



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
AL	Anniston-Oxford AL MSA	Calhoun County	015	8055	Upper
				8060	Middle
AL	Birmingham-Hoover AL MSA	Blount County	009		
		Chilton County	021	8061	Moderate
		Jefferson County	073	8049	Middle
				8112	Upper
				8114	Moderate
				8182	Moderate
				8198	Middle
				8259	Middle
				8298	Low
		Shelby County	117	8066	Upper
AL	Daphne-Fairhope-Foley AL MSA	Baldwin County	003	8197	Middle
				8199	Middle
				8299	Moderate
AL	Decatur AL MSA	Lawrence County	079		
		Morgan County	103	8057	Moderate
AL	Gadsden AL MSA	Etowah County	055	8290	Low
AL	Huntsville AL MSA	Limestone County	083	8178	Middle
		Madison County	089	8065	Moderate
				8100	Low
				8127	Middle
				8177	Middle
AL	Mobile AL MSA	Mobile County	097	8106	Middle
				8122	Middle
				8179	Moderate
				8181	Moderate
AL	Montgomery AL MSA	Autauga County	001	8058	Middle
		Elmore County	051	8067	Moderate
		Lowndes County	085		
		Montgomery County	101	8085	Upper
				8125	Middle
				8180	Low
				8183	Moderate
AL	Northern Non-MSA AL	Cullman County	043	8053	Middle
		Marshall County	095	8084	Upper
				8091	Middle
		Walker County	127		
AL	Southern Non-MSA AL	Butler County	013	8087	Middle
		Coffee County	031	8059	Moderate
		Covington County	039	8063	Middle
		Escambia County	053	8056	Middle
		Monroe County	099	8160	Middle
AL	Tuscaloosa AL MSA	Tuscaloosa County	125	8064	Middle
				8105	Moderate

Alabama 11 Assessment Area



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
FL	Jacksonville FL MSA	Duval County	031	8126	Moderate
				8232	Middle
				8253	Moderate
				8254	Moderate
				8257	Moderate
				8295	Moderate
				8296	Middle
FL	Orlando-Kissimmee-Sanford FL MSA	Orange County	095	8237	Moderate
		Osceola County	097	8234	Moderate
FL	Tampa-St. Petersburg-Clearwater FL MSA	Hillsborough County	057	8233	Moderate

Florida 3 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
GA	Atlanta-Sandy Springs-Alpharetta GA MSA	Clayton County	063	8108	Low
				8109	Middle
		Cobb County	067		
		Coweta County	077	8217	Middle
		DeKalb County	089	8231	NA
				8275	Moderate
		Douglas County	097	8284	Middle
		Fayette County	113		
		Fulton County	121	8256	Middle
				8258	Moderate
		Gwinnett County	135	8225	Middle
		Henry County	151	8289	NA
		Meriwether County	199		
		Paulding County	223		
		Walton County	297	8236	Middle

Georgia 1 Assessment Area



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
IL	Carbondale-Marion IL MSA	Jackson County	077	143	Upper
		Williamson County	199	192	Upper
IL	Central Non-MSA IL	Bureau County	011		
		LaSalle County	099	146	Middle
		Lee County	103	189	Middle
		Livingston County	105	153	Middle
		Ogle County	141		
		Stephenson County	177	158	Moderate
		Whiteside County	195		
IL	Champaign-Urbana IL MSA	Champaign County	019	148	Moderate
				187	Moderate
				387	Moderate
IL	Coles County IL	Coles County	029	186	Moderate
IL	Danville IL MSA	Vermilion County	183	182	Middle
IL	Davenport-Moline-Rock Island IL MSA	Henry County	073	191	Moderate
		Rock Island County	161	173	Moderate
IL	Decatur IL MSA	Macon County	115	516	Middle
IL	Jefferson County IL	Jefferson County	081	185	Moderate
IL	Kankakee IL MSA	Kankakee County	091	152	Upper
				166	Moderate
IL	Knox County IL	Knox County	095	145	Middle
IL	McDonough County IL	McDonough County	109	190	Moderate
IL	Morgan County IL	Morgan County	137	141	Moderate
IL	Peoria IL MSA	Peoria County	143	181	Upper
		Tazewell County	179	147	Upper
				180	Middle
IL	Rockford IL MSA	Winnebago County	201	139	Middle
IL	Saline County IL	Saline County	165	142	Moderate
IL	Springfield IL MSA	Sangamon County	167	162	Moderate
				396	Middle
IL	St. Louis IL MSA	Madison County	119	184	Middle
				677	Middle
		St. Clair County	163	183	Middle

