

Community Reinvestment Act Policy

A map of each assessment area showing its boundaries and, on the map or in a separate list, the geographies contained within the assessment area.

Minnesota

Carlton County

240 North Road Cloquet 55720
Census Tracts: 701, 702, 703, 704.01,704.02, 705.01,705.02, 706, 9400
Total for Carlton County: 1 Office(s)

City of Minneapolis – Phillips Neighborhood

1113 E. Franklin Ave Minneapolis 55404
Census Tracts: 59.02, 1060, 1260, 1258, 1259
Total for Phillips Neighborhood: 1 Office(s)

Mille Lacs County

424 Main Street Onamia 56359
16602 Ataage Drive Onamia 56359
Census Tracts: 1704, 1705, 1706, 1707, 9701, 9702, 9703, 9999.99
Total for Mille Lacs County: 2 Office(s)

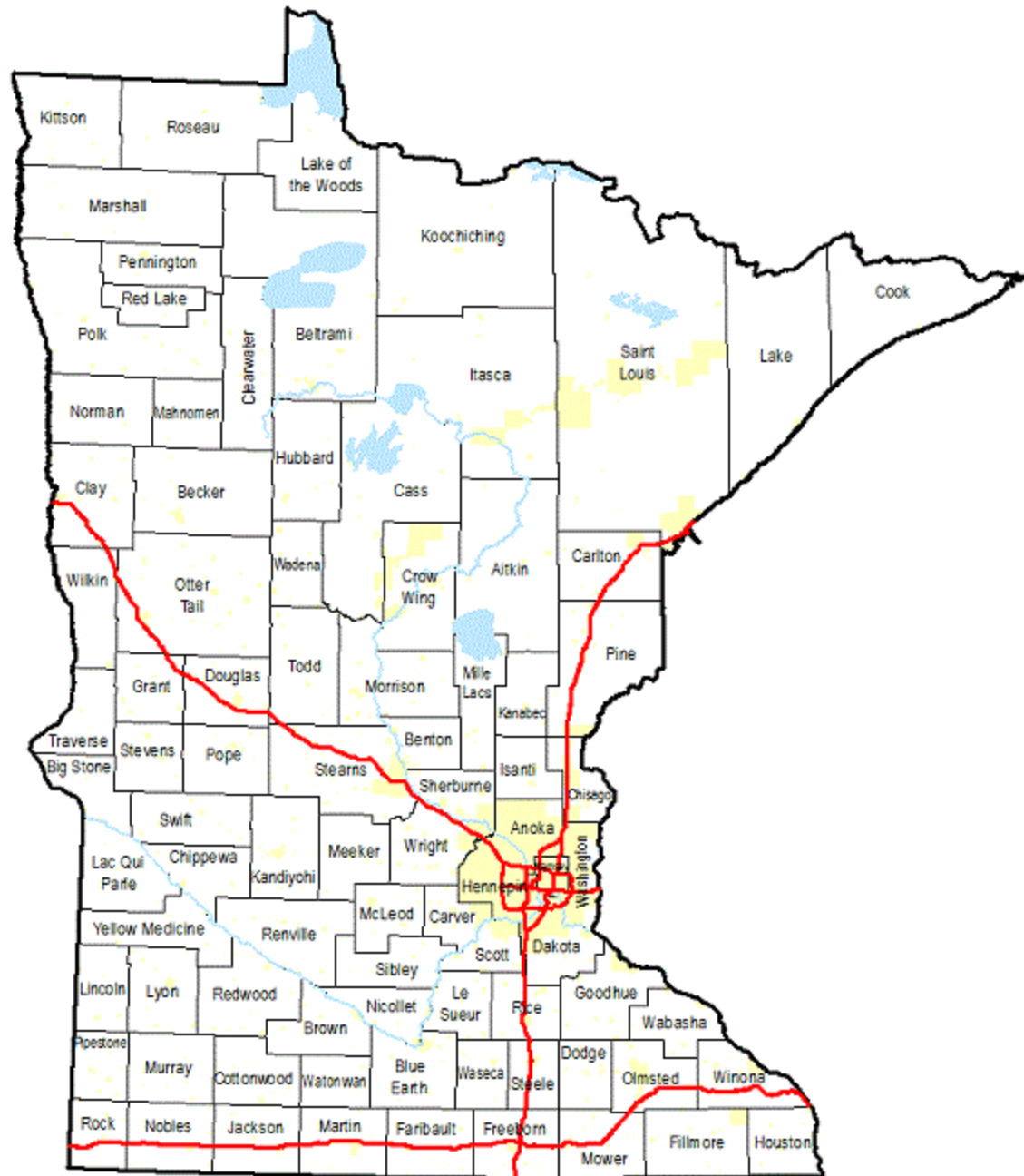
Pine County

122 Main Street Hinckley 55037
8981 Market Street Sturgeon Lake 55783
Census Tracts: 9501, 9502, 9503, 9504.01,9504.02 9505, 9506, 9507, 9508, 9999.99
Total for Pine County: 2 Office(s)

Sherburne County

26040 Main Street Zimmerman 55398
Census Tracts: 301.03, 301.04, 301.05,301.06,302.01,302.02, 303.01,303.02, 304.05, 304.06, 304.07,304.08,304.09,304.10, 305.03, 305.04, 305.05,305.06, 315
Total for Sherburne County: 1 Office(s)

