago, IL 60646.

MSA/MD: Chicago-Naperville-Evanston, IL 16984

County: Cook (031)

Census Tract: 1203.00

The Little Village Office located at 2627 W. Cermak Road, Chicago IL 60608 was relocated on October 4, 2021 to 2637 W. Cermak Road, Chicago, IL 60608.

MSA/MD: Chicago-Naperville-Evanston, IL 16984

County: Cook (031)

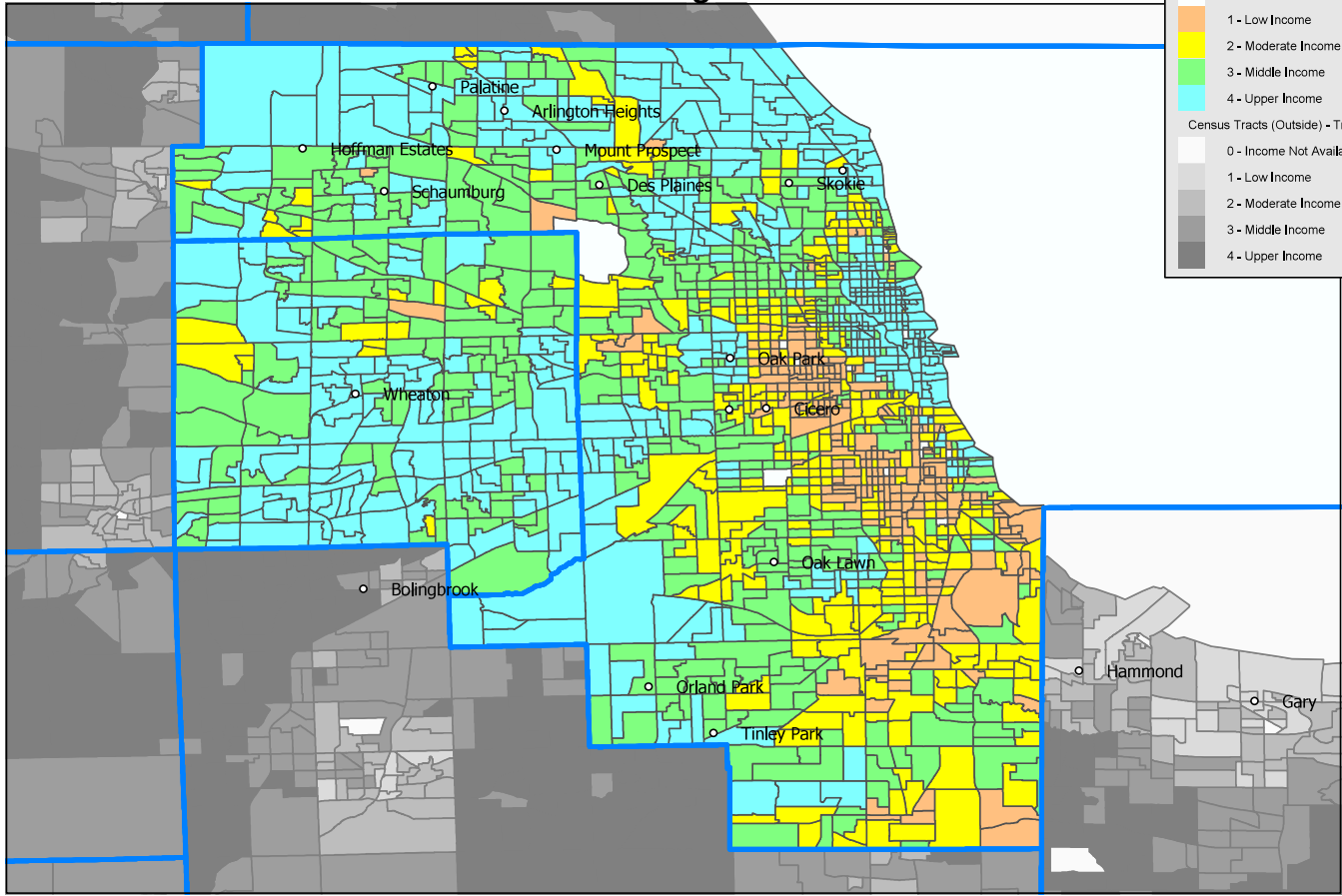
Census Tract: 3012.00

(Note: The previous and current location of the Little Village office are located in the same census tract(3012.00))

The Bank has not opened or closed any other branches or deposit taking facilities in 2022 or 2023.

Map of Assessment Area (Dupage and Cook Counties)

Pan American Bank Cook & DuPage Counties



Map Legend

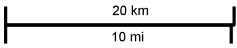
- Cities 50,000-99,999
- Counties
- States

Census Tracts (Inside) - Tract Income ...

- 0 - Income Not Available
- 1 - Low Income
- 2 - Moderate Income
- 3 - Middle Income
- 4 - Upper Income

Census Tracts (Outside) - Tract Income ...

- 0 - Income Not Available
- 1 - Low Income
- 2 - Moderate Income
- 3 - Middle Income
- 4 - Upper Income