Illinois 17 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
IN	Bloomington IN MSA	Monroe County	105	676	Upper
IN	Central Non-MSA IN	Jackson County	071	230	Moderate
		Jennings County	079		
		Lawrence County	093	241	Middle
IN	Columbus IN MSA	Bartholomew County	005	228	Moderate
				240	Upper
IN	Elkhart-Goshen IN MSA	Elkhart County	039	199	Middle
				223	Middle
IN	Evansville IN MSA	Vanderburgh County	163	234	Moderate
				235	Moderate
		Warrick County	173	686	Middle
IN	Fort Wayne IN MSA	Allen County	003	382	Moderate
				561	Middle
		Whitley County	183		
IN	Henry County IN	Henry County	065	225	Middle
IN	Indianapolis-Carmel-Anderson IN MSA	Boone County	011		
		Hancock County	059		
		Hendricks County	063	200	Upper
				227	Upper
				381	Middle
				544	Middle
		Johnson County	081	226	Moderate
				525	Middle
		Madison County	095	679	Moderate
		Marion County	097	196	Moderate
				524	Middle
				573	Upper
		Morgan County	109		
		Shelby County	145	229	Middle
IN	Lafayette-West Lafayette IN MSA	Tippecanoe County	157	577	Upper
IN	Michigan City-La Porte IN MSA	LaPorte County	091	193	Moderate
				596	Middle
IN	Muncie IN MSA	Delaware County	035	224	Moderate
IN	Northern Non-MSA IN	DeKalb County	033	222	Moderate
		Huntington County	069	576	Middle
		Kosciusko County	085		
		Marshall County	099	672	Low
		Noble County	113		
		Starke County	149		
		Wells County	179	337	Middle
		Wabash County	169		
IN	South Bend-Mishawaka IN MSA	St. Joseph County	141	239	Middle
				566	Moderate
IN	Southeastern Non-MSA IN	Daviess County	027	588	Upper
		Dubois County	037	233	Middle
		Gibson County	051	398	Middle
		Knox County	083	232	Upper
		Perry County	123	236	Middle
IN	Terre Haute IN MSA	Clay County	021		
		Vigo County	167	231	Middle
				242	Upper

Indiana 15 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
KY	Bowling Green KY MSA	Warren County	227	8072	Middle
				8279	Moderate
KY	Elizabethtown-Fort Knox KY MSA	Hardin County	093	8071	Upper
KY	Franklin County KY	Franklin County	073	8119	Upper
KY	Lexington-Fayette KY MSA	Clark County	049	8118	Middle
		Fayette County	067	8070	Moderate
				8083	Upper
		Jessamine County	113	8120	Middle
		Woodford County	239		
KY	Owensboro KY MSA	Daviess County	059	8090	Middle
KY	Rowan County KY	Rowan County	205	8069	Upper
KY	Southeastern Non-MSA KY	Adair County	001	8078	Middle
		Boyle County	021	8121	Middle
		Green County	087		
		Knox County	121		
		Laurel County	125	8077	Moderate
		Lincoln County	137		
		Madison County	151	8116	Middle
		Marion County	155	8074	Middle
		Rockcastle County	203		
		Taylor County	217		
		Washington County	229		
		Whitley County	235		
KY	Southern Non-MSA KY	Caldwell County	033		
		Hopkins County	107	8076	Upper
		Logan County	141	8079	Middle
		Muhlenberg County	177	8080	Middle
KY	Western Non-MSA KY	Calloway County	035	8073	Low
		Marshall County	157		
		McCracken County	145	8089	Moderate