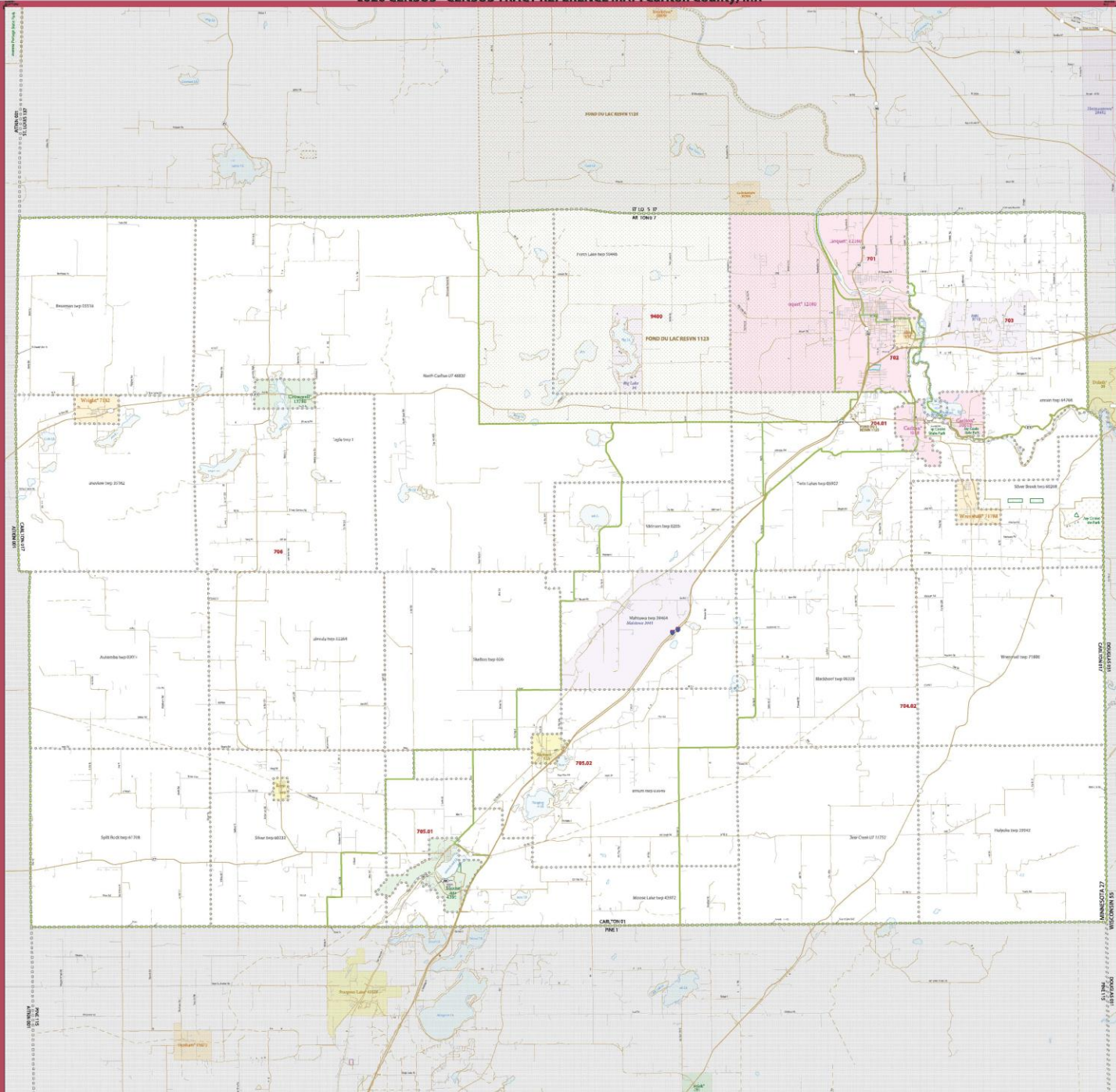
TOTAL OFFICES IN MINNESOTA: 7



Carlton County