Geographies of DuPage and Cook Counties

2023 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 031 - COOK COUNTY



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2023 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 043 - DUPAGE 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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8400.00 | Middle | No | 81.64 | \$109,800 | \$89,641 | \$75,625 | 2835 | 70.41 | 1996 | 593 | 727 |
| 17 | 043 | 8401.01 | Middle | No | 85.61 | \$109,800 | \$94,000 | \$79,298 | 5680 | 51.44 | 2922 | 1562 | 1758 |
| 17 | 043 | 8401.02 | Middle | No | 96.21 | \$109,800 | \$105,639 | \$89,115 | 4734 | 34.52 | 1634 | 1055 | 1164 |
| 17 | 043 | 8401.03 | Middle | No | 113.21 | \$109,800 | \$124,305 | \$104,861 | 6440 | 30.62 | 1972 | 1739 | 1866 |
| 17 | 043 | 8401.04 | Moderate | No | 50.29 | \$109,800 | \$55,218 | \$46,580 | 6031 | 69.91 | 4216 | 1073 | 1482 |
| 17 | 043 | 8402.01 | Upper | No | 130.86 | \$109,800 | \$143,684 | \$121,210 | 6348 | 26.87 | 1706 | 2384 | 2515 |
| 17 | 043 | 8402.02 | Middle | No | 119.99 | \$109,800 | \$131,749 | \$111,146 | 5065 | 27.54 | 1395 | 1886 | 1890 |
| 17 | 043 | 8403.03 | Moderate | No | 62.08 | \$109,800 | \$68,164 | \$57,500 | 3597 | 56.94 | 2048 | 868 | 538 |
| 17 | 043 | 8403.04 | Middle | No | 107.19 | \$109,800 | \$117,695 | \$99,286 | 3627 | 25.23 | 915 | 1311 | 1322 |
| 17 | 043 | 8406.00 | Upper | No | 144.40 | \$109,800 | \$158,551 | \$133,750 | 5068 | 21.07 | 1068 | 1377 | 1664 |
| 17 | 043 | 8407.03 | Middle | No | 86.44 | \$109,800 | \$94,911 | \$80,068 | 4295 | 58.14 | 2497 | 564 | 653 |
| 17 | 043 | 8407.04 | Middle | No | 82.75 | \$109,800 | \$90,860 | \$76,649 | 3217 | 58.25 | 1874 | 495 | 566 |
| 17 | 043 | 8407.05 | Middle | No | 115.09 | \$109,800 | \$126,369 | \$106,607 | 3759 | 41.21 | 1549 | 994 | 1040 |
| 17 | 043 | 8407.06 | Middle | No | 90.03 | \$109,800 | \$98,853 | \$83,393 | 3370 | 40.03 | 1349 | 1088 | 1217 |
| 17 | 043 | 8408.01 | Moderate | No | 74.28 | \$109,800 | \$81,559 | \$68,803 | 2621 | 56.58 | 1483 | 565 | 579 |
| 17 | 043 | 8408.02 | Middle | No | 104.62 | \$109,800 | \$114,873 | \$96,902 | 5866 | 59.82 | 3509 | 1342 | 1493 |
| 17 | 043 | 8409.01 | Middle | No | 119.01 | \$109,800 | \$130,673 | \$110,231 | 3833 | 32.79 | 1257 | 833 | 860 |
| 17 | 043 | 8409.04 | Low | No | 44.97 | \$109,800 | \$49,377 | \$41,659 | 3610 | 70.06 | 2529 | 465 | 586 |
| 17 | 043 | 8409.06 | Moderate | No | 67.87 | \$109,800 | \$74,521 | \$62,868 | 2970 | 58.32 | 1732 | 516 | 472 |
| 17 | 043 | 8409.07 | Middle | No | 107.06 | \$109,800 | \$117,552 | \$99,167 | 4658 | 60.07 | 2798 | 1094 | 1122 |
| 17 | 043 | 8409.08 | Middle | No | 113.08 | \$109,800 | \$124,162 | \$104,746 | 4420 | 61.95 | 2738 | 989 | 1215 |
| 17 | 043 | 8409.10 | Moderate | No | 74.88 | \$109,800 | \$82,218 | \$69,358 | 4918 | 58.32 | 2868 | 1133 | 1543 |
| 17 | 043 | 8409.11 | Middle | No | 97.09 | \$109,800 | \$106,605 | \$89,934 | 3125 | 66.43 | 2076 | 768 | 872 |
| 17 | 043 | 8410.02 | Upper | No | 135.06 | \$109,800 | \$148,296 | \$125,096 | 3321 | 14.97 | 497 | 1069 | 974 |
| 17 | 043 | 8410.03 | Middle | No | 96.64 | \$109,800 | \$106,111 | \$89,519 | 3631 | 28.31 | 1028 | 1094 | 1108 |
| 17 | 043 | 8410.04 | Upper | No | 135.57 | \$109,800 | \$148,856 | \$125,573 | 3480 | 20.69 | 720 | 1128 | 1241 |

* 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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8411.02 | Middle | No | 97.13 | \$109,800 | \$106,649 | \$89,966 | 5787 | 38.41 | 2223 | 1531 | 2099 |
| 17 | 043 | 8411.03 | Middle | No | 115.82 | \$109,800 | \$127,170 | \$107,279 | 3775 | 25.80 | 974 | 1261 | 1285 |
| 17 | 043 | 8411.04 | Middle | No | 110.51 | \$109,800 | \$121,340 | \$102,357 | 4411 | 22.47 | 991 | 1318 | 1459 |
| 17 | 043 | 8411.08 | Middle | No | 82.59 | \$109,800 | \$90,684 | \$76,500 | 4589 | 66.03 | 3030 | 1030 | 1319 |
| 17 | 043 | 8411.09 | Moderate | No | 79.10 | \$109,800 | \$86,852 | \$73,270 | 4057 | 47.45 | 1925 | 867 | 1027 |
| 17 | 043 | 8411.10 | Middle | No | 108.25 | \$109,800 | \$118,859 | \$100,269 | 3478 | 21.45 | 746 | 1147 | 1303 |
| 17 | 043 | 8411.11 | Middle | No | 118.54 | \$109,800 | \$130,157 | \$109,803 | 3651 | 24.46 | 893 | 1128 | 1011 |
| 17 | 043 | 8411.12 | Upper | No | 151.82 | \$109,800 | \$166,698 | \$140,625 | 3112 | 36.76 | 1144 | 820 | 942 |
| 17 | 043 | 8411.13 | Middle | No | 107.18 | \$109,800 | \$117,684 | \$99,276 | 3886 | 48.46 | 1883 | 922 | 877 |
| 17 | 043 | 8411.14 | Middle | No | 111.59 | \$109,800 | \$122,526 | \$103,359 | 4476 | 39.48 | 1767 | 902 | 1153 |
| 17 | 043 | 8412.04 | Middle | No | 93.70 | \$109,800 | \$102,883 | \$86,795 | 5974 | 67.68 | 4043 | 1721 | 1919 |
| 17 | 043 | 8412.05 | Upper | No | 120.78 | \$109,800 | \$132,616 | \$111,875 | 4506 | 39.77 | 1792 | 1316 | 1427 |
| 17 | 043 | 8412.06 | Middle | No | 110.66 | \$109,800 | \$121,505 | \$102,500 | 5877 | 37.49 | 2203 | 1327 | 1533 |
| 17 | 043 | 8412.07 | Middle | No | 86.14 | \$109,800 | \$94,582 | \$79,792 | 2945 | 67.47 | 1987 | 797 | 875 |
| 17 | 043 | 8412.08 | Moderate | No | 75.87 | \$109,800 | \$83,305 | \$70,275 | 5048 | 56.77 | 2866 | 1139 | 1359 |
| 17 | 043 | 8412.09 | Upper | No | 140.18 | \$109,800 | \$153,918 | \$129,844 | 3952 | 43.35 | 1713 | 1414 | 1602 |
| 17 | 043 | 8412.10 | Middle | No | 93.05 | \$109,800 | \$102,169 | \$86,189 | 4385 | 58.77 | 2577 | 621 | 501 |
| 17 | 043 | 8413.07 | Upper | No | 130.06 | \$109,800 | \$142,806 | \$120,469 | 5799 | 29.73 | 1724 | 1884 | 1945 |
| 17 | 043 | 8413.08 | Upper | No | 164.56 | \$109,800 | \$180,687 | \$152,422 | 4028 | 27.26 | 1098 | 1532 | 1611 |
| 17 | 043 | 8413.10 | Upper | No | 173.37 | \$109,800 | \$190,360 | \$160,586 | 3512 | 30.92 | 1086 | 1071 | 1071 |
| 17 | 043 | 8413.12 | Moderate | No | 78.83 | \$109,800 | \$86,555 | \$73,021 | 3795 | 71.28 | 2705 | 775 | 817 |
| 17 | 043 | 8413.13 | Middle | No | 93.12 | \$109,800 | \$102,246 | \$86,250 | 2872 | 27.54 | 791 | 822 | 978 |
| 17 | 043 | 8413.14 | Upper | No | 127.10 | \$109,800 | \$139,556 | \$117,723 | 6288 | 32.01 | 2013 | 1821 | 2070 |
| 17 | 043 | 8413.15 | Middle | No | 90.98 | \$109,800 | \$99,896 | \$84,271 | 3371 | 55.32 | 1865 | 658 | 792 |
| 17 | 043 | 8413.16 | Upper | No | 140.14 | \$109,800 | \$153,874 | \$129,808 | 3555 | 25.99 | 924 | 1152 | 1212 |
| 17 | 043 | 8413.18 | Middle | No | 115.69 | \$109,800 | \$127,028 | \$107,159 | 2835 | 39.08 | 1108 | 897 | 939 |
| 17 | 043 | 8413.20 | Middle | No | 88.59 | \$109,800 | \$97,272 | \$82,054 | 2613 | 66.40 | 1735 | 701 | 895 |
| 17 | 043 | 8413.21 | Upper | No | 131.38 | \$109,800 | \$144,255 | \$121,688 | 2391 | 39.36 | 941 | 711 | 790 |
| 17 | 043 | 8413.22 | Middle | No | 111.36 | \$109,800 | \$122,273 | \$103,152 | 4326 | 62.74 | 2714 | 1311 | 1462 |