Kentucky 9 Assessment Areas



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
LA	Alexandria LA MSA	Rapides Parish	079	8173	Moderate
LA	Baton Rouge LA MSA	Ascension Parish	005		
		East Baton Rouge Parish	033	8171	Middle
				8174	Middle
		Livingston Parish	063		
		St. Helena Parish	091		
LA	Hammond LA MSA	Tangipahoa Parish	105	8155	Middle
				8206	Low
LA	Houma-Thibodaux LA MSA	Lafourche Parish	057		
		Terrebonne Parish	109	8188	Middle
LA	Lafayette LA MSA	Acadia Parish	001		
		Iberia Parish	045	8150	Moderate
		Lafayette Parish	055	8117	Middle
		St. Martin Parish	099		
LA	Lake Charles LA MSA	Calcasieu Parish	019	8152	Low
LA	Monroe LA MSA	Morehouse Parish	067	8153	Middle
		Ouachita Parish	073	8149	Upper
		Union Parish	111		
LA	New Orleans-Metairie LA MSA	Jefferson Parish	051	8272	Low
		Orleans Parish	071	8195	NA
		St. Bernard Parish	087	8205	Moderate
		St. Charles Parish	089		
		St. James Parish	093		
		St. John the Baptist Parish	095	8187	Middle
		St. Tammany Parish	103	8107	Upper
LA	Shreveport-Bossier City LA MSA	Bossier Parish	015		
		Caddo Parish	017	8184	Moderate
				8185	Moderate
LA	Western Non-MSA LA	Evangeline Parish	039		
		Jefferson Davis Parish	053	8151	Upper
		St. Landry Parish	097	8154	Middle

Louisiana 10 Assessment Areas



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
MD	Baltimore-Columbia-Towson MD MSA	Anne Arundel County	003	246	Middle
				526	Middle
				582	Upper
		Baltimore city	510		
		Baltimore County	005	245	Middle
				247	Middle
		Harford County	025	243	Moderate
		Howard County	027		
MD	California-Lexington Park MD MSA	St. Mary's County	037	244	Middle
MD	Salisbury MD MSA	Somerset County	039		
		Wicomico County	045	140	Middle
				349	Middle
		Worcester County	047	253	Moderate

Maryland **3 Assessment Areas**



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
MS	Central Non-MSA MS	Lawrence County	077		
		Lincoln County	085	8190	Upper
		Pike County	113	8132	Middle
MS	Gulfport-Biloxi MS MSA	Hancock County	045	8136	Moderate
		Harrison County	047	8135	Low
				8191	Moderate
				8252	Middle
		Jackson County	059	8102	Middle
MS	Jackson MS MSA			8203	Upper
		Copiah County	029	8147	Moderate
		Hinds County	049	8103	Moderate
		Holmes County	051		
		Madison County	089		
MS	Memphis MS MSA	Yazoo County	163		
		DeSoto County	033		
		Marshall County	093		
		Tate County	137	8138	Middle
MS	Northwestern Non-MSA MS	Tunica County	143		
		Alcorn County	003	8128	Middle
		Clay County	025	8146	Middle
		Coahoma County	027	8145	Middle
		Grenada County	043	8139	Moderate
		Itawamba County	057		
		Kemper County	069		
		Lafayette County	071	8130	Middle
		Lauderdale County	075	8140	Moderate
				8294	Upper
		Lee County	081	8101	Upper
				8301	Middle
		Lowndes County	087	8129	Middle
		Monroe County	095	8137	Upper
		Oktibbeha County	105	8133	Upper
		Panola County	107		
		Pontotoc County	115	8143	Middle
		Prentiss County	117	8142	NA
		Sunflower County	133	8144	Middle
MS	Western Non-MSA MS	Tallahatchia County	135		
		Union County	145		
		Washington County	151	8134	Upper
		Yalobusha County	161		
		Claiborne County	021		
		Warren County	149	8131	Middle

