

# **PUBLIC DISCLOSURE**

January 11, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

BankCherokee  
Certificate Number: 8537

607 Smith Avenue South  
Saint Paul, Minnesota 55107

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

1100 Walnut Street, Suite 2100  
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

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

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

BankCherokee's satisfactory Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A substantial majority of the small business and home mortgage loans reviewed were located inside the assessment area.
- The geographic distribution of small business and home mortgage loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects poor penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

## DESCRIPTION OF INSTITUTION

BankCherokee (BC) is headquartered in Saint Paul, Minnesota and is wholly owned by Cherokee Bancshares, Inc., a one-bank holding company based in Saint Paul, Minnesota. BC operates its main office in Saint Paul, with additional branch offices in Saint Paul and North Oaks, Minnesota. BC closed a branch located on Randolph Avenue in Saint Paul, Minnesota in May 2021. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated January 6, 2021, which was based on Interagency Small Institution Examination Procedures.

The bank offers various loan products including commercial, home mortgage, and consumer loans. Commercial loans continue to represent the institution's primary business line, followed by home mortgage loans to a lesser degree. The bank offers loans through the Small Business Administration (SBA) and was named a Top 25 SBA Lender in Minnesota. Additionally, BC introduced Cherokee Express Small Business Lines and Cherokee Express Small Business Loans in February 2021. These new small business loan products were created to provide a more efficient lending solution for small businesses. BC also offers loans through secondary market referrals for long-term mortgage financing.

The institution provides a variety of deposit services including checking, savings, health savings accounts, individual retirement accounts, and certificates of deposit. In addition to traditional banking services, customers have access to a network of ATMs; online banking, including electronic bill pay and periodic statements; and mobile banking, including mobile deposit.

As of September 30, 2023, assets totaled approximately \$371,405,000, loans totaled \$226,449,000, and deposits totaled \$347,598,000. The loan portfolio distribution is illustrated in the following table.

Loan Portfolio Distribution as of September 30, 2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	5,768	2.6
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	52,561	23.2
Secured by Multifamily (5 or more) Residential Properties	30,430	13.4
Secured by Nonfarm Nonresidential Properties	82,871	36.6
<b>Total Real Estate Loans</b>	<b>171,630</b>	<b>75.8</b>
Commercial and Industrial Loans	52,783	23.3
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	2,011	0.9
Other Loans	25	0.0
<b>Total Loans</b>	<b>226,449</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

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

## 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. BC designated a single contiguous assessment area in Minnesota that consists of Anoka, Dakota, Hennepin, Ramsey, and Washington counties. The assessment area has changed since the previous evaluation, with Scott County being removed and Hennepin and Washington counties being added, effective January 1, 2022. The census tracts that encompass the assessment area have also been updated for 2020 U.S. Census data. All five counties are located in the Minneapolis-St. Paul-Bloomington Metropolitan Statistical Area.

According to 2020 U.S. Census data, the assessment area is comprised of 49 low-income, 168 moderate-income, 296 middle-income, 203 upper-income, and 11 census tracts with no income designation. The main office located on Smith Avenue in Saint Paul is located in a middle-income census tract, and the North Oaks office and office located on Grand Avenue in Saint Paul are located in upper-income census tracts.

### **Economic and Demographic Data**

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)	727	6.7	23.1	40.7	27.9	1.5
Population by Geography	2,905,254	6.3	22.0	41.3	29.4	1.0
Housing Units by Geography	1,161,540	5.9	22.2	42.2	29.1	0.7
Owner-Occupied Units by Geography	752,989	2.8	18.1	45.4	33.5	0.1
Occupied Rental Units by Geography	359,894	11.8	30.5	36.0	19.7	2.0
Vacant Units by Geography	48,657	8.9	23.3	37.1	29.5	1.2
Businesses by Geography	356,164	4.7	19.3	39.8	35.3	0.9
Farms by Geography	6,434	2.5	16.2	43.9	37.1	0.2
Family Distribution by Income Level	687,712	20.1	17.9	22.2	39.7	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul- Bloomington, MN-WI MSA	\$103,977	Median Housing Value				\$288,605
		Median Gross Rent				\$1,169
		Families Below Poverty Level				5.5%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, service industries represent the largest portion of business operations at 36.8 percent; followed by non-classifiable establishments at 25.5 percent; and finance, insurance, and real estate at 10.7 percent. Additionally, 60.7 percent of assessment area businesses have four or fewer employees, and 93.0 percent operate from a single location.

The Federal Financial Institutions Examination Council (FFIEC) updated median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories for the assessment area are presented in the following table.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Minneapolis-St. Paul-Bloomington, MN-WI MSA Median Family Income (33460)</b>				
2022 (\$117,800)	<\$58,900	\$58,900 to <\$94,240	\$94,240 to <\$141,360	≥\$141,360
<i>Source: FFIEC</i>				

### **Competition**

The assessment area is a highly competitive market for credit products and financial services. According to Consolidated Reports of Condition and Income (Reports of Condition) data filed by financial institutions, there were 138 financial institutions operating 586 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. BC is ranked 45<sup>th</sup> with approximately 0.1 percent deposit market share.

According to 2021 aggregate CRA data (most recent available), 212 CRA data reporters collectively reported 74,623 small business loans within the assessment area. The top 3 lenders by number accounted for 52.5 percent of the market share. These figures do not include a high number of loans originated by smaller institutions, such as BC, that are not required to report small business lending data but that operate within the assessment area. The overall volume of small business lending reflects significant competition.

According to 2022 aggregate Home Mortgage Disclosure Act (HMDA), 667 HMDA data reporters collectively reported 93,481 home mortgage loans within the assessment area. These figures do not include a high number of home mortgage loans originated by institutions in the assessment area that are not required to report HMDA data, such as BC. The overall volume of home mortgage lending also reflects a highly competitive market.

### **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information also helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available.

Examiners utilized two previous interviews with representatives of community organizations familiar with the assessment area. The first contact noted that the economy has improved and stabilized since the pandemic. Most businesses have improved and are expanding or starting up; however, there is still a need for skilled workers. The contact further noted that local community banks are in a very competitive market for loans and identified small business loans as the primary credit need. The second contact noted that there is a short supply of affordable rental housing and

stated that rents have increased so much that it has become unaffordable. The second contact further noted that home prices have increased along with interest rates, which has affected home affordability. This contact identified home mortgage loans as the primary credit need, specifically down payment assistance and proprietary products that serve low- and moderate-income borrowers.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent the credit needs of the assessment area.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the previous evaluation dated January 6, 2021, to the current evaluation dated January 11, 2024. Examiners used Interagency Small Institution Examination Procedures to evaluate BC's CRA performance. These procedures focus on the bank's performance under the Lending Test as outlined in the Small Bank Performance Criteria Appendix.

### **Activities Reviewed**

Examiners determined that the bank's major product lines are small business and home mortgage loans. This conclusion considered discussions with management regarding the bank's business strategy, review of bank records of the number and dollar volume of loans originated during the evaluation period, and a review of the Reports of Condition data. Small business lending received the most weight when deriving overall conclusions. This is consistent with management's stated business focus and Reports of Condition data. Examiners did not review small farm or consumer installment lending activities because they represent a minimal portion of the loan portfolio, are not major product lines, and provide no material support for conclusions.

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Therefore, examiners reviewed all small business and home mortgage loans originated or renewed in 2022, as this period was considered representative of the bank's performance during the entire evaluation period. D&B data for 2022 provided a standard of comparison for the bank's small business lending performance. The 2020 U.S Census data provided a standard of comparison for the bank's home mortgage lending performance.

Examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. All loans inside the assessment area were further reviewed to evaluate the Geographic Distribution and Borrower Profile criteria. The following table provides information on the number and dollar volume of loans reviewed.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>		<b>Reviewed</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Small Business	111	24,363	107	23,211
Home Mortgage	62	29,302	55	26,097
<i>Source: 2022 Bank Data</i>				

While both the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses and individuals served.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

BC demonstrated satisfactory performance under the Lending Test. The rating is primarily supported by the Loan-to-Deposit Ratio, Assessment Area Concentration, and Geographic Distribution performance.

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

The average net loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and credit needs in the assessment area. The bank's net loan-to-deposit ratio, calculated from Report of Condition data, averaged 60.1 percent over the past 11 calendar quarters from March 31, 2021, to September 30, 2023. The ratio ranged from a high of 66.5 percent as of June 30, 2023, to a low of 64.6 percent as of March 31, 2022. BC has 31 depositors with deposits over \$1 million, totaling approximately \$69 million, which impacts the data. As previously stated, BC introduced new small business loan products in efforts to increase small business loan volume since the previous evaluation. Further, although limited, loans referred to the secondary market are not included in the loan-to-deposit ratio. Overall, BC maintained an average ratio that is the lowest; however, comparable to the similarly situated institutions shown in the following table. Examiners selected comparable institutions based on asset size, geographic location, and lending focus.

<b>Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 9/31/23 \$(000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>BankCherokee St. Paul, MN</b>	<b>371,405</b>	<b>60.1</b>
Citizens Independent Bank St. Louis Park, MN	341,530	62.7
North Star Bank Roseville, MN	344,751	70.8
Village Bank Saint Francis, MN	399,521	63.1
<i>Source: Reports of Condition 3/31/2021 through 9/30/2023</i>		

#### **Assessment Area Concentration**

BC originated a substantial majority of small business and home mortgage loans within the assessment area as shown in the following table.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	107	96.4	4	3.6	111	23,211	95.3	1,152	4.7	24,363
Home Mortgage	55	88.7	7	11.3	62	26,097	89.1	3,205	10.9	29,302
Source: 2022 Bank Data Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable small business and home mortgage lending performance supports this conclusion. Examiners focused on the percentage of lending by number of loans in the low-and moderate-income census tracts within the assessment area.

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

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table indicates the bank's lending performance in low- and moderate-income census tracts is comparable to demographic data.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	4.7	5	4.7	2,618	11.3
Moderate	19.3	21	19.6	3,250	14.0
Middle	39.8	39	36.4	7,226	31.1
Upper	35.3	42	39.3	10,117	43.6
NA	0.9	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>107</b>	<b>100.0</b>	<b>23,211</b>	<b>100.0</b>
Source: 2022 D&B Data; 2022 Bank Data Due to rounding, totals may not equal 100.0%					

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The following table shows that BC's home mortgage lending performance in low- and moderate-income census tracts was slightly lower than demographic data. However, significant competition is present, which is supported by the community contact statements in addition to deposit market share and HMDA aggregate data previously mentioned.

<b>Geographic Distribution of Home Mortgage Loans</b>					
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	2.8	1	1.8	5	0.0
Moderate	18.2	7	12.7	1,542	5.9
Middle	45.4	11	20.0	4,148	15.9
Upper	33.5	36	65.5	20,402	78.2
NA	0.1	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>26,097</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 Bank Data  Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

Overall, the bank's lending performance reflects poor penetration among businesses of different revenue sizes. BC's small business lending performance supports this conclusion. Examiners focused on the percentage of small business loans to operations with gross annual revenues of \$1 million or less. The home mortgage analysis did not result in meaningful conclusions.

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

The distribution of small business loans reflects poor lending penetration to businesses with gross annual revenues of \$1 million or less. As illustrated in the following table, the bank's lending performance to businesses with gross annual revenues of \$1 million or less is significantly lower than demographic data. Although significantly lower than demographic data, the bank was an active SBA lender throughout the evaluation period and named a Top 25 SBA Lender in Minnesota, including originating loans through the Paycheck Protection Program, illustrating its willingness to extend loans to businesses of all sizes, including smaller businesses. The bank also introduced the Cherokee Express Small Business Lines and Cherokee Express Small Business Loans as previously mentioned, which assists small businesses with streamlined financing, even though there has been limited volume for these products since inception. Lastly, the existence of 16 loans to 5 businesses skews the data for businesses with gross annual revenues of greater than \$1 million.

Although these factors provide some context for the low level of lending among businesses with gross annual revenues of \$1 million or less, the overall distribution of small business loans reflects poor penetration among businesses of different revenue sizes given it significantly lags demographic data.



Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	89.5	41	38.3	9,601	41.4
>1,000,000	3.7	66	61.7	13,610	58.6
Revenue Not Available	6.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>107</b>	<b>100.0</b>	<b>23,211</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data, 2022 Bank Data  Due to rounding, totals may not equal 100.0%</i>					

### ***Home Mortgage Loans***

Examiners use the Borrower Profile analysis to show the dispersion of loans to individuals of low-, moderate-, middle-, and upper-income home mortgage borrowers. Because BC's home mortgage lending focus is primarily for investment properties, a majority of the home mortgage loans reviewed were to businesses. Specifically, only 8 loans in the universe of 55 were to natural persons for consumer purposes. Of the 8 loans reviewed, 2 were to low-income borrowers, 2 to moderate-income borrowers, 3 to middle-income borrowers, and 1 to and upper-income borrower. The remaining 47 loans were to businesses. Because a majority of the loans are to businesses and there are a limited number of loans to individuals, a review of the borrower profile criterion for home mortgage loans would not result in meaningful conclusions.

### **Response to Complaints**

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

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

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

## **APPENDICES**

### **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).

## 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.

**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.

**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.

**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.

**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 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.

**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.

**Locations & ATMs** / Smith Avenue Branch

# Smith Avenue Branch

## Address

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607 Smith Avenue S  
Saint Paul, MN 55107

## General Phone

---

651.227.7071

## Email

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[info@bankcherokee.com](mailto:info@bankcherokee.com)



## Lobby Hours

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Monday thru Friday 9:00 AM – 3:00 PM

3:00 PM – 5:00 PM (by appointment)

\*Saturday Closed



### Call Center

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Monday thru Friday 8:30 AM – 5:00 PM

\*Saturday Closed

651.225.6299



### Drive-Up Hours

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Monday thru Friday 9:00 AM – 5:00 PM

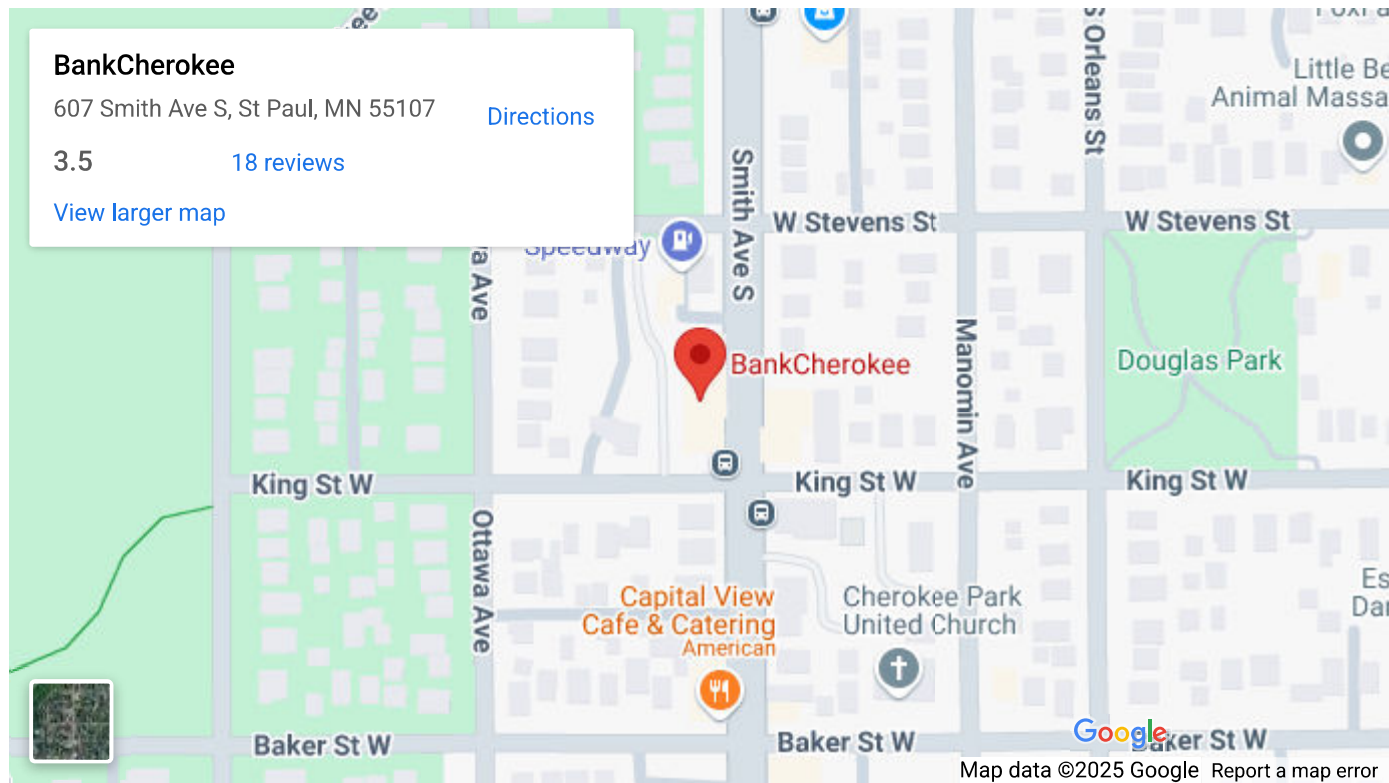
\*Saturday Closed





## After hours number to report lost or stolen check card

**1.800.472.3272**



Map and Directions

## Meet the Smith Avenue Team



**Andy Gesell**

*CEO*

[Email Andy](#)



**Heidi Gesell**

*Board Chair*

[Email Heidi](#)



**Scott Larsen**

*President/Chief Operating Officer*



**Nancy Tuomie**



**Bryan Frandrup**



**Scott Beuning**

*Director of Human  
Resources, SVP*

*Chief Lending Officer*

**Email Bryan**

*Chief Strategy Officer*

**Email Scott**



**Chris Futrell**

*Vice President Commercial  
Lending*

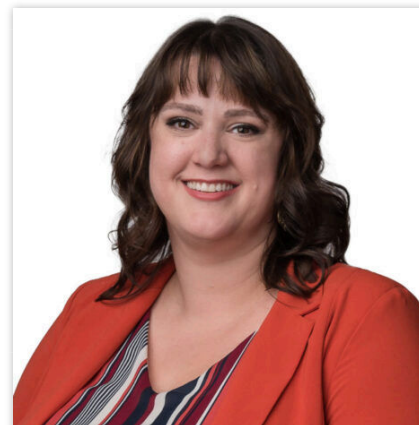
**Email Chris**



**Christine Young**

*Senior Vice President SBA  
Lending Manager*

**Email Chris**



**Carrie Frost**

*Vice President Commercial  
Lending*

**Email Carrie**



**Patrick Morris**

*Commercial Portfolio  
Manager & Consumer*



**Chris Anderson**

*Chief Credit Officer*



**Ashley Connor**

*Business Lending Specialist*

*Lending Lead*

**Email Patrick**

**Email Chris**

**Email Ashley**



**Mai Nou Yang**

*Senior Business Lending  
Specialist*

**Email MaiNou**



**Denise Burroughs**

*Call Center Lead & Digital  
Banking Support Specialist*



**Ana Arias**

*Lending Support Specialist*



**Vanessa Mauer**

*Vice President Community  
Banking Officer*



**Mariann Jackson**

*Credit Portfolio Risk  
Manager*



**Pang Mee Xiong**

*VP Cash Management Sales  
Officer • Commercial*



Email Vanessa

Email Mariann

*Sales/Cash Management*

Email Pang Mee



**Ryan Gesell**

*Senior Operations Specialist*

Email Ryan



**Becky Seest**

*Senior Community Banking  
Manager*

Email Becky



**Kim Thompson**

*Operations Specialist.*

Email Kim



**Nicole Villafan**

*Administrative Assistant &  
Community Banker*



**Paul Kammuehler**

*Senior Credit Analyst*



**Jane Oslund**

*Marketing Advertising &  
Promotions Manager*

[Email Nicole](#)

[Email Paul](#)

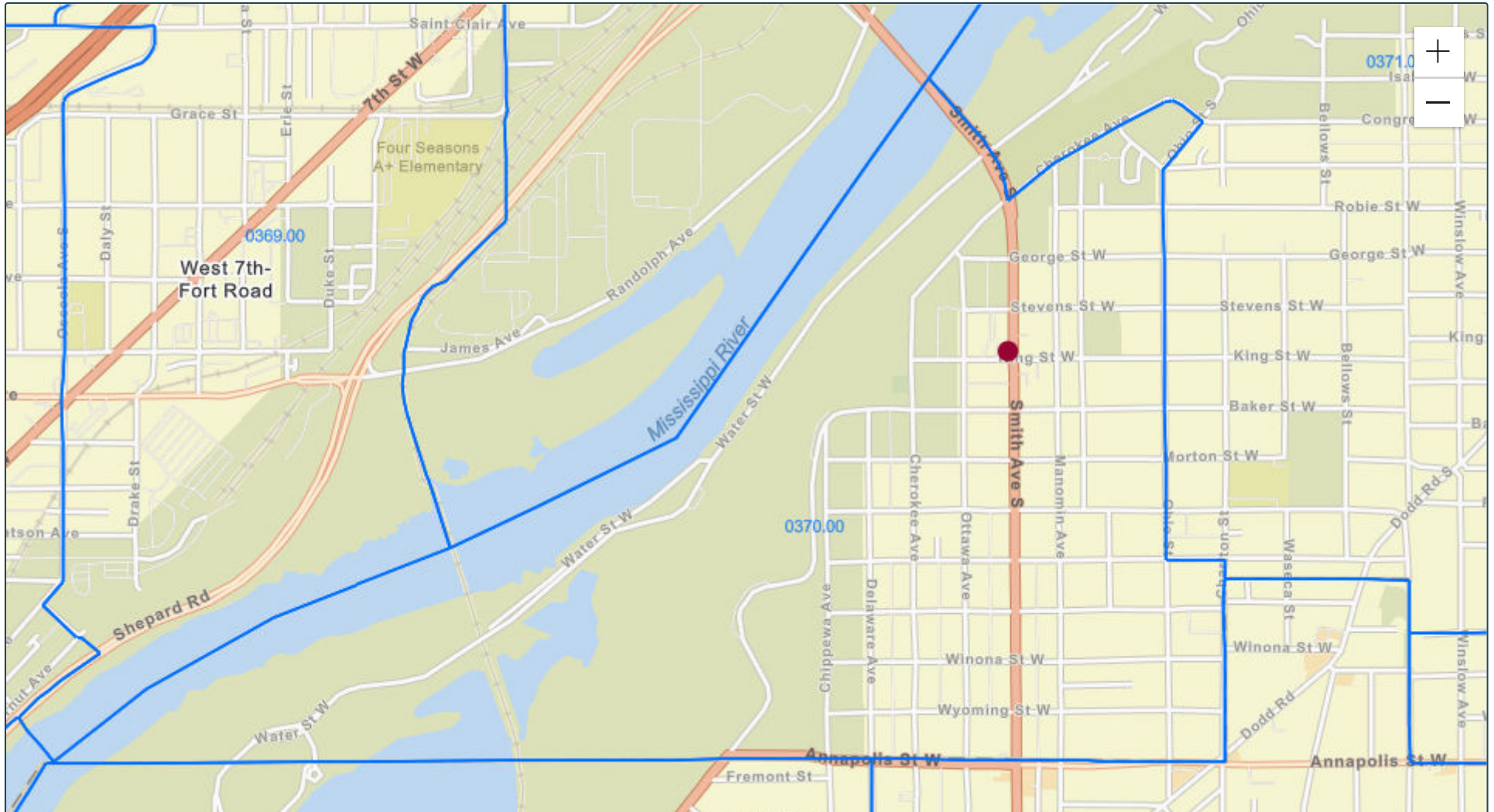
[Email Jane](#)

[Contact](#) [Careers](#) [Information Security](#) [Bank Forms](#)

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[MEMBER FDIC](#)



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 Matched Address: 607 Smith Ave S, Saint Paul, Minnesota, 55107  
MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI || State: 27 - MINNESOTA || County: 123 - RAMSEY COUNTY || Tract Code: 0370.00

 Selected Tract  
MSA: || State: || County: || Tract Code:



## 2024 FFIEC Geocode Census Report

Matched Address: 607 Smith Ave S, Saint Paul, Minnesota, 55107  
MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI  
State: 27 - MINNESOTA  
County: 123 - RAMSEY COUNTY  
Tract Code: 0370.00

### Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$123,700
2024 Estimated Tract Median Family Income	\$118,035
2020 Tract Median Family Income	\$99,219
Tract Median Family Income %	95.42
Tract Population	2841
Tract Minority %	32.24
Tract Minority Population	916
Owner-Occupied Units	914
1- to 4- Family Units	1199

### Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$103,977
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$123,700
% below Poverty Line	4.92
Tract Median Family Income %	95.42
2020 Tract Median Family Income	\$99,219
2024 Estimated Tract Median Family Income	\$118,035
2020 Tract Median Household Income	\$75,202

### Census Population Information

Tract Population	2841
Tract Minority %	32.24
Number of Families	633
Number of Households	1199
Non-Hispanic White Population	1925
Tract Minority Population	916
American Indian Population	29
Asian/Hawaiian/Pacific Islander Population	62
Black Population	144
Hispanic Population	450
Other/Two or More Races Population	231

### Census Housing Information

Total Housing Units	1269
1- to 4- Family Units	1199
Median House Age (Years)	0
Owner-Occupied Units	914
Renter Occupied Units	285
Owner Occupied 1- to 4- Family Units	891
Inside Principal City?	YES
Vacant Units	70



**Locations & ATMs** / Grand Avenue Branch

# Grand Avenue Branch

## Address

---

985 Grand Avenue  
Saint Paul, MN 55105

## General Phone

---

651.292.9200

## Email

---

[info@bankcherokee.com](mailto:info@bankcherokee.com)



## Lobby Hours

---

Monday thru Friday 9:00 AM – 3:00 PM

3:00 PM – 5:00 PM (by appointment)

\*Saturday Closed



### Call Center

---

Monday thru Friday 8:30 AM – 5:00 PM

\*Saturday Closed

651.225.6299



### Drive-Up Hours

---

Monday thru Friday 9:00 AM – 5:00 PM

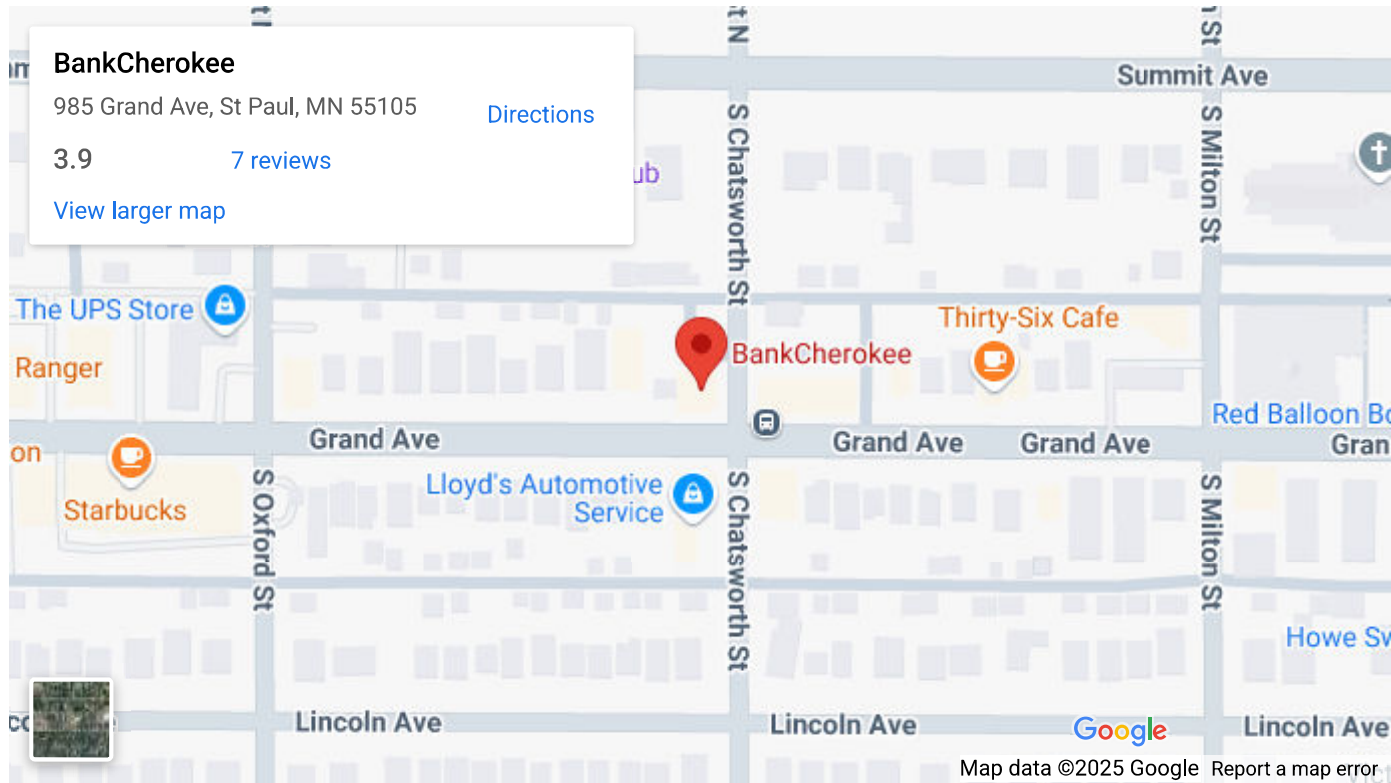
Saturday 9:00 AM – 12:00 PM



**After hours number to report lost or stolen check card**

---

1.800.472.3272



Map and Directions

## Meet the Grand Avenue Team



**Julie Novak**

*Senior Vice President  
Commercial Lending*

[Email Julie](#)



**Rhea Benz**

*Senior Community Banker &  
MLO*

[Email Rhea](#)



**Becky Seest**

*Senior Community Banking  
Manager*

[Email Becky](#)



**Leslie Bootz**

*Senior Cash Management  
Assistant*

[Email Leslie](#)

**Nikki Hernandez**

*Senior Community Banker*

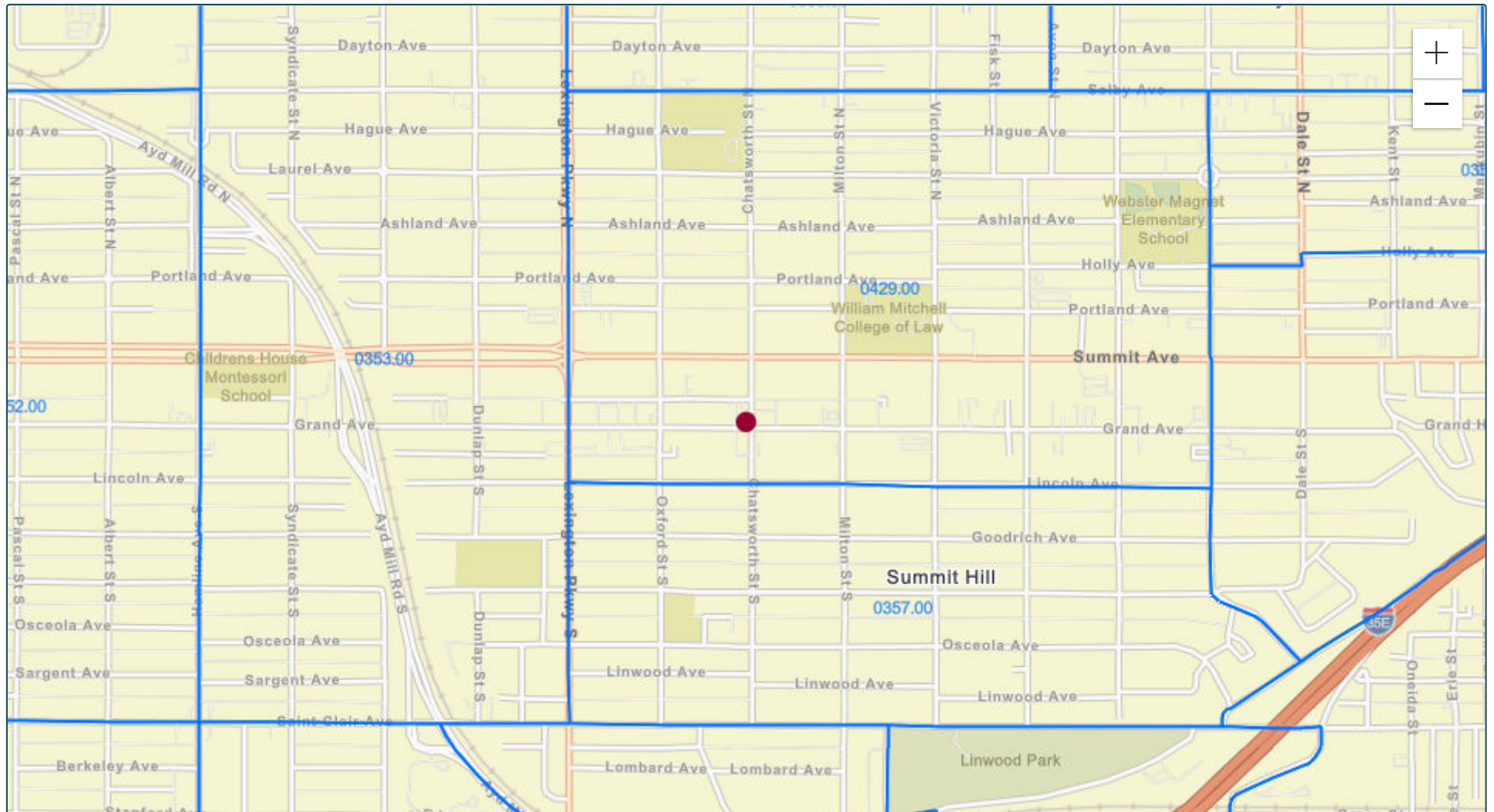
[Email Nikki](#)

[Contact](#)   [Careers](#)   [Information Security](#)   [Bank Forms](#)

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[MEMBER FDIC](#)



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● Matched Address: 985 Grand Ave, Saint Paul, Minnesota, 55105  
MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI || State: 27 - MINNESOTA || County: 123 - RAMSEY COUNTY || Tract Code: 0429.00

● Selected Tract  
MSA: || State: || County: || Tract Code:



## 2024 FFIEC Geocode Census Report

Matched Address: 985 Grand Ave, Saint Paul, Minnesota, 55105  
MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI  
State: 27 - MINNESOTA  
County: 123 - RAMSEY COUNTY  
Tract Code: 0429.00

### Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$123,700
2024 Estimated Tract Median Family Income	\$159,115
2020 Tract Median Family Income	\$133,750
Tract Median Family Income %	128.63
Tract Population	3989
Tract Minority %	26.00
Tract Minority Population	1037
Owner-Occupied Units	880
1- to 4- Family Units	1130

### Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$103,977
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$123,700
% below Poverty Line	8.28
Tract Median Family Income %	128.63
2020 Tract Median Family Income	\$133,750
2024 Estimated Tract Median Family Income	\$159,115
2020 Tract Median Household Income	\$93,649

### Census Population Information

Tract Population	3989
Tract Minority %	26.00
Number of Families	868
Number of Households	1694
Non-Hispanic White Population	2952
Tract Minority Population	1037
American Indian Population	20
Asian/Hawaiian/Pacific Islander Population	148
Black Population	467
Hispanic Population	187
Other/Two or More Races Population	215

### Census Housing Information

Total Housing Units	1826
1- to 4- Family Units	1130
Median House Age (Years)	0
Owner-Occupied Units	880
Renter Occupied Units	814
Owner Occupied 1- to 4- Family Units	747
Inside Principal City?	YES
Vacant Units	132



**Locations & ATMs** / North Oaks Branch

## North Oaks Branch

### Address

---

999 Village Center Drive  
North Oaks, MN 55127

### General Phone

---

651.483.3559

### Email

---

[info@bankcherokee.com](mailto:info@bankcherokee.com)



### Lobby Hours

---



Monday thru Friday 9:00 AM – 3:00 PM

3:00 PM – 5:00 PM (by appointment)

\*Saturday Closed



### Call Center

---

Monday thru Friday 8:30 AM – 5:00 PM

\*Saturday Closed

651.225.6299



### Drive-Up Hours

---

Monday thru Friday 9:00 AM – 5:00 PM

\*Saturday Closed



## After hours number to report lost or stolen check card

[1.800.472.3272](tel:18004723272)



Map and Directions

## Meet the North Oaks Team



**Roger Hamilton**

*Senior Vice President  
Commercial Lending*

[Email Roger](#)



**Gary White**

*Senior Vice President  
Commercial Lending*

[Email Gary](#)



**Brittany Stenger**

*Vice President - Associate  
Chief Operating Officer*

[Email Brittany](#)



**Justine Johnson**

*Lead Operations Specialist*

**Becky Seest**

*Senior Community Banking  
Manager*

[Email Becky](#)

**Sarah Willett**

*Community Banking  
Manager*

[Email Sarah](#)