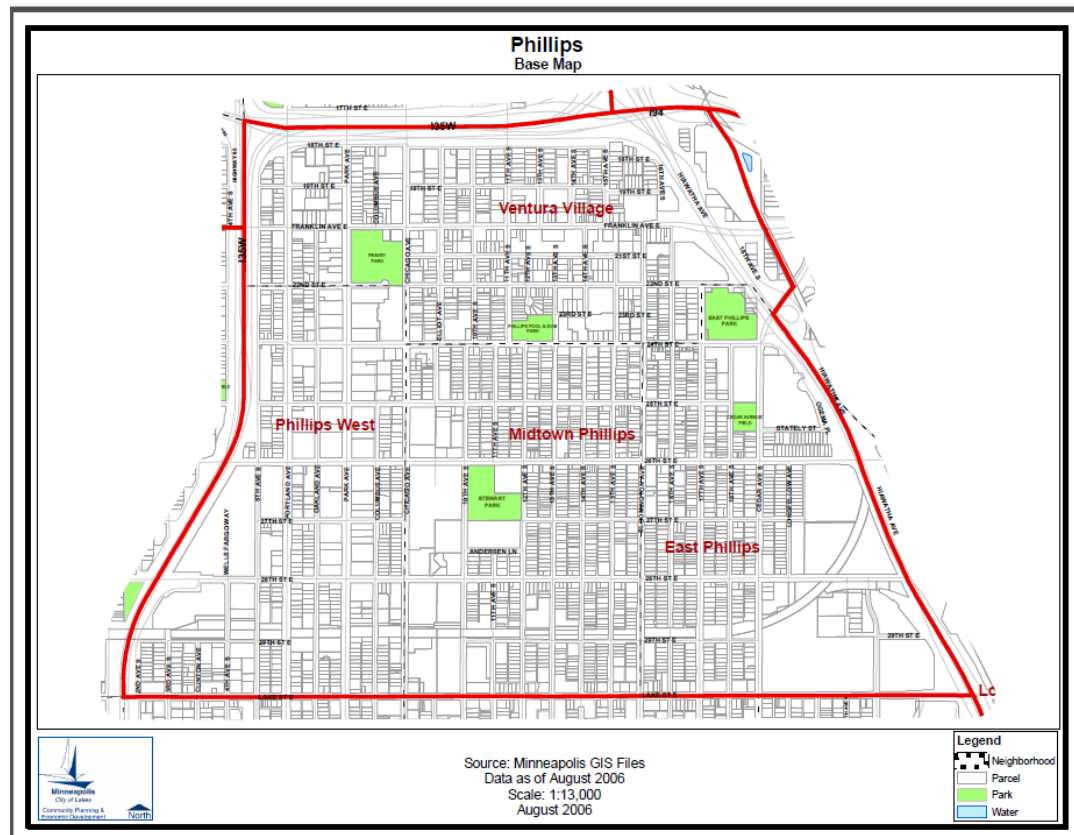
Tracts: 701, 702, 703, 704.01,704.02 705.01,705.02 706, 9400