Mississippi 6 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
NC	Asheville NC MSA	Buncombe County	021	249	Middle
				863	Moderate
				883	Middle
		Haywood County	087	379	Moderate
		Henderson County	089	557	Moderate
NC	Burlington NC MSA	Alamance County	001	828	Upper
				829	Moderate
NC	Central Non-MSA NC	Lee County	105	870	Moderate
		Moore County	125	844	Upper
NC	Duplin County NC	Duplin County	061	866	Middle
NC	Durham-Chapel Hill NC MSA	Chatham County	037	367	Moderate
		Durham County		063	
		Orange County	135	849	Middle
NC	Fayetteville NC MSA	Cumberland County	051	261	Middle
				864	Middle
		Harnett County	085	846	Middle
		Hoke County	093		
NC	Goldsboro NC MSA	Wayne County	191	842	Middle
				877	Middle
				894	Middle
NC	Greensboro-High Point NC MSA	Guilford County	081	587	Middle
				813	Middle
				814	Middle
				841	Moderate
				868	Low
		Randolph County	151	838	Moderate
				839	Middle
		Rockingham County	157	810	Middle
				817	Moderate
				818	Moderate
NC	Greenville NC MSA	Pitt County	147	825	Upper
NC	Hickory-Lenoir-Morganton NC MSA	Alexander County	003		
		Burke County	023		
		Caldwell County	027	859	Moderate
				885	Upper
		Catawba County	035	806	Moderate
				874	Upper
NC	Jacksonville NC MSA	Onslow County	133	855	Moderate
NC	Northeastern Non-MSA NC	Halifax County	083	586	Moderate
		Martin County	117	879	Moderate
		Northampton County	131		
		Vance County	181	510	Middle
		Warren County	185		
NC	Northern Non-MSA NC	Surry County	171	865	Upper
		Wilkes County	193	848	Middle
NC	Pasquotank County NC	Pasquotank County	139	856	Upper
NC	Raleigh-Cary NC MSA	Franklin County	069	518	Low
		Johnston County	101	694	Middle
				845	Low
				847	Low
		Wake County	183	830	Middle
				878	Middle
				882	Middle
				891	Moderate
				893	Moderate
NC	Rocky Mount NC MSA	Edgecombe County	065	366	Middle
		Nash County	127	826	Middle
				889	Middle
NC	Southeastern Non-MSA NC	Carteret County	031	816	Upper
		Craven County	049	815	Middle
				851	Middle
NC	Southern Non-MSA NC	Columbus County	047	585	Moderate
		Robeson County	155	823	Upper
				824	Moderate



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
		Scotland County	165	843	Moderate
NC	Stanly County NC	Stanly County	167	691	Upper
				809	Upper
NC	Western Non-MSA NC	Cleveland County	045	852	Upper
		Rutherford County	161	853	Moderate
NC	Wilmington NC MSA	Pender County	141		
NC	Wilson County NC	Wilson County	195	278	Middle
NC	Winston-Salem NC MSA	Davidson County	057	822	Low
				840	Middle
		Davie County	059	821	Middle
		Forsyth County	067	399	Moderate
				562	Middle
				827	Moderate
				857	Upper
		Stokes County	169		
		Yadkin County	197		

North Carolina 23 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
NY	Albany-Schenectady-Troy NY MSA	Albany County	001	8046	Upper
				8111	Upper
		Rensselaer County	083		
		Schenectady County	093		
NY	Buffalo-Cheektowaga NY MSA	Erie County	029	8164	Middle
		Niagara County	063	8170	Middle
NY	Elmira NY MSA	Chemung County	015	8032	Middle
NY	Genesee County NY	Genesee County	037	8031	Middle
NY	Rochester NY MSA	Monroe County	055	8039	Middle
				8040	Moderate
		Ontario County	069	8047	Middle
		Orleans County	073		
		Wayne County	117	8034	Middle
NY	Utica-Rome NY MSA	Herkimer County	043	8042	Middle
		Oneida County	065	8045	Middle
NY	Watertown-Fort Drum NY MSA	Jefferson County	045	8165	Middle
NY	Western Non-MSA NY	Cattaraugus County	009	8035	Upper
		Chautauqua County	013	8043	Middle

New York 8 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
OH	Akron OH MSA	Portage County	133	424	Middle
				437	Middle
				444	Middle
		Summit County	153	529	Upper
OH	Ashtabula County OH	Ashtabula County			
OH	Canton-Massillon OH MSA	Stark County	151	375	Middle
				463	Middle
				473	Middle
				579	Low
OH	Cleveland-Elyria OH MSA	Cuyahoga County	035	441	Low
				482	Moderate
		Lake County	085	453	Middle
		Lorain County	093	428	Middle
OH	Columbiana County OH	Columbiana County	029	572	Middle
				598	Middle
OH	Columbus OH MSA	Fairfield County	045	286	Low
				452	Middle
		Franklin County	049	280	Middle
				320	Middle
				429	Low
				483	Upper
		Licking County	089	426	Moderate
				466	Moderate
		Madison County	097	486	Middle
		Perry County	127		
		Pickaway County	129		
		Union County	159		
OH	Dayton-Kettering OH MSA	Greene County	057	425	Moderate
		Miami County	109		
		Montgomery County	113	434	Middle
				443	Upper
				448	Moderate
				449	Middle
				471	Middle
OH	Lima OH MSA	Allen County	003	459	Middle
OH	Mansfield OH MSA	Richland County	139	464	Middle
OH	Northeastern Non-MSA OH	Defiance County	039	427	Middle
		Henry County	069		
OH	Northern Non-MSA OH	Ashland County	005	419	Middle
		Auglaize County	011	460	Middle
		Champaign County	021	422	Middle
		Coshocton County	031	431	Middle
		Crawford County	033		
		Erie County	043	480	Upper
		Guernsey County	059	430	Middle
		Hancock County	063	479	Moderate
		Hardin County	065		
		Huron County	077	474	Moderate
		Knox County	083	447	Middle
		Logan County	091	391	Moderate
		Mercer County	107	461	Middle
		Muskingum County	119	467	Middle
				468	Moderate
		Noble County	121		
		Sandusky County	143	568	Upper
		Seneca County	147	462	Middle
		Tuscarawas County	157	465	Low
		Van Wert County	161	571	Middle
		Wayne County	169	475	Middle
OH	Preble County OH	Preble County	135	433	Middle
OH	Southern Non-MSA OH	Adams County	001	485	Moderate
		Clinton County	027	575	Moderate
		Fayette County	047	469	Middle
		Highland County	071		



