

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
Total Real Estate Loans	171,630	75.8
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
Total Loans	226,449	100.0
<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%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Minneapolis-St. Paul-Bloomington, MN-WI MSA Median Family Income (33460)				
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 45th 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.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
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.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/31/23 \$(000s)	Average Net LTD Ratio (%)
BankCherokee St. Paul, MN	371,405	60.1
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										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			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
<i>Source: 2022 Bank Data Due to rounding, totals may not equal 100.0%</i>										

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
Totals	100.0	107	100.0	23,211	100.0
<i>Source: 2022 D&B Data; 2022 Bank Data Due to rounding, totals may not equal 100.0%</i>					

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.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner Occupied Housing Units	#	%	\$(000s)	%
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
Totals	100.0	55	100.0	26,097	100.0
<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
Total	100.0	107	100.0	23,211	100.0
<i>Source: 2022 D&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.



Login



Smith Avenue Branch

607 Smith Avenue S
Saint Paul, MN 55107



Address

607 Smith Avenue S
Saint Paul, MN 55107

651.227.7071

info@bankcherokee.com



Lobby Hours

Monday thru Friday 9:00 AM – 3:00 PM

By Appointment: 3:00 PM – 5:00 PM

***Saturday Closed**

Call for Appointment: 651.227.7071



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**



Lost or Stolen Card

Call us immediately. We'll help secure your account.

Monday-Friday: 8:30am-5:00pm CT

Saturday-Sunday: Closed



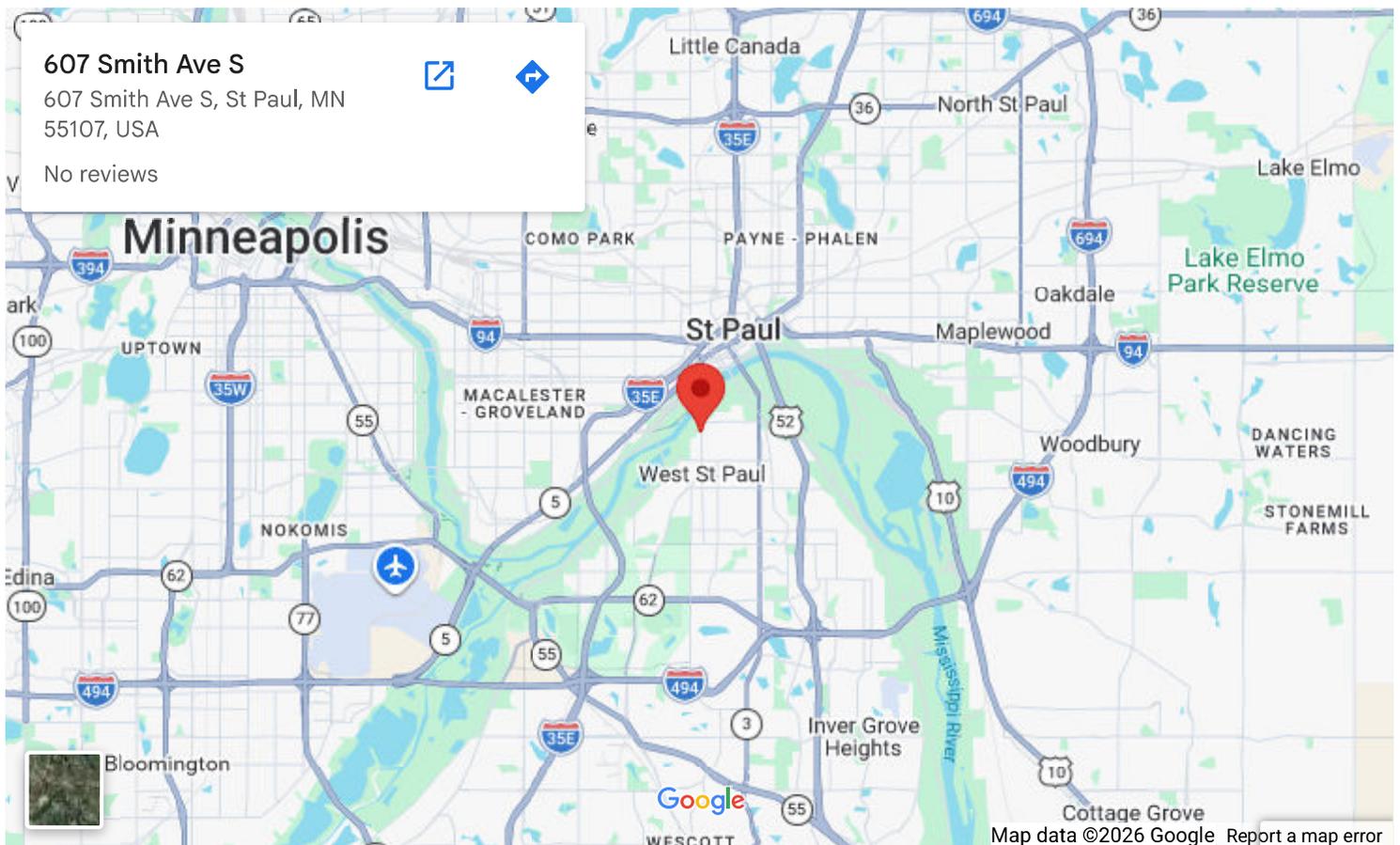
651.225.6299

After hours: 1.800.472.3272



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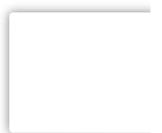
Information Security

Bank Forms

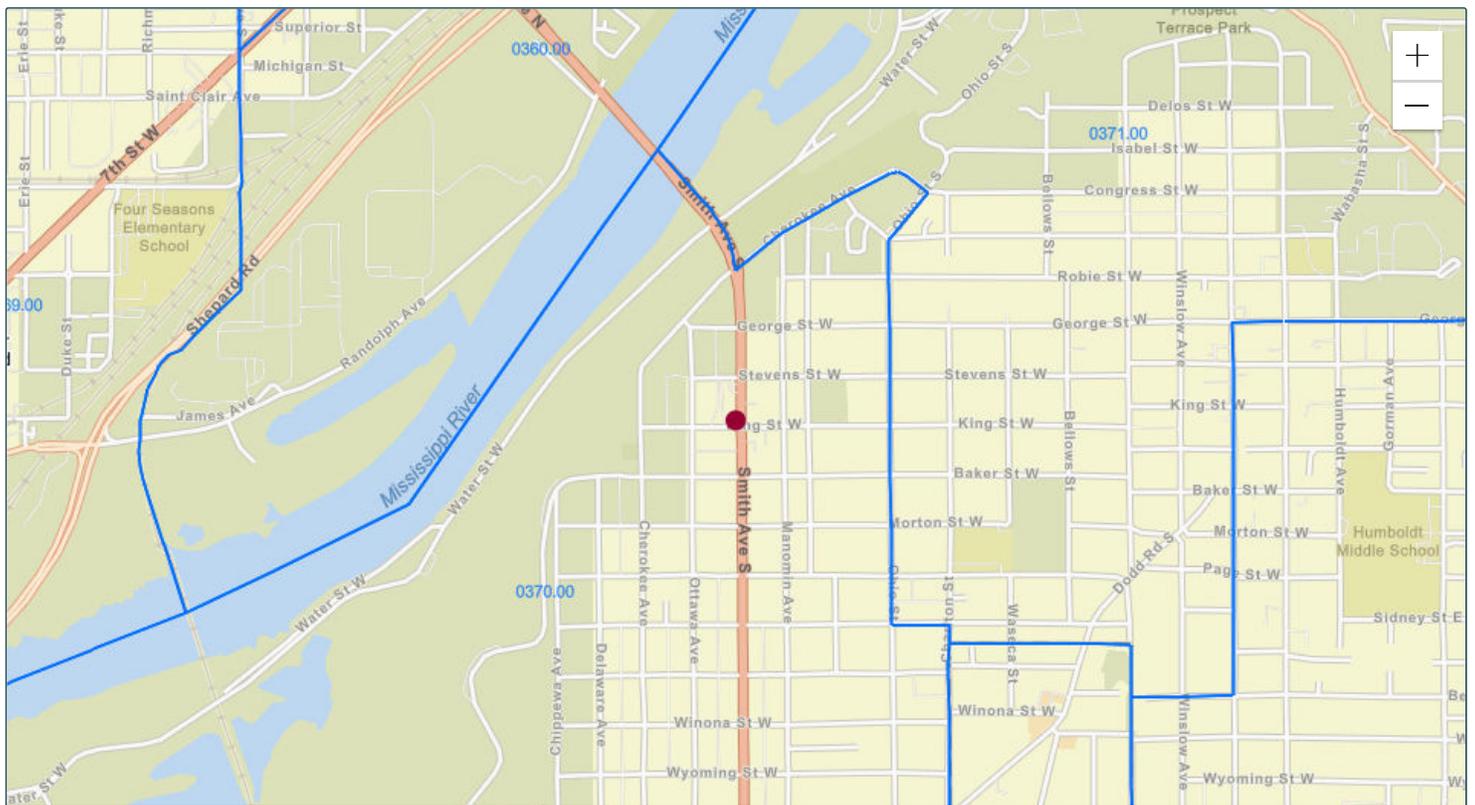
FAQs



Equal Housing Lender Equal Opportunity Lender Equal Opportunity Affirmative Action
Employer [MEMBER FDIC](#)







Esri Community Maps Contributors, Metropolitan Council, MetroGIS, MN Dept Natural Resources, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, I... Powered by Esri

● 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:

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
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$131,700
2025 Estimated Tract Median Family Income	\$125,668
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 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 Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$103,977
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$131,700
% below Poverty Line	4.92
Tract Median Family Income %	95.42
2020 Tract Median Family Income	\$99,219
2025 Estimated Tract Median Family Income	\$125,668
2020 Tract Median Household Income	\$75,202

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



Login



Grand Avenue Branch

985 Grand Avenue
Saint Paul, MN 55105



Address

985 Grand Avenue
Saint Paul, MN 55105

651.292.9200

info@bankcherokee.com



Lobby Hours

Monday thru Friday 9:00 AM – 3:00 PM

By Appointment: 3:00 PM – 5:00 PM

***Saturday Closed**

Call for Appointment: 651.292.9200



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



Lost or Stolen Card

Call us immediately. We'll help secure your account.

Monday-Friday: 8:30am-5:00pm CT

Saturday-Sunday: Closed



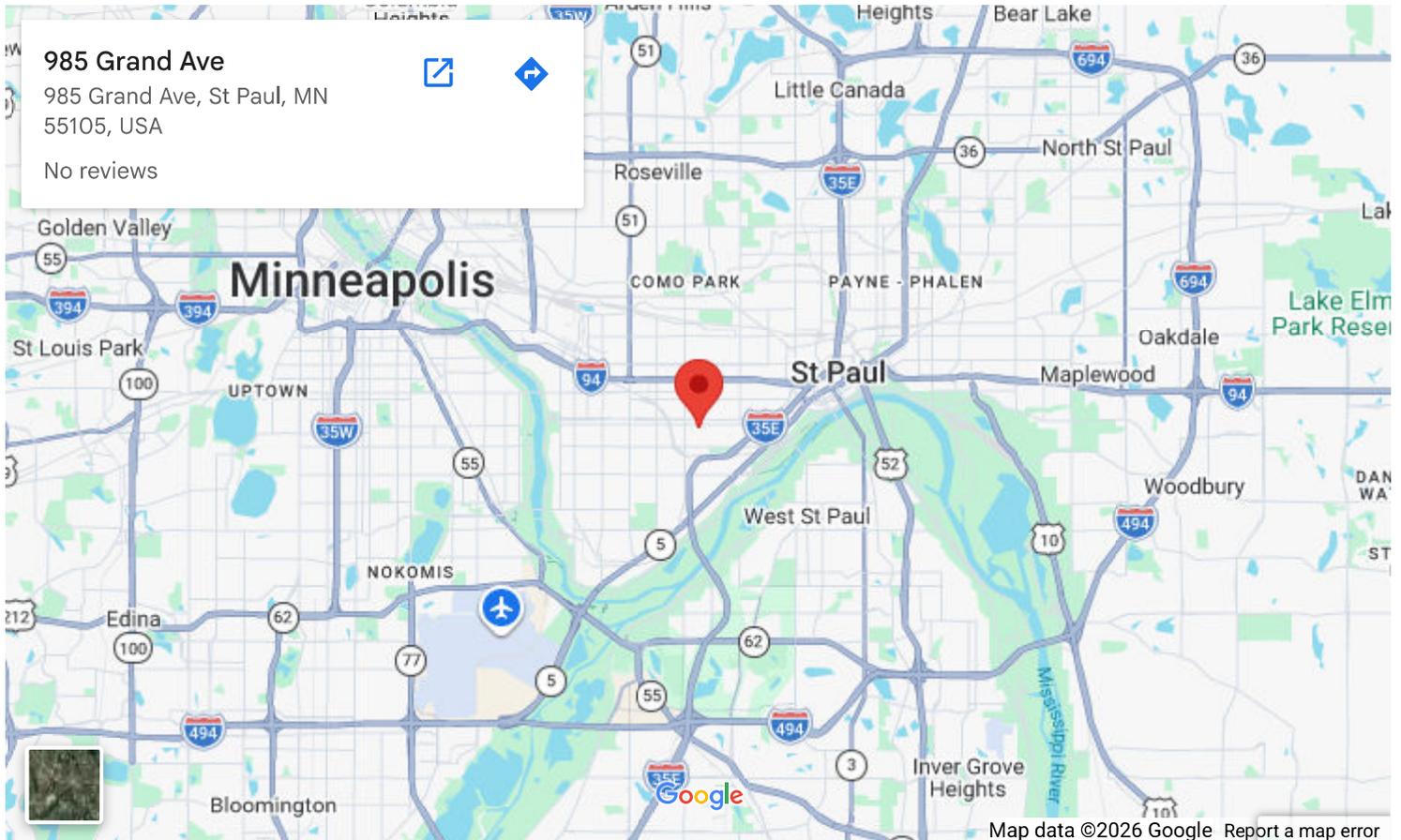
651.225.6299

After hours: 1.800.472.3272



Connect with a Banker

Not sure where to start? Our bankers are here to help you figure it out; no pressure.





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Banking

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Careers

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Locations & ATMS

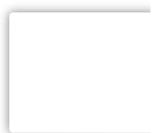
Information Security

Bank Forms

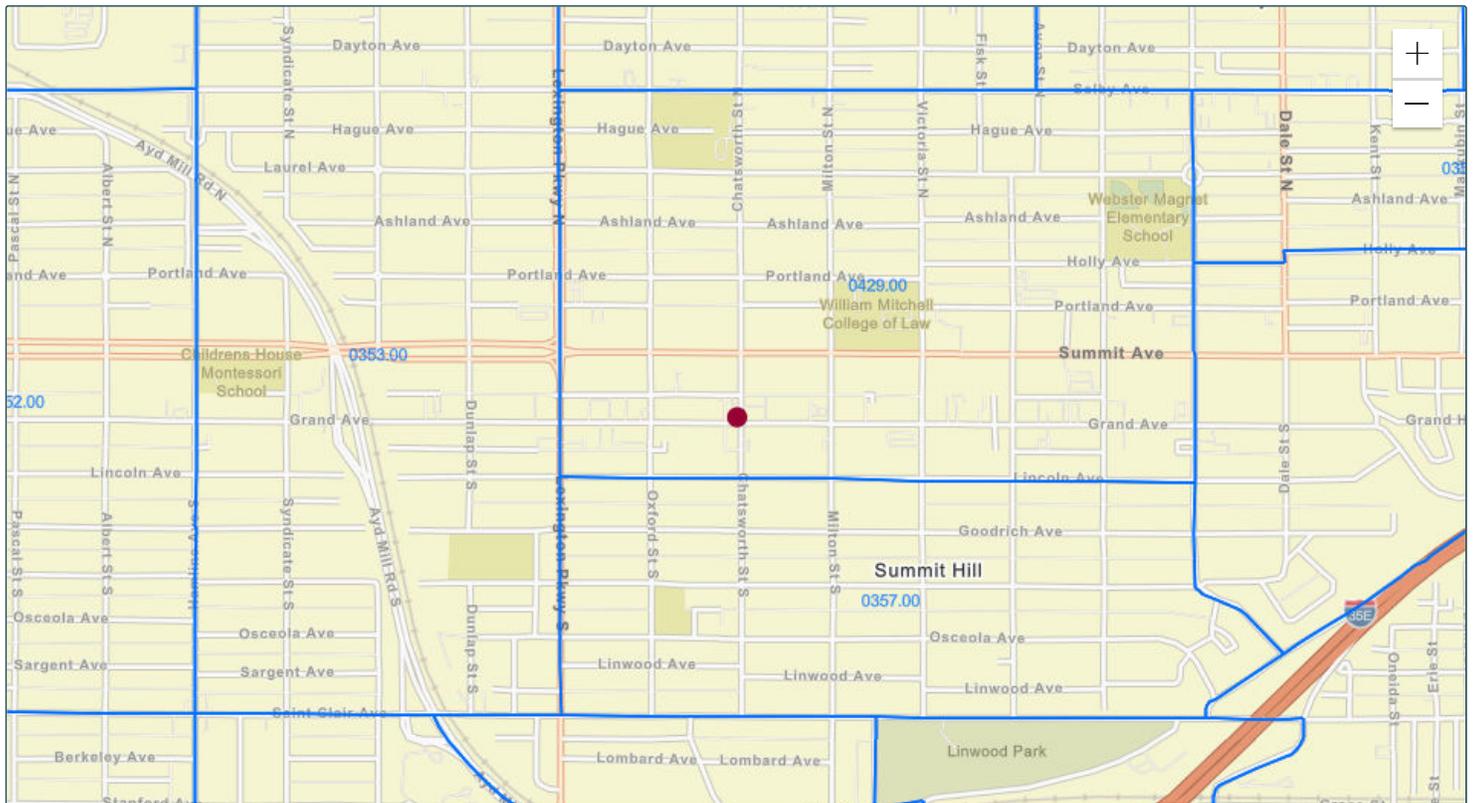
FAQs



Equal Housing Lender Equal Opportunity Lender Equal Opportunity Affirmative Action
Employer [MEMBER FDIC](#)







Esri Community Maps Contributors, Metropolitan Council, MetroGIS, MN Dept Natural Resources, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, I... Powered by Esri

● 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:

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
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$131,700
2025 Estimated Tract Median Family Income	\$169,406
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 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 Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$103,977
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$131,700
% below Poverty Line	8.28
Tract Median Family Income %	128.63
2020 Tract Median Family Income	\$133,750
2025 Estimated Tract Median Family Income	\$169,406
2020 Tract Median Household Income	\$93,649

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



Login



North Oaks Branch

999 Village Center Drive
North Oaks, MN 55127



Address

999 Village Center Drive
North Oaks, MN 55127

651.483.3559

info@bankcherokee.com



Lobby Hours

Monday thru Friday 9:00 AM – 3:00 PM

By Appointment: 3:00 PM – 5:00 PM

***Saturday Closed**

Call for Appointment: 651.483.3559



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**



Lost or Stolen Card

Call us immediately. We'll help secure your account.

Monday-Friday: 8:30am-5:00pm CT

Saturday-Sunday: Closed



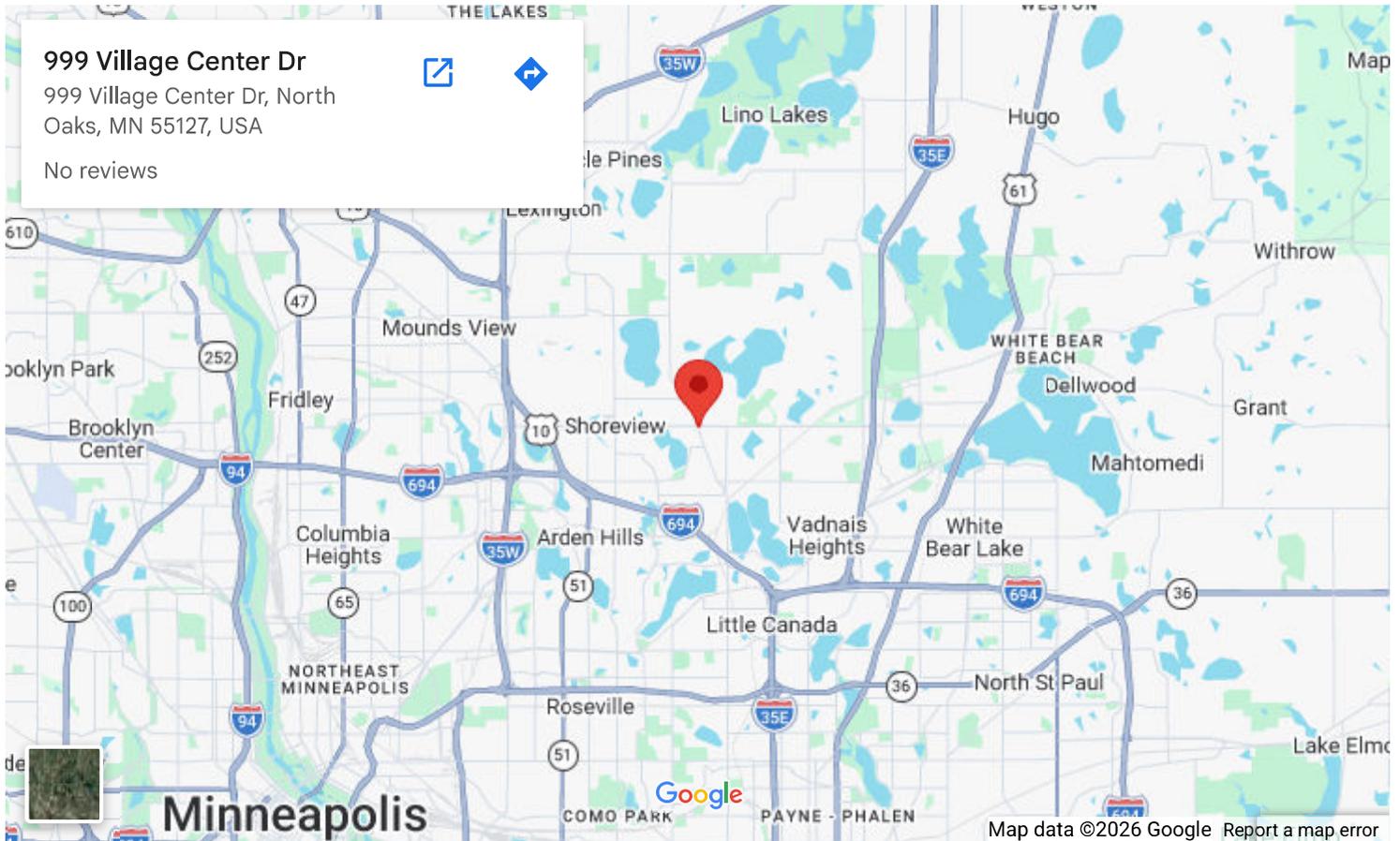
651.225.6299

After hours: 1.800.472.3272



Connect with a Banker

Not sure where to start? Our bankers are here to help you figure it out; no pressure.





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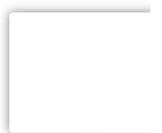
Information Security

Bank Forms

FAQs



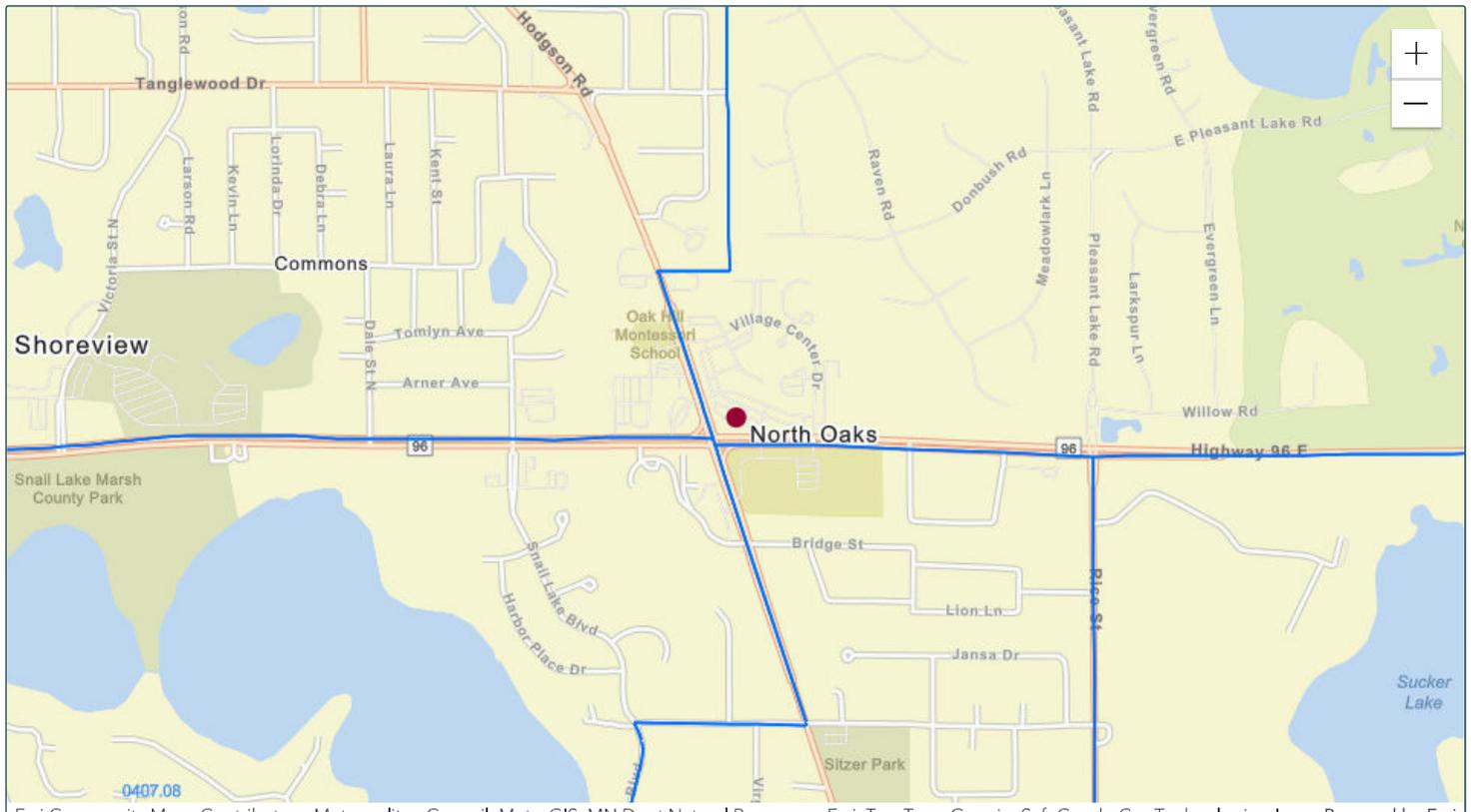
Equal Housing Lender Equal Opportunity Lender Equal Opportunity Affirmative Action
Employer [MEMBER FDIC](#)





BankCh
Hwy 96 W

Google Maps



Esri Community Maps Contributors, Metropolitan Council, MetroGIS, MN Dept Natural Resources, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, I... 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:



2025 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
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$131,700
2025 Estimated Tract Median Family Income	\$277,703
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 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 Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$103,977
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$131,700
% below Poverty Line	2.24
Tract Median Family Income %	210.86
2020 Tract Median Family Income	\$219,250
2025 Estimated Tract Median Family Income	\$277,703
2020 Tract Median Household Income	\$194,732

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
- Recreational Vehicle 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

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



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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 to find out which approach is right for you.

Securities and Advisory Services offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth**. BankCherokee is not affiliated with **Osaic Wealth, Inc.**

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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

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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INVESTMENT SERVICES



Krista Klindworth

Client Services

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

kklindworth@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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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 small community 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
Minimum Balance Requirements	None	\$500 Average Monthly Balance	\$2,500 Average Monthly Balance	None
Monthly Maintenance Fee When balance falls below minimum requirement on any day of the statement period	No monthly fee	\$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 ³
Statement Options	<ul style="list-style-type: none"> Paper Statement with check images \$10 per month Free eStatement with check images 	<ul style="list-style-type: none"> Paper Statement with check images \$10 per month Free eStatement with check images 	<ul style="list-style-type: none"> Paper Statement with check images \$10 per month Free eStatement with check images 	<ul style="list-style-type: none"> Paper Statement with check images \$10 per month Free eStatement with check images
Activity Fee	<ul style="list-style-type: none"> 40¢ per transaction over 50¹ 	<ul style="list-style-type: none"> 40¢ per transaction over 100¹ 	<ul style="list-style-type: none"> 40¢ per transaction over 300¹ 	<ul style="list-style-type: none"> 15¢ per check/debit 40¢ per deposit/credit 8¢ per deposited on-us item 12¢ per deposited transit item 10¢ per \$100 cash deposited Uncollected funds charge⁴
Benefits	<ul style="list-style-type: none"> 50 free transactions per month¹ Free Internet Banking Free Bill Pay 	<ul style="list-style-type: none"> 100 free transactions per month¹ Business Overdraft Protection² Free Business Check Card² Free Internet Banking Free Bill Pay Surcharge - Free ATM Free Apple Pay, Google Pay & Samsung Pay 	<ul style="list-style-type: none"> 300 free transactions per month¹ Business Overdraft Protection² Free Business Check Card² Free Internet Banking Free Bill Pay Surcharge - Free ATM Free Apple Pay, Google Pay & Samsung Pay 	<ul style="list-style-type: none"> Earnings credit to offset service fee³ Free Business Check Card² Free Internet Banking Free Bill Pay Surcharge - Free ATM Free Apple Pay, Google Pay & Samsung Pay

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.

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

² Subject to approval.

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

⁴ 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.

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
Total Monthly Activity Charge	\$ 36.05

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
Monthly Service Fee	\$ 17.56

*Rate is annualized and for demonstration purposes only.



651-227-7071
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

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

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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Convenience Banking Center
651-225-6299

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**

**or e-mail:
cashmanagement@bankcherokee.com**



**651-227-7071
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**

Cash Management Services



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

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.

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: 04/25

Checking Accounts



Savings Accounts	Youth Savings	Statement Savings	Money Market	Money Market Investment	Certificates of Deposit
Minimum Balance Requirements	\$25 daily ledger balance*	\$200 daily ledger balance	\$500 daily ledger balance	\$2,500 daily ledger balance	Varies
Monthly Maintenance Fee <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
ATM Fees *** And Access	Not available	ATM card available with checking relationship. \$1 on all ATMs **	Free on all ATMs **	Free on all ATMs **	Not available
Check Access	Not available	Not available	Optional	Optional	Not available

Member FDIC

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.

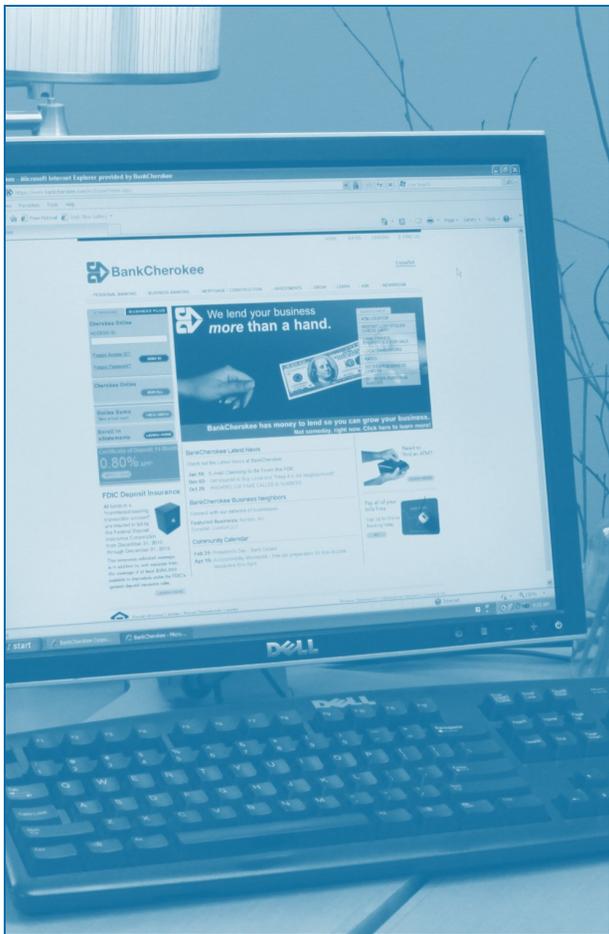
Individual Retirement Accounts (IRA)

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.