**Contact**

**Careers**

**Information Security**

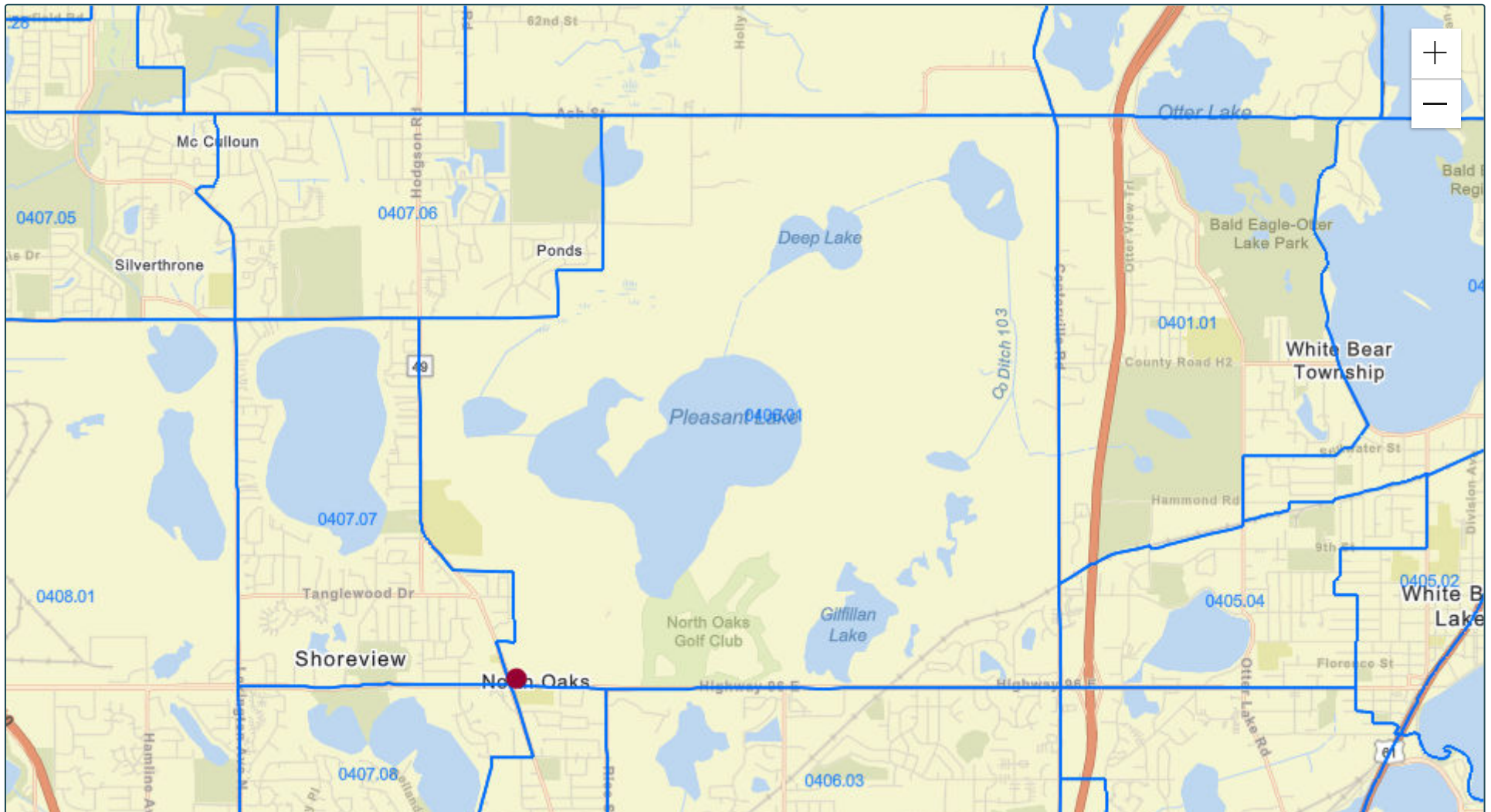
**Bank Forms**

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Powered by Esri

 Matched Address: 999 Village Center Dr, Saint Paul, Minnesota, 55127  
MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI || State: 27 - MINNESOTA || County: 123 - RAMSEY COUNTY || Tract Code: 0406.01

 Selected Tract  
MSA: || State: || County: || Tract Code:



## 2024 FFIEC Geocode Census Report

Matched Address: 999 Village Center Dr, Saint Paul, Minnesota, 55127  
MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI  
State: 27 - MINNESOTA  
County: 123 - RAMSEY COUNTY  
Tract Code: 0406.01

### Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$123,700
2024 Estimated Tract Median Family Income	\$260,834
2020 Tract Median Family Income	\$219,250
Tract Median Family Income %	210.86
Tract Population	5859
Tract Minority %	14.64
Tract Minority Population	858
Owner-Occupied Units	1742
1- to 4- Family Units	1848

### Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$103,977
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$123,700
% below Poverty Line	2.24
Tract Median Family Income %	210.86
2020 Tract Median Family Income	\$219,250
2024 Estimated Tract Median Family Income	\$260,834
2020 Tract Median Household Income	\$194,732

### Census Population Information

Tract Population	5859
Tract Minority %	14.64
Number of Families	1630
Number of Households	2099
Non-Hispanic White Population	5001
Tract Minority Population	858
American Indian Population	7
Asian/Hawaiian/Pacific Islander Population	449
Black Population	41
Hispanic Population	139
Other/Two or More Races Population	222

### Census Housing Information

Total Housing Units	2154
1- to 4- Family Units	1848
Median House Age (Years)	27
Owner-Occupied Units	1742
Renter Occupied Units	357
Owner Occupied 1- to 4- Family Units	1742
Inside Principal City?	NO
Vacant Units	55

# **Banking and Investment Services Offered at** **BankCherokee**

## **Personal Services**

### **Consumer Banking Services**

- Checking
- Savings/Money Market/CDs
- ATM/Debit Cards
- IRAs
- CDARs/ICS
- Online Banking
- eStatements
- Cashier's Checks and Money Orders
- Gift Cards
- Mobile Banking Services/Mobile Deposit
- Bill Pay
- Digital Wallet (Apple Pay, Android Pay, Samsung Pay & Windows Pay)
- Health Savings Accounts
- Night Depository
- Wire Transfers

### **Consumer Credit Products**

- Home Mortgage
- Home Equity Lines
- Auto Loans
- Personal Loans/Lines
- Overdraft Lines of Credit
- Credit Cards

## **Business Services**

### **Business Banking Services**

- Business Checking
- Business Savings/Money Market/CDs
- Business ATM/Debit Cards
- CDARs/ICS
- Online Banking
- eStatements
- Cashier's Checks and Money Orders
- Gift Cards
- Mobile Banking Services/Mobile Deposit
- Cash Management Services -Merchant Deposit Services, ACH Origination, ACH Fraud Alert, Check Positive Pay, Cash Concentration and Zero Balance Accounts
- Night Depository
- Wire Transfers
- Remote Deposit

### **Business Credit Products**

- Commercial Real Estate Loans
- Working Capital Lines of Credit
- Overdraft Lines of Credit
- Equipment and Vehicle Loans
- Credit Cards
- Letters of Credit
- SBA 504 Program for Commercial Real Estate Financing
- SBA 7(a) Program for Long Term Asset Financing
- SBA “Express” Working Capital Lines of Credit

### **Other Services**

- Check Cashing
- Credit Card Cash Advances
- Safe Deposit
- Medallion Signature Guarantee (customers only)
- Notary

SEE WEBSITE FOR PRODUCT AND SERVICES DETAILS AT: [BANKCHEROKEE.COM](http://BANKCHEROKEE.COM)



## **Investment Services Offered Through Cherokee Investment Services**

### ***Advisory Services***

Portfolio Development, allocation and maintenance

### ***Brokerage Services***

Mutual Funds  
Stocks and  
Bonds ETFs  
Brokered  
CDs  
UITs  
REITs

### ***Retirement Planning***

Roth and traditional  
IRAs SIMPLE and SEP  
IRAs  
401K  
Plans  
HSAs

### ***Education Funding***

529 Plans

### ***Other Services***

Fixed and Variable Rate Annuities  
Life Insurance  
Long Term Care Insurance

### **Investment and Insurance Products are:**

**Not FDIC Insured**

**Not a Bank Product**

**Not Bank Guaranteed**

**Not Insured by any Government Agency**

**May Lose Value**



# Cherokee

## INVESTMENT SERVICES

## Sustainable, Responsible, Impact Investing

Many people find the idea of matching their values to their investments appealing. This concept began with socially responsible investing. As it grows in popularity, the approaches become more complex. You may have heard terms such as ESG, SRI, impact investing and sustainable investing. We can help you make sense of these ideas and find an approach that is right for you.

### What is ESG investing?

ESG is a sustainable investing approach that incorporates environmental, social and governance factors into the investment process. Here are some examples of the factors considered:

#### Environmental

Climate change and carbon emissions  
Air and water pollution  
Energy efficiency  
Water scarcity  
Biodiversity and deforestation

#### Social

Gender and diversity policies  
Human rights  
Labor standards  
Employee engagement  
Customer satisfaction  
Community relations

#### Governance

Board composition  
Executive compensation  
Audit committee structure  
Bribery and corruption policies  
Lobbying activities  
Political contributions

### Do I have to give up returns?

A common perception is that responsible investing means giving up investment returns, but history shows that responsible investing can outperform the broad market over the long term. Sustainable business practices may even create efficiencies that increase shareholder value. For example, initiatives used to reduce and reuse waste, improve energy efficiency or conserve natural resources can produce savings that flow to a company's bottom line. Likewise, companies with strong governance may potentially avoid costly workforce problems or regulatory sanctions.

### How do I get started?

Connect with Jonathan Kvasnik, ChFC at 651-290-6114 or [jkvasnik@osaicwealth.com](mailto:jkvasnik@osaicwealth.com) to find out which approach is right for you.

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# Cherokee

## INVESTMENT SERVICES



### Jonathan B. Kvasnik, ChFC

#### Financial Advisor

607 Smith Ave S  
Saint Paul, MN 55107  
P: 651.290.6114  
M: 651.398.7768

[jkvasnik@osaicwealth.com](mailto:jkvasnik@osaicwealth.com)

Jonathan Kvasnik is a Wealth Advisor integrating Environmental, Social and Governance (ESG) investing for a positive impact in our world. Jonathan's business philosophy is rooted in a fiduciary standard of always acting in the best interest of his clients. He is a graduate of the University of Minnesota and a lifelong resident of Saint Paul. His passion is to enhance the lives of others while providing a meaningful way for them to have a positive impact in their community.

Jonathan maintains the FINRA series 7, 63, 24 and 65 securities registrations and holds a life/health insurance license. He also earned the Chartered Financial Consultant designation. As a financial advisor, Jonathan is dedicated to providing each client with a unique solution to meet their financial needs. He shares his investment insight and ESG planning experience to help match clients to their ideal investment strategies.

Jonathan is often invited to share his investment insight and portfolio strategies with other professionals, including how to incorporate socially responsible and sustainable investing into portfolio construction.

In his time away from the office, Jonathan enjoys Beekeeping, playing hockey, and bowling. He values the quality time he spends with his wife and two daughters.

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# Cherokee

## INVESTMENT SERVICES



### Krista Klindworth

#### Client Services

607 Smith Ave S  
Saint Paul, MN 55107  
P: 651.291.6216

[kkindworth@osaicwealth.com](mailto:kkindworth@osaicwealth.com)

Krista Klindworth takes great pride in her role as Client Service Manager at Cherokee Investment Services. She has been assisting clients in the financial industry since 1996. She graduated cum laude from Gustavus Adolphus College and holds securities licenses 7 and 63. She strongly feels that every client is important and deserves the highest standard of service.

Krista grew up believing that the environment needs our support in order to thrive. From recycling milk jugs at the local Tom Thumb to riding bikes to church while wearing a dress, she has always tried to do her part. She is always interested in learning new ways to care for our natural world.

Many of Krista's childhood passions remain strong. Baseball, books and music are at the top of her favorites list. It is not unusual to find her reading a book and listening to music while riding the light rail to a Twins game. Krista also loves to attend her son's sporting events and choir concerts.

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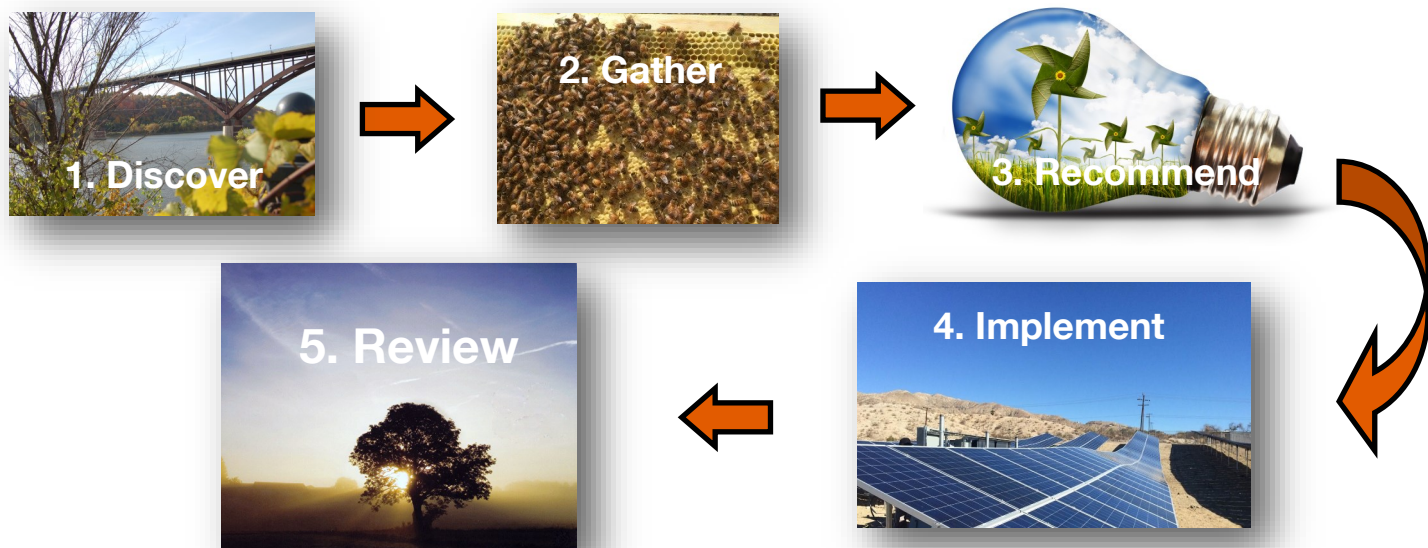


# Cherokee

## INVESTMENT SERVICES

### Strategic Wealth Plan

Our financial planning process is about more than just money. We truly care about your goals. We will help you focus on where you would like to go, advise you on how to get there and remind you of the importance of a disciplined approach to realizing your dreams.



**Discover:** We do not start with preconceived ideas. Each person's goals and dreams are unique, so you are step one.

**Gather:** Are you saving for a house/college/retirement? Do you want a socially or environmentally responsible investment? Are you concerned about market fluctuations? We will review your risk tolerance, values, family lifestyle plan and legacy desires to design an investment plan that is right for you.

**Recommend:** We sort through hundreds of choices for you. As an independent firm, we offer a full spectrum of investment and insurance opportunities, rather than the limited options a specific investment company may offer.

**Implement:** As your financial partner, we work with you and for you so you can make informed decisions. Once we have reached an agreement, we will sign all of the paperwork and implement the plan.

**Review:** Like any strong relationship, we will stay close to make sure you are heading in the right direction. Quarterly meetings are standard and we are always available to answer your questions.



# Cherokee

## INVESTMENT SERVICES

### Client Service Matrix

#### Our Standard Client Service Package includes

- Investment Management Strategies
- Annual Portfolio Review
- Invitation to Annual Conversation
- Monthly Educational Email
- Invitation to Quarterly Seminars

#### Preferred Plus Service: between \$250,000 and \$500,000 in assets

- Investment Management Strategies
- Comprehensive Financial Planning Process
- Retirement Income Planning
- Insurance Review
- Semi-Annual Comprehensive Portfolio Review
- Semi-Annual Conversation
- Client Appreciation Event
- Monthly Educational Email
- Invitation to Quarterly Seminars

#### Premier Service: over \$500,000 in assets

- Investment Management Strategies
- Comprehensive Financial Planning Process
- Retirement Income Planning
- Insurance Review
- Trust Review Services
- Estate Planning Services
- Quarterly Performance Report
- Quarterly Comprehensive Portfolio Review
- Quarterly Conversation
- Client Appreciation Event
- Monthly Educational Email
- Invitation to Quarterly Seminars

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Checking Accounts	Community Checking For Non-Profit organizations, associations, youth groups & clubs	Small Business Checking For companies with limited transaction volume	Business Checking For companies with moderate transaction volume	Commercial Checking For companies with high transaction volume
<b>Minimum Balance Requirements</b>	None	\$500 Average Monthly Balance	\$2,500 Average Monthly Balance	None
<b>Monthly Maintenance Fee</b> When balance falls below minimum requirement on any day of the statement period	\$10 per month	\$5 per month if balance falls below minimum	\$10 per month if balance falls below minimum	\$15 per month. Can be offset by earnings credit <sup>3</sup>
<b>Statement Options</b>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$10 per month</li> <li>Free eStatement with check images</li> </ul>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$10 per month</li> <li>Free eStatement with check images</li> </ul>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$10 per month</li> <li>Free eStatement with check images</li> </ul>	<ul style="list-style-type: none"> <li>Free Paper Statement (does not include check images)</li> <li>Paper Statement with check images \$10 per month</li> <li>Free eStatement with check images</li> </ul>
<b>Activity Fee</b>	• 40¢ per transaction over 30 <sup>1</sup>	• 40¢ per transaction over 100 <sup>1</sup>	• 40¢ per transaction over 300 <sup>1</sup>	<ul style="list-style-type: none"> <li>15¢ per check/debit</li> <li>40¢ per deposit/credit</li> <li>8¢ per deposited on-us item</li> <li>12¢ per deposited transit item</li> <li>10¢ per \$100 cash deposited</li> <li>Uncollected funds charge<sup>4</sup></li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>30 free transactions per month<sup>1</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>100 free transactions per month<sup>1</sup></li> <li>Business Overdraft Protection<sup>2</sup></li> <li>Free Business Check Card<sup>2</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> <li>Surcharge - Free ATM</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> </ul>	<ul style="list-style-type: none"> <li>300 free transactions per month<sup>1</sup></li> <li>Business Overdraft Protection<sup>2</sup></li> <li>Free Business Check Card<sup>2</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> <li>Surcharge - Free ATM</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> </ul>	<ul style="list-style-type: none"> <li>Earnings credit to offset service fee<sup>3</sup></li> <li>Free Business Check Card<sup>2</sup></li> <li>Free Internet Banking</li> <li>Free Bill Pay</li> <li>Surcharge - Free ATM</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> </ul>

At BankCherokee, we offer a wide variety of financial services for you to choose from. Our goal is to help you maximize your resources. BankCherokee is locally owned and operated, so decision-making takes place right here. If you value personalized service and want a bank who's invested in helping your business succeed, talk to a BankCherokee Banker.

We want to help you improve your bottom line.

Please refer to the Rate and Service Fee brochure for additional information and disclosures regarding these accounts.

<sup>1</sup> Transaction is defined as a check, ATM/ACH withdrawal, check card transaction, transfer, deposit ticket and each item included within a deposit.

<sup>2</sup> Subject to approval.

<sup>3</sup> Earnings Credit: A non-cash credit to your checking account that is an offset against your service charges. (see sample)

<sup>4</sup> Uncollected funds charge: The portion of the deposit not yet collected. If a negative collected balance occurs during the statement period, it will be charged interest at 4% + prime as published daily in the Wall Street Journal.

Member FDIC



## Sample Earnings Credit

### Account Activity

Monthly Maintenance Fee	\$ 15.00
Checks Written 55 x .15	\$ 8.25
Deposits 10 x .40	\$ 4.00
Deposited Items:	
On Us 80 x .08	\$ 6.40
Transit 20 x .12	\$ 2.40
<b>Total Monthly Activity Charge</b>	<b>\$ 36.05</b>

Average Positive Collected Balance	\$25,000.00
Less: Reserve Requirement (10%)	\$ 2,500.00
Average Investable Balance	\$22,500.00
Earning Credit Rate*	
1.00%	
Net Earnings Credit	\$ 18.49

Total Monthly Service Charge	\$ 36.05
Less: Earnings Credit	\$ 18.49
<b>Monthly Service Fee</b>	<b>\$ 17.56</b>

*\*Rate is annualized and for demonstration purposes only.*

## Let BankCherokee help you build a strong foundation for your business.

We have checking and savings products that are just right for you and your business. We also have additional services that compliment your business checking account.

### Internet Banking

BankCherokee Online allows you to view your business account activity and perform banking transactions when it is most convenient for you from your business or home. Check balances, transfer funds and monitor cash flow. [www.bankcherokee.com](http://www.bankcherokee.com)

### Cherokee Business Check Card

No checks to write or checks to carry. Make interest-free purchases directly from your business checking account. No fees and your BankCherokee Business Check card is accepted anywhere Mastercard® Debit cards are welcome.

### Cash Management

BankCherokee offers a variety of cash management products for your business to efficiently manage your cash balances and improve your cash flow.



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## Business Checking Accounts





## Business Online Banking:

*Enjoy the convenience of managing your finances from your personal computer through our secure online access.*

- Access real-time balance information and transactions
- View check images
- Transfer funds
- Download transactions to QuickBooks
- View loan balance and history
- Request wire transfers
- Submit ACH payroll files or ACH vendor payments
- Setup individual users with different viewing access

## BASYS Merchant Processing

BankCherokee, partnering with BASYS Processing, can make it easy for your business to accept credit or debit cards. When you accept VISA and MasterCard, average sales increase and losses due to returned checks are minimized. Plus, you are providing a benefit to your customers by providing more ways to pay.



## Sweep Accounts:

Earn more on your deposits by having excess funds in your checking account automatically transferred daily to your interest bearing account.

## Remote Deposit



Now you can scan checks received from customers and issue deposits electronically from any personal computer. You simply feed your checks into a desktop scanner, where they are electronically transmitted directly to BankCherokee. It's safe, easy and reliable.

## ACH Services (Automated Clearing House)

BankCherokee's ACH Services are the most secure and efficient way to collect electronic payments from your customers.

- **Direct Deposit:**  
Electronically pay employee wages for payroll or reimbursements.
- **Vendor Payments:**  
Remit payments to your vendors electronically.
- **Collection:**  
Collect monthly payments such as rent, fees, dues or donations.
- **Cash Concentrations:**  
Quickly and easily transfer funds from one financial institution to another.

**Advantages include expedited payments, faster reconciling time and custom security controls with multi-layered approval levels.**

## Fraud Alert & Positive Pay:

Electronic payments fraud is becoming increasingly prevalent. If you're authorizing debits to your account via ACH, you need to ensure those debits are correct. Fortunately, BankCherokee Fraud Alert and Positive Pay can put the power of prevention into your hands. By sending you an alert in real-time, you can stop fraudsters in their tracks before the transaction is completed.



## Visa Business Platinum & Visa Business Real Rewards

A Visa Business card gives you an edge. The more you use it, the more you'll benefit – with streamlined accounting, solid purchase protection and the ability to have employee cards with individual spend limits; this card has it all.

## Cherokee Business Cash & Check Card

The Cherokee Business Debit card works just like your checkbook – your purchases are automatically deducted from your checking account, with 24-hour ATM access to deposit or withdrawal funds.

## ICS and CDARS

ICS and CDARS offer the peace of mind that comes with access to additional FDIC insurance, the opportunity to earn higher interest on your deposits and flexibility.

**One Rate. One Statement. One Bank.**

## Cash Management Business Services



**We take a lot of the work....  
...out of your work!**

Running a successful business is part hard work and part working smart. While you're busy making money, our experienced and very knowledgeable cash management team is making it easier to run your business with efficient ways to manage cash balances, improve cash flow and more.

**For more information contact a  
Cash Management Specialist:**

**Pang Mee Xiong**



**Phone: 651.291.6268**

**e-mail: [pxiong@bankcherokee.com](mailto:pxiong@bankcherokee.com)**

**or e-mail:**

**[cashmanagement@bankcherokee.com](mailto:cashmanagement@bankcherokee.com)**



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[www.bankcherokee.com](http://www.bankcherokee.com)**

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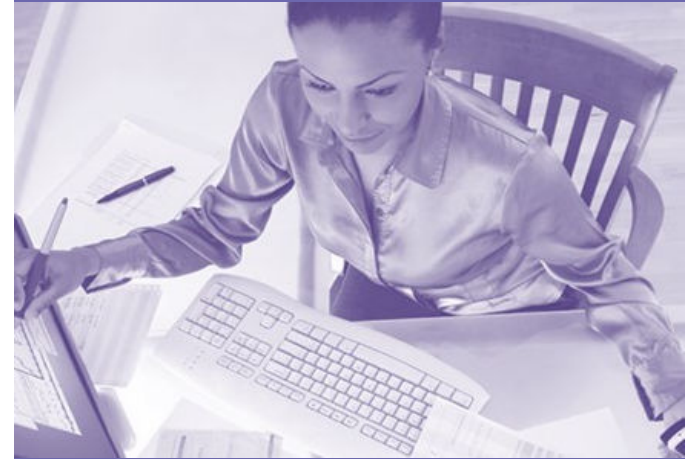
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## Cash Management Services



	SimplyCherokee	CherokeeLifestyle (50 Plus)	CherokeePlus
<b>Minimum Opening Deposit</b>	\$50	\$50	\$100
<b>Monthly Maintenance Fee</b>	\$5	\$0	\$10
<b>To avoid monthly maintenance fee</b>	<ul style="list-style-type: none"> <li>Have a Direct Deposit into account during each statement cycle (i.e., payroll, SSA, pension)</li> </ul> Or <ul style="list-style-type: none"> <li>10 or more posted Check Card purchases/ payments during statement cycle</li> </ul>	No monthly maintenance fee	<ul style="list-style-type: none"> <li>Maintain a \$1,000 average monthly balance</li> </ul> Or <ul style="list-style-type: none"> <li>\$10,000 combined balances in deposits and/or loans**</li> </ul>
<b>Interest Bearing</b>	No	Yes	Yes <ul style="list-style-type: none"> <li>\$0-24,999.99</li> <li>\$25,000 and over</li> </ul>
<b>ATM Withdrawals</b>	Free*	Free*	Free*
<b>Statements</b>	Free eStatements or \$5 per month for paper statements	Free eStatements or \$5 per month for paper statements	Free eStatements or Paper Statements
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Free first order of checks (welcome kit)</li> <li>Free Check Card</li> <li>Free Apple Pay, Google Pay &amp; Samsung Pay</li> <li>Free Internet Banking</li> <li>Free Mobile Banking with Mobile Deposit</li> <li>Free Bill Pay</li> <li>Access to 32,000 surcharge-free ATMs with Free ATM locator App</li> </ul>	<ul style="list-style-type: none"> <li>Free first order of checks (welcome kit)</li> <li>Free Check Card</li> <li>One Free Cashier's Check per statement cycle</li> <li>Free Apple Pay, Google Pay, &amp; Samsung Pay</li> <li>Free Internet Banking</li> <li>Free Mobile Banking with Mobile Deposit</li> <li>Free Bill Pay</li> <li>Access to 32,000 surcharge-free ATMs with Free ATM locator App</li> </ul>	<ul style="list-style-type: none"> <li>Free box of personalized checks (standard design) annually or \$10.00 credit annually towards a design of your choice</li> <li>Up to \$50 discount on first year rent for Safe Deposit Box</li> <li>One Free Cashier's Check per statement cycle</li> <li>Free Check Card</li> <li>Free Apple Pay, Google Pay, &amp; Samsung Pay</li> <li>Free Internet Banking</li> <li>Free Mobile Banking with Mobile Deposit</li> <li>Free Bill Pay</li> <li>Access to 32,000 surcharge-free ATMs with Free ATM locator App</li> </ul>

BankCherokee is committed to providing you with quality banking services. We've been doing that since 1908. We know our customers are our business! That's why we offer a variety of personal checking accounts. You will find people take the time to get to know and help you at Cherokee, you are never just a number. From checking and savings accounts to loans and retirement accounts, if it has to do with banking, ask us!

\*Some ATM machines may impose an additional ATM transaction fee unrelated to our accounts. This charge will be assessed to your account.

\*\*Qualifying total includes outstanding balances only. Does not include third party deposit, mortgage or credit card balances

\*\*\*Subject to qualification.

Please refer to the Rate and Service Fee brochures for additional information and disclosures regarding these accounts.

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## Other Convenient Services

### Cherokee Online

Bank from the convenience of your home or office—virtually anywhere you have a computer with Internet access. It's as easy as 1-2-3. Simply fill out an online application and you can enjoy banking anytime with more access, more control and more choices.

### ATM/Check Card

You don't need to write a check, the amount of your purchase is deducted from your Cherokee checking account and withdrawals are itemized on your monthly checking statement. Use our ATM/Check Card at an ATM and/or pay for goods and services anywhere credit/debit cards are accepted. Have instant access to your Cherokee checking account at ATMs worldwide, 24 hours a day, 7 days a week. You can make withdrawals and deposits anytime, anywhere.

### Cherokee Credit\*\*\*

Take advantage of a convenient line of credit tied to your checking account. Cherokee Credit will protect your account from overdrafts, and allows you to write yourself a small loan anytime.

### PrimeLine\*\*\*

Need a large line of credit? Apply for PrimeLine, it gives you the flexibility of having extra cash when you need it. The interest rate is variable and the interest only payment is due at the end of the month.

### Mobile Banking

Mobile Banking lets you perform several often-used banking functions using your smart phone or tablet.

**With Mobile Banking, you can:**

- View account summaries
- Confirm when checks have cleared
- Transfer funds between BankCherokee accounts
- Pay bills
- Find the nearest free MoneyPass® ATM location

**Plus, BankCherokee has added Mobile Remote Deposit\* to the added conveniences of Mobile Banking.**

Mobile Banking is a free service offered by BankCherokee. Your mobile carrier's Web access charges may apply.

**\*Make sure to endorse the back of the check as "For mobile deposit only" and your signature.**



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Rev: 02/25

## Checking Accounts



Savings Accounts	Youth Savings	Statement Savings	Money Market	Money Market Investment	Certificates of Deposit
<b>Minimum Balance Requirements</b>	\$25 daily ledger balance*	\$200 daily ledger balance	\$500 daily ledger balance	\$2,500 daily ledger balance	Varies
<b>Monthly Maintenance Fee</b> <small>When balance falls below minimum requirement on any day of the statement period</small>	None, or \$2 per month if balance falls below minimum	None, or \$2 per month if balance falls below minimum	None, or \$5 per month if balance falls below minimum	None, or \$15 per month if balance falls below minimum	None, penalties will be imposed for early withdrawals
<b>ATM Fees *** And Access</b>	Not available	ATM card available with checking relationship. \$1 on all ATMs **	Free on all ATMs **	Free on all ATMs **	Not available
<b>Check Access</b>	Not available	Not available	Optional	Optional	Not available

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## Saving Services

### Youth Savings

Designed for depositors under the age of 18.

### Statement Savings

Flexible insured savings account with a low minimum balance, variable interest rate and easy cash access.

### Money Market

Competitive rate savings with complete liquidity and insured security. Variable interest on your entire balance.

### Money Market Investment

Highest yielding savings with liquidity, insured security, and easy access. Variable interest on your entire balance.

### Certificates of Deposit (CD)

A full range of FDIC insured certificates of deposit are available with a variety of yields and maturities. Periodically, BankCherokee offers special promotional certificates of deposit at highly competitive rates and terms.

### Individual Retirement Accounts (IRA)

An IRA is an excellent foundation for your retirement nest egg, and your contributions may be tax deductible (consult your tax advisor). BankCherokee offers a variety of IRA's, that can be funded through CD's or savings.

\*Account will revert to Statement Savings Account at age 18.

\*\*Some ATM machines may impose an additional ATM transaction fee unrelated to our accounts. This charge will be assessed on your account.

Please refer to the Rate and Service Fee brochure for additional information and disclosures regarding these accounts.



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Life presents a whole host of challenges, among them efficiently managing your time and money. BankCherokee works with you to adapt to the changing times, circumstances and new opportunities that are part of our lives. We offer the convenience of one stop shopping for all your savings and investment needs. When you choose BankCherokee, you have chosen convenient access to a full array of financial services for life.

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## Savings & Investment Accounts





## BankCherokee Is Proud to Support Veteran-Owned Business

We salute you for everything you've done and continue to do as a military veteran. Now it's our turn to be of service to you to help you build, maintain or grow a successful Veteran-Owned Small Business.

Give your business a solid foundation. The right accounts are an asset to your business. And the right banker will work with you to meet your particular business needs with a high level of personal service and the convenience of state-of-the-art technology.

To recognize your commitment and service, we are proud to offer special veteran benefits to help you manage your business.



At BankCherokee, we offer a wide variety of financial services for you to choose from. Our goal is to help you maximize your resources. BankCherokee is locally owned and operated, so decision-making takes place right here. If you value personalized service and want a bank who's invested in helping your business succeed, talk to a BankCherokee Banker.

We want to help you improve your bottom line.

Please refer to the Rate and Service Fee brochure for additional information and disclosures regarding these accounts.

<b>Minimum Balance Requirements</b>
<b>Monthly Maintenance Fee</b> When balance falls below minimum requirement on any day of the statement period
<b>Statement Options</b>
<b>Activity Fee</b>
<b>Benefits</b>

## Veteran's Small Business Checking

For companies with  
limited transaction volume

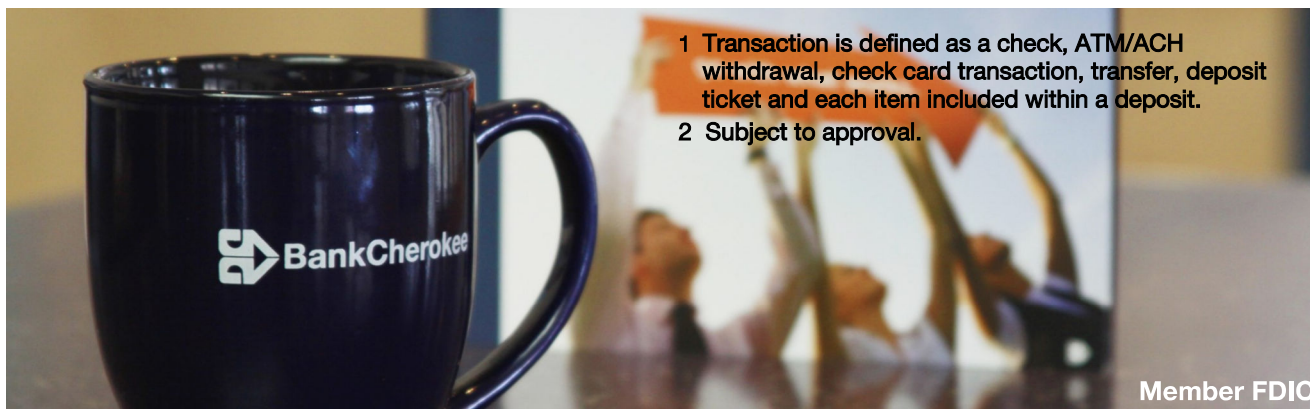
**\$500 Average Monthly Balance**

**\$5per month if balance falls below minimum**

- Free Paper Statement (does not include check images)
- Paper Statement with check images \$10 per month
- Free eStatement with check images

- 40¢ per transaction over 200<sup>1</sup>

- 200 free transactions per month<sup>1</sup>
- Business Overdraft Protection<sup>2</sup>
- Free Business Check Card<sup>2</sup>
- Free Internet Banking
- Free Bill Pay



<sup>1</sup> Transaction is defined as a check, ATM/ACH withdrawal, check card transaction, transfer, deposit ticket and each item included within a deposit.

<sup>2</sup> Subject to approval.

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**Let BankCherokee help you build a strong foundation for your Veteran owned business.**

**We have checking and savings products that are for your Veteran owned businesses. We also have additional services that compliment your Veteran owned business checking account.**

### **Internet Banking**

BankCherokee Online allows you to view your business account activity and perform banking transactions when it is most convenient for you from your business or home. Check balances, transfer funds and monitor cash flow. [www.bankcherokee.com](http://www.bankcherokee.com)

### **Cherokee Business Check Card**

No checks to write or checks to carry. Make interest-free purchases directly from your business checking account. No fees and your BankCherokee Business Check card is accepted anywhere Mastercard® Debit cards are welcome.

### **Cash Management**

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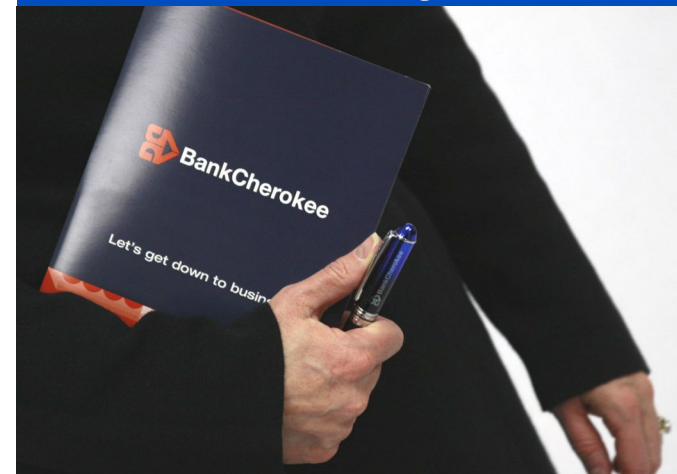
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## **Veteran Business Checking Accounts**





# Why consider overdraft protection?

Having your debit card declined is more than just an inconvenience when you don't have a credit card available, and having your check returned for insufficient funds can result in additional merchant fees and possibly even damage to your credit history.