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Carlton County, MN



Tract Code	Tract Income Level	Distressed or Under-served 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
0701.00	Middle	No	84.74	\$93,900	\$79,571	\$65,929	5340	13.15	702	1576	2227
0702.00	Middle	No	93.15	\$93,900	\$87,468	\$72,467	4145	14.28	592	1202	1462
0703.00	Upper	No	136.34	\$93,900	\$128,023	\$106,071	5612	5.86	329	2001	2170
0704.01	Middle	No	101.81	\$93,900	\$95,600	\$79,205	3606	12.59	454	1104	1355
0704.02	Middle	No	112.08	\$93,900	\$105,243	\$87,200	4265	8.35	356	1541	1948
0705.01	Middle	No	94.26	\$93,900	\$88,510	\$73,333	3647	22.32	814	511	788
0705.02	Middle	No	103.55	\$93,900	\$97,233	\$80,565	3132	7.09	222	1179	1595
0706.00	Middle	No	99.44	\$93,900	\$93,374	\$77,361	3375	6.16	208	1087	2145
9400.00	Middle	No	85.66	\$93,900	\$80,435	\$66,645	3085	52.51	1620	822	1302

City of Minneapolis –
 Tracts: 59.02, 1060, 1260,
 0059.02



Phillips Neighborhood
 1258, 1259

Tract Income Level	Distressed or Under-served 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
Low	No	39.09	\$124300	\$48,589	\$40,648	3619	79.97	2894	71	369

1060

Tract Income Level	Distressed or Under-served 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
Low	No	32.13	\$124,300	\$39,938	\$33,417	3431	82.89	2844	136	583

1260

Tract Income Level	Distressed or Under-served 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
Low	No	44.63	\$124,300	\$55,475	\$46,410	5056	79.43	4016	275	660

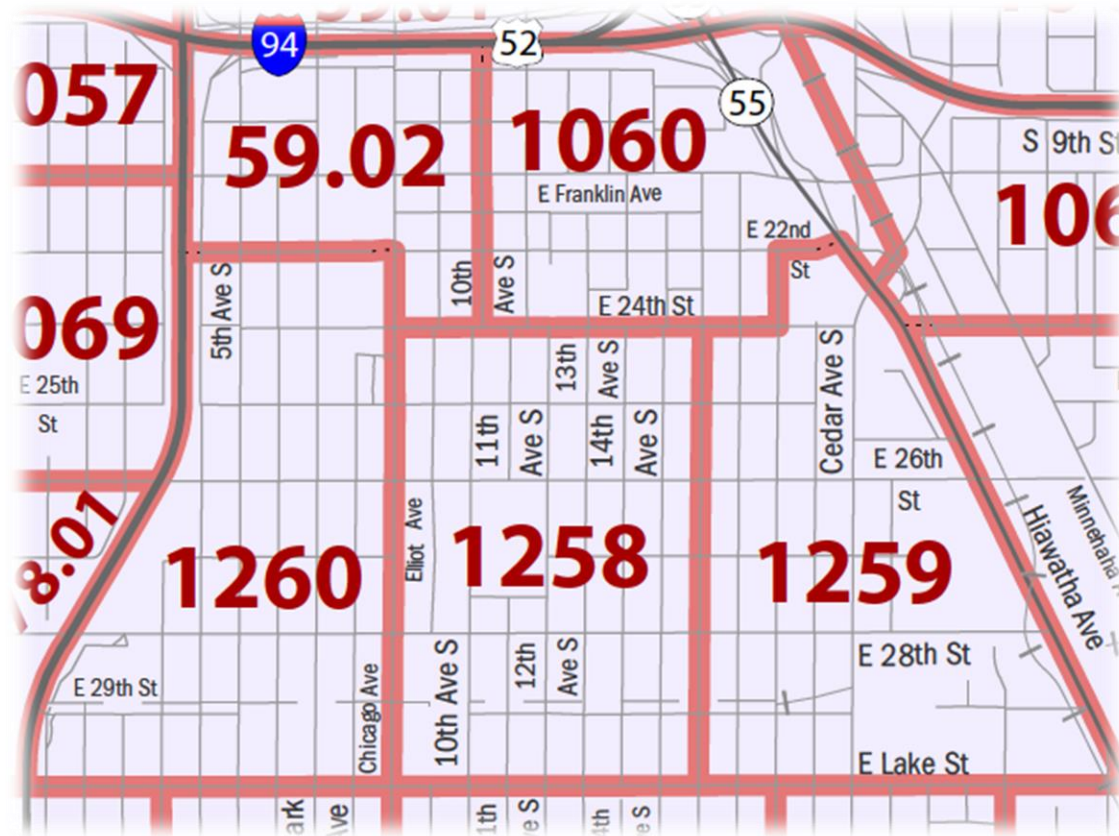
1258

Tract Income Level	Distressed or Under-served 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
Moderate	No	50.90	\$124,300	\$63,269	\$52,926	5208	78.92	4110	658	1065