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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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8413.23 | Middle | No | 119.69 | \$109,800 | \$131,420 | \$110,863 | 3102 | 45.23 | 1403 | 816 | 1028 |
| 17 | 043 | 8413.24 | Upper | No | 142.82 | \$109,800 | \$156,816 | \$132,292 | 2683 | 40.25 | 1080 | 892 | 919 |
| 17 | 043 | 8413.25 | Upper | No | 120.60 | \$109,800 | \$132,419 | \$111,705 | 5535 | 39.37 | 2179 | 1883 | 2049 |
| 17 | 043 | 8413.26 | Upper | No | 144.85 | \$109,800 | \$159,045 | \$134,167 | 3356 | 24.08 | 808 | 1065 | 1261 |
| 17 | 043 | 8413.27 | Upper | No | 147.38 | \$109,800 | \$161,823 | \$136,512 | 4366 | 26.48 | 1156 | 1236 | 1306 |
| 17 | 043 | 8414.01 | Middle | No | 117.71 | \$109,800 | \$129,246 | \$109,028 | 6894 | 48.09 | 3315 | 1715 | 1961 |
| 17 | 043 | 8414.03 | Upper | No | 144.28 | \$109,800 | \$158,419 | \$133,636 | 3899 | 20.06 | 782 | 1305 | 1452 |
| 17 | 043 | 8414.04 | Upper | No | 167.77 | \$109,800 | \$184,211 | \$155,398 | 3223 | 17.81 | 574 | 1152 | 1221 |
| 17 | 043 | 8415.01 | Moderate | No | 77.25 | \$109,800 | \$84,821 | \$71,553 | 5927 | 70.98 | 4207 | 1218 | 1484 |
| 17 | 043 | 8415.03 | Middle | No | 94.57 | \$109,800 | \$103,838 | \$87,598 | 3600 | 86.78 | 3124 | 916 | 993 |
| 17 | 043 | 8415.04 | Moderate | No | 77.53 | \$109,800 | \$85,128 | \$71,818 | 2970 | 65.79 | 1954 | 693 | 1026 |
| 17 | 043 | 8416.03 | Middle | No | 82.82 | \$109,800 | \$90,936 | \$76,711 | 4709 | 43.09 | 2029 | 1238 | 1254 |
| 17 | 043 | 8416.04 | Middle | No | 100.25 | \$109,800 | \$110,075 | \$92,860 | 4169 | 49.24 | 2053 | 778 | 1121 |
| 17 | 043 | 8416.05 | Middle | No | 96.11 | \$109,800 | \$105,529 | \$89,020 | 3552 | 44.85 | 1593 | 923 | 1020 |
| 17 | 043 | 8416.06 | Upper | No | 138.85 | \$109,800 | \$152,457 | \$128,611 | 2065 | 22.66 | 468 | 519 | 658 |
| 17 | 043 | 8416.07 | Middle | No | 100.54 | \$109,800 | \$110,393 | \$93,125 | 4884 | 37.55 | 1834 | 1551 | 1790 |
| 17 | 043 | 8417.04 | Upper | No | 145.92 | \$109,800 | \$160,220 | \$135,156 | 4609 | 29.01 | 1337 | 1229 | 1297 |
| 17 | 043 | 8417.05 | Middle | No | 91.95 | \$109,800 | \$100,961 | \$85,172 | 5858 | 53.02 | 3106 | 1616 | 1665 |
| 17 | 043 | 8417.06 | Middle | No | 84.84 | \$109,800 | \$93,154 | \$78,586 | 4564 | 70.84 | 3233 | 726 | 836 |
| 17 | 043 | 8417.07 | Moderate | No | 61.50 | \$109,800 | \$67,527 | \$56,964 | 3305 | 67.84 | 2242 | 533 | 805 |
| 17 | 043 | 8417.08 | Moderate | No | 70.91 | \$109,800 | \$77,859 | \$65,685 | 4594 | 58.42 | 2684 | 415 | 294 |
| 17 | 043 | 8418.01 | Upper | No | 140.42 | \$109,800 | \$154,181 | \$130,066 | 5305 | 19.98 | 1060 | 1418 | 1564 |
| 17 | 043 | 8418.02 | Upper | No | 152.74 | \$109,800 | \$167,709 | \$141,471 | 5515 | 17.95 | 990 | 1659 | 1849 |
| 17 | 043 | 8419.01 | Upper | No | 173.60 | \$109,800 | \$190,613 | \$160,795 | 2467 | 13.50 | 333 | 849 | 880 |
| 17 | 043 | 8419.02 | Upper | No | 137.56 | \$109,800 | \$151,041 | \$127,419 | 4088 | 24.17 | 988 | 490 | 597 |
| 17 | 043 | 8420.00 | Upper | No | 199.45 | \$109,800 | \$218,996 | \$184,740 | 4400 | 12.02 | 529 | 1391 | 1491 |
| 17 | 043 | 8421.00 | Upper | No | 217.42 | \$109,800 | \$238,727 | \$201,379 | 5891 | 16.52 | 973 | 1733 | 1828 |
| 17 | 043 | 8422.00 | Upper | No | 182.62 | \$109,800 | \$200,517 | \$169,150 | 4731 | 15.75 | 745 | 1338 | 1144 |