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
		Ross County	141	440	Moderate
		Scioto County	145	439	Moderate
OH	Springfield OH MSA	Clark County	023	446	Middle
OH	Toledo OH MSA	Fulton County	051	493	Middle
		Lucas County	095	478	Middle
				553	Moderate
				554	Upper
				555	Moderate
		Ottawa County	123	455	Middle
		Wood County	173	451	Upper
				454	Middle
OH	Wheeling OH MSA	Belmont County	013	477	Upper
OH	Youngstown-Warren-Boardman OH MSA	Mahoning County	099	491	Upper
		Trumbull County	155	438	Upper

Ohio 16 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
PA	Altoona PA MSA	Blair County	013	374	Middle
PA	Central Non-MSA PA	Northumberland County	097	295	Middle
		Schuylkill County	107	298	Middle
		Union County	119	254	Middle
PA	Chambersburg-Waynesboro PA MSA	Franklin County	055	689	Upper
PA	East Stroudsburg PA MSA	Monroe County	089	300	Middle
				613	Middle
PA	Erie PA MSA	Erie County	049	258	Upper
				339	Upper
PA	Greene County PA	Greene County	059	271	Upper
PA	Harrisburg-Carlisle PA MSA	Cumberland County	041	332	Middle
				333	Upper
				392	Middle
		Dauphin County	043		
PA	Johnstown PA MSA	Cambria County	021	373	Upper
PA	Lancaster PA MSA	Lancaster County	071	512	Middle
PA	Newark PA MD	Pike County	103	338	Middle
PA	Northwestern Non-MSA PA	Clarion County	031		
		Crawford County	039		
		Venango County	121	597	Middle
		Warren County	123	294	Middle
PA	Philadelphia PA MSA	Bucks County	017		
		Chester County	029	384	Moderate
		Montgomery County	091	263	Moderate
		Philadelphia County	101		
PA	Pittsburgh PA MSA	Allegheny County	003	272	Middle
				297	Middle
		Armstrong County	005		
		Beaver County	007	680	Upper
		Butler County	019	255	Upper
				343	Middle
		Fayette County	051	269	Upper
		Westmoreland County	129	580	Moderate
				581	Upper
PA	Reading PA MSA	Berks County	011	340	Middle
				368	Middle
PA	Scranton-Wilkes-Barre PA MSA	Lackawanna County	069	265	Moderate
				285	Middle
		Luzerne County	079	299	Middle
PA	York-Hanover PA MSA	York County	133	334	Middle
				335	Middle
				336	Middle

Pennsylvania 16 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
SC	Augusta-Richmond County SC MSA	Aiken County	003	8006	Middle
				8021	Middle
SC	Charleston-North Charleston SC MSA	Berkeley County	015	8016	Moderate
				8260	Moderate
		Charleston County	019	8204	Moderate
				8261	Low
				8267	Upper
		Dorchester County	035		
SC	Columbia SC MSA	Kershaw County	055		
		Lexington County	063	8003	Moderate
				8051	Middle
		Richland County	079	8004	Upper
				8005	Upper
				8194	Moderate
SC	Florence SC MSA	Darlington County	031	8027	Moderate
		Florence County	041	8291	Middle
				8292	Upper
SC	Greenville-Anderson SC MSA	Anderson County	007	8010	Middle
				8011	Moderate
		Greenville County	045	8007	Upper
				8008	Moderate
				8009	Middle
				8214	Low
		Laurens County	059	8029	Moderate
		Pickens County	077	8013	Moderate
				8269	Middle
SC	Hilton Head Island-Bluffton SC MSA	Beaufort County	013	8015	Middle
SC	Northeastern Non-MSA SC	Chesterfield County	025	8020	Moderate
		Dillon County	033	8026	Middle
		Marion County	067	8025	Moderate
		Marlboro County	069		
SC	Oconee County SC	Oconee County	073	8012	Upper
SC	Southern Non-MSA SC	Colleton County	029	8017	Middle
		Orangeburg County	075		
SC	Southwestern Non-MSA SC	Abbeville County	001		
		Cherokee County	021	8018	Middle
		Greenwood County	047	8014	Upper
		Newberry County	071		
		Union County	087	8030	Middle
SC	Spartanburg SC MSA	Spartanburg County	083	8019	Upper
				8263	Middle
				8265	Middle
				8273	Moderate