Savings & Investment Accounts



VETERAN-OWNED BUSINESS SERVICES

From one veteran to another—let's build your business.

Meet **Gary White**, SVP Commercial Lending, a fellow veteran who understands your mission and is here to help your business thrive.



Leadership Shaped by Service

Gary spent 24 years in the U.S. Army, serving in PSYOP and completing six deployments, earning two Bronze Stars along the way. Today, as a retired first sergeant and Senior Vice President of Commercial Lending, he brings that same discipline and mission-focused leadership to supporting Veteran entrepreneurs across Minnesota.

Banking Built for Veteran-Owned Businesses

At BankCherokee, we honor the service of Veteran entrepreneurs by offering practical tools, personalized guidance, and a banking relationship built on transparency and trust.

As a local, relationship-focused bank, we're committed to helping veteran-owned businesses access the knowledge, support, and capital needed to thrive.

Call Gary at 651-291-6236

or visit [bankcherokee.com](https://www.bankcherokee.com) to learn more.



Veteran's Small Business Checking

Minimum Balance Requirements	\$500 Average Monthly Balance
Monthly Maintenance Fee	\$5 per month if balance falls below minimum requirement on any day of the statement period
Statement Options	<ul style="list-style-type: none">• Free Paper Statement (does not include check images)• Paper Statement with check images \$10 per month• Free eStatement with check images
Activity Fee	40¢ per transaction over 200 ¹
Benefits	<ul style="list-style-type: none">• 200 transactions per month at no charge¹• Business Overdraft Protection²• Free Business Check Card²• Free Internet Banking• Free Bill Pay

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

² Subject to approval

More ways we can help



SBA Loans

As an SBA Preferred Lender, we streamline the lending process and help Veteran entrepreneurs choose the right path forward. Our team guides you through SBA programs designed to support Veteran-owned businesses, including options where Veterans owning 51% or more of the company may qualify for additional benefits.



Cash Management Services

We offer a full suite of cash management tools to save time, strengthen fraud protection, and improve cash-flow visibility, helping you manage the financial side of your business.



Digital Banking

Our digital banking experience and mobile app provide convenient, secure access to your business accounts whenever and wherever you need it. Check balances, transfer funds, monitor cash flow, initiate ACH and wire transactions, use mobile deposit, pay bills, and connect with tools like QuickBooks—all in one streamlined digital experience.



bankcherokee.com

Find us at one of our branches:

- 607 South Smith Ave, St. Paul, MN 55107
- 985 Grand Ave, St. Paul, MN 55105
- 999 Village Center Dr, North Oaks, MN 55127

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:

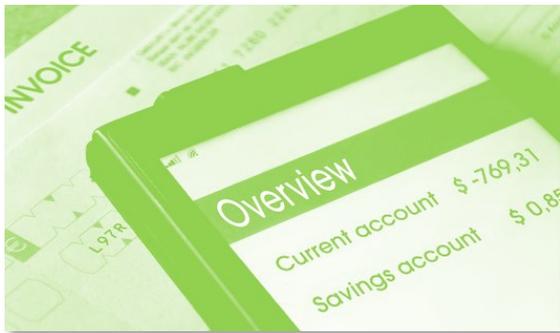
How does it work?	Deposit Account Sweep You designate a savings or second checking account for us to automatically "sweep" or transfer funds out of when your primary checking account is about to become overdrawn.	Cherokey Credit When your checking account is about to become overdrawn, we advance this line of credit and transfer the funds to your checking account to prevent the overdraft.
What are the fees and other costs?	\$5.00 per transfer.	\$5.00 per automatic transfer plus the interest accrued on any outstanding balance.
What types of transactions are covered?	Covers any transactions that would cause your checking account to become overdrawn.	Covers any transaction that would cause your checking account to become overdrawn
Do I have a maximum overdraft limit?	Limited to the balance in your designated secondary account.	Minimum line of credit is \$300.00 and the maximum is \$10,000.00.
Are there any additional Restrictions?	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.
What should I know about repayment?	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). 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	<ul style="list-style-type: none"> •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 and 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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1/2024

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Health Savings Accounts



Deposit Services

Abandoned Account ¹	\$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
(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 ²	\$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 ³	\$15
Outgoing via DocuSign	\$50
Incoming	\$15
International	
Outgoing	\$60
Outgoing via Online banking ³	\$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 ⁴

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

¹ Abandoned accounts; loss of contact with customer greater than 30 days

² Not intended as on-going service.

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

⁴ 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	Free
(transfer money to your account at another financial institution)	
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.



For more information about BankCherokee accounts and services please contact

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651.225.6299

or visit
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.

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Main Office Location:

607 South Smith Avenue
Saint Paul, MN 55107
651.227.7071

Deposit Rates

Effective December 22, 2025



	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
Checking Accounts					
Cherokee Lifestyle	N/A	\$50	\$.01	0.05%	0.05%
CherokeePlus	N/A	\$100	\$0-24,999.99 \$25,000+	0.05% 0.05%	0.05% 0.05%
Savings Accounts					
Youth Savings	N/A	\$25	\$0.01	0.05%	0.05%
Thrift Savings	N/A	\$50	\$100	0.05%	0.05%
Statement Savings	N/A	\$100	\$0.01	0.05%	0.05%
Money Market Savings	\$0-9,999.99	\$100	\$0.01	0.05%	0.05%
	\$10,000+		\$0.01	0.05%	0.05%
Money Market Investment	\$0-24,999.99	\$2,500	\$0.01	0.05%	0.05%
	\$25,000-\$49,999.99		\$0.01	0.05%	0.05%
	\$50,000-\$99,999.99		\$0.01	0.05%	0.05%
	\$100,000+		\$0.01	0.05%	0.05%
High Bridge Money Market ¹ <i>High-Yield Account</i>	\$0 - 24,999.99	\$25,000	\$0.01	0.05%	0.05%
	\$25,000 - \$99,999.99		\$0.01	1.49%	1.50%
	\$100,000 - \$249,999.99		\$0.01	2.33%	2.35%
	\$250,000 +		\$0.01	2.72%	2.75%
Health Savings	\$0-999.99	\$100	\$0.01	0.05%	0.05%
	\$1,000-4,999.99		\$0.01	0.05%	0.05%
	\$5,000-9,999.99		\$0.01	0.05%	0.05%
	\$10,000 +		\$0.01	0.05%	0.05%
Certificates of Deposit, Fixed Rate**					
9 Month	N/A	\$1,000	\$1,000	3.24%	3.25%
12 Month	N/A	\$1,000	\$1,000	1.98%	2.00%
15 Month	N/A	\$1,000	\$1,000	2.28%	2.30%
24 Month	N/A	\$1,000	\$1,000	2.97%	3.00%
36 Month	N/A	\$1,000	\$1,000	3.16%	3.20%
48 Month ²	N/A	\$1,000	\$1,000	3.21%	3.25%
60 Month	N/A	\$1,000	\$1,000	3.41%	3.45%
Individual Retirement Savings Accounts					
Retirement Savings	N/A	\$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.

+Retirement Certificates of Deposit: Our certificates of deposit are also available as IRA investments at the posted rates and yields.

¹ Available on newly deposited funds.

² 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.

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.



Find a credit card that fits your lifestyle

Our Most Popular Cards:

Personal Cards	Key Feature
Zero+ Card	Extended Introductory Rate To Save On Interest
Everyday Rewards+ Card	Earn Flexible Rewards On Everyday Spend
Max Cash Preferred Card	Earn Cash Back
Travel Rewards+ Card	Extended Flexible Rewards On Travel-Related Spend
Secured Card	Improve Or Establish Credit History*

Business Cards	Key Feature
Business Cash Preferred Card	Earn Cash Back Plus Accelerated Earn In Select Business Categories
Business Zero+ Card	Extended Introductory Rate To Save On Interest
Smart Business Rewards Card	Earn Flexible Rewards Plus Accelerated Earn When You Spend More
Business Real Rewards Card	Earn Flexible Rewards On Everyday Business Purchases

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 87654 your request for information about this offer from your wireless number, you agree to receive a one-time automated message with a link to apply. Message and data rates may apply.

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., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. ©2026 Elan Financial Services

Apply now



Scan the QR code



View online at

www.mycardapply.com/rig500



Text**

rig500 to 87654

Have a question?

I'm here to help:

Ana Arias

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aarias@bankcherokee.com



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ZERO+ CARD

NO INTEREST* for 24 billing cycles. You read that correctly—that's TWO YEARS.

Personal

Business

See All

Credit Cards to satisfy all your personal or business needs.

FILTER BY FEATURE

All Credit Cards





[Learn More](#)

Select to Share/Compare

BUSINESS CASH PREFERRED CARD

Cash back for your business

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 purchases¹

1% cash back

Per \$1 spent on all other eligible purchases¹

\$25 cash back

After your first purchase²

5% cash back

On prepaid hotels and car rentals booked directly in the Travel Center when you use your card¹

**Excludes discount stores/supercenters and wholesale clubs

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Purchases and Balance Transfers: 0% introductory APR for the first 6 billing cycles. After that,

17.24% to 26.24% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

[Calculate Balance Transfer Savings](#)

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New

ZERO+ CARD

Lock in a low introductory rate on purchases and balance transfers for 2 years! PLUS earn cash back and more.

4% cash back

On prepaid travel booked directly in the Travel Center when you use your card³

\$15 annual statement credit

After making purchases for 11 consecutive months⁴

Cell phone protection

Get reimbursed up to \$600 if your cell phone is stolen or damaged - just pay your monthly cell phone bill using your card⁵

\$0 fee ExtendPay Plan, annually

Get an opportunity to set up a 3-month \$0 ExtendPay Plan offer each calendar year after the new account 0% introductory APR has expired⁶

Choose your rewards

Redeem cash back⁷ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution. There's no cap on the number of points you can earn, and you have five years to redeem for rewards.

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Purchases and Balance Transfers 0% introductory APR for the first 24 billing cycles. After that,

17.24% to 28.24% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

EVERYDAY REWARDS+ CARD

Earn up to 4X points AND receive 15,000 bonus points

 **4X points⁸**

On dining, takeout and restaurant delivery on your first \$2,000 each quarter

 **2X points**

At grocery stores,** gas stations and EV charging stations,** and eligible streaming services

 **Earn 15,000 points (worth up to \$150¹⁰)**

When you spend \$500 within the first 90 days⁹

 **1X points**

On all other eligible purchases

**Excludes discount stores/supercenters and wholesale clubs

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Purchases and Balance Transfers: 0% introductory APR for the first 6 billing cycles. After that, 17.74% to 27.99% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

New

BUSINESS ZERO+ CARD

Save on interest with an extended low introductory rate offer on purchases and balance transfers, plus earn cash back, and more

5% cash back

On prepaid travel booked directly in the Travel Center when you use your card¹¹

\$50 annual statement credit

When you spend \$5,000 in the Travel Center using your Zero+ Card. Each cardholder is eligible¹²

Cell phone protection

Get reimbursed up to \$600 if your cell phone is stolen or damaged - just pay your monthly cell phone bill using your card¹³

\$0 fee ExtendPay Plan, annually

Get an opportunity to set up a 3-month \$0 ExtendPay Plan offer each calendar year after the new account 0% introductory APR has expired¹⁴

Choose your rewards

Redeem cash back¹⁵ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution. There's no cap on the number of points you can earn, and you have five years to redeem for rewards.

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Purchases and Balance Transfers 0% introductory APR for the first 18 billing cycles. After that,

16.24% to 25.24% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

MAX CASH PREFERRED CARD

Get more value with up to 5% cash back in 2 categories you choose¹⁶

5% cash back

In two categories of your choice – first \$2,000 in combined purchases each quarter¹⁶

\$150 bonus

Awarded when you spend \$500 within the first 90 days¹⁷

2% unlimited cash back¹⁶

On one everyday category of your choice

1% unlimited cash back

On all other eligible purchases

% APR for Purchases

17.74% to 27.99% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Balance Transfers: 0% introductory APR for the first 12 billing cycles for balances transferred within 366 days from account opening. After that,

17.74% to 27.99% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

SMART BUSINESS REWARDS CARD

More Rewards. Less Rules.

2X points

Per \$1 spent in your top two spend categories each month – automatically¹⁸

1X points

Per \$1 spent on all other eligible purchases¹⁸

20,000 bonus points (worth up to \$200¹⁹)

When you spend \$500 on the Authorized Officer's card within the first 90 days of account opening²⁰

5X points

On prepaid hotels and car rentals booked directly in the Travel Center when you use your card¹⁸

Annual Fee: \$0 introductory annual fee for the first 12 months. After that, \$95 for Account Owners and \$0 for Authorized Employees. [See Terms & Conditions](#)

Intro APR for Purchases and Balance Transfers: 18.24% to 25.24% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

BUSINESS REAL REWARDS CARD

Simple, easy rewards

1.5X points

Per \$1 spent on all other eligible purchases²¹

 **2,500 bonus points (worth up to \$25²³)**

After your first purchase²²

 **5.5X points**

On prepaid hotels and car rentals booked directly in the Travel Center when you use your card²¹

 **No cap on rewards**

There's no cap on the number of points you can earn, and you have five years to redeem for rewards.

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Purchases and Balance Transfers: Business Real Rewards: 0% introductory APR for the first 6 billing cycles. After that,

17.24% to 26.24% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

TRAVEL REWARDS+ CARD

Earn 4X points on eligible travel and more, plus receive 25,000 bonus points

 **4X points²⁴**

On eligible travel, gas stations and EV charging stations,** entertainment, and recreation purchases

 **1.5X points**

On all other eligible purchases

 **Earn 25,000 points (worth up to \$250²⁵)**

When you spend \$2,000 within the first 120 days²⁶

 **Airport Lounge Access**

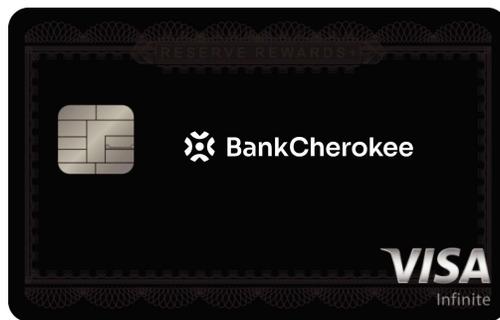
Complimentary Priority Pass™ Select Membership that gives access to more than 1,700 VIP lounges and experiences worldwide²⁷

**Excludes discount stores/supercenters and wholesale clubs

Annual Fee: \$0 introductory annual fee for the first 12 months. After that, \$99 [See Terms & Conditions](#)

APR for Purchases and Balance Transfers: 17.99% to 27.99% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

RESERVE REWARDS+ CARD

Enjoy premium rewards and benefits, plus receive 50,000 bonus points.

 **Earn 50,000 bonus points (worth up to \$500²⁹)**

When you spend \$4,500 within the first 90 days³⁰

6X points

On prepaid travel booked directly in the Travel Center when you use your card²⁸

2X points

On all other eligible purchases

Airport Lounge Access

Complimentary Priority Pass[™] Select Membership that gives access to more than 1,700 VIP lounges and experiences worldwide³¹

Annual Fee: \$390 [See Terms & Conditions](#)

APR for Purchases and Balance Transfers 17.99% to 27.99% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

COLLEGE REAL REWARDS CARD

Earn 1.5 points for every \$1 you spend on eligible purchases³² and work towards building a strong financial future.³³

 **Get 2,500 bonus points (worth up to \$25³⁴)**

After your first purchase³²

 **1.5X points**

Per \$1 spent on all eligible purchases



Easily add to your mobile device for simple, secure payments

Make mobile purchases with compatible Apple[®], Android[®] or Samsung[®] phones



Choose your rewards

Redeem your points for cash back³⁵, travel, merchandise or gift cards

Annual Fee: None [See Terms & Conditions](#)

Intro APR* for Purchases and Balance Transfers: 0% introductory APR for the first 6 billing cycles. After that,

Signature Real Rewards: 17.74% to 27.99% based on your creditworthiness when you open your account.

Platinum Real Rewards: 17.74% to 27.99% based on your creditworthiness when you open your account.

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

MAX CASH SECURED CARD

Make improving your credit score³⁸ even more rewarding with up to 5% cash back in 2 categories you choose³⁶



5% cash back

In two categories of your choice – first \$2,000 in combined purchases each quarter³⁶



2% unlimited cash back³⁶

On one everyday category of your choice

 **1% unlimited cash back**

On all other eligible purchases

 **Zero Fraud Liability³⁷**

You are protected against fraudulent purchases when your card is lost or stolen.

Annual Fee: None [See Terms & Conditions](#)

APR for Purchases and Balance Transfers: 28.49%

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)



[Learn More](#)

Select to Share/Compare

SECURED CARD

A card that's perfect for anyone who wants to improve or establish their credit⁴⁰

 **Zero Fraud Liability**

You are protected against fraudulent purchases when your card is lost or stolen.⁴¹

 **Free Credit Score access**

Watch your credit build or rebuild over time.³⁹

 **Automatic Bill Pay**

Don't worry about regular payments with this convenient feature.

Account Alerts

Notifications will help you keep an eye on your accounts.

Annual Fee: None [See Terms & Conditions](#)

APR for Purchases and Balance Transfers: Secured: 27.49%

This APR will vary with the market and is based on the Prime Rate. [See Terms & Conditions](#)

Disclosures

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

Subject to credit approval.

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. Account must be open and in good standing (not past due or overlimit) on the closing date of the billing cycle to earn and redeem rewards and benefits. Rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

*The introductory rate does not apply to cash advances. For the Max Cash Preferred card, the introductory rate also does not apply to purchases. **Balance Transfer Information:** Balance transfer transactions from other Elan Financial Services accounts are not permitted. Balance Transfer fee of 5% of each transfer amount, \$5 minimum will apply. If you take advantage of this offer, you may not be able to avoid interest on future purchases, even if your offer has a 0% APR. You can avoid interest on purchases if you pay your entire account balance, including any balances you create with this offer, in full by your due date each month. **Personal Cards Balance Transfer Information:** You may cancel a balance transfer request within 10 days of account opening by calling 1-800-558-3424. 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. **Business Cards Balance Transfer Information:** Balance transfers submitted at time of application will be held for 10 days before processing. **Personal Cards:** When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for Card ExtendPay Plans, if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to balances in the order of highest to lowest APR. **Business Cards:** When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for Card ExtendPay Plans, if any, and then to non-Fixed Payment Program balances in

the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to non-Fixed Payment Program balances in the order of lowest to highest APR before applying to Fixed Payment Program balances.

1. **Business Cash Preferred Card:** You will earn 3% cash back per dollar spent on eligible Net Purchases at dining, including takeout and restaurant delivery, gas and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores and cell phone service providers. All other eligible Net Purchases may earn 1% cash back. In addition, you will earn 5% (1% base and 4% bonus) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Travel Center using your Business Cash Preferred Card. Prepaid car and hotel reservations purchased in the Travel Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. 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 base reward of 1%. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is not eligible for additional Rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional Rewards. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card.

[Return to Text, Footnote 1](#)

2. First purchase bonus will be applied 1-2 statement billing cycles after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

[Return to Text, Footnote 2](#)

3. **Zero+ Card:** You will earn 4% Cash Rewards on eligible Net Purchases for prepaid airfare, car rental, attraction and hotel reservations booked directly in the Travel Center using your Zero+ credit card. Net Purchases are purchases minus credits and returns. Account must be open and in good standing (not past due or overlimit) on the closing date of the billing cycle to earn and redeem rewards and benefits. Cash Rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

[Return to Text, Footnote 3](#)

4. An automatic statement credit of \$15 per 12-month period will be applied to your Zero+ Account within 1-2 statement billing cycles following 11 consecutive calendar months of purchases, if the Account is in good standing (not past due or overlimit). We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

[Return to Text, Footnote 4](#)

5. Certain terms, conditions and exclusions apply. Visa Zero+ Card: In order for coverage to apply, you must pay your monthly cellular wireless bill with your Zero+ Card. Mastercard Zero+ Card: Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company. Please view the Guide to Benefits (Visa Zero+ Card - mycardgtb.com/vzero; Mastercard Zero+ Card - mycardgtb.com/mczero) for further card benefit details including full terms and conditions.

[Return to Text, Footnote 5](#)

6. Account must be in good standing (not past due or overlimit) and meet eligibility requirements to receive the 3-month Card ExtendPay plan special offer each calendar year. If eligible, this offer will be available within 2

months after the introductory purchase APR offer expires. Eligibility is determined monthly, and this offer can only be used once per calendar year. You may designate up to 50% of your credit card line (\$100 minimum) in eligible credit card purchases. Only purchase balances are eligible for Card ExtendPay plans.

[Return to Text, Footnote 6](#)

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

[Return to Text, Footnote 7](#)

8. **Everyday Rewards+ Card:** You will earn 1 Point per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (1 base Point and 3 bonus Points) per dollar spent on eligible Net Purchases for your first \$2,000 each quarter, 1 Point after quarterly maximum, during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases during each billing cycle at merchants classified as gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1 Point), grocery store and supermarket (at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1 Point), and qualifying streaming subscription services. Refer to your Program Rules for a list of qualifying streaming services. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is not eligible for additional Rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

[Return to Text, Footnote 8](#)

9. 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.

[Return to Text, Footnote 9](#)

10. Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

[Return to Text, Footnote 10](#)

11. **Business Zero+ Card:** You will earn 5% Cash Rewards on eligible Net Purchases for prepaid airfare, car rental, attraction and hotel reservations booked directly in the Travel Center using your Business Zero+ credit card. Net Purchases are purchases minus credits and returns. Account must be open and in good standing (not past due or overlimit) on the closing date of the billing cycle to earn and redeem rewards and benefits. Cash Rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

[Return to Text, Footnote 11](#)

12. An automatic statement credit of \$50 per card per 12-month period will be applied to your Business Zero+ Account within 1-2 statement billing cycles following \$5,000 in travel purchased through the Travel Center with each eligible card, if the Account is in good standing (not past due or overlimit). This \$50 statement credit benefit is available for each card that is issued and makes the required purchases. We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

[Return to Text, Footnote 12](#)

13. Certain terms, conditions and exclusions apply. Visa Zero+ Business Card: In order for coverage to apply, you must pay your monthly cellular wireless bill with your Zero+ Business Card. Mastercard Zero+ Business Card: Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company. Please view the Guide to Benefits (Visa Zero+ Business Card - mycardgtb.com/vbizzero; Mastercard Zero+ Business Card - mycardgtb.com/bizmczero) for further card benefit details including full terms and conditions.
[Return to Text, Footnote 13](#)
14. Account must be in good standing (not past due or overlimit) and meet eligibility requirements to receive the 3-month Card ExtendPay plan special offer each calendar year. If eligible, this offer will be available within 2 months after the introductory purchase APR offer expires. Eligibility is determined monthly, and this offer can only be used once per calendar year. You may designate up to 50% of your credit card line (\$100 minimum) in eligible credit card purchases. Only purchase balances are eligible for Card ExtendPay plans.
[Return to Text, Footnote 14](#)
15. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.
[Return to Text, Footnote 15](#)
16. **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 (1% base & 4% bonus) on your first \$2,000 in combined Net Purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your one chosen 2% (1% base & 1% bonus) category. Purchases in the following everyday categories: Grocery Store/Supermarket and Gas Station/EV Charging Stations at Wholesale clubs, discount stores/supercenters such as Target and Walmart will only earn 1%. All other Net Purchases earn 1% cash back. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is not eligible for additional Rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account 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. Refer to your Program Rules for full details.
[Return to Text, Footnote 16](#)
17. 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.
[Return to Text, Footnote 17](#)
18. **Smart Business Rewards Card:** You will earn 1 Point per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases in your top 2 highest 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 or card.myaccountaccess.com/smartbusinessMastercard to see the full list of eligible merchant categories. In

addition, you will earn 5 Points (1 base Point and 4 bonus Points) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Travel Center using your Smart Business Rewards Card. Prepaid car and hotel reservations purchased in the Travel Center are not classified as travel category merchant transactions and are not eligible to receive the additional Points for that category. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Points if the category code applied to a merchant is in a category that is not eligible for additional Points earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional Rewards. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement.

[Return to Text, Footnote 18](#)

19. Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

[Return to Text, Footnote 19](#)

20. 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.

[Return to Text, Footnote 20](#)

21. **Business Real Rewards Card:** You will earn 1.5 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 5.5 Points (1.5 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Travel Center using your Business Real Rewards Card. Prepaid car and hotel reservations purchased in the Travel 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. Monthly Net Purchase Points will be applied each billing cycle.

[Return to Text, Footnote 21](#)

22. First purchase bonus will be applied 1-2 statement billing cycles after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

[Return to Text, Footnote 22](#)

23. Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

[Return to Text, Footnote 23](#)

24. **Travel Rewards+ Card:** You will earn 1.5 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (1.5 base Points and 2.5 bonus Points) per dollar spent on 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 (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1.5 Points), entertainment, and recreation

category codes. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is not eligible for additional Rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Merchants classified as Entertainment include: most cinemas, theme parks, concert venues, professional sports venues, and qualifying ticket sellers such as Ticketmaster® and StubHub®. Entertainment purchases that may not be eligible include tickets purchased from colleges and universities, associations, schools, and charitable organizations. Merchants classified as Recreation include: sports and recreation facilities that charge membership fees, sporting goods stores, public golf courses, fitness centers, ongoing fitness subscriptions, recreational vehicle parks and campsites, dance studios and schools, and bowling centers. Purchases from third parties and consultants at these locations may not qualify. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

[Return to Text, Footnote 24](#)

25. Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

[Return to Text, Footnote 25](#)

26. 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.

[Return to Text, Footnote 26](#)

27. 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 or mycardgtb.com/reserverewardsmc; Travel Rewards+: mycardgtb.com/travelrewardsvs or mycardgtb.com/travelrewardsmc) for further card benefit details including full terms and conditions.

[Return to Text, Footnote 27](#)

28. **Reserve Rewards+ Card:** You will earn 2 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 6 Points (2 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases for prepaid airfare, car rental, and hotel reservations booked directly in the Travel Center using your Reserve Rewards+ Card instead of Points. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is not eligible for additional Rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

[Return to Text, Footnote 28](#)

29. Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

[Return to Text, Footnote 29](#)

30. 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.

[Return to Text, Footnote 30](#)

31. 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 or mycardgtb.com/reserverewardsmc; Travel Rewards+: mycardgtb.com/travelrewardsvs or mycardgtb.com/travelrewardsmc) for further card benefit details including full terms and conditions.

[Return to Text, Footnote 31](#)

32. **College Real Rewards Card:** If you are approved for a new College Real Rewards Card, you will earn 1.5 Reward Points ("Points") per dollar spent on eligible Net Purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly Net Purchase points will be applied each billing cycle. Points expire 5 years from when they are earned, refer to our Program Rules for full details. Reward points can be redeemed as a cash deposit to a checking or saving account with this Financial Institution only, within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles. First purchase bonus points (2,500) will be applied 1-2 statement billing cycles after first purchases and are not awarded for balance transfers or cash advances. Please allow 1-2 statement billing cycles after you have met the spend requirement for your bonus points to be credited to your account.

[Return to Text, Footnote 32](#)

33. Late payments or going over the credit limit may damage your credit history.

[Return to Text, Footnote 33](#)

34. Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

[Return to Text, Footnote 34](#)

35. 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 7 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.

[Return to Text, Footnote 35](#)

36. **Max Cash Secured 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 (1% base & 4% bonus) on your first \$2,000 in combined Net Purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your one chosen 2% (1% base & 1% bonus) category. Purchases in the following everyday categories: Grocery Store/Supermarket and Gas Station/EV Charging Stations at Wholesale clubs, discount stores/supercenters such as Target and Walmart will only earn 1%. All other Net Purchases earn 1% cash back. Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional Rewards if the category code applied to a merchant is in a category that is

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Tips for Leveraging Digital

Product Brochures:

- Print for placement on branch counters
- Send with your Self-Apply flyer
- Email reactively to potential applicants

**Credit Management
Basics Overview**

Help educate those who are new to credit with the **Credit Management Basics** tools.

[Learn More](#)

Consumer Cards

Credit cards designed with everyone's needs in mind, offering products to those looking for extended 0% introductory promotions, flexible rewards, rich cash back offers or the opportunity to establish credit.

Digital Product Brochures

Access your streamlined **Consumer Digital Product Brochures** below:

- [Consumer Digital Product Brochure_V_0450170-0000000.pdf](#)

Credit Card Options

[Visa® Signature Max Cash Preferred](#)

Cardmembers may earn up to 5% cash back, enjoy a \$150 bonus and can take advantage of an extended introductory rate on balance transfers, all with no annual fee.

[Visa® Travel Rewards+ Card](#)

Cardmembers will earn up to 4X Points on eligible purchases, all while enjoying a powered-up introductory offer granting a 25,000 point bonus (worth up to \$250) after spending \$2,000 within the first 120 days of account opening.

[Visa® Reserve Rewards+ Card](#)

Cardmembers will earn up to 6X Points on eligible purchases, all while enjoying a generous introductory offer granting a 50,000 point bonus (worth up to \$500) after spending \$4,500 within the first 90 days of account opening.

[Visa® Everyday Rewards+ Card](#)

Cardmembers will earn up to 4X Points on eligible purchases, all while enjoying a rich introductory offer granting a 15,000 point bonus (worth up to \$150) after spending \$500 within first 90 days of account opening.

[Visa® College Real Rewards Card](#)

Cardmembers earn 1.5 reward points per dollar spent on every purchase. No annual fee.

[Visa® Zero+ Card](#)

Cardmembers will enjoy everyday convenience of a Visa card with no annual fee while earning rewards on travel purchases in the Rewards Center.

[Visa® Max Cash Secured Card](#)

Cardmembers can establish/build credit while earning interest on their savings account and up to 5% cash back on qualifying purchases.

[Visa® Secured Card](#)

Cardmembers will enjoy the convenience of credit, earn interest on their savings account, all while establishing, building, or rebuilding credit.

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CONTACT US

Consumer Credit Cards:

Choose the card that's right for you.



Get a great intro rate



Visa® Zero+
Card

A low intro rate and plenty of extras.

Low Intro Rate: Save on interest with a great low introductory rate for an extended time

4% Cash Back on travel booked directly in the Rewards Center when you use your card¹

\$15 Annual Statement Credit after making purchases for 11 consecutive months²

Redeem³

- Cash back with this Financial Institution¹

Earn valuable rewards



Visa® Everyday
Rewards+ Card

More rewards on things you buy frequently.

4X Points on dining, takeout and restaurant delivery on your first \$2,000 each quarter⁴

2X Points at grocery stores*

2X Points at gas stations/EV charging stations*

2X Points on eligible streaming services

1X Points on all other eligible purchases

*Excludes discount stores/supercenters and wholesale clubs

Redeem⁵

- Merchandise
- Gift cards
- Travel
- Cash back with this Financial Institution⁶



Visa® Max Cash
Preferred Card

Cash back in the categories of your choice.

5% Cash Back on two categories you choose – first \$2,000 in combined purchases each quarter⁷

2% Unlimited Cash Back on one everyday category of your choice each quarter⁷

1% Unlimited Cash Back on all other eligible purchases

Redeem³

- Cash back with this Financial Institution⁷

Experience exceptional rewards and perks



Visa® Travel
Rewards+ Card

Elevated travel and powered-up rewards.