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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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8423.00 | Upper | No | 210.81 | \$109,800 | \$231,469 | \$195,260 | 3584 | 13.53 | 485 | 1103 | 1249 |
| 17 | 043 | 8424.00 | Middle | No | 108.49 | \$109,800 | \$119,122 | \$100,491 | 5062 | 28.19 | 1427 | 1139 | 1343 |
| 17 | 043 | 8425.00 | Upper | No | 176.25 | \$109,800 | \$193,523 | \$163,250 | 3578 | 16.91 | 605 | 807 | 1024 |
| 17 | 043 | 8426.01 | Upper | No | 173.68 | \$109,800 | \$190,701 | \$160,870 | 4107 | 18.09 | 743 | 1175 | 1365 |
| 17 | 043 | 8426.02 | Upper | No | 202.97 | \$109,800 | \$222,861 | \$188,000 | 4335 | 12.48 | 541 | 1419 | 1532 |
| 17 | 043 | 8426.03 | Upper | No | 120.11 | \$109,800 | \$131,881 | \$111,250 | 4359 | 26.68 | 1163 | 797 | 934 |
| 17 | 043 | 8426.04 | Upper | No | 122.94 | \$109,800 | \$134,988 | \$113,872 | 4383 | 22.47 | 985 | 1475 | 1282 |
| 17 | 043 | 8426.05 | Upper | No | 141.76 | \$109,800 | \$155,652 | \$131,310 | 4289 | 20.98 | 900 | 1305 | 1583 |
| 17 | 043 | 8427.02 | Upper | No | 139.42 | \$109,800 | \$153,083 | \$129,138 | 4479 | 27.10 | 1214 | 1014 | 1276 |
| 17 | 043 | 8427.03 | Upper | No | 159.92 | \$109,800 | \$175,592 | \$148,125 | 4039 | 20.95 | 846 | 1283 | 1475 |
| 17 | 043 | 8427.04 | Middle | No | 107.30 | \$109,800 | \$117,815 | \$99,388 | 5215 | 29.78 | 1553 | 1423 | 1641 |
| 17 | 043 | 8427.06 | Upper | No | 151.04 | \$109,800 | \$165,842 | \$139,900 | 4787 | 18.51 | 886 | 1478 | 1545 |
| 17 | 043 | 8427.08 | Upper | No | 188.60 | \$109,800 | \$207,083 | \$174,688 | 2551 | 20.34 | 519 | 850 | 895 |
| 17 | 043 | 8427.09 | Upper | No | 121.38 | \$109,800 | \$133,275 | \$112,426 | 3471 | 37.31 | 1295 | 916 | 940 |
| 17 | 043 | 8427.10 | Middle | No | 115.42 | \$109,800 | \$126,731 | \$106,905 | 3805 | 30.14 | 1147 | 1097 | 786 |
| 17 | 043 | 8427.11 | Upper | No | 165.54 | \$109,800 | \$181,763 | \$153,333 | 2810 | 18.58 | 522 | 842 | 956 |
| 17 | 043 | 8428.00 | Upper | No | 188.24 | \$109,800 | \$206,688 | \$174,357 | 4781 | 18.78 | 898 | 1566 | 1753 |
| 17 | 043 | 8429.00 | Upper | No | 226.92 | \$109,800 | \$249,158 | \$210,181 | 6022 | 18.85 | 1135 | 1421 | 1428 |
| 17 | 043 | 8430.00 | Upper | No | 161.64 | \$109,800 | \$177,481 | \$149,716 | 4087 | 22.90 | 936 | 1263 | 1354 |
| 17 | 043 | 8431.00 | Middle | No | 84.67 | \$109,800 | \$92,968 | \$78,429 | 3970 | 47.28 | 1877 | 898 | 1162 |
| 17 | 043 | 8432.00 | Middle | No | 93.22 | \$109,800 | \$102,356 | \$86,351 | 5335 | 45.15 | 2409 | 1278 | 1736 |
| 17 | 043 | 8433.01 | Middle | No | 82.68 | \$109,800 | \$90,783 | \$76,587 | 4020 | 38.86 | 1562 | 1015 | 1151 |
| 17 | 043 | 8433.02 | Middle | No | 103.01 | \$109,800 | \$113,105 | \$95,417 | 2959 | 20.58 | 609 | 1082 | 1188 |
| 17 | 043 | 8434.00 | Upper | No | 132.14 | \$109,800 | \$145,090 | \$122,391 | 3492 | 22.11 | 772 | 990 | 1122 |
| 17 | 043 | 8435.00 | Upper | No | 123.40 | \$109,800 | \$135,493 | \$114,301 | 5528 | 20.50 | 1133 | 1474 | 1590 |
| 17 | 043 | 8436.01 | Middle | No | 88.59 | \$109,800 | \$97,272 | \$82,059 | 3426 | 27.70 | 949 | 1013 | 1228 |
| 17 | 043 | 8436.02 | Middle | No | 108.95 | \$109,800 | \$119,627 | \$100,917 | 3106 | 15.68 | 487 | 1027 | 1114 |
| 17 | 043 | 8437.00 | Middle | No | 113.71 | \$109,800 | \$124,854 | \$105,321 | 4373 | 17.91 | 783 | 1330 | 1448 |
| 17 | 043 | 8438.00 | Middle | No | 118.76 | \$109,800 | \$130,398 | \$110,000 | 3433 | 21.09 | 724 | 911 | 967 |