Simple mistakes, unanticipated expenses or unforeseen problems can all leave you with too little cash in your checking account. Overdraft Coverage can provide the safety net you need when you're faced with the unexpected.

Compare our OVERDRAFT COVERAGE OPTIONS below and see which plan or plans make sense for you.

## Overdraft coverage options:

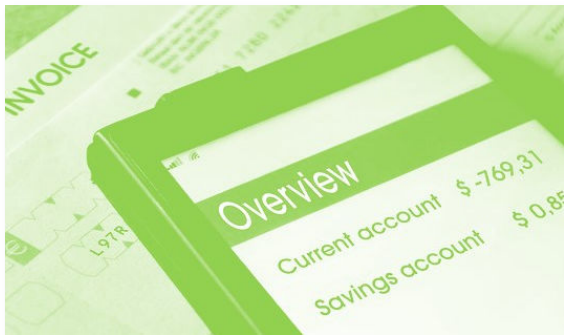
<b>How does it work?</b>	<b>Deposit Account Sweep</b> You designate a savings or second checking account for us to automatically "sweep" or transfer funds out of when your primary checking account is about to become overdrawn.	<b>Cherokey Credit</b> When your checking account is about to become overdrawn, we advance this line of credit and transfer the funds to your checking account to prevent the overdraft.
<b>What are the fees and other costs?</b>	\$5.00 per transfer.	\$5.00 per automatic transfer plus the interest accrued on any outstanding balance.
<b>What types of transactions are covered?</b>	Covers any transactions that would cause your checking account to become overdrawn.	Covers any transaction that would cause your checking account to become overdrawn
<b>Do I have a maximum overdraft limit?</b>	Limited to the balance in your designated secondary account.	Minimum line of credit is \$300.00 and the maximum is \$10,000.00.
<b>Are there any additional Restrictions?</b>	Federal law limits certain transactions from all savings and money market accounts. Please refer to your Disclosure of Account Terms for details.	This is an unsecured line of credit so you must meet certain credit underwriting Standards. Advances occur in \$100.00 increments.
<b>What should I know about repayment?</b>	Deposit sweeps use your own money so you don't need to worry about repayment.	You have as much time as you need to repay an advance but interest does begin accruing on your balance immediately at an annual percentage rate (APR) of 18%. If you cannot pay the entire balance, you must pay the minimum payment per month**.

\*\*The Minimum Payment will equal the amount of any credit insurance or debt cancellation coverage premiums that are due, earned fees and charges, and the greater of the following: \$25.00 or 5.000 percent of the Principal Balance outstanding on the last day of the Billing Cycle. This amount will be rounded down to the nearest \$5.00.

### May I have more than one type of overdraft coverage on my account?

Provided you meet any qualification standards, you may have both of our overdraft products. If you have more than one type of coverage and an overdraft occurs, we will first try to pull the funds to cover it from your "sweep" account. If you do not have enough money in that account, we will try to advance your Cherokey Credit line of credit.





### What if I go beyond my protection?

Once you've reached your established limits, your electronic transactions are likely to be denied and your checks returned. You also risk incurring Non-Sufficient Funds (NSF) fees, which are automatically deducted from your checking account balance. If this happens, you will receive an NSF notice in the mail, informing you of our actions.

### May I cancel my coverage?

You may cancel any of your overdraft coverage products at any time by calling: 651-227-7071 or contacting the branch nearest you.

### Hints and Tips

The best and least expensive means of avoiding overdrafts is good account management. Here are some tips to keep you on top of your account balance so you don't accidentally create an overdraft:

- Balance your checkbook regularly.
- Review your account statement each month.
- Get current information about your account by using our free internet and mobile banking services.
- Know the maintenance fee and other fees associated with your account.



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## Overdraft Coverage Options



### Q: What is a Health Savings Account (HSA)?

A: Health Savings Account is an alternative to traditional health insurance; it is a savings product that offers a different way for consumers to pay for their health care. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

You must be covered by a High Deductible Health Plan (HDHP) to be able to take advantage of HSAs. An HDHP generally costs less than what traditional health care coverage costs, so the money that you save on insurance can therefore be put into the Health Savings Account. You own and control the money in your HSA. Decisions on how to spend the money are made by you without relying on a third party or health insurer. You will also decide what types of investments to make with the money in the account in order to make it grow.

### Q: What is a High Deductible Health Plan (HDHP)?

A: You must have an HDHP if you want to open an HSA. Sometimes referred to as a “catastrophic” health insurance plan, an HDHP is an inexpensive health insurance plan that generally doesn’t pay for the first several thousand dollars of health care expenses (i.e., your “deductible”) but will generally cover you after that. Of course, your HSA is available to help you pay for the expenses your plan does not cover.

In order to qualify to open an HSA, your HDHP minimum deductible must be:

	2024	2023
Self-only coverage	\$1,600	\$1,500
Family coverage	\$3,200	\$3,000

Annual out-of-pocket limits are set annually. Limits (including deductibles and co-pays) cannot exceed:

	2024	2023
Self-only coverage	\$8,050	\$7,500
Family coverage	\$16,100	\$15,000

HDHPs can have first dollar coverage (no deductible) for preventative care and apply higher out-of-pocket limits (and copays & coinsurance) for non-network services.

*Please consult your tax advisor if you are not sure if your plan is an HDHP.*

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### Q: What are the dollar amount limits I can put into my HSA?

A: The most you can put into your account is:

	2024	2023
Self-only coverage	\$4,150	\$3,850
Family coverage	\$8,300	\$7,750

These amounts will be increased for inflation in future years. You can put that money in over the course of a year or all at once. You do not have to make equal contributions to your account every month. If your employer or anyone else contributes some of the money, you can only contribute the difference.

### Q: Who is eligible for a Health Savings Account?

A: To be eligible for a Health Savings Account, an individual must be covered by an HSA-qualified High Deductible Health Plan (HDHP) and must not be covered by other health insurance that is not an HDHP. Certain types of insurance are not considered “health insurance”, including insurance for specific injuries or accidents, disability, dental care, vision care, and long-term care, and will not jeopardize your eligibility for an HSA. If you are enrolled in Medicare or Medicaid, you are not eligible for an HSA. If you have coverage under Tricare, you are not eligible for an HSA. If you are eligible for VA benefits, you can still have an HSA unless you have used VA benefits and services (including prescription drugs) within the past three months. Finally, dependent children cannot have their own HSAs.

### Q: Does an HSA pay for the same things that regular insurance pays for?

A: HSA funds can pay for any qualified medical expense, even if they are not covered by your health insurance. If the money from the HSA is used for qualified medical expenses, then the money spent is tax-free.

### Q: How do I know what is included as “qualified medical expenses”?

A: We cannot provide a definitive list of “qualified medical expenses.” A partial list is provided in IRS Pub 502 (available at [www.irs.gov](http://www.irs.gov)). There have been many cases involving the many nuances of what constitutes “medical care” for purpose of section 213(d) of the Internal Revenue Code. A determination of whether an expense is for “medical care” is based on all the relevant facts and circumstances. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness.

The determination often hangs on the word “primarily.” The two significant differences are that: 1) HSAs can only be used to pay health insurance premiums in limited situations (see discussion below), and 2) HSAs can also pay for over-the-counter drugs if prescribed by your doctor (even though they are not qualified medical expenses for the purposes of the itemized medical expense deduction, as described in IRS 502).

### Q: What happens if I overdraw my HSA?

A: It is important to stay within the guidelines of an HSA, using funds only for medical expenses and maintaining a positive balance. If you were to overdraw your account, you would be charged an overdraft fee, and more importantly, the account would be disqualified as an HSA. The account would be considered a non-HSA account as of January 1st of the taxable year of the prohibited transaction. The assets would be deemed distributed and appropriate taxes would apply.

### Q: I’m over 55 and would like to match catch-up contributions to my HSA, like I’ve done with my IRA. Is that possible?

A: Yes, individuals 55 and older who are covered by an HDHP can make additional catch-up contributions of \$1,000 each year until they enroll in Medicare.

Health Savings Account	
Minimum Opening Deposit	\$0.00
Minimum Balance Required	\$0.00 daily ledger balance
Monthly Maintenance Fee	None, no minimum balance.
Interest Tiers*	\$0 - \$999 \$1,000-\$4,999 \$5,000-\$9,999 \$10,000+
Benefits	•Check Access** •Free Visa Check Card (no ATM access) •Free Internet banking •Free Bill Pay

*This brochure is not intended to provide legal advice or a detailed explanation of the HSA rules. For specific information, please consult your tax or legal professional. Additional helpful information on HSAs can be found on the IRS website, [www.irs.gov](http://www.irs.gov) and [www.hsainsider.com](http://www.hsainsider.com)*

## Health Savings Account (HSA)

Minimum Balance/Requirements	\$0.00 daily balance
Monthly Maintenance Charge	None, None, no minimum balance.
Interest Tiers	Refer to current Rate Sheet
Checks Access*	Optional with HSA Check Card (no ATM)

\*Refer to a banker for current H.S.A. check pricing information.

### Q: How can I open an HSA?

A: To open your Health Savings Account, call or stop in and talk to a Personal Banker today.

### Q: When must contributions be made for a taxable year?

A: For calendar year taxpayers, the deadline is generally April 15th, following the year for which contributions were made.

### Q: Do my HSA contributions have to be made in equal amounts each month?

A: No, you can contribute in a lump sum or in any amounts or frequency you wish. However, your account trustee/custodian can impose minimum deposit and balance requirements

### Q: What happens to the money in a Health Savings Account after you turn age 65?

A: Once you turn 65, you can continue to use your account tax-free for out-of-pocket health expenses. If you enroll in Medicare, you can use your account to pay Medicare premiums, deductibles, co-pays, and coinsurance under any part of Medicare. If you have retiree health benefits through your former employer, you can also use your account to pay for your share of retiree medical insurance premiums. The one expense you cannot use your account for is to purchase a Medicare supplemental insurance or "Medigap" policy. Once you turn 65, you can also use your account to pay for things other than medical expenses. If used for other expenses, the amount withdrawn will be taxable as income but will not be subject to any other penalties. Individuals under the age of 65 who use their accounts for non-medical expenses must pay income tax and a 10% penalty on the amount withdrawn.



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## BankLocal. BankCherokee.

For more information about BankCherokee  
accounts and services please contact

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651.225.6299

or visit  
[www.bankcherokee.com](http://www.bankcherokee.com)

*This brochure is not intended to provide legal advice or a detailed explanation of the HSA rules. For specific information, please consult your tax or legal professional. Additional helpful information on HSAs can be found on the IRS website, [www.irs.gov](http://www.irs.gov) and [www.hsain Insider.com](http://www.hsain Insider.com)*

1/2024

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 EQUAL HOUSING LENDER

## Health Savings Accounts





## WHY CONSIDER A HOME IMPROVEMENT HOME EQUITY LINE OF CREDIT (HELOC)?

Many homeowners are deciding to remodel their homes instead of buying new, but find that they do not have enough equity in their home to cover the cost of the remodel project. That is where the Home Improvement HELOC comes in; we take your remodel plans and specs and review them with an appraiser to determine an "as-completed" value to determine the loan amount.

## HOW IS THIS DIFFERENT FROM A REGULAR HELOC?

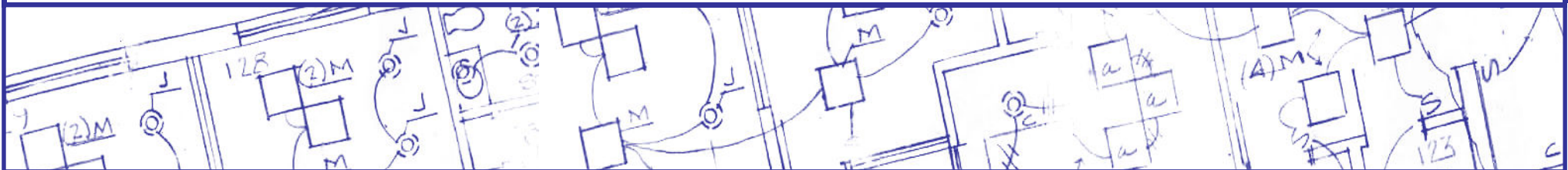
- During the construction period (up to 120 days), your draws are managed by BankCherokee and/or the title company.
- You are allowed 1 draw per month during the construction period.
- During your construction period, draw fees of \$75 or \$125 will apply (this also covers the inspection, pictures and title company fees).
- Depending on the loan amount requested and Loan-To-Value, appraisal and title insurance requirements may differ from the standard HELOC.
- After your construction period expires and improvements are completed, the draw restrictions are lifted and your HELOC returns to our standard product.

## WHAT DO I NEED TO APPLY FOR MY HOME IMPROVEMENT HELOC?

- Complete an application with a lender
  - ◊ Income verification will require: last two years of tax returns, most recent W2's or 1099's, current paystubs
- Plans and Specs
  - ◊ These will be reviewed and forwarded to an appraiser for use in the appraisal for an "as-completed" value
- Sworn Construction Statements
- Copy of any Construction Contracts

## HOW DO I REQUEST A DRAW?

- Submit your completed draw request form to BankCherokee. The Bank will provide you with the forms!
  - ◊ This information should include: description of the payee and item or service provided, the amount to be paid, the line item number from your sworn construction statement and payment instructions.
  - ◊ Include any invoices, lien waivers and any other supporting documentation with the request.
- BankCherokee will then conduct a site inspection to record the progress and approve the request. This is subject to the Bank and title company approval. Your request is then sent to the title company for processing.
- Funds are either wired or checks will be distributed by the title company.





**For any questions please call one of  
our Mortgage Specialists today!**

### **BankCherokee Loan Originators**

**Jacqueline Arias**

NMLS #556314

North Oaks - 651-482-5968

**Rhea Benz**

NMLS ID#716888

Grand Avenue - 651-290-6117

**Patrick Morris**

NMLS #1237246

Smith Avenue - 651-290-6113

### **Loan Originator's Name and Identifier**

BankCherokee NMLS #458285

607 Smith Avenue South  
Saint Paul, MN 55107



651-227-7071  
[www.bankcherokee.com](http://www.bankcherokee.com)

607 South Smith Avenue  
Saint Paul, MN 55107

985 Grand Avenue  
Saint Paul, MN 55105

999 Village Center Drive  
North Oaks, MN 55127

**BankLocal. BankCherokee.**



Convenience Banking Center  
651-225-6299

## **Home Improvement HELOC**



Rev: 12/2023

## Deposit Services

Abandoned Account <sup>1</sup>	\$30
Account Closure Within 90 Days	\$20
Automatic Transfer Fee	\$5
Collection Item	\$25
Copy of Item (per item fee)	\$5

(Two free check copies per statement period)

Counter Check	\$1
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(Two free counter checks per statement period)

Deposit Bags – Zipped	\$7.50
Deposit Bags – Locked	\$20
Deposit Bag – Lost Key	\$5
Garnishments/Levy	\$100
Money Order	\$5
Cashier's Check	\$8
Returned Deposit Item Fee (per item)	\$8
Foreign Returned Deposit Item Fee (per item)	\$35
Foreign Deposit Items Canadian:	\$8
Foreign Deposit Items Other:	\$25
Foreign Collection Items	Varies
Research Fee (1 hour minimum-paid in advance)	\$30/hr. + .50/copy
Account Reconciliation <sup>2</sup>	\$30/hour
Check Printing Fee	Varies
Endorsement Stamps	Varies
Stop Payment	\$35

## Coin/Currency

Coin Counting (non-customer)	\$5+10%
Cash Deposited	\$.10/\$100
Purchase Foreign Currency Fee	\$20

## Wire Transfers (Customers Only)

### Domestic

Outgoing	\$30
Outgoing via Online banking <sup>3</sup>	\$15
Outgoing via DocuSign	\$50
Incoming	\$15

### International

Outgoing	\$60
Outgoing via Online banking <sup>3</sup>	\$50
Outgoing via DocuSign	\$100
Incoming	\$20
Wire Transfer Advice	\$6

## ATM/Cash & Check Card

Lost or Replacement	\$5
Card Special Handling Fee	\$30
Foreign Transaction Fee	Pass through <sup>4</sup>

## Fax Service

Local	\$1/page, \$5 minimum
Long distance	\$1/page, \$10 minimum
Visa Gift Card	\$5
Notary Service (Customers Only)	No Charge
Notary Service (Non-Customers)	\$5
Signature Guarantee (Medallion) (Customers Only)	\$75

## Statement Service

Copy of Previous Statement	\$5
Multiple Mailings	\$5
Instant Statement Copy	\$3
Fax Statement	\$5+\$1 per page

<sup>1</sup> Abandoned accounts; loss of contact with customer greater than 30 days

<sup>2</sup> Not intended as on-going service.

<sup>3</sup> Business customers only requires enrollment in Business Plus Online Banking; additional fees may apply.

<sup>4</sup> Pass through fee is approximately 1% of transaction amount.

## Overdraft & NSF Returned Item Fees\*

Negative Balance Closing Fee	\$50
Paid Overdraft Fee (per item)**	\$35
Returned NSF Item Fee (per item)**	\$35

\* Overdraft and NSF Returned Item Fees apply to overdrawn accounts created by debit transactions. An overdrawn account is an account with a balance less than zero. A debit transaction lowers an account balance. Types of debit transactions that can overdraw an account include, but are not limited to: Checks; ACH, ATM and Point-of-Sale (debit card) Debits; In-person Withdrawals; Monthly Maintenance and Activity Service Charges; Overdraft Charges, Paid Overdraft Fees, and Returned NSF (Non-Sufficient Funds) Fees; Returned Deposit Items and Fees; Automatic Transfer Fees; and/or Safe Deposit Box Rental Fees. Any debit or fee posting to your account, may cause you to incur additional Bank fees.

\*\*Maximum of 6 items per day, \$210 maximum fee.



## Safe Deposit Box

Safe Deposit Box Prices	fee varies with box size
Mailed Billing Notice	\$25/year
Safe Deposit Box Lock Drilling	\$250 minimum
Lost Safe Deposit Box Key	\$30
Late Payment	10% annual rent; minimum \$25

## Miscellaneous Fees

Cherokee Online	Free
Online Bill Pay	Free
PopMoney (send money to another person)	Free
Transfer Money (transfer money to your account at another financial institution)	Free
Rush Delivery electronic	\$9.95/payment
Rush Delivery check	\$14.95/payment
Indemnity Bond (replace lost instruments)	\$20
Subordination Agreement	\$100

## Non-customer Check Cashing (ON-US only)

Checks up to \$100	\$5
Checks over \$100	\$10

Refer to Product Brochures and Current Rate Sheet for additional information on our deposit products.

**BankLocal. BankCherokee.**



For more information about BankCherokee accounts and services please contact

Convenience Banking Center  
651.225.6299

or visit  
[www.bankcherokee.com](http://www.bankcherokee.com)

**Service Fee Schedule**

At BankCherokee, we offer a wide variety of financial services for you to choose from. Our goal is to help you maximize your resources.

BankCherokee is locally owned and operated, so decision-making takes place right here. If you value personalized service and want a bank who's interested in helping you or your business succeed, talk to a BankCherokee Banker today.

We want to help you improve your bottom line.

**BankLocal. BankBetter.**



**Main Office Location:**

607 South Smith Avenue  
Saint Paul, MN 55107  
651.227.7071



	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
<b>Checking Accounts</b>					
CherokeeLifestyle (50 Plus)	NA	\$50	\$.01	0.05%	0.05%
CherokeePlus	NA	\$100	\$0-24,999.99 \$25,000+	0.05% 0.05%	0.05% 0.05%
<b>Savings Accounts</b>					
Youth Savings	NA	\$25	\$.01	0.05%	0.05%
Thrift	NA	\$50	\$100	0.05%	0.05%
Statement	NA	\$100	\$.01	0.05%	0.05%
MM Savings	\$0-9,999.99 \$10,000+	\$100	\$.01	0.05% 0.05%	0.05% 0.05%
MM Investment	\$0-24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000+	\$2,500	\$.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
<b>High Bridge MM*</b> High-Yield Account	\$0 - 24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 +	\$25,000	\$.01	0.05% 2.25% 3.11% 3.45%	0.05% 2.27% 3.15% 3.50%
Health Savings	\$0-999.99 \$1,000-4,999.99 \$5,000-9,999.99 \$10,000+	\$100	\$.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
<b>Certificates of Deposit, Fixed *Rate (Also Available as IRA) ✧ Special Features* and Promotional CD's (Also Available as IRA) ✧</b>					
9 Month <sup>1</sup>	NA	\$1,000	\$1,000	3.98%	4.00%
12 Month <sup>2</sup>	NA	\$1,000	\$1,000	2.65%	2.68%
15 Month <sup>3</sup>	NA	\$1,000	\$1,000	3.05%	3.08%
24 Month	NA	\$1,000	\$1,000	0.15%	0.15%
36 Month	NA	\$1,000	\$1,000	0.20%	0.20%
48 Month <sup>4</sup>	NA	\$1,000	\$1,000	0.25%	0.25%
60 Month	NA	\$1,000	\$1,000	0.25%	0.25%
<b>Individual Retirement Savings Accounts</b>					
Retirement Savings	NA	\$50	\$.01	0.05%	0.05%
Education IRA	NA	\$50	\$.01	0.05%	0.05%

**Balance Method:** We use the daily balance method to calculate interest.

**Checking and Savings Accounts:** The interest rates are variable rates and may change after the account is opened. Service fees may reduce earnings.

**Penalties for early withdrawal on certificates:** Penalties may be assessed for early withdrawal for the following maturities:

<u>Term</u>	<u>Penalty</u>
• Less than 1 year.....	3 month's interest
• Greater than or equal to 1 year but less than 2 ½ years.....	6 month's interest
• Greater than or equal to 2 ½ years.....	12 month's interest

**Fixed Rate Certificates of Deposit:** The interest rate and APY will be in effect until maturity. You may not make additional deposits.

**9 Month<sup>1</sup>:** No maximum deposit.

**12 Month<sup>2</sup>:** No maximum deposit.

**15 Month<sup>3</sup>:** No maximum deposit.

**48 Month<sup>4</sup>:** You can switch to a higher rate currently offered one time before the maturity date of the certificate; otherwise, the initial rate will be paid until maturity.

#### **Retirement Certificates of Deposit:**

Our certificates of deposit are available as IRA investments at the posted rates and yields.

**High Bridge High Yield Money Market:** Business and Personal Accounts. New Money Only (funds not currently on deposit with BankCherokee). A \$15 maintenance charge imposed every month if the balance falls below \$25,000 on any day of the monthly statement cycle.

#### **Business Money Market Rates:**

Tiers	Rate	APY
0-\$24,999.99	0.05%	0.05%
\$25,000-\$49,999.99	0.05%	0.05%
\$50,000-\$99,999.99	0.05%	0.05%
\$100,000+	0.05%	0.05%

#### **Earnings Credit: Rate .05%**

Fees could reduce earnings on checking and savings accounts. Interest rates and annual percentage yields on checking and savings may change after account is opened.

**Effective Date: March 11, 2025**



You don't need to tie up your money to get a high rate of return. With our variable rate Money Market Investment Account, your dollars are safe and growing. Plus you have access to your money by check, phone or by using your Debit Card.

To open your Money Market Investment Account, just talk to a consumer banker today.

***If you're looking for a sensible, safe, liquid investment, look to the BankCherokee Money Market Investment Account***

<b><u>\$ Deposits</u></b>	<b><u>APY</u></b>
<b>\$100,000+</b>	<b>0.05%</b>
<b>\$50,000-99,999.99</b>	<b>0.05%</b>
<b>\$25,000-49,999.99</b>	<b>0.05%</b>
<b>\$0-24,999.99</b>	<b>0.05%</b>

*Minimum opening deposit is \$2,500. The Annual Percentage Yields (APY) are accurate as of the date on this brochure and may change after the account is opened. Monthly service fee of \$15.00 will apply if minimum balance of \$2,500 is not maintained. Fees could reduce earnings.*

**Rates Effective:  
March 11, 2025**



# Pick a credit card that will boost your business

From big rewards to a low intro rate,  
there's a great option for everyone

**Business Card**

**Business Real  
Rewards Card**

**Business Cash  
Preferred Card**

**Smart Business  
Rewards Card**

**VISA**  
BUSINESS Credit Cards



# Visa® Business Card

Purchasing power.



## Extended low intro rate

**Save on interest** with a great low introductory rate for an extended time

**Pay down** your higher-rate credit card balances faster

**Use for large purchases**, unexpected expenses or last-minute necessities

# Visa® Business Real Rewards Card

Simple, easy rewards.



## Earn 1.5X rewards with no caps

**5.5X points** on prepaid hotels and car rentals booked directly in the Rewards Center<sup>1</sup>

**1.5X points** per \$1 spent on all eligible purchases<sup>1</sup>

**Earn 2,500 bonus points** after first purchase<sup>2</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of cash back,<sup>4</sup> gift cards, merchandise and travel

# Visa® Business Cash Preferred Card

Cash back.



## Up to 3% cash back for your business

**5% cash back** on prepaid hotels and car rentals booked directly in the Rewards Center<sup>5</sup>

**3% cash back** on eligible purchases at gas and EV charging stations (transactions of \$200 or less),\* cell phone service providers, office supply stores and dining, including takeout and food delivery service purchases<sup>5</sup>

**1% cash back** per \$1 spent on all other eligible purchases

**\$100 annual statement credit** after 11 consecutive monthly software transactions<sup>6</sup>

**\$25 cash back** awarded after first purchase<sup>2</sup>

**Redeem cash back**<sup>7</sup> as a statement credit, rewards card, or as a deposit to a qualifying account

\*Excludes discount stores/supercenters and wholesale clubs

# Smart Business Rewards Visa® Card

Automatic max rewards.



## 2X rewards in top two categories

**5X points** on prepaid hotels and car rentals booked directly in the Rewards Center<sup>8</sup>

**2X points** per \$1 spent in your top two spend categories each month — automatically<sup>8</sup>

**1X points** per \$1 spent on all other eligible purchases

**Earn 20,000** bonus points when you spend \$500 in the first 90 days of account opening<sup>9</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of cash back,<sup>4</sup> gift cards, merchandise and travel

**Apply today!** See a representative for details.

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Rewards expire five years from the end of the quarter in which they are earned.

<sup>1</sup> **Business Real Rewards Card:** You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (5.5 Points total) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details. Monthly net purchase points will be applied each billing cycle.

<sup>2</sup> **Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 6 to 8 weeks after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

<sup>3</sup> Maximum Point value applies to points redeemed as a cash deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your points for other rewards such as travel, merchandise, gift cards, and/or a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

<sup>4</sup> **Business Real Rewards and Smart Business Rewards Cards:** Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Redemption values and minimums may vary over time and will be disclosed upon redemption.

<sup>5</sup> **Business Cash Preferred Card:** You will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including takeout and restaurant delivery, gas stations, electric vehicle charging stations, office supply stores and cell phone service providers. All other eligible net purchases may earn one percent (1%) cash back. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automotive fuel and as such will earn a reward of 1%. In addition, you will earn an additional 4% cash back above base earn for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Business Cash Preferred Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Refer to the Rewards Center for full details. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including restaurants/restaurant delivery, gas stations and electric vehicle charging stations (**excluding wholesale clubs and discount stores/supercenters such as Target and Walmart**), office supply stores, cell phone service providers. A purchase will not earn additional cash back if the merchant's selected code is in a category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles, a Rewards Card, Real-Time Rewards or Pay with Rewards when you checkout with PayPal.

<sup>6</sup> **Business Cash Preferred Card:** An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or reverse any portion or all of any software services credit for unauthorized purchases or transaction credits.

<sup>7</sup> Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

<sup>8</sup> **Smart Business Rewards Card:** You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional Point (for a total of 2 Points) for every \$1 in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit [card.myaccountaccess.com/smartbusinessVisa](https://card.myaccountaccess.com/smartbusinessVisa) to see the full list of eligible merchant categories. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. In addition, you will earn 4 Points (5 Points total) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details.

<sup>9</sup> If you're approved for a new Smart Business Rewards Card, a one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.





The variable terms below reflect a Prime Rate of 7.50%, accurate as of 12/20/24.<sup>†</sup>

## Business Card Rate Sheet

	Business	Business Cash Preferred	Business Real Rewards	Smart Business Rewards
Intro APR Purchases & Balance Transfers	0% for 18 billing cycles*	0% for 6 billing cycles*	0% for 6 billing cycles*	N/A
Variable Go-To APR Purchases & Balance Transfers (based on your creditworthiness)	16.99% to 25.99%	17.99% to 26.99%	18.24% to 27.24%	18.99% to 25.99%
Annual Fee	\$0			\$0 introductory annual fee for the first year; \$95 each year after that for Account Owners. \$0 for Authorized Employees.
Foreign Transaction Fee	3% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars, and 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.			\$0
The variable APR for Cash Advances is 31.24%. The variable Penalty APR is 31.49%, 28.99% minimum. Cash Advance Fee: 4% of each advance amount, \$10 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. Convenience Check fees: 3% of each check amount, \$5 minimum. There is a \$1 minimum interest charge where interest is due. We apply payments to balances with lower APRs, including promotional APRs before balances with higher APRs. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.				

	Company Card Rewards/Non Rewards	CommUNITY Card Rewards/Non Rewards
<b>Purchases, Balance Transfers, and Cash Advances</b>	N/A. All charges on these charge cards are due and payable when you receive your periodic statement.	
<b>Annual Fee</b>	Rewards \$99 Non-rewards \$0	
<b>Foreign Transaction Fee</b>	Rewards: \$0 Non-rewards: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars, and 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.	
<b>Late Payment Fee</b>	3% of outstanding balance amount or \$39 minimum, whichever is greater.	
Convenience Check fee: 4% of each check amount, \$10 minimum. Cash Advance fee: 4% of each advance amount, \$10 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance Transfer fee: 4% of each transfer amount, \$10 minimum. We may change fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.		

<sup>†</sup>Prime Rate is subject to change. For the current Prime Rate go to the Client Resource Center or the Money Rates section of the online Wall Street Journal.

\*The introductory APR does not apply to Cash Advances. We may end your introductory APR and apply the standard APR or a Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds the Credit Limit.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.

# Choose the card that's right for you.



Visa® Max Cash  
Secured Card

## Cash Back Rewards<sup>1</sup>

**5% Cash Back** on two categories you choose – first \$2,000 in combined purchases each quarter<sup>2</sup>

**2% Unlimited Cash Back** on one everyday category of your choice each quarter<sup>2</sup>

**1% Unlimited Cash Back** on all other eligible purchases

## Establish or rebuild your credit<sup>3</sup>

### How secured credit cards work

- Apply and fund your secured savings account, which serves as your security deposit.
- Your deposit must be in hundred-dollar increments. Minimum of \$300, maximum of \$5,000.
- Your credit line is the same amount as your security deposit.
- Use your card like any other credit card.
- Spend within your limit and pay your bill when it's due. Over time, this will help build your credit and you may be able to graduate to a traditional card.

## Added benefits

- **24/7 online account access** and account alerts that put you in control of your finances – including our Mobile Payments App
- **AutoPay** lets you automatically pay your credit card bill from your checking or savings account
- **Zero fraud liability<sup>4</sup>** for your protection
- **FREE credit score<sup>5</sup>** so you can access your credit score online anytime



Secured  
Visa® Card

**The convenience of a credit card**  
while working to build or improve your credit

**Flexible purchasing power**  
Use your card anywhere Visa® is accepted



Visa® College  
Real Rewards Card

## Earn unlimited rewards on everyday purchases

### Flexible reward options

**1.5X Points** per \$1 spent on all eligible purchases<sup>6</sup>

**Earn 2,500 bonus points** after first purchase<sup>7</sup>

**No caps** on points earned

### Redeem for



Cash back<sup>8</sup>



Travel



Merchandise



Gift cards

# 3 tips to help boost your credit score

Whether you're just starting out on your financial journey, or are looking to improve your credit history, here are three things you can do to help bring up your credit score.

- 1 Apply today**  
for the Max Cash Secured Card, College Real Rewards Card or Secured Card based on your needs.
- 2 Use your card responsibly by doing things like:**
  - Pay your monthly bill on time. We recommend signing up for AutoPay to make it easy and convenient.
  - Don't max out your card. Check your spending anytime with our online and mobile account access.
  - Make more than the minimum payment. Even a few extra dollars each month can have a big impact.
- 3 Monitor your progress**  
by regularly checking your credit report for errors. We offer you continuous FREE access to your credit score, and recommend that you obtain a credit report once every three months to make sure that all of the information being reported is correct.

**Ask a representative how to apply today!**

<sup>1</sup> Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

<sup>2</sup> Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. **IMPORTANT CHANGE: Effective April 22, 2025, all purchases in the following everyday categories: Grocery Stores/Grocery Delivery and Gas Stations/EV Charging Stations at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1%.** Purchases qualify for cash back based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

<sup>3</sup> Late payments or going over the credit limit may damage your credit history.

<sup>4</sup> Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

<sup>5</sup> Free credit score access is available through online account access only. The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.

<sup>6</sup> You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. Points expire five years from the end of the quarter in which they are earned.

<sup>7</sup> First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

<sup>8</sup> Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2024 Elan Financial Services



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## Employee Cards

### Visa® Platinum Card

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- As a valued employee, you will enjoy all of the outstanding benefits that our Platinum Card provides, plus our best available APR with an extended introductory rate duration

[Apply](#)[Learn more](#)

### Visa Signature® Everyday Rewards+ Card

[Return to top](#)

- As a valued employee, you will enjoy all of the outstanding benefits that our Everyday Rewards+ card provides plus:
- Our best available APR with an extended introductory balance transfer and purchases rate duration
- Earn 15,000 bonus points (worth up to \$150) after you spend \$500 within first 90 days of account opening

[Apply](#)[Learn more](#)

## Visa Signature® Max Cash Preferred Card

[Return to top](#)

- As a valued employee, you will enjoy all of the outstanding benefits that our Max Cash Preferred card provides plus:
- Our best available APR with an extended introductory balance transfer rate duration
- \$200 Bonus after you spend \$500 in eligible net purchases within the first 90 days of account opening. Please allow 1-2 statement billing cycles for your bonus to appear on your credit card statement

Apply

[Learn more](#)

## Visa Signature® Travel Rewards+ Card

[Return to top](#)

- As a valued employee, you will enjoy all of the outstanding benefits that our Travel Rewards+ card provides plus:
- Our best available APR
- Earn 25,000 bonus points (worth up to \$250) when you spend \$2,000 within the first 120 days

Apply

[Learn more](#)

## Visa Infinite® Reserve Rewards+ Card

[Return to top](#)

- As a valued employee, you will enjoy all of the outstanding benefits that our Reserve Rewards+ card provides plus:
- Our best available APR

Apply

[Learn more](#)



# Meet your new favorite credit card

Whether you're looking for rewards, cash back, or a low intro rate, there's a card that's perfect for you

**Platinum Card**

**Everyday  
Rewards+ Card**

**Max Cash  
Preferred Card**

**Travel  
Rewards+ Card**

**Reserve  
Rewards+ Card**

**VISA**

CONSUMER Credit Cards



## Visa® Platinum Card



Get a great low introductory rate for an extended time.

**Just right for large expenses.**

---

**Save on interest** with a great low introductory rate for an extended time

**Pay down** your higher-rate credit card balances faster

**Use for large purchases**, unexpected expenses, or last-minute necessities

## Visa® Everyday Rewards+ Card



Earn up to 4X points on everyday purchases.

**More rewards on the things you buy every day.**

---

**4X points<sup>1</sup>** on dining, takeout & restaurant delivery<sup>^</sup>

**2X points** at grocery stores<sup>\*</sup>

**2X points** at gas stations and EV charging stations<sup>\*</sup>

**2X points** on streaming services

**1X points** on all other eligible purchases

**Earn 15,000 bonus points** (worth up to \$150<sup>3</sup>) when you spend \$500 within the first 90 days<sup>2</sup>

**Redeem points<sup>3</sup>** for your choice of cash back,<sup>4</sup> gift cards, merchandise, and travel

<sup>^</sup>4X points on your first \$2,000 each quarter, after that 1X point

<sup>\*</sup>Excludes discount stores/supercenters and wholesale clubs

## Visa® Max Cash Preferred Card



Get up to 5% cash back in two categories of your choice.

**The freedom to choose and the power to earn.**

---

**5% cash back** in two categories of your choice – first \$2,000 in combined purchases each quarter<sup>5</sup>

**2% unlimited cash back** on one everyday category of your choice<sup>5</sup>

**1% unlimited cash back** on all other eligible purchases

**\$150 bonus awarded** when you spend \$500 within the first 90 days<sup>6</sup>

**Redeem cash back<sup>7</sup>** as a statement credit, rewards card, or as a deposit to a qualifying account<sup>5</sup>

**Apply today!**

See a representative for more details, including pricing.