South Carolina 11 Assessment Areas



Branches as of
12/31/2023

State	Assessment Area	County	County Code	Branch #	Census Tract Income
TX	Amarillo TX MSA	Potter County	375	801	Moderate
		Randall County	381	800	Upper
TX	Austin-Round Rock-Georgetown TX MSA	Bastrop County	021	650	Middle
		Hays County	209	662	Middle
		Travis County	453	540	Moderate
				654	Low
				655	Middle
				657	NA
				658	Moderate
				664	Middle
				671	Moderate
		Williamson County	491	160	Middle
				656	Middle
				713	Middle
		Jefferson County	245	369	Moderate
				550	Upper
				136	Upper
TX	Brownsville-Harlingen TX MSA	Cameron County	061	154	Moderate
				155	Upper
TX	Cass County TX	Cass County	067	751	Middle
				772	Moderate
TX	Dallas-Fort Worth-Arlington TX MSA	Collin County	085	167	Upper
				171	Upper
				700	Upper
				703	Upper
				716	Middle
				725	Upper
				731	Upper
				734	Upper
				736	Middle
				738	Upper
				761	Middle
				164	Middle
				705	Middle
				706	Middle
				707	Moderate
				710	Middle
				712	Middle
				715	Middle
				720	Middle
				724	Moderate
				727	Middle
				764	Moderate
				170	Upper
				709	Moderate
				714	Middle
				718	Upper
		Kaufman County	257		
		Rockwall County	397		
		Johnson County	251	756	Moderate
		Tarrant County	439	216	Upper
				701	Middle
				702	Upper
				704	Upper
				708	Moderate
				711	Upper
				719	Moderate
				723	Upper
				726	Middle
				730	Upper
				733	Upper
				735	Moderate
		Wise County	497	527	Middle
TX	Eastern Non-MSA TX	Matagorda County	321		



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
		San Jacinto County	407		
		Walker County	471		
		Washington County	477	353	Middle
TX	Gillespie County TX	Gillespie County	171	612	Middle
TX	Houston-The Woodlands-Sugar Land TX MSA	Austin County	015	134	Middle
		Brazoria County	039	129	Upper
				130	Middle
				505	Low
				506	Middle
				674	Upper
		Chambers County	071	377	Upper
		Fort Bend County	157	118	Upper
				176	Upper
				329	Upper
				360	Upper
				504	Upper
		Galveston County	167	117	Upper
				131	Upper
				503	Middle
		Harris County	201	1	Moderate
				3	Moderate
				4	Moderate
				105	Moderate
				106	Middle
				107	Middle
				108	Middle
				109	Low
				110	Moderate
				111	Low
				113	Middle
				114	Upper
				115	Upper
				116	Moderate
				120	Moderate
				123	Middle
				124	Moderate
				126	Moderate
				127	Moderate
				128	Moderate
				132	Moderate
				133	Low
				135	Upper
				157	Upper
				161	Upper
				172	Middle
				201	Low
				203	Middle
				206	Middle
				207	Middle
				209	Middle
				210	Middle
				279	Moderate
				321	Middle
				322	Upper
				324	Upper
				330	Moderate
				357	Middle
				358	Moderate
				359	Middle
				401	Middle
				402	Upper
				404	Middle
				405	Middle
				407	Middle