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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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8439.00 | Upper | No | 216.42 | \$109,800 | \$237,629 | \$200,455 | 4216 | 15.25 | 643 | 1295 | 1339 |
| 17 | 043 | 8440.01 | Upper | No | 146.46 | \$109,800 | \$160,813 | \$135,662 | 3716 | 16.33 | 607 | 1255 | 1332 |
| 17 | 043 | 8440.02 | Upper | No | 237.85 | \$109,800 | \$261,159 | \$220,303 | 4205 | 13.34 | 561 | 1338 | 1422 |
| 17 | 043 | 8441.00 | Upper | No | 184.56 | \$109,800 | \$202,647 | \$170,950 | 4077 | 13.61 | 555 | 1283 | 1388 |
| 17 | 043 | 8442.01 | Middle | No | 109.23 | \$109,800 | \$119,935 | \$101,176 | 5822 | 29.59 | 1723 | 1452 | 1678 |
| 17 | 043 | 8442.02 | Upper | No | 127.66 | \$109,800 | \$140,171 | \$118,250 | 2741 | 23.53 | 645 | 798 | 884 |
| 17 | 043 | 8443.04 | Middle | No | 116.83 | \$109,800 | \$128,279 | \$108,214 | 4077 | 55.24 | 2252 | 753 | 579 |
| 17 | 043 | 8443.05 | Middle | No | 87.04 | \$109,800 | \$95,570 | \$80,625 | 3962 | 32.41 | 1284 | 754 | 510 |
| 17 | 043 | 8443.06 | Middle | No | 95.93 | \$109,800 | \$105,331 | \$88,860 | 5956 | 61.87 | 3685 | 1370 | 1381 |
| 17 | 043 | 8443.07 | Middle | No | 88.37 | \$109,800 | \$97,030 | \$81,852 | 3749 | 51.53 | 1932 | 817 | 917 |
| 17 | 043 | 8443.08 | Middle | No | 93.57 | \$109,800 | \$102,740 | \$86,667 | 2383 | 40.37 | 962 | 576 | 45 |
| 17 | 043 | 8443.09 | Upper | No | 125.44 | \$109,800 | \$137,733 | \$116,193 | 2390 | 31.05 | 742 | 672 | 580 |
| 17 | 043 | 8443.10 | Middle | No | 93.20 | \$109,800 | \$102,334 | \$86,328 | 2417 | 48.53 | 1173 | 718 | 512 |
| 17 | 043 | 8444.01 | Upper | No | 169.22 | \$109,800 | \$185,804 | \$156,743 | 4075 | 25.30 | 1031 | 1055 | 1162 |
| 17 | 043 | 8444.02 | Upper | No | 148.86 | \$109,800 | \$163,448 | \$137,885 | 4670 | 44.86 | 2095 | 1052 | 1211 |
| 17 | 043 | 8445.01 | Middle | No | 102.39 | \$109,800 | \$112,424 | \$94,837 | 3277 | 25.72 | 843 | 1015 | 1252 |
| 17 | 043 | 8445.02 | Upper | No | 153.28 | \$109,800 | \$168,301 | \$141,976 | 3247 | 39.85 | 1294 | 924 | 1047 |
| 17 | 043 | 8446.01 | Upper | No | 138.46 | \$109,800 | \$152,029 | \$128,250 | 3627 | 28.23 | 1024 | 1393 | 1087 |
| 17 | 043 | 8446.02 | Upper | No | 125.51 | \$109,800 | \$137,810 | \$116,250 | 5286 | 28.40 | 1501 | 1576 | 1493 |
| 17 | 043 | 8447.01 | Upper | No | 135.87 | \$109,800 | \$149,185 | \$125,852 | 4265 | 24.48 | 1044 | 1313 | 1466 |
| 17 | 043 | 8447.02 | Upper | No | 228.12 | \$109,800 | \$250,476 | \$211,296 | 5601 | 23.25 | 1302 | 1621 | 1912 |
| 17 | 043 | 8448.01 | Upper | No | 164.54 | \$109,800 | \$180,665 | \$152,404 | 4376 | 16.00 | 700 | 1291 | 1515 |
| 17 | 043 | 8448.02 | Upper | No | 140.54 | \$109,800 | \$154,313 | \$130,179 | 3472 | 15.64 | 543 | 1165 | 891 |
| 17 | 043 | 8449.01 | Upper | No | 167.92 | \$109,800 | \$184,376 | \$155,536 | 3716 | 15.96 | 593 | 946 | 843 |
| 17 | 043 | 8449.02 | Upper | No | 160.44 | \$109,800 | \$176,163 | \$148,606 | 4229 | 14.00 | 592 | 1233 | 1238 |
| 17 | 043 | 8450.00 | Middle | No | 111.19 | \$109,800 | \$122,087 | \$102,994 | 5458 | 22.15 | 1209 | 1859 | 2340 |
| 17 | 043 | 8451.00 | Upper | No | 208.77 | \$109,800 | \$229,229 | \$193,370 | 6522 | 19.15 | 1249 | 1900 | 1905 |
| 17 | 043 | 8452.00 | Upper | No | 269.91 | \$109,800 | \$296,361 | \$250,001 | 4847 | 21.77 | 1055 | 1465 | 1703 |

* 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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8453.00 | Upper | No | 269.91 | \$109,800 | \$296,361 | \$250,001 | 3166 | 15.26 | 483 | 931 | 1079 |
| 17 | 043 | 8454.01 | Upper | No | 244.38 | \$109,800 | \$268,329 | \$226,354 | 3656 | 33.04 | 1208 | 1216 | 1282 |
| 17 | 043 | 8454.02 | Upper | No | 161.18 | \$109,800 | \$176,976 | \$149,297 | 3060 | 35.26 | 1079 | 981 | 1093 |
| 17 | 043 | 8455.02 | Middle | No | 106.99 | \$109,800 | \$117,475 | \$99,100 | 5413 | 32.77 | 1774 | 1304 | 1068 |
| 17 | 043 | 8455.05 | Middle | No | 117.03 | \$109,800 | \$128,499 | \$108,403 | 4066 | 34.26 | 1393 | 1029 | 1077 |
| 17 | 043 | 8455.06 | Middle | No | 98.15 | \$109,800 | \$107,769 | \$90,913 | 3995 | 41.25 | 1648 | 951 | 762 |
| 17 | 043 | 8455.07 | Upper | No | 137.32 | \$109,800 | \$150,777 | \$127,196 | 3423 | 15.72 | 538 | 1211 | 1361 |
| 17 | 043 | 8455.08 | Upper | No | 121.76 | \$109,800 | \$133,692 | \$112,782 | 3753 | 23.69 | 889 | 1466 | 976 |
| 17 | 043 | 8455.09 | Upper | No | 185.07 | \$109,800 | \$203,207 | \$171,419 | 3334 | 40.34 | 1345 | 1154 | 1167 |
| 17 | 043 | 8455.10 | Middle | No | 118.05 | \$109,800 | \$129,619 | \$109,348 | 3308 | 46.98 | 1554 | 645 | 657 |
| 17 | 043 | 8456.01 | Upper | No | 120.83 | \$109,800 | \$132,671 | \$111,923 | 4354 | 31.53 | 1373 | 1101 | 1364 |
| 17 | 043 | 8456.02 | Upper | No | 131.04 | \$109,800 | \$143,882 | \$121,375 | 4965 | 17.93 | 890 | 1233 | 1371 |
| 17 | 043 | 8457.01 | Upper | No | 138.45 | \$109,800 | \$152,018 | \$128,240 | 3935 | 17.46 | 687 | 1440 | 1606 |
| 17 | 043 | 8457.02 | Upper | No | 162.08 | \$109,800 | \$177,964 | \$150,125 | 4839 | 16.43 | 795 | 1519 | 1646 |
| 17 | 043 | 8457.03 | Middle | No | 112.45 | \$109,800 | \$123,470 | \$104,154 | 4582 | 38.85 | 1780 | 1146 | 1200 |
| 17 | 043 | 8457.04 | Middle | No | 93.66 | \$109,800 | \$102,839 | \$86,750 | 4896 | 29.76 | 1457 | 1340 | 1522 |
| 17 | 043 | 8458.02 | Middle | No | 106.48 | \$109,800 | \$116,915 | \$98,625 | 3689 | 22.15 | 817 | 1485 | 1169 |
| 17 | 043 | 8458.03 | Middle | No | 82.55 | \$109,800 | \$90,640 | \$76,466 | 5649 | 49.28 | 2784 | 1709 | 1327 |
| 17 | 043 | 8458.05 | Upper | No | 132.55 | \$109,800 | \$145,540 | \$122,778 | 4145 | 30.98 | 1284 | 1331 | 1520 |
| 17 | 043 | 8458.07 | Upper | No | 144.49 | \$109,800 | \$158,650 | \$133,830 | 6100 | 24.33 | 1484 | 2180 | 2150 |
| 17 | 043 | 8458.08 | Upper | No | 173.89 | \$109,800 | \$190,931 | \$161,068 | 3868 | 32.34 | 1251 | 1249 | 1249 |
| 17 | 043 | 8458.09 | Upper | No | 125.16 | \$109,800 | \$137,426 | \$115,933 | 4374 | 32.05 | 1402 | 1355 | 1392 |
| 17 | 043 | 8458.10 | Middle | No | 90.48 | \$109,800 | \$99,347 | \$83,813 | 4067 | 33.91 | 1379 | 970 | 899 |
| 17 | 043 | 8458.11 | Middle | No | 95.81 | \$109,800 | \$105,199 | \$88,750 | 3891 | 28.06 | 1092 | 918 | 895 |
| 17 | 043 | 8459.01 | Upper | No | 174.92 | \$109,800 | \$192,062 | \$162,019 | 3418 | 32.33 | 1105 | 1134 | 1318 |
| 17 | 043 | 8459.02 | Upper | No | 184.78 | \$109,800 | \$202,888 | \$171,154 | 3489 | 28.37 | 990 | 1133 | 1374 |
| 17 | 043 | 8460.02 | Upper | No | 123.64 | \$109,800 | \$135,757 | \$114,522 | 4737 | 22.40 | 1061 | 1957 | 1256 |
| 17 | 043 | 8460.03 | Upper | No | 134.68 | \$109,800 | \$147,879 | \$124,750 | 4490 | 21.78 | 978 | 1197 | 1246 |
| 17 | 043 | 8460.04 | Middle | No | 114.05 | \$109,800 | \$125,227 | \$105,636 | 3756 | 25.83 | 970 | 748 | 1121 |