# Visa® Travel Rewards+ Card



Earn 4X points on travel and more.

## Exclusive rewards on travel and frequent purchases.

**4X points** on travel purchases<sup>8</sup>

**4X points** at gas stations and EV charging stations\*

**4X points** on entertainment and recreation purchases

**1.5X points** on all other eligible purchases

**Earn 25,000 bonus points** (worth up to \$250<sup>3</sup>) when you spend \$2,000 within the first 120 days<sup>9</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of travel, cash back,<sup>4</sup> merchandise, and gift cards

**Airport lounge access** — Complimentary Priority Pass™ Select Membership that gives access to more than 1,600 VIP lounges and experiences worldwide<sup>10</sup>

\*Excludes discount stores/supercenters and wholesale clubs

# Visa® Reserve Rewards+ Card



Earn 6X points on travel.

## Exceptional premium rewards on travel and more.

**6X points on travel** booked directly in the Rewards Center<sup>11</sup>

**2X points** on all other eligible purchases

**Earn 50,000 bonus points** (worth up to \$500<sup>3</sup>) when you spend \$4,500 within the first 90 days<sup>12</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of travel, cash back,<sup>4</sup> merchandise, and gift cards

**\$100 annual statement credit** for travel booked directly in the Rewards Center<sup>13</sup>

**Up to \$240 in statement credits** for eligible sports & fitness, personal care, entertainment & streaming services, dining, takeout & restaurant delivery purchases<sup>14</sup>

**\$60 annual Priority Wine Pass statement credit**<sup>15</sup>

**Airport lounge access** — Complimentary Priority Pass™ Select Membership that gives access to more than 1,600 VIP lounges and experiences worldwide<sup>10</sup>

**TSA PreCheck® or Global Entry® credit** — Enjoy up to \$120 in statement credits to reimburse your application fee once every four years<sup>16</sup>

## Apply today!

See a representative for more details, including pricing.



The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

**1 Everyday Rewards+ Card:** You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn 3 additional Points (4 Points total) for every \$1 in eligible net purchases each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn 3 Points (4 Points total) for every \$1 on your first \$2,000 each quarter on restaurant, fast-food restaurant or bar purchases. You will earn 1 additional Point (2 Points total) for every \$1 on purchases in the following categories: grocery store and supermarket (**excluding wholesale clubs and discount stores/supercenters such as Target and Walmart**); gas station and electric vehicle charging station (**excluding wholesale clubs, discount stores/supercenters and grocery stores/supermarkets**) and qualifying streaming subscription services. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Points expire five years from the end of the quarter in which they are earned.

**2** If you're approved for a new Everyday Rewards+ Card, a one-time 15,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

**3** Maximum Point value applies to points redeemed as a cash deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your points for other rewards such as travel, merchandise, gift cards, and/or a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

**4** Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

**5 Max Cash Preferred Card:** Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. **IMPORTANT CHANGE: Effective April 22, 2025, all purchases in the following everyday categories: Grocery Stores/Grocery Delivery and Gas Stations/EV Charging Stations at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1%.** Purchases qualify for cash back based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

**6** If you're approved for a new Max Cash Preferred Card, a one-time \$150 bonus will be awarded for redemption after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus to appear on your credit card statement.

**7** Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

**8 Travel Rewards+ Card:** You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station, electric vehicle charging station, entertainment, and recreation category codes. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station and electric vehicle charging station (**excluding wholesale clubs and discount stores/supercenters such as Target and Walmart**), entertainment, and recreation category codes. Additional Points for Entertainment and Recreation purchases are dependent on how merchants choose to classify their business. Merchants classified as Entertainment include: most cinemas, theme parks, concert venues, professional sports venues, and qualifying ticket sellers.

Merchants classified as Recreation include: sports and recreation facilities that charge membership fees, sporting goods stores, public golf courses, fitness centers, dance studios and schools, and ongoing fitness subscriptions. Purchases from third parties and consultants at these locations may not qualify. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Points expire five years from the end of the quarter in which they are earned.

**9** If you're approved for a new Travel Rewards+ Card, a one-time 25,000 bonus points will be awarded after eligible net purchases totaling \$2,000 or more are made to your account within 120 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

**10** Certain terms, conditions and exclusions apply. Number of lounges and experiences is subject to change. Cardholders must enroll to receive a 12-month Priority Pass Select membership to access, with their accompanying guests, airport VIP lounges worldwide that participate in the Priority Pass Select program. Enrollment with no membership fee is limited to one account cardholder (including authorized users). Please view the Guide to Benefits (Reserve Rewards+: [mycardgtb.com/reserverewardsvs](http://mycardgtb.com/reserverewardsvs); Travel Rewards+: [mycardgtb.com/travelrewardsvs](http://mycardgtb.com/travelrewardsvs)) for further card benefit details including full terms and conditions.

**11 Reserve Rewards+ Card:** You will earn 2 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (6 Points total) for every \$1 in eligible net purchases spent on prepaid car rental, airline tickets and hotel reservations booked directly in the Rewards Center using your rewards credit card instead of Points. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

**12** If you're approved for a new Reserve Rewards+ Card, a one-time 50,000 bonus points will be awarded after eligible net purchases totaling \$4,500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

**13** In order to qualify for the travel credit, you must make travel purchases in the Rewards Center using your Reserve Rewards+ Card. Credit(s) matching the purchase amount(s) of up to \$100 per 12-month period will be applied to your account within 2 statement billing cycles after the purchase(s) post to the account. The account must be in good standing (not past due or overlimit) to qualify for annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

**14** Automatic statement credit(s) of up to \$20 per month (up to \$240 annually) will be applied to your account within 2 statement billing cycles after purchases are made in the following four eligible categories. Categories qualify individually at a rate of \$5 per category per month. Purchase categories include: (1) Eligible Sports and Fitness purchases, such as sporting goods stores, golf courses, annual/monthly workout subscriptions, and fitness centers. (2) Eligible Personal Care purchases, such as salons, barbers, spas, drug stores, and most merchants classified as pharmacies. (3) Eligible Entertainment and Streaming purchases, such as Netflix, Hulu, Apple Music, and tickets to movies, sporting events, and concerts purchased directly through the venue or from qualifying ticket sellers such as Ticketmaster® and StubHub®. (4) Eligible Dining purchases, such as restaurants, restaurant delivery, fast food restaurants, and bars. A single purchase transaction of at least \$5 per month at eligible merchant(s) must be made to receive the credit in each category. The account must be in good standing (not past due or overlimit) to qualify for any annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. Purchases qualify based on how a merchant's business is classified. A Purchase will not qualify for the annual credit if the merchant's selected code is in a category that does not qualify. We do not determine the category codes that merchants choose and we reserve the right to determine which purchases qualify. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

**15** In order to qualify for the Priority Wine Pass credit, you must purchase a 1-year membership with your Reserve Rewards+ Card. A credit of \$60 per 12-month period will be applied to your account within 2 statement billing cycles after the purchase posts to the account. To purchase a membership or for membership questions, refer to [prioritywinepass.com](http://prioritywinepass.com). The account must be in good standing (not past due or overlimit) to qualify for annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

**16** Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. You will receive a statement credit for your application fee within 1-2 billing cycles. Please view the Guide to Benefits at [mycardgtb.com/reserverewardsvs](http://mycardgtb.com/reserverewardsvs) for further card benefit details including full terms and conditions. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

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The Prime Rate is accurate as of 12/20/2024 and is 7.50%<sup>†</sup>

# Consumer Card Rate Sheet

	Max Cash Secured	Standard Secured	Platinum	Max Cash Preferred	Everyday Rewards+	Travel Rewards+	Reserve Rewards+
<b>Intro APR Purchases &amp; Balance Transfers</b>	N/A	N/A	0%* Intro APR for 18 billing cycles	0%* Intro APR for 12 billing cycles on Balance Transfers only	0%* Intro APR for 6 billing cycles	N/A	N/A
<b>After the Intro, a Variable APR</b>	29.24%*	28.24%*	17.74% to 28.74%*	18.49% to 28.74%*	18.49% to 28.74%*	18.74% to 28.74%*	18.74% to 28.74%*
<b>Annual Fee</b>	\$0*	\$0*	\$0*	\$0*	\$0*	\$0 Intro the first year; \$99 after that*	\$390*
<b>Foreign Transaction Fee</b>	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	None*	None*

<sup>†</sup> Prime Rate is subject to change. For the current Prime Rate go to the Client Resource Center (internally available) or the Money Rates section of the online Wall Street Journal.

**Standard Secured:** The APR may vary and as of 12-20-2024, the variable APR for Purchases and Balance Transfers is 28.24%. Annual fee: \$0. **Max Cash Secured:** The APR may vary and as of 12-20-2024, the variable APR for Purchases and Balance Transfers is 29.24%. Annual fee: \$0. **Platinum:** The 0% introductory APR applies to purchases and is valid for the first 18 billing cycles. The 0% introductory APR applies to balance transfers made within 558 days of account opening and is valid for the first 18 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary and as of 12-20-2024, the undiscounted variable APR for Purchases and Balance Transfers is 17.74% to 28.74% (based on your creditworthiness). Annual fee: \$0. **Max Cash Preferred:** The 0% introductory APR applies to balance transfers made within 366 days of account opening and is valid for the first 12 billing cycles. The introductory APR does not apply to purchases or cash advances. Thereafter, the APR may vary and as of 12-20-2024, the undiscounted variable APR for Balance Transfers is 18.49% to 28.74% (based on your creditworthiness). The variable APR for Purchases is 18.49% to 28.74% (based on credit worthiness). Annual fee: \$0. **Everyday Rewards+:** The 0% introductory APR applies to purchases and is valid for the first 6 billing cycles. The 0% introductory APR applies to balance transfers made within 186 days of account opening and is valid for the first 6 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary, and as of 12-20-2024, the undiscounted variable APR for Purchases and Balance Transfers is 18.49% to 28.74% (based on your creditworthiness). Annual fee: \$0. **Travel Rewards+:** The APR may vary and as of 12-20-2024, the undiscounted variable APR for purchases and Balance Transfers is 18.74% to 28.74% (based on your creditworthiness). Annual fee: \$99, \$0 intro annual fee for the first 12 billing cycles. **Reserve Rewards+:** The APR may vary and as of 12-20-2024, the undiscounted variable APR for purchases and Balance Transfers is 18.74% to 28.74% (based on your creditworthiness). Annual fee: \$390. **Max Cash Secured, Standard Secured, Platinum, Max Cash Preferred, and Everyday Rewards+:** The Foreign Transaction fee is 3% of each foreign purchase transaction or foreign ATM advance transaction, **Travel Rewards+** and **Reserve Rewards+** do not have Foreign Transaction fees. **Max Cash Preferred, Everyday Rewards+, Travel Rewards+, and Reserve Rewards+:** The variable APR for Cash Advances is 31.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. Convenience Check fees: 3% of each check amount, \$5 minimum. **Platinum:** The variable APR for Cash Advances is 31.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 5% of each transfer amount, \$5 minimum. Convenience Check fees: 5% of each check amount, \$5 minimum. **Max Cash Secured and Standard Secured:** The variable APR for Cash Advances is 30.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 5% of each transfer amount, \$5 minimum. Convenience Check fees: 5% of each check amount, \$5 minimum. **All Cards:** There is a \$1 minimum interest charge where interest is due. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

# CRC FAQ

Quickly find answers to your questions.



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## Contact Us

Elan takes pride in providing best in class service to our valued partners. To contact us by email or phone, simply choose a contact area below.  
Please note: Emails sent through the Client Resource Center contact box are not secure. **Please do not include confidential information such as account numbers or social security numbers.**

**Client Services**  
[clientservices@elanfs.com](mailto:clientservices@elanfs.com)  
800-523-5354 opt 4

**Contact your Credit Card Manager with questions or for information related to your Elan Credit Card Program.**

Landen Hedrick  
[lhedrick@bankcherokee.com](mailto:lhedrick@bankcherokee.com) | 1-651-290-6101

Assists **financial institution employees** with general credit card program questions, promotions, reporting, account servicing, escalations and CRC inquiries.

*Please direct cardmembers to contact Cardmember Service at the phone number on the back of their plastic for any questions they may have.*

CONTACT

**Relationship Support**  
[relationshipsupportteam@elanfs.com](mailto:relationshipsupportteam@elanfs.com)  
800-523-5354 opt 2,1

Assists **financial institution employees** with questions and service requests related to existing cardmember accounts.

CONTACT

**Underwriting**  
[underwriting@elanfs.com](mailto:underwriting@elanfs.com)  
800-523-5354 opt 2,2

Assists **financial institution employees** with questions and service requests related to new credit card applications.

CONTACT

To review the status of an application, there are three convenient options:

- Review the [My Application Tracker](#) on the DASH tab of the CRC (updated every business day)
- Review the Application Status Report (updated every business day)
- Call the Underwriting IVR for real time status updates at 1.800.523.5354 option 2,2,2 (be prepared to enter the applicant's SSN and ZIP Code)
- The preferred method to provide new/updated information or request a re-review on a credit declined application is email: [underwriting@elanfs.com](mailto:underwriting@elanfs.com)

**Please Note:** The **Customer Authentication Fraud Experience** (CAFE) team is able to assist financial institution employees with applications declined for identification related reasons.

To ensure that CAFE is the correct team to call, please enter the turndown code for the declined application in the Turn Down Code Finder feature of the [My Application Tracker](#) on the DASH tab of the CRC. The appropriate team will be displayed, along with their contact information.

**Direct Mail Campaigns**  
[directmail@elanfs.com](mailto:directmail@elanfs.com)

Assists **financial institution employees** with questions related to direct mail acquisition campaigns ONLY. Contact the Direct Mail Enrollment Center with questions related to enrollment, mail file submission and creative approval.

CONTACT

**CRC Feedback**  
[crcfeedback@elanfs.com](mailto:crcfeedback@elanfs.com)

Please send your Client Resource Center site or functionality related inquiries here.

CONTACT



The Prime Rate is accurate as of 12/20/2024 and is 7.50%<sup>†</sup>

# Employee-Only Card Rate Sheet

	Platinum	Max Cash Preferred	Everyday Rewards+	Travel Rewards+	Reserve Rewards+
<b>Intro APR Purchases &amp; Balance Transfers</b>	0%* Intro APR for 21 billing cycles	0%* Intro APR for 18 billing cycles on Balance Transfers only	0%* Intro APR for 9 billing cycles	N/A	N/A
<b>After the Intro, a Variable APR</b>	17.74%*	18.49%*	18.49%*	18.74%*	18.74%*
<b>Annual Fee</b>	\$0*	\$0*	\$0*	\$0 Intro the first year; \$99 after that*	\$390*
<b>Foreign Transaction Fee</b>	3% of the transaction amount*	3% of the transaction amount*	3% of the transaction amount*	None*	None*

<sup>†</sup> Prime Rate is subject to change. For the current Prime Rate go to the Client Resource Center (internally available) or the Money Rates section of the online Wall Street Journal.

**\*Platinum:** The 0% introductory APR applies to purchases and is valid for the first 21 billing cycles. The 0% introductory APR applies to balance transfers made within 651 days of account opening and is valid for the first 21 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary and as of 12-20-2024, the undiscounted variable APR for Purchases and Balance Transfers is 17.74%. Annual fee: \$0.

**Max Cash Preferred:** The 0% introductory APR applies to balance transfers made within 558 days of account opening and is valid for the first 18 billing cycles. The introductory APR does not apply to purchases or cash advances. Thereafter, the APR may vary and as of 12-20-2024, the undiscounted variable APR for Balance Transfers is 18.49%. The variable APR for Purchases is 18.49%. Annual fee: \$0.

**Everyday Rewards+:** The 0% introductory APR applies to purchases and is valid for the first 9 billing cycles. The 0% introductory APR applies to balance transfers made within 279 days of account opening and is valid for the first 9 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary, and as of 12-20-2024, the undiscounted variable APR for Purchases and Balance Transfers is 18.49%. Annual fee: \$0.

**Travel Rewards+:** The APR may vary and as of 12-20-2024, the variable APR for purchases and Balance Transfers is 18.74%. Annual fee: \$99, \$0 intro annual fee for the first 12 billing cycles.

**Reserve Rewards+:** The APR may vary and as of 12-20-2024, the variable APR for purchases and Balance Transfers is 18.74%. Annual fee: \$390.

**Platinum, Max Cash Preferred, and Everyday Rewards+:** The Foreign Transaction fee is 3% of each foreign purchase transaction or foreign ATM advance transaction, **Travel Rewards+** and **Reserve Rewards+** do not have Foreign Transaction fees.

**Max Cash Preferred, Everyday Rewards+, Travel Rewards+, and Reserve Rewards+:** The variable APR for Cash Advances is 31.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. Convenience Check fees: 3% of each check amount, \$5 minimum.

**Platinum:** The variable APR for Cash Advances is 30.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 5% of each transfer amount, \$5 minimum. Convenience Check fees: 5% of each check amount, \$5 minimum.

**All Cards:** There is a \$1 minimum interest charge where interest is due. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

# New to Credit Product Guide

## Interested in:

<b>Building Credit</b>	<ul style="list-style-type: none"> <li>· Over 18</li> <li>· Proof of ability to pay</li> <li>· Has deposit relationship with Financial Institution</li> <li>· Establishes credit profile</li> </ul>	<p><b>Apply as the primary account holder</b></p> <p><b>Secured Card:</b></p> <ul style="list-style-type: none"> <li>· Card payment history will be reported regularly to the three major credit bureaus</li> <li>· Account may automatically graduate to an unsecured card based on credit history, which can be improved by using the card responsibly, staying within the credit limit and making on-time payments</li> <li>· The only product that allows a TIN if the customer doesn't have a Social Security number</li> <li>· Use your card everywhere Visa® is accepted</li> </ul> <p><b>Unsecured Card:</b></p> <ul style="list-style-type: none"> <li>· Non-Rewards Product: Save interest on balance transfers and purchases</li> <li>· Rewards Products: Earn rewards or cash back on everyday purchases</li> </ul>
<b>Making Everyday Purchases</b>	<ul style="list-style-type: none"> <li>· No age restrictions</li> <li>· No proof of ability to repay</li> <li>· Limited account access</li> </ul>	<p><b>Become an authorized user</b></p> <ul style="list-style-type: none"> <li>· Authorized users receive a credit card. User has authority to access certain account details, like balance and due date, and to perform certain limited maintenance functions.</li> <li>· Only available on unsecured accounts</li> <li>· No liability for paying the debt</li> <li>· Requires name, Social Security number, date of birth and physical address for set up</li> <li>· Card status of the authorized user will be reported to the three major credit bureaus</li> </ul>
<b>Product Options</b>	<b>Secured Cards</b>	<p><b>Secured Products: Secured Card, Max Cash Secured</b></p> <p><b>Requires Security Deposit</b></p> <ul style="list-style-type: none"> <li>· Fund card in \$100 increments (Minimum \$300 - Maximum \$5,000)</li> <li>· Credit line is the same amount as the security deposit</li> </ul>
	<b>Unsecured Cards</b>	<p><b>Platinum Non-Rewards Product</b></p> <ul style="list-style-type: none"> <li>· Credit Line: Minimum \$300</li> </ul> <p><b>Rewards Products: Everyday Rewards+, Max Cash Preferred, College Real Rewards</b></p> <ul style="list-style-type: none"> <li>· Credit Line: Minimum \$5,000 Signature/\$300 non-Signature</li> </ul>

## Frequently asked questions:



**1) What sources of income qualify as an ability to pay?**

Acceptable sources of income include but may not be limited to employment, self-employment, retirement, investments, Social Security and public assistance. They may also include someone else's income that's regularly deposited into their account (joint with them or individual). If the applicant is 21 years of age or older, they may include the portion of someone else's income regularly used to pay their expenses.

**2) How can I get access to credit without having my own credit card account?**

Be added to an existing account as an Authorized User

**3) How long will it take to receive my card after my application has been submitted and approved?**

Secured Card: 2-3 weeks processing period

Non-Secured Cards: 7-10 business days processing period

Authorized Users: 5-7 business days and will be sent to the primary cardmember

**4) Can the primary cardmember control the credit line that is received?**

A request to lower the credit line received can be made by contacting Cardmember Services once the physical card is received. Requests are limited to the credit line minimums. See the official Product Guides for more information.

**5) What application options are available to consumers who are 18-20 years old?**

Customers in that age group may apply via text (which sends a link to their phone), by scanning the QR code or by typing in the banker's unique Self-Apply url on their flyer.

Consumers under age 21 may not apply by phone because regulations require their applications in writing (electronic is permitted).

**6) If I have a Secured Card, can I graduate to a non-secured product if I meet certain criteria?**

Yes, a Secured Card will graduate to a Platinum card. A Max Cash Secured card graduates to the Max Cash Preferred card.

**Review the Consumer Product Guides for complete product details.**



# Secured Visa® Card Terms and Conditions

We may change APRs, fees, and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the United States fight the funding of terrorism and money laundering activities, U.S. law requires all financial institutions to obtain, verify, and record information that identifies each customer that opens an account.

What this means for you: When you open an account with us, we will ask for your and/or your business's legal name, address, date of birth, tax identification number, and other identifying information that will assist us with identifying you and/or your business. We may also ask to see your photo identification (driver's license) or other identifying documents. For businesses, we may ask for copies of certified articles of incorporation, an unexpired government-issued business license, a partnership agreement, or other documents that indicate the existence and standing of the entity.

We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

## Disclosure of Credit Card Terms

Interest Rates and Interest Charges	Secured Visa® Card
Annual Percentage Rate (APR) for Purchases	Secured: <b>28.24%</b> This APR will vary with the market and is based on the Prime Rate.
APR for Balance Transfers	Secured: <b>28.24%</b> This APR will vary with the market and is based on the Prime Rate.
APR for Cash Advances	Secured: <b>30.24%</b> This APR will vary with the market and is based on the Prime Rate.
Penalty APR and When it Applies	Not applicable
How to Avoid Paying Interest on Purchases	Your due date is 24 - 30 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	Secured Visa® Card
Annual Fee <ul style="list-style-type: none"><li>Annual Membership Fee</li></ul>	None
Transaction Fees <ul style="list-style-type: none"><li>Balance Transfer</li><li>Convenience Check Cash Advance<sup>1</sup></li><li>Cash Advance ATM</li></ul>	Either <b>3%</b> of the amount of each transfer or <b>\$5</b> minimum, whichever is greater. Either <b>3%</b> of the amount of each advance or <b>\$5</b> minimum, whichever is greater. Either <b>5%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater.

Interest Rates and Interest Charges	Secured Visa® Card
<ul style="list-style-type: none"> <li>Cash Advance</li> <li>Cash Equivalent Advance</li> <li>Overdraft Protection<sup>2</sup></li> <li>Foreign Transaction</li> </ul>	<p>Either <b>5%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater.</p> <p>Either <b>5%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater.</p> <p><b>\$10</b></p> <p><b>3%</b> of each foreign transaction</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> <li>Overlimit</li> </ul>	<p>Up to <b>\$41</b></p> <p>Up to <b>\$41</b></p> <p><b>None</b></p>

**How We Will Calculate Your Balance:** We use a method called 'average daily balance (including new purchases)'. See your Cardmember Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

The information about the costs of the card described in this application is accurate as of 04/2025. This information may have changed after this date. To find out what may have changed, call us at 1-800-558-3424 (we accept relay calls) or write to us at P.O. Box 6354, Fargo, ND 58125-6354.

<sup>1</sup>Not all products receive Convenience Checks.

<sup>2</sup>Not all products offer Overdraft Protection.

**How Variable Interest Rates Are Determined:** After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If you are granted an Account, the following rates on the Account are variable: Non-Introductory Purchase Rate; Non-Introductory Balance Transfer Rate; Cash Advance Rate. More information is available in the Cardmember Agreement.

**Notice to New York Residents:** You may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and interest-free periods.

**California law requires that we let you know:** Married applicants may apply for separate accounts in their own names.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provision. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

## IMPORTANT TERMS AND APPLICATION AGREEMENT

By submitting this application, you understand and agree that Elan Financial Services ("we," "us" or "our"), as the creditor and issuer of your Account, will rely on the information provided here in making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this Application, you will be individually liable (or, for joint Accounts, individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time. We may request consumer credit reports about you for evaluating this Application and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes and for other legitimate purposes

associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. By submitting this application, you also agree that we may verify your employment, income, address and all other information provided with other creditors, credit reporting agencies, employers, third parties and through records maintained by federal and state agencies (including state motor vehicle departments) and waive any rights of confidentiality you may have in that information under applicable law. You agree that, in order to open and administer the Account that may be established as a result of this Application, we and the correspondent financial institution that solicited this Application may share certain information about you and your ongoing Account activity. By submitting this application, you certify that you read and understood the disclosures here and you agree to the terms of this Application.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification:** In connection with your application for this account and by clicking the SUBMIT button, you authorize the Social Security Administration (SSA) to verify and disclose to us through Early Warning Services, LLC, our service provider, whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. This one-time consent is valid for the next 90 days.

**Balance Transfer Information:** Balance transfer transactions from other Elan Financial Services accounts are not permitted. You may cancel a balance transfer request within 10 days of account opening by calling 800-285-8585. After 10 days from account opening, requests to stop payment on Balance Transfer Check(s) issued by Elan shall not be honored unless the check(s) has been stolen, lost or destroyed.

**Secured Savings Account Application:** In connection with my application for a Secured Visa® Card (the "Credit Card Account"), I request that Elan Financial Services ("you") establish a Secured Savings Account\* ("SSA") for me as the Primary Applicant for the funding amount I have provided (approved check or electronically). I understand that the SSA will be subject to the terms of a Secured Savings Account Agreement which will be provided to me, as may be revised from time to time. I agree that if I have funded the SSA with an approved check, (1) you will hold the funds in trust for me without interest until the credit decision is made and that the SSA will be established with U.S. Bank National Association with the funds if my Credit Card Account application is approved, and (2) if this Credit Card Account application is not approved you will return the full amount of the check to the Primary Applicant at the address shown on this application. I agree that if I have funded the SSA electronically through an online application for the Credit Card Account, (1) I will ensure that the funding amount is in my funding account when I submit my application until I receive your decision, (2) that I am a named account holder on the funding account and authorize the withdrawal, and (3) you will establish the SSA and the funds will be withdrawn if this Credit Card Account application is approved. Funds from business accounts are not accepted. If the SSA is established, I understand that no withdrawals will be allowed from the SSA without your consent, and if the Credit Card Account is closed, the funds will be used to pay the balance in full. I understand that the funds in the SSA will not be used to pay any Credit Card Account obligations except when the Credit Card Account is closed. I agree that if the Credit Card Account is closed or I request a credit limit decrease, funds may be held for the later of (a) 60 days, or (b) two billing cycles after the date the Credit Card Account is closed, or (c) two billing cycles after the last item is posted to the Credit Card Account, as described in the Secured Savings Account Agreement.

**TIN Certification:** Under penalties of perjury, I certify that (1) the number shown on this application is my correct taxpayer identification number and (2) I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding, 3) I am a U.S. citizen or other U.S. person, and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt for FATCA reporting is correct. I must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because I have failed to report all interest and dividends on my tax return.

**Security Agreement:** As a condition to obtaining a Secured Visa® Card (the "Credit Card Account"), I hereby grant to U.S. Bank National Association ("you") a security interest in, and assign and transfer to you all rights, title, and interest in my Secured Savings Account (the "SSA") held at U.S. Bank National Association and all interest, additions, and proceeds therein to secure the payment and performance of my obligations to you under the terms of the Credit Card Account Cardmember Agreement. I hereby instruct U.S. Bank National Association to open the designated SSA in the name of "U.S. Bank -

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(Insert applicant's name)

Secured Credit Card Collateral Account" using the Primary Applicant's name and Social Security Number or Taxpayer Identification Number provided on this application. I agree that while this security interest is in effect, you will have the exclusive dominion and control and you will have the sole right and power to redeem, collect, and withdraw any part or the full amount of the SSA. If I am in default under the terms of my Credit Card Account Cardmember Agreement, I agree that you will have all rights the law allows, including the right to take funds from the SSA and apply them to my Credit Card Account balance without notice to, or further consent from, me. I understand and agree that, based upon your periodic review of my overall credit history (including this Credit Card Account and other credit cards and loans), I may qualify to have the funds in the SSA released. I understand that if you determine that the funds from my

SSA may be released, you will release the funds to the Cardmember(s) and this Credit Card Account will no longer be a secured credit card account.

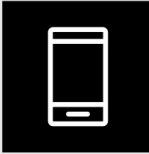
By signing below, I agree to the terms of the Secured Savings Account application, TIN Certification, and Security Agreement, and I agree that all agreements between you and me will be made when accepted or approved by you.

I understand that the Internal Revenue Service does not require my consent to any provision of this document other than the certifications required to avoid backup withholding.


\* FDIC insured

X \_\_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Signature of Applicant      Date


# Select the best credit card for you or your business



Text **card rig500** to 96932 to have an application link sent right to your phone. Or, scan the QR code.



Or, visit this URL: **branchoffer.com/rig500**



	Card options	Feature	Good if you want to...
Personal	Platinum Card	Extended Intro Rate	save on interest or pay down your other credit card balances
	Secured Cards	Security Deposit Required	improve or establish credit history*
	Get Rewarded		
	Everyday Rewards+ Card	Flexible Rewards	earn on your everyday spend
	Travel Rewards+ Card	Flexible Rewards	earn more on travel-related spend
	Reserve Rewards+ Card	Flexible Rewards	earn more on your everyday spend and premium benefits with a metal card
	Max Cash Preferred Card	Earn Cash Back	enjoy a simple cash back program
Business	Business Card	Extended Intro Rate	save on interest for your business
	Smart Business Rewards Card	Flexible Rewards	earn more where you spend more
	Business Cash Preferred Card	Earn Cash Back	earn more on select business expense categories
	Business Real Rewards Card	Flexible Rewards	earn on your everyday business spend

All of our cards can be added to your mobile device for simple, secure payments. Plus, our business cards include convenient expense management tools and free employee cards with individual credit lines.

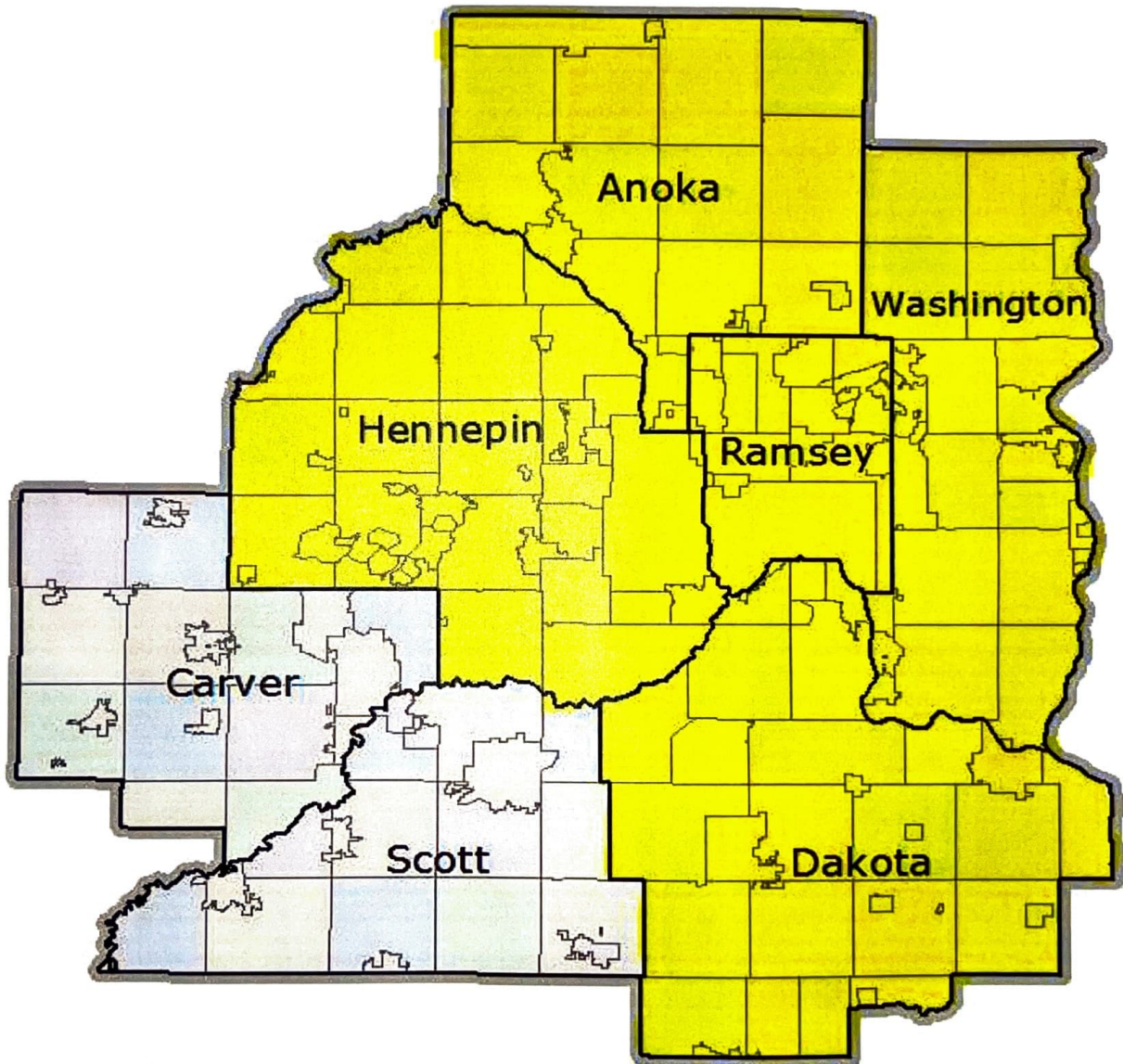
To learn more and apply, use one of the convenient options above.