4X Points on eligible travel, entertainment and recreation purchases⁸

4X Points at gas stations/EV charging stations*

1.5X Points on all other eligible purchases

No caps on number of points earned

*Excludes discount stores/supercenters and wholesale clubs

Redeem⁵

- Merchandise
- Gift cards
- Travel
- Cash back with this Financial Institution⁶



Visa® Reserve
Rewards+ Card

Rich rewards on travel and more.

6X Points on prepaid travel booked directly in the Rewards Center when you use your card⁹

2X Points on all other eligible purchases

No caps on number of points earned

Up to \$120 in statement credits to reimburse your TSA PreCheck® or Global Entry® application fee¹⁰

Redeem⁵

- Merchandise
- Gift cards
- Travel
- Cash back with this Financial Institution⁶

Consumer Credit Cards: Earn rewards that fit your life.

Charts represent samples of amounts spent and rewards earned.

Visa® Everyday Rewards+ Card		Earn up to 4X points on your everyday purchases	
Sample Quarterly Expenses	Spend	Points	
4X Dining, takeout & restaurant delivery ⁴	\$1,200	4,800	
2X Grocery stores, grocery delivery, streaming services, gas & EV charging stations ⁴	\$2,300	4,600	
1X all other purchases	\$4,000	4,000	
Total Quarterly Example	\$7,500	13,400	
Total Annual Points Example: (That's up to a \$536 value) ⁵		53,600	

Visa® Travel Rewards+ Card		Earn 4X points per \$1 spent on eligible purchases	
Sample Quarterly Expenses	Spend	Points	
4X Travel	\$2,000	8,000	
4X Entertainment & recreation	\$1,500	6,000	
4X Gas stations & EV charging stations ⁸	\$1,000	4,000	
1.5X all other eligible purchases	\$3,000	4,500	
Total Quarterly Example	\$7,500	22,500	
Total Annual Points Example: (That's up to a \$900 value) ⁵		90,000	

Visa® Reserve Rewards+ Card		Earn 6X points per \$1 spent on travel purchases	
Sample Quarterly Expenses	Spend	Points	
6X Travel booked directly in the Rewards Center ⁹	\$5,000	30,000	
2X all other eligible purchases	\$15,000	30,000	
Total Quarterly Example	\$20,000	60,000	
Total Annual Points Example: (That's up to a \$2,400 value) ⁵		240,000	

Visa® Max Cash Preferred Card		Earn up to 5% cash back in two categories you choose	
Sample Quarterly Expenses	Spend	Cash Back ³	
5% TV, internet & streaming services ⁷	\$500	\$25	
5% Home utilities	\$1,500	\$75	
2% Restaurants & food delivery	\$1,000	\$20	
1% all other purchases	\$3,000	\$30	
Total Quarterly Example	\$6,000	\$150	
Total Annual Cash Back Example:		\$600	

Max Cash Categories

5%

Cash Back Categories:

- TV, internet & streaming services
- Fast food
- Cell phone providers
- Department stores
- Home utilities
- Furniture stores
- Electronics stores
- Recreation
- Entertainment

2%

Cash Back Categories:

- Grocery stores & grocery delivery*
- EV charging and gas stations & ground transportation*
- Restaurants & food delivery

*Excludes discount stores/supercenters and wholesale clubs

For more information, please contact:

Representative name:

Phone number:

Email address:

¹ You will earn 4% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Zero+ Card. Net Purchases are Purchases minus credits and returns. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account 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 expire 5 years from when they are earned, refer to your Program Rules for full details.

² An automatic statement credit of \$15 per 12-month period will be applied to your Zero+ Account within 2 statement billing cycles following 11 consecutive calendar months of purchases, if the Account is in good standing (not past due or overlimit). We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

³ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁴ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 4 Points (1 base Point and 3 bonus Points) per dollar spent on eligible Net Purchases for your first \$2,000 each quarter, 1 Point after quarterly maximum, during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases during each billing cycle at merchants classified as gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1 Point), grocery store and supermarket (at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1 Point), and qualifying streaming subscription services. Refer to your Program Rules for a list of qualifying streaming services. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁵ Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁶ 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 7 business days, or as a statement credit to your credit card account 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.

⁷ 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. Net Purchases are Purchases minus credits and returns. You will earn 5% cash back (1% base & 4% bonus) on your first \$2,000 in combined Net Purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your one chosen 2% (1% base & 1% bonus) category. Purchases in the following everyday categories: Grocery Store/Supermarket and Gas Station/EV Charging Stations at Wholesale clubs, discount stores/supercenters such as Target and Walmart will only earn 1%. All other Net Purchases earn 1% cash back. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account 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.

⁸ You will earn 1.5 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 4 Points (1.5 base Points and 2.5 bonus Points) per dollar spent on 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 (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1.5 Points), entertainment, and recreation category codes. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁹ You will earn 2 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 6 Points (2 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases for prepaid airfare, car rental, and hotel reservations booked directly in the Rewards Center using your Reserve Rewards+ Card instead of Points. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

¹⁰ 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 mycardgdb.com/reserverewards 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.

Choose the card that's right for you.



Visa® Max Cash
Secured Card

Cash Back with this Financial Institution¹

5% Cash Back on two categories you choose – first \$2,000 in combined purchases each quarter²

2% Unlimited Cash Back on one everyday category of your choice each quarter²

1% Unlimited Cash Back on all other eligible purchases

Establish or rebuild your credit³

How secured credit cards work

- Apply and, if approved, fund your secured savings account, which serves as your security deposit. Deposit products are FDIC insured.
- 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 app
- **AutoPay** lets you automatically pay your credit card bill from your checking or savings account
- **Zero fraud liability⁴** protection for unauthorized use of your account
- **FREE credit score⁵** 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 purchases⁶

Earn 2,500 bonus points after first purchase⁷

No caps on points earned

Redeem⁸ for



Cash back with this
Financial Institution⁹



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!

¹ Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account 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.

² 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. Net Purchases are Purchases minus credits and returns. You will earn 5% cash back (1% base & 4% bonus) on your first \$2,000 in combined Net Purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your one chosen 2% (1% base & 1% bonus) category. Purchases in the following everyday categories: Grocery Store/Supermarket and Gas Station/EV Charging Stations at Wholesale clubs, discount stores/supercenters such as Target and Walmart will only earn 1%. All other Net Purchases earn 1% cash back. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. 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.

³ Late payments or going over the credit limit may damage your credit history.

⁴ 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.

⁵ 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.

⁶ You will earn 1.5 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁷ First purchase bonus points will be applied 1-2 statement billing cycles after first purchase and are not awarded for balance transfers or cash advances.

⁸ Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁹ 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 7 business days, or as a statement credit to your credit card account 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. ©2025 Elan Financial Services

The Prime Rate is accurate as of 12/12/25 and is 6.75%[†]

Consumer Card Rate Sheet

	Max Cash Secured	Standard Secured	Zero+	Max Cash Preferred	Everyday Rewards+	Travel Rewards+	Reserve Rewards+
Intro APR Purchases & Balance Transfers	N/A	N/A	0%* Intro APR for 24 billing cycles	0%* Intro APR for 12 billing cycles on Balance Transfers only	0%* Intro APR for 6 billing cycles	N/A	N/A
After the Intro, a Variable APR	28.49%*	27.49%	17.24% to 28.24%*	17.74% to 27.99%*	17.74% to 27.99%*	17.99% to 27.99%*	17.99% to 27.99%*
Annual Fee	\$0*	\$0*	\$0*	\$0*	\$0*	\$0 Intro the first year; \$99 after that*	\$390*
Foreign Transaction Fee	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	None*	None*			

[†] 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 12-12-25, the variable APR for Purchases and Balance Transfers is 27.49. Annual fee: \$0. **Max Cash Secured:** The APR may vary and as of 12-12-25, the variable APR for Purchases and Balance Transfers is 28.49%. Annual fee: \$0. **Zero+:** The 0% introductory APR applies to purchases and is valid for the first 24 billing cycles. The 0% introductory APR applies to balance transfers made within 744 days of account opening and is valid for the first 24 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary and as of 12-12-25, the undiscounted variable APR for Purchases and Balance Transfers is 17.24% to 28.24% (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 12-12-25, the undiscounted variable APR for Balance Transfers is 17.74% to 27.99% (based on your creditworthiness). The variable APR for Purchases is 17.74% to 27.99% (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 12-12-25, the undiscounted variable APR for Purchases and Balance Transfers is 17.74% to 27.99% (based on your creditworthiness). Annual fee: \$0. **Travel Rewards+:** The APR may vary and as of 12-12-25, the undiscounted variable APR for purchases and Balance Transfers is 17.99% to 27.99% (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 12-12-25, the undiscounted variable APR for purchases and Balance Transfers is 17.99% to 27.99% (based on your creditworthiness). Annual fee: \$390. **Max Cash Secured, Standard Secured, Zero+, 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. **All Cards:** The variable APR for Cash Advances is 30.49%. 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. 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.

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Business Application Requirement

Business applications now require that a 6 digit NAICS (North American Industry Classification System) code be provided. This code can be easily accessed via the NAICS website, at www.naics.com/search.

Tips for Leveraging Digital Product Brochures:

- Print for placement on branch counters
- Send with your Self-Apply flyer
- Email reactively to potential applicants

Business Cards

Credit cards to help businesses manage cash flow or expand existing business. Products designed for the smart borrower and the rewards savvy. Find the card that is right for your potential cardmember.

Digital Product Brochures

Access your streamlined **Business Digital Product Brochures** below:

- [Business Digital Product Brochure_V_0450170-0000000.pdf](#)

Credit Card Options

[Visa® Business Cash Preferred Card](#)

The Visa Business Cash Preferred Card is designed for small businesses that want to earn cash back on business purchases. Earn up to 3% cash back in select everyday business categories, with no caps on the amount of cash back earned.

[Visa® Business Real Rewards Card](#)

Designed for small businesses, cardmembers earn 1.5 reward points per dollar spent on every purchase. No annual fee.

[Visa® Business Zero+ Card](#)

Cardmembers will enjoy the everyday convenience of a Visa card with no annual fee, low introductory rates and cash back.

[Smart Business Rewards Visa Signature® Card](#)

Designed for small businesses who want to earn rewards on their top credit card spending categories including raw materials and supply chain purchases such as construction materials, commercial equipment, medical supplies or advertising. Cardmembers earn 2x in their top two spend categories; automatically.

[Visa® CommUNITY Card](#)

The Visa CommUNITY Card is designed for non-profits and municipalities seeking an easier way to manage cash flow and expenses. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information and save time on accounting procedures.

[Visa Signature® Business Company Card](#)

The variable terms below reflect a Prime Rate of 6.75%, accurate as of 12/12/25.[†]

Business Card Rate Sheet

	Business Zero+	Business Cash Preferred	Business Real Rewards	Smart Business Rewards
Intro APR Purchases & Balance Transfers	0% Intro APR for 18 billing cycles*	0% Intro APR for 6 billing cycles*	0% Intro APR for 6 billing cycles*	N/A
Variable Go-To APR Purchases & Balance Transfers (based on your creditworthiness)	16.24% to 25.24%	17.24% to 26.24%	17.24% to 26.24%	18.24% to 25.24%
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
Late Payment Fee	\$41			
<p>The variable APR for Cash Advances is 30.49%. The variable Penalty APR is 30.74%, 28.99% minimum. Cash Advance Fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: An introductory fee of 3% of each transfer amount, \$5 minimum. After that, 5% of each transfer amount, \$5 minimum. Convenience Check fees: 5% 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.</p>				

	Company Card Rewards/Non Rewards	CommUNITY Card Rewards/Non Rewards
Purchases, Balance Transfers, and Cash Advances	N/A. All charges on these charge cards are due and payable when you receive your periodic statement.	
Annual Fee	Rewards \$99 Non-rewards \$0	
Foreign Transaction Fee	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.	
Late Payment Fee	3% of outstanding balance amount or \$39 minimum, whichever is greater.	
<p>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.</p>		

[†]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.

Business Card Details

Benefits/Services

- Visa Spend Clarity - simple but powerful expense management solution that allows you to access and sync expenses, generate reports, and set employee spend controls
- Zero fraud liability - protects against unauthorized purchases if your card or its number is ever lost or stolen
- Emergency card replacement if you lose your wallet while traveling
- 24/7 account access with the mobile app or online
- Free employee cards
- Account and transaction alerts

Billing Options

- **Central Bill** - Authorized Officer receives a consolidated statement that lists all of the employee cardmember transactions and is responsible for making the payment
- **Central Bill with Memo Statement** - Authorized Officer receives a consolidated statement that lists all of the employee cardmember transactions and is responsible for making the payment; each employee cardmember receives a memo statement detailing their individual transactions
- **Individual Bill** - each employee cardmember receives their own monthly statement which they are responsible for paying (*not available for Company and Community cards*)

Employee Cards

- Employee cards can be requested at time of application or after the account is established
- Employee credit limits can be set by the Authorized Officer
- Authorized Officer determines whether employee has cash access

Underwriting Guidelines

- Credit limit is based on Authorized Officer's Credit Bureau Report and Score, the Business Credit Report and Score and financial statement review. Credit Reports are not pulled on employee cardmembers.
- All Small Business Cards offer Joint and Several Liability (the Company and Authorized Officer are liable for repayment)

Small business cards:

- New applications with credit limits up to \$50,000
- Completed application only. No financials required.
- New applications with credit limits of \$50,001 and up
- Completed Application
- \$50,001 to \$100,000 - most recent fiscal year's financial statements or tax returns required
 - ▶ If most recent full year financials statements are more than 5 months old, include interim Income Statement & Balance Sheet
- \$100,001 to \$500,000 - most recent 2 years of third-party prepared financial statements or tax returns required
 - ▶ If most recent third-party prepared statements are more than 5 months old, include interim Income Statement & Balance Sheet

Company card application requirements:

- Completed Application*
- Proof of Incorporation, LLC, LLP, or LP
- Minimum \$5 million in annual net sales, for each year of financials/tax returns required
- Established minimum 2 years
- Established credit history (greater than 1 year preferred)

Anticipated Monthly Spend

- \$25,000 to \$50,000 - most recent years' third-party prepared financials or tax returns required
 - ▶ If most recent full year financials statements are more than 5 months old, include interim Income Statement & Balance Sheet
- \$50,001 to \$500,000 - most recent 2 years of third-party prepared financial statements (in order of preference):
 - Audited Statements OR
 - Reviewed Statements OR
 - Compiled Statements OR
 - Company's Tax Returns
- ▶ If most recent full year financials statements are more than 5 months old, include interim Income Statement & Balance Sheet

Community card application requirements:

- Completed Application*
- Proof of Nonprofit 501c3/c4 or Municipality status
- Established minimum 2 years
- Established credit history (greater than 1 year preferred)

Anticipated Monthly Spend

- \$500 to \$50,000 - most recent fiscal year-end financials (Income Statement & Balance Sheet) or tax return required
- \$50,001 to \$500,000 - most recent 2 years of third-party prepared financial statements (in order of preference):
 - Audited Statements OR
 - Reviewed Statements OR
 - Compiled Statements OR
 - Organization's Tax Returns
- ▶ If most recent full year financials statements are more than 5 months old, include interim Income Statement & Balance Sheet
- Nonprofits (501c3/c4) including: religious organizations, education institutions, cultural groups, social services and foundations
- Municipalities including: school districts, small municipalities, city or county offices, fire, police, sheriff departments, and public housing administrations

IMPORTANT PHONE NUMBER FOR CARDMEMBERS
<p>Cardmember Service (Business) 866.552.8855</p>
IMPORTANT CONTACT INFORMATION FOR BRANCH EMPLOYEES
<p>Client Services 800.523.5354, option 4 clientservices@elanfs.com</p>
<p>Relationship Support Team 800.523.5354, option 2, then 1 relationshipsupportteam@elanfs.com</p>
<p>Card Underwriting 800.523.5354, option 2, then 2 underwriting@elanfs.com (Business Fax) 866.509.6772</p>

*Please refer to the Application Checklists on the Company and CommUNITY applications for details on what needs to be included for an application to be considered complete.

Business Card Product Reference Guide



VISA

Visa® Business Cash Preferred Card
 Visa® Business Real Rewards Card
 Smart Business Rewards Visa® Card
 Visa® Business Zero+ Card
 Visa® Business Company Card
 Visa® CommUNITY Card

FOR INTERNAL USE ONLY. DO NOT DISTRIBUTE.

Business Card Product Reference Guide

Joint and Several Liability

Corporate Liability

Visa® Business Cash Preferred Card	Visa® Business Real Rewards Card	Visa® Business Zero+ Card	Smart Business Rewards Visa® Card	Visa® CommUNITY Card	Visa® Business Company Card
 <ul style="list-style-type: none"> Cash back for your business 	 <ul style="list-style-type: none"> Simple, easy rewards 	 <ul style="list-style-type: none"> Purchasing power for your business and more 	 <ul style="list-style-type: none"> More Rewards. Less Rules. 	 <ul style="list-style-type: none"> Designed for non-profits and municipalities Streamline money management 	 <ul style="list-style-type: none"> Simplify the way you manage cash flow and expenses
Minimum Requirements <ul style="list-style-type: none"> Authorized Officer must be at least 18 years of age, have a U.S. address and a Social Security number No minimum time in business requirement 	Minimum Requirements <ul style="list-style-type: none"> Authorized Officer must be at least 18 years of age, have a U.S. address and a Social Security number No minimum time in business requirement 	Minimum Requirements <ul style="list-style-type: none"> Authorized Officer must be at least 18 years of age, have a U.S. address and a Social Security number No minimum time in business requirement 	Minimum Requirements <ul style="list-style-type: none"> Authorized Officer must be at least 18 years of age, have a U.S. address and a Social Security number No minimum time in business requirement 	Minimum Requirements <ul style="list-style-type: none"> Proof of nonprofit 501c3/c4 or municipality status Financial statements or tax returns Must pay balance in full each month Established a minimum of 2 years Established credit history (greater than 1 year preferred) 	Minimum Requirements <ul style="list-style-type: none"> Minimum \$5 million in annual net sales, for each year of financials/tax returns Proof of Incorporation, LLC, LLP or LP Financial statements or tax returns Must pay balance in full each month Established a minimum of 2 years Established credit history (greater than 1 year preferred)
Credit Limit <ul style="list-style-type: none"> Up to \$500,000 	Credit Limit <ul style="list-style-type: none"> Up to \$500,000 	Credit Limit <ul style="list-style-type: none"> Up to \$500,000 	Credit Limit <ul style="list-style-type: none"> Up to \$500,000 	Credit Limit <ul style="list-style-type: none"> \$500 to \$500,000 	Credit Limit <ul style="list-style-type: none"> \$25,000 to \$500,000
Annual Fee <p>No annual fee</p>	Annual Fee <p>No annual fee</p>	Annual Fee <p>No annual fee</p>	Annual Fee <p>\$0 introductory annual fee for the first year, then \$95 after that</p>	Annual Fee <ul style="list-style-type: none"> Non-Rewards: No annual fee Rewards: \$99 	Annual Fee <ul style="list-style-type: none"> Non-Rewards: No annual fee Rewards: \$99
Welcome Offer <ul style="list-style-type: none"> \$25 cash back awarded after first purchase 	Welcome Offer <ul style="list-style-type: none"> 2,500 bonus points awarded after first purchase 	Welcome Offer <ul style="list-style-type: none"> Extended low intro rate 	Welcome Offer <ul style="list-style-type: none"> 20,000 bonus points when you spend \$500 in the first 90 days 	Welcome Offer <p>N/A</p>	Welcome Offer <p>N/A</p>
Earning Rewards <ul style="list-style-type: none"> 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 1% cash back per \$1 spent on all other eligible purchases 5% cash back on prepaid hotels and car rentals booked directly in the Travel Center when this card is used \$100 annual statement credit for recurring monthly software transactions <p>*Excludes discount stores/supercenters and wholesale clubs</p>	Earning Rewards <ul style="list-style-type: none"> 1.5X points per \$1 spent on all eligible purchases 5.5X points on prepaid hotels and car rentals booked directly in the Travel Center when this card is used No caps on number of points earned 	Earning Rewards <ul style="list-style-type: none"> 5% cash back on prepaid travel booked directly in the Travel Center when this card is used \$50 annual statement credit when you spend \$5,000 in the Travel Center when this card is used 	Earning Rewards <ul style="list-style-type: none"> 2X points per \$1 spent in your top two spend categories each month – automatically 1X points per \$1 spent on all other eligible purchases 5X points on prepaid hotels and car rentals booked directly in the Travel Center when this card is used No caps on number of points earned 	Earning Rewards <ul style="list-style-type: none"> 1X points per \$1 spent on all eligible purchases No caps on number of points earned A non-rewards CommUNITY Card is also available 	Earning Rewards <ul style="list-style-type: none"> 1X points per \$1 spent on all eligible purchases No caps on number of points earned A non-rewards Company Card is also available
Redeeming Rewards <ul style="list-style-type: none"> Cash back 	Redeeming Rewards <p>Choice of:</p> <ul style="list-style-type: none"> Cash back Travel Gift cards Merchandise 	Redeeming Rewards <ul style="list-style-type: none"> Cash back 	Redeeming Rewards <p>Choice of:</p> <ul style="list-style-type: none"> Travel Cash back Gift cards Merchandise 	Redeeming Rewards <p>Choice of:</p> <ul style="list-style-type: none"> Cash back Merchandise Gift cards Travel 	Redeeming Rewards <p>Choice of:</p> <ul style="list-style-type: none"> Cash back Merchandise Gift cards Travel

Business Credit Cards:

Choose the card that's right for you.



Joint and Several Liability

 <p>Visa® Business Zero+ Card</p>	<p>Power your business purchases and rack up rewards.</p> <p>Low Intro Rate: Save on interest with a great low introductory rate for an extended time</p> <p>5% Cash Back on travel booked directly in the Rewards Center when you use your card¹</p> <p>\$50 Annual Credit when you spend \$5,000 in the Rewards Center using your card²</p>	<p>Redeem³</p> <ul style="list-style-type: none"> • Cash back with this Financial Institution⁴
 <p>Visa® Business Cash Preferred Card</p>	<p>Cash back for your business.</p> <p>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 purchases⁵</p> <p>1% Cash Back per \$1 spent on all other eligible purchases</p> <p>5% Cash Back on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁵</p> <p>\$100 Annual Statement Credit for recurring monthly software transactions⁶</p> <p>*Excludes discount stores/supercenters and wholesale clubs</p>	<p>Redeem³</p> <ul style="list-style-type: none"> • Cash back with this Financial Institution⁴
 <p>Visa® Business Real Rewards Card</p>	<p>Get unlimited rewards for your bottom line.</p> <p>1.5X Points per \$1 spent on all eligible purchases⁷</p> <p>5.5X Points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁷</p> <p>No caps on number of points earned</p>	<p>Redeem⁸</p> <ul style="list-style-type: none"> • Cash back with this Financial Institution⁴ • Travel • Gift cards • Merchandise
 <p>Smart Business Rewards Visa® Card</p>	<p>Earn more where you spend more.</p> <p>2X Points per \$1 spent in your top two spend categories each month – automatically⁹</p> <p>1X Points per \$1 spent on all other eligible purchases</p> <p>5X Points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁹</p> <p>No caps on number of points earned</p>	<p>Redeem⁸</p> <ul style="list-style-type: none"> • Travel • Cash back with this Financial Institution⁴ • Gift cards • Merchandise

Corporate Liability

 <p>Visa® COMMUNITY Card</p>	<p>Streamline money management for your organization.</p> <p>Non-rewards product version available</p> <p>1X Points per \$1 spent on all eligible purchases¹⁰</p> <p>Consolidated statements</p> <p>Designed for non-profits and municipalities</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back with this Financial Institution⁴
 <p>Visa® Business Company Card</p>	<p>Simplify the way you manage cash flow and expenses.</p> <p>1X Points per \$1 spent on all eligible purchases¹⁰</p> <p>Consolidated statements</p> <p>Dedicated account manager</p> <p>Non-rewards product version available</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back with this Financial Institution⁴

Business Credit Cards: Reward Cards



Charts represent samples of amounts spent and rewards earned.

Visa® Business Cash Preferred Card		Earn up to 3% cash back	
Sample Quarterly Expenses	Spend	Cash Back ³	
3% Cell phone service providers	\$700	\$21	
3% Office supply stores	\$900	\$27	
3% Restaurants & food delivery	\$500	\$15	
3% Gas & EV charging stations ⁵	\$700	\$21	
1% all other purchases	\$4,000	\$40	
5% Prepaid travel	\$1,400	\$70	
Total Quarterly Example	\$8,200	\$194	
Total Annual Cash Back Example:		\$776	

Visa® Business Real Rewards Card		Earn 1.5X points with no caps	
Sample Quarterly Expenses	Spend	Points	
1.5X Cell phone purchases	\$900	1,350	
1.5X Home utilities	\$1,100	1,650	
1.5X Supermarket purchases	\$1,200	1,800	
1.5X all other purchases	\$4,000	6,000	
5.5X Prepaid travel	\$1,400	7,700	
Total Quarterly Example	\$8,600	18,500	
Total Annual Points Example:		74,000	
(That's up to a \$740 value) ⁸			

Smart Business Rewards Visa® Card		Earn 2X points in top 2 categories each month	
Sample Quarterly Expenses	Spend	Points	
2X Advertising firms	\$2,700	5,400	
2X Construction materials	\$2,700	5,400	
1X all other purchases	\$1,800	1,800	
5X Prepaid travel	\$1,400	7,000	
Total Quarterly Example	\$8,600	19,600	
Total Annual Points Example:		78,400	
(That's up to a \$784 value) ⁸			

Whichever card you choose, you'll enjoy:

- **Zero fraud liability¹¹** protects against unauthorized purchases if your card or its number is ever lost or stolen.
- **Free employee cards**
- **24/7 account access with the mobile app or online**
- **Account and transaction alerts**

For more information, please contact:

Representative name: _____

Phone number: _____

Email address: _____

¹ You will earn 5% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Business Zero+ Card. Net Purchases are Purchases minus credits and returns. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

² An automatic statement credit of \$50 per card per 12-month period will be applied to your Business Zero+ Account within 1-2 statement billing cycles following \$5,000 in travel purchased through the Rewards Center with each eligible card, if the Account is in good standing (not past due or overlimit). This \$50 statement credit benefit is available for each card that is issued and makes the required purchases. We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

³ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁴ Rewards can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account 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.

⁵ You will earn 3% cash back per dollar spent on eligible Net Purchases at dining, including takeout and restaurant delivery, gas and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores and cell phone service providers. All other eligible Net Purchases may earn 1% cash back. Net Purchases are Purchases minus credits and returns. In addition, you will earn 5% (1% base and 4% bonus) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Cash Preferred Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. 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 base reward of 1%. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

⁶ An automatic statement credit of \$100 per 12-month period will be applied to your Account within 1-2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. Eligible software service providers are identified by their Merchant Category Code (MCC) and purchases made at discount/retail stores or online retailers may not qualify. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for this credit.

⁷ You will earn 1.5 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 5.5 Points (1.5 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations purchased 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. Monthly Net Purchase Points will be applied each billing cycle. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁸ Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁹ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases in your top 2 highest 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 to see the full list of eligible merchant categories. In addition, you will earn 5 Points (1 base Point and 4 bonus Points) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional Points for that category. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional Points if the category code applied to a merchant is in a category that is not eligible for additional Points earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

¹⁰ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. Points expire 3 years from when they are earned, refer to your Program Rules for full details.

¹¹ 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.

The Visa Signature Business Company Card is designed for medium-size to large businesses with at least \$5 million in annual net sales. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information and save time on accounting procedures. Cardmembers enjoy exclusive benefits, a generous credit line and a rewards program.

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Last logged in on: 03/02/2026 16:28 GMT

CONTACT US

The Prime Rate is accurate as of 12/12/25 and is 6.75%[†]

Employee-Only Card Rate Sheet

	Zero+	Max Cash Preferred	Everyday Rewards+	Travel Rewards+	Reserve Rewards+
Intro APR Purchases & Balance Transfers	0%* Intro APR for 24 billing cycles	0%* Intro APR for 18 billing cycles on Balance Transfers only	0%* Intro APR for 9 billing cycles	N/A	N/A
After the Intro, a Variable APR	17.24%*	17.74%*	17.74%*	17.99%*	17.99%*
Annual Fee	\$0*	\$0*	\$0*	\$0 Intro the first year; \$99 after that*	\$390*
Foreign Transaction Fee	3% of the transaction amount*	3% of the transaction amount*	3% of the transaction amount*	None*	None*

[†] 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.

***Zero+:** The 0% introductory APR applies to purchases and is valid for the first 24 billing cycles. The 0% introductory APR applies to balance transfers made within 744 days of account opening and is valid for the first 24 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary and as of 12-12-25, the undiscounted variable APR for Purchases and Balance Transfers is 17.24%. 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 12-12-25, the undiscounted variable APR for Balance Transfers is 17.74%. The variable APR for Purchases is 17.74%. 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 12-12-25, the undiscounted variable APR for Purchases and Balance Transfers is 17.74%. Annual fee: \$0.
Travel Rewards+: The APR may vary and as of 12-12-25, the variable APR for purchases and Balance Transfers is 17.99%. Annual fee: \$99, \$0 intro annual fee for the first 12 billing cycles.
Reserve Rewards+: The APR may vary and as of 12-12-25, the variable APR for purchases and Balance Transfers is 17.99%. Annual fee: \$390.
Zero+, 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.
All Cards: The variable APR for Cash Advances is 30.74%. 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. 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.



Start Here

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

800-523-5354 opt 4

Hours M-F 7:30am-6pm CT

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

Landen Hedrick

lhedrick@bankcherooke.com | 1-651-290-6101

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

CONTACT

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

Relationship Support

relationshipsupportteam@elanfs.com

800-523-5354 opt 2,1

Hours M-F 6am-7pm CT

Assists **financial institution employees** with questions and service requests related to existing cardmember accounts, including address/phone number changes, adding users, balance transfers, payment holds and credit line increase requests. Refer to the [Relationship Support Team Servicing Guide](#) for more information.

CONTACT

Application Review

There are two teams that can assist you with application related items.

Review the **Underwriting** and **Customer Authentication** information to the right to determine which is the appropriate team.

Underwriting

underwriting@elanfs.com (Preferred)

Partner Employees ONLY: 800-523-5354 opt 2,2

Applicants: 800-364-9648 (customer/member only)

Hours M-F 7am - 5pm CT

Click the CONTACT button to submit an Underwriting request ONLY

CONTACT

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

To check the status of an application, leverage the real-time [My Application Tracker](#) and Turndown Code Finder tool on the DASH tab of the CRC.

Other options to check application status include:

- The **Application Status Report** (updated every business day). Use the Turndown Code Finder on My Application Tracker to look up turndown reasons found on this report.
- **Underwriting IVR:** 1-800-523-5354 option 2,2 (employees only) Applicant zip code and social security number will be needed.

Customer Authentication

Partner Employees ONLY: 800-591-0551

Applicants: 866-268-7231 (customer/member only)

Hours M-F 7am - 9pm CT

Assists **financial institution employees** with applications that have been credit approved and are in the declined queue for identification and possible fraud related reasons.

Partner employees should:

- Use the [My Application Tracker](#) and the Turndown Code Finder tool on the DASH tab of the CRC to determine whether to contact the Customer Authentication team.
- Common turndown codes include: SIM and RED
- Customer Authentication should be contacted via phone before submitting documents.

Direct Mail Campaigns 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	Please send your Client Resource Center site or functionality related inquiries here .	CONTACT

Elan Financial Services Privacy Policy

At Elan, we consistently provide a high level of security, privacy, and confidentiality in our handling of information about your organization and your customers or members.

In the process of performing service for you, we may have access to information or documentation about your organization or your customers/members that could be considered non-public, personal, confidential, or proprietary. We define this 'Confidential Information' as including both information of a commercial nature, as well as information about your customers/members or consumers.

We will act to ensure that all Confidential Information is held in strict confidence and disclosed only to those employees or agents whose duties reasonably require access to such information. We will protect such Confidential Information using the same degree of care to prevent unauthorized use, disclosure, or duplication as we do to protect our own confidential information. These commitments are detailed in our contractual agreement with your organization.