1259

Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median	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
--------------------	----------------------------------	------------------------------	--	--------------------------------------	---------------------------------	------------------	------------------	---------------------	----------------------	----------------------

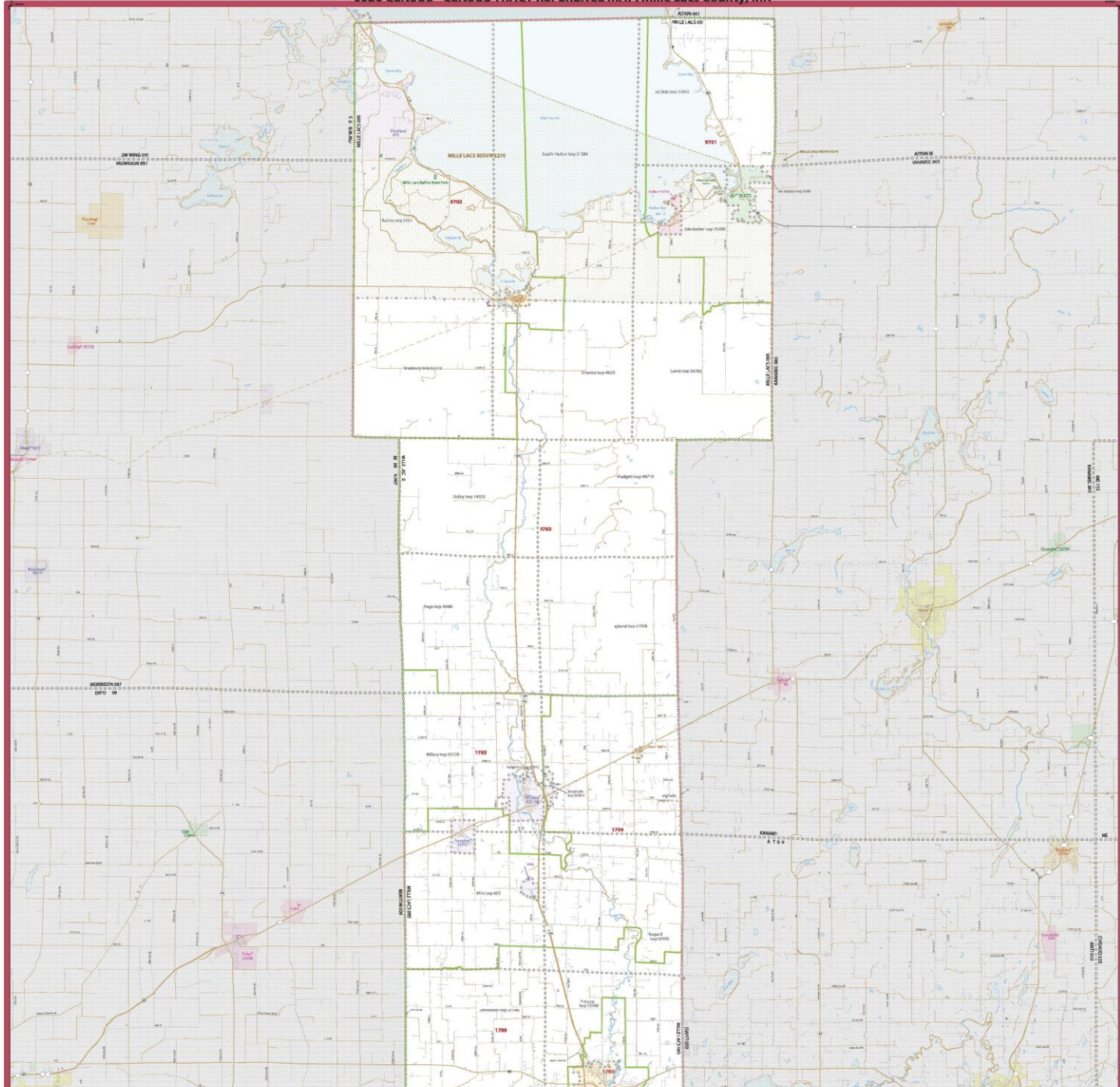
			Family Income							
Low	No	49.88	\$124,300	\$62,001	\$51,866	4904	84.62	4150	578	942