* 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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8461.02 | Middle | No | 115.00 | \$109,800 | \$126,270 | \$106,523 | 4606 | 48.33 | 2226 | 758 | 879 |
| 17 | 043 | 8461.03 | Upper | No | 152.33 | \$109,800 | \$167,258 | \$141,094 | 5257 | 23.38 | 1229 | 1264 | 1506 |
| 17 | 043 | 8461.04 | Upper | No | 155.61 | \$109,800 | \$170,860 | \$144,135 | 4359 | 39.41 | 1718 | 1224 | 1417 |
| 17 | 043 | 8461.05 | Upper | No | 167.57 | \$109,800 | \$183,992 | \$155,208 | 3499 | 23.12 | 809 | 1163 | 1476 |
| 17 | 043 | 8461.06 | Upper | No | 159.61 | \$109,800 | \$175,252 | \$147,843 | 3639 | 34.71 | 1263 | 984 | 976 |
| 17 | 043 | 8462.01 | Upper | No | 121.46 | \$109,800 | \$133,363 | \$112,500 | 5855 | 36.02 | 2109 | 1907 | 1535 |
| 17 | 043 | 8462.02 | Upper | No | 152.66 | \$109,800 | \$167,621 | \$141,397 | 6426 | 39.90 | 2564 | 1429 | 1630 |
| 17 | 043 | 8462.03 | Upper | No | 158.42 | \$109,800 | \$173,945 | \$146,736 | 4383 | 30.50 | 1337 | 1414 | 1556 |
| 17 | 043 | 8462.05 | Upper | No | 201.96 | \$109,800 | \$221,752 | \$187,063 | 3708 | 31.50 | 1168 | 1126 | 1163 |
| 17 | 043 | 8462.06 | Upper | No | 140.24 | \$109,800 | \$153,984 | \$129,894 | 4244 | 20.24 | 859 | 1119 | 1149 |
| 17 | 043 | 8462.07 | Upper | No | 173.11 | \$109,800 | \$190,075 | \$160,346 | 5345 | 21.12 | 1129 | 1837 | 1919 |
| 17 | 043 | 8462.08 | Upper | No | 191.77 | \$109,800 | \$210,563 | \$177,625 | 3179 | 16.83 | 535 | 1197 | 1207 |
| 17 | 043 | 8462.09 | Upper | No | 229.71 | \$109,800 | \$252,222 | \$212,763 | 4167 | 23.06 | 961 | 1127 | 1260 |
| 17 | 043 | 8463.04 | Upper | No | 162.36 | \$109,800 | \$178,271 | \$150,382 | 6258 | 45.29 | 2834 | 1751 | 1913 |
| 17 | 043 | 8463.05 | Upper | No | 120.94 | \$109,800 | \$132,792 | \$112,019 | 5687 | 30.53 | 1736 | 1742 | 1902 |
| 17 | 043 | 8463.07 | Middle | No | 111.90 | \$109,800 | \$122,866 | \$103,646 | 4752 | 39.96 | 1899 | 1025 | 1236 |
| 17 | 043 | 8463.08 | Middle | No | 91.45 | \$109,800 | \$100,412 | \$84,709 | 3825 | 55.66 | 2129 | 930 | 685 |
| 17 | 043 | 8463.10 | Moderate | No | 74.25 | \$109,800 | \$81,527 | \$68,776 | 4551 | 55.57 | 2529 | 721 | 739 |
| 17 | 043 | 8463.11 | Middle | No | 110.14 | \$109,800 | \$120,934 | \$102,014 | 5232 | 40.44 | 2116 | 1474 | 1378 |
| 17 | 043 | 8463.12 | Middle | No | 94.43 | \$109,800 | \$103,684 | \$87,472 | 4506 | 25.14 | 1133 | 1329 | 1197 |
| 17 | 043 | 8463.13 | Upper | No | 145.56 | \$109,800 | \$159,825 | \$134,821 | 5021 | 31.05 | 1559 | 1409 | 1311 |
| 17 | 043 | 8463.14 | Upper | No | 139.29 | \$109,800 | \$152,940 | \$129,020 | 3332 | 21.88 | 729 | 981 | 1027 |
| 17 | 043 | 8463.15 | Upper | No | 132.55 | \$109,800 | \$145,540 | \$122,778 | 4226 | 19.64 | 830 | 1429 | 1580 |
| 17 | 043 | 8464.04 | Middle | No | 118.85 | \$109,800 | \$130,497 | \$110,086 | 6135 | 38.71 | 2375 | 1319 | 1109 |
| 17 | 043 | 8464.05 | Upper | No | 197.21 | \$109,800 | \$216,537 | \$182,661 | 3899 | 30.11 | 1174 | 1416 | 1112 |
| 17 | 043 | 8464.08 | Upper | No | 185.52 | \$109,800 | \$203,701 | \$171,837 | 4291 | 63.74 | 2735 | 1141 | 1301 |
| 17 | 043 | 8464.09 | Upper | No | 164.58 | \$109,800 | \$180,709 | \$152,440 | 4529 | 46.19 | 2092 | 1386 | 1542 |
| 17 | 043 | 8464.10 | Upper | No | 127.35 | \$109,800 | \$139,830 | \$117,962 | 5071 | 59.83 | 3034 | 815 | 638 |