\*Late payments or going over the credit limit history may damage your credit history.  
By texting 96932 your request for information about this offer from your wireless number, you agree to receive a one-time automated text message with a link to apply. Message and data rates may apply. Subject to credit approval.  
The creditor and issuer of this card is Elan Financial Services, pursuant to a license from Visa U.S.A., Inc.  
©2023 Elan Financial Services



# BankCherokee CRA Assessment Area



**Twin Cities Region (7-county)**

**The following counties make up BankCherokee's CRA Assessment Area:**

- **Anoka**
- **Hennepin**
- **Ramsey**
- **Washington**
- **Dakota**



**BankCherokee CRA Assessment Area Census Tract Data from FFIEC**

**January 2025**

**Anoka County**

**County Code = 003**

**Dakota County**

**County Code = 037**

**Hennepin County**

**County Code = 053**

**Ramsey County**

**County Code = 123**

**Washington County**

**County Code = 163**

**Minnesota**

**State Code = 27**

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## FFIEC Census Reports

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### 2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 003 - ANOKA COUNTY

Records 1 through 90 of 90

#### Data Report Links

[Demographic \(PDF 𐀀\)](#) [Income \(PDF 𐀀\)](#) [Population \(PDF 𐀀\)](#) [Housing \(PDF 𐀀\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	2024 FFIEC Tract Median Family Income	2024 Est. MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0501.07	Moderate	No	75.07	\$123,700	\$92,862	\$78,056	3108	9.65	300	896	954
0501.08	Middle	No	84.13	\$123,700	\$104,069	\$87,485	5510	13.25	730	1508	1700
0501.09	Middle	No	102.97	\$123,700	\$127,374	\$107,070	5510	11.13	613	1977	2140
0501.10	Middle	No	97.13	\$123,700	\$120,150	\$101,000	2661	12.21	325	900	1013

0501.11	Middle	No	100.82	\$123,700	\$124,714	\$104,837	3615	9.99	361	1361	1474
0501.14	Middle	No	109.37	\$123,700	\$135,291	\$113,727	3063	10.97	336	1024	1038
0501.15	Middle	No	107.89	\$123,700	\$133,460	\$112,190	5866	10.74	630	1963	1994
0501.16	Upper	No	133.17	\$123,700	\$164,731	\$138,472	4536	8.40	381	1320	1446
0502.08	Middle	No	109.82	\$123,700	\$135,847	\$114,191	3191	19.24	614	1005	1156
0502.10	Middle	No	102.76	\$123,700	\$127,114	\$106,857	4159	11.32	471	1450	1568
0502.15	Upper	No	123.69	\$123,700	\$153,005	\$128,618	4133	14.61	604	1312	1381
0502.16	Upper	No	131.15	\$123,700	\$162,233	\$136,375	6042	11.68	706	1864	1906
0502.17	Upper	No	124.22	\$123,700	\$153,660	\$129,167	3499	10.72	375	981	1021
0502.18	Middle	No	97.37	\$123,700	\$120,447	\$101,250	3220	11.46	369	1110	1149
0502.19	Middle	No	101.78	\$123,700	\$125,902	\$105,833	2947	12.22	360	1025	1047
0502.20	Middle	No	112.94	\$123,700	\$139,707	\$117,432	6827	14.60	997	2036	2411
0502.22	Middle	No	117.44	\$123,700	\$145,273	\$122,118	5581	13.81	771	1820	1845
0502.23	Upper	No	122.76	\$123,700	\$151,854	\$127,647	2972	10.67	317	867	940
0502.24	Middle	No	112.23	\$123,700	\$138,829	\$116,696	3886	14.02	545	1356	1379
0502.26	Upper	No	121.80	\$123,700	\$150,667	\$126,653	3159	18.49	584	1138	1286
0502.27	Middle	No	93.27	\$123,700	\$115,375	\$96,985	4587	17.90	821	1378	1620
0502.28	Middle	No	80.85	\$123,700	\$100,011	\$84,073	6767	26.42	1788	1597	2044
0502.29	Middle	No	95.65	\$123,700	\$118,319	\$99,459	5516	20.20	1114	1539	1669
0502.30	Upper	No	156.28	\$123,700	\$193,318	\$162,500	2891	12.45	360	829	870
0502.32	Middle	No	119.45	\$123,700	\$147,760	\$124,205	3896	12.06	470	1296	1375
0502.33	Middle	No	105.29	\$123,700	\$130,244	\$109,478	3087	13.25	409	1085	1167
0502.34	Middle	No	100.82	\$123,700	\$124,714	\$104,833	3295	9.29	306	1134	1210
0502.35	Moderate	No	75.95	\$123,700	\$93,950	\$78,971	2994	14.36	430	1221	1325
0502.36	Upper	No	147.97	\$123,700	\$183,039	\$153,864	4321	9.93	429	1279	1358
0502.37	Middle	No	111.02	\$123,700	\$137,332	\$115,436	5584	14.63	817	1960	2074
0502.38	Upper	No	140.43	\$123,700	\$173,712	\$146,016	4485	13.11	588	1262	1261
0502.39	Upper	No	141.43	\$123,700	\$174,949	\$147,063	2851	13.26	378	812	875
0502.40	Middle	No	102.22	\$123,700	\$126,446	\$106,293	3315	18.16	602	986	1267
0502.41	Middle	No	119.01	\$123,700	\$147,215	\$123,750	2960	13.18	390	871	871
0504.01	Middle	No	101.67	\$123,700	\$125,766	\$105,714	3012	26.33	793	609	840
0504.02	Middle	No	86.27	\$123,700	\$106,716	\$89,706	3585	18.86	676	781	975
0505.01	Moderate	No	70.51	\$123,700	\$87,221	\$73,319	3184	16.61	529	738	940
0505.04	Low	No	49.14	\$123,700	\$60,786	\$51,098	2547	21.24	541	588	723
0505.05	Moderate	No	78.74	\$123,700	\$97,401	\$81,875	5593	24.96	1396	1225	1373
0506.02	Moderate	No	77.85	\$123,700	\$96,300	\$80,947	2540	24.33	618	600	773
0506.05	Middle	No	84.31	\$123,700	\$104,291	\$87,669	5798	23.61	1369	1363	1525
0506.06	Moderate	No	71.53	\$123,700	\$88,483	\$74,375	2010	23.23	467	456	508
0506.07	Moderate	No	68.92	\$123,700	\$85,254	\$71,667	4539	29.39	1334	1097	1401
0506.08	Moderate	No	74.92	\$123,700	\$92,676	\$77,900	4810	36.51	1756	1333	1538
0506.09	Middle	No	90.02	\$123,700	\$111,355	\$93,607	3919	22.81	894	1155	1239
0506.11	Middle	No	81.04	\$123,700	\$100,246	\$84,265	3630	24.99	907	944	1199
0506.12	Middle	No	98.53	\$123,700	\$121,882	\$102,458	2873	26.98	775	788	809
0507.02	Middle	No	82.18	\$123,700	\$101,657	\$85,455	3194	21.10	674	1012	1243
0507.04	Moderate	No	78.76	\$123,700	\$97,426	\$81,893	4779	26.20	1252	1685	1893
0507.06	Moderate	No	71.88	\$123,700	\$88,916	\$74,744	3503	38.11	1335	661	901
0507.07	Middle	No	116.48	\$123,700	\$144,086	\$121,118	6233	25.64	1598	2048	2005
0507.09	Middle	No	90.20	\$123,700	\$111,577	\$93,796	2519	26.04	656	913	993
0507.10	Moderate	No	79.98	\$123,700	\$98,935	\$83,167	3564	34.18	1218	1065	1171

0507.11	Middle	No	108.47	\$123,700	\$134,177	\$112,788	5129	25.27	1296	1513	1638
0507.12	Moderate	No	74.57	\$123,700	\$92,243	\$77,539	4559	27.70	1263	1404	1526
0508.07	Moderate	No	67.79	\$123,700	\$83,856	\$70,489	4303	35.37	1522	1327	1413
0508.08	Moderate	No	75.11	\$123,700	\$92,911	\$78,098	2193	21.89	480	685	719
0508.10	Moderate	No	61.47	\$123,700	\$76,038	\$63,922	4745	31.70	1504	1640	1802
0508.11	Middle	No	86.21	\$123,700	\$106,642	\$89,643	3008	21.74	654	965	1168
0508.16	Middle	No	97.44	\$123,700	\$120,533	\$101,324	6769	22.37	1514	1574	1705
0508.18	Middle	No	114.49	\$123,700	\$141,624	\$119,048	7828	22.94	1796	2156	2364
0508.19	Upper	No	137.26	\$123,700	\$169,791	\$142,727	5574	22.12	1233	1374	1649
0508.20	Middle	No	116.26	\$123,700	\$143,814	\$120,893	3357	24.28	815	1123	1176
0508.21	Middle	No	117.50	\$123,700	\$145,348	\$122,183	4885	28.66	1400	1533	1961
0508.22	Moderate	No	73.25	\$123,700	\$90,610	\$76,165	2967	28.21	837	756	802
0508.23	Middle	No	98.29	\$123,700	\$121,585	\$102,207	4137	24.17	1000	1031	1175
0508.24	Middle	No	96.28	\$123,700	\$119,098	\$100,119	4037	26.41	1066	919	1122
0508.25	Middle	No	105.83	\$123,700	\$130,912	\$110,049	3148	32.02	1008	869	947
0508.26	Middle	No	82.07	\$123,700	\$101,521	\$85,340	3690	31.98	1180	1375	1471
0508.27	Middle	No	87.84	\$123,700	\$108,658	\$91,339	2509	34.52	866	734	770
0508.28	Moderate	No	66.90	\$123,700	\$82,755	\$69,563	3318	36.53	1212	1053	1184
0508.29	Middle	No	107.75	\$123,700	\$133,287	\$112,045	3754	27.36	1027	1018	1100
0509.01	Moderate	No	64.87	\$123,700	\$80,244	\$67,452	2248	24.82	558	597	780
0509.02	Middle	No	86.90	\$123,700	\$107,495	\$90,357	5025	16.54	831	1534	1816
0510.01	Moderate	No	67.02	\$123,700	\$82,904	\$69,688	3040	32.47	987	838	947
0510.02	Middle	No	83.84	\$123,700	\$103,710	\$87,177	3943	30.33	1196	1142	1351
0511.01	Moderate	No	76.45	\$123,700	\$94,569	\$79,493	5254	38.24	2009	1116	1264
0511.02	Moderate	No	67.78	\$123,700	\$83,844	\$70,479	4774	42.96	2051	1350	1514
0511.03	Moderate	No	70.32	\$123,700	\$86,986	\$73,125	3606	50.53	1822	728	1061
0512.01	Moderate	No	59.46	\$123,700	\$73,552	\$61,835	3958	54.70	2165	600	818
0512.02	Moderate	No	77.34	\$123,700	\$95,670	\$80,417	3943	42.40	1672	780	942
0512.03	Moderate	No	79.29	\$123,700	\$98,082	\$82,448	5493	32.71	1797	1499	1464
0512.06	Moderate	No	68.97	\$123,700	\$85,316	\$71,719	2562	43.75	1121	602	797
0513.02	Moderate	No	64.01	\$123,700	\$79,180	\$66,563	4698	48.51	2279	1010	1231
0513.04	Moderate	No	68.64	\$123,700	\$84,908	\$71,375	2428	45.47	1104	629	812
0513.05	Moderate	No	61.74	\$123,700	\$76,372	\$64,202	3511	55.14	1936	988	1175
0514.00	Moderate	No	60.77	\$123,700	\$75,172	\$63,188	5737	53.22	3053	1438	1667
0515.01	Moderate	No	74.89	\$123,700	\$92,639	\$77,875	3335	51.24	1709	667	834
0515.02	Middle	No	97.17	\$123,700	\$120,199	\$101,042	3222	36.37	1172	948	1136
0516.00	Middle	No	96.77	\$123,700	\$119,704	\$100,625	5334	8.77	468	1817	2055

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For details on each field, please refer to the [Census Info Sheet](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Tract Est. Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0601.01	Middle	No	89.89	\$123,700	\$111,194	\$93,472	3776	38.59	1457	1130	1263

0601.02	Middle	No	86.42	\$123,700	\$106,902	\$89,864	2890	28.65	828	876	946
0601.03	Middle	No	113.72	\$123,700	\$140,672	\$118,250	2793	18.44	515	964	1046
0601.04	Moderate	No	72.17	\$123,700	\$89,274	\$75,041	5849	35.84	2096	1216	1281
0601.05	Moderate	No	58.44	\$123,700	\$72,290	\$60,771	5307	48.11	2553	844	807
0602.01	Moderate	No	71.63	\$123,700	\$88,606	\$74,479	2670	31.05	829	962	1011
0602.02	Middle	No	92.56	\$123,700	\$114,497	\$96,250	3534	25.30	894	820	984
0603.01	Moderate	No	64.44	\$123,700	\$79,712	\$67,008	4437	32.54	1444	859	1376
0603.02	Middle	No	87.34	\$123,700	\$108,040	\$90,817	3654	27.81	1016	1119	1266
0604.01	Moderate	No	76.77	\$123,700	\$94,964	\$79,826	2601	31.14	810	832	980
0604.02	Moderate	No	63.07	\$123,700	\$78,018	\$65,583	3594	35.06	1260	921	1195
0605.02	Moderate	No	74.77	\$123,700	\$92,490	\$77,750	4489	32.01	1437	1199	1451
0605.03	Middle	No	86.42	\$123,700	\$106,902	\$89,866	4994	32.74	1635	1492	1909
0605.05	Middle	No	88.82	\$123,700	\$109,870	\$92,357	6704	38.47	2579	782	839
0605.06	Middle	No	103.56	\$123,700	\$128,104	\$107,688	5499	25.00	1375	1561	1881
0605.07	Middle	No	110.48	\$123,700	\$136,664	\$114,875	3285	21.92	720	1187	1235
0605.08	Upper	No	139.28	\$123,700	\$172,289	\$144,826	5886	20.85	1227	1811	1959
0605.09	Middle	No	107.32	\$123,700	\$132,755	\$111,590	5735	21.85	1253	2136	2607
0606.03	Upper	No	135.31	\$123,700	\$167,378	\$140,694	4590	11.00	505	1551	1499
0606.04	Upper	No	153.14	\$123,700	\$189,434	\$159,236	3394	9.46	321	1344	1065
0606.05	Middle	No	81.85	\$123,700	\$101,248	\$85,110	1850	20.76	384	421	703
0606.06	Upper	No	154.89	\$123,700	\$191,599	\$161,050	2902	10.92	317	963	982
0607.09	Middle	No	104.00	\$123,700	\$128,648	\$108,141	5898	38.93	2296	1576	1795
0607.10	Moderate	No	79.30	\$123,700	\$98,094	\$82,454	4468	50.58	2260	723	882
0607.11	Moderate	No	51.65	\$123,700	\$63,891	\$53,708	4821	38.33	1848	887	589
0607.13	Middle	No	91.14	\$123,700	\$112,740	\$94,775	3211	27.25	875	1059	1107
0607.14	Middle	No	93.35	\$123,700	\$115,474	\$97,071	4594	28.93	1329	1376	1378
0607.16	Upper	No	133.30	\$123,700	\$164,892	\$138,611	3650	28.38	1036	1007	1159
0607.17	Middle	No	113.00	\$123,700	\$139,781	\$117,500	2408	33.89	816	482	586
0607.21	Middle	No	103.53	\$123,700	\$128,067	\$107,656	2671	33.58	897	592	749
0607.25	Middle	No	88.03	\$123,700	\$108,893	\$91,540	4314	40.24	1736	854	769
0607.26	Moderate	No	65.24	\$123,700	\$80,702	\$67,841	3158	42.24	1334	461	577
0607.27	Middle	No	82.87	\$123,700	\$102,510	\$86,176	3570	39.89	1424	614	801
0607.28	Upper	No	134.67	\$123,700	\$166,587	\$140,035	5477	30.25	1657	1619	1643
0607.29	Upper	No	151.74	\$123,700	\$187,702	\$157,782	3930	23.18	911	1320	1347
0607.31	Upper	No	129.83	\$123,700	\$160,600	\$135,000	5142	21.92	1127	1668	1807
0607.32	Upper	No	149.53	\$123,700	\$184,969	\$155,481	5526	19.33	1068	1660	1769
0607.33	Middle	No	80.54	\$123,700	\$99,628	\$83,750	4118	30.16	1242	1346	1583
0607.34	Upper	No	134.50	\$123,700	\$166,377	\$139,856	4683	24.62	1153	1716	1893
0607.35	Moderate	No	68.10	\$123,700	\$84,240	\$70,810	5113	36.06	1844	1403	1690
0607.37	Moderate	No	73.48	\$123,700	\$90,895	\$76,406	5078	40.37	2050	1473	1184
0607.38	Middle	No	93.84	\$123,700	\$116,080	\$97,578	3771	41.69	1572	796	987
0607.39	Middle	No	90.24	\$123,700	\$111,627	\$93,836	5857	43.35	2539	1697	1903
0607.42	Middle	No	112.00	\$123,700	\$138,544	\$116,458	3704	18.30	678	1252	1312
0607.43	Middle	No	85.07	\$123,700	\$105,232	\$88,456	1544	57.38	886	333	388
0607.44	Upper	No	126.99	\$123,700	\$157,087	\$132,045	1688	22.33	377	497	541
0607.45	Middle	No	83.95	\$123,700	\$103,846	\$87,292	4719	44.46	2098	842	1035
0607.46	Moderate	No	73.69	\$123,700	\$91,155	\$76,625	3524	36.10	1272	897	841
0607.47	Middle	No	89.56	\$123,700	\$110,786	\$93,125	3818	39.37	1503	952	1109
0607.48	Middle	No	101.82	\$123,700	\$125,951	\$105,875	3583	38.65	1385	989	998



0607.49	Middle	No	83.47	\$123,700	\$103,252	\$86,797	1558	30.30	472	523	387
0607.50	Moderate	No	68.76	\$123,700	\$85,056	\$71,500	4361	35.43	1545	1008	1150
0607.51	Upper	No	174.58	\$123,700	\$215,955	\$181,531	2609	22.42	585	700	700
0607.52	Upper	No	143.56	\$123,700	\$177,584	\$149,272	3335	16.07	536	1028	1028
0607.53	Moderate	No	59.38	\$123,700	\$73,453	\$61,742	2340	47.18	1104	426	487
0607.54	Middle	No	92.54	\$123,700	\$114,472	\$96,228	4931	40.99	2021	1350	1789
0608.05	Middle	No	81.26	\$123,700	\$100,519	\$84,500	3671	59.68	2191	514	663
0608.06	Middle	No	116.56	\$123,700	\$144,185	\$121,205	5813	21.78	1266	1874	2022
0608.11	Middle	No	83.18	\$123,700	\$102,894	\$86,493	5632	27.63	1556	1480	1650
0608.12	Middle	No	95.42	\$123,700	\$118,035	\$99,223	6085	31.68	1928	1980	2195
0608.13	Upper	No	122.70	\$123,700	\$151,780	\$127,580	4752	20.52	975	1443	1653
0608.14	Middle	No	102.95	\$123,700	\$127,349	\$107,054	6051	18.44	1116	1849	1961
0608.15	Upper	No	128.30	\$123,700	\$158,707	\$133,409	5376	18.84	1013	1610	1720
0608.16	Upper	No	153.32	\$123,700	\$189,657	\$159,421	6776	17.10	1159	2056	2192
0608.19	Upper	No	130.45	\$123,700	\$161,367	\$135,638	6341	18.62	1181	2012	2268
0608.22	Middle	No	109.90	\$123,700	\$135,946	\$114,271	1416	17.73	251	522	589
0608.23	Upper	No	137.65	\$123,700	\$170,273	\$143,125	4297	18.87	811	1243	1363
0608.24	Middle	No	99.59	\$123,700	\$123,193	\$103,558	3609	19.42	701	1162	1203
0608.28	Middle	No	80.84	\$123,700	\$99,999	\$84,063	5335	41.63	2221	866	1095
0608.29	Middle	No	81.39	\$123,700	\$100,679	\$84,630	3948	42.38	1673	1019	1321
0608.30	Middle	No	99.43	\$123,700	\$122,995	\$103,387	4146	26.97	1118	1030	1272
0608.31	Upper	No	147.58	\$123,700	\$182,556	\$153,452	7174	23.24	1667	2066	2183
0608.32	Middle	No	104.59	\$123,700	\$129,378	\$108,750	5436	29.78	1619	1684	1775
0608.33	Middle	No	95.42	\$123,700	\$118,035	\$99,222	4362	25.47	1111	1072	1099
0608.34	Upper	No	161.63	\$123,700	\$199,936	\$168,065	2837	12.58	357	827	960
0608.35	Middle	No	117.65	\$123,700	\$145,533	\$122,330	5642	16.16	912	1713	1840
0608.36	Middle	No	88.72	\$123,700	\$109,747	\$92,250	5015	27.42	1375	1412	1576
0608.37	Upper	No	127.38	\$123,700	\$157,569	\$132,446	5582	20.14	1124	1130	1320
0608.38	Middle	No	90.60	\$123,700	\$112,072	\$94,212	4431	23.04	1021	1641	1698
0608.39	Upper	No	126.04	\$123,700	\$155,911	\$131,058	5263	34.35	1808	1259	1303
0608.40	Upper	No	137.99	\$123,700	\$170,694	\$143,480	3408	15.85	540	1319	1330
0608.41	Middle	No	102.45	\$123,700	\$126,731	\$106,528	3466	18.44	639	1135	1261
0609.02	Upper	No	120.61	\$123,700	\$149,195	\$125,411	4495	12.86	578	1439	1608
0609.04	Moderate	No	71.88	\$123,700	\$88,916	\$74,740	3797	18.96	720	1072	1281
0609.05	Middle	No	90.16	\$123,700	\$111,528	\$93,750	5974	20.12	1202	1404	1824
0609.06	Upper	No	125.51	\$123,700	\$155,256	\$130,509	3212	16.13	518	1123	1124
0609.07	Middle	No	116.23	\$123,700	\$143,777	\$120,854	8103	19.23	1558	2298	2439
0610.01	Middle	No	117.21	\$123,700	\$144,989	\$121,875	4283	8.76	375	1321	1483
0610.03	Upper	No	152.40	\$123,700	\$188,519	\$158,462	2674	19.52	522	630	683
0610.05	Moderate	No	78.99	\$123,700	\$97,711	\$82,132	2356	25.34	597	535	718
0610.07	Middle	No	112.88	\$123,700	\$139,633	\$117,377	4800	22.08	1060	1732	1753
0610.08	Middle	No	87.12	\$123,700	\$107,767	\$90,588	2294	23.06	529	567	594
0610.09	Upper	No	131.33	\$123,700	\$162,455	\$136,563	7316	21.98	1608	2043	2279
0610.10	Upper	No	170.80	\$123,700	\$211,280	\$177,596	3575	19.58	700	1113	1291
0610.11	Middle	No	98.94	\$123,700	\$122,389	\$102,875	2635	14.84	391	807	839
0611.02	Middle	No	94.13	\$123,700	\$116,439	\$97,875	4560	14.63	667	1206	1518
0611.05	Moderate	No	78.50	\$123,700	\$97,105	\$81,630	2502	11.43	286	722	841
0611.06	Middle	No	83.19	\$123,700	\$102,906	\$86,500	2839	10.67	303	798	814
0611.09	Middle	No	82.68	\$123,700	\$102,275	\$85,972	3239	15.90	515	688	1002

0611.10	Middle	No	84.79	\$123,700	\$104,885	\$88,171	3100	14.23	441	1221	1352
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2024 FFIEC Census Report - Summary Census Demographic Information

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County: 037 - DAKOTA COUNTY  
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For details on each field, please refer to the [Census Info Sheet](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0611.11	Middle	No	113.71	\$123,700	\$140,659	\$118,235	3083	6.68	206	977	1110

0611.12	Middle	No	107.82	\$123,700	\$133,373	\$112,113	3279	9.70	318	1047	1115
0614.01	Middle	No	117.72	\$123,700	\$145,620	\$122,411	3111	8.20	255	1014	1076
0614.02	Middle	No	96.17	\$123,700	\$118,962	\$100,000	3774	6.15	232	1310	1503
0615.01	Middle	No	102.58	\$123,700	\$126,891	\$106,667	2357	5.81	137	765	879
0615.02	Middle	No	101.88	\$123,700	\$126,026	\$105,938	3055	8.87	271	884	1111

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County: 053 - HENNEPIN COUNTY  
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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.01	Moderate	No	79.00	\$123,700	\$97,723	\$82,143	3351	67.26	2254	951	1129

0001.02	Low	No	46.38	\$123,700	\$57,372	\$48,229	5178	65.01	3366	1132	1710
0003.00	Middle	No	85.45	\$123,700	\$105,702	\$88,854	3264	35.29	1152	1184	1421
0006.01	Middle	No	81.68	\$123,700	\$101,038	\$84,935	4760	26.53	1263	1460	1818
0006.03	Upper	No	136.64	\$123,700	\$169,024	\$142,083	2955	20.27	599	1268	1406
0011.00	Moderate	No	66.96	\$123,700	\$82,830	\$69,625	2219	31.91	708	467	846
0017.00	Moderate	No	65.82	\$123,700	\$81,419	\$68,438	2482	48.39	1201	403	797
0022.00	Low	No	45.76	\$123,700	\$56,605	\$47,583	1695	88.08	1493	164	395
0024.00	Moderate	No	79.55	\$123,700	\$98,403	\$82,714	2746	28.26	776	346	851
0027.00	Moderate	No	62.89	\$123,700	\$77,795	\$65,398	2816	82.46	2322	572	820
0032.00	Moderate	No	58.41	\$123,700	\$72,253	\$60,742	1844	71.37	1316	457	642
0033.00	Low	No	36.88	\$123,700	\$45,621	\$38,355	2633	91.80	2417	279	660
0038.01	Moderate	No	64.14	\$123,700	\$79,341	\$66,700	3085	34.75	1072	34	154
0038.02	Unknown	No	0.00	\$123,700	\$0	\$0	3462	23.60	817	0	247
0059.01	Low	No	32.42	\$123,700	\$40,104	\$33,715	3069	61.84	1898	30	103
0059.02	Low	No	39.09	\$123,700	\$48,354	\$40,648	3619	79.97	2894	71	369
0068.00	Low	No	15.77	\$123,700	\$19,507	\$16,402	4211	41.44	1745	168	443
0077.00	Unknown	No	0.00	\$123,700	\$0	\$0	5710	41.45	2367	221	400
0078.01	Low	No	43.16	\$123,700	\$53,389	\$44,886	1972	70.89	1398	75	199
0081.00	Moderate	No	66.90	\$123,700	\$82,755	\$69,563	3497	19.27	674	441	1001
0082.00	Moderate	No	54.93	\$123,700	\$67,948	\$57,119	4277	56.65	2423	290	556
0083.00	Low	No	45.80	\$123,700	\$56,655	\$47,622	2106	71.84	1513	207	529
0084.00	Moderate	No	71.93	\$123,700	\$88,977	\$74,792	2896	72.03	2086	406	749
0085.00	Moderate	No	50.30	\$123,700	\$62,221	\$52,308	4069	59.50	2421	829	1312
0095.00	Moderate	No	70.25	\$123,700	\$86,899	\$73,047	2865	58.74	1683	589	962
0096.00	Middle	No	88.30	\$123,700	\$109,227	\$91,818	3321	37.55	1247	964	1198
0106.00	Upper	No	137.45	\$123,700	\$170,026	\$142,917	2844	12.48	355	916	1124
0107.00	Upper	No	161.20	\$123,700	\$199,404	\$167,619	2491	12.65	315	716	868
0110.00	Upper	No	122.24	\$123,700	\$151,211	\$127,105	3539	23.40	828	1218	1468
0117.03	Upper	No	149.42	\$123,700	\$184,833	\$155,363	4274	13.76	588	1500	1610
0117.04	Upper	No	146.89	\$123,700	\$181,703	\$152,742	3379	21.07	712	1175	1275
0118.00	Upper	No	131.27	\$123,700	\$162,381	\$136,500	4721	17.28	816	1838	1912
0119.98	Middle	No	95.32	\$123,700	\$117,911	\$99,114	4292	21.46	921	1454	1587
0120.01	Upper	No	131.86	\$123,700	\$163,111	\$137,105	6331	18.97	1201	2066	2451
0120.03	Middle	No	90.37	\$123,700	\$111,788	\$93,972	5290	44.80	2370	1211	1625
0121.01	Middle	No	89.63	\$123,700	\$110,872	\$93,203	3004	49.33	1482	557	834
0121.02	Middle	No	98.77	\$123,700	\$122,178	\$102,705	2935	29.71	872	1065	1374
0201.01	Upper	No	131.63	\$123,700	\$162,826	\$136,875	3386	16.42	556	1130	1192
0201.02	Middle	No	91.98	\$123,700	\$113,779	\$95,645	2226	15.36	342	761	694
0202.01	Moderate	No	72.90	\$123,700	\$90,177	\$75,808	2996	74.20	2223	277	425
0202.02	Low	No	49.59	\$123,700	\$61,343	\$51,563	5278	72.93	3849	712	964
0203.01	Moderate	No	68.52	\$123,700	\$84,759	\$71,250	2973	63.57	1890	671	772
0203.02	Low	No	49.95	\$123,700	\$61,788	\$51,938	2670	68.95	1841	552	844
0203.03	Moderate	No	78.14	\$123,700	\$96,659	\$81,250	4361	65.86	2872	986	1167
0203.04	Moderate	No	58.63	\$123,700	\$72,525	\$60,972	3841	74.25	2852	676	704
0204.00	Moderate	No	64.26	\$123,700	\$79,490	\$66,818	5169	61.17	3162	972	1075
0205.00	Moderate	No	69.94	\$123,700	\$86,516	\$72,731	4090	62.20	2544	943	1120
0206.00	Moderate	No	73.16	\$123,700	\$90,499	\$76,071	2404	60.07	1444	509	615
0207.00	Middle	No	83.64	\$123,700	\$103,463	\$86,974	4342	38.48	1671	1444	1506
0208.01	Moderate	No	74.02	\$123,700	\$91,563	\$76,964	2167	36.09	782	711	845



0208.04	Middle	No	87.80	\$123,700	\$108,609	\$91,300	3037	39.64	1204	818	1050
0209.02	Middle	No	102.06	\$123,700	\$126,248	\$106,125	2314	26.66	617	853	904
0209.03	Middle	No	91.81	\$123,700	\$113,569	\$95,469	3263	27.86	909	988	1121
0210.01	Moderate	No	76.51	\$123,700	\$94,643	\$79,557	5835	31.14	1817	1854	2159
0210.02	Middle	No	85.44	\$123,700	\$105,689	\$88,839	2104	34.70	730	409	486
0211.00	Moderate	No	76.10	\$123,700	\$94,136	\$79,132	1957	32.55	637	576	696
0212.00	Middle	No	92.48	\$123,700	\$114,398	\$96,167	4532	24.74	1121	1548	1581
0213.00	Moderate	No	79.82	\$123,700	\$98,737	\$83,002	4853	39.62	1923	1110	1260
0214.00	Middle	No	85.71	\$123,700	\$106,023	\$89,120	3304	34.84	1151	861	1141
0215.01	Middle	No	98.04	\$123,700	\$121,275	\$101,944	4550	39.23	1785	971	1041
0215.02	Low	No	45.47	\$123,700	\$56,246	\$47,287	3965	58.79	2331	523	529
0215.03	Moderate	No	74.30	\$123,700	\$91,909	\$77,258	5203	38.67	2012	919	1033
0215.04	Moderate	No	71.28	\$123,700	\$88,173	\$74,125	3717	30.62	1138	1091	1220
0215.05	Middle	No	97.14	\$123,700	\$120,162	\$101,005	4819	34.59	1667	1059	1176
0216.01	Middle	No	85.12	\$123,700	\$105,293	\$88,512	4573	21.82	998	1688	1721
0216.02	Upper	No	122.81	\$123,700	\$151,916	\$127,695	5984	23.45	1403	1614	1933
0217.00	Upper	No	149.30	\$123,700	\$184,684	\$155,245	5160	18.91	976	1917	2126
0218.00	Upper	No	162.76	\$123,700	\$201,334	\$169,234	2351	16.33	384	743	868
0219.00	Upper	No	140.25	\$123,700	\$173,489	\$145,833	4484	16.84	755	1021	1024
0220.00	Upper	No	123.58	\$123,700	\$152,868	\$128,500	2119	19.21	407	620	399
0221.01	Middle	No	106.20	\$123,700	\$131,369	\$110,430	2990	30.74	919	581	651
0221.02	Middle	No	106.09	\$123,700	\$131,233	\$110,313	2647	27.05	716	969	889
0222.00	Middle	No	102.45	\$123,700	\$126,731	\$106,528	4888	20.34	994	1526	1368
0223.01	Upper	No	136.34	\$123,700	\$168,653	\$141,765	2506	16.60	416	719	713
0223.02	Moderate	No	61.31	\$123,700	\$75,840	\$63,750	3315	43.44	1440	762	716
0224.00	Middle	No	90.00	\$123,700	\$111,330	\$93,586	3863	27.05	1045	1276	1462
0227.00	Middle	No	94.58	\$123,700	\$116,995	\$98,347	3632	25.44	924	1099	1260
0228.01	Upper	No	158.82	\$123,700	\$196,460	\$165,139	2235	8.95	200	1045	1086
0228.02	Upper	No	142.20	\$123,700	\$175,901	\$147,857	3703	21.58	799	515	534
0229.01	Upper	No	144.07	\$123,700	\$178,215	\$149,808	5635	18.30	1031	941	894
0229.02	Upper	No	151.12	\$123,700	\$186,935	\$157,139	1837	9.96	183	699	727
0230.00	Middle	No	113.70	\$123,700	\$140,647	\$118,229	4609	18.92	872	1086	1344
0231.00	Upper	No	191.94	\$123,700	\$237,430	\$199,583	1943	13.84	269	654	717
0232.01	Middle	No	118.69	\$123,700	\$146,820	\$123,419	2357	29.32	691	379	484
0232.02	Moderate	No	58.51	\$123,700	\$72,377	\$60,841	3926	53.90	2116	177	612
0233.00	Middle	No	97.25	\$123,700	\$120,298	\$101,125	6362	29.80	1896	1253	1756
0234.01	Moderate	No	57.63	\$123,700	\$71,288	\$59,922	4521	37.12	1678	777	721
0234.02	Moderate	No	67.07	\$123,700	\$82,966	\$69,744	1913	45.22	865	335	497
0235.01	Middle	No	112.40	\$123,700	\$139,039	\$116,875	3864	20.55	794	1023	1010
0235.02	Upper	No	132.00	\$123,700	\$163,284	\$137,250	6434	16.75	1078	1997	1740
0236.00	Upper	No	240.43	\$123,700	\$297,412	\$250,001	3900	10.74	419	1356	1408
0237.00	Upper	No	198.16	\$123,700	\$245,124	\$206,042	5366	13.01	698	1750	1763
0238.01	Upper	No	207.29	\$123,700	\$256,418	\$215,536	5439	15.94	867	1742	1914
0238.02	Upper	No	143.81	\$123,700	\$177,893	\$149,531	3064	18.31	561	834	1047
0239.01	Upper	No	145.58	\$123,700	\$180,082	\$151,375	3715	17.63	655	1343	1413
0239.02	Upper	No	192.53	\$123,700	\$238,160	\$200,188	2071	23.80	493	598	664
0239.03	Upper	No	131.61	\$123,700	\$162,802	\$136,845	3513	26.10	917	1179	903
0240.03	Middle	No	111.40	\$123,700	\$137,802	\$115,833	4886	43.29	2115	919	714
0240.04	Moderate	No	57.75	\$123,700	\$71,437	\$60,050	4473	30.14	1348	885	378

0240.05	Middle	No	106.91	\$123,700	\$132,248	\$111,171	2748	29.69	816	440	181
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2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)  
County: 053 - HENNEPIN COUNTY  
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For details on each field, please refer to the [Census Info Sheet](#)

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	2024 FFIEC Tract Median Family Income %	2024 Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0240.06	Upper	No	187.88	\$123,700	\$232,408	\$195,357	2078	14.73	306	793	732

0241.00	Middle	No	83.70	\$123,700	\$103,537	\$87,038	3432	31.29	1074	1024	1119
0242.00	Middle	No	111.49	\$123,700	\$137,913	\$115,924	3190	21.13	674	1055	1217
0243.00	Middle	No	84.33	\$123,700	\$104,316	\$87,684	4510	42.46	1915	892	1096
0244.00	Moderate	No	69.12	\$123,700	\$85,501	\$71,875	4335	33.47	1451	1200	678
0245.00	Middle	No	97.91	\$123,700	\$121,115	\$101,813	2328	27.58	642	781	891
0246.00	Middle	No	92.16	\$123,700	\$114,002	\$95,833	4069	37.90	1542	1055	1162
0247.00	Middle	No	81.49	\$123,700	\$100,803	\$84,737	3433	35.80	1229	1009	1171
0248.01	Moderate	No	70.20	\$123,700	\$86,837	\$73,000	2576	49.30	1270	722	917
0248.02	Moderate	No	59.03	\$123,700	\$73,020	\$61,384	3106	62.04	1927	473	603
0249.03	Moderate	No	64.11	\$123,700	\$79,304	\$66,667	2378	66.65	1585	337	476
0249.04	Moderate	No	77.07	\$123,700	\$95,336	\$80,136	3637	50.78	1847	1023	1194
0251.00	Middle	No	83.11	\$123,700	\$102,807	\$86,420	3343	46.75	1563	354	329
0252.01	Moderate	No	68.95	\$123,700	\$85,291	\$71,696	5225	67.29	3516	790	1074
0252.05	Middle	No	80.87	\$123,700	\$100,036	\$84,088	5234	42.72	2236	1351	1568
0253.01	Middle	No	111.27	\$123,700	\$137,641	\$115,703	3208	18.77	602	865	799
0253.02	Moderate	No	71.21	\$123,700	\$88,087	\$74,049	4438	41.96	1862	1118	1299
0254.01	Moderate	No	77.17	\$123,700	\$95,459	\$80,244	4165	47.47	1977	1051	1104
0254.03	Moderate	No	57.07	\$123,700	\$70,596	\$59,344	4089	45.44	1858	777	738
0256.01	Middle	No	96.82	\$123,700	\$119,766	\$100,679	2679	33.74	904	593	732
0256.03	Middle	No	97.20	\$123,700	\$120,236	\$101,071	3849	21.75	837	1246	1250
0256.05	Middle	No	86.15	\$123,700	\$106,568	\$89,583	3874	25.14	974	1007	938
0257.02	Middle	No	112.10	\$123,700	\$138,668	\$116,563	4989	24.69	1232	1496	1671
0257.03	Upper	No	125.42	\$123,700	\$155,145	\$130,417	2329	22.58	526	610	610
0257.04	Middle	No	98.52	\$123,700	\$121,869	\$102,443	4894	31.06	1520	1217	1147
0258.01	Middle	No	86.95	\$123,700	\$107,557	\$90,417	3448	32.77	1130	718	832
0258.02	Middle	No	110.00	\$123,700	\$136,070	\$114,375	2443	16.99	415	871	905
0258.03	Middle	No	80.69	\$123,700	\$99,814	\$83,902	3296	29.16	961	925	1117
0258.05	Middle	No	109.33	\$123,700	\$135,241	\$113,682	2931	17.64	517	879	1001
0259.05	Upper	No	125.61	\$123,700	\$155,380	\$130,606	3745	11.96	448	1200	1117
0259.06	Middle	No	97.27	\$123,700	\$120,323	\$101,141	6099	27.05	1650	1791	1872
0259.07	Upper	No	122.02	\$123,700	\$150,939	\$126,875	4952	18.30	906	1819	1679
0259.08	Upper	No	133.29	\$123,700	\$164,880	\$138,594	4026	16.87	679	1130	1208
0259.09	Middle	No	110.96	\$123,700	\$137,258	\$115,377	3024	26.75	809	1056	1086
0260.05	Middle	No	96.24	\$123,700	\$119,049	\$100,068	4005	27.14	1087	1171	1320
0260.06	Middle	No	100.46	\$123,700	\$124,269	\$104,464	3126	31.41	982	790	1094
0260.07	Upper	No	134.50	\$123,700	\$166,377	\$139,858	5072	30.56	1550	1083	1129
0260.13	Upper	No	148.71	\$123,700	\$183,954	\$154,625	4571	17.92	819	1662	1738
0260.14	Upper	No	127.75	\$123,700	\$158,027	\$132,833	5214	18.53	966	1786	1882
0260.15	Upper	No	128.14	\$123,700	\$158,509	\$133,237	5548	27.88	1547	1568	1696
0260.19	Moderate	No	73.59	\$123,700	\$91,031	\$76,525	5123	67.50	3458	300	333
0260.20	Middle	No	94.87	\$123,700	\$117,354	\$98,648	4848	35.87	1739	1255	1456
0260.21	Upper	No	190.67	\$123,700	\$235,859	\$198,259	4136	19.17	793	1320	1407
0260.23	Middle	No	114.52	\$123,700	\$141,661	\$119,082	3810	35.28	1344	1142	1119
0260.24	Upper	No	124.25	\$123,700	\$153,697	\$129,194	3644	18.69	681	1425	1530
0260.25	Upper	No	196.65	\$123,700	\$243,256	\$204,479	2800	22.86	640	817	817
0260.26	Upper	No	236.76	\$123,700	\$292,872	\$246,181	4868	33.79	1645	1714	1779
0260.27	Upper	No	157.94	\$123,700	\$195,372	\$164,222	4267	19.17	818	1541	1591
0260.28	Upper	No	170.39	\$123,700	\$210,772	\$177,170	3166	44.95	1423	977	1091
0261.01	Middle	No	99.91	\$123,700	\$123,589	\$103,889	3487	14.48	505	1267	1325