Mille Lacs County
Tracts: 1704, 1705, 1706,
9999.99

1707, 9701, 9702, 9703,

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Mille Lacs County, MN

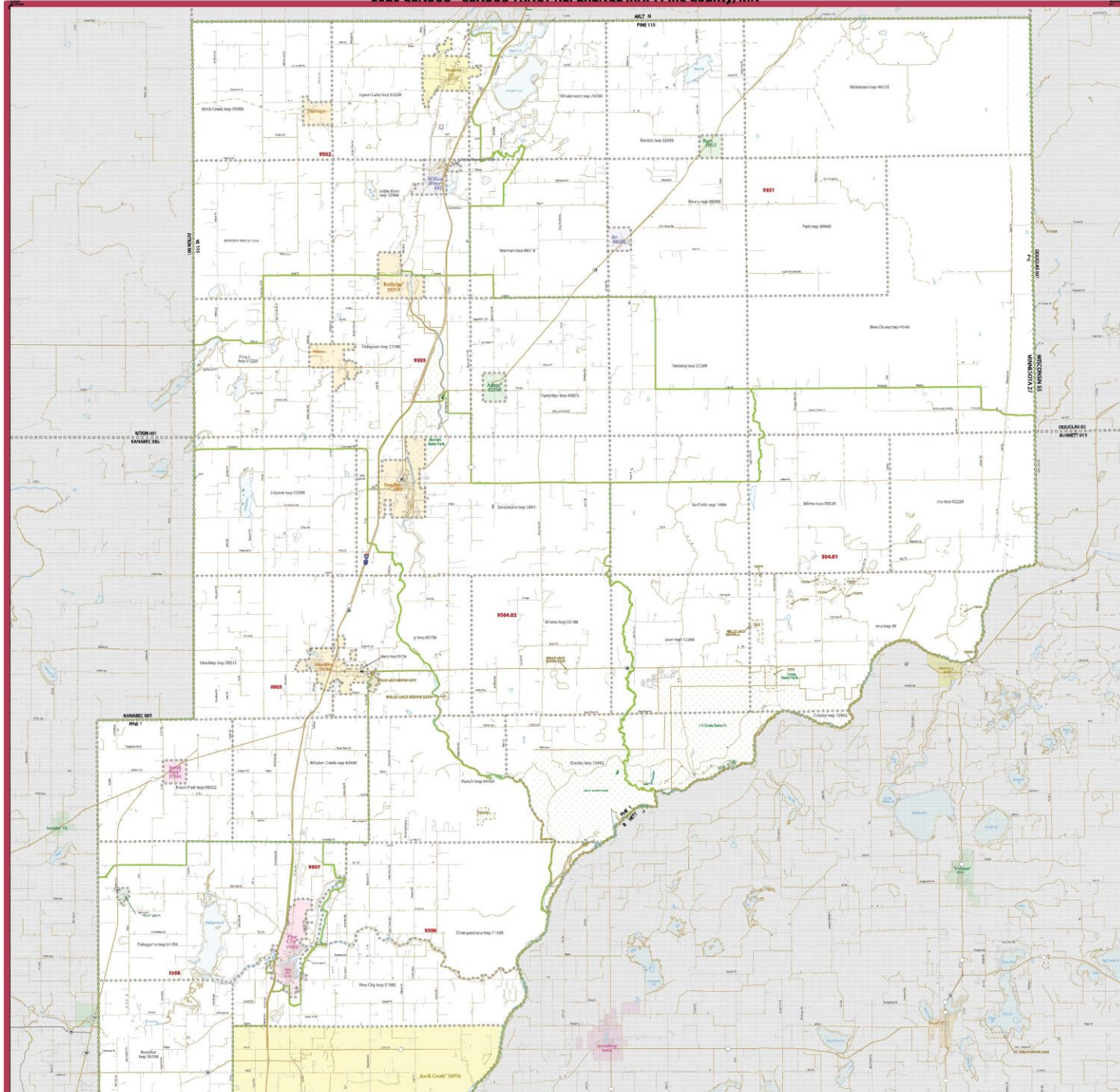


Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1704.00	Moderate	No	75.28	\$124,300	\$93,573	\$78,278	5510	6.81	375	1740	2067
1705.00	Moderate	No	55.76	\$124,300	\$69,310	\$57,981	4541	7.44	338	1289	1649
1706.00	Middle	No	91.76	\$124,300	\$114,058	\$95,417	2851	6.87	196	988	1098
1707.00	Moderate	No	57.84	\$124,300	\$71,895	\$60,142	5765	9.68	558	1503	1965
9701.00	Moderate	No	56.42	\$124,300	\$70,130	\$58,667	2179	16.15	352	836	1846
9702.00	Moderate	No	52.29	\$124,300	\$64,996	\$54,375	2885	44.44	1282	733	1453
9703.00	Moderate	No	72.35	\$124,300	\$89,931	\$75,234	2728	8.32	227	898	1722
9999.99	Moderate	No	63.92	\$124,300	\$79,453	\$66,468	26459	12.58	3328	7987	11800