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
				408	Middle
				409	Middle
				410	Middle
				411	Middle
				413	Middle
				414	Upper
				415	Upper
				416	Upper
				417	Upper
				501	Middle
				507	Middle
				523	Middle
				530	Middle
				535	Low
				616	Upper
		Liberty County	291	205	Moderate
				771	Moderate
		Montgomery County	339	204	Low
				213	Upper
				219	Middle
				301	Middle
				302	Middle
				303	Upper
				304	Low
				305	Middle
				306	Moderate
				307	Moderate
				308	Upper
				309	Upper
				311	Moderate
				312	Upper
				313	Upper
				314	Upper
				315	Upper
				316	Middle
				317	Upper
				318	Middle
				319	Low
				323	Upper
				327	Upper
				354	Middle
				394	Moderate
				520	Upper
				531	Middle
				532	Middle
				533	Upper
				578	Upper
		Waller County	473		
TX	Howard County TX	Howard County	227	652	Upper
TX	Longview TX MSA	Gregg County	183	769	Upper
		Harrison County	203	757	Moderate
		Rusk County	401	758	Middle
		Upshur County	459		
TX	Northeast Non-MSA TX	Henderson County	213	728	Upper
				759	Middle
		Limestone County	293	752	Moderate
		Navarro County	349	770	Middle
		Van Zandt County	467	721	Middle
TX	San Antonio-New Braunfels TX MSA	Bexar County	029	276	Moderate
				601	Moderate
				602	Middle
				603	Upper
				604	Middle
				605	Middle



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
				606	Moderate
				607	Middle
				608	Middle
				609	Moderate
				610	Moderate
				611	Low
				660	Moderate
				667	Moderate
				668	Upper
				775	Middle
		Comal County	091		
		Guadalupe County	187	352	Upper
				651	Middle
		Kendall County	259	659	Middle
		Medina County	325	661	Middle
TX	Shelby County TX	Shelby County	419	351	Moderate
TX	Sherman-Denison TX MSA	Grayson County	181	755	Middle
				766	Moderate
TX	Southeast Non-MSA TX	Bee County	025	663	Moderate
		Calhoun County	057	508	Upper
		Matagorda County	321	328	Middle
		Refugio County	391	8001	Middle
		Wharton County	481	370	Middle
TX	Texarkana TX MSA	Bowie County	037	750	Middle
TX	Titus County TX	Titus County	449	754	Middle
TX	Tyler TX MSA	Smith County	423	194	Middle
				768	Middle

Texas 20 Assessment Areas



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
VA	Blacksburg-Christiansburg-Radford VA MSA	Montgomery County	121	947	Middle
		Pulaski County	155	963	Middle
		Radford city	750		
VA	Central Non-MSA VA	Buckingham County	029		
		Charlotte County	037		
		Cumberland County	049		
VA	Eastern Non-MSA VA	Prince Edward County	147	952	Middle
		Lancaster County	103	965	Upper
		Middlesex County	119		
VA	Harrisonburg VA MSA	Northumberland County	133		
		Rockingham County	165		
		Harrisonburg city	660	939	Middle
VA	Lynchburg VA MSA	Amherst County	009	179	Middle
		Appomattox County	011		
		Bedford County	019	371	Middle
VA	Northeastern Non-MSA VA	Campbell County	031	915	Middle
		Lynchburg city	680	539	Moderate
		Louisa County	109	698	Upper
VA	Richmond VA MSA	Orange County	137		
		Amelia County	007		
		Chesterfield County	041	519	Middle
				910	Middle
				929	Upper
				967	Upper
		Goochland County	075		
		Hanover County	085	138	Upper
		Henrico County	087	372	NA
				514	Middle
				515	Moderate
		New Kent County	127		
VA	Roanoke VA MSA	Richmond city	760	957	Middle
		Botetourt County	023		
		Franklin County	067		
		Roanoke city	770	949	Moderate
		Roanoke County	161	390	Upper
				961	Upper
VA	Southern Non-MSA VA	Salem city	775	960	Upper
		Danville city	590	928	Middle
		Henry County	089	927	Moderate
		Martinsville city	690		
		Pittsylvania County	143		
		Carroll County	035		
VA	Southwestern Non-MSA VA	Galax city	640	945	Moderate
		Smyth County	173		
		Tazewell County	185	948	Upper
VA	Staunton VA MSA	Wythe County	197	946	Upper
		Augusta County	015		
		Staunton city	790	938	Middle
VA	Virginia Beach-Norfolk-Newport News VA MSA	Waynesboro city	820	937	Middle
		Chesapeake city	550	389	Upper
				931	Middle
				933	Middle
		Gloucester County	073	941	Middle
		Hampton city	650	930	Middle
		James City County	095		
		Newport News city	700	956	Moderate
		Norfolk city	710	918	Low
				955	Moderate
		Poquoson city	735		
		Portsmouth city	740	913	Moderate
		Suffolk city	800	934	Moderate
		Virginia Beach city	810	395	Middle
				536	Moderate
		Williamsburg city	830		