0261.03	Upper	No	125.32	\$123,700	\$155,021	\$130,313	2830	12.16	344	1139	1227
0261.04	Middle	No	83.68	\$123,700	\$103,512	\$87,014	4433	26.82	1189	1048	1175
0262.01	Upper	No	145.86	\$123,700	\$180,429	\$151,667	3240	11.85	384	1288	1355
0262.02	Upper	No	159.62	\$123,700	\$197,450	\$165,972	2936	12.84	377	1096	1153
0262.05	Upper	No	147.86	\$123,700	\$182,903	\$153,750	3295	13.32	439	1081	1149
0262.06	Upper	No	143.72	\$123,700	\$177,782	\$149,444	3320	10.36	344	946	972
0262.07	Upper	No	124.28	\$123,700	\$153,734	\$129,231	4140	22.95	950	954	1177
0262.08	Upper	No	136.10	\$123,700	\$168,356	\$141,520	3141	11.24	353	1157	1196
0263.01	Upper	No	196.73	\$123,700	\$243,355	\$204,564	3820	12.93	494	983	973
0263.02	Middle	No	119.41	\$123,700	\$147,710	\$124,167	3417	9.92	339	1225	1375
0264.03	Middle	No	92.18	\$123,700	\$114,027	\$95,852	3551	33.85	1202	823	832
0264.04	Upper	No	145.03	\$123,700	\$179,402	\$150,806	5598	13.88	777	1934	2035
0264.05	Middle	No	106.27	\$123,700	\$131,456	\$110,500	2501	25.75	644	624	691
0264.06	Moderate	No	64.31	\$123,700	\$79,551	\$66,875	4072	25.86	1053	1038	426
0265.05	Upper	No	127.94	\$123,700	\$158,262	\$133,036	3581	19.63	703	1200	1519
0265.07	Middle	No	110.40	\$123,700	\$136,565	\$114,801	5185	24.59	1275	1040	1217
0265.08	Upper	No	132.01	\$123,700	\$163,296	\$137,262	4930	18.60	917	1523	1609
0265.09	Upper	No	148.78	\$123,700	\$184,041	\$154,702	4497	14.14	636	1692	1800
0265.10	Middle	No	98.42	\$123,700	\$121,746	\$102,344	3439	23.35	803	937	755
0265.11	Moderate	No	66.73	\$123,700	\$82,545	\$69,391	3532	40.83	1442	736	786
0265.14	Middle	No	91.31	\$123,700	\$112,950	\$94,946	4801	38.87	1866	780	863
0265.15	Middle	No	104.80	\$123,700	\$129,638	\$108,971	2072	20.08	416	578	675
0265.16	Middle	No	109.74	\$123,700	\$135,748	\$114,107	3931	20.07	789	1064	1126
0266.05	Upper	No	145.77	\$123,700	\$180,317	\$151,577	4207	22.75	957	1292	1340
0266.06	Upper	No	141.10	\$123,700	\$174,541	\$146,719	5030	17.20	865	1329	1459
0266.09	Upper	No	126.39	\$123,700	\$156,344	\$131,420	3009	13.43	404	1095	1257
0266.10	Upper	No	174.97	\$123,700	\$216,438	\$181,932	4411	16.28	718	1500	1708
0266.11	Upper	No	136.46	\$123,700	\$168,801	\$141,892	4902	27.93	1369	1562	1959
0266.14	Upper	No	162.40	\$123,700	\$200,889	\$168,869	3925	19.49	765	1218	1240
0266.15	Upper	No	158.85	\$123,700	\$196,497	\$165,170	7806	31.87	2488	2080	2224
0266.16	Upper	No	195.20	\$123,700	\$241,462	\$202,965	9818	44.30	4349	2804	2905
0266.17	Upper	No	133.93	\$123,700	\$165,671	\$139,259	2287	25.97	594	599	789
0267.02	Moderate	No	69.54	\$123,700	\$86,021	\$72,308	2688	20.57	553	599	714
0267.06	Middle	No	115.51	\$123,700	\$142,886	\$120,104	3360	15.63	525	1338	1410
0267.07	Middle	No	103.34	\$123,700	\$127,832	\$107,457	5188	18.75	973	1859	1943
0267.08	Middle	No	106.89	\$123,700	\$132,223	\$111,143	5399	17.56	948	2082	2280
0267.11	Middle	No	98.82	\$123,700	\$122,240	\$102,756	3068	19.85	609	1454	1534
0267.12	Middle	No	88.46	\$123,700	\$109,425	\$91,984	3233	27.65	894	967	1186
0267.13	Upper	No	122.74	\$123,700	\$151,829	\$127,625	4190	19.36	811	1578	1705
0267.17	Upper	No	126.11	\$123,700	\$155,998	\$131,134	6408	29.71	1904	1958	2181
0267.18	Upper	No	127.31	\$123,700	\$157,482	\$132,375	3725	21.69	808	1001	1090
0267.19	Upper	No	157.14	\$123,700	\$194,382	\$163,395	5783	16.10	931	1863	1896
0267.20	Upper	No	146.93	\$123,700	\$181,752	\$152,780	5143	21.99	1131	1824	1878
0267.21	Middle	No	110.52	\$123,700	\$136,713	\$114,922	2833	12.71	360	1227	1242
0267.22	Upper	No	178.41	\$123,700	\$220,693	\$185,509	5286	32.56	1721	1632	1794
0267.23	Upper	No	191.51	\$123,700	\$236,898	\$199,132	4647	22.32	1037	1579	1655
0267.24	Upper	No	136.30	\$123,700	\$168,603	\$141,724	4134	31.16	1288	913	889
0267.25	Middle	No	101.36	\$123,700	\$125,382	\$105,399	3591	23.61	848	1040	1288
0267.26	Middle	No	119.01	\$123,700	\$147,215	\$123,750	4265	27.50	1173	1413	1621

0268.07	Moderate	No	70.09	\$123,700	\$86,701	\$72,884	5977	48.32	2888	1122	1341
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For details on each field, please refer to the [Census Info Sheet](#)

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0268.09	Moderate	No	51.08	\$123,700	\$63,186	\$53,120	4834	85.58	4137	395	579

0268.11	Moderate	No	72.81	\$123,700	\$90,066	\$75,714	6398	69.74	4462	1365	1728
0268.12	Middle	No	97.97	\$123,700	\$121,189	\$101,875	8840	49.29	4357	2048	2124
0268.14	Middle	No	86.15	\$123,700	\$106,568	\$89,577	7225	69.62	5030	1969	2117
0268.15	Middle	No	84.73	\$123,700	\$104,811	\$88,100	5648	59.01	3333	1399	1497
0268.16	Middle	No	83.53	\$123,700	\$103,327	\$86,860	7087	71.12	5040	1543	1991
0268.18	Moderate	No	67.92	\$123,700	\$84,017	\$70,625	5255	70.49	3704	1286	1769
0268.19	Low	No	43.36	\$123,700	\$53,636	\$45,085	4578	84.82	3883	493	601
0268.22	Middle	No	100.56	\$123,700	\$124,393	\$104,567	5158	39.47	2036	1520	1507
0268.23	Upper	No	126.34	\$123,700	\$156,283	\$131,369	5133	51.14	2625	1575	1637
0268.24	Upper	No	131.90	\$123,700	\$163,160	\$137,146	6023	41.36	2491	1284	1378
0268.25	Middle	No	118.34	\$123,700	\$146,387	\$123,056	3337	56.19	1875	772	902
0268.26	Upper	No	158.07	\$123,700	\$195,533	\$164,364	4452	45.08	2007	1062	1141
0268.27	Low	No	30.85	\$123,700	\$38,161	\$32,087	2078	76.42	1588	451	467
0268.28	Moderate	No	52.89	\$123,700	\$65,425	\$55,000	4455	77.17	3438	676	876
0269.03	Middle	No	85.83	\$123,700	\$106,172	\$89,250	4696	19.27	905	1524	1619
0269.06	Middle	No	93.46	\$123,700	\$115,610	\$97,183	7580	24.20	1834	2700	2767
0269.07	Upper	No	133.19	\$123,700	\$164,756	\$138,490	5596	19.07	1067	1811	1945
0269.08	Middle	No	101.12	\$123,700	\$125,085	\$105,145	6047	23.66	1431	2050	2225
0269.10	Upper	No	121.35	\$123,700	\$150,110	\$126,184	7212	20.69	1492	2127	2279
0269.11	Upper	No	126.53	\$123,700	\$156,518	\$131,571	5250	14.17	744	1127	1340
0269.12	Upper	No	146.65	\$123,700	\$181,406	\$152,483	8711	9.08	791	2730	2956
0270.01	Upper	No	128.03	\$123,700	\$158,373	\$133,125	3358	9.74	327	1106	1205
0270.02	Upper	No	131.18	\$123,700	\$162,270	\$136,406	5498	8.44	464	1459	1644
0271.01	Upper	No	168.84	\$123,700	\$208,855	\$175,563	7483	18.12	1356	2351	2491
0271.02	Upper	No	141.72	\$123,700	\$175,308	\$147,361	6185	19.51	1207	2155	2307
0272.02	Middle	No	114.80	\$123,700	\$142,008	\$119,375	1741	13.21	230	466	598
0272.03	Upper	No	124.78	\$123,700	\$154,353	\$129,750	3691	8.64	319	1001	1224
0272.04	Upper	No	195.54	\$123,700	\$241,883	\$203,320	3867	8.12	314	1298	1446
0272.05	Upper	No	230.92	\$123,700	\$285,648	\$240,104	3037	8.46	257	1064	1153
0273.00	Upper	No	124.56	\$123,700	\$154,081	\$129,514	4434	13.04	578	1363	1376
0274.00	Upper	No	158.37	\$123,700	\$195,904	\$164,676	4283	6.93	297	1509	1777
0275.01	Upper	No	139.85	\$123,700	\$172,994	\$145,417	4523	11.96	541	1240	1583
0275.03	Upper	No	172.18	\$123,700	\$212,987	\$179,028	4376	9.41	412	1501	1722
0275.04	Upper	No	170.43	\$123,700	\$210,822	\$177,212	3403	10.20	347	1299	1338
0276.01	Middle	No	108.89	\$123,700	\$134,697	\$113,221	4057	12.92	524	1361	1655
0276.02	Middle	No	113.96	\$123,700	\$140,969	\$118,500	5341	11.59	619	2003	2222
0277.01	Upper	No	178.61	\$123,700	\$220,941	\$185,714	3789	7.60	288	1214	1304
0277.02	Middle	No	110.56	\$123,700	\$136,763	\$114,958	2307	9.84	227	771	845
0277.03	Upper	No	139.24	\$123,700	\$172,240	\$144,778	4473	9.79	438	1400	1570
1002.00	Moderate	No	68.08	\$123,700	\$84,215	\$70,793	3764	55.05	2072	1191	1406
1004.00	Low	No	35.91	\$123,700	\$44,421	\$37,340	3388	75.30	2551	660	1073
1005.00	Moderate	No	65.31	\$123,700	\$80,788	\$67,917	1978	30.94	612	582	885
1007.00	Moderate	No	65.09	\$123,700	\$80,516	\$67,679	3139	54.09	1698	820	1189
1008.00	Moderate	No	69.45	\$123,700	\$85,910	\$72,222	4209	73.15	3079	909	1423
1009.00	Moderate	No	58.66	\$123,700	\$72,562	\$61,000	5005	78.20	3914	912	1541
1012.00	Middle	No	102.89	\$123,700	\$127,275	\$106,985	4913	21.62	1062	1567	1855
1013.00	Moderate	No	57.30	\$123,700	\$70,880	\$59,583	1887	83.89	1583	354	587
1016.00	Low	No	42.87	\$123,700	\$53,030	\$44,583	3174	83.59	2653	271	665
1018.00	Moderate	No	59.76	\$123,700	\$73,923	\$62,146	4153	47.34	1966	703	1382

1019.00	Middle	No	100.61	\$123,700	\$124,455	\$104,615	2833	30.57	866	542	1009
1020.00	Moderate	No	69.01	\$123,700	\$85,365	\$71,757	2317	72.12	1671	563	842
1021.00	Low	No	32.45	\$123,700	\$40,141	\$33,750	2809	84.76	2381	328	797
1025.00	Unknown	No	0.00	\$123,700	\$0	\$0	2746	29.61	813	372	864
1026.00	Moderate	No	79.58	\$123,700	\$98,440	\$82,747	2023	37.77	764	340	732
1028.00	Low	No	43.71	\$123,700	\$54,069	\$45,455	2999	83.79	2513	454	808
1030.00	Upper	No	136.01	\$123,700	\$168,244	\$141,420	1779	22.60	402	323	539
1031.00	Middle	No	87.19	\$123,700	\$107,854	\$90,658	2161	31.56	682	403	708
1034.00	Low	No	34.06	\$123,700	\$42,132	\$35,417	3063	91.61	2806	464	291
1036.00	Upper	No	138.79	\$123,700	\$171,683	\$144,313	3093	16.17	500	914	673
1037.00	Upper	No	123.26	\$123,700	\$152,473	\$128,170	4282	27.37	1172	410	623
1039.00	Unknown	No	0.00	\$123,700	\$0	\$0	4320	27.64	1194	39	240
1040.01	Unknown	No	0.00	\$123,700	\$0	\$0	2756	35.16	969	82	476
1040.02	Moderate	No	67.82	\$123,700	\$83,893	\$70,524	4309	33.40	1439	250	876
1041.00	Low	No	46.63	\$123,700	\$57,681	\$48,487	3245	65.24	2117	378	921
1044.00	Upper	No	120.35	\$123,700	\$148,873	\$125,139	2576	49.57	1277	119	54
1048.01	Low	No	20.94	\$123,700	\$25,903	\$21,777	4314	95.83	4134	22	262
1048.02	Low	No	39.24	\$123,700	\$48,540	\$40,809	4709	50.14	2361	389	333
1049.01	Unknown	No	0.00	\$123,700	\$0	\$0	6900	29.38	2027	10	94
1049.02	Low	No	46.35	\$123,700	\$57,335	\$48,203	6121	53.52	3276	191	461
1051.00	Upper	No	126.60	\$123,700	\$156,604	\$131,635	2768	15.50	429	1154	1324
1052.01	Middle	No	105.45	\$123,700	\$130,442	\$109,647	3008	26.16	787	640	114
1052.04	Upper	No	142.04	\$123,700	\$175,703	\$147,697	2865	40.21	1152	212	80
1054.00	Middle	No	112.70	\$123,700	\$139,410	\$117,188	4440	41.01	1821	547	185
1055.00	Upper	No	209.82	\$123,700	\$259,547	\$218,173	3822	16.98	649	889	826
1056.00	Moderate	No	79.30	\$123,700	\$98,094	\$82,454	4920	38.52	1895	568	189
1057.00	Middle	No	99.78	\$123,700	\$123,428	\$103,750	3062	47.65	1459	354	199
1060.00	Low	No	32.13	\$123,700	\$39,745	\$33,417	3431	82.89	2844	136	583
1062.00	Moderate	No	51.84	\$123,700	\$64,126	\$53,906	3817	66.68	2545	239	538
1064.00	Upper	No	165.22	\$123,700	\$204,377	\$171,801	1817	53.94	980	474	600
1065.00	Upper	No	240.43	\$123,700	\$297,412	\$250,001	4872	14.59	711	1174	1186
1066.00	Upper	No	130.23	\$123,700	\$161,095	\$135,417	2517	16.33	411	597	602
1067.00	Middle	No	103.98	\$123,700	\$128,623	\$108,125	5075	23.57	1196	566	1042
1069.00	Moderate	No	64.91	\$123,700	\$80,294	\$67,500	2842	40.53	1152	215	326
1070.00	Moderate	No	63.86	\$123,700	\$78,995	\$66,406	3971	51.60	2049	303	763
1074.00	Moderate	No	65.36	\$123,700	\$80,850	\$67,961	1799	43.41	781	467	696
1075.00	Middle	No	89.70	\$123,700	\$110,959	\$93,274	1882	22.32	420	540	831
1076.00	Middle	No	97.67	\$123,700	\$120,818	\$101,563	3566	17.92	639	1293	1537
1080.00	Upper	No	187.69	\$123,700	\$232,173	\$195,156	3585	19.30	692	517	824
1086.00	Moderate	No	53.01	\$123,700	\$65,573	\$55,125	2944	59.48	1751	587	976
1087.00	Middle	No	81.97	\$123,700	\$101,397	\$85,238	4013	45.18	1813	976	1184
1088.00	Moderate	No	55.70	\$123,700	\$68,901	\$57,917	3698	43.78	1619	753	1047
1089.00	Middle	No	83.17	\$123,700	\$102,881	\$86,488	2310	20.69	478	980	1129
1090.00	Upper	No	150.96	\$123,700	\$186,738	\$156,964	1805	14.52	262	811	848
1091.00	Upper	No	127.21	\$123,700	\$157,359	\$132,276	4998	15.93	796	1123	1043
1092.00	Middle	No	106.99	\$123,700	\$132,347	\$111,250	3473	22.63	786	527	640
1093.00	Middle	No	98.37	\$123,700	\$121,684	\$102,292	4032	32.81	1323	891	1246
1094.00	Moderate	No	63.71	\$123,700	\$78,809	\$66,250	2192	76.32	1673	289	545
1097.00	Middle	No	91.18	\$123,700	\$112,790	\$94,808	2311	44.40	1026	673	953

1098.00	Upper	No	166.70	\$123,700	\$206,208	\$173,333	4412	17.32	764	1063	1229
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**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	2024 FFIEC Tract Median Family Income %	2024 Est. MSA/MD non- MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1099.00	Middle	No	116.86	\$123,700	\$144,556	\$121,510	4034	22.43	905	1057	1535

1100.00	Moderate	No	63.90	\$123,700	\$79,044	\$66,447	1683	70.89	1193	389	576
1101.00	Middle	No	101.20	\$123,700	\$125,184	\$105,234	2845	30.37	864	1015	1180
1102.00	Middle	No	88.38	\$123,700	\$109,326	\$91,895	3667	23.13	848	1342	1455
1104.00	Middle	No	86.18	\$123,700	\$106,605	\$89,609	3351	37.12	1244	1044	1208
1105.00	Middle	No	97.97	\$123,700	\$121,189	\$101,875	5250	18.88	991	1497	1755
1108.00	Middle	No	99.22	\$123,700	\$122,735	\$103,173	4331	20.80	901	1497	1778
1109.00	Middle	No	110.60	\$123,700	\$136,812	\$115,000	3497	41.44	1449	1359	1508
1111.00	Middle	No	119.95	\$123,700	\$148,378	\$124,727	3375	21.39	722	1266	1470
1112.00	Upper	No	151.52	\$123,700	\$187,430	\$157,554	3333	12.78	426	1265	1360
1113.00	Upper	No	179.48	\$123,700	\$222,017	\$186,625	5210	14.63	762	1750	1990
1114.00	Upper	No	182.54	\$123,700	\$225,802	\$189,810	4014	14.23	571	1438	1528
1115.00	Upper	No	155.10	\$123,700	\$191,859	\$161,277	5651	19.89	1124	1640	1924
1116.00	Upper	No	144.20	\$123,700	\$178,375	\$149,943	3214	18.45	593	1280	1366
1225.00	Middle	No	95.76	\$123,700	\$118,455	\$99,575	3584	28.57	1024	1006	1081
1226.00	Upper	No	121.72	\$123,700	\$150,568	\$126,563	2447	19.08	467	881	920
1255.00	Moderate	No	71.45	\$123,700	\$88,384	\$74,293	3707	43.76	1622	892	939
1256.00	Upper	No	125.26	\$123,700	\$154,947	\$130,250	5233	40.78	2134	745	923
1257.00	Low	No	49.19	\$123,700	\$60,848	\$51,148	3852	81.93	3156	563	1067
1258.00	Moderate	No	50.90	\$123,700	\$62,963	\$52,926	5208	78.92	4110	658	1065
1259.00	Low	No	49.88	\$123,700	\$61,702	\$51,866	4904	84.62	4150	578	942
1260.00	Low	No	44.63	\$123,700	\$55,207	\$46,410	5056	79.43	4016	275	660
1261.01	Middle	No	102.78	\$123,700	\$127,139	\$106,875	2746	35.18	966	757	97
1261.02	Upper	No	179.56	\$123,700	\$222,116	\$186,708	6867	34.21	2349	785	120
1262.01	Upper	No	177.03	\$123,700	\$218,986	\$184,079	3153	33.11	1044	296	52
1262.02	Upper	No	126.61	\$123,700	\$156,617	\$131,652	4387	16.59	728	1003	468
1263.00	Middle	No	89.68	\$123,700	\$110,934	\$93,250	2679	78.57	2105	478	691
9800.00	Unknown	No	0.00	\$123,700	\$0	\$0	8	50.00	4	0	0
9801.00	Unknown	No	0.00	\$123,700	\$0	\$0	432	41.44	179	0	25

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0301.00	Middle	No	109.33	\$123,700	\$135,241	\$113,682	4598	24.75	1138	1103	1520



0302.01	Middle	No	114.20	\$123,700	\$141,265	\$118,750	5090	18.64	949	1657	1915
0302.02	Middle	No	82.83	\$123,700	\$102,461	\$86,125	2056	32.59	670	173	109
0303.00	Middle	No	106.55	\$123,700	\$131,802	\$110,788	5788	20.61	1193	2044	2213
0304.00	Low	No	39.72	\$123,700	\$49,134	\$41,305	6253	67.65	4230	828	997
0305.00	Low	No	39.16	\$123,700	\$48,441	\$40,721	6312	84.32	5322	623	1203
0306.01	Low	No	42.37	\$123,700	\$52,412	\$44,063	6067	85.36	5179	723	1021
0306.02	Moderate	No	71.07	\$123,700	\$87,914	\$73,899	4395	56.25	2472	1039	1307
0307.02	Moderate	No	76.89	\$123,700	\$95,113	\$79,949	5651	61.21	3459	1392	1668
0307.03	Moderate	No	73.94	\$123,700	\$91,464	\$76,890	4702	70.46	3313	872	1187
0307.04	Low	No	38.04	\$123,700	\$47,055	\$39,563	4756	76.35	3631	704	911
0308.00	Moderate	No	51.04	\$123,700	\$63,136	\$53,077	5632	72.64	4091	1086	1727
0309.00	Moderate	No	51.75	\$123,700	\$64,015	\$53,818	3808	75.97	2893	596	1213
0310.00	Moderate	No	51.54	\$123,700	\$63,755	\$53,594	4657	76.89	3581	651	1250
0311.00	Moderate	No	57.15	\$123,700	\$70,695	\$59,432	4423	60.41	2672	868	1233
0312.00	Middle	No	86.65	\$123,700	\$107,186	\$90,104	2991	42.43	1269	912	1016
0313.00	Low	No	49.23	\$123,700	\$60,898	\$51,196	2441	76.98	1879	458	781
0314.00	Low	No	45.32	\$123,700	\$56,061	\$47,132	3114	75.18	2341	425	744
0315.00	Low	No	47.12	\$123,700	\$58,287	\$49,000	3136	82.43	2585	370	831
0316.00	Low	No	41.59	\$123,700	\$51,447	\$43,250	4573	79.93	3655	508	1045
0317.01	Moderate	No	51.10	\$123,700	\$63,211	\$53,134	2954	77.76	2297	473	768
0317.02	Low	No	37.79	\$123,700	\$46,746	\$39,301	6380	83.98	5358	653	1395
0318.01	Low	No	49.04	\$123,700	\$60,662	\$51,000	5330	73.21	3902	758	1133
0318.02	Moderate	No	57.70	\$123,700	\$71,375	\$60,000	4422	57.62	2548	958	1300
0319.00	Upper	No	124.72	\$123,700	\$154,279	\$129,688	3169	49.98	1584	269	385
0320.00	Middle	No	96.12	\$123,700	\$118,900	\$99,944	2767	34.30	949	832	1056
0321.00	Middle	No	92.99	\$123,700	\$115,029	\$96,691	3190	41.25	1316	396	817
0322.00	Middle	No	93.20	\$123,700	\$115,288	\$96,912	2557	31.91	816	669	844
0323.00	Moderate	No	70.37	\$123,700	\$87,048	\$73,173	3589	38.28	1374	970	1196
0324.00	Low	No	48.00	\$123,700	\$59,376	\$49,911	3010	70.80	2131	544	868
0325.00	Low	No	46.90	\$123,700	\$58,015	\$48,774	4301	76.63	3296	881	1515
0326.00	Moderate	No	59.67	\$123,700	\$73,812	\$62,045	3319	84.97	2820	417	803
0327.00	Low	No	38.01	\$123,700	\$47,018	\$39,527	2776	85.77	2381	240	543
0330.00	Moderate	No	67.76	\$123,700	\$83,819	\$70,455	2302	76.67	1765	322	483
0331.00	Low	No	48.78	\$123,700	\$60,341	\$50,729	1816	63.27	1149	213	428
0332.00	Middle	No	97.37	\$123,700	\$120,447	\$101,250	4009	39.19	1571	465	551
0333.00	Middle	No	108.03	\$123,700	\$133,633	\$112,333	3178	22.91	728	639	843
0334.00	Low	No	49.83	\$123,700	\$61,640	\$51,818	3519	50.04	1761	271	588
0335.00	Low	No	49.32	\$123,700	\$61,009	\$51,282	3435	81.54	2801	919	1282
0336.00	Low	No	33.47	\$123,700	\$41,402	\$34,803	1602	95.63	1532	123	230
0337.00	Low	No	30.25	\$123,700	\$37,419	\$31,454	1786	83.09	1484	22	171
0338.00	Moderate	No	77.79	\$123,700	\$96,226	\$80,885	1827	52.76	964	458	639
0339.00	Moderate	No	68.18	\$123,700	\$84,339	\$70,893	1584	53.47	847	285	471
0340.00	Moderate	No	75.73	\$123,700	\$93,678	\$78,750	1742	31.29	545	345	258
0342.01	Middle	No	89.20	\$123,700	\$110,340	\$92,750	3574	31.25	1117	263	10
0342.03	Upper	No	169.54	\$123,700	\$209,721	\$176,288	2850	36.46	1039	448	0
0342.04	Middle	No	102.23	\$123,700	\$126,459	\$106,306	2871	39.64	1138	661	231
0344.00	Moderate	No	66.34	\$123,700	\$82,063	\$68,984	2198	57.01	1253	357	668
0345.00	Moderate	No	51.40	\$123,700	\$63,582	\$53,450	4303	69.37	2985	603	1074
0346.01	Moderate	No	62.38	\$123,700	\$77,164	\$64,871	5714	68.69	3925	951	1219

0346.02	Moderate	No	53.45	\$123,700	\$66,118	\$55,577	4609	75.22	3467	839	995
0347.01	Moderate	No	57.48	\$123,700	\$71,103	\$59,773	4804	71.52	3436	627	819
0347.02	Moderate	No	54.16	\$123,700	\$66,996	\$56,324	4274	66.28	2833	928	1088
0349.00	Upper	No	152.61	\$123,700	\$188,779	\$158,684	5355	13.46	721	528	830
0350.00	Upper	No	124.01	\$123,700	\$153,400	\$128,945	2610	14.33	374	649	900
0351.00	Upper	No	159.61	\$123,700	\$197,438	\$165,962	3456	24.19	836	568	663
0352.00	Upper	No	147.56	\$123,700	\$182,532	\$153,438	3414	16.26	555	839	1230
0353.00	Upper	No	131.29	\$123,700	\$162,406	\$136,521	3950	22.68	896	1036	1333
0355.00	Middle	No	99.86	\$123,700	\$123,527	\$103,833	2292	18.32	420	515	537
0357.00	Upper	No	210.38	\$123,700	\$260,240	\$218,750	2560	15.12	387	583	777
0358.00	Upper	No	145.16	\$123,700	\$179,563	\$150,938	3052	15.76	481	643	610
0359.00	Middle	No	101.11	\$123,700	\$125,073	\$105,139	898	37.75	339	118	229
0360.00	Upper	No	145.70	\$123,700	\$180,231	\$151,500	2781	31.61	879	568	618
0361.00	Moderate	No	52.42	\$123,700	\$64,844	\$54,509	1607	83.70	1345	103	352
0363.00	Upper	No	148.35	\$123,700	\$183,509	\$154,250	4087	15.27	624	1073	1161
0364.00	Upper	No	133.78	\$123,700	\$165,486	\$139,107	4013	15.55	624	1298	1526
0365.00	Upper	No	128.56	\$123,700	\$159,029	\$133,682	3985	16.26	648	1187	1344
0366.00	Upper	No	131.63	\$123,700	\$162,826	\$136,875	4449	14.43	642	1330	1285
0367.00	Moderate	No	79.34	\$123,700	\$98,144	\$82,500	5135	24.42	1254	1296	1331
0368.00	Moderate	No	68.13	\$123,700	\$84,277	\$70,842	2344	26.71	626	710	993
0369.00	Low	No	40.53	\$123,700	\$50,136	\$42,143	2392	28.22	675	518	774
0370.00	Middle	No	95.42	\$123,700	\$118,035	\$99,219	2841	32.24	916	914	1199
0371.00	Moderate	No	54.81	\$123,700	\$67,800	\$56,992	5073	51.49	2612	641	1540
0372.00	Moderate	No	71.16	\$123,700	\$88,025	\$74,000	6061	62.28	3775	1308	1704
0374.02	Moderate	No	68.43	\$123,700	\$84,648	\$71,154	4128	59.30	2448	737	843
0374.03	Low	No	43.43	\$123,700	\$53,723	\$45,167	6832	63.28	4323	1227	1381
0375.00	Upper	No	127.55	\$123,700	\$157,779	\$132,628	5286	24.65	1303	1297	1484
0376.01	Middle	No	88.60	\$123,700	\$109,598	\$92,125	4165	23.15	964	1056	1325
0376.03	Low	No	29.57	\$123,700	\$36,578	\$30,750	3105	69.66	2163	72	210
0376.04	Moderate	No	51.12	\$123,700	\$63,235	\$53,160	2373	43.28	1027	278	159
0401.01	Middle	No	110.75	\$123,700	\$136,998	\$115,164	2877	13.80	397	915	1027
0401.02	Upper	No	133.52	\$123,700	\$165,164	\$138,840	4124	10.43	430	1620	1738
0402.00	Upper	No	122.69	\$123,700	\$151,768	\$127,578	1920	7.55	145	634	750
0403.01	Middle	No	112.31	\$123,700	\$138,927	\$116,786	1803	11.20	202	705	739
0403.02	Moderate	No	70.44	\$123,700	\$87,134	\$73,250	5250	18.67	980	1639	1893
0404.01	Middle	No	90.05	\$123,700	\$111,392	\$93,641	3577	19.99	715	1281	1375
0404.02	Middle	No	101.45	\$123,700	\$125,494	\$105,485	5987	26.27	1573	1534	1817
0405.02	Middle	No	83.93	\$123,700	\$103,821	\$87,278	2612	14.70	384	713	994
0405.03	Middle	No	85.61	\$123,700	\$105,900	\$89,018	3572	16.43	587	1133	1355
0405.04	Middle	No	91.96	\$123,700	\$113,755	\$95,625	4110	19.12	786	864	1173
0406.01	Upper	No	210.86	\$123,700	\$260,834	\$219,250	5859	14.64	858	1742	1848
0406.03	Upper	No	136.05	\$123,700	\$168,294	\$141,466	5177	17.52	907	2284	2324
0406.05	Middle	No	111.15	\$123,700	\$137,493	\$115,577	3527	21.66	764	1647	1749
0406.06	Moderate	No	58.00	\$123,700	\$71,746	\$60,313	4208	40.73	1714	805	1261
0407.04	Middle	No	111.87	\$123,700	\$138,383	\$116,328	6045	26.29	1589	1405	1484
0407.05	Upper	No	120.80	\$123,700	\$149,430	\$125,608	4278	26.34	1127	1730	1881
0407.06	Upper	No	144.53	\$123,700	\$178,784	\$150,282	4876	21.31	1039	2106	2161
0407.07	Middle	No	119.95	\$123,700	\$148,378	\$124,722	4555	15.26	695	1685	1740
0407.08	Middle	No	103.96	\$123,700	\$128,599	\$108,099	3751	24.47	918	1610	1676

0407.09	Upper	No	141.57	\$123,700	\$175,122	\$147,202	3416	16.28	556	1150	1096
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2024 FFIEC Census Report - Summary Census Demographic Information

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**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0408.01	Middle	No	99.12	\$123,700	\$122,611	\$103,068	3587	31.28	1122	1087	1214

0408.04	Middle	No	117.01	\$123,700	\$144,741	\$121,667	2111	13.74	290	587	545
0408.05	Middle	No	114.26	\$123,700	\$141,340	\$118,813	4241	14.17	601	814	915
0409.01	Middle	No	82.95	\$123,700	\$102,609	\$86,250	2223	30.05	668	785	877
0409.02	Moderate	No	54.65	\$123,700	\$67,602	\$56,830	4286	44.70	1916	743	1013
0410.01	Middle	No	93.21	\$123,700	\$115,301	\$96,923	3461	22.45	777	1078	1103
0410.02	Middle	No	92.68	\$123,700	\$114,645	\$96,375	3484	34.64	1207	860	881
0411.03	Moderate	No	75.53	\$123,700	\$93,431	\$78,542	3645	41.43	1510	421	306
0411.04	Middle	No	109.20	\$123,700	\$135,080	\$113,553	3157	23.44	740	869	965
0411.05	Middle	No	112.90	\$123,700	\$139,657	\$117,394	5961	22.19	1323	1809	1930
0411.06	Middle	No	118.08	\$123,700	\$146,065	\$122,778	3889	30.11	1171	951	1058
0411.07	Moderate	No	72.37	\$123,700	\$89,522	\$75,250	6242	36.70	2291	988	1081
0412.00	Moderate	No	70.01	\$123,700	\$86,602	\$72,798	4205	42.73	1797	863	1066
0413.01	Middle	No	108.73	\$123,700	\$134,499	\$113,059	3859	32.99	1273	1156	1038
0413.02	Moderate	No	76.66	\$123,700	\$94,828	\$79,712	4232	19.52	826	898	962
0414.00	Middle	No	103.58	\$123,700	\$128,128	\$107,708	5817	32.89	1913	1486	1589
0415.00	Middle	No	87.84	\$123,700	\$108,658	\$91,339	5392	19.34	1043	1769	1609
0416.01	Middle	No	108.25	\$123,700	\$133,905	\$112,562	6235	29.98	1869	2018	2159
0416.02	Moderate	No	78.40	\$123,700	\$96,981	\$81,528	3836	45.93	1762	781	732
0417.00	Middle	No	92.92	\$123,700	\$114,942	\$96,619	2978	20.55	612	1032	1097
0418.00	Middle	No	87.95	\$123,700	\$108,794	\$91,451	3905	29.37	1147	1088	1176
0419.00	Upper	No	132.35	\$123,700	\$163,717	\$137,614	3503	26.03	912	1061	1177
0420.01	Moderate	No	75.53	\$123,700	\$93,431	\$78,542	1866	43.94	820	196	281
0420.02	Moderate	No	72.73	\$123,700	\$89,967	\$75,625	2271	31.57	717	634	827
0421.01	Moderate	No	67.20	\$123,700	\$83,126	\$69,881	6052	45.52	2755	1555	1268
0421.02	Middle	No	98.88	\$123,700	\$122,315	\$102,813	4747	38.93	1848	1311	1476
0422.01	Moderate	No	61.63	\$123,700	\$76,236	\$64,083	1504	53.06	798	341	480
0422.02	Middle	No	80.82	\$123,700	\$99,974	\$84,044	5351	48.98	2621	1150	1362
0423.01	Middle	No	107.33	\$123,700	\$132,767	\$111,607	3059	35.01	1071	977	953
0423.02	Middle	No	88.40	\$123,700	\$109,351	\$91,917	5246	46.74	2452	1241	1395
0424.01	Middle	No	104.09	\$123,700	\$128,759	\$108,233	6482	43.24	2803	1324	1664
0424.02	Moderate	No	67.15	\$123,700	\$83,065	\$69,830	6649	47.48	3157	1686	1899
0425.01	Moderate	No	62.41	\$123,700	\$77,201	\$64,900	5965	46.30	2762	1495	1561
0425.03	Upper	No	131.81	\$123,700	\$163,049	\$137,059	3248	29.03	943	967	1008
0425.04	Middle	No	105.44	\$123,700	\$130,429	\$109,643	4248	44.35	1884	1481	1537
0426.01	Moderate	No	68.61	\$123,700	\$84,871	\$71,339	4647	42.35	1968	1016	1294
0426.02	Middle	No	93.30	\$123,700	\$115,412	\$97,014	2292	22.77	522	566	706
0427.00	Moderate	No	79.79	\$123,700	\$98,700	\$82,973	5425	38.30	2078	1374	1593
0428.00	Low	No	28.55	\$123,700	\$35,316	\$29,693	2513	83.33	2094	74	441
0429.00	Upper	No	128.63	\$123,700	\$159,115	\$133,750	3989	26.00	1037	880	1130
0430.01	Upper	No	143.70	\$123,700	\$177,757	\$149,420	4574	13.58	621	1199	1395
0430.02	Upper	No	163.89	\$123,700	\$202,732	\$170,417	2003	14.83	297	466	532
9800.00	Unknown	No	0.00	\$123,700	\$0	\$0	0	0.00	0	0	0