Pine County

Tracts: 9501, 9502, 9503, 9504.01, 9504.02 9505, 9506, 9507, 9508, 9999.99

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Pine County, MN

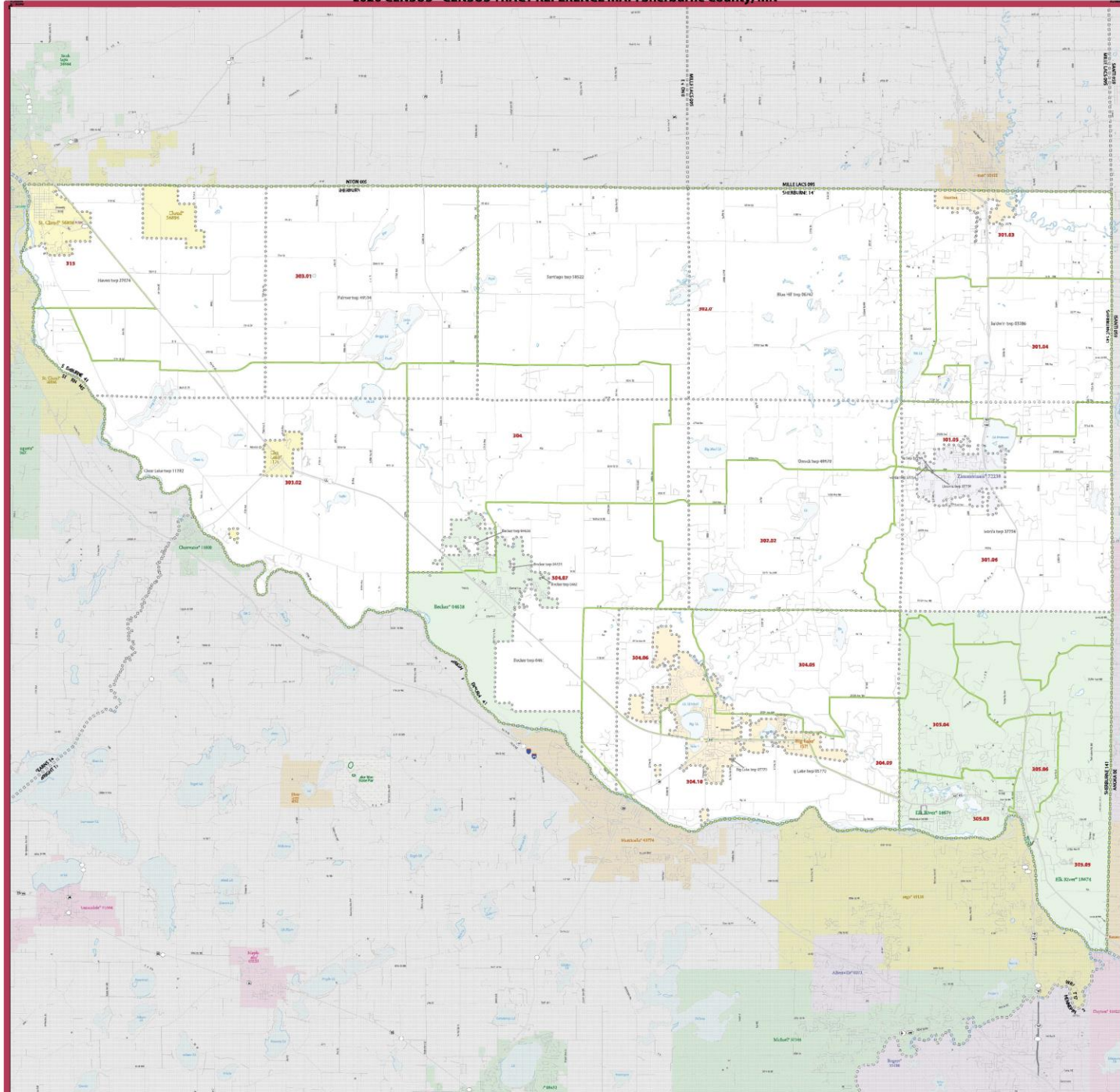


Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
9501.00	Middle	No	99.14	\$90,400	\$89,623	\$74,097	2387	7.50	179	926	2452
9502.00	Middle	No	105.57	\$90,400	\$95,435	\$78,906	2913	9.23	269	948	1692
9503.00	Moderate	No	78.60	\$90,400	\$71,054	\$58,750	2671	9.06	242	1068	1930
9504.01	Moderate	No	77.77	\$90,400	\$70,304	\$58,125	963	25.75	248	372	1869
9504.02	Middle	No	86.97	\$90,400	\$78,621	\$65,000	3596	25.89	931	774	1217
9505.00	Moderate	No	77.50	\$90,400	\$70,060	\$57,927	4770	13.25	632	1426	2228
9506.00	Middle	No	101.29	\$90,400	\$91,566	\$75,707	4684	13.11	614	1496	2260
9507.00	Middle	No	89.31	\$90,400	\$80,736	\$66,750	3443	8.63	297	1039	1489
9508.00	Middle	No	106.07	\$90,400	\$95,887	\$79,274	3449	10.00	345	1056	1642
9999.99	Middle	No	92.28	\$90,400	\$83,421	\$68,972	28876	13.01	3757	9105	16779

Sherburne County

**Tracts: 301.03, 301.04, 301.05,301.06,302.01,302.02, 303.01,303.02, 304.05, 304.06, 304.07,304.08,304.09,304.10, 305.03, 305.04, 305.05,305.06,
315**

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Sherburne County, MN



Tract Code	Tract Income Level	Distressed or Under-served 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
0301.03	Middle	No	96.10	\$124,300	\$119,452	\$99,922	4098	6.98	286	1481	1614