BROWSING OUR WEBSITE

We study site utilization patterns including visitor navigation patterns to assist us in improving the site. This information is collected in aggregate for all our site visitors and is anonymous. The information we collect is used to enhance your experience with our web site, such as:

- Improve the web site's performance
- Arrange the web site in the most user-friendly way
- Customize your navigation experience with the web site
- Communicate special offers and featured items to you
- Respond to your question or suggestions

REGISTRATION

In order to grant online access, you must register with Elan. During registration, we will ask you to provide us with your name, contact information, and identity verification information. This procedure is used to ensure that your transactions with us online will always be safe and secure. We also ask for your e-mail address so that we can send you information you have requested or to alert you to changes on the site or Elan program opportunities. You will be

provided with a username and password to access the site. You will be required to change your temporary password during your first access of the site and every 90 days thereafter.

SECURITY OF ONLINE SESSIONS

We are committed to protecting your information and online transactions. For your protection, Elan Financial Services uses a Secure Socket Layer (SSL) protocol, the industry standard to secure your online sessions. This process keeps your session confidential and protects against eavesdroppers.

Every page on our web site is secured using a digital certificate from Entrust Certification. This is shown via the "site certificate" that is resident on all secure pages. To view this certificate, click on the image of the closed lock or the solid key on the bottom bar of your browser window. A small frame displaying site security information will appear. If you are using Internet Explorer, click on the word 'Subject' to verify that you are on our Web site. Click on 'Issuer' to verify the site certification authority.

The most important aspect of securing your data is for you to select a password that will be difficult for others to guess, and then guard it carefully. If the password is compromised, no other security method we employ can prevent access to your data from someone who knows the password. You can help protect your information by using your password carefully. Choose a password that would be difficult for someone to guess ideally a combination of letters and numbers that is not related to your job or personal life. You can make your password easy for you to remember but difficult for others to guess by stringing a few unrelated words together, shifting a word up or down one row on the keyboard, combining punctuation characters or numbers with a regular word, or deliberately misspelling a word. Do not write your password down or leave it in a place where it might be discovered. If you have reason to believe your password may have been discovered, immediately change your password.

BROWSING AND THE USE OF COOKIES

Elan Financial Services sites use cookies to assist us in securing your online activities and to enhance the performance of the site. A cookie is a small piece of information sent by a web site that is saved in your computer's browser memory. It holds information a site may need to personalize your experience and to gather web site statistical data, such as which pages are visited, what is downloaded, and the Internet provider's domain name. Elan examines activity in aggregate, while maintaining the anonymity of users. We do not watch individual's browsing patterns.

We also use standard web server log files to help us count the number of users on our web site and evaluate our site's technical capacity. We use this information to determine the number of web users, to help us arrange the pages in the most user-friendly way, to keep the site browser-friendly, and to make page content more useful to the user. We record information on site traffic but not information on individuals visiting our site, so no specific information about you will be kept or used.

ONLINE SURVEYS AND SWEEPSTAKES

Occasionally Elan may present a survey or sweepstakes via our web site. Your participation is voluntary. Information collected may include opinions regarding certain Elan programs, financial subjects or products. Contact information will be used to notify winners regarding prizes or to provide participants with information they request. Survey information will be used to improve our site, your client satisfaction or our breadth of products.

EMAIL

We will use your email address to provide you with necessary Elan program information, account growth opportunities, and comment and/or reply to any questions regarding Elan. We will not use your address or other information to deliver any other unsolicited messages or information unless that is part of the service you are requesting.

LINKING TO OTHER EXTERNAL SITES

At times, we may provide links to sites outside the control of Elan Financial Services to alert you to products, information, and services offered by other web sites, as well as links to the web sites of our partners. These are meant to supplement the information or products that we currently offer. When you follow a link from the Elan CRC to another web site, this Privacy Policy is no longer in effect. Your browsing and interaction on any other web site, including any site that has a link on the Elan CRC, is subject to the policies of that site. We encourage you to read the policies of the sites you visit to further understand their procedures for collecting, using, and disclosing personal information.

CHANGES TO THE ELAN PRIVACY POLICY

We reserve the right to change, modify or amend this policy at any time. Elan takes the utmost care in protecting your privacy and intends to stay at the forefront of privacy policy and protection matters. Elan will occasionally update our privacy policy and post those updates on this page. You are responsible for revisiting this page to review our privacy policy updates as necessary.

CONTACT US

If you have any questions, comments, or complaints about the Elan privacy policy and/or the way it affects you, please feel free to email us or write to us at the following address:

Elan Financial Services
16900 W Capitol Dr.
Brookfield, WI 53005

California Privacy Center

Updated: July 2024

Elan Financial Services is dedicated to doing the right thing. The information on this page provides details on how we respond to and implement processes to uphold applicable state laws for your cardmembers. The laws on this page give individuals certain rights regarding the personal information that Elan Financial Services or our affiliates have collected from or about them.

The information on this page complements the notices and disclosures regarding their rights under federal laws and regulations (e.g., the Gramm-Leach-Bliley Act). For more information, please visit the top of this page.

ELAN FINANCIAL SERVICES CALIFORNIA PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This Privacy Notice for California Residents (this "Notice") applies solely to residents of the State of California ("consumers" or "you") and supplements the information contained in any other Privacy Statement or Notice provided by Elan Financial Services and its affiliates (collectively, "Elan Financial Services" " our" or "we"). Please note that some of our affiliates may provide a separate privacy notice, in which case that notice will apply to your personal information. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 and, as amended, the California Privacy Rights Act of 2020 (together, "CPRA"). This Notice describes how Elan Financial Services collects, uses, and discloses information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household ("personal information"). This Notice applies to personal information we collect online and offline, such as when you apply for our products or services, use our websites or applications, respond to surveys, contact customer support, when you visit our offices or attend a Elan Financial Services event, or otherwise interact with us (collectively, "Services"). The information on this page complements the notices and disclosures regarding your rights under federal laws and regulations (e.g., the Gramm-Leach-Bliley Act). For more information, please visit the top of this page.

The rights contained in this Notice may not apply in certain situations depending on your relationship with Elan Financial Services and Elan Financial Services other legal obligations, and as otherwise provided for in the CPRA, and the GLBA exemption contained therein. We may, from time to time, make changes to this Notice. If we do make changes to the Notice, we will let you know by posting the revised Notice with a new "Last Updated" date posted at the top of the Notice. Any changes to this Notice will become effective when posted unless indicated otherwise. We encourage you to review this Notice regularly to stay informed about our information practices and the choices available to you.

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CATEGORIES OF PERSONAL INFORMATION WE COLLECT

We may collect the following categories of personal information when you engage our Services:

- Identifiers -- A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, signature or other similar identifiers
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) -- A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number and ATM card number, or any other financial information, medical information, or health insurance information.
- Sensitive personal information -- Social Security number, driver's license, state identification card, or passport number; your account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; racial or ethnic origin, religious beliefs, or union membership; the contents of your mail, email, and text messages unless Elan Financial Services was the intended recipient of the communication; health data; precise geolocation data; biometric information; and sex life or sexual orientation data
- Protected classification characteristics under California or federal law -- Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information)

- Commercial information -- Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- Biometric information -- Fingerprints, faceprints, voiceprints and behavioral patterns
- Internet or other electronic network activity information -- Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement
- Geolocation data -- Physical location or movements
- Audio and visual Information -- Audio, electronic, or similar information we capture through your communications with us, e.g., voice recordings of telephone conversations, emails and instant messaging, and security images if you visit our offices
- Employment information -- Current or past job history
- Inferences drawn from other personal information -- Inferences drawn from any of the information identified above to create a profile about you reflecting preferences, characteristics, attitudes and or similar trends

WHERE WE COLLECT YOUR PERSONAL INFORMATION

We will collect the personal information described above from one or more of the following sources:

- Directly from you or your company when you provide this information to us, when you request information, apply for products or services from us, use our websites or applications, respond to surveys, contact customer support, when you visit our ATMs, branches or offices or attend a Elan Financial Services event, or otherwise interact with us
- From our affiliates, co-owners, partners and other related parties
- From other online and offline sources, such as public databases, social media platforms, and other third parties
- Vendors who provide services on our behalf

USE OF PERSONAL INFORMATION

We may use or disclose personal information that we collect for one or more of the following business purposes to, among other things:

- Provide you with, or evaluate your eligibility for, products and services that you or your company request from us.
- Communicate with you about your accounts or transactions with us.
- Send you important information regarding our products and services, changes to this

Notice and/or other similar administrative information.

- Enter into transactions and conduct business dealings with our business partners, service providers and contractors.
- Allow you to participate in surveys, sweepstakes, contests and similar promotions, and to administer such promotions (note that these promotions may contain additional disclosures regarding our collection and/or use of your information).
- Consistent with local law, required disclosures, and choices and controls that may be available to you:
 - Send you offers and promotions for our products and services, or products and services that may be of interest to you;
 - Personalize content and experiences on our Services;
 - Verify your identity and/or location (or the identity or location of your authorized representative) for security, fraud prevention and other risk control purposes; and
 - Provide you with advertising based on your activity on our Services and on third-party websites and applications. For additional information regarding our use of your information for personalization and tracking, please refer to the Online Tracking section of this policy.
- Optimize or improve our products and services.
- Help to ensure security and integrity. Detect, investigate, and prevent activities that may violate our policies or be illegal.
- Report to credit bureaus
- Comply with our legal and regulatory obligations.
- Enforce our terms and conditions and otherwise protect our rights and operations.

DISCLOSURE OF PERSONAL INFORMATION FOR A BUSINESS PURPOSE

We may disclose your personal information for a business purpose to the following categories of parties:

- Affiliates;
- Service providers and contractors who help manage, develop, and analyze our business and/or deliver services to us and our clients, such as;
 - Professional services organizations, such as auditors and law firms
 - Our business partners
 - Online advertising services and networks
 - Internet service providers
 - Data analytics providers
 - Operating systems and platforms

- Social networks
- Data brokers
- Agencies and organizations working to prevent fraud in financial services; or
- Law enforcement, regulatory and other governmental agencies.

RETENTION PERIOD

We store personal information for as long as necessary to carry out the purposes for which we originally collected it and for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations.

SHARING OR SELLING YOUR PERSONAL INFORMATION

We do not sell personal information to third parties for monetary consideration without your prior consent, but we may share your personal information with third parties for cross-context behavioral advertising.

The categories of personal information that we may have shared are:

- Identifiers, including IP addresses, cookie identifiers, and other pseudonymous identifiers
- Account information
- Protected classification information
- Internet or other electronic network activity information
- Professional or employment information
- Inferences drawn from personal information

We do not purposefully sell or share the personal information of children under the age of 16.

We reserve the right to transfer any personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation).

USE OF SENSITIVE PERSONAL INFORMATION

Under the CPRA, we collect the types of sensitive personal information described in the [Categories of Personal Information We Collect](#) section above. Elan Financial Services only collects and uses sensitive personal information for certain limited purposes, such as providing services and products to consumers, detecting data security incidents and protecting against fraud ("Limited Purposes"). Because Elan Financial Services uses this sensitive personal information for Limited Purposes, there is no need for us to provide a Limit Use and Disclosure of Sensitive Personal Information right under the CPRA.

SUMMARY OF PRIOR 12-MONTH PERSONAL INFORMATION HANDLING PRACTICES

We provide in the chart below a summary of our prior 12-month personal and sensitive information handling practices. You can learn more about the information we collect at or before the point of collection above in the [Categories of Personal Information We Collect, Where We Collect Your Personal Information, Use of Personal Information](#) and [Disclosure of Personal Information for a Business Purpose](#) sections.

Categories of Personal Information	Sources	Business or Commercial Purpose of Processing and Disclosure and Recipients of Personal Information
<p>Identifiers, such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, signature or other similar identifiers</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p>

		<p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), such as a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of</p>

		<p>personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Sensitive personal information, such as social security, driver's license, state identification card, or passport number; your account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; racial or ethnic origin, religious beliefs, or union membership; the contents of a your mail, email, and text messages unless Elan Financial Services was the intended recipient of the communication; genetic data; health data; precise geolocation data; biometric information; and sex life or sexual orientation data</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in</p>

		<p>greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Protected classification characteristics under California or federal law, such as age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information)</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and</p>

		Disclosure of Personal Information for a Business Purpose sections.
<p>Commercial information, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal</p>

		<p>Information for a Business Purpose sections.</p>
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<p>Biometric information, such as fingerprints, faceprints, voiceprints and behavioral patterns</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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<p>Internet or other electronic network activity information, such as browsing history, search history, information on a consumer's interaction with a website, application, or advertisement</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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<p>Geolocation data, such as physical location or movements</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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<p>Audio and visual information, such as audio, electronic or similar information such as call recordings</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as services to us and our clients, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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<p>Employment information, such as current or past job history</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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<p>Inferences drawn from other personal information, such as inferences drawn from any of the information identified above to create a profile about you reflecting preferences, characteristics, attitudes and or similar trends</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u></p> <p>None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u></p> <p>We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p> <p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p> <p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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YOUR RIGHTS AND CHOICES

This section describes your CPRA rights and explains how to exercise those rights:

Right To Know

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to request that Elan Financial Services disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- The business or commercial purpose for collecting, selling, or sharing the personal information.
- The categories of third parties with whom we disclose that personal information.
- The categories of personal information that each recipient received.
- The specific pieces of personal information we collected about you.

You have the right to receive this information in a format, to the extent technically feasible, that is portable, usable, and allows you to transmit the personal information to a person without impediment, where the processing is carried out by automated means.

Right to Request Deletion

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to request that Elan Financial Services delete any of your personal information that we collected from you and retained. Once we receive and confirm your verifiable consumer request we will delete (and direct the recipients of your personal information to delete) your personal information from our records.

Right to Correct Your Personal Information:

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to submit a request to correct any inaccurate personal information that we may have about you. To correct your information, cardmembers should call the number on the back of their card.

EXERCISING YOUR RIGHTS

To exercise the rights described above, please submit a verifiable consumer request to us through one of the following methods:

- Please complete the [Personal Information Request Form](#). This form allows you to request the details of the personal information that Elan Financial Services has about you and to request access, to that information. Once received, Elan Financial Services must use reasonable methods to verify the identity of the requestor before responding.

If we cannot verify the requestor, we will either deny the request or ask for additional identifying information. Elan Financial Services will respond within 45 days of the request unless additional time is required.

You may only make a verifiable consumer request for access twice within a 12-month period.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will generally verify your identity by asking you to provide personal information related to your recent interactions with us. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Requests by Authorized Agents

You may exercise your privacy rights through an authorized agent. If we receive your request from an authorized agent, we may ask for evidence that you have provided such agent with a power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf.

Nondiscrimination

You have the right not to be discriminated against for exercising any of your privacy rights. This includes us not: (a) denying you goods or services; (b) charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; (c) providing you a different level or quality of goods or services; (d) suggesting to you that you will receive a different price or rate for goods or services or a different level or quality of goods or services; and (e) retaliating against you for exercising your privacy rights.

CHANGES TO THE ONLINE PRIVACY POLICY

From time to time, we may make changes to this Policy in order to accommodate new technologies, industry practices, regulatory requirements or for other purposes. We encourage you to review the Policy periodically to ensure that you understand how we collect, use and share information through the Services. If we do make changes to the Policy, we will also update the "Effective Date" posted at the top of the Policy.

Any changes to the Policy will become effective when the revised Policy is posted on the Website, relevant Application or other Elan online interface, as applicable. By continuing to use the Services following such changes, you are agreeing to accept the terms of the revised Policy.

ACCESSIBILITY

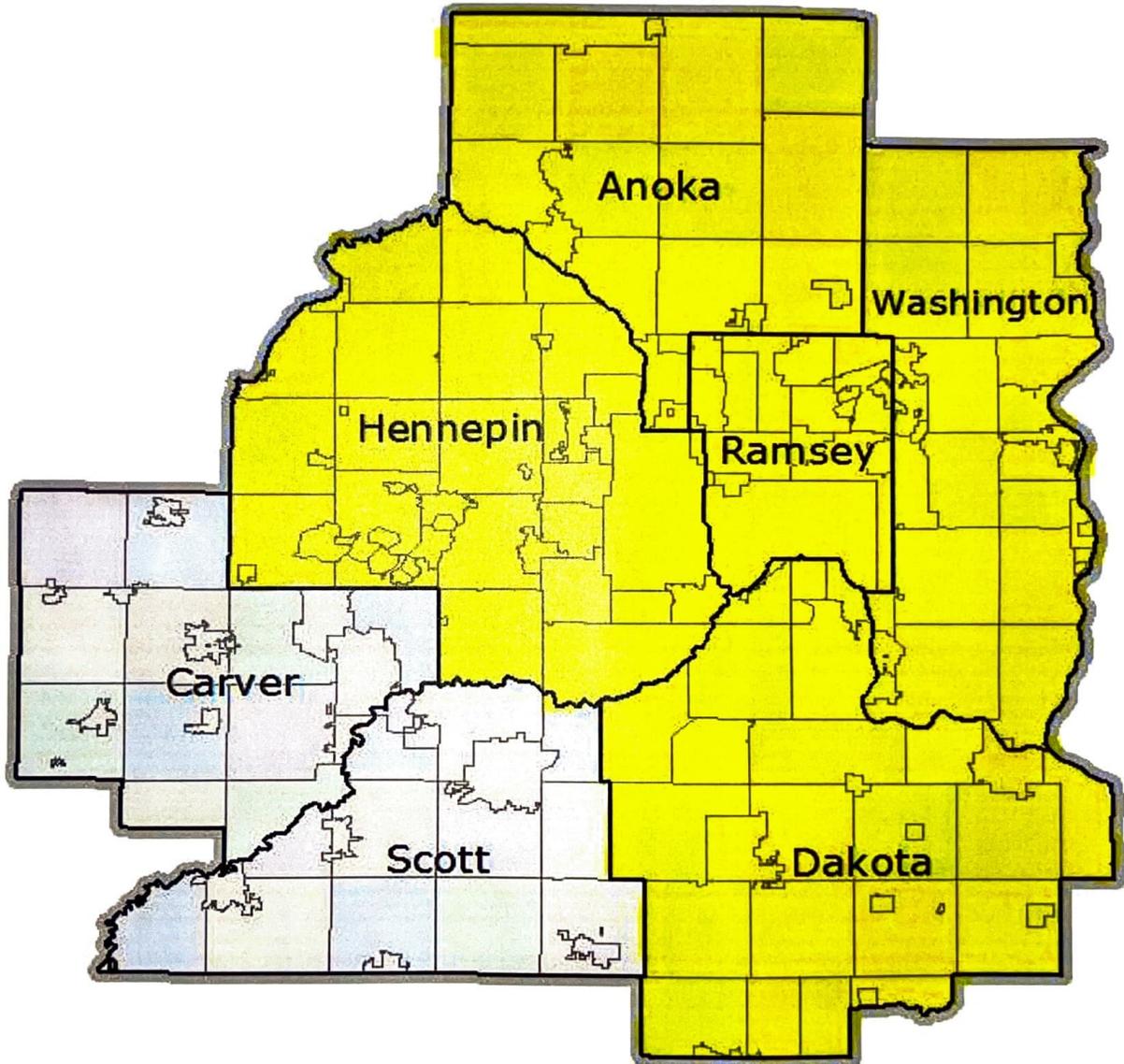
If you need this information in an alternative accessible format, you may contact us using the information below.

CONTACT US

If cardmembers have any questions, comments, or complaints about the Elan privacy policy and/or the way it affects them, please feel free to have them call the number on the back of the card or write to us at the following address:

Elan Financial Services
16900 W Capitol Dr.
Brookfield, WI 53005

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 2026

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

2025 FFIEC Census Report - Summary Census Overview Information

State: MINNESOTA

County: 003 - ANOKA COUNTY

All Tracts: 90



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0501.07	2 - Moderate	75.07	No	\$131,700	\$78,056	3108	300	9.65	896	954
MN	ANOKA COUNTY	0501.08	3 - Middle	84.13	No	\$131,700	\$87,485	5510	730	13.25	1508	1700
MN	ANOKA COUNTY	0501.09	3 - Middle	102.97	No	\$131,700	\$107,070	5510	613	11.13	1977	2140
MN	ANOKA COUNTY	0501.10	3 - Middle	97.13	No	\$131,700	\$101,000	2661	325	12.21	900	1013
MN	ANOKA COUNTY	0501.11	3 - Middle	100.82	No	\$131,700	\$104,837	3615	361	9.99	1361	1474
MN	ANOKA COUNTY	0501.14	3 - Middle	109.37	No	\$131,700	\$113,727	3063	336	10.97	1024	1038
MN	ANOKA COUNTY	0501.15	3 - Middle	107.89	No	\$131,700	\$112,190	5866	630	10.74	1963	1994
MN	ANOKA COUNTY	0501.16	4 - Upper	133.17	No	\$131,700	\$138,472	4536	381	8.40	1320	1446
MN	ANOKA COUNTY	0502.08	3 - Middle	109.82	No	\$131,700	\$114,191	3191	614	19.24	1005	1156
MN	ANOKA COUNTY	0502.10	3 - Middle	102.76	No	\$131,700	\$106,857	4159	471	11.32	1450	1568
MN	ANOKA COUNTY	0502.15	4 - Upper	123.69	No	\$131,700	\$128,618	4133	604	14.61	1312	1381
MN	ANOKA COUNTY	0502.16	4 - Upper	131.15	No	\$131,700	\$136,375	6042	706	11.68	1864	1906
MN	ANOKA COUNTY	0502.17	4 - Upper	124.22	No	\$131,700	\$129,167	3499	375	10.72	981	1021
MN	ANOKA COUNTY	0502.18	3 - Middle	97.37	No	\$131,700	\$101,250	3220	369	11.46	1110	1149
MN	ANOKA	0502.19	3 - Middle	101.78	No	\$131,700	\$105,833	2947	360	12.22	1025	1047

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
MN	ANOKA COUNTY	0502.20	3 - Middle	112.94	No	\$131,700	\$117,432	6827	997	14.60	2036	2411
MN	ANOKA COUNTY	0502.22	3 - Middle	117.44	No	\$131,700	\$122,118	5581	771	13.81	1820	1845
MN	ANOKA COUNTY	0502.23	4 - Upper	122.76	No	\$131,700	\$127,647	2972	317	10.67	867	940
MN	ANOKA COUNTY	0502.24	3 - Middle	112.23	No	\$131,700	\$116,696	3886	545	14.02	1356	1379
MN	ANOKA COUNTY	0502.26	4 - Upper	121.80	No	\$131,700	\$126,653	3159	584	18.49	1138	1286
MN	ANOKA COUNTY	0502.27	3 - Middle	93.27	No	\$131,700	\$96,985	4587	821	17.90	1378	1620
MN	ANOKA COUNTY	0502.28	3 - Middle	80.85	No	\$131,700	\$84,073	6767	1788	26.42	1597	2044
MN	ANOKA COUNTY	0502.29	3 - Middle	95.65	No	\$131,700	\$99,459	5516	1114	20.20	1539	1669
MN	ANOKA COUNTY	0502.30	4 - Upper	156.28	No	\$131,700	\$162,500	2891	360	12.45	829	870
MN	ANOKA COUNTY	0502.32	3 - Middle	119.45	No	\$131,700	\$124,205	3896	470	12.06	1296	1375
MN	ANOKA COUNTY	0502.33	3 - Middle	105.29	No	\$131,700	\$109,478	3087	409	13.25	1085	1167
MN	ANOKA COUNTY	0502.34	3 - Middle	100.82	No	\$131,700	\$104,833	3295	306	9.29	1134	1210
MN	ANOKA COUNTY	0502.35	2 - Moderate	75.95	No	\$131,700	\$78,971	2994	430	14.36	1221	1325
MN	ANOKA COUNTY	0502.36	4 - Upper	147.97	No	\$131,700	\$153,864	4321	429	9.93	1279	1358
MN	ANOKA COUNTY	0502.37	3 - Middle	111.02	No	\$131,700	\$115,436	5584	817	14.63	1960	2074
MN	ANOKA COUNTY	0502.38	4 - Upper	140.43	No	\$131,700	\$146,016	4485	588	13.11	1262	1261

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0502.39	4 - Upper	141.43	No	\$131,700	\$147,063	2851	378	13.26	812	875
MN	ANOKA COUNTY	0502.40	3 - Middle	102.22	No	\$131,700	\$106,293	3315	602	18.16	986	1267
MN	ANOKA COUNTY	0502.41	3 - Middle	119.01	No	\$131,700	\$123,750	2960	390	13.18	871	871
MN	ANOKA COUNTY	0504.01	3 - Middle	101.67	No	\$131,700	\$105,714	3012	793	26.33	609	840
MN	ANOKA COUNTY	0504.02	3 - Middle	86.27	No	\$131,700	\$89,706	3585	676	18.86	781	975
MN	ANOKA COUNTY	0505.01	2 - Moderate	70.51	No	\$131,700	\$73,319	3184	529	16.61	738	940
MN	ANOKA COUNTY	0505.04	1 - Low	49.14	No	\$131,700	\$51,098	2547	541	21.24	588	723
MN	ANOKA COUNTY	0505.05	2 - Moderate	78.74	No	\$131,700	\$81,875	5593	1396	24.96	1225	1373
MN	ANOKA COUNTY	0506.02	2 - Moderate	77.85	No	\$131,700	\$80,947	2540	618	24.33	600	773
MN	ANOKA COUNTY	0506.05	3 - Middle	84.31	No	\$131,700	\$87,669	5798	1369	23.61	1363	1525
MN	ANOKA COUNTY	0506.06	2 - Moderate	71.53	No	\$131,700	\$74,375	2010	467	23.23	456	508
MN	ANOKA COUNTY	0506.07	2 - Moderate	68.92	No	\$131,700	\$71,667	4539	1334	29.39	1097	1401
MN	ANOKA COUNTY	0506.08	2 - Moderate	74.92	No	\$131,700	\$77,900	4810	1756	36.51	1333	1538
MN	ANOKA COUNTY	0506.09	3 - Middle	90.02	No	\$131,700	\$93,607	3919	894	22.81	1155	1239
MN	ANOKA COUNTY	0506.11	3 - Middle	81.04	No	\$131,700	\$84,265	3630	907	24.99	944	1199
MN	ANOKA COUNTY	0506.12	3 - Middle	98.53	No	\$131,700	\$102,458	2873	775	26.98	788	809
MN	ANOKA COUNTY	0507.02	3 - Middle	82.18	No	\$131,700	\$85,455	3194	674	21.10	1012	1243

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0507.04	2 - Moderate	78.76	No	\$131,700	\$81,893	4779	1252	26.20	1685	1893
MN	ANOKA COUNTY	0507.06	2 - Moderate	71.88	No	\$131,700	\$74,744	3503	1335	38.11	661	901
MN	ANOKA COUNTY	0507.07	3 - Middle	116.48	No	\$131,700	\$121,118	6233	1598	25.64	2048	2005
MN	ANOKA COUNTY	0507.09	3 - Middle	90.20	No	\$131,700	\$93,796	2519	656	26.04	913	993
MN	ANOKA COUNTY	0507.10	2 - Moderate	79.98	No	\$131,700	\$83,167	3564	1218	34.18	1065	1171
MN	ANOKA COUNTY	0507.11	3 - Middle	108.47	No	\$131,700	\$112,788	5129	1296	25.27	1513	1638
MN	ANOKA COUNTY	0507.12	2 - Moderate	74.57	No	\$131,700	\$77,539	4559	1263	27.70	1404	1526
MN	ANOKA COUNTY	0508.07	2 - Moderate	67.79	No	\$131,700	\$70,489	4303	1522	35.37	1327	1413
MN	ANOKA COUNTY	0508.08	2 - Moderate	75.11	No	\$131,700	\$78,098	2193	480	21.89	685	719
MN	ANOKA COUNTY	0508.10	2 - Moderate	61.47	No	\$131,700	\$63,922	4745	1504	31.70	1640	1802
MN	ANOKA COUNTY	0508.11	3 - Middle	86.21	No	\$131,700	\$89,643	3008	654	21.74	965	1168
MN	ANOKA COUNTY	0508.16	3 - Middle	97.44	No	\$131,700	\$101,324	6769	1514	22.37	1574	1705
MN	ANOKA COUNTY	0508.18	3 - Middle	114.49	No	\$131,700	\$119,048	7828	1796	22.94	2156	2364
MN	ANOKA COUNTY	0508.19	4 - Upper	137.26	No	\$131,700	\$142,727	5574	1233	22.12	1374	1649
MN	ANOKA COUNTY	0508.20	3 - Middle	116.26	No	\$131,700	\$120,893	3357	815	24.28	1123	1176
MN	ANOKA COUNTY	0508.21	3 - Middle	117.50	No	\$131,700	\$122,183	4885	1400	28.66	1533	1961
MN	ANOKA COUNTY	0508.22	2 - Moderate	73.25	No	\$131,700	\$76,165	2967	837	28.21	756	802

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0508.23	3 - Middle	98.29	No	\$131,700	\$102,207	4137	1000	24.17	1031	1175
MN	ANOKA COUNTY	0508.24	3 - Middle	96.28	No	\$131,700	\$100,119	4037	1066	26.41	919	1122
MN	ANOKA COUNTY	0508.25	3 - Middle	105.83	No	\$131,700	\$110,049	3148	1008	32.02	869	947
MN	ANOKA COUNTY	0508.26	3 - Middle	82.07	No	\$131,700	\$85,340	3690	1180	31.98	1375	1471
MN	ANOKA COUNTY	0508.27	3 - Middle	87.84	No	\$131,700	\$91,339	2509	866	34.52	734	770
MN	ANOKA COUNTY	0508.28	2 - Moderate	66.90	No	\$131,700	\$69,563	3318	1212	36.53	1053	1184
MN	ANOKA COUNTY	0508.29	3 - Middle	107.75	No	\$131,700	\$112,045	3754	1027	27.36	1018	1100
MN	ANOKA COUNTY	0509.01	2 - Moderate	64.87	No	\$131,700	\$67,452	2248	558	24.82	597	780
MN	ANOKA COUNTY	0509.02	3 - Middle	86.90	No	\$131,700	\$90,357	5025	831	16.54	1534	1816
MN	ANOKA COUNTY	0510.01	2 - Moderate	67.02	No	\$131,700	\$69,688	3040	987	32.47	838	947
MN	ANOKA COUNTY	0510.02	3 - Middle	83.84	No	\$131,700	\$87,177	3943	1196	30.33	1142	1351
MN	ANOKA COUNTY	0511.01	2 - Moderate	76.45	No	\$131,700	\$79,493	5254	2009	38.24	1116	1264
MN	ANOKA COUNTY	0511.02	2 - Moderate	67.78	No	\$131,700	\$70,479	4774	2051	42.96	1350	1514
MN	ANOKA COUNTY	0511.03	2 - Moderate	70.32	No	\$131,700	\$73,125	3606	1822	50.53	728	1061
MN	ANOKA COUNTY	0512.01	2 - Moderate	59.46	No	\$131,700	\$61,835	3958	2165	54.70	600	818
MN	ANOKA COUNTY	0512.02	2 - Moderate	77.34	No	\$131,700	\$80,417	3943	1672	42.40	780	942
MN	ANOKA COUNTY	0512.03	2 - Moderate	79.29	No	\$131,700	\$82,448	5493	1797	32.71	1499	1464

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0512.06	2 - Moderate	68.97	No	\$131,700	\$71,719	2562	1121	43.75	602	797
MN	ANOKA COUNTY	0513.02	2 - Moderate	64.01	No	\$131,700	\$66,563	4698	2279	48.51	1010	1231
MN	ANOKA COUNTY	0513.04	2 - Moderate	68.64	No	\$131,700	\$71,375	2428	1104	45.47	629	812
MN	ANOKA COUNTY	0513.05	2 - Moderate	61.74	No	\$131,700	\$64,202	3511	1936	55.14	988	1175
MN	ANOKA COUNTY	0514.00	2 - Moderate	60.77	No	\$131,700	\$63,188	5737	3053	53.22	1438	1667
MN	ANOKA COUNTY	0515.01	2 - Moderate	74.89	No	\$131,700	\$77,875	3335	1709	51.24	667	834
MN	ANOKA COUNTY	0515.02	3 - Middle	97.17	No	\$131,700	\$101,042	3222	1172	36.37	948	1136
MN	ANOKA COUNTY	0516.00	3 - Middle	96.77	No	\$131,700	\$100,625	5334	468	8.77	1817	2055