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### 2024 FFIEC Census Report - Summary Census Demographic Information

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0701.03	Middle	No	91.43	\$123,700	\$113,099	\$95,067	5957	17.64	1051	1017	1160
0701.04	Moderate	No	64.95	\$123,700	\$80,343	\$67,535	2952	11.35	335	983	1267
0701.05	Upper	No	151.00	\$123,700	\$186,787	\$157,012	4147	7.40	307	1621	1820
0701.07	Middle	No	94.00	\$123,700	\$116,278	\$97,743	3758	13.92	523	973	1182

0701.08	Middle	No	119.29	\$123,700	\$147,562	\$124,038	3797	12.59	478	1269	1373
0702.04	Middle	No	118.34	\$123,700	\$146,387	\$123,047	6736	10.67	719	2010	2229
0702.05	Middle	No	109.92	\$123,700	\$135,971	\$114,292	3984	7.23	288	1222	1636
0702.06	Upper	No	128.80	\$123,700	\$159,326	\$133,929	3334	6.15	205	1334	1596
0702.07	Upper	No	123.90	\$123,700	\$153,264	\$128,828	5002	14.61	731	1453	1923
0702.08	Middle	No	88.68	\$123,700	\$109,697	\$92,208	4028	15.74	634	1353	1416
0703.01	Upper	No	178.92	\$123,700	\$221,324	\$186,042	1689	9.59	162	607	666
0703.03	Upper	No	132.64	\$123,700	\$164,076	\$137,917	4781	10.19	487	1674	1817
0703.04	Middle	No	117.26	\$123,700	\$145,051	\$121,926	5180	13.75	712	1468	1656
0704.03	Middle	No	115.00	\$123,700	\$142,255	\$119,583	3777	8.45	319	1225	1380
0704.04	Upper	No	146.35	\$123,700	\$181,035	\$152,171	4346	8.54	371	1243	1355
0704.05	Upper	No	189.01	\$123,700	\$233,805	\$196,528	5097	11.28	575	1316	1446
0704.06	Middle	No	118.57	\$123,700	\$146,671	\$123,295	6245	25.01	1562	1623	1788
0705.01	Upper	No	128.09	\$123,700	\$158,447	\$133,194	3526	8.11	286	1084	1227
0705.02	Middle	No	98.96	\$123,700	\$122,414	\$102,902	4035	9.86	398	1170	1477
0706.02	Middle	No	86.41	\$123,700	\$106,889	\$89,856	2808	9.83	276	1070	1225
0706.03	Middle	No	83.86	\$123,700	\$103,735	\$87,200	2450	17.71	434	622	921
0706.04	Middle	No	94.97	\$123,700	\$117,478	\$98,750	3961	11.54	457	1226	1457
0707.03	Middle	No	92.49	\$123,700	\$114,410	\$96,170	3282	16.30	535	973	1108
0707.04	Middle	No	109.59	\$123,700	\$135,563	\$113,958	2510	10.08	253	701	829
0707.05	Upper	No	149.96	\$123,700	\$185,501	\$155,932	3976	11.82	470	1351	1566
0707.06	Upper	No	160.49	\$123,700	\$198,526	\$166,875	3395	8.04	273	788	986
0708.01	Unknown	No	0.00	\$123,700	\$0	\$0	1523	67.50	1028	0	0
0708.02	Unknown	No	0.00	\$123,700	\$0	\$0	378	69.05	261	0	0
0709.06	Middle	No	97.31	\$123,700	\$120,372	\$101,183	5211	33.03	1721	1615	1770
0709.07	Middle	No	92.22	\$123,700	\$114,076	\$95,893	5359	40.03	2145	1633	1697
0709.09	Middle	No	99.30	\$123,700	\$122,834	\$103,250	5617	29.25	1643	1833	1882
0709.10	Middle	No	96.66	\$123,700	\$119,568	\$100,506	5141	34.82	1790	1821	1965
0709.11	Moderate	No	78.79	\$123,700	\$97,463	\$81,932	4736	34.12	1616	1243	1603
0709.12	Moderate	No	55.40	\$123,700	\$68,530	\$57,604	3082	39.62	1221	782	875
0710.01	Moderate	No	77.61	\$123,700	\$96,004	\$80,703	5089	36.61	1863	1299	1269
0710.03	Moderate	No	66.52	\$123,700	\$82,285	\$69,167	3797	32.66	1240	1020	1261
0710.06	Middle	No	114.20	\$123,700	\$141,265	\$118,750	5053	32.79	1657	1426	1592
0710.10	Upper	No	133.24	\$123,700	\$164,818	\$138,547	5169	27.86	1440	1543	1865
0710.11	Upper	No	152.30	\$123,700	\$188,395	\$158,365	2943	20.25	596	982	988
0710.12	Moderate	No	78.06	\$123,700	\$96,560	\$81,173	5143	32.16	1654	1568	2140
0710.13	Middle	No	110.71	\$123,700	\$136,948	\$115,114	5201	24.05	1251	1756	1912
0710.14	Upper	No	129.39	\$123,700	\$160,055	\$134,537	4129	24.49	1011	1379	1414
0710.16	Upper	No	168.75	\$123,700	\$208,744	\$175,469	4477	22.29	998	1446	1484
0710.19	Upper	No	156.68	\$123,700	\$193,813	\$162,917	13470	27.78	3742	2675	2727
0710.20	Upper	No	157.99	\$123,700	\$195,434	\$164,276	4274	27.96	1195	1297	1370
0710.21	Middle	No	116.06	\$123,700	\$143,566	\$120,685	4789	34.58	1656	1703	1839
0710.22	Upper	No	129.36	\$123,700	\$160,018	\$134,515	3610	29.47	1064	804	973
0710.23	Upper	No	122.25	\$123,700	\$151,223	\$127,115	5093	34.36	1750	1438	1800
0710.24	Middle	No	118.13	\$123,700	\$146,127	\$122,829	2558	21.97	562	727	961
0710.25	Middle	No	107.99	\$123,700	\$133,584	\$112,292	4104	29.29	1202	1075	1272
0711.01	Middle	No	99.21	\$123,700	\$122,723	\$103,162	3445	7.55	260	1324	1621
0711.02	Upper	No	129.27	\$123,700	\$159,907	\$134,414	4758	10.87	517	1754	1939
0712.07	Middle	No	114.85	\$123,700	\$142,069	\$119,427	8830	20.63	1822	2538	2650



0712.08	Middle	No	96.25	\$123,700	\$119,061	\$100,083	5242	24.86	1303	1757	1862
0712.09	Middle	No	105.07	\$123,700	\$129,972	\$109,255	5938	25.38	1507	1883	1932
0712.10	Middle	No	89.55	\$123,700	\$110,773	\$93,113	5712	32.93	1881	1224	1369
0712.11	Upper	No	139.88	\$123,700	\$173,032	\$145,446	5323	28.48	1516	1267	1442
0713.00	Middle	No	89.40	\$123,700	\$110,588	\$92,962	5520	26.21	1447	1633	2109
0714.00	Middle	No	97.90	\$123,700	\$121,102	\$101,797	8101	23.34	1891	2347	2737

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Last Modified: 08/30/2024 12:00 PM

# **BRANCH CLOSINGS**

Last Two Years

N/A – there have been no branch closing in the past two years.

# BankCherokee

## 2024 Loan to Deposit Ratios (RC 4d/RC 13a)-per FDIC

<b>March 31, 2024</b>	<b>67.57%</b>
<b>June 30, 2024</b>	<b>71.38%</b>
<b>September 30, 2024</b>	<b>68.59%</b>
<b>December 31, 2024</b>	<b>75.54%</b>

Annual Instruction Folder – Item A-g

UBPR – Summary Ratio page  
12/31/2023

### Liquidity

Net Non Core Fund Dep New \$250M

Net Loans & Leases to Assets

Net Loans & Leases to Deposits



-5.92	7.26	15
61.26	66.24	34
66.15	78.09	25

## 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 ( [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda) ). HMDA data for many other financial institutions are also available at this Web site.



## **Home Mortgage Disclosure Act (HMDA) 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. HMDA data for many other financial institutions are also available online. For more information, visit the

Consumer Financial Protection Bureau's Web site  
[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

# A Beginner's Guide to Accessing and Using Home Mortgage Disclosure Act Data



Consumer Financial  
Protection Bureau

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# 1. Purpose

Mortgage lending data reported in accordance with the Home Mortgage Disclosure Act (HMDA), commonly called “HMDA data,” is the largest source of publicly available data on mortgage lending in the United States.

The purpose of this guide is to introduce this data to potential users who have little to no experience with handling and analyzing raw data. This guide covers the basics of what HMDA data are and how to access the data, as well as a step-by-step guide for using HMDA data. The guide will instruct the beginner user how to find and download HMDA data, select subsets and filters for the data, and begin to analyze the HMDA data using pivot tables, grouping data together, and matching data across datasets. For these exercises, you will need a computer with internet access and Microsoft Excel.

The methods described are examples only of how to understand the HMDA data and do not describe all the ways the data can be used and understood. In addition, we caution against drawing legal conclusions from a particular analysis suggested in this guide. Legal compliance may depend on a variety of factors that may not be accounted for in an analysis provided using the methods described here.

## 2. What are HMDA data?

The Home Mortgage Disclosure Act requires financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help show whether lenders are serving the housing needs of their communities; give a range of stakeholders information that helps them make recommendations, decisions and policies; and shed light on lending patterns that could be discriminatory. The CFPB modifies publicly released data to protect applicant and borrower privacy.

HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C.<sup>1</sup> HMDA has been amended by Congress several times since it was enacted, and federal agencies have issued multiple regulatory changes to Regulation C as well. Collectively, the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the CFPB comprise the Federal Financial Institutions Examination Council (FFIEC), a governmental interagency body that facilitates public access to the data.

Over the years, amendments to HMDA and agency rulemakings have changed which financial institutions are required to report, and the data they are required to report under HMDA.

### 2.1 Where to find HMDA data

HMDA data is available at <https://ffiec.cfpb.gov/>. They can be accessed by using:

- The [HMDA Data Browser](#) ; the entire static HMDA dataset or custom datasets and summary tables are available at this site.
- The [Dynamic National Loan Level Dataset](#).

These resources help provide additional background on the HMDA data:

- [HMDA Public Data Fields with Values and Definitions](#) provides an overview of the fields and the content.
- [Public LAR Schema](#) indicates the maximum length of each field.

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<sup>1</sup> 12 C.F.R. Part 1003.

- [HMDA “Getting It Right!” Guide](#) is a comprehensive resource explaining what is included in HMDA data, including the meanings of all fields and variables.

If you experience technical problems in accessing the public HMDA data, you can email [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

## 2.2 Who reports HMDA data

HMDA requires financial institutions<sup>2</sup>, including depository (e.g. banks) and non-depository (e.g. non-bank mortgage companies) institutions, to report HMDA data. However, not every institution that issues or originates a home mortgage is required by HMDA to report its mortgage data.

For example, an institution must have had a home or branch office location in a metropolitan statistical area (MSA) on the preceding December 31st in order to be covered by HMDA’s requirements.<sup>3</sup> In this example, a non-depository financial institution is deemed to have a branch office in an MSA if, in the preceding calendar year, it received applications for, originated, or purchased five or more HMDA-reportable loans related to property located in that MSA, even if it does not have an office in that MSA.<sup>4</sup>

Similarly, the depository or non-depository institution must have originated at least 100 closed-end mortgage loans in each of the two preceding calendar years or have originated at least 200 open-end lines of credit in each of the two preceding calendar years in order to be covered by HMDA’s reporting requirements.

Other institutional coverage rules apply. A chart summarizing HMDA institutional coverage is available [here](#). In addition, for those institutions that are covered, only loans that meet Regulation C’s transactional coverage requirements must be reported.<sup>5</sup> A chart summarizing HMDA transactional coverage is found [here](#).

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<sup>2</sup> Regulation C defines “financial institutions” at [12 CFR § 1003.2\(g\)](#).

<sup>3</sup> 12 CFR 1003.2(g)(1)(ii).

<sup>4</sup> 12 CFR 1003.2(c)(2).

<sup>5</sup> Regulation C’s transactional coverage criteria is generally found within the definition of “Covered Loan,” located at 12 CFR 1003.2(e) and the associated commentary.

## 2.3 HMDA data points

Financial institutions subject to HMDA’s requirements report up to 110 different data points for each mortgage application they receive. Collectively, the data points for each application are referred to as a “loan/application register” or “LAR.” Among the data points are loan type, loan purpose, demographic information of the borrower or co-borrowers including race, ethnicity, sex and age, the location of the dwelling, the action the financial institution took on the application, the loan amount, the interest rate, any points and fees charged in connection with the loan, and the property value.

For some transactions, a certain data point may not be applicable. For example, if a borrower withdrew a mortgage application before the institution made a credit decision, the institution would report the code for “not applicable” for the interest rate data point. HMDA also provides that certain financial institutions may be eligible for partial exemptions for certain transactions. If a financial institution is eligible for a partial exemption for a specific transaction, then the financial institution is not required to collect, record, or report certain data points for the transaction.

## 2.4 Public access to HMDA data

Financial institutions are required to submit annual HMDA LAR in electronic format by March 1 of the year following the calendar year for which the data are collected.<sup>6</sup> The CFPB releases the data to the public on or before March 31 following data collection.

In order to protect borrower and applicant privacy, the publicly-released data exclude or modify several data points reported by financial institutions, such as the universal loan identifier, the date the application was received or the date shown on the application form, the address of the property, the credit score or scores relied on in making the credit decision, and applicant borrower or ethnicity free-form text field.<sup>7</sup>

---

<sup>6</sup> 12 CFR 1003.5(a)(1)(i).

<sup>7</sup> CFPB, Disclosure of Loan-Level HMDA Data, 84 FR 649 (Jan. 31, 2019). Note that the above is not a comprehensive list of excluded data points.

# 3. Step-by-Step Guide

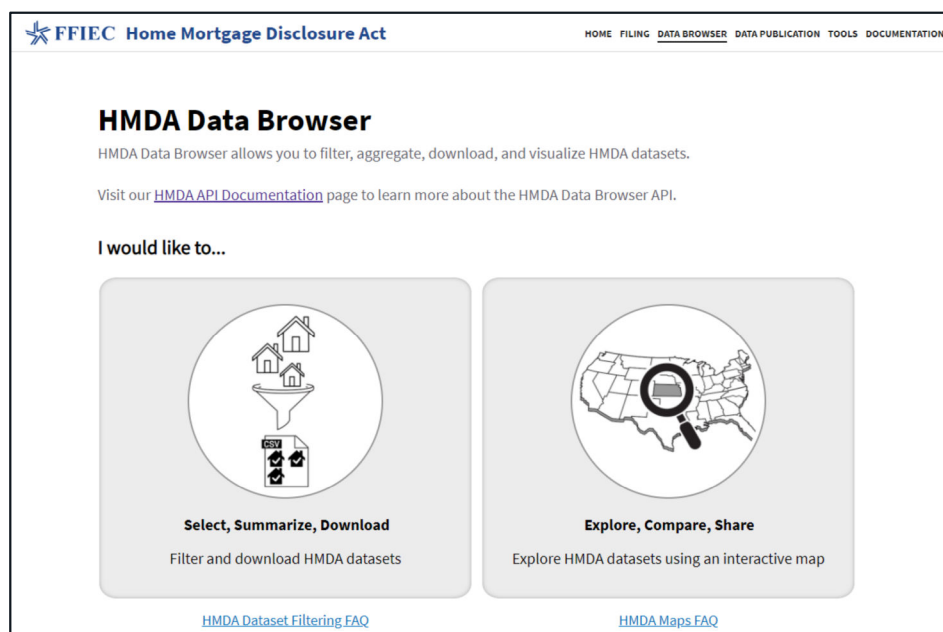
Below is a sample exercise to explain how to find, download, and begin to analyze available HMDA data. You'll need access to the internet and Microsoft Excel to follow this example.

In this exercise, we will use HMDA data to find out how many applications HMDA reporters in Birmingham, Alabama received from minority neighborhoods. For the purpose of this exercise, a minority neighborhood is a census tract where at least 50% of the residents are identified by the U.S. Census Bureau as a racial or ethnic minority (i.e., Black or African American, Hispanic, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, or some other race)

## 3.1 Using the Data Browser to filter and download a dataset

STEP 1: Go online and find the [HMDA Data Browser](https://ffiec.cfpb.gov/data-browser/) at <https://ffiec.cfpb.gov/data-browser/>.

STEP 2: Click “Select, Summarize, Download”



STEP 3: Select the year for which you want HMDA data. For our example, click 2020.

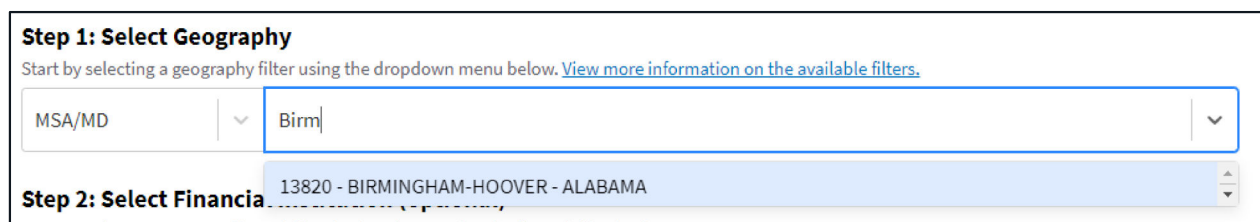


Select a year

**2020** 2019 2018

**Step 1: Select Geography**

STEP 4: Select a Geography, by State, County, Metropolitan Statistical Area/Metropolitan Division (MSA/MD), or Nationwide. For our example, select “MSA/MD” and start typing “Birmingham,” and you will see the Birmingham-Hoover-Alabama MSA appear for selection.



**Step 1: Select Geography**

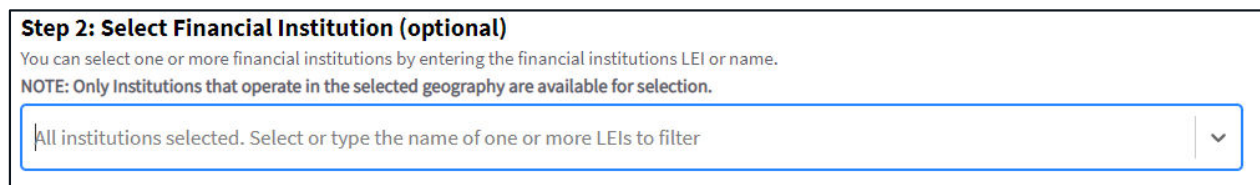
Start by selecting a geography filter using the dropdown menu below. [View more information on the available filters.](#)

MSA/MD ▼ Birm ▼

13820 - BIRMINGHAM-HOOVER - ALABAMA

**Step 2: Select Financial Institution**

STEP 5: Select one or more financial institutions, or leave it blank to see all financial institutions that reported HMDA Data in that geography. For our example, leave this blank.



**Step 2: Select Financial Institution (optional)**

You can select one or more financial institutions by entering the financial institutions LEI or name.

NOTE: Only institutions that operate in the selected geography are available for selection.

All institutions selected. Select or type the name of one or more LEIs to filter ▼

STEP 6: Select any filters. The filters you apply will directly affect the results you receive. When selecting which filters to apply, you may consider:

- Am I interested only in originated loans? Or all applications? Or all HMDA records including preapprovals and post-origination secondary market loan purchases? The Action Taken filter will be helpful if these are concerns.
- Am I focused only on conventional loans? Or Federal Housing Administration (FHA), Department of Veterans Affairs (VA), or Rural Housing Service (RHS) loans? Find the Loan Type filter if these questions are important to your analysis.

- Am I interested in HMDA records only for purchasing a home? Or refinancing, home improvement loans, or loans for other purposes? The Loan Purpose filter is helpful here.
- Do I want to analyze only manufactured housing in my analysis? Find the Construction Method filter for this.

For our example, both “Action Taken” and “Loan Purpose” filters are selected.

Selections for each filter will appear. For our example, under the Action Taken column, select Loan Originated, Application approved by not accepted, Application denied, Application withdrawn by applicant, and File closed for incompleteness. Under the Loan Purpose column, select Home Purchase.

**Step 3: Select a filter (optional)**  
Narrow down your selection by filtering on up to two [popular variables](#)

Remove a variable to select another

Action Taken

Loan Purpose

**Action Taken**  
☒ 1 - Loan Originated  
☒ 2 - Application approved but not accepted  
☒ 3 - Application denied  
☒ 4 - Application withdrawn by applicant  
☒ 5 - File closed for incompleteness  
☐ 6 - Purchased loan  
☐ 7 - Preapproval request denied  
☐ 8 - Preapproval request approved but not accepted

**Loan Purpose**  
☒ 1 - Home Purchase  
☐ 2 - Home Improvement  
☐ 31 - Refinancing  
☐ 32 - Cash Out Refinancing  
☐ 4 - Other Purpose  
☐ 5 - Not Applicable

Download Dataset

View Summary Table



STEP 7: Click “View Summary Table” to see a summary of the data you are about to download. Make sure that the total record count does not exceed Excel’s capacity (which is normally a few hundred thousand records). Beyond this number, you will need other software to download and analyze the data. Here is the summary that will appear, based on the choices you made thus far:

### Data Summary

**MSA/MD:**  
13820 - BIRMINGHAM-HOOVER

**Action Taken:**  
Loan Originated  
Application approved but not accepted  
Application denied  
Application withdrawn by applicant  
File closed for incompleteness

**Loan Purpose:**  
Home Purchase

Selected Variables	# of Records	\$ Amount
Loan Originated, Home Purchase	19,165	4,606,665,000
Application approved but not accepted, Home Purchase	776	140,520,000
Application denied, Home Purchase	2,961	437,135,000
Application withdrawn by applicant, Home Purchase	4,086	935,810,000
File closed for incompleteness, Home Purchase	1,012	132,710,000

The filtered data contains **28,000** rows, each with all 99 public data fields.

Download Dataset

STEP 8: Next, you can click the “Download Dataset” button to download the dataset to conduct further analysis. The default download is into a comma separated values (CSV) file that can be opened and used in Excel and similar types of software. Note that it may take a few minutes to download the file.

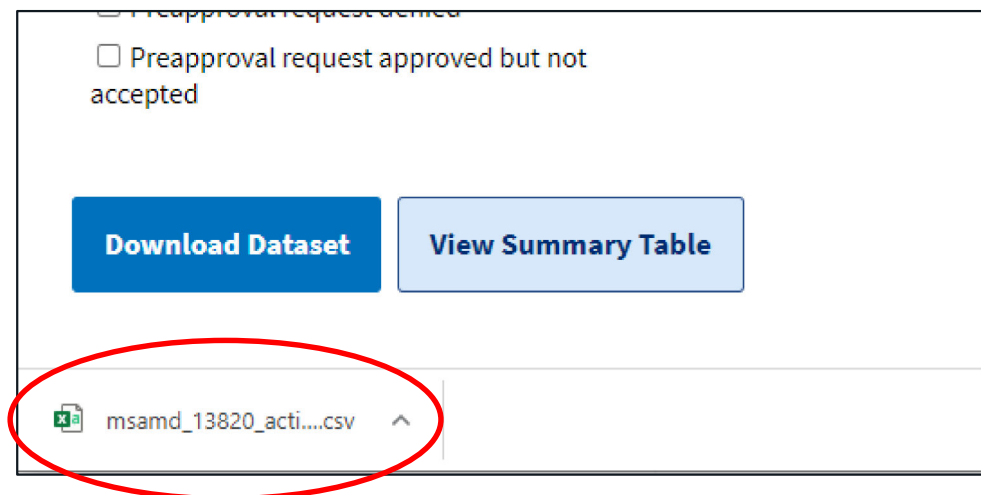
The filtered data contains **28,000** rows, each with all 99 public data fields.

Download Dataset

## 3.2 Using Excel to understand your data: Introduction to pivot tables

One way to work with large amounts of HMDA data in a manageable way is with “pivot tables” in Microsoft Excel. There are many online resources to learn how to use Excel, including [free tutorial videos](#).

STEP 1: Open the CSV file you just downloaded by clicking on Excel file that appears in the lower left hand of your screen after you click the “Download Dataset” button.



An Excel file should open that looks like this<sup>8</sup>:

AutoSave

msamd\_13820\_actions\_taken\_1-2-3-4-5\_loan\_purposes\_1 - Excel

Ryan, Hallie (CFPB)

FileHomeInsertPage LayoutFormulasDataReviewViewHelpAcrobat

ShareComments

Paste

Clipboard

Calibri11A<sup>+</sup>A<sup>-</sup>

BBIU

Font

Alignment

General

Conditional Formatting

Format as Table

Cell Styles

Insert

Delete

Format

Cells

Σ

Sort & Find & Filter

Editing

A1

activity\_year

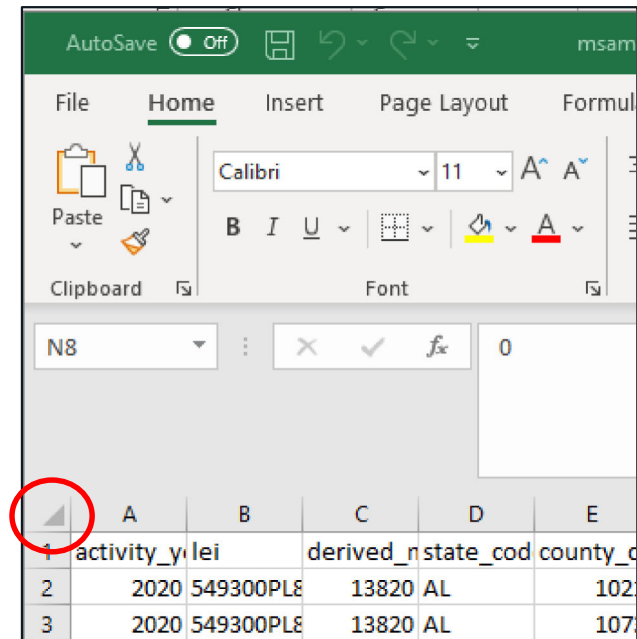
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
1	activity_year	derived_state_cod	county_cc	census_tr	conformir	derived_l	derived_c	derived_e	derived_r	derived_s	action_tak	purchaser	preapprov	loan_type	lo		
2	2020	549300PL	13820	AL	1021	1.02E+09	C	FSA/RHS:f	Single Fan Not Hispa White	Female	4	0	2	4			
3	2020	549300PL	13820	AL	1073	1.07E+09	C	FHA:First	Single Fan Not Hispa White	Female	4	0	2	2			
4	2020	549300PL	13820	AL	1117	1.12E+09	C	Conventic	Single Fan Not Hispa Asian	Female	3	0	2	1			
5	2020	549300PL	13820	AL	1117	1.12E+09	C	FHA:First	Single Fan Not Hispa Joint	Joint	1	2	2	2			
6	2020	549300PL	13820	AL	1021	1.02E+09	C	Conventic	Single Fan Not Hispa White	Male	4	0	2	1			
7	2020	549300PL	13820	AL	1073	1.07E+09	C	FHA:First	Single Fan Hispanic c White	Male	1	71	2	2			
8	2020	549300PL	13820	AL	1117	1.12E+09	C	Conventic	Single Fan Not Hispa White	Male	1	0	2	1			
9	2020	549300PL	13820	AL	1021	1.02E+09	C	Conventic	Single Fan Not Hispa White	Male	1	1	2	1			
10	2020	549300PL	13820	AL	1021	1.02E+09	C	FSA/RHS:f	Single Fan Not Hispa White	Joint	1	71	2	4			
11	2020	549300PL	13820	AL	1073	1.07E+09	C	FHA:First	Single Fan Not Hispa White	Female	4	0	2	2			
12	2020	549300WC	13820	AL	1007	1.01E+09	C	Conventic	Single Fan Not Hispa White	Male	1	0	2	1			
13	2020	549300WC	13820	AL	1073	1.07E+09	C	Conventic	Single Fan Not Hispa White	Male	1	0	2	1			
14	2020	549300WC	13820	AL	1073	1.07E+09	C	Conventic	Single Fan Not Hispa White	Male	1	0	2	1			
15	2020	549300WC	13820	AL	1117	1.12E+09	NC	Conventic	Single Fan Not Hispa White	Male	1	0	2	1			
16	2020	549300WC	13820	AL	1007	1.01E+09	C	Conventic	Single Fan Not Hispa White	Joint	1	0	2	1			
17	2020	549300WC	13820	AL	1073	1.07E+09	C	Conventic	Single Fan Not Hispa White	Joint	1	0	2	1			
18	2020	549300WC	13820	AL	1007	1.01E+09	C	Conventic	Single Fan Not Hispa White	Male	1	0	2	1			
19	2020	549300WC	13820	AL	1117	1.12E+09	C	Conventic	Single Fan Not Hispa Race Not J	Joint	1	0	2	1			
20	2020	549300WC	13820	AL	1073	1.07E+09	C	Conventic	Single Fan Not Hispa White	Female	1	0	2	1			
21	2020	549300WC	13820	AL	1073	1.07E+09	C	Conventic	Single Fan Not Hispa Black or A	Male	1	0	2	1			

msamd\_13820\_actions\_taken\_1-2-3

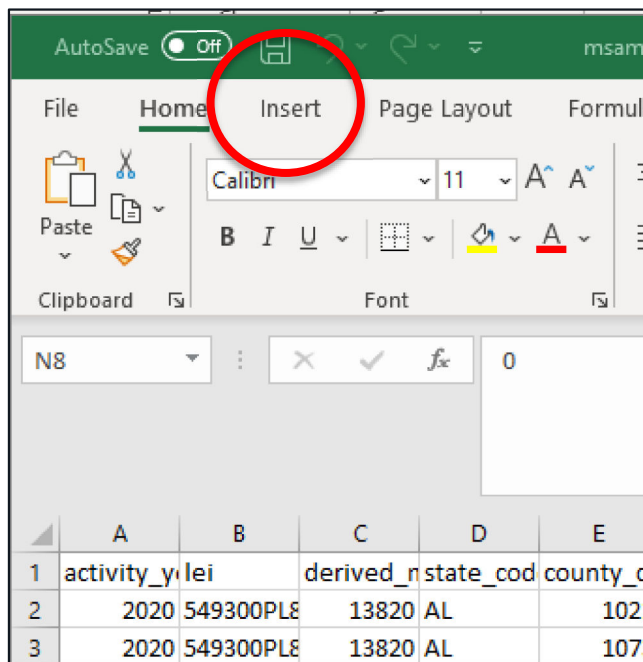
Ready

<sup>8</sup> Note that different versions of Microsoft Excel may look slightly different from the images in this guide.

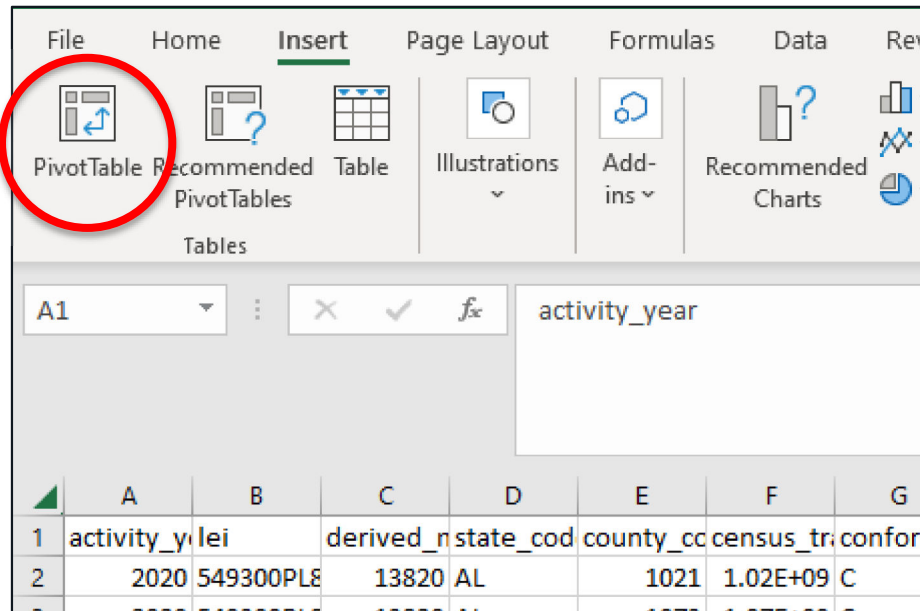
STEP 2: Click on the triangle in the upper left-hand corner of the table. This will select all of the data in the file.



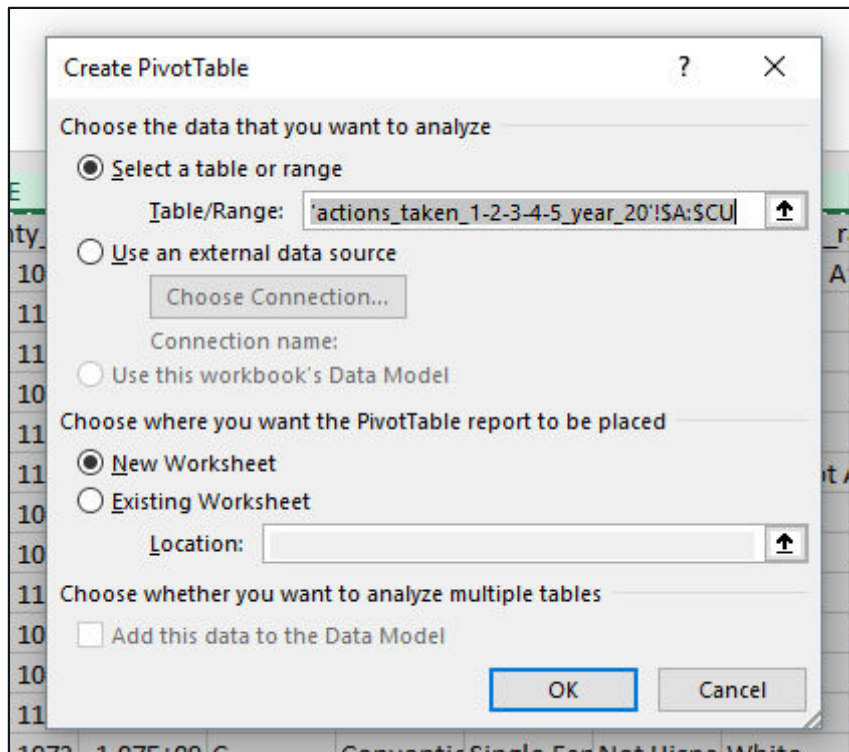
STEP 3: Click "Insert"



STEP 4: Click “Pivot Table.”