0301.04	Middle	No	103.72	\$124,300	\$128,924	\$107,849	3783	7.48	283	1073	1249
0301.05	Middle	No	81.80	\$124,300	\$101,677	\$85,056	4758	9.56	455	1480	1754
0301.06	Middle	No	108.04	\$124,300	\$134,294	\$112,337	7667	9.04	693	2018	2168
0302.01	Middle	No	102.43	\$124,300	\$127,320	\$106,509	4620	6.02	278	1349	1514
0302.02	Middle	No	114.02	\$124,300	\$141,727	\$118,563	2953	6.67	197	1051	1155
0303.01	Middle	No	91.12	\$124,300	\$113,262	\$94,750	2986	5.39	161	1114	1282
0303.02	Middle	No	96.04	\$124,300	\$119,378	\$99,861	3227	6.14	198	1070	1293
0304.05	Middle	No	109.53	\$124,300	\$136,146	\$113,889	3782	7.75	293	1229	1330
0304.06	Middle	No	99.06	\$124,300	\$123,132	\$103,004	6118	13.24	810	1749	1867
0304.07	Middle	No	89.75	\$124,300	\$111,559	\$93,328	4366	7.38	322	1509	1564
0304.08	Middle	No	107.58	\$124,300	\$133,722	\$111,866	5581	6.11	341	1598	1707
0304.09	Moderate	No	78.91	\$124,300	\$98,085	\$82,050	5103	11.66	595	1429	1689
0304.10	Middle	No	99.39	\$124,300	\$123,542	\$103,345	5397	16.31	880	1466	1684
0305.03	Middle	No	85.48	\$124,300	\$106,252	\$88,886	6938	20.99	1456	1542	1734
0305.04	Upper	No	121.26	\$124,300	\$150,726	\$126,091	5506	10.64	586	1390	1559
0305.05	Middle	No	80.00	\$124,300	\$99,440	\$83,190	7734	14.61	1130	2190	2631
0305.06	Middle	No	82.72	\$124,300	\$102,821	\$86,010	4969	13.12	652	1289	1497
0315.00	Moderate	No	63.85	\$124,300	\$79,366	\$66,393	7597	36.94	2806	1154	1700