* 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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 17 | 043 | 8464.11 | Middle | No | 116.03 | \$109,800 | \$127,401 | \$107,476 | 5312 | 62.61 | 3326 | 734 | 1133 |
| 17 | 043 | 8464.12 | Middle | No | 116.06 | \$109,800 | \$127,434 | \$107,500 | 4726 | 37.11 | 1754 | 990 | 1364 |
| 17 | 043 | 8464.13 | Upper | No | 143.28 | \$109,800 | \$157,321 | \$132,714 | 3708 | 28.07 | 1041 | 683 | 949 |
| 17 | 043 | 8465.04 | Upper | No | 142.79 | \$109,800 | \$156,783 | \$132,258 | 6350 | 30.74 | 1952 | 1156 | 1459 |
| 17 | 043 | 8465.07 | Middle | No | 111.05 | \$109,800 | \$121,933 | \$102,857 | 3166 | 60.45 | 1914 | 613 | 815 |
| 17 | 043 | 8465.09 | Middle | No | 113.60 | \$109,800 | \$124,733 | \$105,227 | 5876 | 70.00 | 4113 | 1241 | 1657 |
| 17 | 043 | 8465.10 | Middle | No | 113.56 | \$109,800 | \$124,689 | \$105,187 | 3271 | 57.63 | 1885 | 630 | 733 |
| 17 | 043 | 8465.11 | Middle | No | 91.15 | \$109,800 | \$100,083 | \$84,432 | 6565 | 53.95 | 3542 | 1386 | 1865 |
| 17 | 043 | 8465.13 | Upper | No | 166.26 | \$109,800 | \$182,553 | \$154,000 | 2766 | 50.14 | 1387 | 864 | 958 |
| 17 | 043 | 8465.14 | Upper | No | 153.25 | \$109,800 | \$168,269 | \$141,944 | 4159 | 63.02 | 2621 | 899 | 1270 |
| 17 | 043 | 8465.15 | Middle | No | 105.63 | \$109,800 | \$115,982 | \$97,841 | 5420 | 55.26 | 2995 | 1024 | 1373 |
| 17 | 043 | 8465.17 | Middle | No | 118.66 | \$109,800 | \$130,289 | \$109,911 | 6116 | 51.90 | 3174 | 1355 | 1840 |
| 17 | 043 | 8465.18 | Upper | No | 193.36 | \$109,800 | \$212,309 | \$179,097 | 3648 | 31.61 | 1153 | 992 | 1020 |
| 17 | 043 | 8465.19 | Upper | No | 127.35 | \$109,800 | \$139,830 | \$117,963 | 3191 | 51.86 | 1655 | 648 | 936 |
| 17 | 043 | 8465.21 | Upper | No | 195.14 | \$109,800 | \$214,264 | \$180,746 | 5036 | 24.32 | 1225 | 1606 | 1760 |
| 17 | 043 | 8465.22 | Upper | No | 133.15 | \$109,800 | \$146,199 | \$123,333 | 4046 | 57.46 | 2325 | 996 | 1106 |
| 17 | 043 | 8465.23 | Upper | No | 166.80 | \$109,800 | \$183,146 | \$154,500 | 2775 | 14.41 | 400 | 827 | 924 |
| 17 | 043 | 8465.24 | Upper | No | 158.21 | \$109,800 | \$173,715 | \$146,544 | 4709 | 41.64 | 1961 | 1308 | 1617 |
| 17 | 043 | 8466.03 | Moderate | No | 75.87 | \$109,800 | \$83,305 | \$70,275 | 4070 | 79.46 | 3234 | 755 | 1012 |
| 17 | 043 | 8466.04 | Middle | No | 94.29 | \$109,800 | \$103,530 | \$87,342 | 3697 | 54.02 | 1997 | 1087 | 1253 |
| 17 | 043 | 8467.01 | Middle | No | 95.47 | \$109,800 | \$104,826 | \$88,430 | 4159 | 65.26 | 2714 | 916 | 1254 |
| 17 | 043 | 8467.02 | Middle | No | 82.32 | \$109,800 | \$90,387 | \$76,250 | 3872 | 57.00 | 2207 | 983 | 1244 |

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

Listing of Services and Fees

Please see the page titled “Location and Hours of Operation of Each Branch Office” for hours of operation for each branch office and branch Automated Teller Machine (ATM) availability.

Consumer Loan Products

As of April 1, 2024

- **10/1 Adjustable Rate closed end Mortgage Loans**
- **Home Equity Lines of Credit**
- **Certificate of Deposit/Savings secured loans**
- **Automobile Loans**
- **Overdraft Lines of Credit**
- **Credit Booster Loans**
- **Personal Loans – Secured and Unsecured**

Commercial Loan Products

- Commercial Real Estate Loans
- Construction Financing
- Working Capital Lines of Credit
- Equipment Financing
- Business Acquisition Loans
- Condominium Improvement Loans
- Standby Letters of Credit
- Small Business Administration (SBA) 504 and 7a Loans
- Small Business Loans

Deposit Products

As of April 1, 2024

Consumer Checking Accounts

Relationship Student Checking
Golden Club Checking
Relationship Platinum Checking
Free Start Checking
Free Checking
First Responders Checking

Consumer Money Market Accounts

Relationship Money Market
First Responders Money Market
Various Promotional Money Markets – Please see a Universal Banker for current offerings

Consumer Savings Accounts

Relationship Junior Savings
Relationship Savings
Relationship Platinum Savings

Business Checking Accounts

Executive Checking
Entrepreneur Checking
Exclusive Checking
IOLTA Checking

Business Money Market Accounts

Business Money Market
1031 Exchange Money Market
Municipal Money Market
Various Promotional Money Market Accounts – Please see a Universal Bank for current offerings
Business Savings
Business Statement Savings

Certificate of Deposits and Individual Retirement Accounts

Terms from three months to sixty months

Minimum Balance to open: \$1,000

Rates are Fixed. Please see a Universal Banker for current interest rates and annual percentage yields

Treasury Management

ACH Origination

Remote Deposit Capture

Mobile Deposit Capture

Wire Transfers

Merchant Services & Credit Card Processing Partnership with MCS

Lockbox Services

Zero Balance Account Processing

ACH Fraud

Positive Pay

ACH Payments

ADP Payroll Processing Partnership

Online Wires

Bill Payment (applies to both Consumer and Commercial customers)

Automated Sweep Transfers

Automated Loan Payments (applies to both Consumer and Commercial borrowers)

Transaction Fees

As of April 1, 2024 (Note: Loan Fees listed below are estimates)

Lender Fees

- \$850 Origination Fee (\$600 Underwriting Fee + \$250.00 Loan Documentation Fee)

Third Party Settlement Charges Paid by Borrower (Estimated)(Consumer Closed End Mortgage Loans)

- Credit Report \$35-\$110
- Flood Determination \$11
- Title Charges \$700-800
- Recording Fee \$67-310
- Appraisal \$200-800
- Appraisal Review Fee \$125
- Tax Service Fee \$83

Home Equity Line of Credit

- Annual Fee \$75
- Stop Payment Fee \$25
- Overlimit fee \$25
- Early Termination Fee \$250
(if closed within first 24 months)