2025 FFIEC Census Report - Summary Census Overview Information

State: MINNESOTA

County: 037 - DAKOTA COUNTY

All Tracts: 106



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0601.01	3 - Middle	89.89	No	\$131,700	\$93,472	3776	1457	38.59	1130	1263
MN	DAKOTA COUNTY	0601.02	3 - Middle	86.42	No	\$131,700	\$89,864	2890	828	28.65	876	946
MN	DAKOTA COUNTY	0601.03	3 - Middle	113.72	No	\$131,700	\$118,250	2793	515	18.44	964	1046
MN	DAKOTA COUNTY	0601.04	2 - Moderate	72.17	No	\$131,700	\$75,041	5849	2096	35.84	1216	1281
MN	DAKOTA COUNTY	0601.05	2 - Moderate	58.44	No	\$131,700	\$60,771	5307	2553	48.11	844	807
MN	DAKOTA COUNTY	0602.01	2 - Moderate	71.63	No	\$131,700	\$74,479	2670	829	31.05	962	1011
MN	DAKOTA COUNTY	0602.02	3 - Middle	92.56	No	\$131,700	\$96,250	3534	894	25.30	820	984
MN	DAKOTA COUNTY	0603.01	2 - Moderate	64.44	No	\$131,700	\$67,008	4437	1444	32.54	859	1376
MN	DAKOTA COUNTY	0603.02	3 - Middle	87.34	No	\$131,700	\$90,817	3654	1016	27.81	1119	1266
MN	DAKOTA COUNTY	0604.01	2 - Moderate	76.77	No	\$131,700	\$79,826	2601	810	31.14	832	980
MN	DAKOTA COUNTY	0604.02	2 - Moderate	63.07	No	\$131,700	\$65,583	3594	1260	35.06	921	1195
MN	DAKOTA COUNTY	0605.02	2 - Moderate	74.77	No	\$131,700	\$77,750	4489	1437	32.01	1199	1451
MN	DAKOTA COUNTY	0605.03	3 - Middle	86.42	No	\$131,700	\$89,866	4994	1635	32.74	1492	1909
MN	DAKOTA COUNTY	0605.05	3 - Middle	88.82	No	\$131,700	\$92,357	6704	2579	38.47	782	839
MN	DAKOTA	0605.06	3 - Middle	103.56	No	\$131,700	\$107,688	5499	1375	25.00	1561	1881

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
MN	DAKOTA COUNTY	0605.07	3 - Middle	110.48	No	\$131,700	\$114,875	3285	720	21.92	1187	1235
MN	DAKOTA COUNTY	0605.08	4 - Upper	139.28	No	\$131,700	\$144,826	5886	1227	20.85	1811	1959
MN	DAKOTA COUNTY	0605.09	3 - Middle	107.32	No	\$131,700	\$111,590	5735	1253	21.85	2136	2607
MN	DAKOTA COUNTY	0606.03	4 - Upper	135.31	No	\$131,700	\$140,694	4590	505	11.00	1551	1499
MN	DAKOTA COUNTY	0606.04	4 - Upper	153.14	No	\$131,700	\$159,236	3394	321	9.46	1344	1065
MN	DAKOTA COUNTY	0606.05	3 - Middle	81.85	No	\$131,700	\$85,110	1850	384	20.76	421	703
MN	DAKOTA COUNTY	0606.06	4 - Upper	154.89	No	\$131,700	\$161,050	2902	317	10.92	963	982
MN	DAKOTA COUNTY	0607.09	3 - Middle	104.00	No	\$131,700	\$108,141	5898	2296	38.93	1576	1795
MN	DAKOTA COUNTY	0607.10	2 - Moderate	79.30	No	\$131,700	\$82,454	4468	2260	50.58	723	882
MN	DAKOTA COUNTY	0607.11	2 - Moderate	51.65	No	\$131,700	\$53,708	4821	1848	38.33	887	589
MN	DAKOTA COUNTY	0607.13	3 - Middle	91.14	No	\$131,700	\$94,775	3211	875	27.25	1059	1107
MN	DAKOTA COUNTY	0607.14	3 - Middle	93.35	No	\$131,700	\$97,071	4594	1329	28.93	1376	1378
MN	DAKOTA COUNTY	0607.16	4 - Upper	133.30	No	\$131,700	\$138,611	3650	1036	28.38	1007	1159
MN	DAKOTA COUNTY	0607.17	3 - Middle	113.00	No	\$131,700	\$117,500	2408	816	33.89	482	586
MN	DAKOTA COUNTY	0607.21	3 - Middle	103.53	No	\$131,700	\$107,656	2671	897	33.58	592	749
MN	DAKOTA COUNTY	0607.25	3 - Middle	88.03	No	\$131,700	\$91,540	4314	1736	40.24	854	769

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0607.26	2 - Moderate	65.24	No	\$131,700	\$67,841	3158	1334	42.24	461	577
MN	DAKOTA COUNTY	0607.27	3 - Middle	82.87	No	\$131,700	\$86,176	3570	1424	39.89	614	801
MN	DAKOTA COUNTY	0607.28	4 - Upper	134.67	No	\$131,700	\$140,035	5477	1657	30.25	1619	1643
MN	DAKOTA COUNTY	0607.29	4 - Upper	151.74	No	\$131,700	\$157,782	3930	911	23.18	1320	1347
MN	DAKOTA COUNTY	0607.31	4 - Upper	129.83	No	\$131,700	\$135,000	5142	1127	21.92	1668	1807
MN	DAKOTA COUNTY	0607.32	4 - Upper	149.53	No	\$131,700	\$155,481	5526	1068	19.33	1660	1769
MN	DAKOTA COUNTY	0607.33	3 - Middle	80.54	No	\$131,700	\$83,750	4118	1242	30.16	1346	1583
MN	DAKOTA COUNTY	0607.34	4 - Upper	134.50	No	\$131,700	\$139,856	4683	1153	24.62	1716	1893
MN	DAKOTA COUNTY	0607.35	2 - Moderate	68.10	No	\$131,700	\$70,810	5113	1844	36.06	1403	1690
MN	DAKOTA COUNTY	0607.37	2 - Moderate	73.48	No	\$131,700	\$76,406	5078	2050	40.37	1473	1184
MN	DAKOTA COUNTY	0607.38	3 - Middle	93.84	No	\$131,700	\$97,578	3771	1572	41.69	796	987
MN	DAKOTA COUNTY	0607.39	3 - Middle	90.24	No	\$131,700	\$93,836	5857	2539	43.35	1697	1903
MN	DAKOTA COUNTY	0607.42	3 - Middle	112.00	No	\$131,700	\$116,458	3704	678	18.30	1252	1312
MN	DAKOTA COUNTY	0607.43	3 - Middle	85.07	No	\$131,700	\$88,456	1544	886	57.38	333	388
MN	DAKOTA COUNTY	0607.44	4 - Upper	126.99	No	\$131,700	\$132,045	1688	377	22.33	497	541
MN	DAKOTA COUNTY	0607.45	3 - Middle	83.95	No	\$131,700	\$87,292	4719	2098	44.46	842	1035
MN	DAKOTA COUNTY	0607.46	2 - Moderate	73.69	No	\$131,700	\$76,625	3524	1272	36.10	897	841

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0607.47	3 - Middle	89.56	No	\$131,700	\$93,125	3818	1503	39.37	952	1109
MN	DAKOTA COUNTY	0607.48	3 - Middle	101.82	No	\$131,700	\$105,875	3583	1385	38.65	989	998
MN	DAKOTA COUNTY	0607.49	3 - Middle	83.47	No	\$131,700	\$86,797	1558	472	30.30	523	387
MN	DAKOTA COUNTY	0607.50	2 - Moderate	68.76	No	\$131,700	\$71,500	4361	1545	35.43	1008	1150
MN	DAKOTA COUNTY	0607.51	4 - Upper	174.58	No	\$131,700	\$181,531	2609	585	22.42	700	700
MN	DAKOTA COUNTY	0607.52	4 - Upper	143.56	No	\$131,700	\$149,272	3335	536	16.07	1028	1028
MN	DAKOTA COUNTY	0607.53	2 - Moderate	59.38	No	\$131,700	\$61,742	2340	1104	47.18	426	487
MN	DAKOTA COUNTY	0607.54	3 - Middle	92.54	No	\$131,700	\$96,228	4931	2021	40.99	1350	1789
MN	DAKOTA COUNTY	0608.05	3 - Middle	81.26	No	\$131,700	\$84,500	3671	2191	59.68	514	663
MN	DAKOTA COUNTY	0608.06	3 - Middle	116.56	No	\$131,700	\$121,205	5813	1266	21.78	1874	2022
MN	DAKOTA COUNTY	0608.11	3 - Middle	83.18	No	\$131,700	\$86,493	5632	1556	27.63	1480	1650
MN	DAKOTA COUNTY	0608.12	3 - Middle	95.42	No	\$131,700	\$99,223	6085	1928	31.68	1980	2195
MN	DAKOTA COUNTY	0608.13	4 - Upper	122.70	No	\$131,700	\$127,580	4752	975	20.52	1443	1653
MN	DAKOTA COUNTY	0608.14	3 - Middle	102.95	No	\$131,700	\$107,054	6051	1116	18.44	1849	1961
MN	DAKOTA COUNTY	0608.15	4 - Upper	128.30	No	\$131,700	\$133,409	5376	1013	18.84	1610	1720
MN	DAKOTA COUNTY	0608.16	4 - Upper	153.32	No	\$131,700	\$159,421	6776	1159	17.10	2056	2192
MN	DAKOTA COUNTY	0608.19	4 - Upper	130.45	No	\$131,700	\$135,638	6341	1181	18.62	2012	2268

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0608.22	3 - Middle	109.90	No	\$131,700	\$114,271	1416	251	17.73	522	589
MN	DAKOTA COUNTY	0608.23	4 - Upper	137.65	No	\$131,700	\$143,125	4297	811	18.87	1243	1363
MN	DAKOTA COUNTY	0608.24	3 - Middle	99.59	No	\$131,700	\$103,558	3609	701	19.42	1162	1203
MN	DAKOTA COUNTY	0608.28	3 - Middle	80.84	No	\$131,700	\$84,063	5335	2221	41.63	866	1095
MN	DAKOTA COUNTY	0608.29	3 - Middle	81.39	No	\$131,700	\$84,630	3948	1673	42.38	1019	1321
MN	DAKOTA COUNTY	0608.30	3 - Middle	99.43	No	\$131,700	\$103,387	4146	1118	26.97	1030	1272
MN	DAKOTA COUNTY	0608.31	4 - Upper	147.58	No	\$131,700	\$153,452	7174	1667	23.24	2066	2183
MN	DAKOTA COUNTY	0608.32	3 - Middle	104.59	No	\$131,700	\$108,750	5436	1619	29.78	1684	1775
MN	DAKOTA COUNTY	0608.33	3 - Middle	95.42	No	\$131,700	\$99,222	4362	1111	25.47	1072	1099
MN	DAKOTA COUNTY	0608.34	4 - Upper	161.63	No	\$131,700	\$168,065	2837	357	12.58	827	960
MN	DAKOTA COUNTY	0608.35	3 - Middle	117.65	No	\$131,700	\$122,330	5642	912	16.16	1713	1840
MN	DAKOTA COUNTY	0608.36	3 - Middle	88.72	No	\$131,700	\$92,250	5015	1375	27.42	1412	1576
MN	DAKOTA COUNTY	0608.37	4 - Upper	127.38	No	\$131,700	\$132,446	5582	1124	20.14	1130	1320
MN	DAKOTA COUNTY	0608.38	3 - Middle	90.60	No	\$131,700	\$94,212	4431	1021	23.04	1641	1698
MN	DAKOTA COUNTY	0608.39	4 - Upper	126.04	No	\$131,700	\$131,058	5263	1808	34.35	1259	1303
MN	DAKOTA COUNTY	0608.40	4 - Upper	137.99	No	\$131,700	\$143,480	3408	540	15.85	1319	1330
MN	DAKOTA COUNTY	0608.41	3 - Middle	102.45	No	\$131,700	\$106,528	3466	639	18.44	1135	1261

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0609.02	4 - Upper	120.61	No	\$131,700	\$125,411	4495	578	12.86	1439	1608
MN	DAKOTA COUNTY	0609.04	2 - Moderate	71.88	No	\$131,700	\$74,740	3797	720	18.96	1072	1281
MN	DAKOTA COUNTY	0609.05	3 - Middle	90.16	No	\$131,700	\$93,750	5974	1202	20.12	1404	1824
MN	DAKOTA COUNTY	0609.06	4 - Upper	125.51	No	\$131,700	\$130,509	3212	518	16.13	1123	1124
MN	DAKOTA COUNTY	0609.07	3 - Middle	116.23	No	\$131,700	\$120,854	8103	1558	19.23	2298	2439
MN	DAKOTA COUNTY	0610.01	3 - Middle	117.21	No	\$131,700	\$121,875	4283	375	8.76	1321	1483
MN	DAKOTA COUNTY	0610.03	4 - Upper	152.40	No	\$131,700	\$158,462	2674	522	19.52	630	683
MN	DAKOTA COUNTY	0610.05	2 - Moderate	78.99	No	\$131,700	\$82,132	2356	597	25.34	535	718
MN	DAKOTA COUNTY	0610.07	3 - Middle	112.88	No	\$131,700	\$117,377	4800	1060	22.08	1732	1753
MN	DAKOTA COUNTY	0610.08	3 - Middle	87.12	No	\$131,700	\$90,588	2294	529	23.06	567	594
MN	DAKOTA COUNTY	0610.09	4 - Upper	131.33	No	\$131,700	\$136,563	7316	1608	21.98	2043	2279
MN	DAKOTA COUNTY	0610.10	4 - Upper	170.80	No	\$131,700	\$177,596	3575	700	19.58	1113	1291
MN	DAKOTA COUNTY	0610.11	3 - Middle	98.94	No	\$131,700	\$102,875	2635	391	14.84	807	839
MN	DAKOTA COUNTY	0611.02	3 - Middle	94.13	No	\$131,700	\$97,875	4560	667	14.63	1206	1518
MN	DAKOTA COUNTY	0611.05	2 - Moderate	78.50	No	\$131,700	\$81,630	2502	286	11.43	722	841
MN	DAKOTA COUNTY	0611.06	3 - Middle	83.19	No	\$131,700	\$86,500	2839	303	10.67	798	814
MN	DAKOTA COUNTY	0611.09	3 - Middle	82.68	No	\$131,700	\$85,972	3239	515	15.90	688	1002

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MN	DAKOTA COUNTY	0611.10	3 - Middle	84.79	No	\$131,700	\$88,171	3100	441	14.23	1221	1352
MN	DAKOTA COUNTY	0611.11	3 - Middle	113.71	No	\$131,700	\$118,235	3083	206	6.68	977	1110
MN	DAKOTA COUNTY	0611.12	3 - Middle	107.82	No	\$131,700	\$112,113	3279	318	9.70	1047	1115
MN	DAKOTA COUNTY	0614.01	3 - Middle	117.72	No	\$131,700	\$122,411	3111	255	8.20	1014	1076
MN	DAKOTA COUNTY	0614.02	3 - Middle	96.17	No	\$131,700	\$100,000	3774	232	6.15	1310	1503
MN	DAKOTA COUNTY	0615.01	3 - Middle	102.58	No	\$131,700	\$106,667	2357	137	5.81	765	879
MN	DAKOTA COUNTY	0615.02	3 - Middle	101.88	No	\$131,700	\$105,938	3055	271	8.87	884	1111

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State: MINNESOTA

County: 053 - HENNEPIN COUNTY

All Tracts: 329



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0001.01	2 - Moderate	79.00	No	\$131,700	\$82,143	3351	2254	67.26	951	1129
MN	HENNEPIN COUNTY	0001.02	1 - Low	46.38	No	\$131,700	\$48,229	5178	3366	65.01	1132	1710
MN	HENNEPIN COUNTY	0003.00	3 - Middle	85.45	No	\$131,700	\$88,854	3264	1152	35.29	1184	1421
MN	HENNEPIN COUNTY	0006.01	3 - Middle	81.68	No	\$131,700	\$84,935	4760	1263	26.53	1460	1818
MN	HENNEPIN COUNTY	0006.03	4 - Upper	136.64	No	\$131,700	\$142,083	2955	599	20.27	1268	1406
MN	HENNEPIN COUNTY	0011.00	2 - Moderate	66.96	No	\$131,700	\$69,625	2219	708	31.91	467	846
MN	HENNEPIN COUNTY	0017.00	2 - Moderate	65.82	No	\$131,700	\$68,438	2482	1201	48.39	403	797
MN	HENNEPIN COUNTY	0022.00	1 - Low	45.76	No	\$131,700	\$47,583	1695	1493	88.08	164	395
MN	HENNEPIN COUNTY	0024.00	2 - Moderate	79.55	No	\$131,700	\$82,714	2746	776	28.26	346	851
MN	HENNEPIN COUNTY	0027.00	2 - Moderate	62.89	No	\$131,700	\$65,398	2816	2322	82.46	572	820
MN	HENNEPIN COUNTY	0032.00	2 - Moderate	58.41	No	\$131,700	\$60,742	1844	1316	71.37	457	642
MN	HENNEPIN COUNTY	0033.00	1 - Low	36.88	No	\$131,700	\$38,355	2633	2417	91.80	279	660
MN	HENNEPIN COUNTY	0038.01	2 - Moderate	64.14	No	\$131,700	\$66,700	3085	1072	34.75	34	154
MN	HENNEPIN COUNTY	0038.02	0 - Unknown	0.00	No	\$131,700	\$0	3462	817	23.60	0	247
MN	HENNEPIN	0059.01	1 - Low	32.42	No	\$131,700	\$33,715	3069	1898	61.84	30	103

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
MN	HENNEPIN COUNTY	0059.02	1 - Low	39.09	No	\$131,700	\$40,648	3619	2894	79.97	71	369
MN	HENNEPIN COUNTY	0068.00	1 - Low	15.77	No	\$131,700	\$16,402	4211	1745	41.44	168	443
MN	HENNEPIN COUNTY	0077.00	0 - Unknown	0.00	No	\$131,700	\$0	5710	2367	41.45	221	400
MN	HENNEPIN COUNTY	0078.01	1 - Low	43.16	No	\$131,700	\$44,886	1972	1398	70.89	75	199
MN	HENNEPIN COUNTY	0081.00	2 - Moderate	66.90	No	\$131,700	\$69,563	3497	674	19.27	441	1001
MN	HENNEPIN COUNTY	0082.00	2 - Moderate	54.93	No	\$131,700	\$57,119	4277	2423	56.65	290	556
MN	HENNEPIN COUNTY	0083.00	1 - Low	45.80	No	\$131,700	\$47,622	2106	1513	71.84	207	529
MN	HENNEPIN COUNTY	0084.00	2 - Moderate	71.93	No	\$131,700	\$74,792	2896	2086	72.03	406	749
MN	HENNEPIN COUNTY	0085.00	2 - Moderate	50.30	No	\$131,700	\$52,308	4069	2421	59.50	829	1312
MN	HENNEPIN COUNTY	0095.00	2 - Moderate	70.25	No	\$131,700	\$73,047	2865	1683	58.74	589	962
MN	HENNEPIN COUNTY	0096.00	3 - Middle	88.30	No	\$131,700	\$91,818	3321	1247	37.55	964	1198
MN	HENNEPIN COUNTY	0106.00	4 - Upper	137.45	No	\$131,700	\$142,917	2844	355	12.48	916	1124
MN	HENNEPIN COUNTY	0107.00	4 - Upper	161.20	No	\$131,700	\$167,619	2491	315	12.65	716	868
MN	HENNEPIN COUNTY	0110.00	4 - Upper	122.24	No	\$131,700	\$127,105	3539	828	23.40	1218	1468
MN	HENNEPIN COUNTY	0117.03	4 - Upper	149.42	No	\$131,700	\$155,363	4274	588	13.76	1500	1610
MN	HENNEPIN COUNTY	0117.04	4 - Upper	146.89	No	\$131,700	\$152,742	3379	712	21.07	1175	1275

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MN	HENNEPIN COUNTY	0118.00	4 - Upper	131.27	No	\$131,700	\$136,500	4721	816	17.28	1838	1912
MN	HENNEPIN COUNTY	0119.98	3 - Middle	95.32	No	\$131,700	\$99,114	4292	921	21.46	1454	1587
MN	HENNEPIN COUNTY	0120.01	4 - Upper	131.86	No	\$131,700	\$137,105	6331	1201	18.97	2066	2451
MN	HENNEPIN COUNTY	0120.03	3 - Middle	90.37	No	\$131,700	\$93,972	5290	2370	44.80	1211	1625
MN	HENNEPIN COUNTY	0121.01	3 - Middle	89.63	No	\$131,700	\$93,203	3004	1482	49.33	557	834
MN	HENNEPIN COUNTY	0121.02	3 - Middle	98.77	No	\$131,700	\$102,705	2935	872	29.71	1065	1374
MN	HENNEPIN COUNTY	0201.01	4 - Upper	131.63	No	\$131,700	\$136,875	3386	556	16.42	1130	1192
MN	HENNEPIN COUNTY	0201.02	3 - Middle	91.98	No	\$131,700	\$95,645	2226	342	15.36	761	694
MN	HENNEPIN COUNTY	0202.01	2 - Moderate	72.90	No	\$131,700	\$75,808	2996	2223	74.20	277	425
MN	HENNEPIN COUNTY	0202.02	1 - Low	49.59	No	\$131,700	\$51,563	5278	3849	72.93	712	964
MN	HENNEPIN COUNTY	0203.01	2 - Moderate	68.52	No	\$131,700	\$71,250	2973	1890	63.57	671	772
MN	HENNEPIN COUNTY	0203.02	1 - Low	49.95	No	\$131,700	\$51,938	2670	1841	68.95	552	844
MN	HENNEPIN COUNTY	0203.03	2 - Moderate	78.14	No	\$131,700	\$81,250	4361	2872	65.86	986	1167
MN	HENNEPIN COUNTY	0203.04	2 - Moderate	58.63	No	\$131,700	\$60,972	3841	2852	74.25	676	704
MN	HENNEPIN COUNTY	0204.00	2 - Moderate	64.26	No	\$131,700	\$66,818	5169	3162	61.17	972	1075
MN	HENNEPIN COUNTY	0205.00	2 - Moderate	69.94	No	\$131,700	\$72,731	4090	2544	62.20	943	1120
MN	HENNEPIN COUNTY	0206.00	2 - Moderate	73.16	No	\$131,700	\$76,071	2404	1444	60.07	509	615

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MN	HENNEPIN COUNTY	0207.00	3 - Middle	83.64	No	\$131,700	\$86,974	4342	1671	38.48	1444	1506
MN	HENNEPIN COUNTY	0208.01	2 - Moderate	74.02	No	\$131,700	\$76,964	2167	782	36.09	711	845
MN	HENNEPIN COUNTY	0208.04	3 - Middle	87.80	No	\$131,700	\$91,300	3037	1204	39.64	818	1050
MN	HENNEPIN COUNTY	0209.02	3 - Middle	102.06	No	\$131,700	\$106,125	2314	617	26.66	853	904
MN	HENNEPIN COUNTY	0209.03	3 - Middle	91.81	No	\$131,700	\$95,469	3263	909	27.86	988	1121
MN	HENNEPIN COUNTY	0210.01	2 - Moderate	76.51	No	\$131,700	\$79,557	5835	1817	31.14	1854	2159
MN	HENNEPIN COUNTY	0210.02	3 - Middle	85.44	No	\$131,700	\$88,839	2104	730	34.70	409	486
MN	HENNEPIN COUNTY	0211.00	2 - Moderate	76.10	No	\$131,700	\$79,132	1957	637	32.55	576	696
MN	HENNEPIN COUNTY	0212.00	3 - Middle	92.48	No	\$131,700	\$96,167	4532	1121	24.74	1548	1581
MN	HENNEPIN COUNTY	0213.00	2 - Moderate	79.82	No	\$131,700	\$83,002	4853	1923	39.62	1110	1260
MN	HENNEPIN COUNTY	0214.00	3 - Middle	85.71	No	\$131,700	\$89,120	3304	1151	34.84	861	1141
MN	HENNEPIN COUNTY	0215.01	3 - Middle	98.04	No	\$131,700	\$101,944	4550	1785	39.23	971	1041
MN	HENNEPIN COUNTY	0215.02	1 - Low	45.47	No	\$131,700	\$47,287	3965	2331	58.79	523	529
MN	HENNEPIN COUNTY	0215.03	2 - Moderate	74.30	No	\$131,700	\$77,258	5203	2012	38.67	919	1033
MN	HENNEPIN COUNTY	0215.04	2 - Moderate	71.28	No	\$131,700	\$74,125	3717	1138	30.62	1091	1220
MN	HENNEPIN COUNTY	0215.05	3 - Middle	97.14	No	\$131,700	\$101,005	4819	1667	34.59	1059	1176
MN	HENNEPIN COUNTY	0216.01	3 - Middle	85.12	No	\$131,700	\$88,512	4573	998	21.82	1688	1721

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0216.02	4 - Upper	122.81	No	\$131,700	\$127,695	5984	1403	23.45	1614	1933
MN	HENNEPIN COUNTY	0217.00	4 - Upper	149.30	No	\$131,700	\$155,245	5160	976	18.91	1917	2126
MN	HENNEPIN COUNTY	0218.00	4 - Upper	162.76	No	\$131,700	\$169,234	2351	384	16.33	743	868
MN	HENNEPIN COUNTY	0219.00	4 - Upper	140.25	No	\$131,700	\$145,833	4484	755	16.84	1021	1024
MN	HENNEPIN COUNTY	0220.00	4 - Upper	123.58	No	\$131,700	\$128,500	2119	407	19.21	620	399
MN	HENNEPIN COUNTY	0221.01	3 - Middle	106.20	No	\$131,700	\$110,430	2990	919	30.74	581	651
MN	HENNEPIN COUNTY	0221.02	3 - Middle	106.09	No	\$131,700	\$110,313	2647	716	27.05	969	889
MN	HENNEPIN COUNTY	0222.00	3 - Middle	102.45	No	\$131,700	\$106,528	4888	994	20.34	1526	1368
MN	HENNEPIN COUNTY	0223.01	4 - Upper	136.34	No	\$131,700	\$141,765	2506	416	16.60	719	713
MN	HENNEPIN COUNTY	0223.02	2 - Moderate	61.31	No	\$131,700	\$63,750	3315	1440	43.44	762	716
MN	HENNEPIN COUNTY	0224.00	3 - Middle	90.00	No	\$131,700	\$93,586	3863	1045	27.05	1276	1462
MN	HENNEPIN COUNTY	0227.00	3 - Middle	94.58	No	\$131,700	\$98,347	3632	924	25.44	1099	1260
MN	HENNEPIN COUNTY	0228.01	4 - Upper	158.82	No	\$131,700	\$165,139	2235	200	8.95	1045	1086
MN	HENNEPIN COUNTY	0228.02	4 - Upper	142.20	No	\$131,700	\$147,857	3703	799	21.58	515	534
MN	HENNEPIN COUNTY	0229.01	4 - Upper	144.07	No	\$131,700	\$149,808	5635	1031	18.30	941	894
MN	HENNEPIN COUNTY	0229.02	4 - Upper	151.12	No	\$131,700	\$157,139	1837	183	9.96	699	727
MN	HENNEPIN COUNTY	0230.00	3 - Middle	113.70	No	\$131,700	\$118,229	4609	872	18.92	1086	1344

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0231.00	4 - Upper	191.94	No	\$131,700	\$199,583	1943	269	13.84	654	717
MN	HENNEPIN COUNTY	0232.01	3 - Middle	118.69	No	\$131,700	\$123,419	2357	691	29.32	379	484
MN	HENNEPIN COUNTY	0232.02	2 - Moderate	58.51	No	\$131,700	\$60,841	3926	2116	53.90	177	612
MN	HENNEPIN COUNTY	0233.00	3 - Middle	97.25	No	\$131,700	\$101,125	6362	1896	29.80	1253	1756
MN	HENNEPIN COUNTY	0234.01	2 - Moderate	57.63	No	\$131,700	\$59,922	4521	1678	37.12	777	721
MN	HENNEPIN COUNTY	0234.02	2 - Moderate	67.07	No	\$131,700	\$69,744	1913	865	45.22	335	497
MN	HENNEPIN COUNTY	0235.01	3 - Middle	112.40	No	\$131,700	\$116,875	3864	794	20.55	1023	1010
MN	HENNEPIN COUNTY	0235.02	4 - Upper	132.00	No	\$131,700	\$137,250	6434	1078	16.75	1997	1740
MN	HENNEPIN COUNTY	0236.00	4 - Upper	240.43	No	\$131,700	\$250,001	3900	419	10.74	1356	1408
MN	HENNEPIN COUNTY	0237.00	4 - Upper	198.16	No	\$131,700	\$206,042	5366	698	13.01	1750	1763
MN	HENNEPIN COUNTY	0238.01	4 - Upper	207.29	No	\$131,700	\$215,536	5439	867	15.94	1742	1914
MN	HENNEPIN COUNTY	0238.02	4 - Upper	143.81	No	\$131,700	\$149,531	3064	561	18.31	834	1047
MN	HENNEPIN COUNTY	0239.01	4 - Upper	145.58	No	\$131,700	\$151,375	3715	655	17.63	1343	1413
MN	HENNEPIN COUNTY	0239.02	4 - Upper	192.53	No	\$131,700	\$200,188	2071	493	23.80	598	664
MN	HENNEPIN COUNTY	0239.03	4 - Upper	131.61	No	\$131,700	\$136,845	3513	917	26.10	1179	903
MN	HENNEPIN COUNTY	0240.03	3 - Middle	111.40	No	\$131,700	\$115,833	4886	2115	43.29	919	714
MN	HENNEPIN COUNTY	0240.04	2 - Moderate	57.75	No	\$131,700	\$60,050	4473	1348	30.14	885	378

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0240.05	3 - Middle	106.91	No	\$131,700	\$111,171	2748	816	29.69	440	181
MN	HENNEPIN COUNTY	0240.06	4 - Upper	187.88	No	\$131,700	\$195,357	2078	306	14.73	793	732
MN	HENNEPIN COUNTY	0241.00	3 - Middle	83.70	No	\$131,700	\$87,038	3432	1074	31.29	1024	1119
MN	HENNEPIN COUNTY	0242.00	3 - Middle	111.49	No	\$131,700	\$115,924	3190	674	21.13	1055	1217
MN	HENNEPIN COUNTY	0243.00	3 - Middle	84.33	No	\$131,700	\$87,684	4510	1915	42.46	892	1096
MN	HENNEPIN COUNTY	0244.00	2 - Moderate	69.12	No	\$131,700	\$71,875	4335	1451	33.47	1200	678
MN	HENNEPIN COUNTY	0245.00	3 - Middle	97.91	No	\$131,700	\$101,813	2328	642	27.58	781	891
MN	HENNEPIN COUNTY	0246.00	3 - Middle	92.16	No	\$131,700	\$95,833	4069	1542	37.90	1055	1162
MN	HENNEPIN COUNTY	0247.00	3 - Middle	81.49	No	\$131,700	\$84,737	3433	1229	35.80	1009	1171
MN	HENNEPIN COUNTY	0248.01	2 - Moderate	70.20	No	\$131,700	\$73,000	2576	1270	49.30	722	917
MN	HENNEPIN COUNTY	0248.02	2 - Moderate	59.03	No	\$131,700	\$61,384	3106	1927	62.04	473	603
MN	HENNEPIN COUNTY	0249.03	2 - Moderate	64.11	No	\$131,700	\$66,667	2378	1585	66.65	337	476
MN	HENNEPIN COUNTY	0249.04	2 - Moderate	77.07	No	\$131,700	\$80,136	3637	1847	50.78	1023	1194
MN	HENNEPIN COUNTY	0251.00	3 - Middle	83.11	No	\$131,700	\$86,420	3343	1563	46.75	354	329
MN	HENNEPIN COUNTY	0252.01	2 - Moderate	68.95	No	\$131,700	\$71,696	5225	3516	67.29	790	1074
MN	HENNEPIN COUNTY	0252.05	3 - Middle	80.87	No	\$131,700	\$84,088	5234	2236	42.72	1351	1568
MN	HENNEPIN COUNTY	0253.01	3 - Middle	111.27	No	\$131,700	\$115,703	3208	602	18.77	865	799