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
		York County	199	953	Upper
				959	Upper
VA	Western Non-MSA VA	Lee County	105	912	Moderate
		Norton city	720	940	Middle
		Wise County	195		

Virginia 13 Assessment Areas



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
WV	Beckley WV MSA	Fayette County	019	383	Middle
		Raleigh County	081	362	Middle
WV	Charleston WV MSA	Boone County	005		
		Kanawha County	039	678	Moderate
		Lincoln County	043		
WV	Hagerstown-Martinsburg WV MSA	Berkeley County	003	688	Moderate
WV	Huntington-Ashland WV MSA	Putnam County	079	397	Upper
WV	Nicholas County WV	Nicholas County	067	363	Upper
WV	Northern Non-MSA WV	Barbour County	001		
		Harrison County	033		
		Marion County	049	345	Upper
		Randolph County	083	259	Middle
		Tucker County	093		
WV	Western Non-MSA WV	Logan County	045	361	Middle

West Virginia 7 Assessment Areas



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
NC		Anson County	007		
		Cabarrus County	025	248	Moderate
				836	Moderate
				896	Upper
		Gaston County	071	250	Moderate
				251	NA
				831	Moderate
				899	Middle
		Iredell County	097	807	Middle
				808	Moderate
		Lincoln County	109	876	Middle
		Mecklenburg County	119	264	Moderate
				687	Middle
				776	Upper
				811	Middle
				812	Moderate
				819	Moderate
		Rowan County	159	820	Moderate
		Union County	179	832	Middle
SC		Chester County	023		
		Lancaster County	057	8193	Middle
		York County	091	8022	Upper
				8168	Middle
				8201	Middle
				8266	Moderate

NC-SC Charlotte-Concord-Gastonia NC-SC MSA



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
IL		Cook County	031	156	Middle
		DuPage County	043		
		Kane County	089	168	Upper
		Kendall County	093	165	Middle
				380	Upper
		Lake County	097	150	Middle
				684	Upper
		McHenry County	111	137	Moderate
				149	Middle
		Will County	197	151	Upper
				163	Middle
				175	Middle
IN		Lake County	089	220	Middle
		Porter County	127	221	Upper
				364	Middle
IL-IN	Chicago-Naperville-Elgin IL-IN MSA				



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
IN		Dearborn County	029	238	Middle
KY		Campbell County	037	8075	Middle
OH		Brown County	015		
		Butler County	017	472	Moderate
		Clermont County	025	432	Upper
				470	Middle
		Hamilton County	061	420	Middle
				436	Upper
				552	Middle
		Warren County	165	423	Upper
				435	Middle

IN-KY-OH Cincinnati OH-KY-IN MSA



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
IN		Floyd County	043		
		Harrison County	061	237	Middle
		Washington County	175		
KY		Bullitt County	029		
		Henry County	103		
		Jefferson County	111	8156	NA
				8172	Middle
				8229	Middle
		Oldham County	185	8124	Upper

IN-KY Louisville-Jefferson County KY-IN MSA



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
NC		Brunswick County	019	835	Middle
				875	Middle
SC		Horry County	051	8024	Middle
				8169	Low

SC-NC Myrtle Beach-Conway-North Myrtle Beach SC-NC MSA



Branches as of
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State	Assessment Area	County	County Code	Branch #	Census Tract Income
DC		District of Columbia County	001		
MD		Charles County	017		
		Frederick County	021	574	Moderate
		Montgomery County	031		
		Prince George's County	033	564	Moderate
VA		Alexandria city	510		
		Arlington County	013		
		Clarke County	043		
		Fairfax city	600		
		Fairfax County	059		
		Falls Church city	610		
		Fauquier County	061		
		Fredericksburg city	630	942	Middle
		Loudoun County	107	964	Middle
		Manassas city	683		
		Manassas Park city	685		
		Prince William County	153	914	Moderate
		Spotsylvania County	177	943	Moderate
		Stafford County	179	537	Middle
		Warren County	187	970	Middle
WV		Jefferson County	037		

DC-VA-MD-WV Washington-Arlington-Alexandria DC-VA-MD-WV MSA