- Title – Basic Loan Policy Fee \$200-\$400
- Title – Policy Update Fee \$110-\$200
- Title – IL State Policy Fee \$3-\$6
- Credit Report Fee \$26-\$110
- Appraisal Fee \$125-\$250
- Appraisal Review Fee \$125-\$250
- Recording Fee \$67-\$315
- Flood Determination Fee \$11
- Tax Service Fee \$83-\$100
- Title – Postage & Handling Fee \$6-\$15
- Title – Anti-Predatory Lending Certificate \$6-\$15
- Title – Closing Fee \$150-\$300
- Title – Closing Protection Letter \$75-\$125
- Title – Recording Service Fee \$5-\$15

Commercial Loans

- Appraisal \$750-5,000
- Credit Report \$36-\$110
- Tax Search \$125
- Tax Service Fee \$83-\$100
- Ongoing Tax Service Fee \$25 annually
- Flood Determination \$11
- UCC Filing \$100
- Loan Documentation Fee The greater of \$250 or .1% of loan amount
- Loan Fees 50 to 100 basis points of loan amount

Treasury Management Fees

| Activity Fees | |
|-------------------------|---|
| Monthly Maintenance Fee | \$12.00 per month |
| Checks Posted | \$0.10 per check |
| Deposits Posted | \$0.08 per deposit |
| On-Us Items Deposited | \$0.08 per item |
| Transit Items Deposited | \$0.10 per item |
| Early Account Closure | \$30.00 if closed within 90 days of opening |
| Deposit Adjustments | \$3.00 per adjustment |
| Redeposit Fee | \$0.10 per item |
| Coin Deposit | 5% of amount deposited |
| Currency Deposit | 1% of amount deposited |
| Cash Purchase | \$0.40 per currency strap |
| Coin Purchase | \$0.10 per coin roll |
| Check Printing | Actual cost per order |

| Account Research, Copies and Paper Fees | |
|--|----------------------|
| Account Research | \$30.00 per hour |
| Paper Statement | \$5.00 per month |
| Duplicate Statement | \$5.00 per statement |
| Statement Copy | \$5.00 per copy |
| Undeliverable Statement Fee | \$10.00 per month |
| Check Copy | \$3.00 per copy |
| Deposit Copy | \$3.00 per copy |
| Temporary Check Fee | \$1.00 per check |

| Miscellaneous Processing Fees | |
|--|---|
| Cashier's Check (available for clients only) | \$5.00 per check |
| Stop Payment | \$30.00 per stop placed |
| Chargeback/Credit Back Fee | \$10.00 per item |
| Overdraft & NSF Item Fees | |
| Overdraft Item | \$30.00 per item paid |
| NSF Return Item | \$30.00 per item returned |
| Transfer Services | |
| Assisted Transfer Fee | \$5.00 per transfer |
| Zero Balance account | \$10.00 per subsidiary account setup |
| Sweep Setup Fee | \$10.00 |
| Sweep Management Fee | Priced per Relationship |
| Legal Fees | |
| Attorney Fees | Actual cost per client need or request |
| Escheatment Notice | \$10.00 per account |
| Garnishments/Citations/Levies/Subpoenas | \$150.00 per instance |
| Fraud Monitoring Services | |
| ACH Filter Setup Fee | \$5.00 per filter |
| ACH Filter Exception Fee | \$2.50 per exception |
| Positive Pay Monthly Fee | \$15.00 per month |
| ACH Origination Services | |
| ACH Origination Per Item Fee | \$0.10 per item |
| ACH Origination Per File Fee | \$3.50 per file |
| ACH NOC Fee | \$0.55 per item |
| ACH Return Item Fee | \$3.00 per item |
| ACH File Reversal Fee | \$11.00 per reversal |
| ACH NOC Non-Compliance Fee | \$5.35 per item |
| Remote Deposit Capture Services | |
| Maintenance Fee | \$50.00 per month |
| First Scanner | FREE |
| Additional Scanner Fee | \$25.00 per scanner over 1, per month |
| Deposited Item Fee | \$0.20 per item |
| Early Termination Fee | \$750.00 if terminated within the first 12 months |
| Wire Transfer Services | |
| In Person Wire -Domestic | \$35.00 per wire |
| In Person Wire - International | \$50.00 per wire |
| Online Banking Wire (Domestic Only) | \$15.00 per wire |

| | |
|---------------|--------------------|
| Drawdown Wire | \$10.00 per wire |
| Incoming Wire | \$10.00 per wire |
| Return Wire | \$50.00 per return |

Deposit Account Fees

FEE SCHEDULE



www.panamerbank.com
(708) 865-5700

The following Fees may be assessed against your account:

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

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

| | |
|--|-------------------------|
| Replace ATM or Debit Card | \$10.00 |
| Temporary Checks (each) | \$1.00 |
| Cashier's Check (each - clients only) | \$5.00 |
| Chargeback (per item) (Fee will be charged each time an item is presented) | \$10.00 |
| Account Research/Balancing Assistant per hour (Minimum \$15.00 plus \$2.00 per copied page/item) | \$30.00 |
| Copies of Paid Checks | \$3.00 |
| Undeliverable Statement (per month) | \$10.00 |
| Duplicate Statement (each) | \$5.00 |
| Telephone Transfer Fee (assisted - per transfer) | \$5.00 |
| Stop Payment - all items (per stop) | \$30.00 |
| Domestic Outgoing Wire (clients only) * | \$30.00 |
| International Outgoing Wire (clients only) | \$45.00 |
| Garnishments/Citations/Levies/Subpoenas/Legal Process Fee (Per Occurrence)* | \$125.00 |
| Early Closing Fee (account closed within 90 days of opening) | \$30.00 |
| Coin Counting | 5.00% of amount counted |
| Purchased Coin (per roll) | \$0.10 |
| Large Cash Order (per strap) | \$0.40 |
| Dormant Account (per month) | \$10.00 |
| Compliance Review - Consists of document review for Trust, Power of Attorney and Guardianship accounts | \$20.00 |
| Return Item Fee (Fee will be charged each time an item is presented) | \$30.00 |
| Overdraft (Paid Item) Fee (Fee will be charged each time an item is presented) | \$30.00 |

- Effective August 1, 2022 the below fees will apply:
- Domestic Outgoing Wires (clients only) \$35.00
- International Outgoing Wires (client only) \$50.00
- Incoming Wire Fee \$10.00
- Incoming Wire Fee with Adjustments \$15.00
- Garnishments/Citations/Levies/Subpoenas \$150.00
- Sweep Set Up Fee \$10.00

Pan American Bank and Trust
Loan to Deposit Ratio
For the Calendar Year ended December 31, 2023

| | |
|---------------------------|--------------|
| March 31, 2023 | 87.34 |
| June 30, 2023 | 90.13 |
| September 30, 2023 | 88.73 |
| December 31, 2023 | 88.08 |
| Average | 88.57 |

Pan American Bank and Trust

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the [Consumer Financial Protection Bureau's Web site](https://www.consumerfinance.gov/data-research/hmda/). HMDA data for many other financial institutions are also available at this Web site.

<https://www.consumerfinance.gov/data-research/hmda/>