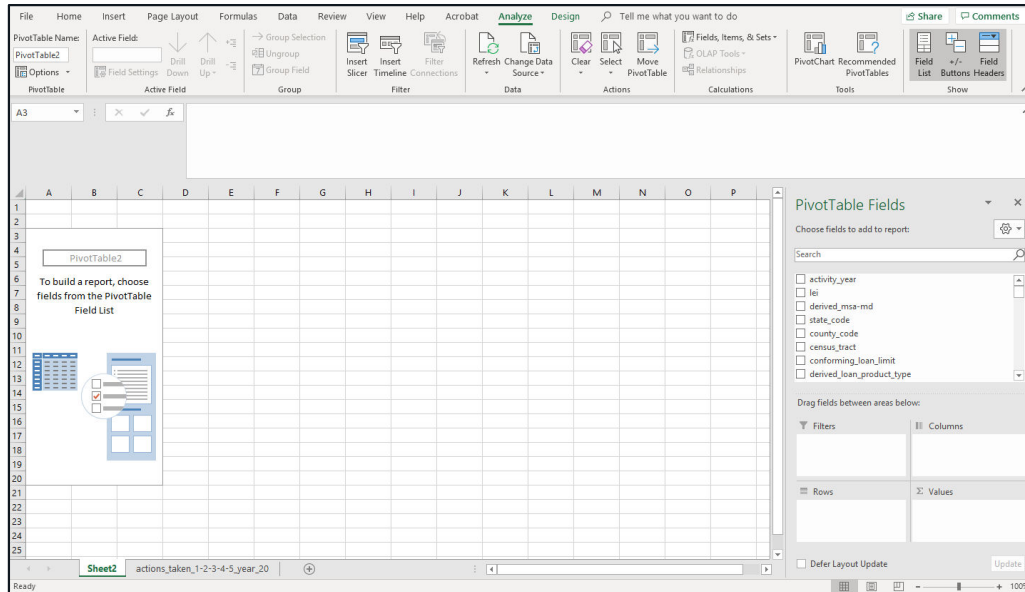


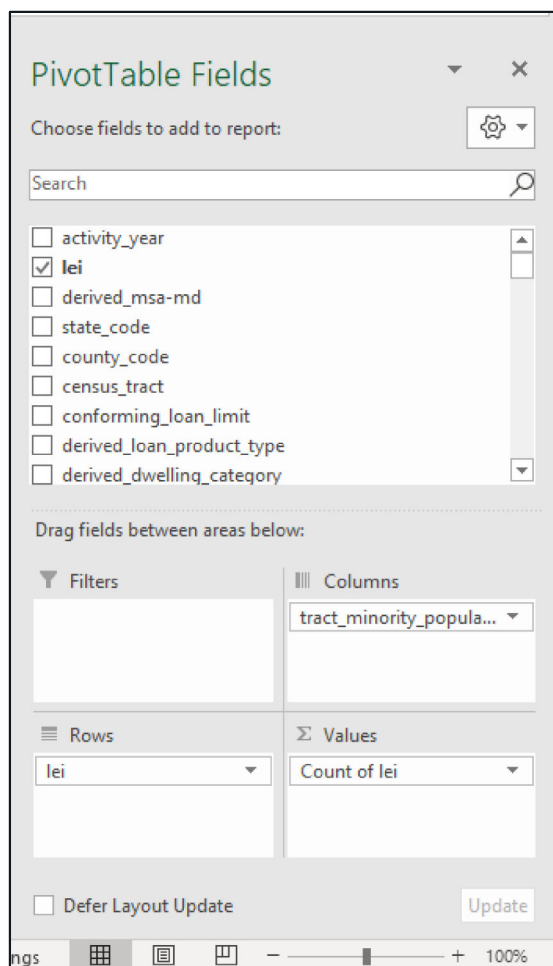
You will see a dialog box pop up:



If you are new to using pivot tables, use all of the pre-selected default settings and click “OK.” With experience, you may want to consider changing some of these settings.

The pivot table will open in a new tab and will look like this:





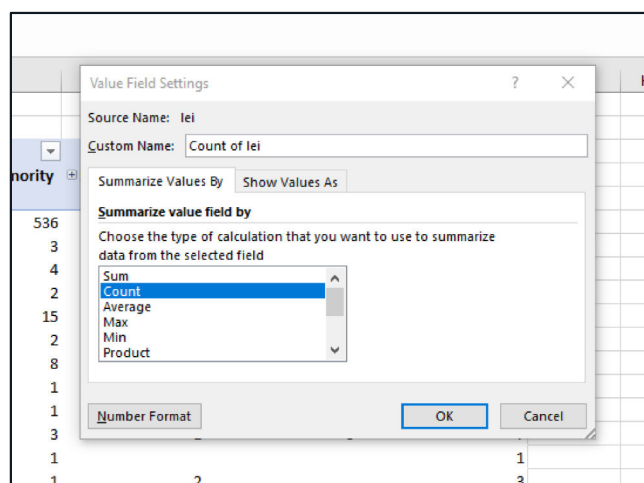
STEP 5: Using the PivotTable Fields section appearing along the right side of your screen, select and drag the fields you want into the rows, columns, and values section to see summary tables of your dataset.

For this example, we want to determine the number of applications that each lender in the Birmingham MSA received from minority neighborhoods. To do so, you will need the unique identifier for each financial institution—called the Legal Entity Identifier (LEI). To add it, click on the “lel” field and drag into the “Rows” box below.

To find whether an application came from a minority census tract, select the “tract\_minority\_pop\_percent” field and drag that in the “Columns” box.

Finally, you will need to select the “Values” you want displayed in the pivot table. Here, we are going to select LEI because each application will have that value. Click and drag “lel” to the Values box.

The Custom Name should pre-populate with “Count of lel” (as in the photo immediately above) but if it displays something different, click on the small down arrow to the right and select “Value Field Settings.” A box will appear. Select “Count” from the list of options and click “OK.”





## 3.3 Grouping in Excel

At this point, you should see a table something like the one below. Each column represents a census tract identified with its percentage of minority residents. Each row represents a mortgage lender who reported loans for the Birmingham MSA. The values in the table represent how many applications were received and loans were originated in each census tract by each lender.

The screenshot shows an Excel PivotTable with the following structure:

Count of lei	0	0.52	1.62	2.06	2.1	2.11	2.23	2.64	2.75	2.77	2.84	2.97	3.01	3.08	3.29	3.65	4	4.13	4.54	4.86	5.23	5.38	5.4
01J45O3XTWZFP38209					3	1				3		2		1	5			1		1		5	1
207ALC1P1YM00VDV0K75													1										
213800QAI2VH5YM6310														1									
213800XR2TCBQJ5F1X93																							
2549000VVQ9NNW01Q23										1				1									
25490018IFQOT83Q7H49																							
2549003A9J70FMQ48Y25																							
2549003K48UGTW6K031						1																	
25490049RRVB856CG210																							
2549005Q4HZ55QX7YC64																							
2549007JQKHU8KQ0FC19																							
2549008PQJ4J5Z32R114						1																	
2549008SGDIASSJGSR05										1													
2549008W3O3PXW90U35																							
25490092DWD0J002J62						1																	
2549009IIR21WKPEE762																							
2549009UITWIC4FV7F43												2											
2549009X2AG1P20YAJ63																							
254900AD895KKZTSFT42																							
254900ARLSFDX2OOH702																							
254900E6AIE4Z8YQM970																							

To better visualize the data, you can group data together in Excel. In this example, we will group the “tract minority population” columns to analyze whether loan applications are coming from low minority neighborhoods (0-49% minority), majority minority neighborhoods (50-79% minority), or high minority neighborhoods (80-100% minority).

STEP 1: Select all of the values that you want to group together. In this case, for the first group that includes census tracts for what we are calling low minority neighborhoods (meaning 0-49% minority), click and drag your cursor on the values in the “Row Labels” rows from 0 all the way up to (but not including) 50. Right click on the selected group, and select “Group.”

	A	B	C	D	E	F	G	H	I	J	K	L	M
1													
2													
3	Count of lei	Column Labels											
4	Row Labels	0	1.62	2.06	2.1	2.11	2.23	2.64	2.75	2.77	2.97	3.01	3.0
5	01J4SO3XTWZF4PP38209						1	1	3		3	2	4
6	1IE8VN30JCEQV1H4R804												1
7	207ALC1P1YM0OVDV0K75												
8	213800QUAI2VH5YM6310												

A new row will appear with a place to name that group.

	A	B	C	D	E	F	G	H	I
1									
2									
3	Count of lei	Column Labels							
4		Group1							
5	Row Labels	0	0.52	1.62	2.06	2.1	2.11	2.23	2.64
6	01J4SO3XTWZF4PP38209					3	1		3
7	207ALC1P1YM0OVDV0K75								
8	213800QUAI2VH5YM6310								
9	213800XR2TCBQJSF1X93								
10	2549000VVDQ9NNW01Q23								1
11	25490018IFQOT83Q7H49								
12	2549003A9J70FMO48Y25								
13	2549003K48UGTWEK6031					1			

Click on the cell that says “Group1” and insert your new group name. You may want to refer to it as “0-49% Minority.” Click on the minus sign to collapse the table and consolidate all of the values that you just grouped together into the new “0-49% Minority” column.

	A	B	C
1			
2			
3	Count of lei	Column Labels	
4		0-49% Minority	
5	Row Labels	0	1.62 2
6	01J4SO3XTWZF4PP38209		
7	1IE8VN30JCEQV1H4R804		

STEP 2: Repeat this step with the other minority groupings for 50-79% and 80-100%. This will result in a list of each financial institution (by LEI) and the number of applications they received from minority neighborhoods.

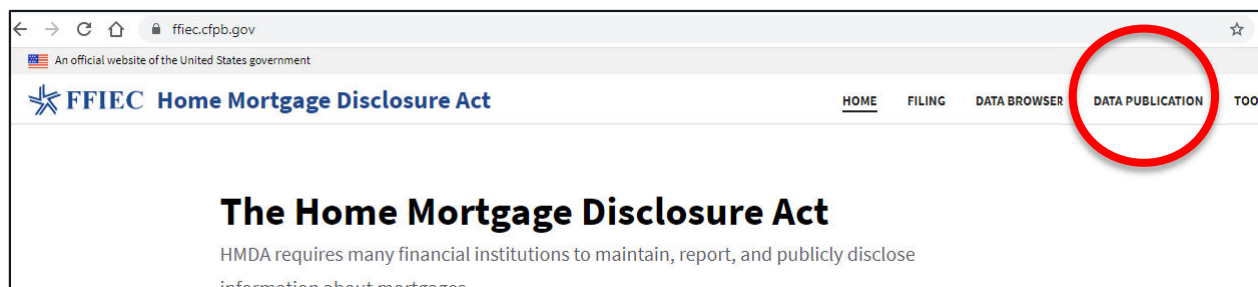
	A	B	C	D	E	F
1						
2						
3	Count of lei	Column Labels				
4		+ 0-49% Minority + 50-79% Minority + 80-100% Minority + (blank) Grand Total				
5	Row Labels					
6	01J4SO3XTWZF4PP38209	368	19	1		388
7	207ALC1P1YM0OVDV0K75	2		2		4
8	213800QUAI2VH5YM6310	8	4	2		14
9	213800XR2TCBQJSF1X93	30				30
10	2549000VVDQ9NNW01Q23	4	1			5
11	25490018IFQOT83Q7H49	3		1		4
12	2549003A9J70FMO48Y25	6				6
13	2549003K48UGTWEK6O31	4	2	3		9
14	25490049RRVB8S6CG210			1		1

However, the HMDA data only have the legal entity identifier (LEI), not the institution name.

## 3.4 Using the VLOOKUP function in Excel to match different datasets

In order to see the names of all the institutions, you may use the VLOOKUP function, which matches data in your dataset with another.

STEP 1: First, you need to find the dataset with institution names that you want to use to match to the LEI in your spreadsheet. This can be found in the HMDA transmittal sheet. Go back to <https://ffiec.cfbp.gov/> and select “Data Publication.”



Then select “Snapshot National Loan-Level Dataset.”

An official website of the United States government

**FFIEC Home Mortgage Disclosure Act**

HOME FILING DATA BROWSER DATA PUBLICATION

## HMDA Data Publication

The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity. The data and reports can be used along with the [Census](#) demographic information for data analysis purposes. Available below are the data and reports for HMDA data collected in or after 2017. For HMDA data and reports for prior years, visit <https://www.ffiec.gov/hmda/hmdaproducts.htm>.

**[Modified Loan/Application Register \(LAR\)](#)**

The modified LAR provides loan-level data for an individual financial institution, as modified by the Bureau to protect applicant and borrower privacy.

**[Disclosure Reports](#)**

These reports summarize lending activity for individual institutions, both nationwide and by MSA/MD.

**[MSA/MD Aggregate Reports](#)**

These reports summarize lending activity by MSA/MD.

**[National Aggregate Reports](#)**

These reports summarize nationwide lending activity. They indicate the number and dollar amounts of loans

**[Snapshot National Loan-Level Dataset](#)**

The snapshot files contain the national HMDA datasets as of a fixed date for all HMDA reporting institutions. The files are modified by the Bureau to protect applicant and borrower privacy.

**[Dynamic National Loan-Level Dataset](#)**

The dynamic files contain the national HMDA datasets, modified by the Bureau to protect applicant and borrower privacy.

Select the year (and make sure that you are using HMDA data from the same year). For our example, click “2020.”

## Snapshot National Loan Level Dataset

The snapshot files contain the national HMDA datasets as of May 3, 2021 for all HMDA reporters, as modified by the Bureau to protect applicant and borrower privacy. The snapshot files are available to download in both .csv and pipe delimited text file formats.

Use caution when analyzing loan amount and income, which do not have an upper limit and may contain outliers.

Select a year

2020

2019

2018

2017

### 2020 Datasets

- Loan/Application Records (LAR)
  - [CSV](#) - Updated: Wed Jun 16 2021
  - [Pipe Delimited](#) - Updated: Wed Jun 16 2021
- Transmittal Sheet Records (TS)
  - [CSV](#) - Updated: Thu Jul 01 2021
  - [Pipe Delimited](#) - Updated: Thu Jul 01 2021
- Reporter Panel
  - [CSV](#) - Updated: Wed Jun 23 2021

### 2020 File Specifications

- [Public LAR Schema](#)
- [Public Transmittal Sheet Schema](#)
- [Public Panel Schema](#)
- [Public HMDA Data Fields with Values and Definitions](#)
- [Public Panel Values and Definitions](#)
- [ARID2017 to LEI Reference Table Schema](#)

Select the Transmittal Sheet (TS) CSV file to download.

Select a year

2020


2019

2018

2017

### 2020 Datasets

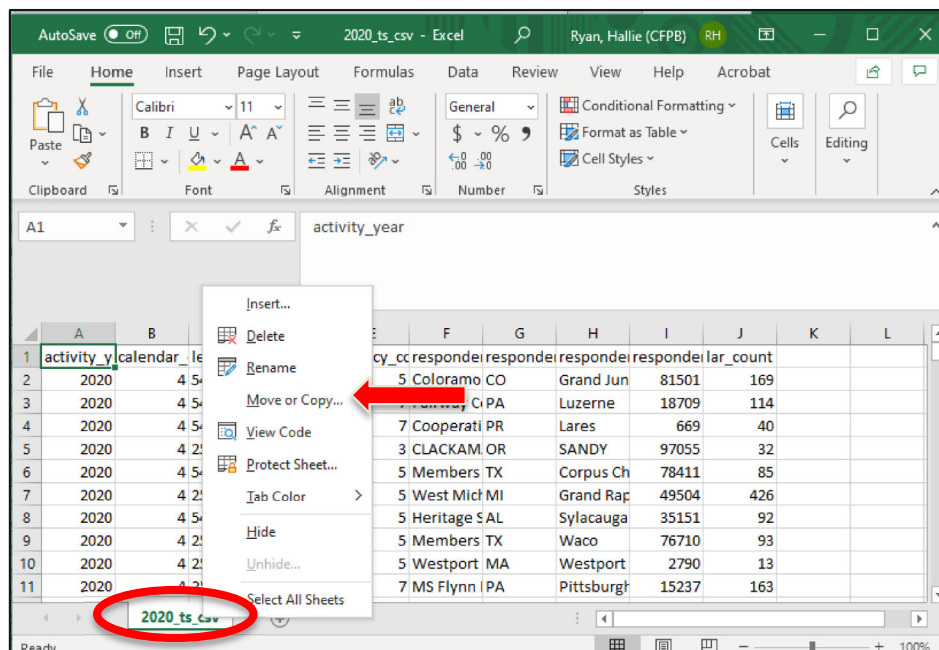
- Loan/Application Records (LAR)
  - [CSV](#) - Updated: Wed Jun 16 2021
  - [Pipe Delimited](#) - Updated: Wed Jun 16 2021
- Transmittal Sheet Records (TS)
  - [CSV](#) - Updated: Thu Jul 01 2021
  - [Pipe Delimited](#) - Updated: Thu Jul 01 2021
- Reporter Panel
  - [CSV](#) - Updated: Wed Jun 23 2021

 2020\_public\_ts\_csv....zip

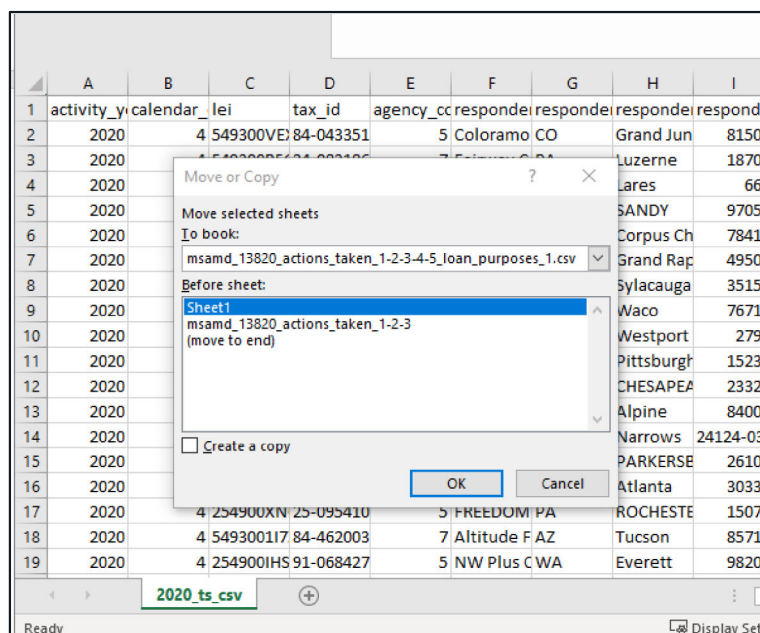
This file will download into a zip file. Open and unzip the file.

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STEP 2: Move the new file into the original file you used to build your pivot table as a new tab. Do that by right clicking on the tab at the bottom of the spreadsheet labeled “2020\_ts\_csv.” Then click “Move or Copy.”



For the top box, you want to move the selected sheet to book “msamd\_13820 ...” For the “Before sheet” box, it does not matter where you move it to as long as you can keep track of the sheets, but for ease, choose “move to end.” Click “OK.”





STEP 3: In the original data sheet, called “msamd\_13820 ...”, insert a blank column where you want to add the name of the financial institution. Right click on the column, select “Insert Column.”

	A	B	C	D	E	F
1	activity_y	lei	Institution Name	derived_n	state_cod	county_
2	2020	549300PL8ER6H23P0Z91		13820	AL	10
3	2020	549300PL8ER6H23P0Z91		13820	AL	10
4	2020	549300PL8ER6H23P0Z91		13820	AL	11
5	2020	549300PL8ER6H23P0Z91		13820	AL	11
6	2020	549300PL8ER6H23P0Z91		13820	AL	10
7	2020	549300PL8ER6H23P0Z91		13820	AL	10
8	2020	549300PL8ER6H23P0Z91		13820	AL	11
9	2020	549300PL8ER6H23P0Z91		13820	AL	10
10	2020	549300PL8ER6H23P0Z91		13820	AL	10

STEP 4: Name the column (e.g., “Institution Name”).

STEP 5: Begin typing the VLOOKUP statement (=VLOOKUP) in the first empty cell below the column header.

	A	B	C	D
1	activity_y	lei	Institution Name	derived_n
2	2020	549300AG64NHILB7ZP05	=VLOOKUP(	13820
3	2020	549300AG64NHILB7ZP05	VLOOKUP(lookup_value, table_array, co	
4	2020	549300AG64NHILB7ZP05		13820

When you enter the formula into Excel, you will need to include four parts:

1. Lookup value (what field are you using to match between the datasets)
2. Table array (where should Excel look in order to find the new data)
3. Column index number (which column should the new data come from)
4. Range lookup (you can just write “false” here until you get more advanced with Excel)

STEP 6: Select as the lookup value the “lei” (Legal Entity Identifier) by simply clicking on the B2 cell (or by typing “B2”). Type a comma and a space.



	A	B	C	D	E
1	activity_yr	lei	Institution Name	derived_n	state_co
2	2020	549300AG64NHILB7ZP05	=VLOOKUP(B2	13820	AL
3	2020	549300AG64NHILB7ZP05	VLOOKUP(lookup_value, table_array, col_index_n		
4	2020	549300AG64NHILB7ZP05		13820	AL

STEP 7: Select the Table Array – Navigate to the “2020\_ts\_csv” sheet and select the columns where Excel should be matching the LEI and the institution’s name. For our example, select four columns, from “lei” to “respondent\_name,” by clicking on the “C” and drag your cursor to “F.” Type a comma and a space.

C1		:	X	✓	<i>f<sub>x</sub></i>	=VLOOKUP('2020_ts_csv'!C:F	
			1	2	3	4	
	A	B	C	D	E	F	G
1	activity_yr	calendar_yr	lei	tax_id	agency_cc	responder_name	responder_id
2	2020	4	549300VE	84-043351	5	Colorado	CO
3	2020	4	549300B5	24-083186	VLOOKUP(lookup_value, table_array		

STEP 8: Now add the column of those selected where the name can be found, in this case column 4 by typing “4”. Type a comma and a space.

For the last part of the VLOOKUP, just type “FALSE.” Your complete command should read: =VLOOKUP(B2, '2020\_ts\_csv'!C:F, 4, FALSE).

	A	B	C	D	E
1	activity_yr	lei	Institution Name	derived_n	state_cod
2	2020	549300AG64NHILB7ZP05	=VLOOKUP(B2, '2020_ts_csv'!C:F, 4, FALSE)		
3	2020	549300AG64NHILB7ZP05		13820	AL
4	2020	549300AG64NHILB7ZP05		13820	AL
5	2020	549300AG64NHILB7ZP05		13820	AL

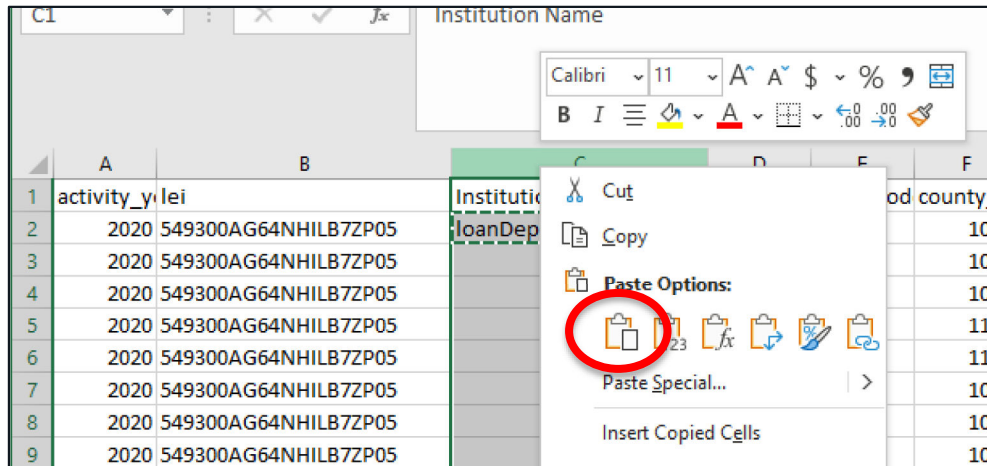
Hit enter to submit the formula and you will be able to see the matched entity name.

	A	B	C	D	E
1	activity_yr	lei	Institution Name	derived_n	state_cod
2	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	13820	AL
3	2020	549300AG64NHILB7ZP05		13820	AL
4	2020	549300AG64NHILB7ZP05		13820	AL
5	2020	549300AG64NHILB7ZP05		13820	AL

STEP 9: Paste the formula into the entire column to match all names. Right click on the cell with the formula (cell C2) and select “Copy” (note: you can also copy by typing Ctrl + C)

	A	B	C	D	E	F	G
1	activity_yr	lei	Institution Name	derived_n	state_cod		
2	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	13820	AL	1073	1.07E
3	2020	549300AG64NHILB7ZP05				1073	1.07E
4	2020	549300AG64NHILB7ZP05				1073	1.07E
5	2020	549300AG64NHILB7ZP05				1115	1.12E
6	2020	549300AG64NHILB7ZP05				1115	1.12E
7	2020	549300AG64NHILB7ZP05				1073	1.07E
8	2020	549300AG64NHILB7ZP05				1073	1.07E

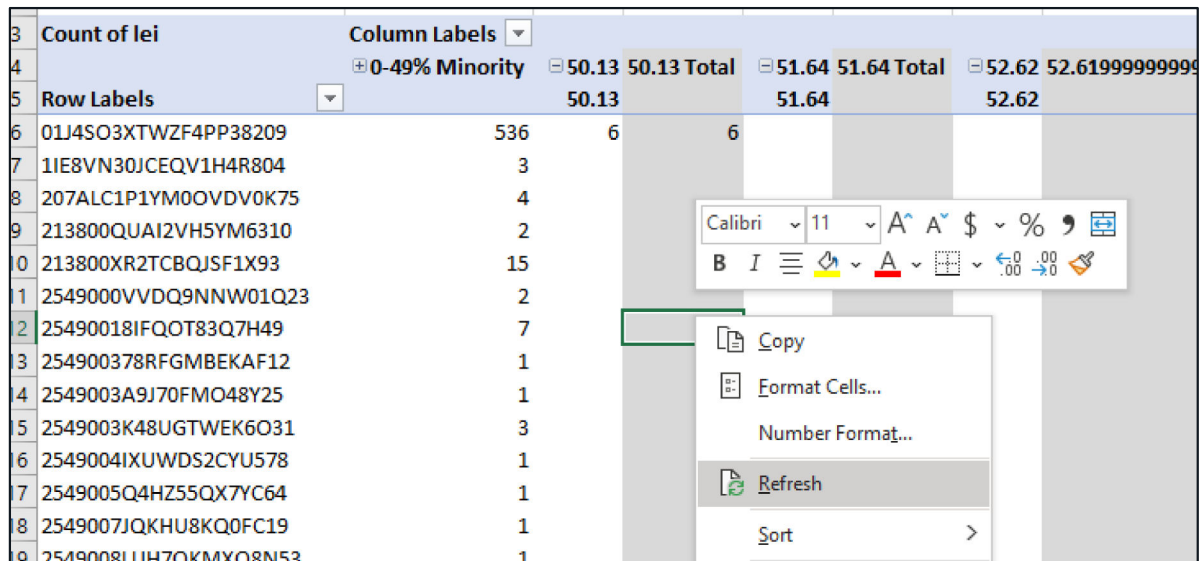
Then right click on the column header “C” and select the Paste icon.



You should now have the name of the institution in column C.

	A	B	C	D
1	activity_y	lei	respondent_name	
2	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
3	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
4	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
5	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
6	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
7	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
8	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
9	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
10	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
11	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
12	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
13	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
14	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1
15	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	1

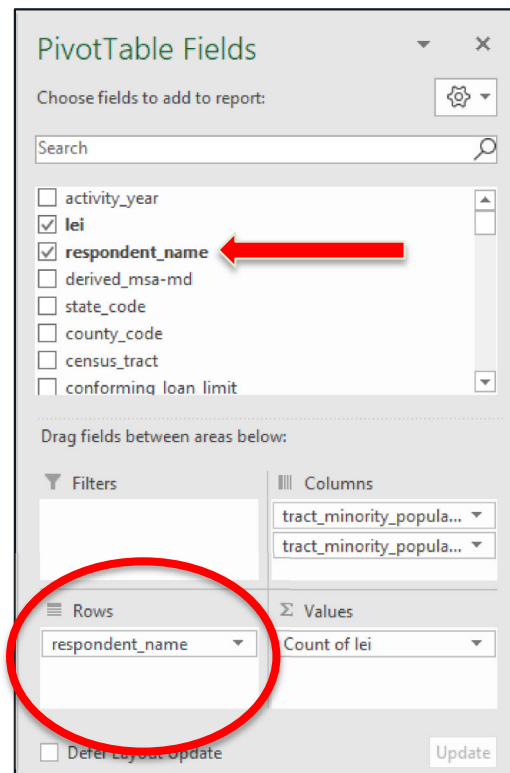
STEP 10: To update your pivot table so that the names of the institutions appear in place of the LEIs, go to the pivot table sheet (here called “Sheet1”). Right click anywhere on the table and select “Refresh.”

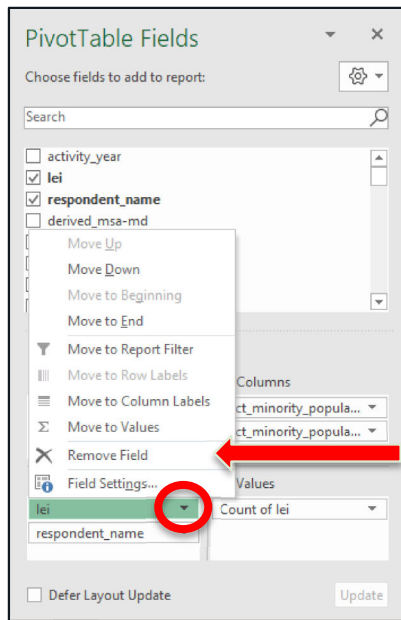


The screenshot shows an Excel pivot table on 'Sheet1'. The pivot table has 'Count of lei' as the value field, '0-49% Minority' as the column label, and 'Row Labels' as the row label. The data is organized by LEI (Loan Establishment Identifier) and includes columns for '50.13', '50.13 Total', '51.64', '51.64 Total', and '52.62'. A right-click context menu is open over the table, showing options like 'Copy', 'Format Cells...', 'Number Format...', 'Refresh', and 'Sort'. The 'Refresh' option is highlighted.

Count of lei	0-49% Minority	50.13	50.13 Total	51.64	51.64 Total	52.62	52.61999999999999
01J4SO3XTWZF4PP38209	536	6	6				
11E8VN30JCEQV1H4R804	3						
207ALC1P1YM0OVDV0K75	4						
213800QUAI2VH5YM6310	2						
213800XR2TCBQJSF1X93	15						
2549000VVDQ9NNW01Q23	2						
25490018IFQOT83Q7H49	7						
254900378RFGMBEKA12	1						
2549003A9J70FMO48Y25	1						
2549003K48UGTWK6031	3						
2549004IXUWDS2CYU578	1						
2549005Q4HZ55QX7YC64	1						
2549007JQKHU8KQ0FC19	1						
2549008L1UH7QKMYQ8N53	1						

STEP 11: Click on your new “name” field (called “respondent\_name”) and drag it to the “Rows” box to replace the LEI with the institution names.





You may need to click on the small black arrow next to “lel” in the Rows box and select “Remove field” in order to remove the “lel.”

Your final pivot table should look something like the below.

This table may be more user-friendly than the one downloaded originally.

The rows of the table represent each HMDA-reporting financial institution with mortgage lending activity in the Birmingham MSA during 2020. The grouped columns are low-, majority-, and high-minority census tracts, and the table numbers represent the number of mortgage applications and originations in each group of tracts.

Count of lel	0-49% Minority	50-80% Minority	80-100% Minority	(blank) Grand Total
1st Franklin Financial Corporation	1			1
21ST MORTGAGE	633	11	3	647
A Mortgage Boutique	101	7	3	111
AAG	1			1
Academy Mortgage Corporation	15			15
Acipco Federal Credit Union	16	1		17
Acopia Capital Group	7			7
AGFIRST FARM CREDIT BANK	1			1
AimLoan.com	11	4	1	16
Alabama Credit Union	12			12
Alabama One Credit Union	10	2		12
Alabama State Employees Credit Union	2			2
Alabama Teachers Credit Union	12		2	14
AlaTrust Credit Union	4			4
ALCOVA Mortgage LLC	5	1		6
All In Federal Credit Union	1		2	3
Allied First BankSB	2			2
Allied Mortgage Group Inc	1			1
ALLY BANK	12	2		14
AT&T BANK	10	9	3	22

## 4. Conclusion

We hope users have found this guide useful in understanding how HMDA data may be accessed and analyzed using widely available technology tools. In addition to the techniques described here, we encourage users to explore the many resources provided for HMDA reporters and users alike. FFIEC's [HMDA Maps tool](#) allows you to explore and visualize online subsets of HMDA data, filtered by popular variables. The CFPB also has an array of webinars for HMDA data users available on YouTube at <https://www.youtube.com/user/cfpbvideo/videos>.

Given the importance of accurately reported HMDA data to the CFPB's fair lending mission, the CFPB maintains a comprehensive suite of resources on its public website to help filers fulfill their reporting requirements under HMDA and Regulation C and allowing others to evaluate and study mortgage lending. These resources include: an Executive Summary of HMDA rule changes;<sup>9</sup> Small Entity Compliance Guide;<sup>10</sup> Key Dates Timeline;<sup>11</sup> Institutional and Transactional Coverage Charts;<sup>12</sup> Reportable HMDA Data Chart;<sup>13</sup> sample data collection form;<sup>14</sup> and FAQs,<sup>15</sup> in addition to downloadable webinars,<sup>16</sup> which provide an overview of the HMDA rule. The CFPB also provides on its website an interactive version of Regulation C that is easier to access and navigate than the printed version of Regulation C.<sup>17</sup>

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<sup>9</sup> Consumer Fin. Prot. Bureau, *Executive Summary of the 2020 Home Mortgage Disclosure Act (Regulation C) Final Rule* (Apr. 16, 2020), [https://files.consumerfinance.gov/f/documents/cfpb\\_hmda\\_executive-summary\\_2020-04.pdf](https://files.consumerfinance.gov/f/documents/cfpb_hmda_executive-summary_2020-04.pdf).

<sup>10</sup> Consumer Fin. Prot. Bureau, *Home Mortgage Disclosure (Regulation C) Small Entity Compliance Guide* (May 2020), [https://files.consumerfinance.gov/f/documents/cfpb\\_hmda\\_small-entity-compliance-guide.pdf](https://files.consumerfinance.gov/f/documents/cfpb_hmda_small-entity-compliance-guide.pdf).

<sup>11</sup> Consumer Fin. Prot. Bureau, *HMDA Rule Key Dates Timeline, January 1, 2020 to December 31, 2022*, [https://files.consumerfinance.gov/f/documents/cfpb\\_hmda-key-dates-timeline-2020-2022.pdf](https://files.consumerfinance.gov/f/documents/cfpb_hmda-key-dates-timeline-2020-2022.pdf).

<sup>12</sup> Consumer Fin. Prot. Bureau, *HMDA Institutional Coverage Chart*, [https://www.consumerfinance.gov/documents/9568/cfpb\\_2020-hmda-institutional-coverage\\_03-2021.pdf](https://www.consumerfinance.gov/documents/9568/cfpb_2020-hmda-institutional-coverage_03-2021.pdf); Consumer Fin. Prot. Bureau, *HMDA Transactional Coverage Chart*, [https://www.consumerfinance.gov/documents/8724/cfpb\\_2020-hmda-transactional-coverage.pdf](https://www.consumerfinance.gov/documents/8724/cfpb_2020-hmda-transactional-coverage.pdf).

<sup>13</sup> Consumer Fin. Prot. Bureau, *Reportable HMDA Data: A Regulatory and Reporting Overview Reference Chart for HMDA Data Collected in 2021*, [https://files.consumerfinance.gov/f/documents/cfpb\\_2021-reportable-hmda-data.pdf](https://files.consumerfinance.gov/f/documents/cfpb_2021-reportable-hmda-data.pdf)

<sup>14</sup> Consumer Fin. Prot. Bureau, *Sample Data Collection Form*, [https://files.consumerfinance.gov/f/documents/201708\\_cfpb\\_hmda-sample-data-collection-form.pdf](https://files.consumerfinance.gov/f/documents/201708_cfpb_hmda-sample-data-collection-form.pdf).

<sup>15</sup> Consumer Fin. Prot. Bureau, *Home Mortgage Disclosure Act FAQs*, <https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/hmda-reporting-requirements/home-mortgage-disclosure-act-faqs/>.

<sup>16</sup> Consumer Fin. Prot. Bureau, *HMDA Webinars*, <https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/hmda-reporting-requirements/webinars/>.

<sup>17</sup> See, *Interactive Bureau Regulations, Regulation C*, <https://www.consumerfinance.gov/rules-policy/regulations/1003/>.

Together with the FFIEC, the CFPB also routinely updates its HMDA resources throughout the year to ensure HMDA reporters have the most up-to-date information. The agency also works with the FFIEC to publish data submission resources for HMDA filers and vendors on its [Resources for HMDA Filers](#) website.

In addition, HMDA users and reporters can ask questions about HMDA and Regulation C, including how to submit HMDA data, by emailing the CFPB's HMDA Help at [HMDAHelp@cfpb.gov](mailto:HMDAHelp@cfpb.gov). The agency also offers financial institutions, service providers, and others, informal staff guidance on specific questions about the statutes and rules the CFPB implements, including ECOA and Regulation B and HMDA and Regulation C, through its [Regulation Inquiries](#) platform.



# **PUBLIC COMMENTS AND BANK RESPONSES**

N/A – there have been no public comments or related Bank responses in the past year.