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MN	HENNEPIN COUNTY	0253.02	2 - Moderate	71.21	No	\$131,700	\$74,049	4438	1862	41.96	1118	1299
MN	HENNEPIN COUNTY	0254.01	2 - Moderate	77.17	No	\$131,700	\$80,244	4165	1977	47.47	1051	1104
MN	HENNEPIN COUNTY	0254.03	2 - Moderate	57.07	No	\$131,700	\$59,344	4089	1858	45.44	777	738
MN	HENNEPIN COUNTY	0256.01	3 - Middle	96.82	No	\$131,700	\$100,679	2679	904	33.74	593	732
MN	HENNEPIN COUNTY	0256.03	3 - Middle	97.20	No	\$131,700	\$101,071	3849	837	21.75	1246	1250
MN	HENNEPIN COUNTY	0256.05	3 - Middle	86.15	No	\$131,700	\$89,583	3874	974	25.14	1007	938
MN	HENNEPIN COUNTY	0257.02	3 - Middle	112.10	No	\$131,700	\$116,563	4989	1232	24.69	1496	1671
MN	HENNEPIN COUNTY	0257.03	4 - Upper	125.42	No	\$131,700	\$130,417	2329	526	22.58	610	610
MN	HENNEPIN COUNTY	0257.04	3 - Middle	98.52	No	\$131,700	\$102,443	4894	1520	31.06	1217	1147
MN	HENNEPIN COUNTY	0258.01	3 - Middle	86.95	No	\$131,700	\$90,417	3448	1130	32.77	718	832
MN	HENNEPIN COUNTY	0258.02	3 - Middle	110.00	No	\$131,700	\$114,375	2443	415	16.99	871	905
MN	HENNEPIN COUNTY	0258.03	3 - Middle	80.69	No	\$131,700	\$83,902	3296	961	29.16	925	1117
MN	HENNEPIN COUNTY	0258.05	3 - Middle	109.33	No	\$131,700	\$113,682	2931	517	17.64	879	1001
MN	HENNEPIN COUNTY	0259.05	4 - Upper	125.61	No	\$131,700	\$130,606	3745	448	11.96	1200	1117
MN	HENNEPIN COUNTY	0259.06	3 - Middle	97.27	No	\$131,700	\$101,141	6099	1650	27.05	1791	1872
MN	HENNEPIN COUNTY	0259.07	4 - Upper	122.02	No	\$131,700	\$126,875	4952	906	18.30	1819	1679
MN	HENNEPIN COUNTY	0259.08	4 - Upper	133.29	No	\$131,700	\$138,594	4026	679	16.87	1130	1208

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MN	HENNEPIN COUNTY	0259.09	3 - Middle	110.96	No	\$131,700	\$115,377	3024	809	26.75	1056	1086
MN	HENNEPIN COUNTY	0260.05	3 - Middle	96.24	No	\$131,700	\$100,068	4005	1087	27.14	1171	1320
MN	HENNEPIN COUNTY	0260.06	3 - Middle	100.46	No	\$131,700	\$104,464	3126	982	31.41	790	1094
MN	HENNEPIN COUNTY	0260.07	4 - Upper	134.50	No	\$131,700	\$139,858	5072	1550	30.56	1083	1129
MN	HENNEPIN COUNTY	0260.13	4 - Upper	148.71	No	\$131,700	\$154,625	4571	819	17.92	1662	1738
MN	HENNEPIN COUNTY	0260.14	4 - Upper	127.75	No	\$131,700	\$132,833	5214	966	18.53	1786	1882
MN	HENNEPIN COUNTY	0260.15	4 - Upper	128.14	No	\$131,700	\$133,237	5548	1547	27.88	1568	1696
MN	HENNEPIN COUNTY	0260.19	2 - Moderate	73.59	No	\$131,700	\$76,525	5123	3458	67.50	300	333
MN	HENNEPIN COUNTY	0260.20	3 - Middle	94.87	No	\$131,700	\$98,648	4848	1739	35.87	1255	1456
MN	HENNEPIN COUNTY	0260.21	4 - Upper	190.67	No	\$131,700	\$198,259	4136	793	19.17	1320	1407
MN	HENNEPIN COUNTY	0260.23	3 - Middle	114.52	No	\$131,700	\$119,082	3810	1344	35.28	1142	1119
MN	HENNEPIN COUNTY	0260.24	4 - Upper	124.25	No	\$131,700	\$129,194	3644	681	18.69	1425	1530
MN	HENNEPIN COUNTY	0260.25	4 - Upper	196.65	No	\$131,700	\$204,479	2800	640	22.86	817	817
MN	HENNEPIN COUNTY	0260.26	4 - Upper	236.76	No	\$131,700	\$246,181	4868	1645	33.79	1714	1779
MN	HENNEPIN COUNTY	0260.27	4 - Upper	157.94	No	\$131,700	\$164,222	4267	818	19.17	1541	1591
MN	HENNEPIN COUNTY	0260.28	4 - Upper	170.39	No	\$131,700	\$177,170	3166	1423	44.95	977	1091
MN	HENNEPIN COUNTY	0261.01	3 - Middle	99.91	No	\$131,700	\$103,889	3487	505	14.48	1267	1325

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MN	HENNEPIN COUNTY	0261.03	4 - Upper	125.32	No	\$131,700	\$130,313	2830	344	12.16	1139	1227
MN	HENNEPIN COUNTY	0261.04	3 - Middle	83.68	No	\$131,700	\$87,014	4433	1189	26.82	1048	1175
MN	HENNEPIN COUNTY	0262.01	4 - Upper	145.86	No	\$131,700	\$151,667	3240	384	11.85	1288	1355
MN	HENNEPIN COUNTY	0262.02	4 - Upper	159.62	No	\$131,700	\$165,972	2936	377	12.84	1096	1153
MN	HENNEPIN COUNTY	0262.05	4 - Upper	147.86	No	\$131,700	\$153,750	3295	439	13.32	1081	1149
MN	HENNEPIN COUNTY	0262.06	4 - Upper	143.72	No	\$131,700	\$149,444	3320	344	10.36	946	972
MN	HENNEPIN COUNTY	0262.07	4 - Upper	124.28	No	\$131,700	\$129,231	4140	950	22.95	954	1177
MN	HENNEPIN COUNTY	0262.08	4 - Upper	136.10	No	\$131,700	\$141,520	3141	353	11.24	1157	1196
MN	HENNEPIN COUNTY	0263.01	4 - Upper	196.73	No	\$131,700	\$204,564	3820	494	12.93	983	973
MN	HENNEPIN COUNTY	0263.02	3 - Middle	119.41	No	\$131,700	\$124,167	3417	339	9.92	1225	1375
MN	HENNEPIN COUNTY	0264.03	3 - Middle	92.18	No	\$131,700	\$95,852	3551	1202	33.85	823	832
MN	HENNEPIN COUNTY	0264.04	4 - Upper	145.03	No	\$131,700	\$150,806	5598	777	13.88	1934	2035
MN	HENNEPIN COUNTY	0264.05	3 - Middle	106.27	No	\$131,700	\$110,500	2501	644	25.75	624	691
MN	HENNEPIN COUNTY	0264.06	2 - Moderate	64.31	No	\$131,700	\$66,875	4072	1053	25.86	1038	426
MN	HENNEPIN COUNTY	0265.05	4 - Upper	127.94	No	\$131,700	\$133,036	3581	703	19.63	1200	1519
MN	HENNEPIN COUNTY	0265.07	3 - Middle	110.40	No	\$131,700	\$114,801	5185	1275	24.59	1040	1217
MN	HENNEPIN COUNTY	0265.08	4 - Upper	132.01	No	\$131,700	\$137,262	4930	917	18.60	1523	1609

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MN	HENNEPIN COUNTY	0265.09	4 - Upper	148.78	No	\$131,700	\$154,702	4497	636	14.14	1692	1800
MN	HENNEPIN COUNTY	0265.10	3 - Middle	98.42	No	\$131,700	\$102,344	3439	803	23.35	937	755
MN	HENNEPIN COUNTY	0265.11	2 - Moderate	66.73	No	\$131,700	\$69,391	3532	1442	40.83	736	786
MN	HENNEPIN COUNTY	0265.14	3 - Middle	91.31	No	\$131,700	\$94,946	4801	1866	38.87	780	863
MN	HENNEPIN COUNTY	0265.15	3 - Middle	104.80	No	\$131,700	\$108,971	2072	416	20.08	578	675
MN	HENNEPIN COUNTY	0265.16	3 - Middle	109.74	No	\$131,700	\$114,107	3931	789	20.07	1064	1126
MN	HENNEPIN COUNTY	0266.05	4 - Upper	145.77	No	\$131,700	\$151,577	4207	957	22.75	1292	1340
MN	HENNEPIN COUNTY	0266.06	4 - Upper	141.10	No	\$131,700	\$146,719	5030	865	17.20	1329	1459
MN	HENNEPIN COUNTY	0266.09	4 - Upper	126.39	No	\$131,700	\$131,420	3009	404	13.43	1095	1257
MN	HENNEPIN COUNTY	0266.10	4 - Upper	174.97	No	\$131,700	\$181,932	4411	718	16.28	1500	1708
MN	HENNEPIN COUNTY	0266.11	4 - Upper	136.46	No	\$131,700	\$141,892	4902	1369	27.93	1562	1959
MN	HENNEPIN COUNTY	0266.14	4 - Upper	162.40	No	\$131,700	\$168,869	3925	765	19.49	1218	1240
MN	HENNEPIN COUNTY	0266.15	4 - Upper	158.85	No	\$131,700	\$165,170	7806	2488	31.87	2080	2224
MN	HENNEPIN COUNTY	0266.16	4 - Upper	195.20	No	\$131,700	\$202,965	9818	4349	44.30	2804	2905
MN	HENNEPIN COUNTY	0266.17	4 - Upper	133.93	No	\$131,700	\$139,259	2287	594	25.97	599	789
MN	HENNEPIN COUNTY	0267.02	2 - Moderate	69.54	No	\$131,700	\$72,308	2688	553	20.57	599	714
MN	HENNEPIN COUNTY	0267.06	3 - Middle	115.51	No	\$131,700	\$120,104	3360	525	15.63	1338	1410

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MN	HENNEPIN COUNTY	0267.07	3 - Middle	103.34	No	\$131,700	\$107,457	5188	973	18.75	1859	1943
MN	HENNEPIN COUNTY	0267.08	3 - Middle	106.89	No	\$131,700	\$111,143	5399	948	17.56	2082	2280
MN	HENNEPIN COUNTY	0267.11	3 - Middle	98.82	No	\$131,700	\$102,756	3068	609	19.85	1454	1534
MN	HENNEPIN COUNTY	0267.12	3 - Middle	88.46	No	\$131,700	\$91,984	3233	894	27.65	967	1186
MN	HENNEPIN COUNTY	0267.13	4 - Upper	122.74	No	\$131,700	\$127,625	4190	811	19.36	1578	1705
MN	HENNEPIN COUNTY	0267.17	4 - Upper	126.11	No	\$131,700	\$131,134	6408	1904	29.71	1958	2181
MN	HENNEPIN COUNTY	0267.18	4 - Upper	127.31	No	\$131,700	\$132,375	3725	808	21.69	1001	1090
MN	HENNEPIN COUNTY	0267.19	4 - Upper	157.14	No	\$131,700	\$163,395	5783	931	16.10	1863	1896
MN	HENNEPIN COUNTY	0267.20	4 - Upper	146.93	No	\$131,700	\$152,780	5143	1131	21.99	1824	1878
MN	HENNEPIN COUNTY	0267.21	3 - Middle	110.52	No	\$131,700	\$114,922	2833	360	12.71	1227	1242
MN	HENNEPIN COUNTY	0267.22	4 - Upper	178.41	No	\$131,700	\$185,509	5286	1721	32.56	1632	1794
MN	HENNEPIN COUNTY	0267.23	4 - Upper	191.51	No	\$131,700	\$199,132	4647	1037	22.32	1579	1655
MN	HENNEPIN COUNTY	0267.24	4 - Upper	136.30	No	\$131,700	\$141,724	4134	1288	31.16	913	889
MN	HENNEPIN COUNTY	0267.25	3 - Middle	101.36	No	\$131,700	\$105,399	3591	848	23.61	1040	1288
MN	HENNEPIN COUNTY	0267.26	3 - Middle	119.01	No	\$131,700	\$123,750	4265	1173	27.50	1413	1621
MN	HENNEPIN COUNTY	0268.07	2 - Moderate	70.09	No	\$131,700	\$72,884	5977	2888	48.32	1122	1341
MN	HENNEPIN COUNTY	0268.09	2 - Moderate	51.08	No	\$131,700	\$53,120	4834	4137	85.58	395	579

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MN	HENNEPIN COUNTY	0268.11	2 - Moderate	72.81	No	\$131,700	\$75,714	6398	4462	69.74	1365	1728
MN	HENNEPIN COUNTY	0268.12	3 - Middle	97.97	No	\$131,700	\$101,875	8840	4357	49.29	2048	2124
MN	HENNEPIN COUNTY	0268.14	3 - Middle	86.15	No	\$131,700	\$89,577	7225	5030	69.62	1969	2117
MN	HENNEPIN COUNTY	0268.15	3 - Middle	84.73	No	\$131,700	\$88,100	5648	3333	59.01	1399	1497
MN	HENNEPIN COUNTY	0268.16	3 - Middle	83.53	No	\$131,700	\$86,860	7087	5040	71.12	1543	1991
MN	HENNEPIN COUNTY	0268.18	2 - Moderate	67.92	No	\$131,700	\$70,625	5255	3704	70.49	1286	1769
MN	HENNEPIN COUNTY	0268.19	1 - Low	43.36	No	\$131,700	\$45,085	4578	3883	84.82	493	601
MN	HENNEPIN COUNTY	0268.22	3 - Middle	100.56	No	\$131,700	\$104,567	5158	2036	39.47	1520	1507
MN	HENNEPIN COUNTY	0268.23	4 - Upper	126.34	No	\$131,700	\$131,369	5133	2625	51.14	1575	1637
MN	HENNEPIN COUNTY	0268.24	4 - Upper	131.90	No	\$131,700	\$137,146	6023	2491	41.36	1284	1378
MN	HENNEPIN COUNTY	0268.25	3 - Middle	118.34	No	\$131,700	\$123,056	3337	1875	56.19	772	902
MN	HENNEPIN COUNTY	0268.26	4 - Upper	158.07	No	\$131,700	\$164,364	4452	2007	45.08	1062	1141
MN	HENNEPIN COUNTY	0268.27	1 - Low	30.85	No	\$131,700	\$32,087	2078	1588	76.42	451	467
MN	HENNEPIN COUNTY	0268.28	2 - Moderate	52.89	No	\$131,700	\$55,000	4455	3438	77.17	676	876
MN	HENNEPIN COUNTY	0269.03	3 - Middle	85.83	No	\$131,700	\$89,250	4696	905	19.27	1524	1619
MN	HENNEPIN COUNTY	0269.06	3 - Middle	93.46	No	\$131,700	\$97,183	7580	1834	24.20	2700	2767
MN	HENNEPIN COUNTY	0269.07	4 - Upper	133.19	No	\$131,700	\$138,490	5596	1067	19.07	1811	1945

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MN	HENNEPIN COUNTY	0269.08	3 - Middle	101.12	No	\$131,700	\$105,145	6047	1431	23.66	2050	2225
MN	HENNEPIN COUNTY	0269.10	4 - Upper	121.35	No	\$131,700	\$126,184	7212	1492	20.69	2127	2279
MN	HENNEPIN COUNTY	0269.11	4 - Upper	126.53	No	\$131,700	\$131,571	5250	744	14.17	1127	1340
MN	HENNEPIN COUNTY	0269.12	4 - Upper	146.65	No	\$131,700	\$152,483	8711	791	9.08	2730	2956
MN	HENNEPIN COUNTY	0270.01	4 - Upper	128.03	No	\$131,700	\$133,125	3358	327	9.74	1106	1205
MN	HENNEPIN COUNTY	0270.02	4 - Upper	131.18	No	\$131,700	\$136,406	5498	464	8.44	1459	1644
MN	HENNEPIN COUNTY	0271.01	4 - Upper	168.84	No	\$131,700	\$175,563	7483	1356	18.12	2351	2491
MN	HENNEPIN COUNTY	0271.02	4 - Upper	141.72	No	\$131,700	\$147,361	6185	1207	19.51	2155	2307
MN	HENNEPIN COUNTY	0272.02	3 - Middle	114.80	No	\$131,700	\$119,375	1741	230	13.21	466	598
MN	HENNEPIN COUNTY	0272.03	4 - Upper	124.78	No	\$131,700	\$129,750	3691	319	8.64	1001	1224
MN	HENNEPIN COUNTY	0272.04	4 - Upper	195.54	No	\$131,700	\$203,320	3867	314	8.12	1298	1446
MN	HENNEPIN COUNTY	0272.05	4 - Upper	230.92	No	\$131,700	\$240,104	3037	257	8.46	1064	1153
MN	HENNEPIN COUNTY	0273.00	4 - Upper	124.56	No	\$131,700	\$129,514	4434	578	13.04	1363	1376
MN	HENNEPIN COUNTY	0274.00	4 - Upper	158.37	No	\$131,700	\$164,676	4283	297	6.93	1509	1777
MN	HENNEPIN COUNTY	0275.01	4 - Upper	139.85	No	\$131,700	\$145,417	4523	541	11.96	1240	1583
MN	HENNEPIN COUNTY	0275.03	4 - Upper	172.18	No	\$131,700	\$179,028	4376	412	9.41	1501	1722
MN	HENNEPIN COUNTY	0275.04	4 - Upper	170.43	No	\$131,700	\$177,212	3403	347	10.20	1299	1338

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0276.01	3 - Middle	108.89	No	\$131,700	\$113,221	4057	524	12.92	1361	1655
MN	HENNEPIN COUNTY	0276.02	3 - Middle	113.96	No	\$131,700	\$118,500	5341	619	11.59	2003	2222
MN	HENNEPIN COUNTY	0277.01	4 - Upper	178.61	No	\$131,700	\$185,714	3789	288	7.60	1214	1304
MN	HENNEPIN COUNTY	0277.02	3 - Middle	110.56	No	\$131,700	\$114,958	2307	227	9.84	771	845
MN	HENNEPIN COUNTY	0277.03	4 - Upper	139.24	No	\$131,700	\$144,778	4473	438	9.79	1400	1570
MN	HENNEPIN COUNTY	1002.00	2 - Moderate	68.08	No	\$131,700	\$70,793	3764	2072	55.05	1191	1406
MN	HENNEPIN COUNTY	1004.00	1 - Low	35.91	No	\$131,700	\$37,340	3388	2551	75.30	660	1073
MN	HENNEPIN COUNTY	1005.00	2 - Moderate	65.31	No	\$131,700	\$67,917	1978	612	30.94	582	885
MN	HENNEPIN COUNTY	1007.00	2 - Moderate	65.09	No	\$131,700	\$67,679	3139	1698	54.09	820	1189
MN	HENNEPIN COUNTY	1008.00	2 - Moderate	69.45	No	\$131,700	\$72,222	4209	3079	73.15	909	1423
MN	HENNEPIN COUNTY	1009.00	2 - Moderate	58.66	No	\$131,700	\$61,000	5005	3914	78.20	912	1541
MN	HENNEPIN COUNTY	1012.00	3 - Middle	102.89	No	\$131,700	\$106,985	4913	1062	21.62	1567	1855
MN	HENNEPIN COUNTY	1013.00	2 - Moderate	57.30	No	\$131,700	\$59,583	1887	1583	83.89	354	587
MN	HENNEPIN COUNTY	1016.00	1 - Low	42.87	No	\$131,700	\$44,583	3174	2653	83.59	271	665
MN	HENNEPIN COUNTY	1018.00	2 - Moderate	59.76	No	\$131,700	\$62,146	4153	1966	47.34	703	1382
MN	HENNEPIN COUNTY	1019.00	3 - Middle	100.61	No	\$131,700	\$104,615	2833	866	30.57	542	1009
MN	HENNEPIN COUNTY	1020.00	2 - Moderate	69.01	No	\$131,700	\$71,757	2317	1671	72.12	563	842

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1021.00	1 - Low	32.45	No	\$131,700	\$33,750	2809	2381	84.76	328	797
MN	HENNEPIN COUNTY	1025.00	0 - Unknown	0.00	No	\$131,700	\$0	2746	813	29.61	372	864
MN	HENNEPIN COUNTY	1026.00	2 - Moderate	79.58	No	\$131,700	\$82,747	2023	764	37.77	340	732
MN	HENNEPIN COUNTY	1028.00	1 - Low	43.71	No	\$131,700	\$45,455	2999	2513	83.79	454	808
MN	HENNEPIN COUNTY	1030.00	4 - Upper	136.01	No	\$131,700	\$141,420	1779	402	22.60	323	539
MN	HENNEPIN COUNTY	1031.00	3 - Middle	87.19	No	\$131,700	\$90,658	2161	682	31.56	403	708
MN	HENNEPIN COUNTY	1034.00	1 - Low	34.06	No	\$131,700	\$35,417	3063	2806	91.61	464	291
MN	HENNEPIN COUNTY	1036.00	4 - Upper	138.79	No	\$131,700	\$144,313	3093	500	16.17	914	673
MN	HENNEPIN COUNTY	1037.00	4 - Upper	123.26	No	\$131,700	\$128,170	4282	1172	27.37	410	623
MN	HENNEPIN COUNTY	1039.00	0 - Unknown	0.00	No	\$131,700	\$0	4320	1194	27.64	39	240
MN	HENNEPIN COUNTY	1040.01	0 - Unknown	0.00	No	\$131,700	\$0	2756	969	35.16	82	476
MN	HENNEPIN COUNTY	1040.02	2 - Moderate	67.82	No	\$131,700	\$70,524	4309	1439	33.40	250	876
MN	HENNEPIN COUNTY	1041.00	1 - Low	46.63	No	\$131,700	\$48,487	3245	2117	65.24	378	921
MN	HENNEPIN COUNTY	1044.00	4 - Upper	120.35	No	\$131,700	\$125,139	2576	1277	49.57	119	54
MN	HENNEPIN COUNTY	1048.01	1 - Low	20.94	No	\$131,700	\$21,777	4314	4134	95.83	22	262
MN	HENNEPIN COUNTY	1048.02	1 - Low	39.24	No	\$131,700	\$40,809	4709	2361	50.14	389	333
MN	HENNEPIN COUNTY	1049.01	0 - Unknown	0.00	No	\$131,700	\$0	6900	2027	29.38	10	94

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1049.02	1 - Low	46.35	No	\$131,700	\$48,203	6121	3276	53.52	191	461
MN	HENNEPIN COUNTY	1051.00	4 - Upper	126.60	No	\$131,700	\$131,635	2768	429	15.50	1154	1324
MN	HENNEPIN COUNTY	1052.01	3 - Middle	105.45	No	\$131,700	\$109,647	3008	787	26.16	640	114
MN	HENNEPIN COUNTY	1052.04	4 - Upper	142.04	No	\$131,700	\$147,697	2865	1152	40.21	212	80
MN	HENNEPIN COUNTY	1054.00	3 - Middle	112.70	No	\$131,700	\$117,188	4440	1821	41.01	547	185
MN	HENNEPIN COUNTY	1055.00	4 - Upper	209.82	No	\$131,700	\$218,173	3822	649	16.98	889	826
MN	HENNEPIN COUNTY	1056.00	2 - Moderate	79.30	No	\$131,700	\$82,454	4920	1895	38.52	568	189
MN	HENNEPIN COUNTY	1057.00	3 - Middle	99.78	No	\$131,700	\$103,750	3062	1459	47.65	354	199
MN	HENNEPIN COUNTY	1060.00	1 - Low	32.13	No	\$131,700	\$33,417	3431	2844	82.89	136	583
MN	HENNEPIN COUNTY	1062.00	2 - Moderate	51.84	No	\$131,700	\$53,906	3817	2545	66.68	239	538
MN	HENNEPIN COUNTY	1064.00	4 - Upper	165.22	No	\$131,700	\$171,801	1817	980	53.94	474	600
MN	HENNEPIN COUNTY	1065.00	4 - Upper	240.43	No	\$131,700	\$250,001	4872	711	14.59	1174	1186
MN	HENNEPIN COUNTY	1066.00	4 - Upper	130.23	No	\$131,700	\$135,417	2517	411	16.33	597	602
MN	HENNEPIN COUNTY	1067.00	3 - Middle	103.98	No	\$131,700	\$108,125	5075	1196	23.57	566	1042
MN	HENNEPIN COUNTY	1069.00	2 - Moderate	64.91	No	\$131,700	\$67,500	2842	1152	40.53	215	326
MN	HENNEPIN COUNTY	1070.00	2 - Moderate	63.86	No	\$131,700	\$66,406	3971	2049	51.60	303	763
MN	HENNEPIN COUNTY	1074.00	2 - Moderate	65.36	No	\$131,700	\$67,961	1799	781	43.41	467	696

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1075.00	3 - Middle	89.70	No	\$131,700	\$93,274	1882	420	22.32	540	831
MN	HENNEPIN COUNTY	1076.00	3 - Middle	97.67	No	\$131,700	\$101,563	3566	639	17.92	1293	1537
MN	HENNEPIN COUNTY	1080.00	4 - Upper	187.69	No	\$131,700	\$195,156	3585	692	19.30	517	824
MN	HENNEPIN COUNTY	1086.00	2 - Moderate	53.01	No	\$131,700	\$55,125	2944	1751	59.48	587	976
MN	HENNEPIN COUNTY	1087.00	3 - Middle	81.97	No	\$131,700	\$85,238	4013	1813	45.18	976	1184
MN	HENNEPIN COUNTY	1088.00	2 - Moderate	55.70	No	\$131,700	\$57,917	3698	1619	43.78	753	1047
MN	HENNEPIN COUNTY	1089.00	3 - Middle	83.17	No	\$131,700	\$86,488	2310	478	20.69	980	1129
MN	HENNEPIN COUNTY	1090.00	4 - Upper	150.96	No	\$131,700	\$156,964	1805	262	14.52	811	848
MN	HENNEPIN COUNTY	1091.00	4 - Upper	127.21	No	\$131,700	\$132,276	4998	796	15.93	1123	1043
MN	HENNEPIN COUNTY	1092.00	3 - Middle	106.99	No	\$131,700	\$111,250	3473	786	22.63	527	640
MN	HENNEPIN COUNTY	1093.00	3 - Middle	98.37	No	\$131,700	\$102,292	4032	1323	32.81	891	1246
MN	HENNEPIN COUNTY	1094.00	2 - Moderate	63.71	No	\$131,700	\$66,250	2192	1673	76.32	289	545
MN	HENNEPIN COUNTY	1097.00	3 - Middle	91.18	No	\$131,700	\$94,808	2311	1026	44.40	673	953
MN	HENNEPIN COUNTY	1098.00	4 - Upper	166.70	No	\$131,700	\$173,333	4412	764	17.32	1063	1229
MN	HENNEPIN COUNTY	1099.00	3 - Middle	116.86	No	\$131,700	\$121,510	4034	905	22.43	1057	1535
MN	HENNEPIN COUNTY	1100.00	2 - Moderate	63.90	No	\$131,700	\$66,447	1683	1193	70.89	389	576
MN	HENNEPIN COUNTY	1101.00	3 - Middle	101.20	No	\$131,700	\$105,234	2845	864	30.37	1015	1180

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1102.00	3 - Middle	88.38	No	\$131,700	\$91,895	3667	848	23.13	1342	1455
MN	HENNEPIN COUNTY	1104.00	3 - Middle	86.18	No	\$131,700	\$89,609	3351	1244	37.12	1044	1208
MN	HENNEPIN COUNTY	1105.00	3 - Middle	97.97	No	\$131,700	\$101,875	5250	991	18.88	1497	1755
MN	HENNEPIN COUNTY	1108.00	3 - Middle	99.22	No	\$131,700	\$103,173	4331	901	20.80	1497	1778
MN	HENNEPIN COUNTY	1109.00	3 - Middle	110.60	No	\$131,700	\$115,000	3497	1449	41.44	1359	1508
MN	HENNEPIN COUNTY	1111.00	3 - Middle	119.95	No	\$131,700	\$124,727	3375	722	21.39	1266	1470
MN	HENNEPIN COUNTY	1112.00	4 - Upper	151.52	No	\$131,700	\$157,554	3333	426	12.78	1265	1360
MN	HENNEPIN COUNTY	1113.00	4 - Upper	179.48	No	\$131,700	\$186,625	5210	762	14.63	1750	1990
MN	HENNEPIN COUNTY	1114.00	4 - Upper	182.54	No	\$131,700	\$189,810	4014	571	14.23	1438	1528
MN	HENNEPIN COUNTY	1115.00	4 - Upper	155.10	No	\$131,700	\$161,277	5651	1124	19.89	1640	1924
MN	HENNEPIN COUNTY	1116.00	4 - Upper	144.20	No	\$131,700	\$149,943	3214	593	18.45	1280	1366
MN	HENNEPIN COUNTY	1225.00	3 - Middle	95.76	No	\$131,700	\$99,575	3584	1024	28.57	1006	1081
MN	HENNEPIN COUNTY	1226.00	4 - Upper	121.72	No	\$131,700	\$126,563	2447	467	19.08	881	920
MN	HENNEPIN COUNTY	1255.00	2 - Moderate	71.45	No	\$131,700	\$74,293	3707	1622	43.76	892	939
MN	HENNEPIN COUNTY	1256.00	4 - Upper	125.26	No	\$131,700	\$130,250	5233	2134	40.78	745	923
MN	HENNEPIN COUNTY	1257.00	1 - Low	49.19	No	\$131,700	\$51,148	3852	3156	81.93	563	1067
MN	HENNEPIN COUNTY	1258.00	2 - Moderate	50.90	No	\$131,700	\$52,926	5208	4110	78.92	658	1065

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MN	HENNEPIN COUNTY	1259.00	1 - Low	49.88	No	\$131,700	\$51,866	4904	4150	84.62	578	942
MN	HENNEPIN COUNTY	1260.00	1 - Low	44.63	No	\$131,700	\$46,410	5056	4016	79.43	275	660
MN	HENNEPIN COUNTY	1261.01	3 - Middle	102.78	No	\$131,700	\$106,875	2746	966	35.18	757	97
MN	HENNEPIN COUNTY	1261.02	4 - Upper	179.56	No	\$131,700	\$186,708	6867	2349	34.21	785	120
MN	HENNEPIN COUNTY	1262.01	4 - Upper	177.03	No	\$131,700	\$184,079	3153	1044	33.11	296	52
MN	HENNEPIN COUNTY	1262.02	4 - Upper	126.61	No	\$131,700	\$131,652	4387	728	16.59	1003	468
MN	HENNEPIN COUNTY	1263.00	3 - Middle	89.68	No	\$131,700	\$93,250	2679	2105	78.57	478	691
MN	HENNEPIN COUNTY	9800.00	0 - Unknown	0.00	No	\$131,700	\$0	8	4	50.00	0	0
MN	HENNEPIN COUNTY	9801.00	0 - Unknown	0.00	No	\$131,700	\$0	432	179	41.44	0	25

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State: MINNESOTA

County: 123 - RAMSEY COUNTY

All Tracts: 143



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0301.00	3 - Middle	109.33	No	\$131,700	\$113,682	4598	1138	24.75	1103	1520
MN	RAMSEY COUNTY	0302.01	3 - Middle	114.20	No	\$131,700	\$118,750	5090	949	18.64	1657	1915
MN	RAMSEY COUNTY	0302.02	3 - Middle	82.83	No	\$131,700	\$86,125	2056	670	32.59	173	109
MN	RAMSEY COUNTY	0303.00	3 - Middle	106.55	No	\$131,700	\$110,788	5788	1193	20.61	2044	2213
MN	RAMSEY COUNTY	0304.00	1 - Low	39.72	No	\$131,700	\$41,305	6253	4230	67.65	828	997
MN	RAMSEY COUNTY	0305.00	1 - Low	39.16	No	\$131,700	\$40,721	6312	5322	84.32	623	1203
MN	RAMSEY COUNTY	0306.01	1 - Low	42.37	No	\$131,700	\$44,063	6067	5179	85.36	723	1021
MN	RAMSEY COUNTY	0306.02	2 - Moderate	71.07	No	\$131,700	\$73,899	4395	2472	56.25	1039	1307
MN	RAMSEY COUNTY	0307.02	2 - Moderate	76.89	No	\$131,700	\$79,949	5651	3459	61.21	1392	1668
MN	RAMSEY COUNTY	0307.03	2 - Moderate	73.94	No	\$131,700	\$76,890	4702	3313	70.46	872	1187
MN	RAMSEY COUNTY	0307.04	1 - Low	38.04	No	\$131,700	\$39,563	4756	3631	76.35	704	911
MN	RAMSEY COUNTY	0308.00	2 - Moderate	51.04	No	\$131,700	\$53,077	5632	4091	72.64	1086	1727
MN	RAMSEY COUNTY	0309.00	2 - Moderate	51.75	No	\$131,700	\$53,818	3808	2893	75.97	596	1213
MN	RAMSEY COUNTY	0310.00	2 - Moderate	51.54	No	\$131,700	\$53,594	4657	3581	76.89	651	1250
MN	RAMSEY	0311.00	2 - Moderate	57.15	No	\$131,700	\$59,432	4423	2672	60.41	868	1233

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	COUNTY											
MN	RAMSEY COUNTY	0312.00	3 - Middle	86.65	No	\$131,700	\$90,104	2991	1269	42.43	912	1016
MN	RAMSEY COUNTY	0313.00	1 - Low	49.23	No	\$131,700	\$51,196	2441	1879	76.98	458	781
MN	RAMSEY COUNTY	0314.00	1 - Low	45.32	No	\$131,700	\$47,132	3114	2341	75.18	425	744
MN	RAMSEY COUNTY	0315.00	1 - Low	47.12	No	\$131,700	\$49,000	3136	2585	82.43	370	831
MN	RAMSEY COUNTY	0316.00	1 - Low	41.59	No	\$131,700	\$43,250	4573	3655	79.93	508	1045
MN	RAMSEY COUNTY	0317.01	2 - Moderate	51.10	No	\$131,700	\$53,134	2954	2297	77.76	473	768
MN	RAMSEY COUNTY	0317.02	1 - Low	37.79	No	\$131,700	\$39,301	6380	5358	83.98	653	1395
MN	RAMSEY COUNTY	0318.01	1 - Low	49.04	No	\$131,700	\$51,000	5330	3902	73.21	758	1133
MN	RAMSEY COUNTY	0318.02	2 - Moderate	57.70	No	\$131,700	\$60,000	4422	2548	57.62	958	1300
MN	RAMSEY COUNTY	0319.00	4 - Upper	124.72	No	\$131,700	\$129,688	3169	1584	49.98	269	385
MN	RAMSEY COUNTY	0320.00	3 - Middle	96.12	No	\$131,700	\$99,944	2767	949	34.30	832	1056
MN	RAMSEY COUNTY	0321.00	3 - Middle	92.99	No	\$131,700	\$96,691	3190	1316	41.25	396	817
MN	RAMSEY COUNTY	0322.00	3 - Middle	93.20	No	\$131,700	\$96,912	2557	816	31.91	669	844
MN	RAMSEY COUNTY	0323.00	2 - Moderate	70.37	No	\$131,700	\$73,173	3589	1374	38.28	970	1196
MN	RAMSEY COUNTY	0324.00	1 - Low	48.00	No	\$131,700	\$49,911	3010	2131	70.80	544	868
MN	RAMSEY COUNTY	0325.00	1 - Low	46.90	No	\$131,700	\$48,774	4301	3296	76.63	881	1515

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0326.00	2 - Moderate	59.67	No	\$131,700	\$62,045	3319	2820	84.97	417	803
MN	RAMSEY COUNTY	0327.00	1 - Low	38.01	No	\$131,700	\$39,527	2776	2381	85.77	240	543
MN	RAMSEY COUNTY	0330.00	2 - Moderate	67.76	No	\$131,700	\$70,455	2302	1765	76.67	322	483
MN	RAMSEY COUNTY	0331.00	1 - Low	48.78	No	\$131,700	\$50,729	1816	1149	63.27	213	428
MN	RAMSEY COUNTY	0332.00	3 - Middle	97.37	No	\$131,700	\$101,250	4009	1571	39.19	465	551
MN	RAMSEY COUNTY	0333.00	3 - Middle	108.03	No	\$131,700	\$112,333	3178	728	22.91	639	843
MN	RAMSEY COUNTY	0334.00	1 - Low	49.83	No	\$131,700	\$51,818	3519	1761	50.04	271	588
MN	RAMSEY COUNTY	0335.00	1 - Low	49.32	No	\$131,700	\$51,282	3435	2801	81.54	919	1282
MN	RAMSEY COUNTY	0336.00	1 - Low	33.47	No	\$131,700	\$34,803	1602	1532	95.63	123	230
MN	RAMSEY COUNTY	0337.00	1 - Low	30.25	No	\$131,700	\$31,454	1786	1484	83.09	22	171
MN	RAMSEY COUNTY	0338.00	2 - Moderate	77.79	No	\$131,700	\$80,885	1827	964	52.76	458	639
MN	RAMSEY COUNTY	0339.00	2 - Moderate	68.18	No	\$131,700	\$70,893	1584	847	53.47	285	471
MN	RAMSEY COUNTY	0340.00	2 - Moderate	75.73	No	\$131,700	\$78,750	1742	545	31.29	345	258
MN	RAMSEY COUNTY	0342.01	3 - Middle	89.20	No	\$131,700	\$92,750	3574	1117	31.25	263	10
MN	RAMSEY COUNTY	0342.03	4 - Upper	169.54	No	\$131,700	\$176,288	2850	1039	36.46	448	0
MN	RAMSEY COUNTY	0342.04	3 - Middle	102.23	No	\$131,700	\$106,306	2871	1138	39.64	661	231
MN	RAMSEY COUNTY	0344.00	2 - Moderate	66.34	No	\$131,700	\$68,984	2198	1253	57.01	357	668

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0345.00	2 - Moderate	51.40	No	\$131,700	\$53,450	4303	2985	69.37	603	1074
MN	RAMSEY COUNTY	0346.01	2 - Moderate	62.38	No	\$131,700	\$64,871	5714	3925	68.69	951	1219
MN	RAMSEY COUNTY	0346.02	2 - Moderate	53.45	No	\$131,700	\$55,577	4609	3467	75.22	839	995
MN	RAMSEY COUNTY	0347.01	2 - Moderate	57.48	No	\$131,700	\$59,773	4804	3436	71.52	627	819
MN	RAMSEY COUNTY	0347.02	2 - Moderate	54.16	No	\$131,700	\$56,324	4274	2833	66.28	928	1088
MN	RAMSEY COUNTY	0349.00	4 - Upper	152.61	No	\$131,700	\$158,684	5355	721	13.46	528	830
MN	RAMSEY COUNTY	0350.00	4 - Upper	124.01	No	\$131,700	\$128,945	2610	374	14.33	649	900
MN	RAMSEY COUNTY	0351.00	4 - Upper	159.61	No	\$131,700	\$165,962	3456	836	24.19	568	663
MN	RAMSEY COUNTY	0352.00	4 - Upper	147.56	No	\$131,700	\$153,438	3414	555	16.26	839	1230
MN	RAMSEY COUNTY	0353.00	4 - Upper	131.29	No	\$131,700	\$136,521	3950	896	22.68	1036	1333
MN	RAMSEY COUNTY	0355.00	3 - Middle	99.86	No	\$131,700	\$103,833	2292	420	18.32	515	537
MN	RAMSEY COUNTY	0357.00	4 - Upper	210.38	No	\$131,700	\$218,750	2560	387	15.12	583	777
MN	RAMSEY COUNTY	0358.00	4 - Upper	145.16	No	\$131,700	\$150,938	3052	481	15.76	643	610
MN	RAMSEY COUNTY	0359.00	3 - Middle	101.11	No	\$131,700	\$105,139	898	339	37.75	118	229
MN	RAMSEY COUNTY	0360.00	4 - Upper	145.70	No	\$131,700	\$151,500	2781	879	31.61	568	618
MN	RAMSEY COUNTY	0361.00	2 - Moderate	52.42	No	\$131,700	\$54,509	1607	1345	83.70	103	352
MN	RAMSEY COUNTY	0363.00	4 - Upper	148.35	No	\$131,700	\$154,250	4087	624	15.27	1073	1161

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0364.00	4 - Upper	133.78	No	\$131,700	\$139,107	4013	624	15.55	1298	1526
MN	RAMSEY COUNTY	0365.00	4 - Upper	128.56	No	\$131,700	\$133,682	3985	648	16.26	1187	1344
MN	RAMSEY COUNTY	0366.00	4 - Upper	131.63	No	\$131,700	\$136,875	4449	642	14.43	1330	1285
MN	RAMSEY COUNTY	0367.00	2 - Moderate	79.34	No	\$131,700	\$82,500	5135	1254	24.42	1296	1331
MN	RAMSEY COUNTY	0368.00	2 - Moderate	68.13	No	\$131,700	\$70,842	2344	626	26.71	710	993
MN	RAMSEY COUNTY	0369.00	1 - Low	40.53	No	\$131,700	\$42,143	2392	675	28.22	518	774
MN	RAMSEY COUNTY	0370.00	3 - Middle	95.42	No	\$131,700	\$99,219	2841	916	32.24	914	1199
MN	RAMSEY COUNTY	0371.00	2 - Moderate	54.81	No	\$131,700	\$56,992	5073	2612	51.49	641	1540
MN	RAMSEY COUNTY	0372.00	2 - Moderate	71.16	No	\$131,700	\$74,000	6061	3775	62.28	1308	1704
MN	RAMSEY COUNTY	0374.02	2 - Moderate	68.43	No	\$131,700	\$71,154	4128	2448	59.30	737	843
MN	RAMSEY COUNTY	0374.03	1 - Low	43.43	No	\$131,700	\$45,167	6832	4323	63.28	1227	1381
MN	RAMSEY COUNTY	0375.00	4 - Upper	127.55	No	\$131,700	\$132,628	5286	1303	24.65	1297	1484
MN	RAMSEY COUNTY	0376.01	3 - Middle	88.60	No	\$131,700	\$92,125	4165	964	23.15	1056	1325
MN	RAMSEY COUNTY	0376.03	1 - Low	29.57	No	\$131,700	\$30,750	3105	2163	69.66	72	210
MN	RAMSEY COUNTY	0376.04	2 - Moderate	51.12	No	\$131,700	\$53,160	2373	1027	43.28	278	159
MN	RAMSEY COUNTY	0401.01	3 - Middle	110.75	No	\$131,700	\$115,164	2877	397	13.80	915	1027
MN	RAMSEY COUNTY	0401.02	4 - Upper	133.52	No	\$131,700	\$138,840	4124	430	10.43	1620	1738

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0402.00	4 - Upper	122.69	No	\$131,700	\$127,578	1920	145	7.55	634	750
MN	RAMSEY COUNTY	0403.01	3 - Middle	112.31	No	\$131,700	\$116,786	1803	202	11.20	705	739
MN	RAMSEY COUNTY	0403.02	2 - Moderate	70.44	No	\$131,700	\$73,250	5250	980	18.67	1639	1893
MN	RAMSEY COUNTY	0404.01	3 - Middle	90.05	No	\$131,700	\$93,641	3577	715	19.99	1281	1375
MN	RAMSEY COUNTY	0404.02	3 - Middle	101.45	No	\$131,700	\$105,485	5987	1573	26.27	1534	1817
MN	RAMSEY COUNTY	0405.02	3 - Middle	83.93	No	\$131,700	\$87,278	2612	384	14.70	713	994
MN	RAMSEY COUNTY	0405.03	3 - Middle	85.61	No	\$131,700	\$89,018	3572	587	16.43	1133	1355
MN	RAMSEY COUNTY	0405.04	3 - Middle	91.96	No	\$131,700	\$95,625	4110	786	19.12	864	1173
MN	RAMSEY COUNTY	0406.01	4 - Upper	210.86	No	\$131,700	\$219,250	5859	858	14.64	1742	1848
MN	RAMSEY COUNTY	0406.03	4 - Upper	136.05	No	\$131,700	\$141,466	5177	907	17.52	2284	2324
MN	RAMSEY COUNTY	0406.05	3 - Middle	111.15	No	\$131,700	\$115,577	3527	764	21.66	1647	1749
MN	RAMSEY COUNTY	0406.06	2 - Moderate	58.00	No	\$131,700	\$60,313	4208	1714	40.73	805	1261
MN	RAMSEY COUNTY	0407.04	3 - Middle	111.87	No	\$131,700	\$116,328	6045	1589	26.29	1405	1484
MN	RAMSEY COUNTY	0407.05	4 - Upper	120.80	No	\$131,700	\$125,608	4278	1127	26.34	1730	1881
MN	RAMSEY COUNTY	0407.06	4 - Upper	144.53	No	\$131,700	\$150,282	4876	1039	21.31	2106	2161
MN	RAMSEY COUNTY	0407.07	3 - Middle	119.95	No	\$131,700	\$124,722	4555	695	15.26	1685	1740
MN	RAMSEY COUNTY	0407.08	3 - Middle	103.96	No	\$131,700	\$108,099	3751	918	24.47	1610	1676

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0407.09	4 - Upper	141.57	No	\$131,700	\$147,202	3416	556	16.28	1150	1096
MN	RAMSEY COUNTY	0408.01	3 - Middle	99.12	No	\$131,700	\$103,068	3587	1122	31.28	1087	1214
MN	RAMSEY COUNTY	0408.04	3 - Middle	117.01	No	\$131,700	\$121,667	2111	290	13.74	587	545
MN	RAMSEY COUNTY	0408.05	3 - Middle	114.26	No	\$131,700	\$118,813	4241	601	14.17	814	915
MN	RAMSEY COUNTY	0409.01	3 - Middle	82.95	No	\$131,700	\$86,250	2223	668	30.05	785	877
MN	RAMSEY COUNTY	0409.02	2 - Moderate	54.65	No	\$131,700	\$56,830	4286	1916	44.70	743	1013
MN	RAMSEY COUNTY	0410.01	3 - Middle	93.21	No	\$131,700	\$96,923	3461	777	22.45	1078	1103
MN	RAMSEY COUNTY	0410.02	3 - Middle	92.68	No	\$131,700	\$96,375	3484	1207	34.64	860	881
MN	RAMSEY COUNTY	0411.03	2 - Moderate	75.53	No	\$131,700	\$78,542	3645	1510	41.43	421	306
MN	RAMSEY COUNTY	0411.04	3 - Middle	109.20	No	\$131,700	\$113,553	3157	740	23.44	869	965
MN	RAMSEY COUNTY	0411.05	3 - Middle	112.90	No	\$131,700	\$117,394	5961	1323	22.19	1809	1930
MN	RAMSEY COUNTY	0411.06	3 - Middle	118.08	No	\$131,700	\$122,778	3889	1171	30.11	951	1058
MN	RAMSEY COUNTY	0411.07	2 - Moderate	72.37	No	\$131,700	\$75,250	6242	2291	36.70	988	1081
MN	RAMSEY COUNTY	0412.00	2 - Moderate	70.01	No	\$131,700	\$72,798	4205	1797	42.73	863	1066
MN	RAMSEY COUNTY	0413.01	3 - Middle	108.73	No	\$131,700	\$113,059	3859	1273	32.99	1156	1038
MN	RAMSEY COUNTY	0413.02	2 - Moderate	76.66	No	\$131,700	\$79,712	4232	826	19.52	898	962
MN	RAMSEY COUNTY	0414.00	3 - Middle	103.58	No	\$131,700	\$107,708	5817	1913	32.89	1486	1589

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0415.00	3 - Middle	87.84	No	\$131,700	\$91,339	5392	1043	19.34	1769	1609
MN	RAMSEY COUNTY	0416.01	3 - Middle	108.25	No	\$131,700	\$112,562	6235	1869	29.98	2018	2159
MN	RAMSEY COUNTY	0416.02	2 - Moderate	78.40	No	\$131,700	\$81,528	3836	1762	45.93	781	732
MN	RAMSEY COUNTY	0417.00	3 - Middle	92.92	No	\$131,700	\$96,619	2978	612	20.55	1032	1097
MN	RAMSEY COUNTY	0418.00	3 - Middle	87.95	No	\$131,700	\$91,451	3905	1147	29.37	1088	1176
MN	RAMSEY COUNTY	0419.00	4 - Upper	132.35	No	\$131,700	\$137,614	3503	912	26.03	1061	1177
MN	RAMSEY COUNTY	0420.01	2 - Moderate	75.53	No	\$131,700	\$78,542	1866	820	43.94	196	281
MN	RAMSEY COUNTY	0420.02	2 - Moderate	72.73	No	\$131,700	\$75,625	2271	717	31.57	634	827
MN	RAMSEY COUNTY	0421.01	2 - Moderate	67.20	No	\$131,700	\$69,881	6052	2755	45.52	1555	1268
MN	RAMSEY COUNTY	0421.02	3 - Middle	98.88	No	\$131,700	\$102,813	4747	1848	38.93	1311	1476
MN	RAMSEY COUNTY	0422.01	2 - Moderate	61.63	No	\$131,700	\$64,083	1504	798	53.06	341	480
MN	RAMSEY COUNTY	0422.02	3 - Middle	80.82	No	\$131,700	\$84,044	5351	2621	48.98	1150	1362
MN	RAMSEY COUNTY	0423.01	3 - Middle	107.33	No	\$131,700	\$111,607	3059	1071	35.01	977	953
MN	RAMSEY COUNTY	0423.02	3 - Middle	88.40	No	\$131,700	\$91,917	5246	2452	46.74	1241	1395
MN	RAMSEY COUNTY	0424.01	3 - Middle	104.09	No	\$131,700	\$108,233	6482	2803	43.24	1324	1664
MN	RAMSEY COUNTY	0424.02	2 - Moderate	67.15	No	\$131,700	\$69,830	6649	3157	47.48	1686	1899
MN	RAMSEY COUNTY	0425.01	2 - Moderate	62.41	No	\$131,700	\$64,900	5965	2762	46.30	1495	1561

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0425.03	4 - Upper	131.81	No	\$131,700	\$137,059	3248	943	29.03	967	1008
MN	RAMSEY COUNTY	0425.04	3 - Middle	105.44	No	\$131,700	\$109,643	4248	1884	44.35	1481	1537
MN	RAMSEY COUNTY	0426.01	2 - Moderate	68.61	No	\$131,700	\$71,339	4647	1968	42.35	1016	1294
MN	RAMSEY COUNTY	0426.02	3 - Middle	93.30	No	\$131,700	\$97,014	2292	522	22.77	566	706
MN	RAMSEY COUNTY	0427.00	2 - Moderate	79.79	No	\$131,700	\$82,973	5425	2078	38.30	1374	1593
MN	RAMSEY COUNTY	0428.00	1 - Low	28.55	No	\$131,700	\$29,693	2513	2094	83.33	74	441
MN	RAMSEY COUNTY	0429.00	4 - Upper	128.63	No	\$131,700	\$133,750	3989	1037	26.00	880	1130
MN	RAMSEY COUNTY	0430.01	4 - Upper	143.70	No	\$131,700	\$149,420	4574	621	13.58	1199	1395
MN	RAMSEY COUNTY	0430.02	4 - Upper	163.89	No	\$131,700	\$170,417	2003	297	14.83	466	532
MN	RAMSEY COUNTY	9800.00	0 - Unknown	0.00	No	\$131,700	\$0	0	0	0.00	0	0

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State: MINNESOTA

County: 163 - WASHINGTON COUNTY

All Tracts: 59



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0701.03	3 - Middle	91.43	No	\$131,700	\$95,067	5957	1051	17.64	1017	1160
MN	WASHINGTON COUNTY	0701.04	2 - Moderate	64.95	No	\$131,700	\$67,535	2952	335	11.35	983	1267
MN	WASHINGTON COUNTY	0701.05	4 - Upper	151.00	No	\$131,700	\$157,012	4147	307	7.40	1621	1820
MN	WASHINGTON COUNTY	0701.07	3 - Middle	94.00	No	\$131,700	\$97,743	3758	523	13.92	973	1182
MN	WASHINGTON COUNTY	0701.08	3 - Middle	119.29	No	\$131,700	\$124,038	3797	478	12.59	1269	1373
MN	WASHINGTON COUNTY	0702.04	3 - Middle	118.34	No	\$131,700	\$123,047	6736	719	10.67	2010	2229
MN	WASHINGTON COUNTY	0702.05	3 - Middle	109.92	No	\$131,700	\$114,292	3984	288	7.23	1222	1636
MN	WASHINGTON COUNTY	0702.06	4 - Upper	128.80	No	\$131,700	\$133,929	3334	205	6.15	1334	1596
MN	WASHINGTON COUNTY	0702.07	4 - Upper	123.90	No	\$131,700	\$128,828	5002	731	14.61	1453	1923
MN	WASHINGTON COUNTY	0702.08	3 - Middle	88.68	No	\$131,700	\$92,208	4028	634	15.74	1353	1416
MN	WASHINGTON COUNTY	0703.01	4 - Upper	178.92	No	\$131,700	\$186,042	1689	162	9.59	607	666
MN	WASHINGTON COUNTY	0703.03	4 - Upper	132.64	No	\$131,700	\$137,917	4781	487	10.19	1674	1817
MN	WASHINGTON COUNTY	0703.04	3 - Middle	117.26	No	\$131,700	\$121,926	5180	712	13.75	1468	1656
MN	WASHINGTON COUNTY	0704.03	3 - Middle	115.00	No	\$131,700	\$119,583	3777	319	8.45	1225	1380
MN	WASHINGTON	0704.04	4 - Upper	146.35	No	\$131,700	\$152,171	4346	371	8.54	1243	1355

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
MN	WASHINGTON COUNTY	0704.05	4 - Upper	189.01	No	\$131,700	\$196,528	5097	575	11.28	1316	1446
MN	WASHINGTON COUNTY	0704.06	3 - Middle	118.57	No	\$131,700	\$123,295	6245	1562	25.01	1623	1788
MN	WASHINGTON COUNTY	0705.01	4 - Upper	128.09	No	\$131,700	\$133,194	3526	286	8.11	1084	1227
MN	WASHINGTON COUNTY	0705.02	3 - Middle	98.96	No	\$131,700	\$102,902	4035	398	9.86	1170	1477
MN	WASHINGTON COUNTY	0706.02	3 - Middle	86.41	No	\$131,700	\$89,856	2808	276	9.83	1070	1225
MN	WASHINGTON COUNTY	0706.03	3 - Middle	83.86	No	\$131,700	\$87,200	2450	434	17.71	622	921
MN	WASHINGTON COUNTY	0706.04	3 - Middle	94.97	No	\$131,700	\$98,750	3961	457	11.54	1226	1457
MN	WASHINGTON COUNTY	0707.03	3 - Middle	92.49	No	\$131,700	\$96,170	3282	535	16.30	973	1108
MN	WASHINGTON COUNTY	0707.04	3 - Middle	109.59	No	\$131,700	\$113,958	2510	253	10.08	701	829
MN	WASHINGTON COUNTY	0707.05	4 - Upper	149.96	No	\$131,700	\$155,932	3976	470	11.82	1351	1566
MN	WASHINGTON COUNTY	0707.06	4 - Upper	160.49	No	\$131,700	\$166,875	3395	273	8.04	788	986
MN	WASHINGTON COUNTY	0708.01	0 - Unknown	0.00	No	\$131,700	\$0	1523	1028	67.50	0	0
MN	WASHINGTON COUNTY	0708.02	0 - Unknown	0.00	No	\$131,700	\$0	378	261	69.05	0	0
MN	WASHINGTON COUNTY	0709.06	3 - Middle	97.31	No	\$131,700	\$101,183	5211	1721	33.03	1615	1770
MN	WASHINGTON COUNTY	0709.07	3 - Middle	92.22	No	\$131,700	\$95,893	5359	2145	40.03	1633	1697
MN	WASHINGTON COUNTY	0709.09	3 - Middle	99.30	No	\$131,700	\$103,250	5617	1643	29.25	1833	1882

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0709.10	3 - Middle	96.66	No	\$131,700	\$100,506	5141	1790	34.82	1821	1965
MN	WASHINGTON COUNTY	0709.11	2 - Moderate	78.79	No	\$131,700	\$81,932	4736	1616	34.12	1243	1603
MN	WASHINGTON COUNTY	0709.12	2 - Moderate	55.40	No	\$131,700	\$57,604	3082	1221	39.62	782	875
MN	WASHINGTON COUNTY	0710.01	2 - Moderate	77.61	No	\$131,700	\$80,703	5089	1863	36.61	1299	1269
MN	WASHINGTON COUNTY	0710.03	2 - Moderate	66.52	No	\$131,700	\$69,167	3797	1240	32.66	1020	1261
MN	WASHINGTON COUNTY	0710.06	3 - Middle	114.20	No	\$131,700	\$118,750	5053	1657	32.79	1426	1592
MN	WASHINGTON COUNTY	0710.10	4 - Upper	133.24	No	\$131,700	\$138,547	5169	1440	27.86	1543	1865
MN	WASHINGTON COUNTY	0710.11	4 - Upper	152.30	No	\$131,700	\$158,365	2943	596	20.25	982	988
MN	WASHINGTON COUNTY	0710.12	2 - Moderate	78.06	No	\$131,700	\$81,173	5143	1654	32.16	1568	2140
MN	WASHINGTON COUNTY	0710.13	3 - Middle	110.71	No	\$131,700	\$115,114	5201	1251	24.05	1756	1912
MN	WASHINGTON COUNTY	0710.14	4 - Upper	129.39	No	\$131,700	\$134,537	4129	1011	24.49	1379	1414
MN	WASHINGTON COUNTY	0710.16	4 - Upper	168.75	No	\$131,700	\$175,469	4477	998	22.29	1446	1484
MN	WASHINGTON COUNTY	0710.19	4 - Upper	156.68	No	\$131,700	\$162,917	13470	3742	27.78	2675	2727
MN	WASHINGTON COUNTY	0710.20	4 - Upper	157.99	No	\$131,700	\$164,276	4274	1195	27.96	1297	1370
MN	WASHINGTON COUNTY	0710.21	3 - Middle	116.06	No	\$131,700	\$120,685	4789	1656	34.58	1703	1839
MN	WASHINGTON COUNTY	0710.22	4 - Upper	129.36	No	\$131,700	\$134,515	3610	1064	29.47	804	973
MN	WASHINGTON COUNTY	0710.23	4 - Upper	122.25	No	\$131,700	\$127,115	5093	1750	34.36	1438	1800

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0710.24	3 - Middle	118.13	No	\$131,700	\$122,829	2558	562	21.97	727	961
MN	WASHINGTON COUNTY	0710.25	3 - Middle	107.99	No	\$131,700	\$112,292	4104	1202	29.29	1075	1272
MN	WASHINGTON COUNTY	0711.01	3 - Middle	99.21	No	\$131,700	\$103,162	3445	260	7.55	1324	1621
MN	WASHINGTON COUNTY	0711.02	4 - Upper	129.27	No	\$131,700	\$134,414	4758	517	10.87	1754	1939
MN	WASHINGTON COUNTY	0712.07	3 - Middle	114.85	No	\$131,700	\$119,427	8830	1822	20.63	2538	2650
MN	WASHINGTON COUNTY	0712.08	3 - Middle	96.25	No	\$131,700	\$100,083	5242	1303	24.86	1757	1862
MN	WASHINGTON COUNTY	0712.09	3 - Middle	105.07	No	\$131,700	\$109,255	5938	1507	25.38	1883	1932
MN	WASHINGTON COUNTY	0712.10	3 - Middle	89.55	No	\$131,700	\$93,113	5712	1881	32.93	1224	1369
MN	WASHINGTON COUNTY	0712.11	4 - Upper	139.88	No	\$131,700	\$145,446	5323	1516	28.48	1267	1442
MN	WASHINGTON COUNTY	0713.00	3 - Middle	89.40	No	\$131,700	\$92,962	5520	1447	26.21	1633	2109
MN	WASHINGTON COUNTY	0714.00	3 - Middle	97.90	No	\$131,700	\$101,797	8101	1891	23.34	2347	2737

BRANCH CLOSINGS

Last Two Years

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

BankCherokee

2025 Loan to Deposit Ratios (RC 4d/RC 13a)-per FDIC

March 31, 2025	75.09%
June 30, 2025	78.71%
September 30, 2025	79.09%
December 31, 2025	83.22%

Annual Instruction Folder – Item A-g

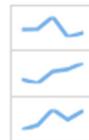
UBPR – Summary Ratio page
12/31/2023

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). 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

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

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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.¹ 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.

¹ 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.

2.2 Who reports HMDA data

HMDA requires financial institutions², 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.³ 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.⁴

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.⁵ A chart summarizing HMDA transactional coverage is found [here](#).

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

³ 12 CFR 1003.2(g)(1)(ii).

⁴ 12 CFR 1003.2(c)(2).

⁵ 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.⁶ 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.⁷

⁶ 12 CFR 1003.5(a)(1)(i).

⁷ 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

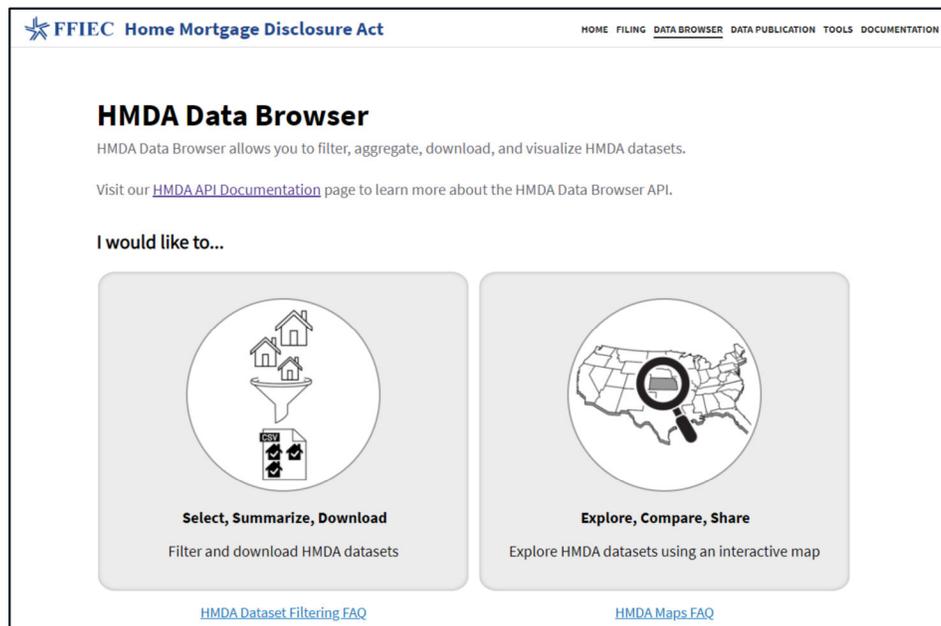
Below is a sample exercise to explain how to find, download, and begin to analyze available HMDA data. You'll need access to the internet and Microsoft Excel to follow this example.

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”

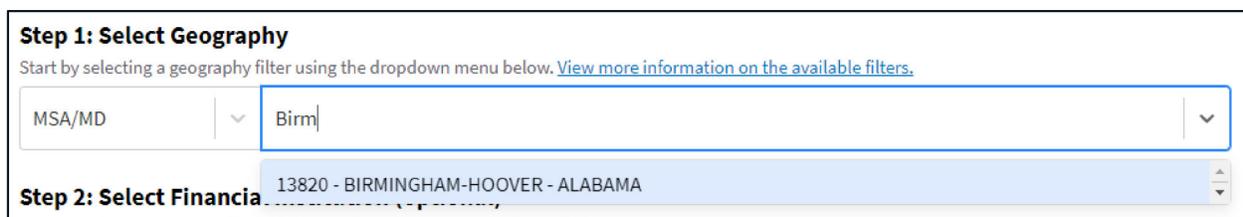


STEP 3: Select the year for which you want HMDA data. For our example, click 2020.



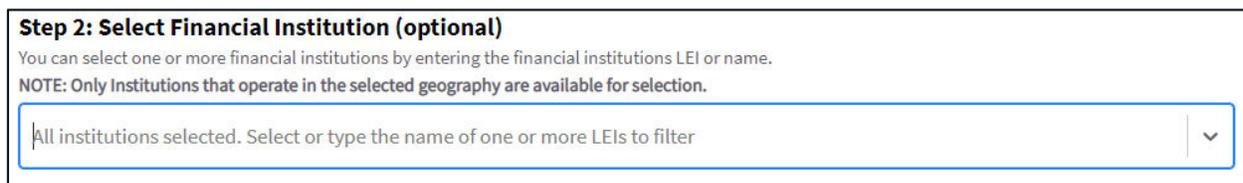
Select a year
2020 2019 2018
Step 1: Select Geography

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
x | v

Action Taken x
Loan Purpose x

Action Taken	Loan Purpose
<input checked="" type="checkbox"/> 1 - Loan Originated	<input checked="" type="checkbox"/> 1 - Home Purchase
<input checked="" type="checkbox"/> 2 - Application approved but not accepted	<input type="checkbox"/> 2 - Home Improvement
<input checked="" type="checkbox"/> 3 - Application denied	<input type="checkbox"/> 31 - Refinancing
<input checked="" type="checkbox"/> 4 - Application withdrawn by applicant	<input type="checkbox"/> 32 - Cash Out Refinancing
<input checked="" type="checkbox"/> 5 - File closed for incompleteness	<input type="checkbox"/> 4 - Other Purpose
<input type="checkbox"/> 6 - Purchased loan	<input type="checkbox"/> 5 - Not Applicable
<input type="checkbox"/> 7 - Preapproval request denied	
<input type="checkbox"/> 8 - Preapproval request approved but not accepted	

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.

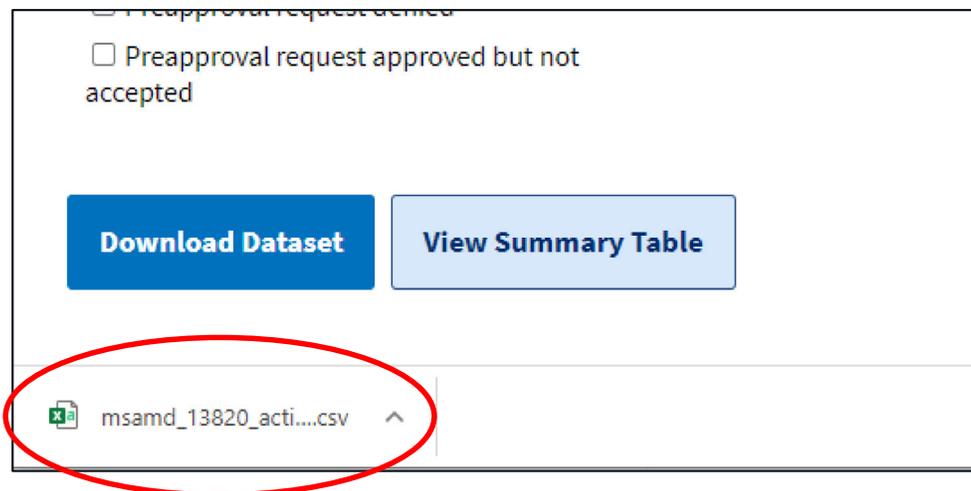
The filtered data contains **28,000** rows, each with all 99 public data fields.

Download Dataset

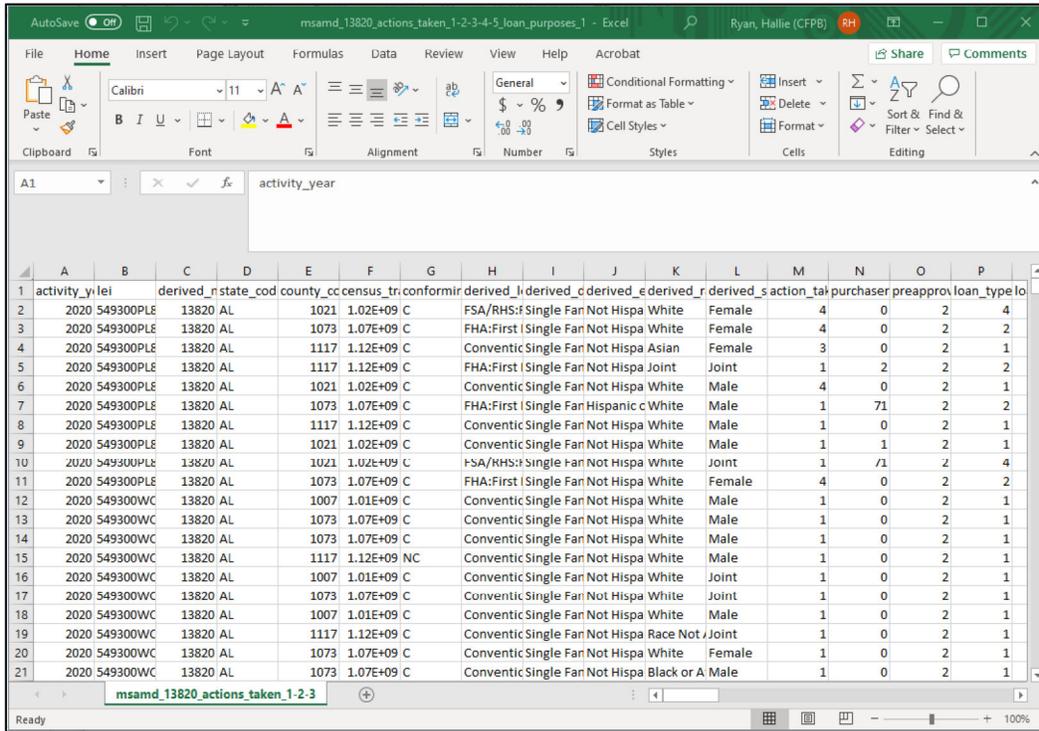
3.2 Using Excel to understand your data: Introduction to pivot tables

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.

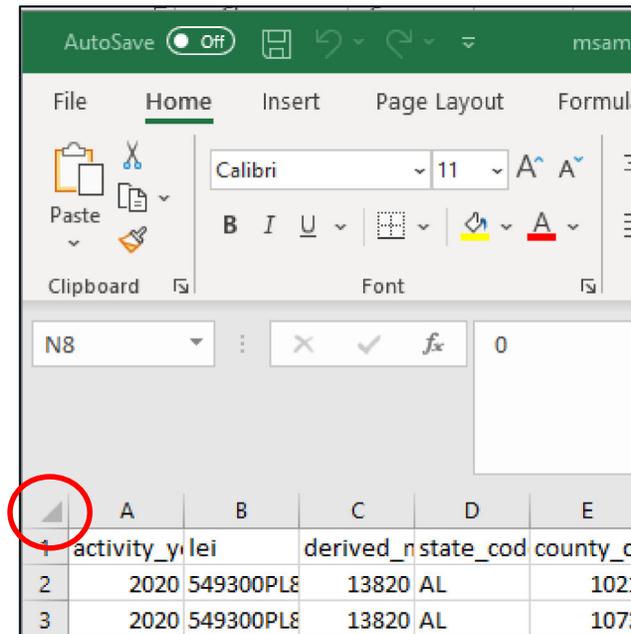


An Excel file should open that looks like this⁸:

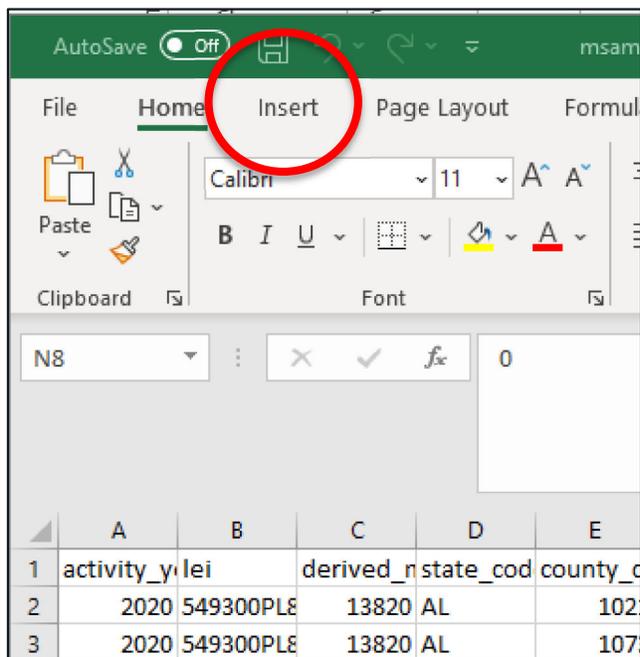


⁸ Note that different versions of Microsoft Excel may look slightly different from the images in this guide.

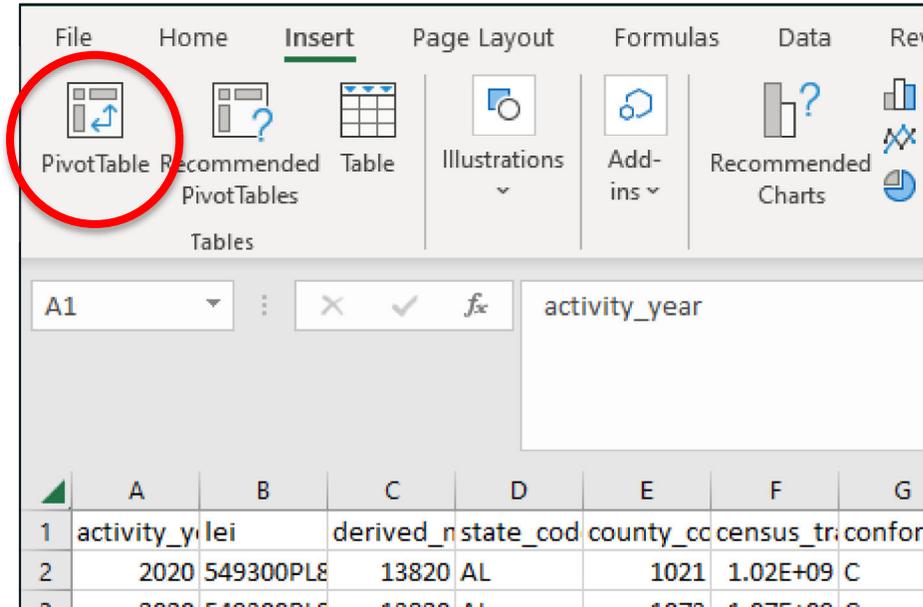
STEP 2: Click on the triangle in the upper left-hand corner of the table. This will select all of the data in the file.



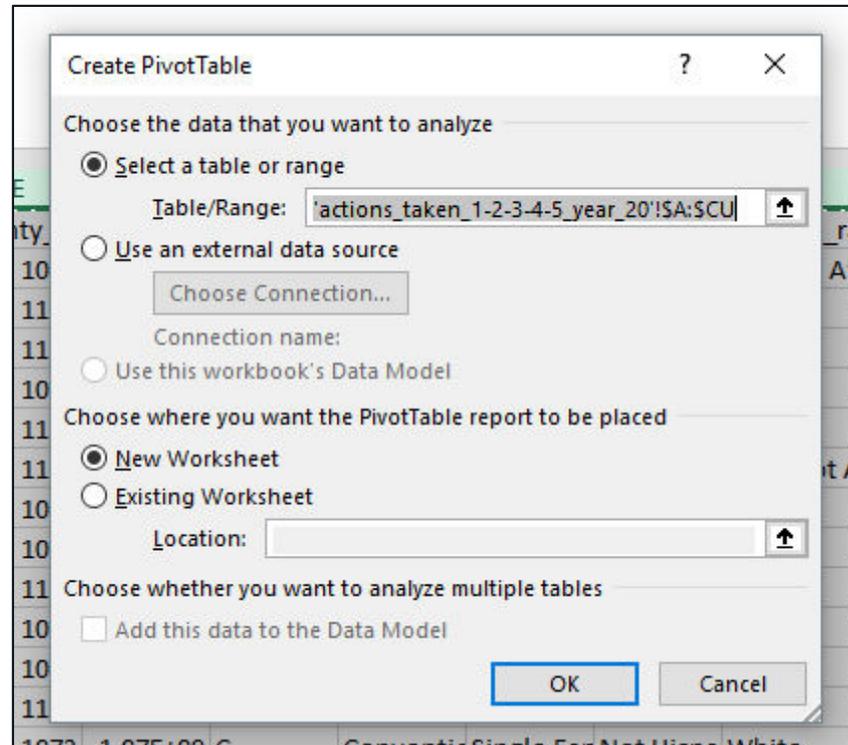
STEP 3: Click “Insert”



STEP 4: Click “Pivot Table.”

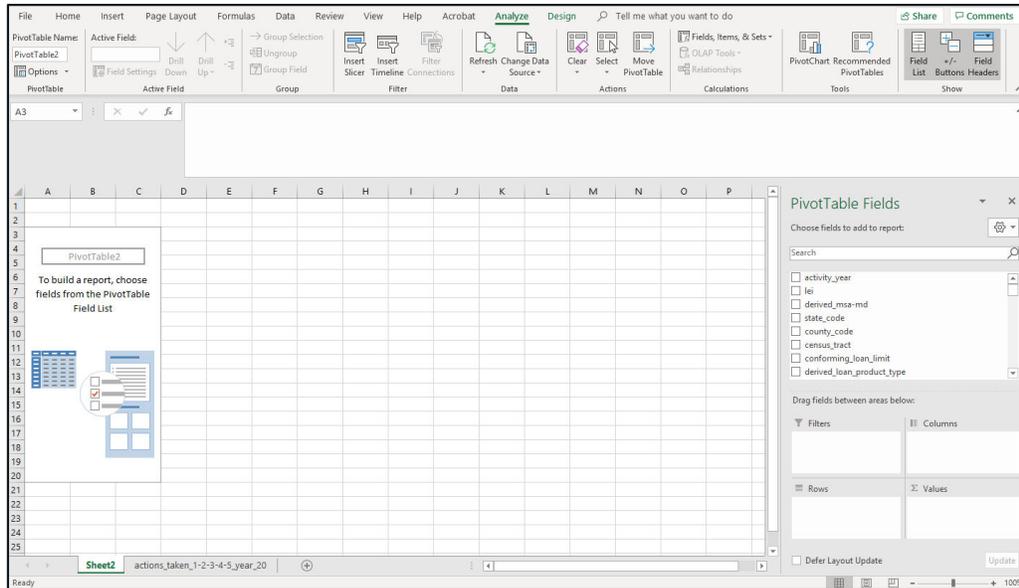


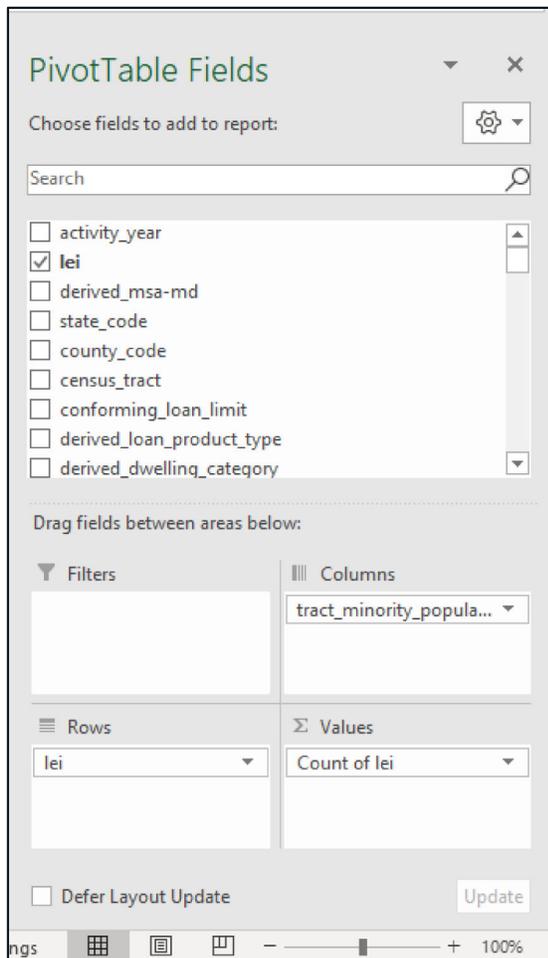
You will see a dialog box pop up:



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:





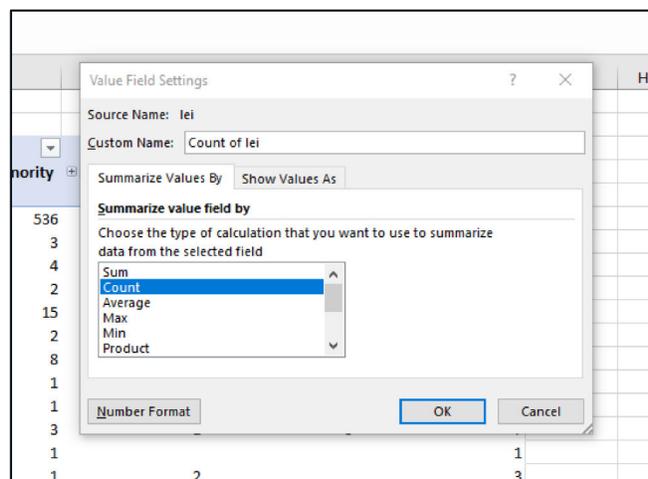
STEP 5: Using the PivotTable Fields section appearing along the right side of your screen, select and drag the fields you want into the rows, columns, and values section to see summary tables of your dataset.

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.

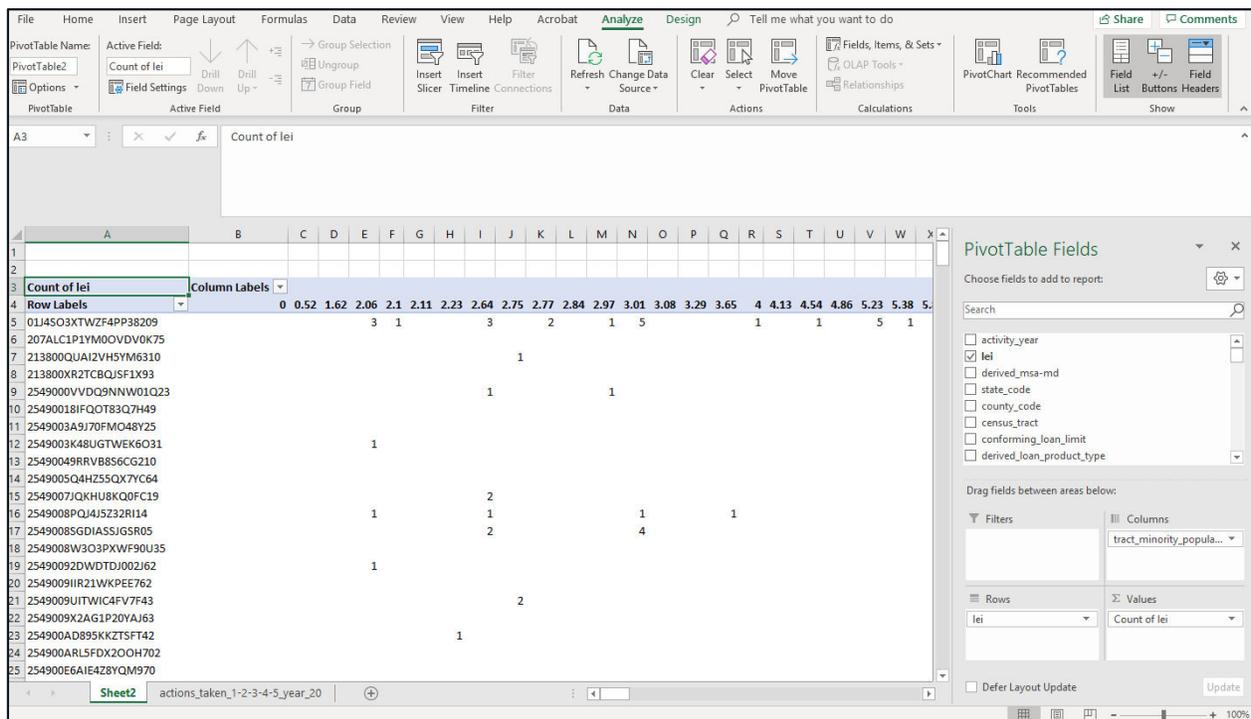
Finally, you will need to select the “Values” you want displayed in the pivot table. Here, we are going to select LEI because each application will have that value. Click and drag “lel” to the Values box.

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.



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		<input type="checkbox"/> 0-49% Minority <input type="checkbox"/> 50-79% Minority <input type="checkbox"/> 80-100% Minority <input type="checkbox"/> (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.cfpb.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

[Snapshot National Loan-Level Dataset](#)
The snapshot files contain the national HMDA datasets as of a fixed date for all

[Dynamic National Loan-Level Dataset](#)
The dynamic files contain the national HMDA datasets, modified by the Bureau

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

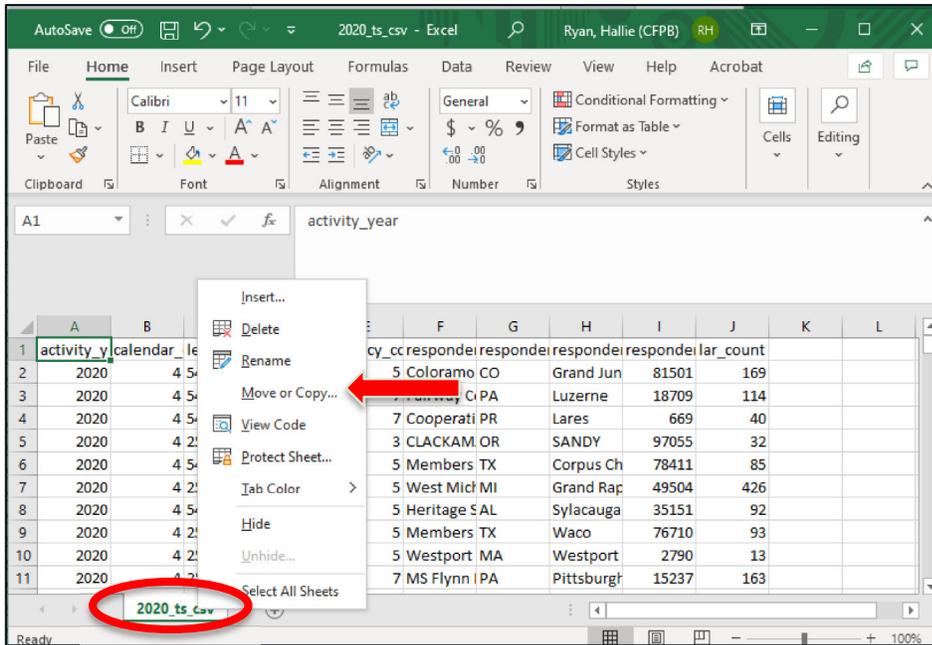
2020 Datasets

- 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

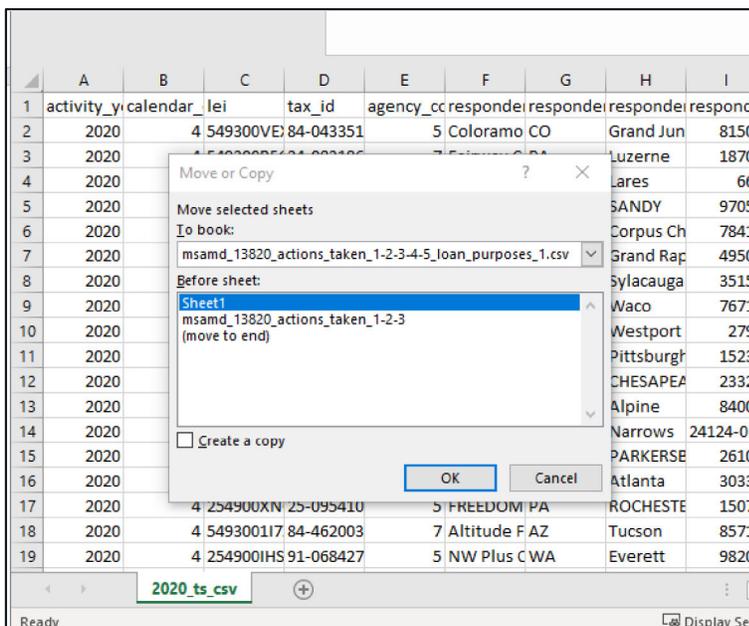
2020_public_ts_csv...zip

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

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_y	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.

	A	B	C	D	E	F	G
1	activity_y	calendar_y	lei	tax_id	agency_cc	responde	responde
2	2020	4	549300VE	84-043351	5	Coloramo	CO
3	2020	4	549300B5	24-083186	VLOOKUP(lookup_value, table_array		

Formula bar: C1 : X ✓ fx =VLOOKUP('2020_ts_csv'!C:F

Red numbers 1, 2, 3, 4 are placed above columns C, D, E, and F respectively.

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_r	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

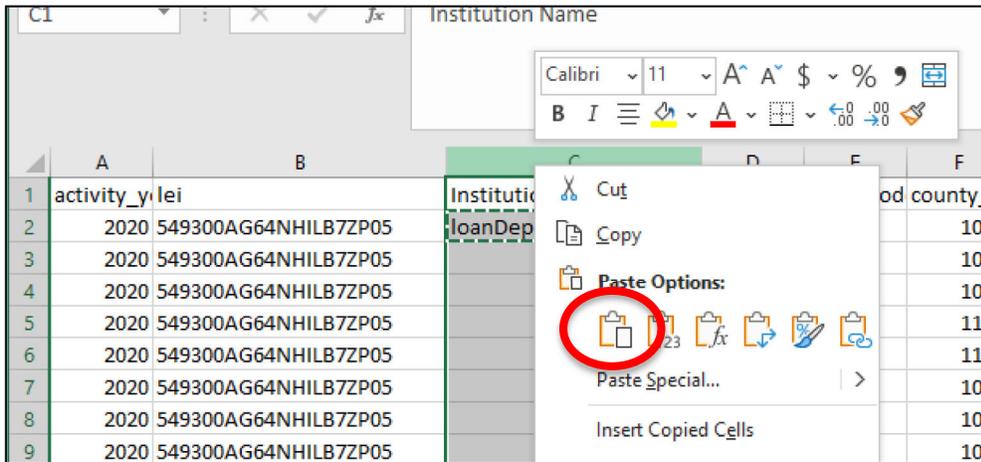
Hit enter to submit the formula and you will be able to see the matched entity name.

	A	B	C	D	E
1	activity_yr	lei	Institution Name	derived_r	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_r	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.



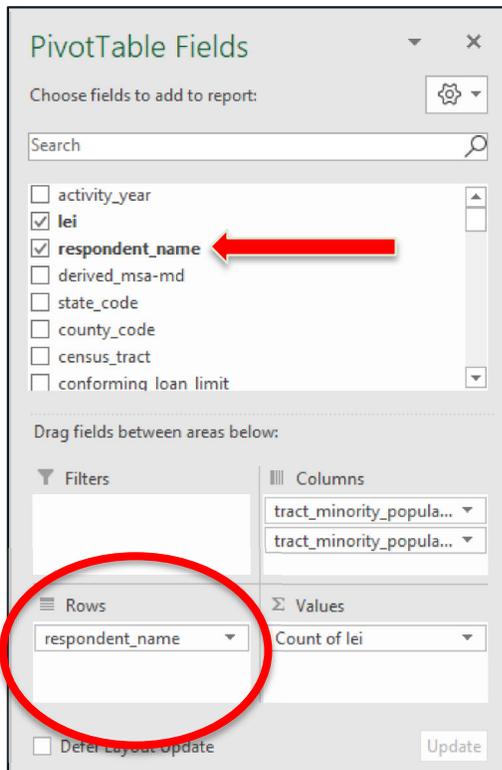
You should now have the name of the institution in column C.

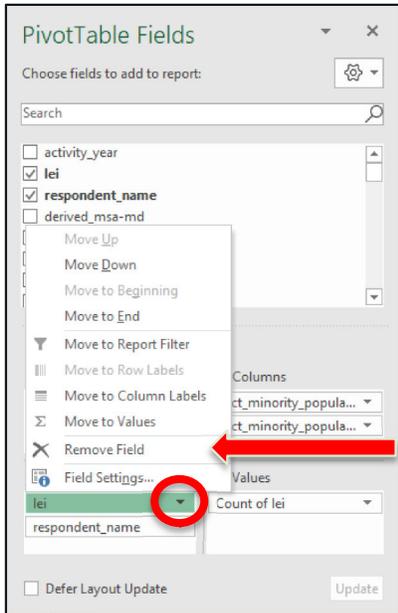
	A	B	C	D
1	activity_yr	lei	respondent_name	
2	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	10
3	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	10
4	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	10
5	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	10
6	2020	549300AG64NHILB7ZP05	loanDepot.com LLC	10
7	2020	549300AG64NHILB7ZP05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

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.”

Count of lei	Column Labels	0-49% Minority	50.13	50.13 Total	51.64	51.64 Total	52.62	52.61999999999999
Row Labels		50.13			51.64		52.62	
01J4SO3XTWZF4PP38209		536	6	6				
1I8VN30JCEQV1H4R804		3						
207ALC1P1YM0OVDV0K75		4						
213800QUAI2VH5YM6310		2						
213800XR2TCBQJSF1X93		15						
2549000VVDQ9NNW01Q23		2						
25490018IFQOT83Q7H49		7						
254900378RFGMBEKAF12		1						
2549003A9J70FMO48Y25		1						
2549003K48UGTWK6031		3						
2549004IXUWDS2CYU578		1						
2549005Q4HZ55QX7YC64		1						
2549007JQKHU8KQ0FC19		1						
2549008L1UH70KMYO8N53		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 “lei” in the Rows box and select “Remove field” in order to remove the “lei.”

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.

Row Labels	0-49% Minority	50-80% Minority	80-100% Minority	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
ALTARANK	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;⁹ Small Entity Compliance Guide;¹⁰ Key Dates Timeline;¹¹ Institutional and Transactional Coverage Charts;¹² Reportable HMDA Data Chart;¹³ sample data collection form;¹⁴ and FAQs,¹⁵ in addition to downloadable webinars,¹⁶ 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.¹⁷

⁹ 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.

¹⁰ 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.

¹¹ 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.

¹² Consumer Fin. Prot. Bureau, *HMDA Institutional Coverage Chart*, 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.

¹³ 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

¹⁴ Consumer Fin. Prot. Bureau, *Sample Data Collection Form*, https://files.consumerfinance.gov/f/documents/201708_cfpb_hmda-sample-data-collection-form.pdf.

¹⁵ 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/>.

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

¹⁷ 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. 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.